

SUSTAINING HOPE. INNOVATING FUTURE.

Annual Report 2022 - 2023





Vision

Sustainable and holistic transformation of the poor and the marginalised for a just and fair society.



Mission

To empower the poor and the marginalised, especially women and children, by providing them access to education, finance, health services, natural resources, marketing and technology, and to create opportunities for their sustainable development and holistic transformation.



Core Values

- ▶ Participation
- ▶ Innovation
- ▶ Trust in God
- ▶ Accountability
- ▶ Transparency
- ▶ Empathy

Board of Directors



Mr. K. Paul Thomas
Founder & Member



Rev. Dr. Idicheria Ninan
President



Mr. R. Billy
Vice President



Ms. Mereena Paul
Secretary



Mr. Stanly Johns
Treasurer



Ms. Saleena George
Member



Mr. Jacob Samuel
Member



Mr. George Thomas
Member

Founder's Note



Dear Friends,

Reflecting on the journey of ESAF over the past decades, I am filled with gratitude and pride. As the Founder, it brings me immense joy to witness ESAF's remarkable progress in expanding its reach and deepening its impact by effectively serving diverse communities.

I would like to convey my sincere gratitude to each of ESAF's well-wishers, whose constant encouragement has helped the organisation grow from its modest beginnings into a nationwide service provider.

I am honoured to recognise ESAF Foundation's humble contribution to nation-building for more than three decades as we celebrate our nation's 76th anniversary of independence. Our success proves that we have served as a beacon of hope for countless individuals navigating the challenges of empowerment and poverty.

ESAF's initiatives are deeply rooted in the 3P philosophy of People, Planet, and Prosperity. The collaboration between ESAF Foundation and ESAF Small Finance Bank for the Bank's CSR initiatives has yielded commendable results, spanning a wide spectrum of areas and communities. Even though CSR is inculcated in the DNA of ESAF as a brand, we always make sure that our CSR spend is much above the mandated. Hence, it's a source of great pride to witness these initiatives, which ardently pursue our mission of extending assistance to the underserved and unserved, contributing to positive change.

ESAF's unwavering focus on holistic and sustainable progress has been a guiding principle throughout its journey. We

are determined to pursue a comprehensive strategy to address pressing concerns like environmental preservation, disaster preparedness, employment, healthcare, and skill development.

I would like to thank God Almighty for helping us in overcoming challenges and sustaining hope. I also want to express my sincere gratitude to the donors and other stakeholders who have backed ESAF Foundation's worthy cause of ***fighting the partiality of prosperity™***. Your unwavering support even in the face of difficulties is a proof of how powerful unity and common objectives are. Remember, the challenges have always helped us to strengthen our resolve and grow.

Also, I extend my congratulations to the dedicated team at ESAF Foundation, led by Ms. Mereena Paul, as well as the devoted volunteers from ESMACO, ESAF Small Finance Bank and all the other entities of ESAF for their exceptional dedication and unwavering commitment.

As ESAF continues its march towards its goals, I am filled with optimism for the organisation's future endeavours. With heartfelt gratitude for the past and unwavering enthusiasm for the future, I wish ESAF the very best in its ongoing pursuit of positive change.

Thanks and Regards,

K. Paul Thomas

Founder, ESAF Group of Social Enterprises

Message from the President



Dear Friends,

Recording the growth of our influence in the fight against poverty and social deprivation as ESAF journeyed with 2.2 lakh of beneficiaries is indeed fulfilling. Projects that were thoroughly planned, meticulously carried out, and implemented by our team were transformational. More than 2 lakh households have smiled and are grateful for the numerous activities of ESAF Foundation, including Balajyothi, Village Level Entrepreneur Activation Projects, Farm Sector initiatives, and Health Sector initiatives.

The Balajyothi Project, for instance, became a beacon of hope and empowerment for more than 5,000 children. They received training and were given the chance to take part in public speaking events, football coaching sessions, quiz contests, etc. In addition, the Balajyothi Study Centres have become essential nodes for improving students' academic performances, enabling better learning outcomes.

Our Entrepreneurship Acceleration Programme diligently focused on elevating the skill sets of over 2,000 women members, thereby enhancing their livelihood prospects. It is encouraging to observe the progress accomplished with regard to this because it provides these women with more resources and chances to create a brighter prospect for themselves.

Furthermore, the Urjabandhu team's successful rooftop solar installations of more than two megawatts of solar capacity are a direct outcome of our commitment to the environment and renewable energy solutions. Pashumitras and Krushakmitras

have served more than 5,000 farming communities, a process that transformed them as entrepreneurs.

In addition to our developmental efforts, ESAF Foundation actively worked on capacity-building for Farmer Producer Organisations (FPOs); we added 44 FPOs across 8 states. The FPO network of approximately 10,500 farmer members has created a turnover of nearly 19.5 crores, thereby ushering in newfound prosperity for the agricultural community.

Rural Health has been one of our prime focus areas of intervention, where health services have been rendered through the hospital reaching more than 10,000 members. Community level mental health outreach has been carried out through the Santhwana programme reaching out to more than 4,000 children, women and old-aged community members.

Through urban initiatives and disaster management programmes, help was extended to the neediest segments of the community in a timely manner.

In summary, the past year has kindled a spirit of hope and aspiration among our community members, touching upon crucial facets of life, including education, healthcare, and livelihoods. As we channel our efforts into the future, we remain steadfast in our commitment to uplifting lives and fostering sustainable change.

With heartfelt gratitude for your unwavering support,

Dr. Idicheria Ninan
President

Message from the Secretary



Dear Stakeholders,

I am pleased to present to you the Annual Report for the financial year 2022-23, a reflection of our impact in pursuit of our mission to combat the partiality of prosperity. I am delighted to acknowledge that we have crossed the remarkable milestone of completing 31 successful years of our developmental initiatives within the community. Year after year, our reach has expanded, and this year alone, we have positively impacted the lives of more than 2.2 lakh community members. Our steadfast commitment to decreasing inequality and building a just and fair society is at the heart of everything we do.

We truly believe in the power of partnerships, and we credit the accomplishment of our goals to our close cooperation with governmental organisations and regional panchayat authorities. The unwavering support from ESAF Small Finance Bank's CSR Management Wing has allowed us to venture into diverse domains and communities. Some of our most recent and major accomplishments include our collaborations with CLASP to promote solar-powered water pumps and with SAIL to help tribal communities and create sustainable means of subsistence.

Prior to the creation of the Sustainable Development Goals (SDGs), ESAF relied on the People, Planet, and Prosperity (PPP) paradigm. Since the United Nations began to conceptualise the SDGs, ESAF's programmes gained more clarity and direction. In our commitment to a sustainable planet, we have placed considerable emphasis on promoting energy-efficient products. Through the development of "Urjabandhus" - our Energy Entrepreneurs, we have successfully surpassed the ambitious target of installing two megawatts last fiscal year.

The empowerment of women has been an essential aspect of our journey, and we are delighted to report that our skill enhancement programme has evolved into an entrepreneurial acceleration initiative, propelling women towards greater economic independence.

Our efforts in the agricultural sector have not gone unnoticed, a number of programmes have reached out to farmers by establishing or strengthening Farmer Producer Organisations (FPOs). It is an honour to mention that the ESAF Foundation is an empanelled agency with NABARD (National Bank For Agriculture And Rural Development) and NCDC (National Cooperative Development Corporation), having established 44 FPOs.

The Liveable Cities initiative continues to enlighten communities about the prudent usage of public spaces and markets, while the Santhwana programme promotes health awareness and sensitisation to children, women, and senior community members all over Tamil Nadu and Kerala.

I'd like to take this opportunity to extend my heartfelt appreciation and gratitude to all our bankers, fund raisers, and stakeholders like HealthBridge, MSME-Government of India, Godrej Agrovet, NABARD, Urban and Rural Local Bodies. I would also like to thank ESAF Small Finance Bank for the unwavering support it extended to us for executing its CSR initiatives. Also, I am extremely thankful to the Board of Directors, the members of the society, the associates, and their families. Their constant encouragement has been crucial in guiding us in the direction of development and prosperity. Last but not least, I would like to thank God Almighty for guiding us during challenging times.

Despite the enormous progress that our organisation has achieved, we have a long way to go. Let us continue with our journey while sharing happiness and hope. Let us work together to create a society that is fair and just. I would like to thank you once again for believing in us and our vision.

With Gratitude,

Mereena Paul
Executive Director

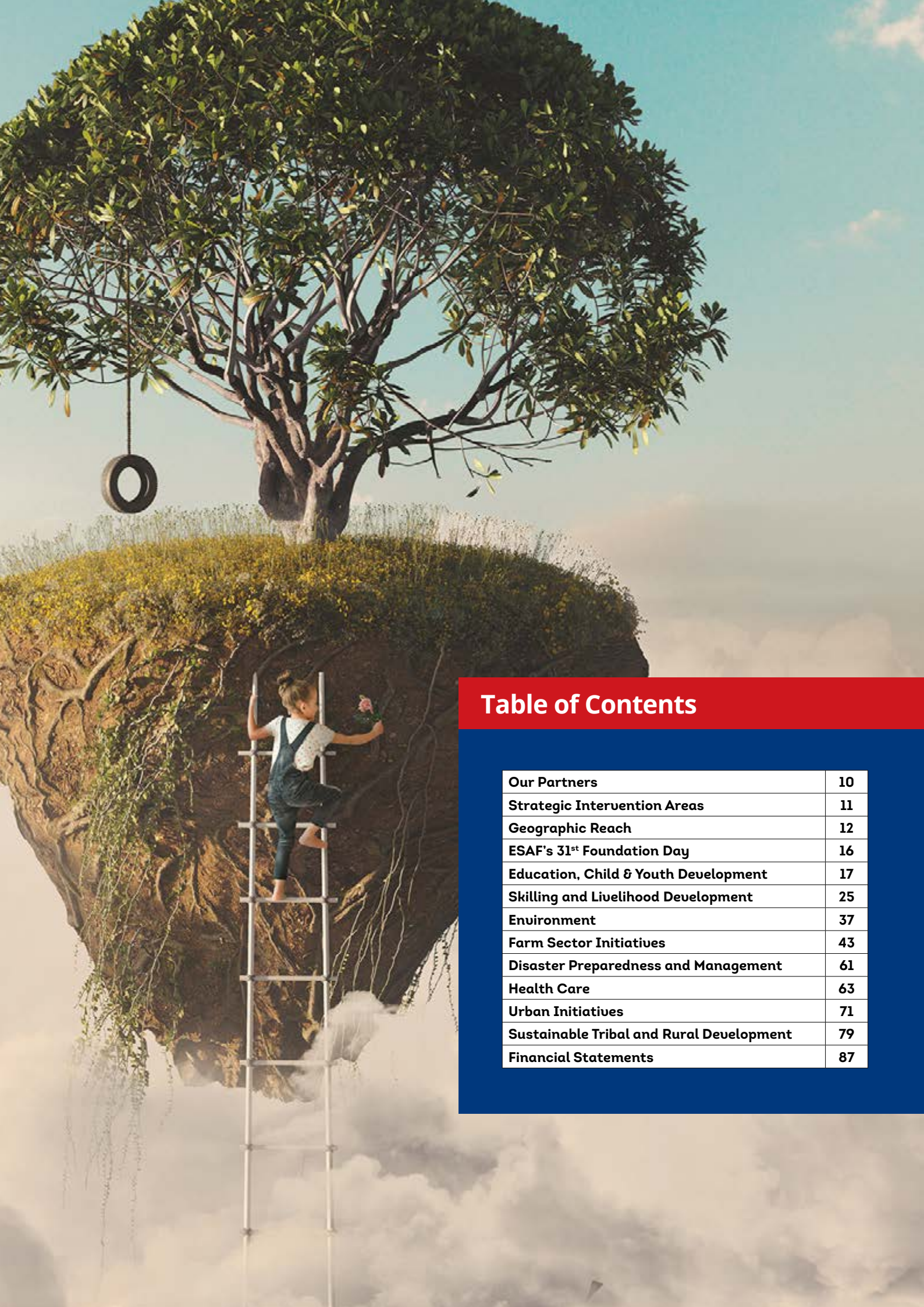


Table of Contents

Our Partners	10
Strategic Intervention Areas	11
Geographic Reach	12
ESAF's 31st Foundation Day	16
Education, Child & Youth Development	17
Skilling and Livelihood Development	25
Environment	37
Farm Sector Initiatives	43
Disaster Preparedness and Management	61
Health Care	63
Urban Initiatives	71
Sustainable Tribal and Rural Development	79
Financial Statements	87

Our Partners



StartupTN



SFAC
लघु कृषक
कृषि व्यापार सघ



OPPORTUNITY
International
AUSTRALIA



normisjon



NABARD



CEDAR



Strategic Intervention Areas



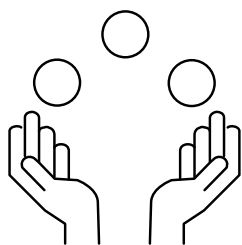
Education, Child & Youth Development



Urban Initiative



Environment



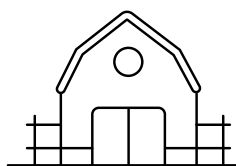
Skilling and Livelihood Development



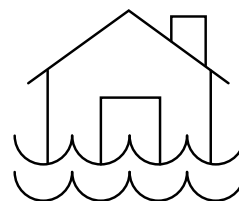
Farm Sector



Health Care



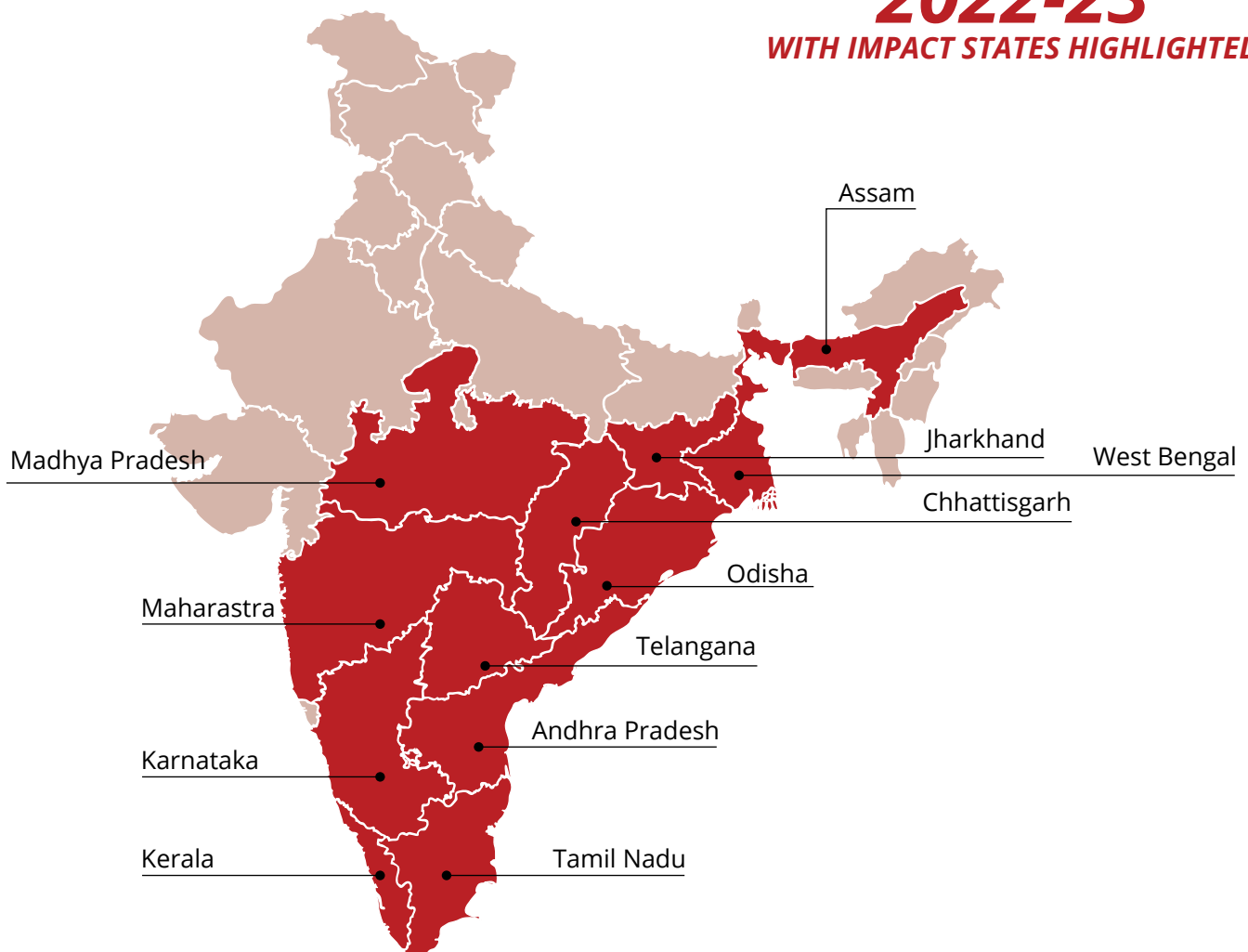
Sustainable Tribal & Rural Development



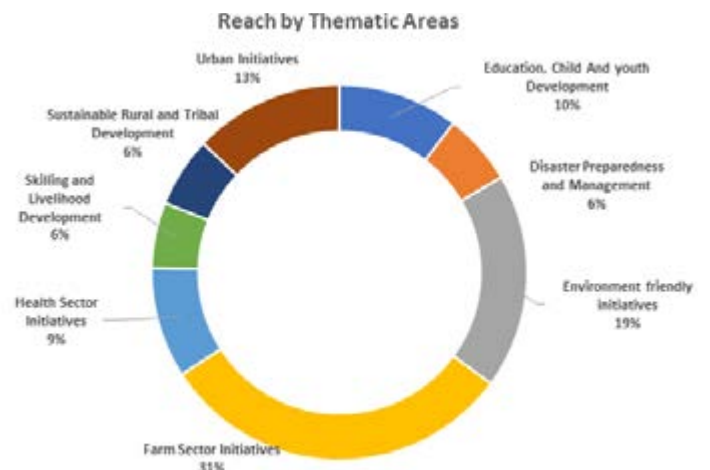
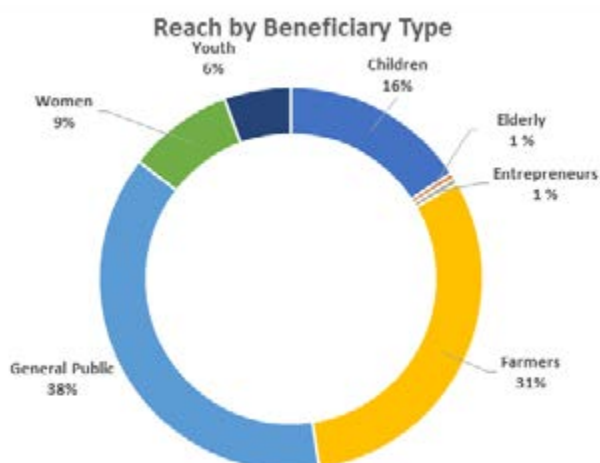
Disaster Preparedness and Management

ESAF MAP 2022-23

WITH IMPACT STATES HIGHLIGHTED






Reached out to 2,24,648 Community Members







Closing the Inequalities Gap

Sustainable Development Goals (SDGs) were adopted by all United Nations Member States in 2015 as a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030. The 17 Global Goals aim at closing the gaps of poverty, inequality and discrimination, with the pledge to Leave No One Behind. India's National Development Agenda is mirrored in the SDGs. The progress of the world to meet the SDGs largely depends on India's progress.

ESAF's interventions in 12 states are bringing India closer to achieve its SDG targets

SDG	ESAF's intervention	Closing the gap
1 NO POVERTY 	<ol style="list-style-type: none"> 1. Skilling & Livelihood 2. Disaster Management & Preparedness 3. Farm Sector Initiatives 4. Sustainable Tribal & Rural Development 	<ol style="list-style-type: none"> 1. Housing project, Livelihood restoration projects 2. Farmer Produce Companies 3. Multiple skill training and employability, Access to finance, DDU-GKY 4. Skilling and employability, Craft-based livelihood, Rural livelihood
2 ZERO HUNGER 	<ol style="list-style-type: none"> 1. Skilling & Livelihood 	<ol style="list-style-type: none"> 1. Promotion of farmer collectives, Organic farming
3 GOOD HEALTH AND WELL-BEING 	<ol style="list-style-type: none"> 1. Education, Child & Youth Development 2. Healthcare 3. Urban Initiatives 	<ol style="list-style-type: none"> 1. Community health initiatives 2. Market linkages 3. Promoting local produce, healthy lifestyle & open gyms

<p>4 QUALITY EDUCATION</p> 	<ol style="list-style-type: none"> 1. Education, Child & Youth Development 2. Sustainable Tribal & Rural Development 	<ol style="list-style-type: none"> 1. Community schools, Career & life guidance, Balajyothi clubs & study centres 2. Vocational courses, Community skill park 3. Community-based education, Primary and higher education
<p>5 GENDER EQUALITY</p> 	<ol style="list-style-type: none"> 1. Skilling & Livelihood 2. Education, Child & Youth Development 	<ol style="list-style-type: none"> 1. Livelihood opportunities for women 2. Awareness classes, Educating the girl child through Balajyothi centres 3. Promoting women-led farmer collectives 4. Skilling, Employability and entrepreneurial development for women 5. Craft-based livelihood interventions for women, Educating the girl child 6. Making public spaces and open gyms accessible for women
<p>6 CLEAN WATER AND SANITATION</p> 	<ol style="list-style-type: none"> 1. Skilling & Livelihood 	<ol style="list-style-type: none"> 1. Promoting water purifiers 2. RO water plant in rural villages 3. Waste management
<p>7 AFFORDABLE AND CLEAN ENERGY</p> 	<ol style="list-style-type: none"> 1. Environment 	<ol style="list-style-type: none"> 1. Urjabandhus, who are solar entrepreneurs

<p>8 DECENT WORK AND ECONOMIC GROWTH</p> 	<ol style="list-style-type: none"> 1. Environment 2. Skilling & Livelihood 3. Farm Sector Initiatives 4. Sustainable Tribal & Rural Development 	<ol style="list-style-type: none"> 1. Livelihood opportunities for flood-affected families 2. Increase in farmers' income 3. Placements after skill training, entrepreneurship development 4. Rural livelihood opportunities
<p>10 REDUCED INEQUALITIES</p> 	<ol style="list-style-type: none"> 1. Skilling & Livelihood 2. Healthcare 3. Urban Initiatives 4. Sustainable Tribal & Rural Development 	<ol style="list-style-type: none"> 1. Job-oriented courses for the poor and the tribal communities. 2. Rural livelihood opportunities 3. Access to health
<p>11 SUSTAINABLE CITIES AND COMMUNITIES</p> 	<ol style="list-style-type: none"> 1. Disaster Management & Preparedness 2. Urban Initiatives 	<ol style="list-style-type: none"> 1. Building disaster resilient communities 2. Inclusive built environments
<p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p> 	<ol style="list-style-type: none"> 1. Skilling & Livelihood 2. Farm Sector Initiatives 	<ol style="list-style-type: none"> 1. Ensuring zero wastage 2. Reducing resource use, degradation, and pollution, while increasing the quality of life.
<p>13 CLIMATE ACTION</p> 	<ol style="list-style-type: none"> 1. Environment 	<ol style="list-style-type: none"> 1. Awareness classes, Tree planting drive 2. Clean energy products, Training and awareness, Carbon audit 3. Curbing air pollution, Restoring natural resources

ESAF's 31st Foundation Day

ESAF Foundation celebrated its 31st Foundation Day at a grand function held at DBCLC Hall, Thrissur. The organisation, which started as an NGO in 1992, has made significant contributions to social development. The event was inaugurated by Adv. K. Rajan, Revenue Minister of Kerala. Mr. Shaji K. V., Chairman, NABARD (National Bank for Agriculture and Rural Development), served as the chief guest and officially inaugurated the 31st Foundation Day celebrations. In his address, Mr. Shaji K. V. commended ESAF's efforts in enhancing the creditworthiness of people in backward areas, aligning with NABARD's own initiatives. He also acknowledged the remarkable achievements of ESAF.

Mr. K. Paul Thomas, Founder, MD and CEO, ESAF Small Finance Bank, delivered the Foundation Day message, emphasising the organisation's journey and impact over the years. During the event, Mr. Shaji K.V. was honoured for becoming the first Keralite to assume the position of Chairman of NABARD, a significant recognition of his contributions. Several other notable figures also addressed the gathering, including Mr. P. Balachandran, MLA, Thrissur, Ms. Mereena Paul, Executive Director, ESAF Foundation, and Mr. R. Billy, Vice President, ESAF Foundation.

During the event, the Best Co-operative Societies were acknowledged and honoured. Valakavu Ksheera Vyavasaya Co-operative Society and Kulumai Milk Producer Company were recipients of the Best Co-operative Societies Award. Furthermore, Jai Sardar Krishi Vikas Farmer Producer Company from Maharashtra received a special mention from the jury. Additionally, the event included a Handing Over ceremony of houses built by ESAF Co-operative, underscoring their commitment to housing development. Long-serving employees who completed ten years of service at ESAF were also felicitated during the occasion.

Overall, the celebration highlighted the significant contributions and achievements of ESAF Foundation and its various initiatives in social and economic development, especially in supporting co-operative societies and empowering people in backward areas.





**Education, Child &
Youth Development**

The fundamental objective of the ESAF Balajyothi initiative is to facilitate the gathering of children from rural regions by establishing clubs and study centres, thereby fostering the improvement of their academic as well as non-academic accomplishments.

Target Beneficiaries

Children under the age of 15 years

Geographic Reach

Kerala and Tamil Nadu

Programme Reach

Clubs with children

Around 34 study centres with 720 children

Highlights Of The Year

- ▶ 145 new Balajyothi clubs were established in Kerala and Tamil Nadu, enrolling 3,283 new children.
- ▶ Three skill development training sessions were conducted for Balajyothi children.
- ▶ One induction/orientation training was organised for Balajyothi volunteers.
- ▶ A total of 53 Merviglia summer camps were held, engaging 1543 Balajyothi children in Kerala and Tamil Nadu.
- ▶ An exclusive football tournament was organised for aspiring young footballers.
- ▶ As part of financial literacy training, 131 Balajyothi club members were taken to ESAF SFB's branches.
- ▶ "Azadi Ka Amrit Mahotsav" included a quiz competition and an elocution competition.
- ▶ Kumari Dhathathreya A. S. was awarded the prestigious Sanskrit Scholarship.

Balajyothi Club Formation

During the fiscal year 2022-2023, a noteworthy development within the regions of Kerala and Tamil Nadu was the establishment of around 145 new Balajyothi clubs, resulting in an enrolment of around 3,283 children. At present, ESAF Balajyothi effectively manages a network comprising around 233 Balajyothi clubs and 34 study centres across both the states, with active participation from around 5,838 children in the clubs and 620 in the study centres. The following encapsulates the primary highlights of ESAF Balajyothi's accomplishments during the aforementioned period of the FY23.

The tally of newly established Balajyothi clubs in Kerala and Tamil Nadu amounts to 145, while the count of newly enrolled children through these clubs reaches 3,283. Additionally, the number of operational Balajyothi study centres stands at 34, with an active participation of 620 children in these centres.

Sl. No.	Name of the training session	Location	No. of children	The topic of the training session
1	Kalimuttam	Jawahar Balabhavan Thrissur	105	Storytelling and Video Editing
2	Public Speaking	Edakkazhiyur	143	Confidence Building and Public Speaking
		Chalavara		
		Karunagapally		
		Bharanikkavu		
		Muvattupuzha		
		CAUP School Mampad	51	
3	Craft Workshop	Selvathi Hall, Vadalure	136	Making of Bangle, Gift Box, Photo Frame, and Paper Craft



Kalimuttam- Skill development training programme for children conducted on 30th December 2022.



Public Speaking Training Programme at Edakkazhiyur.



Craft Workshop held at Vadalur.



A few stills from regular club meetings.

Training for Balajyothi Volunteers

ESAF Balajyothi organised a single-day induction training session, aimed at equipping Balajyothi volunteers with the necessary skills to effectively manage and maintain the Balajyothi clubs. Notably, around 15 students from St. Mary's College Thrissur, along with seven Balajyothi club patrons participated in the training in FY23.

The training session comprised around 15 students from St. Mary's College Thrissur and seven Balajyothi club patrons as participants.

Topics Covered: ESAF Foundation's mission, vision, and operational domains.

Roles and responsibilities of Balajyothi volunteers.

Techniques for handling children's emotions and effectively managing groups of children.



ESAF Balajyothi volunteers' induction training at Kalarikkal Training Centre, Mannuthy on 19th April 2023 – 15 volunteers and 7 patrons attended the training programme.

Summer Camp

ESAF Balajyothi orchestrated a total number of 33 summer camps, titled "Meraviglia 2023," spanning across Kerala and Tamil Nadu during the last fiscal year FY23. These camps have been meticulously designed to offer children a revitalising and enriching experience during their summer break. Comprising a diverse array of academic and non-academic pursuits, the camps are thoughtfully curated to engage and stimulate the minds of the participants. The primary thematic areas of focus in these camps were Leadership, Communication, Drama, and Acting among others.

A total of 33 camps were organised.

The overall count of participating children reached around 1,543.

These camps were held in geographic locations spanning across Kerala and Tamil Nadu.



Participation in Tournament

The ESAF CYRC Football Team enthusiastically participated in two prestigious tournaments. The initial event, organised by the Talent Football Academy, took place in Palappilly, Thrissur. The team's exceptional skills and unwavering determination made a notable impact during the competition. Subsequently, the team showcased their talent once more at the Kazhimbram Beach Fest 2023, held in Kazhimbram. Representing the ESAF CYRC with remarkable sportsmanship and zeal, they left a lasting impression on the spectators.

Organising Tournament

ESAF Balajyothi Football Tournament took place at Don Bosco College, Mannuthy, from 21st to 24th February 2023, featuring the participation of fifteen schools/clubs. The tournament's inauguration was carried out by Mr. Shukoor S., S.H.O. Mannuthy, in the esteemed presence of Ms. Mereena Paul, Executive Director, ESAF Foundation. Chaldean Syrian H.S.S., Thrissur emerged as the victorious team, securing the tournament championship, while St. Augustine H.S.S., Kuttanelloor, and G.N.B.H.S. Kodakkara, claimed the first and second runners-up positions, respectively. The closing ceremony witnessed the gracious presence of Mr. K. Paul Thomas, Founder, MD and CEO of ESAF Small Finance Bank, serving as the Chief Guest. The distribution of prizes was undertaken by Mr. C.C. Jacob, a renowned former Indian Footballer. Ms. Mereena Paul, Executive Director, ESAF Foundation, was also present at the event.

WINNERS

Champions- Chaldean Syrian HSS Thrissur
1st runner up - St. Augustine HSS Kuttanelloor
2nd runner up - G.B.N.H.S. Kodakkara



Regular Football Coaching

The Balajyothi Project offers consistent football coaching sessions to children affiliated with the CYRC (Child and Youth Resource Centre) at three locations: The Don Bosco College ground in Mannuthy, M.M.U.U.P. School Valkulambu, and C.A.H.S.S. Ayakkad respectively. A cohort of around 145 children benefit from regular training sessions, expertly facilitated by two dedicated coaches.

“

“For the past four years, I have been undergoing football coaching organised by the ESAF Foundation as part of the CYRC programme. The dedicated coaches have played a pivotal role in honing my skills, leading to my selection for my school club. Additionally, their guidance has enabled my team to actively participate in the Subrato Trophy.”

Muhammad Thabani



Regular Club Meetings

The success of the Balajyothi initiative is fuelled by its dynamic programmes and interactive discussions held within the clubs. Children participating in the clubs convene every month, while the study centres provide continuous academic support. Regular monthly sessions, centred around specific themes, are conducted for children in both the clubs and study centres. These sessions are skilfully led by facilitators/ volunteers and Balajyothi co-ordinators at the grassroots level. The monthly themes embraced by Balajyothi clubs in the last fiscal year FY23 are detailed below.



Total no. of Balajyothi clubs -233

Total no. of Balajyothi children -5613

Month	Theme
July 2022	Online Platforms-Merits and Demerits
August 2022	Freedom (Me and Fellow Beings)
September 2022	Freedom (Me and Fellow Beings)
October 2022	Gandhi Jayanthi
November 2022	We Are Not Too Small (Commemorating Children's Day)
December 2022	Our Rights
January 2023	My Sister
February 2023	My Mother Language
March 2023	World Water Day
April 2023	Me and My Earth

Financial Literacy and Visit to ESAF Small Finance Bank's Branches



As a component of the financial literacy training initiative, a total of 131 children from various Balajyothi clubs, including those from St. Francis Xavier's U.P. School Vadanappally, St. Pious U.P. School Velupadam, Cherpu, Irinjanalakuda, and Thenkurissi clubs, were escorted to nearby ESAF Small Finance Bank branches in the last financial year 2022-23.

“Azadi Ka Amrit Mahotsav” (Quiz and Elocution Competitions in Schools)

Winners of the Quiz Competition

1st prize – G.U.P.S. Kanakkanthuruthy

*2nd prize – Mother Teresa School
Vadakkanchery*

Winners of the Elocution Competition

1st prize – A.U.P.S. Vadakkanchery

2nd prize – T.M.H.U.P. School Manjapra

In commemoration of Independence Day last year, the “Azadi ka Amrit Mahotsav” quiz competition was impeccably organised in seven schools. The initial stage comprised school-level quizzes and elocution contests, held on 8th and 10th August respectively, where a total of 98 students actively participated from these educational institutions. Subsequently, the top-performing first and second winners from each school progressed to the grand finale held at Ayakkad School, with the ultimate event taking place at C.A.H.S.S. Ayakkad.



The quiz competition featured 14 teams, while the elocution segment had 14 participants. G.U.P.S. Kanakkanthuruthy School demonstrated outstanding prowess and secured the prestigious first prize in the quiz competition, with Mother Teresa School in Vadakkanchery earning commendable recognition as the second prize winner. As for the elocution competition, A.U.P.S. Vadakkanchery emerged as the well-deserved first-place winner, with T.M.H.U.P. School Manjapra attaining an admirable second place.

Drug Awareness Session

The Balajyothi Project, in collaboration with the Santhwana Project, orchestrated an informative drug abuse awareness programme at C.A.H.S.S. Ayakkad. The session was skilfully conducted by Ms. Mereena Josephine, the Senior Manager of the Santhwana Project. A significant aspect of the programme involved the children actively pledging to reject drugs, symbolised by the imprint of their thumb impressions on a poster. The concluding session was expertly led by Mr. Ullas P. Scaria.



LSS/USS Scholarship Training

An online training programme was conducted for the LSS/USS scholarship aspirants from 13th to 25th June 2022, under the guidance of Ms. Beena Kurian, the esteemed Headmistress of G.L.P. School Kottayam. A total of 47 children actively participated in the training sessions, and the scholarship results have been officially released. As a result of their dedication and efforts, seven children emerged as successful recipients of the scholarship.

Caselets



Ann Maria Biju

Balajyothi Study Centre, Cherpu

I attended the Merviglia Summer Camp, held on 8th and 9th May 2023, at the Community Hall in Cherpu. Initially, I was hesitant to participate as I believed it would interfere with my summer vacation. However, my perception changed after attending the camp. Not only did I conquer my stage fright, but I also had the opportunity to make numerous friends, and create some unforgettable memories, making my summer holidays even more enjoyable.



Dhathathreya A. S.

Balajyothi Study Centre, Varandarappilly

I am Dhathathreya A. S., a student at St. Pious C.U.P. School Varandarappilly, currently studying in the 5th standard. I have been a member of Balajyothi Study Centre Varandarappilly since 2019. I would like to thank Balajyothi Study Centre for its special tuition in Sanskrit, through which I was able to achieve remarkable success. In the academic year 2022-2023, I was honoured with the Sanskrit scholarship. The credit for this achievement solely belongs to the exceptional coaching provided by Balajyothi Study Centre. Their guidance and support have played a crucial role in my success, and I'll always be grateful to them.



Dheeraj

Balajyothi Study Centre, Annamanada

According to Ms. Revathy, the mother of Dheeraj attending Balajyothi Study Centre Annamanada, her son faced challenges with his early education due to the COVID-19 pandemic. As LKG (Lower Kindergarten) and UKG (Upper Kindergarten) classes were conducted online, Dheeraj struggled with writing and reading the alphabets effectively. However, upon his promotion to 1st grade, he faced difficulties catching up academically. Fortunately, the teacher at Balajyothi Study Centre provided Dheeraj with special coaching to

address these issues. Additionally, Ms. Revathy dedicated her time to support Dheeraj's academic progress. Through their combined efforts, remarkable improvements were observed. Dheeraj successfully learned the alphabets and could read with ease. This transformation in his academics was made possible by the proper and special training provided by Balajyothi Study Centre. Balajyothi Study Centre proved to be a turning point for Dheeraj.

Outputs

- ▶ 145 new Balajyothi clubs were established in Kerala and Tamil Nadu, enrolling 3,283 new children.
- ▶ Three skill development training sessions were conducted for Balajyothi children.
- ▶ One induction/orientation training was organised for Balajyothi volunteers.
- ▶ A total of 53 Merviglia summer camps were held, engaging 561 Balajyothi children in Kerala and Tamil Nadu.
- ▶ An exclusive football tournament was organised for aspiring young footballers.
- ▶ As part of financial literacy training, 131 Balajyothi club members were taken to ESAF SFB branches.
- ▶ "Azadi Ka Amrit Mahotsav" included a quiz competition and an elocution competition.
- ▶ Kumari Dhathathreya A. S. was awarded the prestigious Sanskrit Scholarship.



Skilling and Livelihood Development

ESAF Entrepreneurship Acceleration Programme

The ESAF Entrepreneurship Acceleration Programme (EAP) places significant emphasis on elevating employability and fostering entrepreneurship using comprehensive training and mentorship. Within the ambit of this initiative, the EAP team has effectively delivered training and mentorship to around 1,185 women, spanning 41 skill-based training sessions encompassing diverse topics like Food Processing, Tailoring, Entrepreneurship Acceleration Programme, EDP, Marketing, and Online Webinars. The successful implementation of EAP in both Kerala and Tamil Nadu owes much to the invaluable support extended by ESMACO, which played a pivotal role in ensuring the seamless execution of the programme.

- ▶ Total no. of skill training sessions – 40
- ▶ Total no. of entrepreneurs participated – 1,170
- ▶ Location -Kerala and Tamil Nadu
- Agencies/trainers collaborated for skill training**
- ▶ KVK (Krishi Vigyan Kendra)
- ▶ ATDC (Apparel training and Design Center)
- ▶ JSS (Jan Shiikshan Sansthan)
- ▶ AGSA (Anupama Glam Studio and Academy)
- ▶ Monsoon Mushroom
- ▶ Freelance trainers



Food and Agro-Processing Training

In Kerala and Tamil Nadu, a comprehensive total of 13 food and agro-processing training sessions were successfully conducted, with the prime objective of augmenting the expertise of individuals operating in the food and agricultural sector. These meticulously designed training programmes witnessed active participation from around 425 women, with 282 attendees hailing from Kerala and 168 from Tamil Nadu respectively. The training sessions extensively covered various topics pertinent to food and agro-processing, encompassing cake making, the production of value-added products utilising fruits and vegetables, as well as mushroom cultivation and the creation of value-added products derived from them. Participants were equipped with a thorough understanding and practical skills relating to these subjects, ultimately enhancing their proficiency within the food and agro-processing industry.



Tailoring Training



The Tailoring Training Programme encompasses two distinct levels, denoted as Level 1 and Level 2. Level 1 training focuses on furnishing participants with the essential skills required to craft novel and sought-after clothing designs tailored to the market's needs. Conversely, Level 2 training hones in on ready-made material production and the application of advanced cutting and designing techniques. A total of seven comprehensive training sessions were conducted, comprising six Level 1 training sessions and 1 Level 2 training. These sessions garnered the active participation of around 189 women entrepreneurs, all of whom expressed a keen interest in elevating their expertise in the realm of tailoring. Among the participants, 110 entrepreneurs hailed from Kerala, while 79 entrepreneurs originated from Tamil Nadu respectively. The primary objective of these training programmes is to empower women entrepreneurs by equipping them with the requisite skills and knowledge, thereby enabling them to excel within the tailoring industry and effectively cater to the market's demands.

EDP Training

The Entrepreneurship Development Programme (EDP) training was devised to empower women entrepreneurs by instilling a comprehensive understanding of entrepreneurship. Over the course of the last fiscal year, a total of nine EDP and Marketing Training Programmes were diligently organised, collectively training around 295 participants. Among them, 171 attendees hailed from Kerala, while 124 represented Tamil Nadu. These training programmes were conducted under the guidance of a proficient team comprising qualified trainers from RSETI (Rural Self Employment Training Institutes) and seasoned freelance trainers. Leveraging their expertise and knowledge, these trainers effectively delivered the training sessions. The training syllabus was thoughtfully curated to encompass a wide array of entrepreneurial facets and marketing strategies. Participants were equipped with extensive knowledge across diverse topics, including government schemes pertaining to entrepreneurship, website creation, digital marketing strategies, effective marketing techniques, in-depth evaluation of business plans, and the art of crafting impactful business plans. The ultimate goal of these training initiatives was to equip women entrepreneurs with the necessary skills and insights to thrive in the business world and drive their ventures towards success.



Craft Training



Workshops were arranged for women, focusing on bamboo crafts, paper bag making, orchid farming, and umbrella making. These specialised training programmes were skilfully designed to augment the proficiency of the participants and furnish them with the essential knowledge and resources to elevate their craftsmanship. The primary aim behind these initiatives was to empower the participants by enabling them to generate income through the sale of their handmade products. In total, 131 participants from Kerala were fortunate enough to take part in these craft training programmes. The training programmes sought to uplift and empower the participants by equipping them with the necessary skills and knowledge, thereby contributing to their economic empowerment and overall well-being. The ultimate objective was to create a positive impact on their lives and enable them to thrive in their chosen craft, thereby fostering self-sufficiency and financial independence.

Beautician Advanced Training

In Kerala, a Tailored Training Programme was diligently conducted to augment the knowledge and expertise of beauticians in the realm of makeup and cosmetics. This specialised session focused exclusively on the art of makeup application, attracting the participation of around 15 dedicated beauticians. The training programme comprehensively covered an array of makeup techniques, with a specific emphasis on bridal makeup. During the training, participants were exposed to various makeup application methodologies, including airbrush makeup, mirror glow makeup, and HD makeup. These techniques hold significant prominence in the domain of bridal makeup, as they are renowned for delivering impeccable and long-lasting results. The training was designed to equip beauticians with valuable skills and insights, enabling them to excel in their craft and cater to the specific needs of their clientele, particularly in the context of bridal makeup services.



Online Webinar

An extensive series of eight online webinars were meticulously orchestrated, encompassing an array of topics pertinent to women entrepreneurs. The primary objective of these webinars was to furnish the participants with invaluable knowledge and insights, aimed at augmenting their entrepreneurial acumen. A notable total of 215 women entrepreneurs from Kerala and 43 entrepreneurs from Tamil Nadu actively engaged in these virtual sessions. The webinars thoughtfully covered a diverse range of subjects, spanning orientation on mushroom cultivation, bamboo craft, floor mat making, aquaponics (a system that combines aquaculture and hydroponics), e-commerce, food technology, online payments, modern marketing techniques, and apiculture (beekeeping). These topics were thoughtfully chosen to cater to the diverse interests and industries of the participating entrepreneurs. The online webinars presented a unique opportunity for the participants to learn directly from industry experts and seasoned professionals, all within a virtual environment. Through interactive sessions, informative presentations, and constructive discussions, the entrepreneurs gained valuable insights into various aspects of their respective fields. This immersive experience enabled them to explore new opportunities for growth and innovation, thereby enhancing their prospects for success in the dynamic world of business.

Caselets



Raisa Hussain
Kodali, Thrissur

Ms. Raisa Hussain, motivated to support her husband in their bakery, sought to expand her expertise in cake making. Utilizing online resources like YouTube, she delved into the fundamentals of cake baking, enabling her to introduce and sell cakes through her husband's establishment. During this period, she learned about a cake-making training programme organised by ESAF Foundation. Eager to enhance her skills, she promptly enrolled in the training, which specifically focused on cake and chocolate-making techniques.

Armed with her newfound knowledge and proficiency, Ms. Hussain diversified her product range, creating a variety of cakes, including themed designs, and crafting delectable chocolates. The demand for her cakes and chocolates at her husband's bakery witnessed a remarkable upswing. Remarkably, she consistently sold no less than 75 cakes and five kg of chocolates each month. A highlight in her journey was her achievement as the top cake seller in the Kodali area during the previous Christmas season.

Encouraged by the soaring demand, Ms. Hussain decided to make a substantial investment in her business by acquiring a 60-litre oven, financed through a bank loan. She now takes immense pride in her ability to contribute a substantial income to support her husband's bakery, as she has found true fulfilment in her role as a skilled and successful baker. Her dedication and passion have significantly contributed to the success and growth of their bakery enterprise.



Deepa C.K.
Ayakkad, Palakkad

Ms. Deepa C.K., a homemaker residing in Ayakkad, took a transformative step towards self-employment by actively participating in ESAF Foundation's Mushroom Cultivation and Value-Added Products Training at C.A.H.S.S. Ayakkad. Driven by her pursuit of personal growth and development, she eagerly embraced the opportunity provided by the training programme. The knowledge acquired during the sessions inspired Ms. Deepa to explore mushroom cultivation as an experimental venture.

As her confidence in her abilities grew, she realised the potential for this undertaking to grant her financial independence. Fuelled by her newfound passion, Ms. Deepa took decisive action by procuring the necessary materials to launch her business. Furthermore, she initiated the process of obtaining an FSSAI certificate, which would permit her to sell her mushroom products to a broader audience.

Her unwavering enthusiasm and dedication serve as the powerful driving force behind her determination to establish and flourish in her own business. With her entrepreneurial spirit ignited, Ms. Deepa embarks on a promising new chapter of her life, poised to create a successful venture and attain the financial independence she aspires to achieve.

Vijayakumari
Kanjiramattam, Ernakulam

Ms. Vijayakumari is the proprietor of a tailoring cum ready-made unit situated in Kanjiramattam, boasting an impressive 15 years of experience in the tailoring domain. Previously, she primarily stitched custom-made dresses, tailoring garments based on the specific requirements of her clientele but the demand fluctuated depending on the season. Consequently, her earnings were subject to seasonal variations.

However, her business trajectory transformed after attending Level 2 training sessions organised by ESAF Foundation in collaboration with ATDC Kalamassery. Through these training sessions, she acquired invaluable skills in crafting ready-made dresses with standard measurements, encompassing sizes like small, large, extra-large, and more. Empowered with these newfound techniques, Ms. Vijayakumari commenced the production of ready-made dresses, including sought-after items like kurtis and cigarette bottoms, which enjoy significant demand in the market.

Now operating her ready-made shop, she enjoys the benefits of steady earnings, no longer dependent on seasonal fluctuations. This newfound financial stability has instilled greater confidence in her business ventures, empowering Ms. Vijayakumari to thrive in the competitive market and set an example for many more aspiring women in the society.



Ms. Anupama Sofia
(Beauty and Wellness Trainer)

For the past three years, starting from 2020, I have been serving as a beauty and wellness trainer in beautician and wellness training programmes organised by ESAF Foundation. Throughout my tenure, I have had the opportunity to work with a group of highly motivated trainees who were eager to learn about the latest trends in the beauty industry. Teaching them the tricks and tips of bridal makeup has been an effortless task for me due to their enthusiasm and receptiveness. Witnessing their progress and receiving the work photographs they share after completing my training, fills me with overwhelming joy and energy each day. It is immensely rewarding to see their growth and success in the beauty field, and it further strengthens my passion for being a beauty and wellness trainer. Through my work, I have always wanted to inspire a lot of women and set an example for those who want to pursue their dreams.



Ms. Sasikala Vijayan
(Mushroom Trainer)

Since 2021, I have been working as a trainer in collaboration with ESAF Foundation. It has been an incredible experience to witness the determination and resilience of the participants who attend my training sessions, as they are willing to take on any kind of risk to establish their own enterprises. During the training, I found the participants' inquiries regarding the marketing aspects of mushroom cultivation particularly valuable. Their eagerness to learn and their insightful questions have enriched my knowledge and understanding of the subject. I noticed that the women attending the training easily grasped the cultivation process of mushrooms, which is encouraging and inspiring. After the completion of the training, I received requests from approximately 10 women who were interested in procuring the necessary raw materials to start their own mushroom farming ventures. This level of enthusiasm from the participants demonstrates their strong commitment and motivation towards entrepreneurship. It fills me with a sense of pride and fulfilment to witness their determination to apply what they have learned and embark on their own farming journeys.

Outputs

- ▶ Successfully organised 41 skill training sessions, benefiting a total of 1,185 women, enabling them to acquire valuable expertise in various domains.
- ▶ During the Christmas season, 250 candles meticulously crafted by women who participated in the candle-making training, were sold successfully.
- ▶ Three-floor mat units, initiated by trainees who completed the floor mat-making training in the previous year, are now operating efficiently in Nenmara, Mangalam Dam, and Mala.
- ▶ AJ Rugs, the floor mat unit operated by Ms. Ayisha and Ms. Jayasree in Mala, joyfully celebrated its first anniversary as a flourishing venture.
- ▶ After completing the banana processing training at KVK, women trainees successfully established a banana processing unit called Lucky Star Vanitha Samrambham in Ashtamichira. They actively participated in multiple exhibitions organised by Kudumbashree, Panchayat, and other entities.
- ▶ A woman ventured into selling banana processed foods at her husband's bakery in Mala, expanding the bakery's offerings.
- ▶ Two women entrepreneurs ventured into mushroom cultivation on an experimental basis, exploring new opportunities in the agricultural sector.
- ▶ Ms. Raisa Hussain, who participated in the cake-making training in 2021, expanded her business through a secured business loan. She invested in a 60-litre capacity oven and achieved the highest number of cake sales in her locality.
- ▶ Ms. Vijayakumari, Ms. Kalyani, and Ms. Omana, who attended the Level 2 tailoring training, successfully commenced making ready-made dresses, resulting in a notable 10% increase in their income.
- ▶ Ms. Soumya Raju, who attended the Level 2 training, ventured into a new tailoring shop at Kothamangalam, demonstrating her entrepreneurial aspirations and drive for growth.

DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana)

The Government of India has set an ambitious target of skill training 500 million of its youth by 2026, in alignment with the projected demand for skilled manpower in the upcoming decade. According to the 2011 Census, India possesses 55 million potential workers aged between 15 and 35 years in rural areas. Concurrently, several industrialised nations are grappling with an ageing population issue, and some are predicted to face a cumulative shortfall of 57 million workers by 2025. These figures present a significant opportunity for India to capitalise on its demographic surplus and turn it into a demographic dividend.

Within the framework of the National Rural Livelihood Mission (NRLM), the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) operates with dual objectives: diversifying the incomes of impoverished rural families, and fulfilling the career aspirations of rural youth. DDU-GKY's unique focus lies on rural youth from economically challenged families, aged between 18 to 35 years. As a crucial component of the Skill India Campaign, DDU-GKY plays a pivotal role in supporting the government's social and economic programmes.

ESAF has been actively partnering with NRLM as a Programme Implementing Agency (PIA), facilitating the training and placement of a total of 1,114 rural youths under the DDU-GKY Programme. Today, ESAF Academy for Professional Skills stands as a beacon of youth development in the Kerala region, exclusively catering to the growth and progress of marginalised and deprived communities.

ESAF's Initiatives

ESAF DDU-GKY stands as an ideal institution for marginalised and deprived youth who bear the burden of unemployment, lack of developmental opportunities, and limited knowledge about available job prospects. Through this programme, ESAF endeavours to establish a nurturing, respectful, and encouraging environment, fostering well-structured learning experiences where youth can excel and achieve success in their lives. Our mission revolves around providing a platform for these youths hailing from marginalised and deprived communities, empowering them to uplift themselves and their families. We are committed to facilitating their journey towards self-sufficiency and prosperity.

Focus Area

Upskilling the Rural Youths

Target Area

941 Gram Panchayats in Kerala

Skilling Area

Banking Financial Services and Insurance (BFSI) Sector

Highlights Of The Year

- ▶ Mobilising the Unemployed Youth from the Community
- ▶ Pre-admission Career Aptitude Counselling
- ▶ Entrance Exam
- ▶ Parents Counselling
- ▶ Classroom Training
- ▶ Practical Learning
- ▶ Exposure Programmes
- ▶ Placement
- ▶ Post Placement Tracking
- ▶ Talks by Experienced Bankers
- ▶ Sessions by NLP Certified HR Trainers
- ▶ Yoga and Meditation Sessions

Different Domains offered at ESAF Academy for Professional Skills

Banking Finance and Insurance Services (Accredited By NCVT)- Six Months

Facilities available at the Centre

1. Independent Classrooms for Training Both Theory and Practical
2. Well Experienced Senior Bankers as Domain Faculties
3. Seasoned and Experienced Faculties for English and IT
4. Interactions with Senior Bankers/ Subject Experts
5. Motivational Sessions by NLP Certified Professional HR Trainers
6. A well-equipped Computer Lab for the Trainees
7. Individual Laptops and Tablets for Students
8. Well-equipped Theory Classrooms
9. Wi-Fi Connectivity in all Classrooms and Laboratories
10. CCTV and Recording Facility in all Classrooms accessible to Centre Head, Kudumbashree State Mission Head Quarters, Thiruvananthapuram and Ministry of Rural Development, New Delhi
11. Separate Hostel for Boys and Girls with 24-hour Warden /Security
12. Opportunity for each student to exhibit their Artistic and Cultural Talents through the conduction of different events

The Learning Process

The course curriculum will incorporate continuous assessment as a fundamental component. This assessment will encompass both announced and unannounced quizzes, assignments, and various other types of tests. Detailed records of the questions posed, answers provided, and marks attained by each trainee will be accessible in a secure, password-protected section of the Programme Implementing Agency's (PIA) website.

Furthermore, independent certification and evaluation conducted by third-party agencies will be obligatory. This evaluation will assess the curriculum's effectiveness and gauge the skill, knowledge, and attitude levels of each trainee, ensuring they meet the industry or employer's acceptable standards. The implementation of such comprehensive assessment measures aims to enhance the overall quality and relevance of the training, equipping the trainees with the necessary skills and knowledge to excel in their chosen fields.

No. of Candidates Completed Training	No. of Male Candidate	No. of Female Candidate	No. of Candidates Placed
1138	536	602	609

Mobilisation Activities Undertaken

Our primary focus lies in executing targeted social media campaigns to disseminate course details, specifically targeting groups of job seekers, colleges, and social activity-based groups. The response from the public has been notably positive, with over 180 interested candidates expressing their interest from March until the present. Furthermore, we have implemented an Online Google Registration Form since the inception of the project, which has garnered an impressive 2400 entries. This platform has proven to be an effective means for candidates to reach out to us and for us to identify those in need of our services. In addition, we are proactively reaching out to various colleges in diverse geographical locations, and establishing contacts with their Placement Officers. Subsequently, we organise mobilisation camps at the venues suggested by them. To further augment our outreach efforts, we disseminate targeted advertisements through WhatsApp to student groups and alumni networks, leveraging the rapport established with the Placement Officers.

In parallel, we actively participate in Panchayat-level mobilisation programmes and leverage other avenues provided by the Kudumbashree to ensure comprehensive and widespread mobilisation efforts. Our multi-faceted approach aims to reach and engage with a diverse audience, fostering greater awareness and participation in our programmes.

Caselets



MY ESAF DDUGKY EXPERIENCE

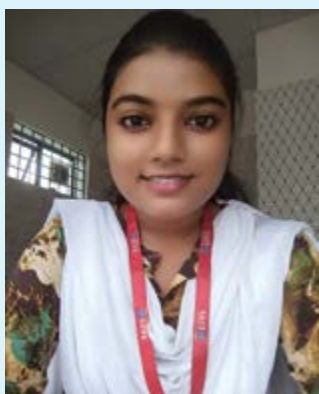
*Ms. Aji C. Mathew
Faculty (English and Soft Skills)
ESAF DDU GKY Centre
Chiyaram*

My name is Aji C. Mathew, and since January 2019, I have been working for ESAF DDU-GKY as an English/Soft skills trainer. Even though I have 12+ years of working experience across the country with different companies, working in ESAF has really been something else.

I see myself as an experienced and confident trainer with a strong understanding of both pedagogical methods and the subject matter. I hope to have developed meaningful relationships with my students and colleagues, having achieved many successes in terms of student learning and growth. I have successfully trained 24 batches and most of them are well-placed in ESAF as well as other reputed organisations.

The working environment of ESAF DDU-GKY has really been comforting and respectful which has led me to enjoy working here, the members of the team have a strong sense of camaraderie and a good work ethic to go with it. Working with them has always been easy and efficient and I hope to continue working with them for future batches.

I am Akshaya Kumar B., born in an ordinary family with a modest income background. Due to financial constraints, I couldn't complete my graduation. I was supporting my family by engaging in different jobs for a meagre income. Due to the rapid spread of Covid-19, I lost my job. I started to work in a mobile phone shop for a petty salary. During my course of work with the mobile shop, I came to know about the DDU-GKY course conducted by ESAF Foundation through a social media platform. Moreover, I also understood that ESAF DDU-GKY Centre, Thrissur is conducting a mobilisation camp at my Panchayat. I was lucky enough to get through, despite the participation of a large number of aspirants. After completing the personal interview successfully, I was selected to join batch 9 for six months of ESAF DDU-GKY Course from 6th March 2023. During the initial days of my training, I experienced a little difficulty in grasping the classes due to language issues. However, I could overcome the difficulty within a few days with the support of my classmates. After joining this course, I started experiencing a lot of changes in my life. A new language, new way of life, and new environment, all was an experience for me. Now, after the completion of around 50 per cent of classroom training, I can proudly say that I am fully tuned to the method of study adopted here. The best classroom experience, supporting and experienced faculties, good food and amenities in the hostel, etc. are all helping me in my studies here. The training also significantly helped me with my overall behavioural development. I can now understand that this training has helped me understand my inherent strengths, improve my knowledge about financial services, and my interpersonal skills. I fervently hope that on successful completion of this course, I will be getting an opportunity to commence my career with any of the ESAF Group entities. I am looking forward to a mutually rewarding career experience with ESAF Co-operative.



My name is Anjali C. J., I am working as a Customer Service Executive at ESAF Co-operative, Irinjalakuda branch. It has been a great pleasure to work with ESAF. My sincere thanks to ESAF DDU-GKY platform that helped me achieve this. I learnt about ESAF DDU- GKY via a WhatsApp group and I attended the entrance exam. Once I cleared the exam and interview, I joined the ESAF DDU-GKY Training Centre at Chiyaram, Thrissur for the six-month BFSI course. It was an important step in my career. From the centre, I learned various topics regarding banking, finance, insurance, etc. The domain knowledge and the soft skills I acquired from the institute gave me the self-confidence to communicate with people without any reservations. The institute has a good number of faculties and resources. The most important thing is the unstinting support and encouragement they always gave us. They are working very hard to help us pursue our dreams. I believe that financial freedom is of utmost importance for a person irrespective of their gender. I wish

the Training Centre all the best and pray for a great future ahead for all the students at the institute. Knowing about ESAF DDU-GKY course and being able to join helped me a lot financially to pursue my higher education. I am thankful to ESAF DDU-GKY which played a great role in fulfilling my dreams.



I was born in a small family with a modest income background. After completing my Masters in Science (M.Sc. - Statistics) I was relentlessly searching for a job that would suit my qualifications. But due to many reasons, I could not find a suitable opening in a reputed organisation. I came to know about the DDU-GKY Programme through one of my relatives. After getting full details about the scheme, I decided to opt for this programme. I came to understand that the ESAF Foundation is conducting a six-month BFSI course and is admitting day scholar students too. After completing necessary formalities, I joined the ESAF DDU-GKY training centre, Chiyaram, for completing the course. It was a beneficial programme for me, and the course was of great help in the development of my interpersonal skills as well as in gaining overall knowledge about the Indian financial sector. The role of highly experienced, dedicated faculty members was really commendable. During the programme they really helped me to achieve my goals. The whole programme was an enjoyable one. It nurtured my knowledge levels and improved my overall personality. At the end of our course, I got placed in the ESAF Co-operative on 11th April 2022, as a Customer Service Executive. Now after promotion, I am working

as a Senior Manager of the Business Analytics Team at ESAF Co-Operative, Mannuthy. This assignment matches very well with my academic qualifications, and I enjoy working with ESAF. I take this opportunity to thank the Government of India, the Government of Kerala, the ESAF Foundation, and the ESAF DDU-GKY Centre Team for giving support to shape my career.

I am Jebcil Chacko. My family consists of my father, mother, and sister. I was a part of Phase 4, Batch 8, ESAF DDU-GKY Chiyaram and completed six months BFSI (Banking, Financial Services, and Insurance) course. I joined the course just after completing my degree in B.Sc. Agriculture. The BFSI course taught me banking services and provided in-depth knowledge. I could score well in the internal evaluations as well. The contribution of faculties was remarkable; each one contributed very well to our academics and groomed us for the placements. As a result of that, most of our batchmates were placed, and out of that, six of them were placed in ESAF SFB. Since I had an Agriculture degree, I got placed with the Agro-Business Department as a Portfolio Manager and Business Co-ordinator. The grooming from ESAF DDU-GKY helped me to perform well, and that resulted in me continuing to be the best performer in past years with a performance score of >9.5 out of 10. And that resulted in double promotion as well, which was provided to some selected candidates. I thank ESAF DDU-GKY, Chiyaram as well the faculties who helped and groomed me to reach this position.



I am Anjana Roby, hailing from Wayanad. My family consists of four members, my mother, two brothers, and me. I lost my father when I was 12 years old. I am from Pulpally, a remote village of Wayanad where I have done my basic schooling. After I graduated from Jayasree Arts and Science College, Pulpally, I started my job search. Since my mother was the only earning member, she was unable to meet our basic needs. Being the eldest of the family, it was my responsibility to support my mother and my little brothers. It was then I realised that I was not experienced enough to get a good job. At that time, I heard about the ESAF DDU-GKY skill training centre in Chiyaram. I held a great passion for banking since my childhood and knowing the fact that ESAF was a very reputed and trustworthy organisation, I decided to join the course without any second thought. The training atmosphere has changed my views and my trainers have helped me find my hidden talents that have contributed greatly to my professional life. After training, I successfully got enrolled as an employee in ESMACO in the Wayanad district. This helped me to support both my mother and my young brothers. The atmosphere at the workplace was filled with energetic minds and positivity. Now I feel

financially secure, and I can proudly say that I'm a complete support to my family. Now my family is very happy about my decision to not lose this great opportunity. I had a strong faith that this job would give me a better life. A few months after joining ESMACO, I got an opportunity to join ICICI Bank as a Public Relationship Officer. Now I am earning a salary of around Rs. 25,000 per month. Thanks to the almighty for everything that I received. Heartfelt gratitude to ESAF, all my teachers, and every individual behind the DDU-GKY Project.

Some Events Conducted by Training Centre:-



Mobilisation Camp and Interview for Admission Conducted at St. Alphonsa College, Thiruvambady.



Women's Day Celebration at Training Centre.



Career Orientation Programme Conducted by ESAF DDU-GKY.



Cleaning Day Programme- "MALINYA MUKTHAM NAVA KERALAM" conducted by ESAF DDU-GKY.



Video Competition- First Prize – Conducted by Kollam District Mission Among Different Programme Implementing Agencies having Training Centres in Kollam District.



Best Placement Award from District Mission Kollam.

Tamil Nadu Startup and Innovation Mission (TANSIM)

Start-up Tamil Nadu has enlisted ESAF Foundation as the programme management partner for TANSEED 3.0, a significant initiative with the primary objective of onboarding start-ups in and around Tamil Nadu and nurturing them under the TANSEED programme. TANSEED programme places a strong emphasis on fostering entrepreneurs by offering essential support in the form of training, business advisory services, and acceleration through industry experts.

In line with the Tamil Nadu MSME department's micro-cluster development programme, the ESAF Foundation achieved the successful formation of the Thoothukudi Agayathamurai Cluster, officially declared by the honourable Chief Minister of Tamil Nadu, Mr. M. K. Stalin. The cluster comprises 25 Self-Help Group (SHG) members from Tuticorin. Notably, the Tamil Nadu MSME department approved a grant of 2.18 crores based on the detailed project report submitted by the ESAF Foundation on behalf of the cluster.

CEDAR Retail has been appointed as the market linkage partner for the cluster, tasked with supplying products to prominent market players like Ikea. The project focuses on creating sustainable livelihood opportunities for approximately 600 women and nurturing entrepreneurial value within the start-up ecosystem.



Furthermore, ESAF Foundation, in collaboration with the district industries centre in Tuticorin, successfully completed a comprehensive 40-day training programme focused on water hyacinth value-added products. The beneficiaries who completed this training will be gainfully employed by the cluster, ensuring a sustainable revenue source for them. This initiative demonstrates ESAF Foundation's commitment to fostering entrepreneurship, empowering women, and driving economic development in the region.



Environment

ESAF Urjabandhu

Target Beneficiaries

Unemployed youth and local electricians

Geographical Reach

Kerala

Programme Reach

- ▶ Trained around 164 Urjabandhus in Kerala
- ▶ Trained 20 women and three men in Kerala on energy-efficient product assembling techniques
- ▶ Trained a total of 17 Urjabandhus in Kerala on the topic of EV Charging Station

Highlights of the Year 2022-2023

- ▶ Trained a total of 49 Urjabandhus from Kerala in two batches
- ▶ Conducted energy-efficient product assembly training
- ▶ Completed solar projects of 2316.79 kW as of 30th April 2023
- ▶ Provided follow-up training to existing entrepreneurs
- ▶ Provided marketing support to Urjabandhus through solar regional meet
- ▶ Provided continuous mentorship to Urjabandhus
- ▶ Conducted Urjabandhu grant meet

Urjabandhu Training Programme

ESAF Urjabandhu Training Programmes

Two training sessions were meticulously conducted, benefitting a total of 49 Urjabandhus, with a core focus on imparting expertise in the design, installation, and maintenance of diverse Solar PV Systems. These comprehensive training programmes extended to cover essential subjects such as marketing, business development, government schemes, and banking initiatives pertaining to solar energy. The training sessions were facilitated by proficient trainers from MSME-TI (Micro, Small, and Medium Enterprises - Tool Room and Training Centre), ensuring a well-rounded learning experience that incorporated both theoretical knowledge and hands-on practical skills.



"The Urjabandhu training programme has emerged as a valuable initiative, creating self-employment opportunities in the solar power industry. What I find particularly appealing about the Urjabandhu programme is the dedicated support provided to the participants even after their training, which acts as a guiding hand"

Mr. Kannan D.
Solar Trainer

To offer participants valuable practical exposure, the training programmes encompassed educational visits to prominent entities within the renewable energy sector. These exposure visits led the participants to notable establishments like Mithradham Renewable Energy Centre and Cochin International Airport Limited (CIAL), granting them the invaluable opportunity to witness off-grid solar projects in real-life scenarios. This initiative is designed to foster expertise, competence, and innovation within the solar energy domain while empowering the participants to become proficient Urjabandhus, making significant contributions to the renewable energy landscape.

ESAF Urjabandhu Advanced Training Programmes



The Mithradham Renewable Energy Institute arranged an advanced training session centred on “EV Charging Station,” effectively led by Mr. Lijo from Colombiar Lab Pvt. Ltd., who assumed the role of the facilitator for the programme. A group of around 17 dedicated Urjabandhus wholeheartedly engaged in this training session, displaying their keen interest in acquiring in-depth knowledge and expertise on the subject matter.

Skill Training on LED Decorative Products

An LED decorative product making training was organised. A total of eight participants had the opportunity to attend this skill training programme. The training programme aimed to equip the Urjabandhu team with the necessary skills and knowledge to assemble LED decorative products. Participants learned various assembly techniques, quality control measures, and safety guidelines related to LED products. The training emphasised the importance of producing high-quality LED products, which not only meet customer expectations but also contribute to energy conservation.



ESAF Urjabandhu Regional Meet

ESAF Urjabandhu Regional Meet

No. of meetings- 2

Locations- Kottakkal and Mannuthy

No. of Urjabandhus attended – 29

ESAF Urjabandhu Grant Meet

No. of Urjabandhus attended – 59

Location – Hotel Ashoka Inn, Thrissur

Highlights of Grant Meet

- ▶ Digital revealing of 1MW installation
- ▶ Distribution of Urjabandhu performance award and certificate distribution of batch 6 of Urjabandhus

ESAF Urjabandhu arranged regional meetings in Kottakkal and Thrissur, uniting Urjabandhus from Kozhikode, Malappuram, Palakkad, and Thrissur. The principal aim of these meetings was to foster internal linkages among Urjabandhus and streamline the process of providing internships to new Urjabandhus. A group of 29 Urjabandhus actively participated in these regional gatherings, engaging in fruitful discussions and gaining networking opportunities.



ESAF Urjabandhu Grand Meet



A Grand Meet was organised for Urjabandhus and 59 Urjabandhus were part of the programme.

Caselets

Mr. Sreejith Kozhikode

I came across this opportunity through a serendipitous conversation with my friend Sharafudheen, who is also an Urjabandhu. His encouragement inspired me to participate in this training. I could complete the five-day Urjabandhu programme successfully. I am sincerely grateful to him and feel sufficiently confident to perform installations on my own.



Mr. Sharafudheen Malappuram

I never knew what on-grid or off-grid is, but the training initiated by ESAF really helped me to learn about solar system design, installation, and maintenance. I have done around 50 installations with a total capacity of 150 kW after the training; I am grateful to ESAF for making me an entrepreneur.

“Har Gaon Roshan” Supported by Signify

In the process of creating sustainable energy solutions for rural communities, joining hands with Signify, solar-based streetlights were provided in Majuli Island, Assam. A total of 100 solar streetlights have been erected in 24 villages from three Panchayats for the benefit of 10,116 members.

This project was implemented in Majuli, Naali, and Gohpur (Majuli Island) areas. Given below are the village-wise details of the poles erected in three districts.

Pole number	Village name	Panchayat	District	Beneficiaries
7	Ghagarmukh Baligaon	Telahi	Lakhimpur	400
5	Ghagarmukh school area			500
6	Naali Gaon			1000
4	Morton Cchapori			
4	Rojabura (Rojabura)			310
2	Tamargaon			411
2	Ghuligaon			465
	Telahi			300

10	Pekamoni school area	Kiratpur	Majuli	300
3	Baliguri			350
8	Major Chapori			800
7	Malaya Chapori			250
3	2 No. Major Chapori			100
7	Kuli Chapori			700
4	Korotipar			500
3	Sarighoria			350
4	Baghgaon			300
5	Serpaikhua			600
3	Missamora			550
3	Jengraimukh			750
3	Darupara	Gohpur	Biswanth (Sonitpur)	300
2	Chokola			250
2	Rawanapara			270
3	Joriguri Kkholihoi			360
100				10116



The project was inaugurated by Mr. Bhuban Gam MLA of Majuli in the presence of Mr. Rakesh Singh from Signify and Mr. John Inchakalody from ESAF Foundation. Dignitaries including Ms. Uma Pathori CEM of Mising Autonomous Council (MAC), Mr. Trolukya Pamegam CEM of Mising Autonomous Council, Mr. Rikumoni Lagachu President, Karatipar Panchayat, Mr. Masku Doley, SDRF, Mr. Chandan Kumbang, Village Head, Mr. Akesh Singh, Mr. Brajen Pegu, UNICEF, Mr. Joy Pegu, TMPK and Mr. Polash Pegu, TMPK, also graced the event.

Urjakiran

The Energy Management Centre, Government of Kerala, launched the Urjakiran Awareness Scheme to encourage the adoption of clean energy practices among the public. As an active participant in Urjakiran in the fiscal year 2022-23, ESAF Foundation took the initiative and organised a series of impactful activities in four Legislative Constituencies of Thrissur, namely Ollur, Chalakudy, Wadakkanchery, and Kunnamkulam.

ESAF Foundation successfully conducted seminars in Ollur, Kunnamkulam, and Wadakkanchery, effectively reaching out to around 360 individuals. Additionally, to extend the message of clean energy awareness, rallies, and signature campaigns were strategically organised in Ollur and Chalakudy constituencies in Thrissur. The collective efforts aimed to educate the public about the significance of clean energy and its positive impact on both the environment and society.

Through these endeavours, the programme effectively achieved its intended objectives by raising considerable awareness about clean energy practices, and inspiring individuals to adopt these practices in their daily lives. Such initiatives play a pivotal role in mitigating carbon emissions and environmental pollution, contributing significantly to a sustainable and environmentally conscious future.





Farm Sector Initiatives

Veterinary Camp

To create awareness among the dairy farmers on dairy management and disease management, five veterinary camps were organised in co-ordination with Pashumitras and FPOs.

The milch animals including goat was provided with comprehensive treatment for infertility, deworming, and pregnancy diagnosis. The camps were organised in collaboration with the local veterinary department and the veterinary doctors offered their valuable expertise and support during this camp.

These veterinary initiatives reflect ESAF Foundation's commitment to the well-being and health of livestock, fostering sustainable agricultural practices in different regions.

- ▶ No. of veterinary camps conducted – 5
- ▶ No. of animals treated – 683
- ▶ Locations – Chikballapur, Theni, Perambalur
- ▶ Animals got treatment for infertility, deworming, vaccination, and pregnancy diagnosis



Dairy Animal Management Programme

In partnership with the NDDDB Southern Regional Training Centre in Erode, ESAF Foundation organised a five-day residential training programme in two batches where around 28 participants took part. The primary objective of these programmes was to impart essential skills to the participants, enabling them to efficiently manage and operate successful dairy enterprises. The comprehensive training curriculum encompassed various crucial topics, such as identifying high-yielding milch animals, conducting milk quality tests, detecting adulteration, mastering fodder and food management techniques, and exploring various milking methods.

A dedicated group of around 28 participants from different Farmer Producer Companies (FPCs) in Salem and Theni regions actively engaged in these residential training programmes. The initiatives reflect the ESAF Foundation's commitment to empowering individuals in the dairy sector, fostering sustainable practices, and elevating the overall dairy industry standards in the respective regions.

- ▶ No. of training sessions conducted – 2
- ▶ No. of participants – 28
- ▶ Location – NDDDB Southern Regional Training Center Erode
- ▶ Topics covered - Identifying good milch animals, testing milk quality, finding adulteration, fodder and food management and various milking



ESAF Krushakmitra Training

The ESAF Foundation orchestrated a Krushakmitra training programme in Jarugumalai, Salem. The informative session was led by a distinguished scientist from KVK Salem, who shared invaluable knowledge on conservation techniques, budding, and cultivation methods specifically pertaining to Nerium flowers. Additionally, Mr. Sakthikumaran S., the Chief Manager of ESAF Foundation, conducted a session on entrepreneurship and marketing, providing valuable insights to the participants. The training programme witnessed enthusiastic participation from around 20 individuals who belonged to the Jarugumalai Farmer Producer Company (FPC). Such initiatives reflect ESAF Foundation's commitment to empowering individuals in the agriculture sector, equipping them with vital skills and knowledge to thrive in their ventures, and fostering sustainable practices within the farming community.



Training cum Exposure Visit

A training cum exposure visit was conducted for around 26 agro-entrepreneurs (Krushakmitras) as part of a capacity-building programme under ESAF Small Finance Bank's CSR initiative. The participants were from Farmer Producer Organisations in Theni district. The topics covered in the training included leadership and team building, marketing basics, financial management, and pricing.



Buyer -Seller Meet and Branding and Packaging Training for FPO Leaders

ESAF Foundation, in collaboration with ESAF CSR initiatives, has taken proactive steps to support Farmer Producer Organisations (FPOs) by organising buyer-seller meets. These meets serve as crucial platforms for FPOs to market their agricultural produce to external buyers, fostering opportunities for growth and sustainability in the agricultural sector. As a part of ESAF SFB's Corporate Social Responsibility, a one-day workshop was conducted by ESAF Foundation, focusing on Branding and Packaging training for the leaders of seven FPOs. The workshop aimed to equip participants with essential knowledge and skills to enhance their marketing strategies and create a competitive edge in the market.

Buyer-Seller Meets:

ESAF Foundation, in partnership with ESAF SFB's CSR initiative wing, facilitated Buyer-Seller Meets to establish direct connections between FPOs and potential buyers. These meets provide FPOs with a platform to showcase their agricultural produce, enabling them to explore market opportunities beyond local boundaries. By bridging the gap between FPOs and external buyers, these meets contribute to the economic growth of farmers and promote sustainable agriculture.



CSR Workshop on Branding and Packaging:



In line with its commitment to empowering FPOs, ESAF Foundation organised a one-day workshop focused on Branding and Packaging Training. Thirty participants from seven FPOs attended the workshop. Renowned industry experts, Mr. Ashwin (a consultant from Shapers Studio for Packaging and Licensing in Tamil Nadu) and Mr. Vasanthan (CEO of EDII Periyakulam Horti Business Incubation) were invited to impart insightful knowledge.

The workshop covered various aspects of Branding, Packaging, Marketing, and Social Media Marketing. Participants were educated on the importance of establishing a strong brand identity, creating eye-catching packaging designs, and employing effective marketing strategies. The sessions facilitated an understanding of how well-crafted branding and packaging can positively impact the perception of agricultural products in the market. Additionally, participants gained insights into different marketing strategies to expand their reach and customer base. The significance of Social Media Marketing in today's digital age was also emphasised to leverage technology for promoting agricultural produce effectively.

Through this workshop, FPO leaders were equipped with valuable knowledge and skills to enhance their marketing practices and improve the positioning of their products in the market. The training provided a platform for them to exchange ideas, learn from industry experts, and explore innovative approaches to increase the visibility of their agricultural produce.

ESAF Foundation, in partnership with ESAF SFB's CSR initiatives, has been instrumental in supporting FPOs and fostering sustainable agriculture. The Buyer-Seller Meets have facilitated direct connections with external buyers, expanding market opportunities for FPOs. The CSR workshop on Branding and Packaging Training has empowered FPO leaders with valuable insights, enabling them to strengthen their marketing strategies. ESAF Foundation remains committed to empowering FPOs and continuing its efforts to uplift the agricultural community by fostering knowledge, innovation, and sustainable growth.



Capacity Building and Market Linkages

Genetic Diversity Fair cum Millet Exhibition

In line with the Year of Millet, ESAF Foundation partnered with government agencies such as the Agriculture Department Dharmapuri, KVK Pappalapatti, ATMA, and PGS Organic to host a remarkable Genetic Diversity Fair cum Millet Exhibition at KVK Pappalapatti. The event aimed to promote and preserve locally available genetic seed resources while advocating for the increased use of millets. Distinguished dignitaries, including Ms. Vijaya, JDA, Mr. Gunasekaran, ADA, and Ms. Vennila, KVK Head, graced the occasion. Mr. Surendhar Kumar, ESAF Bank, shed light on the bank's schemes for FPOs, and Mr. Sakthi spoke about ESAF Foundation's work and the crucial role of FPOs in safeguarding genetic seed resources.



Showcasing Millet's Richness:

The event witnessed the active participation of over 400 farmers who were treated to a diverse array of millet-based foods, including 12 types of millet delicacies. The intention was to encourage people to incorporate millets into their daily diets due to their exceptional nutritional value. As a part of the International Millet Year celebration, each attendee received a cloth bag containing 500 g of Samai and 500 g of Varagu Millet, promoting the consumption of millets and their importance.

Exhibition and Knowledge Exchange:

The event featured an insightful exhibition where various FPOs and government departments showcased their products. ESAF Bank and Bio Cedar had also set up stalls to highlight their offerings. This exhibition served as a valuable platform for farmers to learn about the latest farming techniques, diverse seed varieties, and relevant information related to agriculture.

Preserving Genetic Diversity:

The event underscored the significance of conserving the genetic diversity of seeds and crops. It emphasised the importance of preserving traditional farming practices that strike a balance between agriculture and the environment. Additionally, attendees were educated about the numerous benefits of consuming millets, which are not only highly nutritious but also contribute to better health outcomes.

ESAF Foundation's Role:

ESAF Foundation played a pivotal role in organising the event and fostering collaboration among diverse stakeholders, including farmers, government agencies, and financial institutions. By bringing these stakeholders together, the event provided farmers with opportunities to interact with experts, gain valuable insights into modern farming techniques, and explore a wide range of seed varieties. The event further strengthened the foundation for sustainable farming practices while preserving the genetic diversity of crops.

A Successful Celebration:

The Genetic Diversity Fair cum Millet Exhibition received overwhelming support from all attendees, who expressed their satisfaction with the event. It served as an invaluable platform for farmers to learn, network, and exhibit their products. The event's triumph demonstrated the significance of collaborative efforts among stakeholders in promoting sustainable agriculture and safeguarding genetic diversity. The success of the event sets the stage for future initiatives, fostering sustainable farming practices, and preserving the rich agricultural heritage of the region. ESAF Foundation remains committed to such endeavours, celebrating millets, and supporting farmers in their journey towards a more sustainable and prosperous future.



CLUSTER-BASED BUSINESS ORGANISATION (CBBO)

Chhattisgarh	
District	FPOs
Raigarh	2
Janjigir Champa	2
Durg	1
Kanker	1
Total	6

Jharkhand	
District	FPOs
Godda	2
Gumla	2
West Singbhum	1
Total	5

Madhya Pradesh	
District	FPOs
Katni	2
Total	2

Maharashtra	
District	FPOs
Nanded	2
Nagpur	2
Total	4

Telangana	
District	FPOs
Warangal	2
Karimnagar	1
Jaigtlal	3
Total	6

Odisha	
District	FPOs
Nuapada	2
Total	2

Tamil Nadu	
District	FPOs
Kanyakumari	5
Tirunelveli	1
Tenkasi	1
Total	7

Kerala	
District	FPOs
Thrissur	2
Malappuram	1
Palakkad	6
Kannur	2
Kasargod	1
Total	12

Total 44 FPOs across 8 States and 22 Districts

The Ministry of Agriculture and Farmers' Welfare, Government of India, has launched a commendable Central Sector Scheme to form and promote 10,000 Farmer Producer Organisations (FPOs). This initiative serves as a crucial step in addressing the needs and aspirations of the expanding FPO eco-system while bolstering the position of small and marginal farmers within the value chain. With the initial financial and hand-holding support provided by the Government of India through Cluster Based Business Organisations (CBBOs), the scheme aims to nurture self-reliant FPOs that operate as member-owned and managed business organisations, focusing on the welfare and income enhancement of farmer members.

ESAF Foundation has been selected as the CBBO by two implementing agencies, namely, NABARD and NCDC. Presently, there are around 29 FPOs spread across seven states under NABARD's supervision and 15 FPOs operating in three states under NCDC's oversight. Each of these FPOs are currently at various stages of development, showcasing ESAF's commitment to fostering the growth and empowerment of farmers through this transformative scheme.

Building Farmer Owned Institutions

ESAF Foundation has played a significant and impactful role in promoting farmer-owned institutions, particularly for underprivileged small and marginal farmers. This endeavour includes the promotion of Farmer Producer Organisations (FPOs) under the POPI scheme and the ongoing promotion of FPOs under the CBBO project in collaboration with NABARD and NCDC.

Under the CBBO project, ESAF has successfully mobilised a membership of over 10,500 marginalised farmers, with a collective share capital amounting to Rs. 1.50 Crore in just two years since its inception. All 40 FPOs have been officially registered either under the Indian Companies Act or the relevant State Cooperative Society Act. A remarkable achievement is that more than 400 farmers, including 40 women farmers, have been empowered to serve as Directors, leading their respective Farmer Producer Organisations.

These farmer members in the FPOs are actively participating in advocating for farming issues and driving positive change in their respective blocks, bolstered by the hand-holding support provided by ESAF. Furthermore, all 40 FPOs have established their legal registrations and have set up FPO offices with basic infrastructure in place.

As part of fostering business expansion and income generation, 12 FPOs have received a total of Rs. 61.5 lakh as a matching equity grant. Additionally, the CBBO FPOs have received assistance of Rs. 1.33 crore as an FPO Management Grant, while the CBBO project itself has been granted Rs. 1.56 crore to support various hand-holding activities for the FPOs as specified. These financial provisions have been instrumental in furthering the growth and sustainability of the FPOs, making a significant difference in the lives of small and marginal farmers.

Capacity Building Programmes

Training for CBBO Staff

All CBBO staff, including cluster co-ordinators from different states, participated in a comprehensive three-day workshop held in Thrissur, Kerala. The workshop sessions were meticulously designed to focus on key aspects of ESAF's Vision and Mission, FPO (Farmer Producer Organisation) Business and Marketing Opportunities, FPO Compliance, and the Monitoring System.



During the workshop, there was a cross-interaction among the Cluster Co-ordinators from various states, allowing them to gain a broader perspective and a deeper understanding of the ground-level realities prevailing in different regions. As a part of the learning experience, the team also had the opportunity to visit Pananchery Farmers Producer Company, where they observed and familiarised themselves with various aspects of the weekly market operated by the company.

Through practical activities and discussions, the advantages of the Farmers' Open Market to both farmers and FPOs were highlighted, along with insights into the system of account keeping. This exposure provided valuable practical knowledge, enhancing the team's expertise in supporting and empowering Farmer Producer Organisations across different states.

Awareness Programmes at Village Level

Since the initiation of the CBBO project, a comprehensive series of awareness programmes have been diligently organised at the village level to introduce and promote the concept of FPOs (Farmer Producer Organisations) among farmers. Over 600 awareness programmes have been successfully conducted across eight states, effectively reaching and impacting more than 15,000 farming families.

The primary objectives of these awareness programmes extend beyond introducing FPOs; they also aim to create and foster Farmers Interest Groups (FIG) while encouraging increased participation and engagement of farmers as shareholders in FPOs. The success of these programmes is evident by the active involvement and support received from officials representing agriculture departments, ATMA departments, and NABARD, who have contributed to the effectiveness of the awareness-building initiatives and the larger goal of promoting 10,000 FPOs.



Training for CEOs and BoDs of FPOs

The ever-evolving landscape of modern inventions, discoveries, and technological advancements has brought about complex and diverse challenges for farmer producer organisations. In response to these challenges, capacity-building training programmes were diligently organised for the Chief Executive Officers (CEOs) and Board of Directors of all FPOs at various locations during the previous year.

These training sessions were thoughtfully designed to address the intricacies of the changing agricultural environment. Particular emphasis was placed on identifying and harnessing business opportunities that allow for potential value addition to local produce, thereby ensuring greater profitability for the FPOs. The training programmes aimed to equip the leadership of FPOs with the necessary knowledge and skills to navigate the complexities of the modern agricultural sector effectively.



At Kerala



During the previous year, a total of three capacity-building training programmes were meticulously organised for the Boards of Directors (BoDs) and Chief Executive Officers (CEOs) of various Farmer Producer Organisations (FPOs). A dedicated group of participants from 12 FPOs actively attended these valuable training sessions.

The focus of these training programmes was multifaceted, covering essential aspects such as clarifying the roles and responsibilities of BoDs, fostering a clear vision for the FPOs, exploring and understanding the numerous business opportunities available to FPOs, ensuring adherence to necessary compliances, and gaining insights into APEDA (Agricultural and Processed Food Products Export Development Authority) and Agricultural Commodity Export Processes. To ensure the highest quality of knowledge delivery, subject experts and professionals were invited to lead their respective sessions, bringing their expertise and industry insights to the forefront.

Practical Sessions constituted an integral part of the training, allowing participants to engage in the preparation of business plans, conducting thorough analyses of the strengths and weaknesses of each FPO, and identifying areas that required targeted improvements.

In addition to the training programmes, exposure visits were thoughtfully arranged for the BoDs and CEOs of FPOs to two esteemed locations: CFTRI (Central Food Technological Research Institute) in Mysore and the Organic FPO in Mandya. During the visit to CFTRI, Dr. P. Ramesh Kumar, the Principal Scientist, delivered an informative overview of the diverse range of products developed by the institute. The participants were introduced to various sophisticated equipment and machinery utilised for the value addition of agricultural produce. The scientists at CFTRI further covered the procedure for technology transfer and the arrangement of specialised training programmes.

At the Organic FPO in Mandya, the team had the opportunity to observe first-hand practices and operations of the co-operative society.

These capacity-building initiatives were strategically designed to empower the leadership of FPOs with the necessary knowledge and practical exposure, enabling them to make informed decisions and drive their organisations towards greater success and sustainability.

At Maharashtra

Three comprehensive training programmes were meticulously organised for the Boards of Directors (BoDs) and Chief Executive Officers (CEOs) of four Farmer Producer Organisations (FPOs) located in the Nanded and Nagpur districts of Maharashtra. These training sessions proved to be highly impactful, as they equipped the BoDs and CEOs with invaluable knowledge and skills in FPO management, governance, and FPO business operations.

One of the training programmes was inaugurated by Mr. Sachin Sonawane, the District Development Manager (NABARD) of Nagpur District, further enhancing the significance and value of the initiative.



In a notable effort to further strengthen their capabilities, the BoDs and CEOs of two FPOs in the Nanded district attended an advanced, second-level capacity-building training at Yuvamitra, located in Nasik District.

Furthermore, to provide exposure and insights into the various approaches and practices adopted by different FPOs, a carefully planned exposure visit was organised for the BoDs and CEOs of two FPOs in the Nanded district. The visit took them to Devnadi Valley Agricultural Company Ltd., Savitribai Phule Goat Farming FPCL, and Jamnadi Valley Agricultural Producers Company Ltd. This unique opportunity allowed the participants to witness first-hand, diverse business activities and approaches implemented by these FPOs. The experience was highly motivating for the FPO members, as they observed the potential for various other activities and gained inspiration for their own FPOs.

These training programmes and exposure visits were integral in empowering the leadership of these FPOs, providing them with the necessary knowledge and insights to enhance their management and governance capabilities, and enabling them to explore new avenues for FPO business growth and success.

At Madhya Pradesh

An essential training programme tailored for the Boards of Directors (BoDs) and Chief Executive Officers (CEOs) of two Farmer Producer Organisations (FPOs) was successfully conducted in Bhilari, Katni District. The training sessions were thoughtfully designed to encompass various vital aspects, including community mobilisation, the roles and responsibilities of BoDs and CEOs, conflict resolution, and FPO compliances.

The training was skilfully facilitated by Mr. Raghunathan Pillai, the Head of the CBBO (Central-Based Business Organisation). In addition to his expertise, officials from the ATMA department of Katni District were actively involved in the training, providing valuable practical suggestions to the farmers present.

Moreover, a manager from ESAF Small Finance Bank also addressed the trainees during the programme. In his address, he apprised them of the array of services available at the Katni branch, further reinforcing the support and resources accessible to the FPOs from ESAF.

Overall, this well-structured training initiative significantly contributed to the empowerment and preparedness of the BoDs and CEOs, equipping them with the necessary knowledge and skills to effectively fulfil their roles in the FPOs, and ensuring compliance with relevant regulations.



At Tamil Nadu



Three comprehensive training programmes were meticulously organised for the Boards of Directors (BoDs) and Chief Executive Officers (CEOs) of four Farmer Producer Organisations (FPOs) located in the Nanded and Nagpur districts of Maharashtra. These training sessions proved to be highly impactful, as they equipped the BoDs and CEOs with invaluable knowledge and skills in FPO management, governance, and FPO business operations.

One of the training programmes was inaugurated by Mr. Sachin Sonawane, the District Development Manager (NABARD) of Nagpur District, further enhancing the significance and value of the initiative.

At Chhattisgarh

Three capacity-building training programmes were diligently arranged for the Boards of Directors (BoDs) and Chief Executive Officers (CEOs) of six Farmer Producer Organisations (FPOs) operating in Chhattisgarh state. A total of 40 farmer leaders, including the BoDs, actively participated in these training sessions, which were designed to provide comprehensive knowledge on various crucial aspects related to FPO functioning.



During the training, the farmer leaders were equipped with valuable insights into FPO concepts, formulation, and activities. They also received guidance on acquiring the necessary licences and availing of facilities offered by the State Government. Emphasis was placed on FPO compliance with various directives and regulations, ensuring that the organisations operated smoothly and effectively.

Furthermore, advanced training programmes were conducted, focusing on key aspects such as FPO business plan preparation, identifying and establishing possible input businesses based on local needs, and effectively managing the financial aspects of the FPO. These specialised training sessions aimed to empower the farmer leaders with the necessary expertise and skills to enhance the growth and success of their respective FPOs, fostering sustainable agricultural practices and economic prosperity in the region.

FPO Business Reach

The Farmer Producer Organisations (FPOs) represent a formal institutional framework aimed at enhancing the capacity of farmers to engage in sustainable and profitable agriculture. Over the past year, a total of 11 FPOs have successfully initiated various business activities, including input services, custom hiring, and output marketing, with the dedicated support and guidance provided by ESAF. Notable achievements during this period include:

- ▶ Late Manohar FPCL and Vasanth FPCL in Maharashtra, Jaikishan FPCL in Odisha, and Kanhangad Agro FPCL in Kerala have commenced output marketing activities after procuring produce from local farmers.
- ▶ Nila FPCL in Kerala has established a labour bank to offer support to farmers in harvesting coconuts at reduced rates.
- ▶ Dharshanam FPCL in Kerala has initiated a weekly market and nursery for arecanut and rambutan.
- ▶ Greens Mala FPCL, Thalassery Agro FPCL, Farmist FPCL in Kerala, and Late Manohar FPCL in Maharashtra have established Agro-Input Shops.
- ▶ Baloda FPCL in Chhattisgarh and Jaikishan FPCL in Odisha have provided support to farmers by distributing quality paddy and vegetable seeds.
- ▶ Farmist FPCL in Kerala has invested in arecanut and coconut dehusking machines, while Baloda FPCL in Chhattisgarh has acquired a paddy thresher to strengthen their custom hiring services.
- ▶ BMK FPCL in Chhattisgarh has initiated efforts to add value to crops such as paddy and mustard.
- ▶ Greens Mala FPCL and Nila FPCL have commenced the production of organic manure.

FPOs	Place	Produce	Business Initiative	Shareholders	Turnover
Dharshanam FPCL	Kodakara, Kerala	Vegetables and Fruits	Weekly Market, Arecanut and Rambutan Nursery	329	0.09 Cr
Greens Mala FPCL	Mala, Kerala	Vegetables	Agro-Input Shop Organic Manure Production	306	0.05 Cr
Nila FPCL	Kuttipuram, Kerala	Coconut	Labour Organic Manure Production	300	0.09 Cr
Farmist FPCL	Iritty, Kerala	Coconut and Arecanut	Custom Hiring Centre Agro-i Input Shop	300	0.08 Cr
Thalassery Agro FPCL	Thalassery, Kerala	Vegetables and Banana	Agro-Input Shop	300	0.09 Cr
Kanhangad Agro FPCL	Kanhangad, Kerala	Coconut and Arecanut	Procurement Centre for Coconut, Arecanut and Cashew Nut	300	0.06 Cr

Late Manohar FPCL	Kandhar, Maharashtra	Soyabean	Procurement of Soyabean Agro-Input Shop	301	0.05 Cr
Vasanthnand FPCL	Hadgaon, Maharashtra	Bengal Gram	Procurement of Bengal Gram	315	19 Cr
BMK FPCL	Baramkela, Chhattisgarh	Paddy and Mustard	Value-added Products- Rice and Mustard Oil	150	0.01 Cr
Baloda FPCL	Baloda, Chhattisgarh	Paddy	Paddy Seed Supply	300	0.01 Cr
Jaikishan FPCL	Khariar, Odisha	Paddy, Small Millets, Pigeon Pea	Paddy and Pigeon Pea Seed Supply Procurement of Paddy and Small Millets	442	0.05 Cr

Other Promotional Programmes

Skill-building Training for Farmers

ESAF Foundation has consistently worked towards the upliftment of the farming community by enhancing their skills and knowledge to increase their income. In the previous year, around 25 women farmers from Dharshanam FPCL and Greens Mala FPCL in Kerala were given the opportunity to attend a comprehensive three-day training on banana processing at KVK, Mannuthy, organised by the ESAF Foundation. This training equipped the women with the expertise to create 12 different types of value-added products from bananas.



Furthermore, 10 farmers from Thalassery FPO underwent training on nursery technologies at the Agriculture Research Station, Mannuthy. This training was instrumental in enabling the FPO to establish its own nursery unit, contributing to the overall growth of the organisation.

With the support of NABARD, ESAF Foundation assisted Thenginikarai FPCL, Kiliyur, Tamil Nadu, in conducting two micro-enterprise development training sessions. These training sessions, held from 4th to 13th March, 2023 and 17th to 26th March, 2023, respectively, focused on coconut shell craft and mushroom cultivation. A total of 30 women members of the FPCL participated in these ten-day training sessions. The first-level skill training sessions instilled confidence and raised awareness among the members of Thenginkarai FPCL, encouraging them to initiate micro-enterprise businesses at the FPC level. As a result, the activities of the FPC in Kiliyur Block were expanded, creating new opportunities for growth and development.

Annual General Body Meeting of FPOs



In all Farmer Producer Companies (FPOs), Annual General Body meetings were held, wherein the Chief Executive Officers of each FPO presented the Audited Balance Sheet, Profit-Loss statement, and the Budget of the company to the shareholder members. The meetings were attended by officials from NABARD, Agriculture departments, Company Auditors, State Co-ordinators, and Cluster Co-ordinators of ESAF CBBO. As a part of the occasion, share certificates were distributed to the members.

Celebrating Farmers Day

The Farmers Day celebration was organised under the auspices of Nenmara FPO on 17th August 2022, at Vandazhi Gram Panchayat Community Hall with great success. The programme was inaugurated by the Honourable MLA, Mr. K. D. Prasenan. Felicitations were offered to the farmers by Mr. K.L. Ramesh, President of Vandazhi Gram Panchayat. Mr. George Thomas, Executive Vice President, ESAF Small Finance Bank, distributed agricultural input kits to the farmers. Several dignitaries, including Mr. Radhakrishna D., Head of Agro-Business at ESAF, Mr. John Inchakalody, Associate Director, ESAF Foundation, Mr. Raghunathan Pillai, Head of CBBO, ESAF Foundation, Mr. Krishnan, Agricultural Officer, Vandazhi, Mr. Roy V. S., State Head of FPO Projects, ESAF, and Mr. Narendran, Cluster Co-ordinator of Palakkad, shared their valuable opinions on the occasion. An agricultural seminar on the topic of Scientific Rice Farming was conducted by Mr. Ramesh C. V., Cluster Co-ordinator of Thrissur. The event witnessed the active participation of nearly 150 farmers.

Environment Day Celebration



In six states, namely Kerala, Jharkhand, Odisha, Tamil Nadu, Telangana, and Chhattisgarh, recently established FPOs enthusiastically celebrated the 49th World Environment Day under the theme “Only One Earth.” The event saw the participation of representatives from Block Development Offices in Kerala, Telangana, and Chhattisgarh, Krishi Vigyan Kendras in Tamil Nadu, the Agriculture Department and Forest Department in Odisha and Jharkhand, along with the Board of Directors (BoDs) and shareholders of the Farmer Producer Companies (FPC). Each FPC organised an awareness programme centred around the theme “Only One Earth” and conducted an oath-taking ceremony for farmers and BoDs. As a symbol of their commitment to preserving the environment for future generations, saplings were planted and distributed to the shareholders of the FPCs. This event not only educated the farmers about environmental issues but also mobilised them to actively contribute to environmental protection in 30 blocks across the six states.

World Soil Day Celebration



World Soil Day was celebrated with great enthusiasm at Attappadi FPO, Kakkuppadi, on 5th December, 2022. The event was jointly organised by ESAF Co-operative, ESAF Small Finance Bank, Attappady Farmer Producers Organisation, and ESAF Foundation (represented by ESAF CBBO). The inauguration was carried out by Mr. Rajesh Pillai, COO, ESMACO. Mr. K. K. Mathew, Vice President of Attappadi Block Panchayat, Ms. Ambika Lakshmanan, President of Attappady Gram Panchayat, and other local body representatives also addressed the gathering.

An agricultural seminar was conducted to highlight the significance of soil and soil management issues, and it was led by Mr. C. V. Ramesh, Cluster Co-Ordinator of CBBO. During the celebration, soil nourishing kits were distributed to around 120 farmers, containing soil ameliorants, bio-fertilisers, biocontrol agents, concentrated organic manures, and soil testing kits. This distribution aimed to empower farmers to apply the required fertilisers accurately. Additionally, information was provided on the appropriate usage of manures based on the nature of the soil.

Promotion of FPOs through Exhibition Stall



The Thalassery Agro FPCL in Kerala was selected to participate in the Kisan Mela organised by the Agricultural Department of Kannur District, held on 3rd and 4th March 2023. During the event, the company set up a stall to showcase its activities and products. The displayed items included hybrid seeds for vegetable production, vegetable seedlings, organic fertilisers, biocontrol agents, and garden plants, which were not only showcased but also sold at the Mela. By actively participating in this programme, the company gained visibility and recognition, leading to referrals from government departments and invitations to various government programmes and Kisan Melas.

Furthermore, an exhibition was organised at Keezhpally near Aralam to promote the sale of inputs from the Agro Bazar of Farmist FPCL. This initiative aimed to increase publicity for the activities of the FPO through the Agro Bazar. During the exhibition, the FPC generated sales of Rs. 12,807 and raised awareness among the farming community. Keezhpally's status as an assembling area of settlers from surrounding hilly farm areas facilitated greater exposure for the FPO.

Similarly, BMK FPCL from Baramkela block in Chhattisgarh, promoted by ESAF under the CBBO project, participated in the Chhattisgarh Foundation Day Programme conducted by the Agriculture Department of Raigarh district on 1st November 2022. This participation allowed Baramkela FPCL to showcase its products to the public and government officials. They displayed five varieties of organically scented paddy rice, including green rice, black rice, and HMT rice, along with mustard oil and turmeric powder. The FPC successfully earned Rs. 53,700 from the programme and received praise from officials representing the Agriculture and Fisheries Department, NABARD, and other organisations. Additionally, the event provided them with networking opportunities with other FPCs in the district and a chance to explore potential government schemes for collaboration.

Institutional Tie-Ups

Praxis - Institute for Participatory Practices: ESAF Foundation collaborated with Praxis to conduct the Participatory Rural Appraisal (PRA) initiative. As part of the project, a field visit was organised at Nenmara FPO, and it witnessed the participation of around 20 professionals hailing from different countries. The event was skilfully led and facilitated by Mr. Roy V. S., the State Co-ordinator, who warmly welcomed the participants and skilfully navigated the entire programme. As the participants and farmers spoke different languages, Mr. Roy V. S. also provided translation support, ensuring effective communication and understanding.



During this exercise, various PRA techniques were employed, including Social Map, Resource Map, and Mobility Map. Other tools such as Timeline, Trend Analysis, Seasonal Diagram, Social Effects, Impact, System, Network Diagram, Well-Being Ranking, Venn Diagram, Matrix Ranking, and Livelihood Analysis were also utilised. These comprehensive techniques and tools allowed for a thorough and inclusive assessment of the rural context, enabling meaningful interactions and insight gathering from the farmer community.



ATMA Department, Tamil Nadu: The Kurunthancode Farmer Producer Co-operative Society in Tamil Nadu has been acknowledged as a resource institution by the ATMA department, responsible for conducting training on banana processing. Consequently, around 35 farmers from the Radhapuram block in Tirunelveli attended a one-day training programme focused on the value addition of bananas. Additionally, the FPO organised a one-day field visit for eight B.Sc. Agriculture students from Killikulam Agricultural College as part of their RAWE (Rural Agricultural Work Experience) programme.

Vidharbha Agriculture and Allied Producer Company (VAAPCO), Nodal agency of NAFED: The Vasanthnand FPCL in Maharashtra has entered into a collaboration with Vidharbha Agriculture and Allied Producer Company to procure 24 varieties of crops. To date, this FPC has successfully procured 36,500 quintals of Bengal gram from 1,200 farmers, achieving a business turnover of Rs. 19 crore. Through this partnership, the FPC has generated a margin of 14 lakh rupees, contributing to its financial success.

Rural Industrial Park (RIPA) in Chhattisgarh: BMK FPCL in Chhattisgarh was granted the opportunity to set up a mustard oil extraction unit in RIPA Gothan, Sahajpali. This installation has enabled the FPO to enhance its product value by selling mustard oil at a better price, as opposed to selling mustard as a raw product directly.

Deployment of Solar Water Pumps Using Markets, Finance, and End-Use Technology in India

The collaborative project, undertaken in partnership with CLASP, aimed to implement a solar-powered irrigation system in the Kanker District of Chhattisgarh. This transformative intervention went beyond just providing irrigation facilities; it also sought to revolutionise traditional cropping patterns. The project's success is attributed to the collective efforts of various stakeholders, including CLASP, CREDA (Chhattisgarh Renewable Energy Development Agency), agriculture departments, ESAF, and FPOs (Farmer Producer Organisations).

Enhancing Agricultural Practices through Solar-Powered Irrigation: The primary goal of the project was to introduce sustainable farming practices by leveraging solar-powered irrigation systems. Fifty solar pump sets were installed, enabling farmers to access renewable energy for their irrigation needs. This initiative not only reduced their dependency on traditional energy sources but also significantly lowered operational costs, making irrigation more affordable and accessible to smallholder farmers.



Diversifying Cropping Patterns for Increased Resilience: Beyond irrigation, the initiative emphasised the importance of crop diversification. Traditional cropping patterns often lead to vulnerability during adverse weather conditions or market fluctuations. By encouraging farmers to adopt diversified crops, the project aimed to enhance their resilience against potential challenges and create a more sustainable agricultural eco-system.

Collaborative Partnership for Comprehensive Support: The success of the project can be attributed to the comprehensive support provided by multiple stakeholders. Each organisation played a distinct role in ensuring the smooth implementation and success of the initiative:

- a. CLASP: CLASP contributes to capacity building and provides technical support in deploying solar-powered irrigation systems.
- b. CREDA: Chhattisgarh Renewable Energy Development Agency played a crucial role in facilitating the installation of 50 solar pump sets, thereby promoting the use of renewable energy in the region.
- c. Agriculture Departments: The departments conducted training sessions and offered continuous handholding support to farmers in adopting new agricultural practices.
- d. ESAF and FPOs: ESAF, along with Farmer Producer Organisations, played an active role in mobilising and sensitising the farming community about the benefits of sustainable practices and crop diversification.

Community Engagement and Awareness: To ensure the successful adoption of solar-based irrigation and crop diversification, the project focused on creating awareness among farmers. Various methods, such as street plays, group meetings, and one-on-one interactions at the village level, were employed to educate farmers about modern irrigation practices and the advantages of solar-powered systems.

Stakeholders' Consultation Meet for Networking: To foster collaboration and networking among stakeholders, a stakeholders' consultation meet was organised at Kanker. Dignitaries from various organisations, including Ms. Mereena Paul, Executive Director of ESAF Foundation, Mr. Christudas Karayil Victor, CEO of ESMACO, Mr. Rajesh, COO of ESMACO, and Ms. Neha Dingara from CLASP, along with representatives from the Department of Horticulture, College of Agriculture, KVK (Krishi Vigyan Kendra), and farmers from Sonadih FPO, actively participated in the event. The gatherings facilitated knowledge exchange and strengthened the support system for sustainable agriculture in the region.



The successful implementation of the solar-powered irrigation project in the Kanker District of Chhattisgarh stands as a testament to the power of collaborative partnerships in driving positive change. By promoting sustainable farming practices and crop diversification, the initiative has not only improved agricultural productivity but also enhanced the resilience of the farming community against various challenges. Moving forward, this project can serve as a model for similar endeavours aimed at achieving sustainable agriculture and rural development.

Enhancing the Fruits of the Land (EFOL)

The project led by Rhema for the Nation (RfN) aims to uplift farmers and promote sustainable agricultural practices, as well as agro-based livelihood options. By building the capacities of Farmer Producer Organisations (FPOs), the initiative creates market access and facilitates infrastructure development at the FPO level. Additionally, the project seeks to sensitise farmers on the importance of value creation and health awareness through training sessions and medical camps.

Establishment of Input Shops

As part of creating business opportunities for FPOs, the project established input shops offering seeds and fertilisers. The shops were equipped with infrastructure support such as racks and furniture, thus aiding FPOs to prepare business plans. Five input shops have been successfully set up in Chhattisgarh, contributing to cost reduction of agricultural inputs and consequently increasing the income of FPO-affiliated farmers.



NRM Training

To empower the board members and farmers of FPOs, a two-day training on Natural Resource Management (NRM) was organised. The training aimed to create a vision for the FPOs' Boards of Directors and CEOs to identify opportunities for the FPOs and promote developmental activities among various community-based organisations and farmers' groups. By providing tools and techniques for information collection and business planning, the training strengthened the FPOs and integrated a sense of responsibility among stakeholders.

A total of 233 farmers from five FPOs in Chhattisgarh and Tamil Nadu took part in the sessions.

Financial Literacy Sessions



Financial Literacy Sessions were conducted to enhance the financial awareness and capacities of board members and farmers associated with the FPOs. The training covered basic accounting concepts, preparation of various books of accounts, business accounting related to agro-inputs, agro-produce, and agro-services, financial statements, and compliance with statutory requirements. These sessions empowered around 159 members from FPOs in Chhattisgarh and Tamil Nadu.

Value Creation Training

Farmers often face tremendous pressure in balancing their farm operations and personal lives, leading to stress-related health issues. The project organised value-creation training sessions across five FPOs in Tamil Nadu and Chhattisgarh, benefitting 300 farmers. The sessions addressed stress management, family relationships, life values, conflict management, and avoiding harmful habits like smoking and drinking. Furthermore, the training emphasised the importance of handling pesticides safely and promoted eco-friendly farming practices.



Some components of the training were:

Stress Management Among Farmers

- ▶ Family festival – Coming together during festivals such as “Pariwar Habba”, farmers are expected to bring their family members for the training programme. A day will be set aside for small games and cultural events such as folk singing, and drama.
- ▶ Family relationship – Father-child-mother relationships, relatives, and other neighbours.
- ▶ Life values – Talks on character, honesty, transparency, happiness.
- ▶ Conflict management – Self-conflict management and managing conflicts involving neighbours, family, FPC, etc.
- ▶ Avoiding bad habits – Reducing drinking and smoking habits.

Safe Handling of Pesticides/Herbicides

How to use pesticides and what are the precautions to be taken while using pesticides:

- ▶ Handling of farm equipment: Establishing consistent safety measures like the usage of masks (towel around the face), gloves, washing hands with soap after using chemicals, etc.
- ▶ Sanitisation: Keeping the house clean, washing hands before lunch, using indoor toilets without going outside and cleaning the toilets daily.

Relation between Man-Plants-Environment

- ▶ Reduction of chemical usage by shifting to bio-fertilisers and bio-pesticides.
- ▶ Explaining the effects of greenhouse gases due to the emission of nitrous oxide, ammonia, sulphur, copper, and arsenic compounds from excessive use of chemical fertilisers, and pesticides and encouraging replacement with microbial solutions.
- ▶ Creating awareness about planting trees around farm bunds, bio-fencing wind shields.
- ▶ Choice of trees for the farms' forage, fodder, green manure, and green leaf manure.

Health Awareness and Medical Camps

Recognising the significance of health awareness among vulnerable communities, the project organised women's and Children's health camps in five FPO locations in Chhattisgarh. Participants were provided with informative pamphlets and hygiene kits containing essentials like hand sanitizers, face masks, surgical gloves, and paper handkerchiefs. A total of 1,765 health kits were distributed among beneficiaries, helping to create awareness about health and hygiene practices.

The project undertaken by Rhema for the Nation (RfN) demonstrates a holistic approach towards empowering farmers and improving their livelihoods. Through capacity-building, market access, financial literacy, value creation training, and health awareness initiatives, the project aims to create a positive impact on the lives of farmers and foster sustainable agricultural practices. By sensitising farmers and enhancing their capabilities, the initiative contributes to the overall well-being of farming communities in Chhattisgarh and Tamil Nadu.



FPO Formation and Capacity Building in Collaboration with TNSFAC

Through a collaborative effort with the Tamil Nadu Small Farmers Agro-business Consortium (TNSFAC), ESAF Foundation has made significant strides in forming six Farmer Producer Organisations (FPOs) in Tamil Nadu, specifically in Ariyalur, Perambalur, and Kanyakumari districts. The project's focus is on building the capacities of these FPOs through various training programmes, including "Training of Trainers," value addition workshops, and exposure visits. By enhancing knowledge and skills, the FPOs aim to improve their productivity, product quality, and overall agro-business practices.

Training of Trainers (ToT)

In pursuit of developing sustainable and self-reliant FPOs, ESAF conducted "Training of Trainers" sessions. The objective was to equip key personnel and leaders within the FPOs with the necessary skills and knowledge to train other members effectively. The ToT sessions covered topics such as leadership development, financial management, market linkages, and sustainable agro-business practices.



Value-Addition Training Sessions

To enable FPOs to enhance the value of their agricultural products, value-addition training sessions were organised. Participants were exposed to various techniques and processes that enable the creation of new products from agricultural commodities. Such value addition not only results in better pricing for the products but also opens up opportunities for diversification and increased revenue.

Exposure Visits

To expand the horizons of FPO board members and farmers, exposure visits were arranged to prominent research and development centres. Participants visited esteemed institutions such as the Pulse Research Centre in Madurai, the National Research Centre for Banana in Trichy, and the National Institute of Food Technology Entrepreneurship and Management (NIFTEM) in Thanjavur. These visits provided insights into advanced agricultural practices, innovative product development, and improved crop varieties.

Demonstrations and Innovation

During the training, demonstrations were conducted to showcase new product development techniques and innovative agro-based practices. By adopting these practices, FPO members could realise better prices for their products, leading to increased income and sustainable growth.

The partnership between ESAF and the Tamil Nadu Small Farmers Agro-business Consortium (TNSFAC) has yielded remarkable outcomes in the formation and capacity building of six FPOs in Tamil Nadu. Through “Training of Trainers,” value addition workshops, and exposure visits, FPOs have been equipped with valuable knowledge and skills to thrive in the agro-business sector. By embracing innovative agricultural practices and product development strategies, these FPOs are poised to improve their productivity, product quality, and market access, thereby fostering the socio-economic development of small farmers in Tamil Nadu. The collaboration stands as a testament to the potential of collective efforts in transforming the agricultural landscape and empowering farmers for a sustainable and prosperous future.



Disaster Preparedness and Management

Emergency Relief and Community Interventions

The subsequent table provides an overview of the activities undertaken as part of the Emergency Relief and Community Intervention initiative.

Sl. No.	Activity	No. of beneficiaries	Location
1.	Support to families	3431	Kerala, Delhi, Haryana, Rajasthan and Maharashtra
2.	Support to institutions	6	Kerala and Tamil Nadu

Support to Families

A comprehensive aid of relief kits was distributed to around 2,725 families, from various regions encompassing diverse target groups. Notably, transgenders in Thrissur were provided with assistance during Onam, flood-affected communities in Sironcha, Maharashtra, received support and palliative patients in Kannur were also provided with relief kits. Furthermore, 706 families in Rajasthan, Delhi, Maharashtra, and Haryana were provided with blankets to help survive the harsh winter conditions.

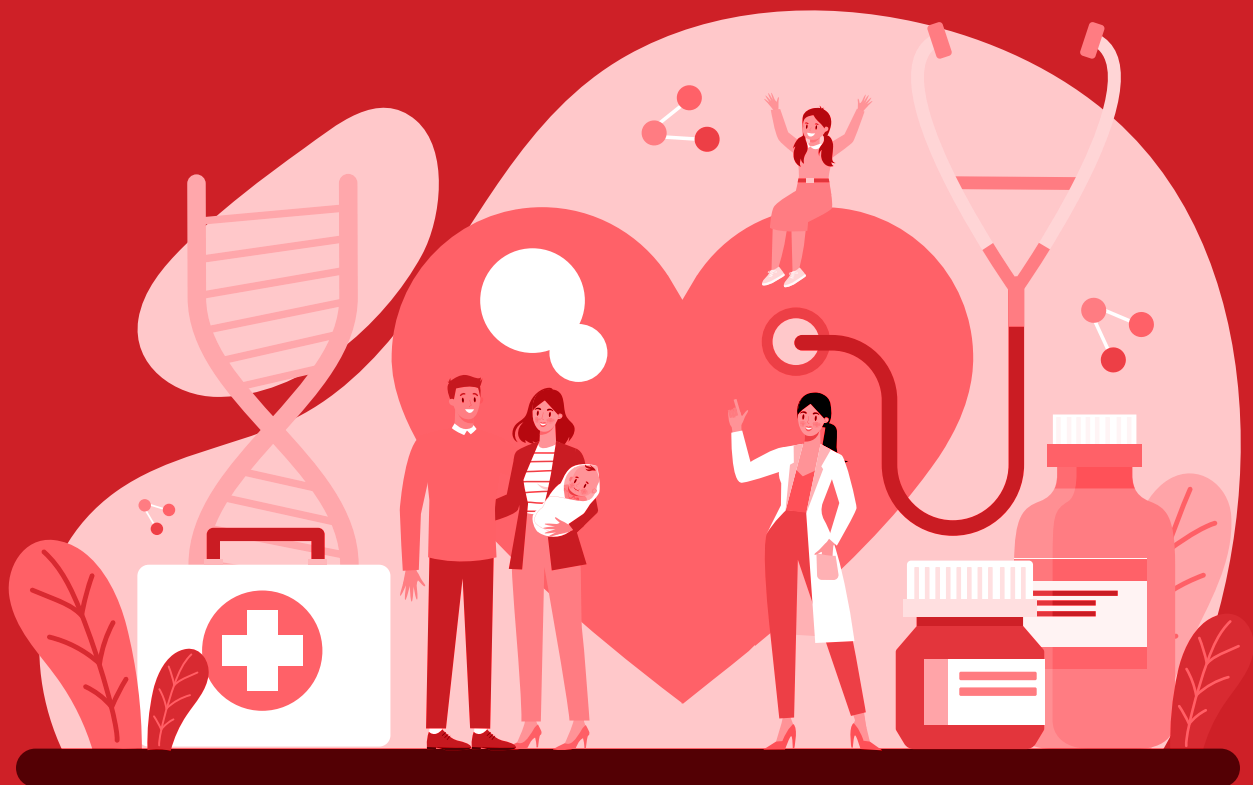


Support to Institutions

The following table illustrates the assistance extended to institutions by ESAF Foundation.

Sl. No.	Name of the institution	Support provided
1	A.U.P. School, Kannara	Renovation of a playground facility
2	Municipality, Nagercoil	Television





Health Care

Rural Hospital Infrastructure and Development Support

Inauguration of Paediatric OP (Out-Patient) Ward at ESAF Hospital, Thachampara



On 21st December 2022, the newly built Paediatric OP Ward at ESAF Hospital and Research Centre, Thachampara, was officially inaugurated by Ms. Mereena Paul, Executive Director, ESAF Foundation.

ESAF Santhwana

ESAF Santhwana conducted Mental Health Awareness Sessions and School Life Skill Sessions to promote mental health and well-being among women and adolescents in Kerala and Tamil Nadu. The table provided below showcases the total count of activities carried out and the respective number of beneficiaries who were positively impacted by the project.

Sl. No.	Activity	No. of activities	No. of beneficiaries	Geographic reach
1	Mental Health Outreach	58	2,496	Tamil Nadu and Kerala
2	School Life Skill Sessions	34	1,605	Tamil Nadu and Kerala
3	Tele- Counselling Session		394	Tamil Nadu and Kerala

Mental Health Awareness

The Mental Health Awareness session emphasises a range of important subjects, such as stress management in the context of family matters, social anxiety, family value education, the role of women, and dementia management in old age.

Ms. Ramya Chathanoor

I feel joyful and fortunate to have had the opportunity to participate in this session. I gained valuable insights into family enrichment, effective approaches to resolving relationship issues within the family, fostering a harmonious relationship between spouses, and cultivating a smooth and happy family life through cooperation and sharing among family members.



Mental Health Awareness session in Salem, Tamil Nadu



School Life Skill Sessions

The School Life Skill Sessions were tailored to address the needs of adolescents. These sessions focused prominently on fostering essential life skills, setting objectives, offering career guidance, and fostering awareness of mental health among young individuals



Special Events

Memory Walk (World Alzheimer's Day – 21st September)

World Alzheimer's Day 2022

Theme- Know Dementia, Know Alzheimer's.

Programme Partners- Social Justice Department, ARDSI (Alzheimer's Related Disorders Society of India), and Club FM

No. of Colleges Associated – 3

No. of Schools Associated – 19

No. of Participants – 300 NSS volunteers



Senior Citizen Day Programmes



As a part of the ESAF Santhwana project, special attention was given to honouring and empowering the senior members of ESAF Sangams, promoting the idea that they can remain productive and engaged at any age. Tailored sessions were organised in each ESMACO cluster exclusively for members aged 50 and above. During these sessions, the senior members were invited to share their life experiences, resilience, and wisdom, imparting valuable lessons to their contemporaries and younger generations. The focus was on promoting active ageing and providing strategies to cope with life's daily challenges. Through nine awareness programmes, ESAF successfully reached out to 360 senior citizens. In Kannara, a dedicated programme on "Happy Ageing" was conducted, attracting around 29 senior citizens who actively participated in the event.

World Mental Health Day



As part of the World Mental Health Day 2022, ESAF Foundation, in collaboration with entities of the ESAF Bank and other departments, organised a session to promote mental health and well-being as a priority. This session was conducted under the CSR project, Santhwana, of ESAF Small Finance Bank. The inaugural session commenced at 4:30 pm at ESAF Bhavan, the Head Office of ESAF SFB, with a welcome address delivered by Ms. Mereena Josephine P., Senior Programme Manager, ESAF Foundation. The session was officially inaugurated by Mr. K. Paul Thomas, MD, and CEO of ESAF Small Finance Bank. Dr. Jacob Samuel, Director of the ESAF Foundation, delivered a speech and announced the winners of the poster competition held in conjunction with World Mental Health Day 2022.

Following the formal function, a session was conducted by Dr. Kathleen Annie Mathew, a Consultant Psychiatrist from Amrita Hospital, Ernakulam, on the topic of prioritising mental health and well-being. Dr. Mathew emphasised the importance of mental health in our lives, shared problem-solving methods, and provided insights on how to enjoy life without stress. The session proved to be highly informative, shedding light on the significance of mental well-being.

Subsequently, Ms. Mekhna Viju, a Psychologist and Family Therapist from Thrissur, led a meditation and relaxation exercise for the staff, which was well-received and proved to be beneficial. After the relaxation exercise, the staff enjoyed a refreshing break with refreshments.

Mr. George Thomas, EVP, ESAF Small Finance Bank, addressing the participants, shared his thoughts on the session. The event concluded at 6:15 p.m. with a vote of thanks delivered by Ms. Rosemary, Project Co-ordinator of Santhwana.



Hrudayaardram 22 - (Honouring from the Heart) Senior Citizens Day

Elderly individuals serve as valuable sources of knowledge and experience for the current generation, providing insights from their past. However, in the modern world, many of them face marginalisation due to factors such as isolation, age-related ailments, and societal stereotypes. To address this issue, ESAF Foundation observed Senior Citizen Day in 2022, to connect with the residents of Ashraya Bhavan, Nadathara, a home for destitute senior citizens.

Under the CSR initiative of ESAF Small Finance Bank,





the Santhwana project team of ESAF Foundation, in collaboration with ESMACO, organised special programmes for the senior citizens at Ashraya Bhavan, Nadathara. The ESAF team interacted with the residents, engaging them in songs, games, and activities to foster a sense of belonging and joy. Additionally, gifts were distributed to the senior citizens as a gesture of appreciation and care.

Content Development Workshop

A workshop focused on Content Development was organised to create standardised modules for the mental health awareness sessions. The workshop involved key Resource Persons (RPs) who were associated with the project. Mr. Gigi Varghese, Ms. Mekhna, Mr. Prasad Manik, and Mr. Abdul Rahman were among the attendees. Mr. Stanley Jones, Director, ESAF, and Ms. Fanny Stanley also led sessions during the workshop. The main objective of the workshop was to ensure consistency and coherence in the content presented during the mental health awareness sessions.



Caselet

Ms. Laila Begum, a 42-year-old resident of Thiruvananthapuram, reached out to the Santhwana counselling helpline, seeking help with the stressful family situation she was experiencing. Her family consists of her husband, who works as a daily wage labourer, and their two daughters. The younger daughter, aged 10, had Type 1 Diabetes and faced issues like obesity and bed wetting, which deeply troubled Ms. Laila. Additionally, her husband exhibited inconsistent behaviours and had a history of alcohol abuse and psychological disturbances in the past.

During the counselling process, Ms. Laila Begum's concerns were acknowledged, and emotional support was provided. The counselling sessions extended over several months, helping her identify aspects within her control and those beyond her control. She was guided in recognising negative thought patterns and using techniques to challenge them. Problem-solving strategies were also discussed, and mindfulness exercises for relaxation were introduced to her.

Given the bed-wetting issue with her child, Laila Begum was advised to seek a detailed medical check-up at the medical college. While her overall situation remained unchanged, she expressed gratitude for being understood and for the support offered by the Santhwana team.

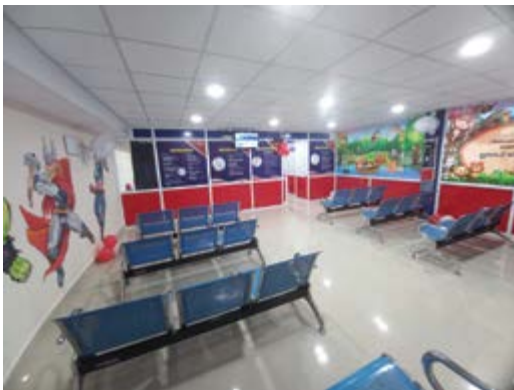
ESAF Hospital and Research Centre, Thachampara

ESAF Hospital is extending affordable medical services to the communities in and around Thachampara with the following departments:

- ▶ General Medicine
- ▶ Orthopaedics
- ▶ Paediatrics
- ▶ Ophthalmology
- ▶ Dermatology
- ▶ Physiatrist
- ▶ Casualty
- ▶ Dentistry
- ▶ General Surgery

During the past year, 21,698 patients were treated through the various departments comprising of 14 expert doctors.

A newly constructed Paediatric OP Ward at ESAF Hospital and Research Centre, Thachampara was inaugurated on 21st December 2022. Ms. Mereena Paul, Executive Director, ESAF Foundation, inaugurated the centre in the presence of Rev. Dr. Binu P. Abraham, Dr. Jacob Samuel, Director, ESAF Foundation, Mr. Biju George, COO, ESAF Hospital, Mr. Steve George, Director, Lahanti Homes, Dr. Raison P. Chacko, Medical Director, Dr. Yahiya, Dr. Rakesh, Dr. Fathima, Mr. Sabu (PRO), and Mr. Riyo Ryson, Associate Manager, Lahanti Homes.



Deenabandhu School of Nursing

Deenabandhu School of Nursing, affiliated with the Kerala Nurses and Midwives Council and the Indian Nursing Council since its establishment in 1999, offers a three-year General Nursing and Midwifery (GNM) diploma course with an annual intake of 30 students. The institution prioritises educating girls from socially and economically deprived backgrounds as part of its mission for women empowerment.

Over the years, 21 batches of students have been trained and placed in various healthcare facilities worldwide, including countries like Kuwait, Saudi Arabia, Oman, Qatar, the UK, Australia, New Zealand, the US, and Canada. The institute provides placement assistance to its graduates in reputed hospitals throughout Kerala. Recently, the students participated in Nurses Day celebrations, winning awards and recognition. They also visited Water purification and Milma plants, celebrated Independence Day, and engaged in Onam



festivities. Examinations, campus interviews, and community health nursing postings were integral to the academic year.

The institution's lamp-lighting ceremony for the 23rd batch was held in October 2022, with notable speakers and dignitaries contributing to the event. Students also actively participated in an anti-drug campaign and the selection of student representatives. Motivational classes and Christmas celebrations marked the latter part of the year. Additionally, students participated in clinical rotations in various healthcare centres, where they engaged in specialties such as OBG, mental health, child health, and surgical nursing. The institution acknowledges that success is a result of collective effort, involving management, employees, and well-wishers working together to shape the organisation and lead it towards success.





Urban Initiatives

AstraZeneca

The project faced delays in its commencement due to high test positivity rates for COVID-19 in Kerala from April to June 2021. However, the project successfully identified vulnerable communities through partnerships with the Kerala State Excise Department and Local Self - Government Institutions (LSGIs) to address drug peddling and alcohol addiction among young people. A total of 1,475 young individuals, aged between 15 to 30 years were enrolled in 46 youth groups, with a focus on NCD prevention and environmental sustainability.

The project implemented various initiatives, including NCD awareness campaigns, workshops, public events, organic vegetable cultivation, and sports activities. Through these efforts, the project directly impacted around 1,475 young individuals and indirectly reached approximately 14,979 young people residing in urban areas. Additionally, 87 young people with disabilities were included in the project.

The outcomes of the project include a 20 per cent reduction in drug peddling cases in project locations, increased awareness on NCDs, and a successful partnership with government departments and stakeholders. The project received media attention and resulted in a positive transformation in the behaviour of young individuals.

The project utilised digital tools such as KoBoToolbox for mapping vulnerable areas and Atmotube PRO for air quality assessment. It also actively promoted gender equity and inclusivity, with 38 per cent of beneficiaries being girls and 87 differently-abled individuals included in the project.

The project's impact on the environment included the successful conversion of dump yards into organic farming sites, leading to improved air quality. Overall, the project demonstrated significant achievements in NCD prevention, environmental sustainability, and community engagement.

The future plans include securing budgetary allocation from the local government, seeking additional funding, and further developing the project for long-term sustainability. The project team expressed satisfaction with the support and involvement of AstraZeneca employees and highlighted the value of being part of the YHP Alumni Group.

The project aims to continue its efforts to combat drug addiction and alcoholism among young people, ensuring positive behavioural changes and fostering community support in the journey towards a healthier and sustainable future.



Liveable Cities

During the specified timeframe, the organisation introduced several novel initiatives in various cities with the assistance of Urban Local Bodies (ULBs) and provided technical support to different government departments to execute development projects aimed at creating liveable and child-friendly urban areas. Notable among these initiatives were the My Beautiful City Campaign, Family Friendly Thrissur, Gram Sabha for differently-abled individuals at beaches, and Women's Parliament. These campaigns and events played a pivotal role in advocating for increased budgets from respective government departments to enhance the safety and accessibility of public spaces and streets. As a result, the Guwahati Metropolitan Development Authority (GMDA) and the Urban Local Bodies in Thrissur, Kozhikode, Nagpur, and Tirur collectively allocated an amount of around 43 lakh CAD in 2022-23 to implement four vehicle-free streets and develop eight public spaces within their jurisdictions. The ongoing project design has already incorporated recommendations put forth by ESAF Foundation.

Furthermore, we successfully expanded community farming initiatives across all cities and introduced new farmers' markets with support from local governments and local farmer clusters. In Thrissur, Ernakulam, Trivandrum, and Malappuram districts of Kerala, we established farmers' markets, while in Nagpur we set up a stall in the weekly market to sell organic vegetable products harvested from the community farm site in Parseoni village. Throughout the previous year, we harvested and sold over 2,851 kg of vegetables at various farmers' markets and weekly markets established in different towns. Additionally, market studies initiated in Tirur, Irinjalakkuda, Kozhikode, and Guwahati were successfully completed and are currently being compiled for further analysis.

Community Farming Initiatives



Implemented community farming initiatives in several cities, including Kozhikode, Malappuram, Thrissur, Guwahati, Nagpur, and Kochi, with valuable support from local authorities such as Malappuram Municipality, Parseoni Panchayat, Valapad Gram Panchayat, Chelambra Gram Panchayat, Kochi Municipal Corporation, Department of Agriculture, Kochi, Kadalundi Gram Panchayat, and community partners in Guwahati. Utilising approximately 6.5 acres of previously unused land, we engaged around 385 community members directly in the agricultural process. Throughout the past year, a total of 2,851 kg of diverse vegetable varieties were successfully harvested and subsequently sold through weekly markets and farmers' markets established by ESAF Foundation, with assistance from the respective Local Self- Government Institutions (LSGIs).



Introduction of Weekly Markets or Farmer's Markets

Implemented novel farmers markets in Trivandrum, Kochi, Thrissur, Malappuram, and Nagpur cities by establishing a seamless connection with our community farming sites, thereby effectively increasing the sale of harvested vegetable produce. The primary aim of this approach is to advocate for the creation of local public markets or farmers' markets within all neighbourhoods, with the crucial support and collaboration of Urban Local Bodies (ULBs) and Local Self-Government Institutions (LSGIs). To date, a total of 12 farmers' markets have been successfully introduced, thanks to the valuable support received from esteemed entities such as Trivandrum Municipal Corporation, Anad Gram Panchayat, Valapad Gram Panchayat, Malappuram Municipality, Parseoni Panchayat, and Kochi Municipal Corporation, among others.

Gram Sabha for the Differently abled at Vadanappally Beach, Thrissur

In a groundbreaking initiative, a unique Gram Sabha was successfully organised at Vadanappally Beach, Thrissur, on the 15th January 2023, specifically catering to the needs of specially-abled individuals residing within the Vadanappally Gram Panchayat (LSGI) limits. ESAF Foundation collaborated with Vadanappally Gram Panchayat to host this momentous event at the beach, with the technical assistance provided by the HealthBridge Foundation, Canada.

The event served as an inclusive platform for specially-



abled individuals, including children, to voice their concerns and present pertinent recommendations before elected officials for their consideration. Various concerns were raised, particularly regarding the current lack of accessibility to beaches and other public spaces in the area, prompting the request for improvements in this aspect. In response, the administration pledged to devise and implement a comprehensive plan to enhance beach accessibility. Additionally, DTPC (District Tourism Promotion Council) has already allocated Rs. 5 crore for the construction of play spaces and walkways at the beach and has sought ESAF's technical expertise to ensure the accessibility of these facilities to all.



Family- Friendly Thrissur 2022



ESAF Foundation collaborated with Thrissur Municipal Corporation, Kerala Institute of Local Administration - KILA, and the School of Architecture and Planning of Government Engineering College, Thrissur, to orchestrate a noteworthy open-streets event called “Family Friendly Thrissur, 2022” as part of the Thrissur Learning City initiative. The event took place at Municipal Office Road, Thrissur, on 20th November 2022. Thrissur City recently achieved a prestigious accolade from the United Nations Educational, Scientific, and Cultural Organisation (UNESCO) by becoming one of the pioneering members of the UNESCO Global Network of Learning Cities (GNLC). In light of this recognition, the event was organised soon after the official launch of Thrissur Learning City. The primary aim of this endeavour was to take a small step towards enhancing the overall liveability of Thrissur City by fostering inclusivity, safety, resilience, and sustainability. Notably, the open streets event directly impacted 3,000 individuals and garnered significant media attention.

The Thrissur Municipal Corporation has wholeheartedly endorsed this initiative and has dedicated a budget of Rs. 1 crore for the fiscal year 2023-24 to support and organise similar initiatives. This allocation aims to establish four street segments in Thrissur as vehicle-free and child-friendly zones under the banner of “Thrissur Learning City”.



Beach for All Campaign at Fort Kochi Beach, Ernakulam

ESAF Foundation collaborated with esteemed organisations such as the Cochin Heritage Zone Conservation Society (CHZCS), ESAF Small Finance Bank, HealthBridge Foundation of Canada, Childline Ernakulam, and Raksha Society to orchestrate a significant “Beach for All Campaign.” This event, held on 17th January 2023, at Fort Kochi Beach, Ernakulam, aimed to raise awareness and advocate for resolving accessibility challenges faced by beaches in the Ernakulam district. Notably, this event had a direct impact on 500 individuals, including differently-abled children.



Road Safety Awareness Drive at Tirur Municipality

With the collaboration and backing of Tirur Municipality, Traffic Department, S. S. M. Polytechnic (NSS Unit), and LEADS Trauma Care Unit, ESAF Foundation successfully implemented the installation of zebra lines at prominent school zones within Tirur Municipality's jurisdiction. This strategic initiative involved indirectly informing the relevant authorities through print news to prompt the installation of traffic calming measures before the upcoming “District School Arts Festival.” The primary objective was to ensure the safety of students while utilising the streets during the event.

Beach for All Campaign at Vakkad Beach, Malappuram



ESAF Foundation collaborated with Vettom Gram Panchayat (LSGI), HealthBridge Foundation of Canada, and Kinship Foundation to organise the “Beach for All” campaign at Vakkad Beach in Malappuram, Kerala. The primary goal of this event was to advocate for the creation of accessible public spaces and beaches to accommodate the needs of specially-abled individuals residing in the area.

In support of this initiative, the MLA of Tirur, Mr. Kurukkoli Moideen, allocated a sum of Rs. 25 lakh to construct an “Inclusive Children's Park” within the constituency. Additionally, funds were provided to build an accessible walkway at the beach, utilising the Local Area Development Fund (MLALAD). The MLA sought ESAF's technical assistance in the construction of the park, further emphasising the collaborative efforts to enhance inclusivity and accessibility in the region.

Installation of Bicycle Stands in Schools in Bangalore Urban

ESAF Foundation's proposal to the Directorate of Urban Land Transport (DULT), Bangalore, for the construction of bicycle stands in 32 schools in Bangalore Urban has been approved, and a budget has been allocated for the project. The construction of the bicycle stands is currently in progress under the supervision of DULT.

Open Streets Guwahati, Dighalipukhuri



The 7th edition of the open streets event in Guwahati took place at Dighalipukhuri on 19th March 2023. ESAF Foundation collaborated with the Guwahati Municipal Corporation (GMC), National Disaster Response Force (NDRF), Pedal for a Change, and the Roller-Skating Association of Assam to successfully organise the event. The initiative had a direct reach of 300 members of the general public.



Women's Parliament at Tirur Municipality

ESAF Foundation, in collaboration with Tirur Municipality, conducted a women's parliament aimed at addressing the challenges and safety issues faced by women in Tirur. The purpose of this parliament was to develop strategies to tackle these concerns effectively. During the discussion, various proposals were put forward, including the creation of women-friendly spaces, the establishment of inclusive public areas featuring open gymnasiums, and the implementation of parklets. The municipal council took these suggestions into account for budget allocation and subsequent project implementation.



Republic Youth Ride in Kozhikode City

ESAF Foundation collaborated with the Kerala Excise Department to host the “Republic Youth Ride” as a pivotal component of an awareness campaign aimed at highlighting the increasing issue of drug usage among the youth in Kozhikode city. Additionally, the event sought to promote cycling as a constructive approach to counter drug addiction. The bike ride commenced at Kozhikode Beach Road and concluded at Karuvassery.



Cyclothon in Guwahati

In celebration of Women’s Day, a Cyclothon was jointly organised in Guwahati by ESAF Foundation, Pedal for a Change, HealthBridge Foundation of Canada, and AstraZeneca. The event aimed to promote cycling as a healthy lifestyle choice and a sustainable mode of transportation for women. A total of 120 cyclists from various parts of the city and diverse cycling groups actively participated in the event.



Beach for All Campaign at Kappad Beach, Kozhikode

A Beach for All Campaign was conducted at Kappad Beach, Kozhikode, in collaboration with DTPC Kozhikode, Chemanchery LSGI, HealthBridge Foundation of Canada, Koduvally Municipality, and Hridhayardhram Foundation. The positive response received from the government and the acknowledgement of our efforts in fostering inclusivity for differently abled individuals in open public spaces have been highly gratifying.

Beach for All Campaign at Shankumugham Beach, Trivandrum

Another campaign was successfully organised at Shankumugham Beach, Trivandrum, to commemorate Child Rights Week 2022, with the valuable collaboration of various government departments. The partnerships formed with different entities played a crucial role in elevating the standards of the “Beach for All” campaigns and facilitating infrastructural improvements to address the accessibility concerns of differently-abled individuals at prominent beaches in Kerala. Barrier Free Consultancy Cell (BFCC) at the Department of Architecture, College of Engineering Trivandrum (C.E.T.), Loyola College of Social Sciences Trivandrum, Childline Trivandrum, District Tourism Promotion Council (DTPC, Trivandrum), and Pallium India joined hands with ESAF Foundation to co-organise this event on 24th November 2022.

My Beautiful City Campaign, Kochi

In collaboration with the Greater Cochin Development Authority (GCDA), Women and Child Development Department - Our Responsibility to Children (ORC), HealthBridge Foundation of Canada and Sports Management and Research Institute (SMRI), ESAF Foundation successfully organised an art workshop for children, titled "My Beautiful City" in Kochi City. The primary objective of this workshop was to foster a more accessible and child-friendly urban environment. Notably, the GCDA showcased the children's drawings, and the valuable suggestions gathered during the workshop were documented and presented at Bodhi 2022, the National Urban Conclave conducted in Kochi from 9th to 10th October 2022.

Installation of Open Gym Equipment in Public Spaces in Nagpur City

ESAF Foundation extended technical assistance to the AMRUT Department of Nagpur Municipal Corporation (NMC) for the installation of open gym equipment at five different public spaces within Nagpur City. This thoughtful initiative is expected to directly benefit approximately 80,000 individuals residing in the vicinity of these public areas.



Sustainable Tribal and Rural Development

Lahanti Institute of Multiple Skills (LIMS)

Project name: ***"Equipping Youth and Women for Employment through Skill Training Institute" (LIMS)***

Supported by: **Normisjon**

Place: **Dumka**

Lahanti Institute of Multiple Skills (LIMS) was established with the mission of empowering marginalised groups by enhancing and promoting their skills. Located in the Santhal-dominated district of Dumka, the institute serves as a platform for various local communities and their crafts to access national and international markets. The training programmes offered by LIMS have not only expanded the market for their products and skills but have also increased the bargaining power of individuals.

LIMS has conducted several short-term courses and training programmes in sectors such as Bamboo, Textile, Bakery, Water Hyacinth, Bamboo Design Workshop, Bamboo Plantation and Management Training, Livelihood and Entrepreneurship Development Programme through Water Hyacinth Processing, Micro Finance Executive Training, Training of Trainers, and more. These programmes have been highly participative, with a significant representation of women candidates from the region.

Key Project Highlights:

1) Research and Development in Natural Fibre Products: The research and product development team at LIMS successfully designed and developed around 165 new products in various natural fibre categories, including bamboo, water hyacinth, palm leaf, Sabai rope, and Kashi grass. These products support the training programmes aimed at enhancing rural livelihoods.

2) Affiliation and Certification of Courses: LIMS is in the gradual development phase of affiliating and certifying six-month courses in collaboration with the partner institution "Santhal Academy" under Sido Kanhu Murmu University (SKMU). The institute offers courses such as Certificate in Tribal Arts and Crafts, Certificate in Natural Fibre Craft, Furniture and Furnishing, Certificate in Medicinal Plant and Agro-business, Certificate in Textile and Apparel Value Addition, and Certificate in Micro-Enterprise Development and Sales Skills. A total of 57 students have successfully completed these certificate courses, and a proposal has been submitted to SKMU for initiating a graduate-level programme in Bachelor of Design, specialising in Furniture, Craft, and Accessories, Textile, Bachelor of Social Work, and Bachelor of Finance and Human Resource.

3) Collaboration with Dumka District Administration: LIMS plans to provide training to 1,500 bamboo artisans in collaboration with the Dumka district administration. So far, 367 beneficiaries from various villages in Dumka have been trained in locations like Ghasipur, Harla, Durgapur, Dholkatta, Majurabari, Andipur, Parpalsa, and Kusumba. The focus is on empowering the local communities, particularly the Mohli's of Dumka, in producing high-quality bamboo products. The effort includes upskilling in contemporary products, enhancing production quality, and establishing links to market avenues. The project also promotes bamboo plantations through the distribution of saplings to the artisans.

4) Training of Artisans from Meghalaya: LIMS trained five male candidates from Meghalaya as Master Trainers in Bamboo Crafts. During the five-day training programme, the team learned techniques and methods of product dyeing.

5) Training of Bamboo Farmers: A total of 160 candidates, including 98 male and 62 female bamboo farmers, received training and support for six months in different blocks of the Dumka district. These trained bamboo farmers are now linked with a regular supply chain of bamboo to meet the requirements of the natural fibre manufacturing unit. They have also been trained to provide certified bamboo, enhancing their market linkage opportunities.



Caselet

Mr. Munna Marandi, a 26-year-old resident of a small village in the Kathikund block of Dumka, found his passion and confidence as a furniture artisan. Despite facing academic setbacks and financial constraints that hindered his education, Mr. Munna's interest in woodworking led him to enrol in the furniture course at LIMS (Lahanti Institute of Multiple Skill). Coming from an agricultural background, he embraced his capabilities and skills in crafting furniture, particularly chairs, sitting stools, and shelves from bamboo and cane.

The skill development course provided by LIMS during the post-COVID phase proved to be a turning point for Mr. Munna. It not only equipped him with a stable income and confidence in his craftsmanship but also ignited his determination to establish his own furniture business. With the acquired skill sets, he envisions starting a small shop for his younger brother and father, further enhancing their livelihood opportunities.

Mr. Munna's success story exemplifies how LIMS has empowered individuals like him from marginalised communities, enabling them to discover their potential and create a brighter future through skill enhancement and sustainable income generation.



Craft-Based Livelihood and Incubation Centre

Project name: ***"Craft-based Livelihood and Incubation Centre"***

Supported by: **CSR Department, SAIL, Bokaro, Jharkhand**

Place: **Bokaro**

On 1st December 2022, the ESAF Foundation entered a Memorandum of Understanding (MOU) with SAIL, BOKARO, as part of their Corporate Social Responsibility (CSR) initiative to establish the "Bokaro Handicraft Training and Value Addition Centre." The primary objective of this initiative is to create economic opportunities for communities and villages affected by mining activities in Bokaro City.

The Handicraft Centre aims to provide design training in various natural crafts, connecting beneficiaries with production and facilitating marketing through local outlets established in the city. In the initial phase, a total of 200 beneficiaries received training in water hyacinth procurement, craft training in water hyacinth products and bamboo products. Trained women artisans were further supported by providing market orders to showcase and sell their handicraft products.

To promote their work and products, the trained artisans actively participated in a regional exhibition called "Basant Mela." This collaboration between ESAF Foundation and SAIL, BOKARO, demonstrated their commitment to sustainable development and empowering marginalised communities through skill development and income generation opportunities in the handicraft sector.



Caselet

Ms. Namita Kumari, a 28-year-old resident of Bokaro Sector 9, lives with her family in the suburban area. She completed her education up to the 10th grade. Her family relies mainly on farming and her brother's income for their livelihood. When Ms. Namita learned about the Bokaro Handicraft Centre during a mobilisation programme in her locality, she decided to join and acquire skills in crafting products using 'Water Hyacinth' to generate income.

During the training programme, she learned to create eco-friendly laundry bins and other products. Upon completing the training, she became an artisan and started working on regular orders from the Bokaro Handicraft Centre. The income she earns from her craft work has allowed her to contribute to the household expenses. Ms. Namita aspires to learn more product-making skills to further support her family's income. Her journey exemplifies the positive impact of skill development programmes on empowering individuals and uplifting their economic prospects.



Development Support Programme for Stone Quarry Affected Areas (DSSQC)



Project name: ***"Development Support Programme for Stone Quarry Affected Areas"***

Supported by: ***Normisjon***

Place: ***Shikaripada Block of Dumka, Jharkhand, and Rampurhat Block of Birbhum District, West Bengal***

A Training cum Value Addition Centre has been established in Benagaria village, located in Shikaripara block. This area is home to numerous households that have been adversely affected by ongoing stone quarry and mining activities. The project's core objective is to empower the communities in this region, encompassing women, children, and men, through a range of development initiatives.

The project's holistic approach aims to achieve comprehensive community development by focusing on various aspects such as awareness building, livelihood intervention, fostering market linkages, and promoting the education and growth of children through inclusive programmes like kids' clubs and bridge schools.

During the year 2022, a total of 286 men and women were provided training under a skill development programme, which aims to offer alternative livelihood options to the local Santal communities. Additionally, the mobilisation programme successfully reached out to 947 beneficiaries, through sessions on a variety of topics, including financial literacy, income generation, awareness about government schemes and benefits, COVID-19 precautions, the significance of education, the negative impacts of alcohol consumption, and measures to prevent child labour and child marriage. Furthermore, parents were engaged in awareness meetings that emphasised the importance of early education. These efforts collectively work towards fostering positive change and uplifting the lives of the



affected communities.

The programme has implemented a range of skill interventions to enhance the livelihood opportunities within the communities. These interventions include training in palm leaf belt making, stitching, water hyacinth product crafting, and furniture making. As a result of the training, around 66 women are now engaged in palm leaf belt making, and they receive support through work orders from ESAF Swasraya Producer Company Ltd.

The Furniture Making Training has enabled artisans to create various products such as bamboo chairs, tables, and other bamboo-based items. Women who participated in the water hyacinth training have acquired the skills to craft lifestyle products like laundry bins, round trays, and handle baskets. Additionally, the stitching training has provided women in the area with valuable exposure to machine handling, cloth cutting, and stitching techniques for women's and kids' clothing.

The trained men and women are actively involved in production work across different domains, including furniture, water hyacinth products, palm leaf belts, and cloth bag making. Some women beneficiaries have even become microentrepreneurs by setting up their own stitching units at home.

Market linkages are established to support the beneficiaries with work orders from ESAF Swasraya Producer Company Ltd. Work orders are implemented in small groups through Common Facility Centres in villages like Telbula and Bengaria, as well as at incubation centres in Telichak. Individual trained beneficiaries in and around Dumka districts also receive work orders to continue their production.

To further support the beneficiaries, the programme has focused on product and new design development. A total of 26 new products have been created using water hyacinth and palm leaf as raw materials, providing ongoing opportunities for the beneficiaries to access new market avenues.



Education Initiatives:

1. Bridge School Programme: The education programme 'Bridge School' caters to approximately 283 underprivileged children from 16 villages in West Bengal and Jharkhand. This programme offers affordable tuition and benefits children from grades 1 to 5.
2. Kids Clubs: Monthly 'kids clubs' are organised to educate children on moral values through visual aids such as TV and creative charts. A total of 1,019 children from villages in West Bengal and Jharkhand have participated in these clubs.

Other Livelihood Enhancement Initiatives:

1. Handloom Training: The installation of Handloom machines at the Benagaria skill training centre aims to initiate silk weaving training among the local communities.
2. Bamboo Plantation Training: Training sessions were organised to equip farmers with the skills needed for bamboo cultivation. To support this initiative, saplings were distributed to 13 households in the Shikaripara block.
3. Bamboo Supply Chain Development: Efforts were made to enhance the bamboo supply chain by identifying and connecting local bamboo farmers as suppliers for bamboo-based companies. This initiative allows farmers to earn a fair price for their bamboo poles.
4. Computer Training: 18 students were provided with basic computer training to equip them with essential knowledge of Microsoft Office tools.

Caselets

1. **Enosent Murmu** (Village- Benagaria, Block- Shikaripara, Jharkhand): After successfully completing the training, Enosent Murmu managed to purchase a sewing machine. Her skills were recognised, and she now receives work orders from her locality. She expresses her happiness and gratitude, stating that the training has propelled her forward in life.

2. **Sonodi Marandi** (Village- Kalipathar, Panchayat- Pinargaria, Block- Shikaripara, Jharkhand): Sonodi Marandi, a hardworking individual from an economically disadvantaged family, attended the 5th batch of training in August 2022. Despite facing challenges, including her husband's alcohol consumption and a lack of support for her career aspirations, she persevered. Cycling five kilometres to reach the training centre, she learned stitching work. Now, Sonodi has purchased a sewing machine and works from home, saving money for her child's education.

“


1. **Hoponta** (Village- Telbula, Panchayat - Kusphardih, Block - Shikaripara, Jharkhand)-
“Anshu Tudu is a student of 5th standard. Initially, she struggled with reading, writing, and math, but now we can witness significant improvement. She can now read, write, and solve math problems, retaining about 70 per cent of what she learns.”

2. **Bimol Mardi** (Village – Sagarbandhi, Panchayat - Bharkata, Block – Md. Bazar, West Bengal)- *“Before the establishment of the Bridge School, my daughter Sonali Mardi faced difficulties in learning Bangla and English. However, since attending the school, she has shown remarkable improvement in these subjects.”*

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Financial Statements

ESAF Foundation (Formerly known as Evangelical Social Action Forum) MANNUTHY, THRISSUR, KERALA BALANCE SHEET AS ON 31st MARCH, 2023			
Particulars	Annexures	31.03.2023	31.03.2022
<u>SOURCES OF FUNDS:</u>			
<u>CAPITAL FUND</u>			
Donated capital fund	1	1,05,94,255	1,05,94,255
Surplus/ (-) Deficit	2	16,67,72,962	15,57,98,989
Revaluation Reserve		9,99,55,350	9,99,55,350
Other Reserves		-	-
<u>DESIGNATED FUNDS</u>			
Domestic	21	8,32,40,230	6,36,27,300
<u>RESTRICTED FUNDS</u>			
Domestic	20	31,61,334	1,56,71,888
Foreign	20	1,85,95,735	2,39,17,232
<u>BORROWED FUND</u>			
Long term loans-Commercial Rates	3	14,07,233	3,71,427
Other Short term Liabilities	4	3,99,32,546	3,99,13,272
		42,36,59,646	40,98,49,713
<u>APPLICATION OF FUNDS:</u>			
Property Plant and Equipment	6	22,17,32,056	20,91,41,590
<u>CURRENT ASSETS</u>			
Deposits and Advances	7	6,55,39,577	7,25,81,468
Cash and Bank balances	8	15,27,54,832	14,51,22,887
		21,82,94,409	21,77,04,356
Less: CURRENT LIABILITIES & PROVISIONS	5	1,63,66,819	1,69,96,232
NET CURRENT ASSETS		20,19,27,590	20,07,08,124
Total		42,36,59,646	40,98,49,713
By order of the board. <div style="float: right; text-align: right;"> Vide our separate report of even date. For A.JOHN MORIS & Co., Chartered Accountants FRN.: 0072205 </div> <div style="clear: both;"></div> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="text-align: center;"> -sd Idicheria Ninan (President) </div> <div style="text-align: center;"> -sd Mereena Paul (Secretary) </div> <div style="text-align: center;"> -sd Stanly Johns (Treasurer) </div> <div style="text-align: right;">  </div> </div>			

ESAF Foundation (Formerly known as Evangelical Social Action Forum) MANNUTHY, THRISSUR, KERALA INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2023						
Particulars	Annexures	31.03.2023				31.03.2022
		General funds	Restricted funds	Designated funds	TOTAL	
REVENUE:						
DOMESTIC						
Funds received	9a	-	7,75,28,249	2,08,31,545	9,83,59,794	11,51,19,622
Funds reimbursed	9b	-	-	-	-	14,99,500
Donations received	11	5,61,077	-	-	5,61,077	-
FOREIGN(FCRA 2010 covered)						
Funds received	10	-	2,81,21,390	-	2,81,21,390	5,36,69,939
Donations received	11	-	-	-	-	-
GENERAL						
Income from Investments	12	83,68,147	-	-	83,68,147	40,10,427
General Projects	13	3,08,46,971	-	-	3,08,46,971	3,77,51,124
ESAF Medical Mission	14	10,35,12,704	-	-	10,35,12,704	8,23,07,191
		14,32,88,899	10,56,49,639	2,08,31,545	26,97,70,083	29,43,57,804
EXPENDITURE:						
Financial Cost	15	1,06,617	-	-	1,06,617	46,719
Inland Projects Expenses (Domestic)	16	67,58,245	9,00,38,804	12,18,615	9,80,15,664	9,02,44,608
Foreign Donation Project Expenses	17	-	3,34,42,887	-	3,34,42,887	2,99,41,391
ESAF Medical Mission Expenses	18	9,35,44,963	-	-	9,35,44,963	7,64,14,930
Other general expenses	19	2,20,66,501	-	-	2,20,66,501	55,43,582
Depreciation	6	98,38,599	-	-	98,38,599	97,41,993
		13,23,14,926	12,34,81,691	12,18,615	25,70,15,232	21,19,33,223
Excess/Deficit (-) of Income over expenditure		1,09,73,973	(1,78,32,051)	1,96,12,930	1,27,54,851	8,24,24,581
Less: Prior Period Item		-	-	-	-	-
Excess of income over expenditure after adjustments of prior period items		1,09,73,973	(1,78,32,051)	1,96,12,930	1,27,54,851	8,24,24,581
By order of the board.						
-sd Idicheria Ninan (President)			-sd Stanly Johns (Treasurer)		Vide our separate report of even date. For A. JOHN MORIS & Co., Chartered Accountants FRN.: 0072205	
-sd Mereena Paul (Secretary)			-sd Stanly Johns (Treasurer)		(J Sebastian) (Partner) M. No. 218962 Place : Thrissur Date: 18-08-2023 UDIN : 23218962BGWFFN2578	



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