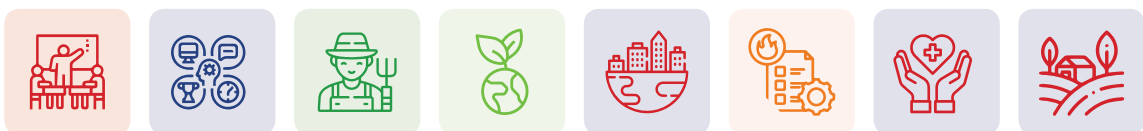




**Empowering Society**  
**Harnessing Hope**  
**Harvesting Impacts**

Annual Report 2023-24



Advancing Our World in Sustainable Development Goals`



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### Aligned for Global Goals



ESAF Foundation was born out of a deep commitment to addressing social and economic injustices, particularly those affecting marginalized and underserved communities. Founded in 1992 by Sri Paul Thomas along with Smt Mereena Paul, and Dr. Jacob Samuel in Thrissur, Kerala, ESAF Foundation emerged as a response to the pressing issues of unemployment, economic backwardness, and lack of opportunities. Rooted in the founders' faith and a strong belief in social justice, ESAF Foundation aimed to uplift vulnerable populations through innovative and sustainable solutions, combining economic empowerment, community development, and social impact. Over the years, ESAF Foundation has evolved into a significant movement, offering holistic approaches to development and impacting millions of lives across India.

# ESAF Group of Social Enterprises – A Journey in Progress



## **The Genesis: The Birth of a Group of Social Enterprises**

Evangelical Social Action Forum (ESAF) was founded in 1992 in response to the social and economic needs of the people. ESAF Foundation is dedicated to the sustainable and holistic transformation of the poor and marginalised, striving for a just and equitable society.

On 11th March 1992, ESAF was officially registered as a non-profit charitable society in Thrissur, Kerala, by Shri K Paul Thomas, alongside co-founders Smt. Mereena Paul (Chairperson, ESAF Financial Holdings Private Limited) and Shri Jacob Samuel (Director, ESAF Foundation).

## **The Founder's Vision for ESAF Foundation**

To establish a group of social enterprises dedicated to empowering the poor and marginalised—especially women, children, and youth—by providing them access to education, finance, healthcare, natural resources, marketing, and technological support. The ultimate aim is to unlock human potential through opportunities for sustainable development and holistic transformation.

## **A Quote from the Founder**

Shri K Paul Thomas once remarked, "I chose business as a tool to resolve social issues and bring about social and economic resilience in the communities we serve, by integrating people and the planet into our bottom line."

His extensive experience in the agricultural and cooperative sectors, working at the grassroots level, gave him a deep understanding of the problems he sought to solve.

As a result, ESAF evolved into a larger movement, giving rise to a series of social enterprises, each addressing social challenges with an integrated vision of business and society.

## **The Exodus: Expanding the Vision**

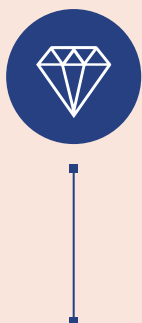
Beginning with Micro-Entrepreneurship Development Programs in 1992, ESAF Foundation went on to establish a wide array of social enterprises, each with a unique social mission.

As of 31st March 2024, marking its 33rd year, ESAF Foundation has grown to encompass 35 group entities, including companies, societies, trusts, producer companies, and gratuity trusts.



# Our Strategic Foundations

The Strategic Foundation of ESAF Foundation is rooted in its vision, mission, and core values. These elements guide every decision, action, and initiative, ensuring that the organization's efforts are aligned with its commitment to integrity, accountability, and innovation. This foundation enables sustainable development and holistic transformation for marginalised communities.



## Core Values

### Integrity

The moral fibre to do what is right with the utmost honesty. We often end up making the tougher choices because we opt to do the very best for the people we are serving.

### Accountability

To empower the poor and the marginalized, especially women and children, through access to education, finance, health services, natural resources, marketing, and technology, and provide them opportunities for sustainable development and holistic transformation.

### Transparency

We call a spade a spade. We prefer our results to speak for us. We do not

over-ambitiously project our accomplishments to gain favour or glorify our success.

### Empathy

Our guiding light for bringing hope into the lives of communities facing adversities. It doesn't take much to see the pain behind the blank eyes, the frustration and struggle behind the frown, or the weight of hopelessness in the drooping shoulders. It just takes a compassionate heart and some empathy.

### Participation

We take a participatory approach to development, with the community at the centre of our project designs. We also have a participatory management system in which

everyone has a space to share their views and ideas.

### Innovation

The ESAF Foundation looks for novel solutions for problems each time to factor in the unique circumstances, limitations, and opportunities.

### Trust in God

This power lights up our darkest paths, keeps us humble and sensitive to human struggle, and gives us the conviction to pursue our honest intentions to serve society. The blessings of God give us the strength to persist in our dream of an equal world.



### Our Vision

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



### Our 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.



# 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

Reflecting on the past three decades, I am incredibly proud of (and grateful to God) for this journey. Our initiatives, from micro entrepreneurship development, access to finance, healthcare, environmental conservation and community development, have brought actual, measurable change to the communities we serve.

**K. Paul Thomas**  
Founder,  
ESAF Foundation

We have stayed on course this year also by offering various kinds of skill development. The LIMS skill training offered for various bamboo based livelihood skills to 1000 + trainees and 64% of them are gainfully employed. Nearly 5000 women were offered various types of skill development through ESAF Foundation.

**Dr. Idicheria Ninan**  
President

Our efforts span various interventions designed to meet the communities' most pressing needs. From empowering children and youth through education and life skills development to creating sustainable livelihood opportunities for women and rural entrepreneurs

**Mrs. Mereena Paul**  
Secretary

# Note from The Founder

ESAF Foundation's journey is a testament to the power of an unflinching vision and commitment to social justice, creating opportunities for those who need them the most, to carve an inclusive and equitable society.

When we founded ESAF in 1992, it was out of a deep conviction that meaningful change could only be achieved by addressing the root causes of poverty and inequality. What started as a small initiative in Thrissur, Kerala, has since evolved into a powerful movement across India, touching millions of lives. Our vision was to bring about wholistic and sustainable transformation from the beginning, empowering the marginalised and underserved to rise to their feet to walk further in and for an inclusive society, dreaming dignity for all.

To make the vision a reality, we explored a unique path, creating opportunities for communities (leading them to micro entrepreneurship development), and the Foundation itself giving birth to an eco-system of social enterprises with the conviction that business can be a tool for social good. This guiding principle has shaped the evolution of ESAF Foundation into a unique model of social enterprise, where the focus is not only on economic development but also on social and environmental impact. Over the years, ESAF Foundation has grown into a robust ecosystem of social enterprises, each addressing a critical challenge—financial inclusion, healthcare access, education, or sustainable livelihoods. Through these efforts, we have sought to create a just and equitable society where every individual, regardless of their background, has the opportunity to thrive.

Reflecting on the past three decades, I am incredibly proud of (and grateful to God) for this



journey. Our initiatives, from micro entrepreneurship development, access to finance, healthcare, environmental conservation and community development, have brought actual, measurable change to the communities we serve. These efforts are not just about improving lives but transforming them. We have witnessed firsthand how access to finance can uplift an entire family, how education can unlock human potential, and how healthcare can empower communities to lead healthier, more dignified lives.

As we look to the future, ESAF Foundation's mission remains clear and steadfast: to continue empowering the neediest people / segments, innovate in the face of new challenges, and work tirelessly toward a world where all share prosperity. Our work is far from over, but with our partners, supporters, and the communities we serve, I am confident that we will continue to make a lasting impact for generations to come.

The year that went by, 2023-24 has been an year with a momentous history in the making in this direction.

We saw the centre of excellence for collective enterprises shaping up to bridge the gaps among the collectives, while ESAF Foundation Chair for Business on Values at Institute of Rural Management and Research IRMA) is coming up as an excellent effort for bringing industry and academics together for a value-driven leadership in society

ESAF Foundation's legacy is hope, resilience, and relentless dedication to social justice. As we move forward, I invite all of you to join us on this journey of empowerment, innovation, and transformation. Together, we can build a world where every individual has the opportunity to live with dignity, security, and purpose.

With sincere appreciations to the Board of Directors, Management Team led by the Executive Director Smt Mereena Paul, Staff of the Foundation and Support Partners,

**K. Paul Thomas**  
Founder,  
ESAF Foundation

# Message from The President

ESAF Foundation offers creative assistance to the most weak and vulnerable segments of society to transition from financial and social exclusion to levels of significance that once were beyond their reach. Our efforts to make rounded personalities expresses clearly through Balajytohi clubs. We added 176 new clubs with 6 clubs meant for the specially abled kids. 'Meraviglia Summer Camps' offered 1924 students in Kerala and Tamil Nadu the exhilaration of activity based learning and personality development.

It was the plight of unemployment and its dehumanizing effect on the youth and women of Kerala that led our founders to prayerfully launch ESAF in 1992. We have stayed on course this year also by offering various kinds of skill development. The LIMS skill training offered for various bamboo based livelihood skills to 1000 + trainees and 64% of them are gainfully employed. Nearly 5000 women were offered various types of skill development through ESAF Foundation. Through DDUGKY we trained almost 1300 youths of whom almost 50% are employed. Our efforts to create a society that takes good care of the planet is spread out though the Urjabandhu program. In addition to 129 KW of solar installation, our Balajyothi clubs and FPO's supplied 4500 saplings planted afresh. The total solar installation by ESAF Urjabandhus till March-24 is 7957.04kw.

ESAF Foundation has strengthened its efforts to organises FPO's, Pashumitras and Krushakmitras. 25 newly trained Pashumitras are earning on an average 12000 Rs per month. This report is packed with detailed reports of our reach to those engaged in food production and our assistance to them in branding and marketing. ESAF Foundation's efforts for health care including mental health is also commendable.



These achievements display team work. Under the guidance of our visionary founders and the dedicated teams of our staff at all levels ESAF Foundation seeks to be an instrument of service to empower humanity to discover dignity and stewardship. I wish to thank all our partners for journeying with us in this joyous journey. Empowerment and engagement should lead to the care for the environment and empathy for one another. This shall be our way to glorify God as we rededicate ourselves to build an inclusive society.

**Dr. Idicheria Ninan**  
President  
ESAF Foundation

# Message from Executive Director

“Oh, the depth of the riches of the wisdom and knowledge of God! How unsearchable his judgments, and his paths beyond tracing out! Who has known the mind of the Lord? Or who has been His counsellor? “Who has ever given to God, that God should repay them?” For from Him, through Him, and for Him are all things. To Him be the glory forever! Amen”

- Romans 11: 33-35 (Bible)

## Dear Friends, Partners, and Well-wishers,

As we close another year of service, I am filled with deep gratitude to God and a confidence to move forward, as I reflect on the incredible journey of ESAF Foundation.

Over the past three decades, we have remained resolute in addressing the deeply rooted social and economic inequalities affecting marginalised communities across India. Our unwavering commitment to fostering a just, equitable, and sustainable society has empowered millions and harness hope for a thriving future where opportunity and prosperity are within reach for all.

## Expanding – in length and breadth, and Depth in our Impact

Over the years, we saw the ESAF Foundation movement spreading, in fact exploding to the length and breadth of our dear nation (now the work of ESAF Foundation is in 25 states of India, that we could not have imagined if we have counted our resources then) and our focus remains – depth of our impact. It is in response to the depth of God’s love towards us. And, we are committed to take it forward, yes in length, breadth and depth.

Our efforts span various interventions designed to meet the communities’ most pressing



needs. From empowering children and youth through education and life skills development to creating sustainable livelihood opportunities for women and rural entrepreneurs, ESAF Foundation’s initiatives have transformed lives. Our work covers critical areas such as employment generation (through micro entrepreneurship development) access to finance, access to good health, skill development, environmental stewardship, efforts to energy security, food security, and disaster mitigation and relief responses. Programs focused on renewable

energy, dairy entrepreneurship, and agricultural support have provided local communities a fresh ray of hope towards local sustainable economic growth.. These efforts are contributing to a more resilient and sustainable future for all.

## Inspired by Stories of Transformation and Resilience

The true impact of our work can be seen in the lives and communities transformed in the domains of our work. Countless women have rebuilt their lives and their families and communities through their new livelihoods. Several young people

have found a stable employment. Through our skill development and entrepreneurship programs, individuals have been equipped to create sustainable businesses, leading to greater (and greener) economic independence. Likewise, children and youth participating in our educational programs have improved academically and become community leaders, driving positive changes in their surroundings.

These stories of transformation are a testament to the power of community-based development and the depth of the impact that strategic interventions can have on to neediest peoples and segments of our society.

### **Valuing Your Partnership in a Shared Vision for a Better Tomorrow**

None of these would have been possible without the immense support and partnership of countless individuals, organisations, and communities who share our vision for a more inclusive society. Together, we have expanded our reach, pilot innovative solutions, and created sustainable models that uplift even the most vulnerable. Your trust and commitment have been instrumental in making these changes possible, and we are grateful for your togetherness in this journey.

Your dedication and encouragements have inspired and facilitated us to expand, extending our programs to new regions, deepen our impact, and continue the vital work of creating lasting, systemic change, transforming lives and communities.

### **Looking Forward – Harnessing Hope and Harvesting Hope**

Trust in God, as a core value of ESAF Foundation, was our only capital when we began in the 1990s. From our small beginnings, to where we stand today, that has been the story.

In the same spirit, as we look ahead, the ESAF Foundation is now more

determined than ever to scale our efforts and deepen our impact. The challenges before us are significant, but so are the opportunities for positive change. With your continued support and partnership, we will continue to build an inclusive society where fairness, equity, and opportunity are available to all.

### **A Heartfelt Thank You**

On behalf of ESAF Foundation, I sincerely thank every individual, organisation, and stakeholder who has stood by us on this journey. Your trust, collaboration, and unwavering support have been the foundation of our success. As we continue serving the most vulnerable, we carry your spirit of compassion and generosity. Together, we are addressing inequality and creating a movement that will transform society for future generations.

Let us move on harnessing hope, purpose, and confidence, impacting our communities to harvest hope for a thriving future.

With warmest regards,

**Mrs. Mereena Paul**

Secretary  
ESAF FOUNDATION  
Co-Founder,  
ESAF Group of Enterprises

The true impact of our work can be seen in the lives and communities transformed in the domains of our work. Countless women have rebuilt their lives and their families and communities through their new livelihoods

# Our Partners

At ESAF Foundation, our partnerships form the cornerstone of our mission to drive positive change across diverse communities. Collaborating with companies, social development organizations, governments, trusts, and banks, we leverage a shared commitment to impactful social transformation. Each partnership amplifies our ability to address pressing issues, from financial inclusion to sustainable livelihoods, ensuring tailored interventions that respond directly to the needs of local populations. These collaborations not only broaden our reach but also deepen the effectiveness of our programs, creating a robust ecosystem of support and resources dedicated to empowering communities and fostering resilience. Through these meaningful alliances, ESAF Foundation continues to build pathways for inclusive growth and lasting development.



## ESAF Small Finance Bank

A banking institution focused on financial inclusion, offering microfinance, loans, and banking services to underserved communities.



## DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana):

A government initiative aimed at skill development and job placement for rural youth.



## NABARD (National Bank for Agriculture and Rural Development)

An apex development bank in India that promotes rural prosperity through credit and other support.



## HealthBridge Foundation of Canada

An international non-profit organisation improving health and quality of life in developing countries.



## Normisjon

A Norwegian mission organisation focused on social development and humanitarian aid across the globe.



## Opportunity International

A global non-profit providing microfinance and business training to empower people in developing countries to work out poverty.



### SFAC (Small Farmers' Agribusiness Consortium)

An Indian organisation supporting small farmers by providing access to markets, finance, and technical assistance.



### NDDB

National Dairy Development Board promotes dairy industry growth through cooperative strategies and development initiatives.



### CLASP

International non-profit advancing energy-efficient policies, focusing on climate change and sustainable consumption.



### Signify

Global leader in lighting solutions, offering innovative, energy-efficient products and services worldwide.



### Partners Worldwide

Christian non-profit fostering global economic development through sustainable business partnerships and job creation.



### AstraZeneca

AstraZeneca drives innovation in healthcare, delivering life-changing medicines that address global health challenges sustainably.



### Jharcraft

JHARCRAFT, is a government of Jharkhand undertaking. Jharcraft was formed to create sustainable livelihood opportunities in the rural areas, based on Sericulture, Handloom, Handicraft and other allied activities.



### NCDC

NCDC empowers cooperatives across India, fostering inclusive economic growth, sustainable development, and self-reliance through innovative financing solutions.

# Objectives of ESAF Foundation

ESAF Foundation's objectives are not just about incremental change; they are about transforming lives, uplifting communities, and creating a society where every individual, regardless of their circumstances, has the opportunity to prosper. Through these robust and comprehensive objectives, we are determined to leave an indelible mark on society, paving the way for a world that is just, equitable, and filled with opportunity for all.

The core of ESAF Foundation's mission is the unwavering commitment to drive sustainable and holistic transformation for the poor and marginalised. Guided by our vision of creating a just and equitable society, we are resolute in empowering the most vulnerable, particularly women and children. We do this by ensuring they have access to a real opportunity to thrive through education, financial inclusion, healthcare, access to natural resources, and the latest in technology and market opportunities.

Our objectives are deeply integrated into our diverse initiatives, each designed to catalyse significant change. We invest in the future by fostering the holistic development of children, equipping them with the

education needed to break cycles of poverty. We champion the cause of small and marginalised farmers, enabling them to adopt sustainable agricultural practices that secure and elevate their livelihoods. In rapidly urbanising areas, we tackle the challenges head-on, working tirelessly to enhance the quality of life for the underprivileged in these settings.

Our reach extends into the heart of tribal and rural communities, where we drive sustainable development while respecting and preserving cultural heritage. Skill development and livelihood creation are at the forefront of our objectives, empowering individuals with the necessary tools and knowledge to build secure and prosperous

futures. We are equally committed to ensuring that access to quality healthcare is not a privilege but a right for all, with a strong focus on preventive care and the overall well-being of those we serve.

In our quest for sustainability, we significantly emphasise environmental conservation, championing practices that safeguard our natural resources for future generations. We also focus on cultivating leadership and fostering networks within marginalised communities, empowering them to advocate for their rights and drive collective action. Our commitment to disaster management and preparedness is unyielding, ensuring that communities can withstand crises and emerge from them stronger and more resilient.



## 10 key objectives of ESAF Foundation

Drive sustainable transformation for the marginalised.

Empower women and children through education.

Promote financial inclusion for vulnerable groups.

Support sustainable agricultural practices for farmers.

Enhance the quality of life in urban areas.

Foster sustainable development in tribal communities.

Provide access to quality healthcare for all.

Champion environmental conservation efforts.

Cultivate leadership in marginalised communities.

Focus on disaster management and preparedness.

## Areas of Intervention



Education, Child and Youth Development



Skilling and Livelihood Development



Farm Sector Initiatives



Environment-Friendly Initiatives



Urban Initiative



Disaster Preparedness and Management



Health Care Initiatives



Sustainable Tribal & Rural Development

# Impacting 6,56,120 Lives



## Education, Child and Youth Development

34,096

Children



## Skilling and Livelihood Development

19,240

Women

600

Youth



## Farm Sector Initiatives

35,464

Farmers

960

Entrepreneurs



## Environment-Friendly Initiatives

240

Farmers

956

Entrepreneurs



**Health Care Initiatives**

17,432

Children



**Urban Initiative**

62,260

General Public

9,424

Elderly



**Disaster Preparedness and Management**

3,86,224

General Public

17,040

General Public

62,248

Women



**Sustainable Tribal & Rural Development**

9,936

Youth

# A Milestone of Impact: ESAF Foundation Celebrates 32 Years of Social Change

At ESAF Foundation, we proudly celebrated our 32nd anniversary with a grand function at Lulu International Convention Centre, Thrissur. The event was inaugurated by Kerala's Revenue Minister, Adv. K. Rajan. In a special moment, Tessy Thomas, former Director General of Aeronautical Systems at DRDO, was honoured with the prestigious Sree Ratna Award. We also recognised collective achievements, presenting the Best Collectives Awards to India Coffee House, Savitribai Phule FPO, and Attapady FPO. Additionally, two outstanding entrepreneurs trained under the ESAF Urjabandhu initiative received the Best Urjabandhu Awards.

K. Paul Thomas, our Founder, MD & CEO of ESAF Small Finance Bank, delivered the Foundation Day address, reflecting on ESAF's journey, growth, and impact over

the years. Other key addresses came from our Executive Director, Mereena Paul, and President, Idicheria Ninan, who shared their vision for ESAF's continued social inclusion and development work.

A significant event highlight was the Agreement Exchange for establishing the ESAF Chair on Business Ethics in Educational Institutions. This initiative, created in partnership with the Institute of Rural Management, Anand (IRMA), is a commitment to promoting value-based businesses through an integrated industry-academia approach. As Dr. Umakant Dash, Director of IRMA, signed the agreement, he remarked on the historical significance of this partnership, noting that "the confluence of two legacies will create a greater impact for value-based businesses in the nation's development."

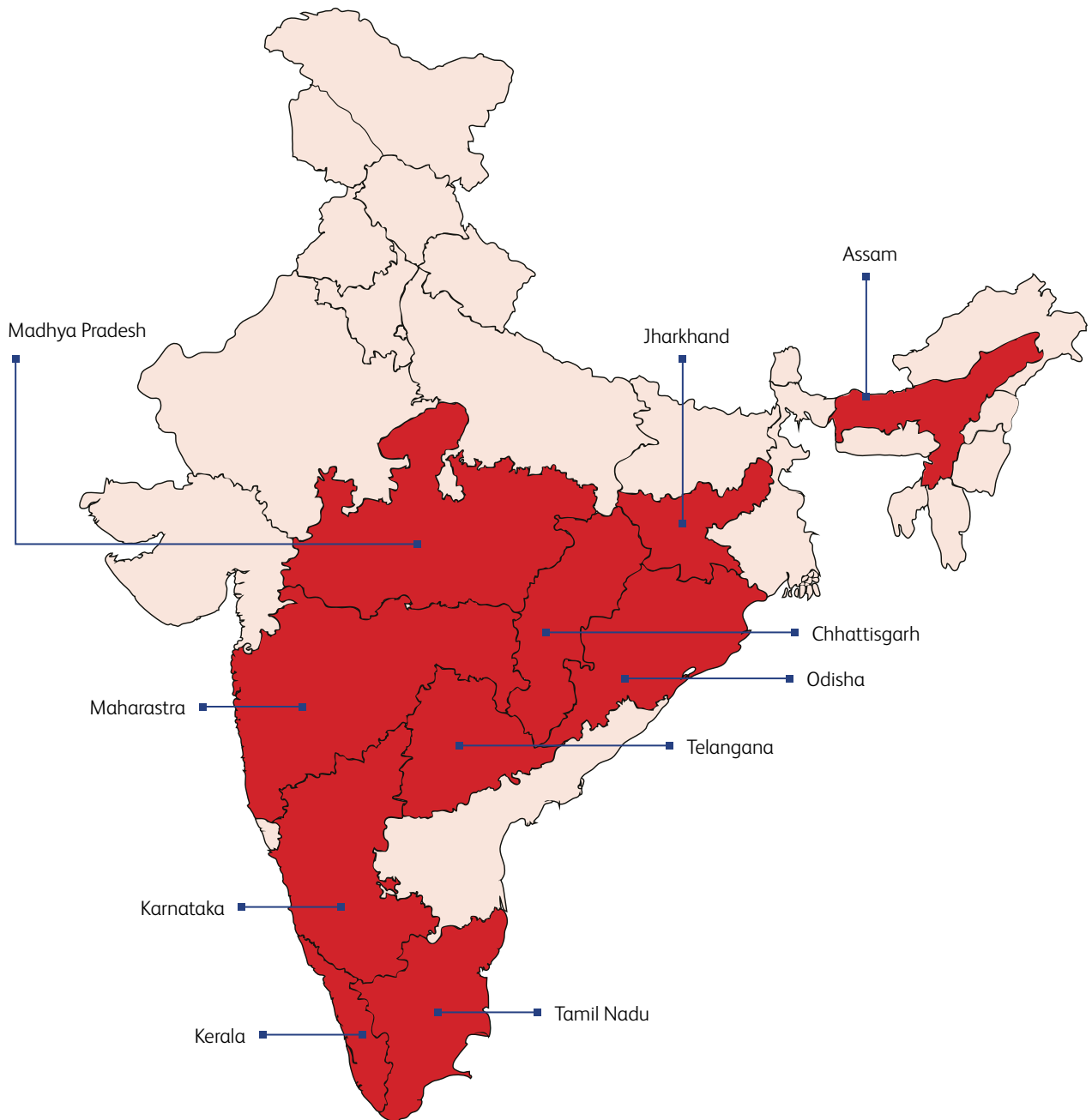
Mereena Paul also emphasised that ESAF Foundation's 32-year legacy of promoting social inclusion will contribute to nurturing academics and encouraging businesses grounded in ethical values. In his tribute to Dr. Verghese Kurien, the visionary founder of IRMA, K. Paul Thomas highlighted that establishing the ESAF Foundation Chair for Business on Values at IRMA through ESAF Small Finance Bank's CSR is a groundbreaking step towards rejuvenating the spirit of value-driven enterprises.

Esteemed guests at the event included Shri C.P. Mohan, Chairman of the IRMA Alumni Association and Former Director at ESAF SFB; Shri P.R. Ravi Mohan, Chairman of ESAF Bank; Prof. Sushanta Kumar Sarma from IRMA; and senior executives from ESAF Bank, including George Thomas, Executive Vice President, and Reji Koshy Daniel, Vice President—head of Sustainable Banking.





# Geographical Reach



# Social Learning: Understanding and Addressing Community Needs

## Understanding Community Needs

Since its inception, ESAF Foundation has focused on "creating opportunities" for the poor and marginalised. One of the earliest interventions was the Micro Entrepreneurship Development Programme (MEDP).

The MEDP led to the need for credit access and market linkages for micro-entrepreneurs to succeed, alongside natural resource management as a core strategy to align environmental, social, and economic priorities.

The foundation expanded into new regions and sectors by integrating people, planet, and prosperity, leading to the current tagline: "Fighting the Partiality of Prosperity."

ESAF Foundation's approach is summarised as an "Ecosystem Approach," identifying and addressing gaps within the essential ecosystem required for micro-entrepreneurs to thrive. Over time, ESAF Foundation identified and addressed more areas of need through collaborative interventions, continually evolving its strategy.

## Tailoring Interventions

ESAF Foundation has consistently adopted a deep, segment-focused approach. For instance, in programs for children and young adults, the journey began with Jyothirgamaya, which evolved into Let Them Smile and Community Transformation Hubs (using children as agents of societal change). The Balajyothi program exemplifies this, focusing on children as the "light" for and within the community.

ESAF Foundation's Ecosystem Approach ensures interventions are tailored to address specific needs identified within each community, creating an environment where micro-entrepreneurs and other beneficiaries can flourish.

## Impact and Evolution

Micro-entrepreneurship initiatives expanded into sectors such as agri-entrepreneurship (ESAF Krishak Mithra), dairy entrepreneurship (ESAF Pashumithra), and energy



The founder's vision of "social businesses addressing social issues and creating livelihood opportunities, thereby fighting the partiality of prosperity" will continue to guide ESAF Foundation's direction.

entrepreneurship (ESAF Urjabandhu), along with other sustainable livelihood development projects. These initiatives address livelihood needs and tackle social issues specific to each field.

The Urjabandhu model, with over 230 active members, not only helps society meet energy deficits but also promotes energy solidarity in the states where ESAF Foundation operates, with a strong focus on green energy.

## Future Directions

The founder's vision of "social businesses addressing social issues and creating livelihood opportunities, thereby fighting the partiality of prosperity" will continue to guide ESAF Foundation's direction. New models such as the Village Level Entrepreneurship Development Programmes (VLEDP) aim to drive sustainable economic growth at the grassroots level.

ESAF Foundation's expertise in forming and supporting collective enterprises,

such as self-help groups (SHGs), farmer-producer organisations (FPOs), cooperatives, and producer companies, is in high demand. The Bharat Centre of Excellence for Collective Enterprises will explore new solutions to the challenges faced by collectives through policy advocacy, synergy linkages, and capacity building.

The foundation recognises the urgent need for value-based businesses, social enterprises, and a transition towards green energy. ESAF Foundation will respond to climate change by promoting greener livelihoods and responsible practices. By training a new generation of thought leaders and fostering collaboration between academia and industry, initiatives like the ESAF Foundation Chair for Business on Values at IRMA will inspire positive change while staying true to the foundation's core values.





Social Intervention Areas

# Education Child & Youth Development

# Empowering Young Adults for a Sustainable Future

ESAF Balajyothi is the flagship programme of the ESAF Foundation, designed to empower rural children aged 6-18 with essential life skills for holistic development. Supported by ESAF Small Finance Bank's CSR initiatives, the programme focuses on nurturing the intellectual, physical, and emotional growth of children in rural and underserved communities.

## Formation of Balajyothi Clubs

Over the past year, 179 Balajyothi Clubs were established, engaging 2,864 children. This brings the total to 478 clubs, involving 8,524 children as of the end of FY24. These clubs serve as platforms for children to participate in activities that promote personal growth. Additionally, Balajyothi study centers in Tamil Nadu provide academic support to 565 underprivileged children, with locally trained facilitators helping improve their educational outcomes.



## Upliftment of Differently-Abled Children

ESAF Foundation, in collaboration with Thrissur Urban Resource Centre (URC), launched Balajyothi Clubs specifically for differently abled children. These clubs, inaugurated by District Collector V. R. Krishna Teja IAS, support the holistic development of over 1,000 children across 12 clusters. The clubs organise art and sports competitions to nurture these children's talents and contribute to their physical and mental well-being.

## Expansion of Balajyothi Study Centres in Tamil Nadu

With the support of ESAF Small Finance Bank's CSR, 27 new

Balajyothi study centres and clubs were launched in Tamil Nadu. The inaugural ceremony, held at Senkarai Tribal Village in Kolli Hills, was attended by prominent individuals including Smt. Mereena Paul, Executive Director of ESAF Foundation. These centres provide educational and developmental opportunities for children in remote and tribal areas.



## Celebrating Teachers' Day

On Teachers' Day, senior educators from local communities were invited to the Balajyothi Clubs to share their teaching experiences. In a unique approach, children in some clubs became teachers for the day, imparting knowledge to their peers. This event fostered respect for educators and encouraged children to explore teaching as a future career.

## Club-Level Interventions

Throughout the year, various non-academic sessions were conducted in Balajyothi Clubs, aimed at enhancing children's skills beyond the classroom:

**Public Speaking:** A series of public speaking workshops provided students with practical experience in delivering impactful speeches, helping them build confidence and communication skills. Over 112 children participated.

**Leadership Training:** In Kerala, nine clubs conducted leadership and communication workshops, which aimed to strengthen club participation and improve children's leadership qualities through interactive games, stories, and activities.



**Craft Training:** Craft workshops were conducted for younger students, offering hands-on experience in creative arts and fostering a sense of accomplishment.



**Skill Development Programs:** These comprehensive programs, which



involved professional trainers and local government representatives, covered leadership, public speaking, career guidance, and more.

**Technology & Life Skills Workshop:** This one-day workshop explored the role of technology in enhancing life skills. Students developed business ideas and learned how technology can support social initiatives.



**Exposure Visit to Zoological Park:** Children from the clubs visited Thrissur Zoological Park, marking their first experience of wildlife conservation and research.

**Financial Literacy Initiatives:** Sessions on financial literacy, along with visits to ESAF Bank branches, introduced children to the basics of savings and banking, equipping them with essential life skills.



**Focus on Child Rights and Entrepreneurship**

ESAF Balajyothi Clubs emphasised awareness of child rights through regular club meetings, where children were introduced to relevant laws and child protection systems. Additionally, entrepreneurship training workshops, organised in partnership with TiE Kerala, introduced students to innovation and business development.

**Promoting Sportsmanship Through Football Coaching**

Football coaching sessions, led by certified coaches, were conducted for children in Kerala, offering them professional-level training. Football selection camps for the 2023-2024 academic year attracted over 60 participants, providing talented young athletes with opportunities to advance.

**Shramjyothi: Celebrating Gandhi Jayanthi Through Community Service**

In October, the Balajyothi Clubs launched the 'Shramjyothi' initiative, encouraging children to engage in socially beneficial activities such as village clean-ups, book collections, and visits to old-age homes. This initiative involved 895 children across Kerala and Tamil Nadu.

**Participation in the Children's Council**

Balajyothi Club members from Thaikkattussery Division participated in the Thrissur Municipal Corporation's Children's Council, providing them with insights into the workings of local governance. They actively contributed to the council proceedings and interacted with elected officials, fostering a deeper understanding of civic responsibilities.



**Supporting Child Literacy Through Libraries**

Fifteen libraries with 100 child-friendly books were established to promote reading among Balajyothi members. These libraries are expected to benefit over 2,279 children, enriching their learning experience.

**MOUs with Colleges and Induction Training**

ESAF Foundation signed MOUs with social work institutions to involve volunteers in the Balajyothi programme. Orientation sessions were conducted to prepare volunteers for their roles in managing the clubs, with a focus on leadership, communication, and ESAF Foundation's mission.

**Engaging Children Through Meraviglia Summer Camps**

The Meraviglia Summer Camps, held in 34 locations across Tamil Nadu and Kerala, engaged 1,924 children in activities designed to develop leadership, communication, and self-awareness. The camps were led by professional trainers and supported by ESAF Small Finance Bank volunteers.

Through the ESAF Balajyothi programme, ESAF Foundation continues to empower rural and underprivileged children, nurturing their talents and preparing them for a brighter, more sustainable future.

**FY2024 Highlights**

<b>176</b> Balajyothi Clubs involving 8,524 children	<b>1000</b> Differently abled children supported	<b>1924</b> Provided leadership, communication, and self-awareness skills
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# Case Studies

The following case studies highlight the transformative impact of various initiatives focused on empowering individuals and communities through education and skill development. These stories showcase personal journeys of growth, where participants have enhanced their academic and personal skills while contributing to their communities. Whether through extracurricular activities, overcoming challenges, or achieving academic success, these experiences reflect the power of community-driven support.

Hello! I am Boomika, an 8th-standard student from Sengarai Village in Kolli Hills. My journey with ESAF's Balajyothi Club began in October 2022, and over the past 15 months, I have experienced remarkable growth, not just academically but in many aspects of life.

Joining the Balajyothi Club has opened up a world of learning for me. I've learned new skills and activities that have empowered me to participate in competitions, such as chess, where I won a prize at the school level. Each month, the club introduces us to themes ranging from education and social awareness to cleanliness and environmental care, which have broadened my understanding and inspired positive change in my community.

One of the most significant lessons I've learned is the importance of cleanliness. Inspired by what I've been taught at the club, I and my fellow club members have started taking steps to keep our

village clean. Within a month, we began cleaning the area around my house, and it's gratifying to see the difference our efforts are making.

The Balajyothi Club has also allowed me to showcase my talents and develop new ones. Whether it's participating in activities or learning more about indoor games, I am eager to continue growing and expanding my skills. The support and encouragement from the club have not only boosted my confidence but have also sparked a sense of responsibility in me to contribute to my community's well-being.

As I continue to attend the meetings and engage with my peers at the Sengarai Balajyothi Club, I look forward to further enhancing my knowledge and abilities. Together, we are making a difference, and I am excited about the positive changes we bring to our village.



## My Journey with ESAF Balajyothi Club: A Story of Growth and Community Impact

The ESAF Balajyothi Study Centre was inaugurated on 1st September 2023 in Kolli Hills, Tamil Nadu. Presently, 27 centres are operating across 17 districts in Tamil Nadu, benefiting an average of 550 students monthly. In the previous academic year (2023-2024), students at the ESAF Balajyothi Study Centre made remarkable academic progress, showcasing their potential with impressive results. Of the 17 students in Year 10, 99% successfully passed their public

exams, while all three students in Year 12 achieved a 100% pass rate in their exams.

These accomplishments highlight the quality of education provided by the ESAF Balajyothi Study Centre, which fosters academic excellence and instils strong values in its students. This supportive and nurturing environment enables students to excel in their studies and equips them with the skills to succeed in their future endeavours.

## ESAF Balajyothi Study Centre: Empowering Academic Excellence in Kolli Hills

## Turning Opportunities into Achievements: Victory Within Reach

Akshaja, a dedicated student of Balajyothi CYRC from CAHSS Ayakad School, showcased his talent in a state-level team competition, where he secured second place. On March 26, 2024, he and his team achieved an extraordinary milestone, clinching first place in the national competition in Karnataka. This triumph brought pride to his school, Balajyothi Club, ESAF Foundation, coaches, family, and the local community.

ESAF Foundation stepped in with financial support to ensure Akshaj could participate in the national event and cover travel, boarding, and sports kit

expenses. Today, Akshaj inspires other students by showing what can be achieved with determination and support.

In Akshaj's words: "I studied at Sree Narayan Public School until the 7th grade and began training at Aayakkad School from the 6th grade. To dedicate more time to my training, I joined CAHS School in the 8th grade, where I received excellent coaching that opened the door to national-level competition. I am grateful to everyone who supported me on this journey..."





Social Intervention Areas

# Skilling and Livelihood Development

# Skilling and Livelihood Development

The Skilling and Livelihood Development initiative by the ESAF Foundation is designed to empower women and youth by enhancing their entrepreneurial capabilities and creating sustainable livelihood opportunities.

## ESAF Entrepreneurship Acceleration for Women

The Entrepreneurship Acceleration Program, supported by ESAF Small Finance Bank's CSR initiative, aims to elevate the entrepreneurial performance of women. In the past year, ESAF Foundation successfully trained 4,810 women through skill development and entrepreneurship training sessions, equipping them to become self-reliant and improve their economic standing.

### Skill Trainings

To address varying skill levels, ESAF Foundation offers three distinct levels of training:

#### Introductory Skill Orientation

For women looking to acquire additional skills.

#### Skill Upgradation

For those wishing to refine and advance their existing skill sets.

#### Entrepreneurship Acceleration

Focuses on budding entrepreneurs, covering essential components of running a business beyond just technical skills.

### The following skill training programs were offered:

- Orchid Farming and Marketing
- Agro-based Food Processing (Pappadam, Pickle, Squash, Jam, Masala Powder, Health Mix Powder)
- Bakery and Cake Making
- Chocolate Making
- Soap and Cleaning Products
- LED Star Light and Decorative Candle Making
- Paper Bag and Jewellery Making
- Beauty & Wellness
- Tailoring and Crochet Stitching
- Entrepreneurship Development Programme

### Skilling Initiatives

As part of its Corporate Social Responsibility (CSR) efforts, ESAF Small Finance Bank (SFB), through the ESAF Foundation, implemented impactful skill development training programs focused on empowering women. These initiatives trained 4,810 women across Kerala, Tamil Nadu, and Karnataka, equipping them

with essential skills to improve their livelihoods and achieve economic independence.

### Food Processing Training

Food processing has emerged as a key focus area in ESAF's interventions to support women's development. Training programs were conducted in various disciplines, including cake making, curry powder production, soap crafting, paper bag making, cookies and chocolate preparation, and vegetable and fruit processing. These initiatives were designed to foster entrepreneurship and enable women to generate sustainable income.

### Tailoring Training

Tailoring training represented another significant aspect of ESAF's skilling programs. Participants received instruction in stitching ladies' wear, kids' wear, and cloth bags. The program also offered training in hand embroidery, empowering women to diversify their skillsets and create value-added products for the market.



### Craft Making

Craft-based skill development sessions included a wide array of workshops. Participants learned candle making, LED star light crafting, umbrella production, and the creation of soaps, detergents, and cleaning products. Additionally, training was provided in plant grafting, orchid farming, and crafting bamboo-based products. These skills not only fostered creativity but also equipped women to produce unique, marketable goods, enabling economic self-reliance.

### Beauty & Wellness Training

To enhance opportunities in the growing beauty industry, ESAF conducted advanced training for beauticians. The program covered topics such as HD makeup, mirror glow facials, and bridal makeup. These specialized workshops helped participants upgrade their expertise and remain competitive in the evolving market.



### Empowering Women Through Skills

ESAF's skilling programs underscore its commitment to fostering women's empowerment and providing sustainable livelihood opportunities. By addressing diverse skill areas, ESAF Foundation continues to make a meaningful impact on the lives of women, enabling them to achieve economic independence and personal growth.



### Business Promotion Exhibitions

To promote business opportunities, ESAF Foundation facilitated the participation of women entrepreneurs in 10 exhibitions during December 2023. These platforms enabled entrepreneurs to showcase and sell products such as candles, cakes, and handicrafts, amplifying their reach and providing them with market exposure.

### Participation in Harfest 2024

ESAF Foundation set up a stall at the Harfest event at Hebron Gardens, Mannuthy, from 12th to 15th January 2024. The sales generated from this event amounted to ₹ 6,120, showcasing the entrepreneurial spirit of ESAF Foundation trainees.

### Partners

In 2023-24, ESAF Foundation expanded its partnerships to support skill development programs further:

#### Khadi & Village Industries Commission (KVIC):

Signed an MoU to provide professional training, including a three-day curry powder-making session in February 2024.

#### Nilambur Tribal Special Project (Kudumbashree)

Approached for skill training for tribal women, with Kudumbashree agreeing to market their products.

### Celebrating MSME Day 2023

On 27th June 2023, the MSME Day was celebrated at Mannuthy, with the participation of 43 micro-entrepreneurs who benefitted from ESAF Foundation's skill development programs. The event was inaugurated by Mr. Reji K Daniel (Head - Sustainable Banking, ESAF SFB) and featured key sessions on legal compliances and MSME schemes, led by experts from the local industry. This platform allowed entrepreneurs to gain insights into essential business processes and

government schemes, fostering a better understanding of how to grow their ventures.

### Entrepreneurs' Meet

A follow-up meeting with 25 women entrepreneurs who benefitted from previous ESAF Foundation training programs was held in Palakkad. All participants now run small-scale enterprises, reflecting the program's tangible success in fostering entrepreneurial growth.



# Case Studies

Starting a business is no easy feat, and sustaining it for the long haul requires resilience, dedication, and an unwavering commitment to growth. Mrs. Ayisha Basheer exemplifies these qualities through her steady rise as an entrepreneur.

At 49, Mrs. Ayisha is approaching the second anniversary of her entrepreneurial venture, which she co-founded with her partner, Mrs. Jayasree Vijayan. Together, they launched AJ Rugs, a floor mat brand born from a passion for craftsmanship. Both women embarked on this journey after completing a specialised training course in floor mat production. Ayisha leveraged her early exposure to weaving—a skill she picked up during childhood, thanks to her family's ownership of a weaving machine.

Eager to break free from unemployment and establish her enterprise, Ayisha entered the training program with clear intent. Her prior knowledge of weaving enabled her to master the floor mat-making techniques swiftly in just two days. Following the training, she took a bold step: with funds borrowed, she purchased her first machine and set up a small production unit next to her home on May 24, 2022.

As the business grew, Ayisha and her partner sought to expand their operations. With the help of a Rs. 75,000 loan from ESAF, they invested in a new, higher-capacity machine. Initially, the duo sold their floor mats directly from their production unit while marketing their products in local supermarkets and shops. Participation in exhibitions further expanded their customer base.

In their quest to optimise costs, they initially sourced raw materials from Tamil Nadu but soon discovered more affordable options in Ernakulam, boosting their profit margins. Over time, the business achieved an average monthly profit of Rs. 10,000—steady progress for a small venture.

As AJ Rugs nears its two-year milestone, Ayisha and Jayasree have ambitious plans. They aim to diversify their product offerings by incorporating more weaving processes into their unit. In addition, they plan to address infrastructure challenges, such as waterlogging during the monsoon season, to ensure smoother operations.

Looking ahead, Ayisha is committed to scaling the business to create employment opportunities for local women. Reflecting on the journey, she gratefully acknowledges the support that made it possible.



## Determination Paves the Way to Success: The Inspiring Journey of a Woman Entrepreneur

### A Clean Start: The Success Story of 'Fair' Products



The journey of "Fair" Products began with ESAF Foundation's transformative training, sparking a wave of women's empowerment in the Malabar Diocese of CSI. Under expert guidance, the women learned to create organic cleaning products officially launched by Rev. Royce Manoj Victor. ESAF Foundation further connected them with support networks, opening doors to sales opportunities in local institutions and

shops.

Of the 21 women trained, six actively took part in product manufacturing. In just four months, their collective efforts generated an impressive net profit of ₹ 80,000, marking a significant milestone in their journey towards financial independence and community impact.

Mrs. Rathi Suresh, a determined member of ESAF Sangam in Ambalapara, Palakkad, embodies the spirit of resilience. Her journey from financial ruin to entrepreneurial success is a testament to her unwavering resolve and the support of ESAF Foundation.

When her family faced a severe financial crisis due to her husband's business collapse during the pandemic, Mrs. Rathi refused to surrender to adversity. She was on the brink of despair with no savings and mounting debts. Yet, her resolve to rebuild her life sparked a new path. Starting a humble soap-making business from home, she managed every aspect, from production to distribution, earning a modest income of ₹ 10,000 per month.

A turning point came when ESAF Foundation provided an Income Generation Loan (IGL) of ₹ 40,000 through her Sangam. With this support, her business steadily expanded. Mrs. Rathi soon secured

significant clients, including CEDAR Retail Private Limited. She also built a strong relationship with the ESAF Small Finance Bank in Kadampazhipuram, Palakkad.

The real transformation happened through the ESAF Foundation's Entrepreneurship Acceleration Program (EAP). Mrs. Rathi received essential training in marketing and business management, which empowered her to diversify her product line to include shampoo and hand wash. She embraced eco-friendly packaging and digital marketing strategies, propelling her monthly income to ₹ 35,000.

Today, Mrs. Rathi's business flourishes and offers employment to other women in need, creating a ripple effect of empowerment. With ESAF Foundation's continued support, she is poised for greater success and will inspire others with her incredible journey from hardship to hope.



## Fragrance of Success: From Setbacks to Soaring Heights

## Empowering Entrepreneurship: Nisha M V's Journey from Tailoring to Cleaning Solutions



Nisha M V, a dynamic 42-year-old from Chenthrappinni village in Thrissur, successfully expanded her tailoring shop two years ago. As a member of the Bhagyam Sangham under ESAF Foundation, she sought financial assistance through a loan to upgrade her shop's infrastructure. Motivated by the desire to diversify and boost her family's income, Nisha seized the opportunity to attend detergent-making training offered by the ESAF Foundation in May 2023.

With newfound skills in producing detergent powder, bathing soap, and dishwasher solutions, Nisha transformed her tailoring shop into a multi-purpose business. Alongside tailoring services, she now sells her line of cleaning products, creating a new revenue stream that supports her family's financial stability and growth.

# Skill Development Program for Youth



## ESAF Foundation's Initiatives for Youth Empowerment

The ESAF DDU-GKY initiative is a lifeline for marginalised and deprived youth who face unemployment, lack of developmental opportunities, and limited access to information about available job prospects. Through this program, ESAF Foundation creates a nurturing, respectful, and supportive learning environment where youth can realise their potential and pursue successful careers. ESAF Foundation helps these young individuals uplift themselves and their families by providing this platform.

### Focus Area

Skilling Rural Youth

### Target Area

941 Gram Panchayats in Kerala

### Skilling Sector

Banking Financial Services and Insurance (BFSI)

## DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana)

The Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) is a key initiative under the National Rural Livelihood Mission (NRLM) aimed at diversifying the income sources of poor rural families while addressing the career aspirations of rural youth. Targeting youth between 18 and 35 years old from economically disadvantaged backgrounds, DDU-GKY plays a crucial role in the Skill India campaign, supporting the social and economic initiatives of the government. ESAF Foundation, in collaboration with NRLM, has trained and placed 1,114 rural youth under the DDU-GKY Programme as a Programme Implementing Agency (PIA).

Today, the ESAF DDU-GKY Training Centre stands as a beacon of youth development in Kerala, primarily serving marginalized and underprivileged communities.

## The DDU-GKY Process

- Mobilizing unemployed youth from the community
- Pre-admission career aptitude counselling
- Entrance exams
- Parental counseling
- Classroom training
- Practical learning sessions
- Exposure programs
- Job placement
- Post-placement tracking
- Guest talks by experienced bankers
- Sessions by NLP-certified HR trainers
- Yoga and meditation sessions

Domains Offered at ESAF DDU-GKY Training Centre

**Banking, Finance, and Insurance Services** (Accredited by NCVT) – 6-month duration

## Facilities at ESAF DDU-GKY Training Centre

- Dedicated classrooms for both theoretical and practical training
- Senior bankers as domain faculty
- Experienced faculty for English and IT training
- Interactive sessions with senior bankers and subject experts
- Motivational sessions led by NLP-certified HR professionals
- Fully equipped computer lab for trainees
- Personal laptops and tablets for students
- Modern, fully-equipped theory classrooms
- Wi-Fi connectivity in all classrooms and labs
- CCTV and recording facilities accessible to center heads and national-level authorities
- Separate hostels for boys and girls with 24-hour security
- Opportunities for students to showcase artistic and cultural talents through organised events

### Learning and Assessment Process

Continuous assessments are embedded in the curriculum through quizzes, assignments, and other tests. The results, including marks obtained by each trainee, are accessible via a password-protected area of the PIA's website. Independent certification and third-party assessments are mandatory, ensuring the trainees meet industry standards in skills, knowledge, and attitudes.

### Training

States	Male	Female
Kerala (Phase 4)	190	310
Kerala (Phase 6)	117	211
Karnataka (Phase 5)	243	208
<b>Total</b>	<b>560</b>	<b>729</b>

### Placement Summary

States	No. of candidates placed
Kerala (Phase 4)	272
Kerala (Phase 6)	165
Karnataka (Phase 5)	156
<b>Total</b>	<b>593</b>

### Mobilisation Activities

ESAF Foundation primarily focuses on social media campaigns to reach prospective trainees, promoting course details in job-seeking groups, colleges, and social circles. As a result, over 300 candidates expressed interest between March and the present.

Additionally, ESAF Foundation has implemented an online Google Registration Form, which has received over 3,400 entries. This is an efficient way to connect with and support candidates in need.

ESAF Foundation also collaborates with colleges across various geographical locations, coordinating with Placement Officers to organise mobilisation camps at selected venues. WhatsApp groups for students and alumni and panchayat-level programs through Kudumbashree further extend the mobilisation reach.

This comprehensive approach ensures that ESAF Foundation reaches every corner of the rural community, creating lasting opportunities for youth development.



ESAF Foundation, in collaboration with NRLM, has trained and placed 1,114 rural youth under the DDU-GKY Programme as a Programme Implementing Agency (PIA).



# Case Studies

My name is Christeena Isaac, and I am a Sales Officer at ESAF Small Finance Bank, Vennikulam branch, Pathanamthitta Cluster. My journey to this position has been incredibly fulfilling, and I owe my success to the transformative support of ESAF's DDU-GKY program.

I first learned about ESAF DDU-GKY through a WhatsApp group, which opened the door to an opportunity that would change my life. After successfully passing the entrance exam and interview, I joined the ESAF DDU-GKY Training Centre at Chiyaram, Thrissur, for the six-month BFSI (Banking, Financial Services, and Insurance) course in January 2023. By June 2023, I had completed the program, which proved pivotal in my professional journey.

At the Training Centre, I was exposed to comprehensive banking, finance, and insurance knowledge, which equipped me with essential skills for the industry. However, beyond the technical knowledge, what truly empowered me were the soft skills I developed. These skills gave me the confidence to communicate openly and effectively, which is vital in my current role.

Financial independence is a critical goal for anyone, regardless of gender. Thanks to ESAF DDU-GKY, I am now enjoying that freedom. I can stand on my own feet, support my career, and pursue higher education—things that once felt like distant dreams.

I am deeply grateful to ESAF DDU-GKY for making this possible, and I wish the Training Centre continued success.



## Empowered to Succeed: A Transformative Journey with ESAF DDU-GKY

## A Journey from Rural Aspiration to Professional Success



My name is Arpitha Rai B S, and my story began in 2019 when I completed my B.Com degree in Madikeri. Like many fresh graduates, I was in search of a job when I discovered the ESAF DDU-GKY Training Program in Mysore—a government-approved initiative aimed at uplifting rural youth through Self-Help Groups.

The training focused on equipping us with essential skills in the BFSI (Banking, Financial Services, and Insurance) sector, targeting the holistic development of rural youth. During the three-month course, I gained invaluable knowledge in soft skills, banking, insurance, English language proficiency, and computer skills. The ESAF DDU-GKY Mysore trainers were top-notch, offering unwavering support and bringing a wealth of academic expertise. I feel immensely fortunate to have been part of this

transformative journey.

The program provided me with free accommodation, food, and learning materials and fostered a nurturing environment where we could thrive.

We underwent regular assessments, online exams, and interviews to track our progress, and I completed the program. It was a proud moment for me to be selected during the campus interview, and I began my professional journey as a Sales Officer Trainee at ESAF Bank, Mysore branch.

Today, I am thrilled to share that, based on my performance, I was promoted to Sales Officer on July 21, 2020. This achievement has brought immense joy to me and my family, and I owe it all to the ESAF DDU-GKY Training Program.

## A Journey from Dreams to Reality Through ESAF DDU-GKY



I am Lithin Aiyappa H T, hailing from Coorg. After completing my MBA in 2019, I searched for the right job opportunity. Then, a friend introduced me to the ESAF DDU-GKY skill training program implemented at ODP Mysore with the support of the Ministry of Rural Development (MORD) and the Karnataka Government. The program focuses on the Banking, Financial Services, and Insurance (BFSI) domain and is designed to empower rural youth. A quick search online assured me that this program was exactly what I needed to hone my skills and secure a job.

The fact that this government-sponsored training was free made it even more appealing, and I enrolled in October 2019. At the institute, I found many like-minded individuals who, like me, were hopeful for a brighter future. From the very start, we were provided free uniforms, study materials, tablets, and computer access. These resources, coupled with the guidance of expert trainers, allowed me to develop essential skills like communication, soft skills, and computer literacy.

What set this training apart was its hands-on, activity-oriented approach. It wasn't just about learning in theory; we were encouraged to engage practically, building confidence and improving skills day by day. The daily routine was never dull—filled

with interactive sessions, games, activities, and the energy of our trainers and the ever-supportive Center Manager.

The three-month training concluded in January 2020, so it was time for placements. The mock interview sessions, motivation, and preparation provided by our trainers proved invaluable. ESAF Bank conducted the placement interviews, and I was thrilled to be selected as a Sales Officer (SO) at their Hossur Branch in Bangalore. Many of my friends, who also received offers, shared the joy of securing a job.

Working as a Sales Officer at ESAF Bank has been a fulfilling experience. I can confidently say that joining the ESAF DDU-GKY skill training program was one of my best decisions. Not only did it help me achieve my career aspirations, but it also introduced me to a group of lifelong friends.

I am deeply grateful to the trainers and Center Manager, who played a pivotal role in my journey. The ESAF DDU-GKY program has been a game-changer for rural youth like me, offering a golden opportunity for many more. To anyone seeking to build a brighter future, this program could be your gateway to success, just as it was for me.





# Key Initiatives

## World Environment Day 2023: A Collective Push for a Greener Future

In celebration of World Environment Day 2023, the ESAF Foundation spearheaded various impactful initiatives across its projects, reflecting its unwavering commitment to environmental sustainability. Here's a breakdown of the key activities that marked this significant day:

### Farmers' Collectives: Rooting for a Sustainable Future

Farmer-producer companies across Kerala, Tamil Nadu, Madhya Pradesh, and Chhattisgarh participated in World Environment Day celebrations by planting 1,500 tree saplings. This collective effort by rural farmers highlights the intersection of agricultural practices with environmental conservation.



## Tree Sapling Plantation: A Green Revolution

Tree planting drives were launched across Kerala, Tamil Nadu, Karnataka, and Guwahati, focusing on native species to boost biodiversity and increase green cover. The initiative fostered environmental restoration and contributed to long-term ecological balance.

## Plastic Waste Collection: Tackling Pollution at the Source

Balajyothi club members actively collected plastic waste across various locations in a dedicated effort to combat plastic pollution. The waste was responsibly handed over to Haritha Karma Sena, a reputed environmental volunteer group known for waste management and recycling. This effort underscores ESAF Foundation's resolve to combat plastic waste while promoting responsible recycling practices.

## ESAF Balajyothi Clubs: Driving Youth Action

As part of their World Environment Day celebration, 84 ESAF Balajyothi clubs and Study Centers in Kerala and Tamil Nadu planted 2,642 tree saplings and collected 150 sacks of plastic waste. This remarkable effort by young members highlights their dedication to building a greener, more sustainable future.

## ESAF Urjabandhu: Powering Change through Clean Energy

In alignment with World Environment Day 2023, ESAF's Urjabandhu network observed an Energy Awareness period from June 1-15. During this time, they successfully installed a 129 kW solar power plant in multiple locations across Kerala, providing zero-emission energy. In addition, Urjabandhus participated in tree planting activities and distributed saplings in their local communities, reinforcing their role in environmental stewardship.

### Environmental Impact

10242<sub>tonnes</sub>

Carbon off set: footprint calculation of CO<sub>2</sub> /yr.

12049<sub>MW</sub>

Electricity/ year is generated from Renewable energy sources

### Economical Impact

₹ 58<sub>Cr</sub>

worth of business

8.4<sub>Cr</sub>

Reduction in energy cost/ year leading to substantial savings for users.

# Urban Initiatives: Empowering Communities for a Greener Tomorrow



## @ Calicut

A special World Environment Day event was held at Rehmania School for the Handicapped in Calicut, inaugurated by Ward Councillor Mufeedha Shukoor. Students were engaged through sapling distributions, tree plantations, and creative competitions, fostering an eco-conscious mindset among the younger generation.



## @ Bangalore

The ESAF Foundation, in collaboration with the Unnat Bharat Abhiyan project and Acharya Institution of Graduate Studies, organised events across Bangalore's rural districts to raise awareness about environmental issues. The programs engaged local communities through tree plantations and sustainable practices workshops, with active participation from key local figures.



## #BeatPlasticPollution Campaign: Mobilizing for Change

As part of the global #BeatPlasticPollution movement, ESAF Foundation initiated widespread activities across villages, schools, and public spaces. Tree plantation drives, street plays, rallies, and cotton bag distributions were some of the highlights of this campaign, which saw robust participation from Grampanchayat leaders and community members. These actions spread awareness and fostered a deeper connection to sustainable practices at the grassroots level.



## Guwahati: Pedal for a Change

In partnership with the Ministry of Tourism and local cycling groups, ESAF Foundation organised a cycle ride and plantation drive in Guwahati on June 4, 2023, to celebrate World Bicycle Day and World Environment Day. Over 120 cyclists participated, promoting eco-friendly transportation, followed by a tree planting event at Assam Textile Institute, amplifying the message of environmental conservation.

# ESAF Urjabandhu: Advancing Sustainable Energy Solutions

In alignment with the United Nations Sustainable Development Goals (SDGs) for 2030, ESAF Foundation focuses on the 3Ps: People, Planet, and Prosperity. Central to this vision is our commitment to conserving the planet by promoting energy-efficient solutions, particularly clean energy technologies. One of our key initiatives in this regard is the development of energy entrepreneurs under the banner "ESAF Urjabandhus."

Launched in 2021 as part of ESAF Small Finance Bank's CSR efforts, the ESAF Urjabandhu programme empowers local youth and electricians to become catalysts for clean energy adoption in their communities. By equipping them with the knowledge and tools to implement solar energy solutions, this village-level entrepreneurship scheme supports energy conservation and fosters local economic growth.

## Urjabandhu Training: Empowering Energy Entrepreneurs

The Urjabandhu programme offers a comprehensive 5-day residential training, covering both theoretical and practical aspects of Solar PV system design, installation, and maintenance. Participants are trained in on-grid, off-grid, and hybrid PV systems, catering to both commercial and residential needs. Field immersion, where trainees visit live installations, enhances their hands-on experience. The training, conducted in collaboration with reputable institutions such as the Centre for Renewable Energy - Mithradham, has so far empowered 239 entrepreneurs across Kerala and Tamil Nadu, with 75 new solar entrepreneurs emerging this year alone.



## Advanced Training for Continued Excellence

The programme also provides advanced training opportunities to hone the skills of certified Urjabandhus further. For instance, after completing a hybrid inverter workshop, Batch 8 received certification from MSME. At the same time, a separate three-day training on EV charging stations was conducted, introducing participants to the future of electric vehicles, solar-powered charging stations, and the associated business opportunities.

## Strategic Solar Entrepreneurship Initiatives

To further scale our efforts, a 30-day Solar Entrepreneurship training was organised in collaboration with MSME, culminating in certifying 25 solar entrepreneurs. These graduates now possess the skills and knowledge to drive solar energy adoption in their respective communities, contributing to a more sustainable energy future.

## Achievements and Recognitions

By March 2024, Urjabandhus had collectively installed over 7,957 kW of solar power across various regions. The programme's excellence was recognised at the ESAF Foundation Day, with Sharafudheen T K from Batch 5 receiving the Gold Award for outstanding contributions. At the same time, Anandu Prakash from Batch 1 was awarded the Silver Award.

## Inspiring Future Generations

As part of our commitment to nurturing the next generation of energy entrepreneurs, ESAF Urjabandhu conducted orientation programmes across leading institutions, including IITs in Kerala. These sessions aimed to ignite entrepreneurial thinking among young minds, exposing 170 students to the vast opportunities in the solar energy sector.



ESAF Urjabandhu is pivotal in advancing sustainable energy solutions, fostering local entrepreneurship, and supporting India's transition towards a greener, more sustainable future.



239

Entrepreneurs across Kerala and Tamil Nadu

75

New solar entrepreneurs emerging in FY24



7,957 kW

Solar power across various regions - collectively installed as in March 2024



# Case Studies

Mr. Sharafudheen T K, a 43-year-old from the Malappuram district, exemplifies the power of determination and adaptability. Coming from a modest middle-class family with his wife and two children, Sharafudheen worked diligently as an electrician, handling wiring jobs for years. However, when solar technology began making strides in Kerala, he dared to venture into uncharted territory, installing three Off-grid Solar PV systems despite having only a limited understanding of the field.

It was at this crucial juncture that Sharafudheen learned about the ESAF Urjabandhu training programme, an initiative under ESAF Small Finance Bank's CSR efforts. Determined to better his skills and improve his livelihood, he enrolled in Batch 6. Reflecting on his experience, he expressed deep gratitude for the comprehensive technical training, which proved to be transformative for his business. The newfound knowledge enabled him to provide

high-quality solar services, but more importantly, it illuminated the mistakes he had made in his early installations, empowering him to rectify them.

After completing the training, Sharafudheen, alongside his colleagues, took on a project that would change his career trajectory. Together, they successfully installed 1.1 MW of solar power systems across Kerala, earning between ₹2,500 to ₹4,000 per kilowatt. This venture not only brought in financial rewards but also opened doors to international opportunities. Sharafudheen was offered the chance to work on a prestigious 1.2 MW solar power plant in the Maldives in a remarkable leap.

Sharafudheen's journey from a local electrician to an international solar energy professional is a testament to the life-changing potential of the Urjabandhu programme. His story is one of resilience, transformation, and the boundless possibilities that education and perseverance can unlock.



## A Journey to Solar Success

## Harnessing Solar Power

Mr. Shony Paul, aged 39, returned to his homeland of Thrissur after spending 13 years working abroad in the Gulf. Upon his return, he sought new opportunities and found his calling in the burgeoning field of solar energy. Driven by his passion for making a difference in his community, Shony enrolled in ESAF Urjabandhu's Batch 7, a move that would set the foundation for his remarkable journey in the solar energy industry.

Inspired by the comprehensive training, Shony channelled his newfound expertise into establishing his own solar company, KPMJ, in Varantherapally. Armed with a deep understanding of solar energy's technical and environmental benefits, he engaged

with his local community, effectively communicating the long-term advantages of adopting clean energy solutions. His dedication and entrepreneurial spirit led to the successful installation of over 80 kW of solar power systems, transforming his business and community.

From receiving training to becoming a successful entrepreneur, Shony's journey is a shining example of how education, hard work, and vision can create lasting impact. His story underscores the role of sustainable energy in shaping a brighter, greener future for generations to come.

Mr. Shaji, a trainee from the second batch of ESAF Foundation's EV Charging Station training program, successfully launched his EV charging station in Chottanikkara. With a keen interest in technology and the growing demand for electric vehicles, he saw an opportunity to contribute to the green energy movement. The training equipped him with

technical skills, business knowledge, and sustainable practices to establish and manage the station. Despite initial challenges, Mr. Shaji's perseverance and commitment have made his charging station a reliable facility, supporting the local EV community and showcasing the potential of green entrepreneurship in Kerala.



## Shaji's Journey in EV Charging

## A Radiant Dawn



In the tranquil heart of Palakkad district, the story of Mr. Dinesh, aged 46, unfolds like an inspiring tale of transformation. Once a skilled CCTV technician in Saudi Arabia, Dinesh spent 15 years abroad, but the call of home proved too strong to resist. Upon his return, he was determined to carve a new path, embarking on an entrepreneurial journey with the unwavering support of his family – his father, mother, wife, and two children.

Fuelled by curiosity and a growing interest in solar energy, Dinesh envisioned starting his own business in the renewable energy sector. His search for knowledge led him to the ESAF Urjabandhu programme, a CSR initiative of ESAF Small Finance Bank. As part of the 8th batch of this transformative programme, Dinesh gained the expertise and confidence to establish Dakshin Energy Solution, a limited liability partnership (LLP) that soon earned accreditation from the Ministry of New and Renewable Energy (MNRE).

What began as a personal ambition quickly blossomed into a thriving venture. Dakshin Energy Solution became a beacon of opportunity for the local community, employing four permanent staff and providing daily work for four more. Under Dinesh's leadership, the company rapidly gained recognition in the solar industry.

Dakshin Energy Solution installed 70 kW of solar power systems in an impressively short span, generating business worth ₹49 lakh and a profit of ₹5.8 lakh. Beyond financial success, this achievement contributes to environmental sustainability, helping families reduce their energy costs while embracing clean, renewable energy.

Dinesh's journey is a testament to resilience, innovation, and the power of purpose. Through Dakshin Energy Solution, he is illuminating homes and guiding his community toward a more sustainable future.





Social Intervention Areas

# Farm Sector Initiatives

# FPO formation and Capacity Building

ESAF Foundation's Farmer Producer Organizations (FPO) initiatives are transforming rural livelihoods by empowering farmers with access to quality agricultural inputs, innovative practices, and sustainable market opportunities. These efforts enhance economic viability, reduce cultivation costs, and promote value addition through branding and technology, fostering inclusive growth and environmental stewardship across communities.

## Fertiliser & Pesticide Business

Late Manohar FPCL, Maharashtra has opened an input shop in Yelur village of Kandhar Block. This initiative enables farmer members from seven villages to access quality inputs at reasonable prices. The availability of these inputs will help farmers reduce the cost of cultivation and increase their income. Additionally, farmers received training on the proper use of fertilizers and pesticides.

The BMK FPCL in Chattisgarh has been started the services of selling and applying the Nano Urea and Nano DAP. Selling organic manures to farmers has been started by many FPOs in Kerala, motivating the farmers on good agriculture practices.

## Agri Equipments/ Farming Materials

Greens Mala FPCL in Kerala started selling of selling precision farming materials. Farmist FPCL in Kerala and Kuruthancode FPO in Tamilnadu focus on selling other agri equipments. By offering these products at a low price and delivering them to members' doorsteps, they are making farming more economically viable and convenient

## Seed and Planting Materials Business

The FPOs in Chattisgarh, Jharkhand, and Odisha states have been started

selling seeds of paddy and small millets to its farmer shareholders in every season. The FPOs in Kerala and Tamilnadu have started selling of banana suckers, vegetable seedlings and saplings. 3 FPOs in Kerala established their own nurseries, exclusively focusing on vegetable seedling and arecanut saplings.

Venturing to Output Marketing/ Trading of Agri and Forest Produces

## An Outlet for Vegetables and Food Products

Thalassery Agro FPCL, Kerala opened an outlet to sell vegetables sourced from their own members is a commendable initiative. This outlet serves as a platform for aggregating produce from shareholders, ensuring that the vegetables sold are of high quality and fresh. Nemmara FPO in Kerala opened an outlet for selling various food products. Overall, these outlets are vital components of the FPO's efforts towards sustainable agriculture and the economic empowerment of its members.

## Seed Production Business

Jagtial Neelakanta FPO in Telangana and Krushakabandhu FPCL in Odisha has started quality paddy seed production with their progressive farmers. This initiative helps the farmers to get the quality seeds and

FPOs to get the good margin in their business.

## Aggregation of Forest Produce

Rithi FPCL in Madhyapradesh has been ventured into Aggregation of Forest Produce. The FPO started to aggregate "Chirounji" which was collected by farmers from the forest. This initiative helps the farmers to get the better price for the produce.

## Aggregation of Farm Produces

The FPOs in Kerala, Odisha and Jharkhand have been focused on procurement of various crops like coconut, paddy, Raggi, Little millet, Pigeon Pea, and Mango. This leads to remove the middlemen in the marketing channel and ensuring market price to individual farmers.

## Custom Hiring Centre

Krushakabandhu FPCL in Odisha provides tractor services to its members through FPOs. Riti Fasal FPCL in Madhyapradesh provides agro machinery services for on farm production. Farmist FPCL in Kerala provides the machinery support services for dehusking the arecanut and coconut.

## Labour Banking

Nilā FPCL and Thalasserry FPCL started labour bank services for harvesting coconut and arecanut.

The farmers in the FPOs were facing the shortage of labours for plucking coconut. By understanding this challenge, these FPOs established their labour bank with migrant workers and ensured on time harvesting of crops

### **Branding FPO Products**

Kanhangad Agro FPCL in Kerala launched the coconut oil in the brand "Kanhangad Agro".

Nenmara FPO in Kerala introduced a line of products, especially Beaten Rice and spice powders, under the "Nenma" brand.

Attapady FPO in Kerala established a Honey Processing Centre and marketed the Honey in the brand name of "AAPCOS". The FPO also sells various products as small millets and spices in the same brand.

Dharshanam FPCL in Kerala ventured into the food market by launching of banana chips and powder under the brand name "Dharshanam".

Nila FPCL in Kerala Commenced the production of organic manure under the brand "Nila," emphasizing sustainable farming practices.

BMK FPCL in Chattisgarh launched the scented paddy rice in the brand name of "BMK".

Under Governemnt Convergence, custom hiring is the major initiative that to be added.

### **Convergence with AIF Scheme**

Riti Fasal FPC in Madhyapradesh had done credit linkage of Rs. 1700000 under the Agriculture Infrastructure Fund (AIF) scheme to establish Custom Hiring Centre. The sanction of the Custom Hiring Centre marked a significant milestone, symbolizing technological advancement and the triumph of collective effort and community resilience. In the coming year, the FPO expects the turnover of

Rs. 25 lakhs from the custom hiring centre which serve as a testament to the remarkable journey of growth and sustainability of the FPO

### **Collaboration with International Agencies**

Attapady FPO in Kerala installs a Solar-Powered Cold Storage unit with support of ESAF Foundation and CLASP, International Nonprofit Organisations working in the Energy Sector. A cold storage unit with 5 MT capacity with 36 hours of backup established aiming tribal farmers in preserving high-value fruits and vegetables for better market prices.

### **Collaboration with Local Line Departments**

Nenmara FPO in Kerala promotes Apiculture Farming in collaboration with Horticrop, Mavelikara. 35 farmers shareholders attended the training and received essential apiculture equipment with 40% subsidy, including bees, smoker, mask, and honey extractor to start the Apiculture farming. Krushakabandhu FPCL in Odisha partnered with Horticulture Dept., supplied 100 Kg of onion seeds worth Rs. 150,000 to 100 farmers at Rs. 150 per Kg (actual cost Rs. 1500 per Kg). Each farmer received incentive support of Rs. 4,800 from the state government. Additionally, the FPO partnered with District Agriculture Office, Nuapada received 1 John Deere 5045D 4WD tractor, 3 manual hand sprayers, and 1 power-operated sprayer under CDP-MLIP Project. The District Agriculture Office provided Rs. 10 lakhs as grant; Krushakabandhu FPCL contributed Rs. 64,000 as community contribution.

### **Institutional Tie Ups with Private Agencies**

Jagtial Neelakanta FPCL in Telangana partnered with Ramesh Seeds for

cultivating and procuring Pusa Basmati 1509 paddy variety with 17 farmers of the FPC. The Agency has agreed the guaranteed purchase price of Rs. 2800 per quintal, higher than the existing market rate, with yield assurance.

BMK FPCL in Chattisgarh has collaborated with IFFCO for the Namu Drone Project, emphasizing the promotion of Nano Urea and Nano DAP. It aims to conserve the soil fertility through the innovative use of drones for spraying.

Alathur FPO in Kerala has partnered with Coimbatore Arya Vaidhya Farmacy to cultivate the medicinal plants in the farmers field. It aims to reach 100 farmers covering 100 Acres of land.

Kanhangad FPO in Kerala has been chosen as the government procurement agency by KERAFED for coconut procurement. The FPO has opened a procurement centre in Periya Panchayath, benefitting thousands of small and marginal farmers. This partnership ensures to get market price for coconut farmers.

# ESAF Pashumitra: A New Dawn for Dairy Farming

India, the largest producer of milk in the world, plays a critical role in uplifting rural livelihoods, improving health, and enhancing income across millions of households. Dairy farming is not just a source of nutrition but also an economic lifeline for countless families. In this context, ESAF Foundation's innovative Pashumitra programme is making a remarkable impact by bringing essential dairy services to farmers' doorsteps and empowering them with knowledge, tools, and opportunities.

The Pashumitra programme trains Dairy Entrepreneurs, or Pashumitras, who are professional Artificial Insemination (AI) technicians. These individuals undergo 45 days of in-house training provided by the National Dairy Development Board (NDDB) and 75 days of field training, transforming them into experts who offer crucial AI services directly to

farmers' homes. Their work goes beyond insemination; they are also engaged in milk collection, feed and nutrition mixer supply, and even banking services for dairy farmers, all while earning a modest income for their valuable services.

Thanks to support from ESAF Small Finance Bank's CSR initiative, 69 Pashumitras have already been trained across Tamil Nadu and Karnataka, marking the beginning of a new chapter in rural dairy management.

## ESAF Pashumitra: Training and Empowerment in Artificial Insemination

In the past year alone, 25 rural youth have been trained as Pashumitras. This cohort completed 45 days of intensive classroom instruction followed by 75 days of field training under the guidance of experienced veterinarians. The training culminated

in a certificate and the provision of essential kits, which included a 35-litre can, a 3-litre can, a thawing monitor, forceps, scissors, and an AI gun, tools that are crucial for their new roles. The certificate distribution ceremony, held at NDDB Training Centre in Erode, was a proud moment, with Smt Mereena Paul presenting the certificates and kits to the graduates.

## Dairy Animal Management (DAM) Programme: Transforming Dairy Enterprises

In addition to AI training, ESAF Foundation, in collaboration with NDDB Southern Regional Training Centre, conducted a five-day Dairy Animal Management (DAM) Programme to equip dairy farmers with the skills necessary to run successful dairy enterprises. The programme covered critical areas such as identifying high-quality milching animals, testing milk quality, fodder management, and adopting modern milking methods.

The training sessions provided practical knowledge on feed management, breeding, disease prevention, and financial management, empowering farmers to maintain accurate records and ensure the financial sustainability of their operations. The hands-on training, led by experts like Dr. Govindan and Dr. Aravind, not only increased participants' confidence but also equipped them with the skills needed to improve productivity and profitability in their dairy farms. A total of 42 participants benefited from this life-changing experience.

## Veterinary Camps: Strengthening Rural Dairy Infrastructure

To further support the Pashumitras and promote their services, ESAF Foundation organised veterinary camps in collaboration with the



local animal husbandry department. These camps provided a platform for Pashumitras to showcase their skills and offer valuable services to farmers, thereby adding value to the existing veterinary infrastructure in the region.

Six veterinary camps were organized in areas where Pashumitras operate in Tamil Nadu alone. During these camps, 257 farmers registered, and over 1,280 cattle, 664 goats, and 190 poultry were treated for various ailments such as mastitis, chickenpox, and foot-and-mouth disease. Pregnancy detection services were also offered for cattle, ensuring the health and well-being of the livestock.

### A Vision for the Future: The Ripple Effect of ESAF Pashumitra

The Pashumitra programme is more than just a technical initiative; it's a visionary project that harnesses the power of dairy farming to uplift entire communities. By empowering rural youth, improving livestock health, and increasing farmers' income potential, ESAF Foundation is driving real change in the heart of India's dairy industry.

Like the hundreds of other Pashumitras, Dinesh's story illustrates the transformative power of education, training, and community support. As India continues to lead the world in milk production, initiatives like ESAF's Pashumitra programme ensure that this wealth is shared by those who need it most—rural farmers. ESAF is lighting the way for a brighter, more prosperous rural India through the confluence of dairy expertise, entrepreneurial spirit, and sustainable practices.



# Case Studies

Suman, a 26-year-old B.Com graduate from Theni, Tamil Nadu, is a YouTuber with an inspiring story of personal growth and career transformation. Recently certified as an AI technician, he completed his training through the ESFB-supported project at the NDDDB centre in Erode. During his training, Suman successfully carried out 500 artificial inseminations earning Rs. 150 per insemination. Suman now enjoys a steady monthly income of around Rs. 7,000.

What makes Suman's story remarkable is his newfound confidence and entrepreneurial spirit. In the coming months, he plans to expand his services beyond artificial insemination, venturing into milk collection and feed supply. His drive and ambition are clear, and he is set to make a lasting impact in his community.



## From YouTuber to Aspiring Entrepreneur

## From Engineer to Rural Entrepreneur



Uday Kumar, a native of Hosur in Krishnagiri District, Tamil Nadu, was once a successful engineer in Bangalore. However, like many, his life was upended by the COVID-19 pandemic, which led to the loss of his job and forced him to return to his village. Faced with the challenge of supporting his family, Uday took up farming, but the income was insufficient to make ends meet.

That's when Uday learned about the ESAF SFB-funded CSR Pashumitra program through an ESAF Foundation coordinator in his area. He was selected for the program in consultation with the Raithamitra Farmer Producer Company. He underwent 45 days of AI technician training at NDDDB's Southern Regional Demonstration and Training Centre in Erode. This training gave him valuable skills in animal husbandry, artificial insemination, and ethno-veterinary practices, followed by 75 days of field training under a veterinary doctor.

Initially unsure about the prospects of artificial insemination (AI) as a full-time business, Uday's outlook changed after a follow-up training program organised by ESAF Foundation in October 2021.

He learned about additional business opportunities like nutrient supply, cattle insurance, and banking services there. Armed with a business plan, Uday set ambitious targets for himself.

Uday's hard work paid off quickly. By December 2022, he had performed 1,063 inseminations across 20 villages, generating Rs. 3,18,900 in revenue and Rs. 2,12,600 in profit. He had reached out to over 600 farmers, gaining their trust and establishing himself as an expert AI technician. As Uday says, "Once farmers trust me, I can use that channel to sell other products like nutrient mix and cattle feed."

In 2023, Uday further stabilised his business, performing an average of 120-140 inseminations per month. Over the year, he completed 1,440 inseminations, earning Rs. 4,32,000, with a profit of Rs. 2,88,000. Uday has already diversified his business, offering mineral mixtures and nutrient supplements. Grateful to the ESAF Foundation and ESAF Small Finance Bank, Uday is proud to have built a successful, stable career in his village, free from the need to migrate to a city.

# Empowering Local Agri-Entrepreneurs

ESAF Krushakmitras aims to cultivate a cadre of local agri-entrepreneurs who provide vital agricultural services to rural farmers and Farmer Producer Organisations (FPOs). These Krushakmitras are trained to support farmers in enhancing farm productivity by offering expert knowledge, training, and resources to optimise crop yields and minimise losses. They receive both classroom and field-based training in areas such as entrepreneurship, agricultural marketing, crop cycles, nursery development, soil health, and fertiliser usage in collaboration with renowned government agencies.

## ESAF Krushakmitra Training and Exposure Visits

Training at NABARD MABIF

ESAF Foundation, in partnership with NABARD MABIF, organized a comprehensive training programme for 20 members from 7 FPOs across Southern Tamil Nadu as part of ESFB's CSR initiative. The objective was to equip each trainee to become a Krushakmitra capable of empowering farmers in their respective regions. The training, held at NABARD MABIF and the Agricultural College and Research Institute in Madurai, was inaugurated by Mr. Sakthikumaran, Chief Manager of ESAF Foundation, who emphasised the importance of collaboration among various players in the agriculture sector.

## Key sessions included:

- The role of Krushakmitras in the FPO ecosystem
- Building relationships between Krushakmitras and FPO stakeholders
- Roles and responsibilities of the Board of Directors and CEOs
- Mandatory compliance under the Companies Act
- Importance of business planning, sensitivity analysis, and working capital management
- Exploring business opportunities in the agri-value and crop value chains
- Interaction with successful startups and entrepreneurs to inspire FPOs
- Branding, packaging, and value addition in agricultural products

## Insights into cattle feed manufacturing, agri-allied activities, and organic farming

The programme also included exposure visits to Vagai Millets Farmer Producer Company Ltd, a successful FPO in Madurai, and the Regulated Market in Thirumangalam, Madurai, to explore opportunities through the e-NAM platform. Experts from the agriculture, marketing, and finance sectors also participated in the sessions, providing valuable insights.



# Training and Exposure Visit at Jarugumalai



A two-day exposure visit was organized for 10 Krushakmitras from Jarugumalai, Kanyakumari, to deepen their understanding of market demand and new business opportunities related to the cultivation of neeriyum flowers. The visit commenced with a tour of the Thovali flower market, where the Krushakmitras observed market dynamics, including demand, supply, and pricing mechanisms. They also

engaged in a buyer-seller interaction at Krishi Vigyan Kendra (KVK), gaining insights into the market's challenges and aligning production to meet consumer needs.

The Krushakmitras were also introduced to a new variety of neeriyum at the Flower Research Station, where scientists provided technical support and demonstrated how to incorporate this variety into their cultivation. Additionally, they

visited the Nikki Bonsai Garden and Training Centre, where live demonstrations on bonsai techniques inspired the Krushakmitras to explore bonsai as a complementary business venture.

These exposure visits equipped the Krushakmitras with practical knowledge and innovative techniques, empowering them to bring new value and opportunities to their communities.

# Empowering Farmers through Digital Training

Bhavathi Perumal of Kruskamithra, Kanyakumari, mobilized 25 farmers from his Farmer Producer Organization (FPO) and provided them with training on the "Grow Your Farm" app. The training focused on input requirements, disease diagnostics, and potential solutions. Mr. Aruneswar, the CEO, assisted him in guiding all 25 farmers on how to effectively use the app.



# Market Linkage and Capacity Building



ESFB's CSR initiative is focused on enhancing the capacities of Farmer Producer Organisations (FPOs) in their marketing efforts and supporting their evolution into professional business organisations. Farming must be seen as an entrepreneurial activity rather than a simple means of livelihood, with a strong emphasis on demand-driven production, market analysis, and forecasting. Accordingly, ESAF Foundation places significant importance on marketing and business development. The training modules include:

- Organising buyer-seller meets
- Branding, packaging, and licensing
- Business plan development and value addition of produce

## Branding, Packaging, and Licensing Training

A training session on branding, packaging, and licensing was conducted for the Dhimbam Dhaniya Farmer Producer Company Malai Millets Farmer Producer Company in Erode, and Navadhanya Farmer Producer Company in Dharmapuri. This session, facilitated by Mr. Ashwin, a marketing and branding expert, aimed to educate 50 FPO members about the critical aspects of branding, effective packaging strategies, and customer segmentation. The training equipped participants with valuable

knowledge to strengthen their brand presence, improve marketing efforts, and increase their market reach, ultimately positioning them for greater success in the competitive agricultural market.

## Buyer-Seller Meets

At Kanyakumari:

A buyer-seller meet was organised to connect 17 farmers with buyers for the sale of millets. The meet, held both offline and online, involved buyers from Sahaja Organics and Lakshmi Export, who expressed interest in establishing long-term partnerships after discussions on price, quality, and future collaborations.

At Tenkasi:

A district-level buyer-seller meet took place at RVS-KVK Kadayanalur, Tenkasi, with Mr. Sasikumar, DDM NABARD, as the chief guest. The meet also had experts like Mr. Ramesh, an Agritech consultant, addressing market linkage schemes. Eight buyers of coconut, honey, millets, pulses, and paddy interacted with six FPOs, discussing business requirements.

At MABIF, Madurai:

In association with NABARD MABIF, ESAF Foundation organised a one-day training program for 25 FPOs from 11 districts of Tamil Nadu.

Held at the Agricultural College and Research Institute, Madurai, on 20th October 2023, the program focused on branding, packaging, and licensing, with insights on export opportunities and pricing strategies. Experts, including Ashwin from Shapers Studio, addressed 121 members from 25 FPOs, empowering them to enhance their market presence and business growth.

## Input and Output Services Training for FPO Leaders

A training program on input and output services for FPO leaders was conducted in Kanyakumari and featured experts from NCDC, ESAF Foundation, and legal specialists. The training provided FPO leaders with insights into efficient organizational management, sustainable practices, and financial management, enabling them to enhance their FPOs' operational effectiveness and contribute to agricultural development in their regions.

## Infrastructure Support

To strengthen the milk value chain, ESAF Foundation supported the installation of a bulk milk chilling unit with a daily capacity of 3,000 litres at Vathalagundu, Tamil Nadu. The facility also includes a generator and an effluent treatment plant, ensuring the efficient collection and processing of milk.

# ESAF Centre for Excellence in Collective Enterprises



## **Strategic Planning Workshop:**

As part of the Centre for Excellence programme, FPO leaders in Kerala attended a three-day strategic business planning workshop at the Darsana Pastoral Centre, Peechi.

Thirty representatives from 12 FPOs participated, and the sessions focused on building business acumen. They concluded with a certificate distribution ceremony led by chief guests Paul Sir and Mereena Ma'am.

## **State-Level Workshops on FPO Excellence:**

State-level workshops on the "Ecosystem Approach for FPO Excellence" theme were conducted in Ranchi, Jharkhand; Yavatmal, Maharashtra; and Raipur, Chhattisgarh. The workshops focused on networking FPOs with CBBOs and government departments. Key discussions included capacity building, marketing support, value addition, and future plans for FPO development. Representatives from FPOs, CBBOs, and government officials participated in these sessions.

# Case Studies

Sunita Naik, a 32-year-old mother of three from the rural village of Khorigaon, Chhattisgarh, is a testament to the transformative impact of empowerment initiatives in agriculture. Coming from a marginalised family solely dependent on farming, Sunita faced the usual challenges of rural life. However, her life took a remarkable turn when she joined the Farmer Interest Group (FIG) under the BMK Farmer Producer Company Limited (FPCL).

With the support of ESAF Small Finance Bank's CSR initiatives, numerous awareness programmes and FIG formations were established within the BMK FPO. Despite her responsibilities as a homemaker, Sunita embraced the opportunity to participate actively in these programmes and training sessions. Recognising her potential, she was selected for institutional lead farmers training, a programme supported by ESAF Small Finance Bank's CSR funds. She gained valuable insights into innovative agricultural technologies to improve farming income during this training. Her dedication and aptitude soon led to her selection for the prestigious Namu Drone Didi Scheme.

Sunita's journey took a significant leap forward when she was chosen to attend a 15-day Remote Pilot Course under the Namu Drone Didi Scheme, initiated by the Chhattisgarh State Government. This course was conducted at MITS Gwalior by IGRUA-Drone Destination and equipped her with essential

drone-operating skills. Sunita became a key figure in her community's agricultural landscape with this expertise. As a skilled drone operator, she now plays an integral role as a technician in Nano Urea Application within the BMK FPCL. Her proficiency in handling modern agricultural technology has boosted her family's income and positioned her as a driver of change within her community.

Through her involvement in FIG activities, supported by ESAF Small Finance Bank, Sunita has evolved into an entrepreneur in farming technology, significantly enhancing efficiency and productivity. As part of the Namu Drone Didi Scheme, she received a drone worth Rs. 5 lakh and a three-wheeler transport vehicle, completely free of cost. With the BMK FPO holding a fertiliser licence, Sunita will play a pivotal role in supporting the FPO by applying fertiliser for its members.

Sunita Naik's success story highlights the crucial role of empowerment initiatives by ESAF Small Finance Bank in fostering rural development. By providing access to training and technology, these initiatives enable individuals like Sunita to break the cycle of poverty and contribute significantly to agricultural advancement. As she continues to shine as a beacon of change, Sunita inspires others in her community to embrace innovation and pursue a path towards prosperity in the agricultural sector.



## A Journey Towards Agricultural Innovation

# Case Studies

In the Riti block of Katni District, Madhya Pradesh, small and marginal farmers faced significant challenges in improving their agricultural income. High cultivation costs and low market prices for produce left many struggling to make ends meet. However, hope arrived with the establishment of the Riti Fasal Farmer Producer Organisation (FPO), spearheaded by the ESAF Foundation. Registered under the Companies Act with 10 board members, the FPO initially faced difficulties in mobilising farmers, primarily due to a lack of awareness and motivation. During its first year, progress was slow, and the board's enthusiasm waned. But the tide turned with the Corporate Social Responsibility (CSR) support of ESAF Small Finance Bank.

To reinvigorate the FPO, ESAF Small Finance Bank launched several initiatives, including field-level awareness programmes, the formation of Farmer Interest Groups (FIGs), and specialised training sessions. These efforts successfully motivated small and marginal farmers to join the FPO, which now boasts 300 shareholders. The FPO primarily cultivates paddy and vegetables. Riti Fasal FPO's vision transcends mere crop cultivation—it aims to foster prosperity and resilience among its members.

Specialised institutional training, focusing on advanced agricultural practices and modern

technology, further empowered farmers and the FPO's board. Supported by ESAF Foundation's CSR initiatives, 100 lead farmers embarked on a journey of skill enhancement, bolstering their confidence and capabilities. Under the guidance of the ESAF Foundation ecosystem, these farmers became agents of change, driving innovation and progress within their communities.

One of the FPO's significant achievements is securing a credit linkage of Rs. 17 lakhs under the Agriculture Infrastructure Fund (AIF) scheme to establish a Custom Hiring Centre. This milestone symbolises technological advancement and the triumph of collective effort and community resilience. In the coming year, the FPO anticipates a turnover of Rs. 25 lakhs from the Custom Hiring Centre, a testament to its remarkable growth and sustainability.

With the unwavering CSR support of ESAF Small Finance Bank in just two years, Riti Fasal FPO has evolved from a budding initiative into a thriving ecosystem of agricultural prosperity. Today, it stands as a beacon of what can be achieved through passion, perseverance, and partnership, transforming the lives of small and marginal farmers and their families for generations to come.



## From Fields to Flourishing Futures

Attappadi Farmer Producer Organisation (FPO) has recently been honoured with the prestigious title of "Best Emerging FPO" at an event hosted by ESAF Foundation, with the award presented by the Honourable Minister, Sri K. Rajan. This recognition is a powerful testament to the FPO's impressive accomplishments in just two years. With over 500 small and marginal farmers joining its membership, the FPO has ventured into various agribusiness initiatives, notably launching honey processing units under the brand name "AAPCOS." This strategic diversification enriches its product offerings and opens new revenue streams for its members.

A key highlight of their journey is installing a solar-powered cold storage facility, a collaborative effort between ESAF Foundation and CLASP, US. The unit, valued at Rs. 22 lakhs, boasts a 5 MT capacity and provides up to 36 hours of backup. This innovative facility addresses a crucial need for preserving

high-value fruits and vegetables, allowing tribal farmers to store their produce for extended periods, ensuring they can access better prices in the market. Such infrastructure not only benefits FPO members directly but also stimulates the region's economic development by improving market access and reducing post-harvest losses.

In addition to these tangible achievements, Attappadi FPO has demonstrated a strong commitment to transparency and democratic governance. A recent Annual General Meeting (AGM), attended by 250 members, highlights the organisation's dedication to participatory decision-making.

As they look to the future, Attappadi FPO remains focused on expanding its business ventures in the current financial year, further cementing its role as a key driver of agricultural growth and prosperity in the Attappadi region.

## A Rising Force in Agricultural Prosperity



# Deployment of Solar Pump Sets with Micro Irrigation – CLASP

## Deployment of Solar Pump Sets with Micro Irrigation – CLASP

In partnership with CLASP, this project is an initiative to pilot a solar-powered irrigation system integrated with micro-irrigation schemes in the Kanker district of Chhattisgarh. The intervention's objective extends beyond improving irrigation practices to transforming cropping patterns. It serves as a collaborative partnership model, with CLASP providing

support for staffing and capacity building, CREDA facilitating irrigation infrastructure, and the Agriculture Department offering training and guidance. ESAF Foundation, in conjunction with FPOs, has played a key role in mobilising and sensitising the farming community.

As part of the project, 60 solar pump sets were installed through CREDA, and farmers were introduced to best irrigation practices and crop

diversification at demonstration sites. They were also supported in installing drip irrigation on half-acre plots, focusing on vegetable cultivation. Awareness campaigns on irrigation practices and solar-powered irrigation were conducted through street plays, group meetings, and one-on-one interactions at the village level. A stakeholders' consultation meeting was organised to foster connections and linkages between key stakeholders.



In this initiative, out of the 87 farmers who have installed solar irrigation systems, 60 have been provided with micro-irrigation schemes (drip systems) covering half an acre each. The farmers received training and exposure to vegetable cultivation, with 80% being first-time vegetable growers.

## Results from Vegetable Cultivation under Drip Irrigation

The average income from vegetable farming has been 5,993.

Most farmers have grown tomatoes, brinjals, and chillies.

Crops such as cauliflower, potatoes, bottle gourds, and ladyfingers have generated higher income.

Of the 40 farmers engaged in drip irrigation, 35 were not cultivating any crops on their land before this intervention, bringing 17.5 acres of land under productive agriculture with irrigation.

Approximately 72% of the total vegetable yield was sold in local markets, with the remaining 28% used for household consumption.

French beans, peas, chillies, and cluster beans were primarily grown for household consumption rather than sale.

### Vegetable Production Details

Vegetables	% of Household Consumption	Average Income ( )
Bitter Gourd (Karela)	30%	1,812
Bottle Gourd (Lauki)	13%	2,257
Brinjal	32%	991
Cauliflower	19%	2,843
Chilli	61%	1,049
Cluster Bean (Gawar Fali)	50%	688
Coriander	33%	300
French Bean	100%	100
Ladyfinger	23%	2,163
Peas	100%	300
Potato	43%	2,444
Radish (Mooli)	24%	644
Ridge Gourd	25%	400
Cowpea (Baharbatti)	33%	780
Tomato	22%	1,962
Grand Total	28%	5,993

# Case Studies

Suklal Salam, a resident of the remote tribal village of Goyanda, located 22 kilometres from Bhanupratappur in the Kanker district of Chhattisgarh, had always relied solely on paddy cultivation. However, his journey towards agricultural diversification began when ESAF Foundation established a Farmers Producer Organisation (FPO) in his block. Suklal became an active member, engaging in FPO activities and receiving support from an animator appointed through the CSR funding of ESFB. This animator provided training and handholding support and helped mobilise farmers while conducting Farmers Interest Group (FIG) meetings at the village level.

In mid-2023, ESAF Foundation, in collaboration with the Chhattisgarh State Renewable Energy Development Agency (CREDA), facilitated the installation of solar pumps with a 95% subsidy for 87 farmers, including Suklal, who had access to a nearby water source. Further, ESAF Foundation partnered with CLASP to install micro-irrigation systems for 40 farmers to encourage crop diversification. Although initially uncertain and inexperienced in vegetable farming, Suklal expressed a tentative interest in diversifying his crops.

With field-level training provided by ESAF Foundation staff, Suklal and other farmers were

introduced to advanced vegetable cultivation techniques at the Krishi Vigyan Kendra (KVK) in Kondagaon. The scientists at KVK educated the farmers on drip irrigation, its impact on productivity, and the importance of shifting from a single crop, like paddy, to more diverse agricultural practices.

Inspired by this training, Suklal dedicated half an acre of his 4-acre plot to vegetable farming, opting to grow cabbage, tomatoes, chillies, and brinjals. Guided by the animator on land preparation and best practices, Suklal began his new venture. Today, he sells his cabbages at ₹10 per piece in the local market and harvests his produce weekly. "Mai to sabji se kamane laga hun" ("I have started earning from vegetables"), he proudly exclaims, as a first-time vegetable grower.

Suklal's story exemplifies the power of convergence between various agencies, particularly the role of ESFB in field mobilisation and orientation. This support has significantly transformed, introducing improved agricultural practices to farmers in one of the most remote regions. Suklal is one of 40 farmers in and around Goyanda who have embarked on a similar journey, growing vegetables for the first time and reaping the rewards of sustainable agriculture.



**Tinka Tinka  
Banke  
Judenge Hum**

Social Intervention Areas

# Disaster Preparedness and Management

# Emergency Relief & Community Interventions



## Distribution of Water Purifiers

As part of the CSR initiative by ESAF Small Finance Bank, ESAF Foundation installed a water purifier at Govt L. P. School, Agali. Smt led the installation and inauguration. Mereena Paul, Executive Director of ESAF Foundation, who also launched the ESAF Balajyothi Club at the school. The event was presided over by Sri. Manoj, PTA President, with the presence of Sri. Jaison James, Ward Member, Agali Gramapanchayat; Sri. Lijith Jose, Assistant Vice President of Marketing, ESAF Small Finance Bank; Sri. John P. Inchalakody, Associate Director, ESAF Foundation; Sri. Ullas P. Scaria, Senior Manager; Sri. Amal K. A; Sri. Binil C.H., ESAF SFB; Sri. Vinil Augustine, Branch Head, Agali; Sri. Balan, Headmaster, Govt L. P. School, Agali; and Sri. Abdul Hameed, Staff Secretary, who all addressed the gathering during the inauguration.

## World Autism Awareness Day Celebration

On 2nd April 2023, ESAF Foundation supported the World Autism Awareness Day celebration, organised by the Autism Society in Thrissur at Changampuzha Hall, Kerala Sahitya Academy, Thrissur. The programme aimed to highlight the objectives set by the United Nations and the World Health Organization. Among the key highlights were awareness sessions on the nutritional needs of children

with special needs and an exhibition of exceptional drawings by a young girl with autism. Renowned musician Sri Ouseppachan inaugurated a performance by 'The Blue Birds,' a talented group of differently-abled children who later delivered a captivating musical performance accompanied by a live orchestra. ESAF representatives, including Mr. James and Mr. Reji Koshy Daniel, attended the event and motivated the participants.



**Support to Day Care Centre**

A day care centre in Ollukara, Thrissur, operated by ESWT, currently benefits 20 children. Through the CSR initiative of ESFB, the centre received essential support in the form of a Spring Duck, Mini Wave Slide, and Go-Around play equipment, enriching the children's daily experience.

Flood Relief Kits Distribution in Flood-Affected Areas of Madhya Pradesh and Tamil Nadu

Responding to disaster-stricken communities' needs has always been a key priority. During the floods in Chennai, Tamil Nadu, and Indore, Madhya Pradesh, we provided food and stationery kits to 3,252 households. These kits were distributed by volunteers from ESMACO branches.

In Madhya Pradesh (Indore Territory), 15 branches covered 1,389 households, while in Tamil Nadu (Chennai Territory), 8 branches reached 1,863 households.



**Sanitary Pad Distribution at Govt. THSS, Sholayur**

ESAF Foundation distributed sanitary pads at Govt. THSS, Sholayur. Sri. Biju K Abharam, Territory Head for North Kerala, ESMACO, along with Vinaya Chandran M, from the Sustainable Banking Department of ESAF Small Finance Bank, and Sri. Amal K.A., Project Coordinator at ESAF Foundation, handed over the pads to Bijina N. B., the Headmistress-in-charge, and Smt. Alphonse Koria, School Counsellor. The event occurred at 3:30 p.m., during which 1,100 sanitary pads were distributed. Sri. Arjun P. C., District Manager at ESMACO, and Sri. Rajeev Kumar, from Social Initiatives, was also present for the occasion.







# Healthcare Initiatives



# Championing Mental Health and Well-being

ESAF Santhwana, a flagship programme of the ESAF Foundation, is supported by the CSR funding from ESAF Small Finance Bank and operates across Kerala and Tamil Nadu. Established with the vision to contribute to the global goal of ensuring healthy lives and promoting well-being for all ages, ESAF Santhwana addresses mental health challenges, dispels misconceptions surrounding mental illness, and works to reduce the stigma attached to mental health issues. The programme aims to foster well-being and encourage help-seeking behaviour within communities.

## Comprehensive Mental Health Support

ESAF Santhwana addresses mental health concerns through:

- Tele-counselling services and mass awareness campaigns targeting the general public.
- Life skills sessions designed for school children.
- Healthy aging Awareness programmes tailored for the elderly.
- Identification and referrals facilitated by trained barefoot counsellors, known as "Manomitras."

## Tele-counselling Services

The tele-counselling services offer vital support to individuals experiencing stress and depression. ESAF Foundation provides a dedicated toll-free number, where experienced counsellors offer immediate mental health first aid. Follow-up calls are made to ensure ongoing well-being, and in cases where medical intervention is necessary, referrals are arranged. Over the past year, 345 individuals accessed this service, receiving invaluable support during challenging times.



## Mental Health Awareness Campaigns

In alignment with the World Health Organization's definition of Positive Mental Health as a state of well-being, ESAF Foundation has prioritised mental health awareness, particularly among women. These sessions focus on debunking myths, promoting mental well-being, and addressing the impact of prolonged stress. The interactive sessions include storytelling and discussions on key topics such as Stress identification, better coping strategies and Management. The sessions also address specific challenges like parenting, family life enrichment, stress management and Drug abuse. This year, 3,591 women benefited from these awareness sessions.

## School Life Skills Programmes

Lifeskills training is essential for nurturing positive habits among school children. ESAF Santhwana conducted sessions to guide students on constructive behaviour, motivation, and exam preparation. Psychologists and experienced trainers, including Mr. Giji Varghese and Mr. Shabeer N.K., led these sessions, which helped 3,654 students develop self-awareness, goal-setting skills, and coping strategies for failures.

## 'Theeram' – Life Skills for Coastal Communities

In collaboration with the Vimukthi Mission, the ESAF Foundation launched 'Theeram,' a life skills programme for 8th-standard students across five coastal districts in Kerala. Inaugurated in January 2024, the programme covers essential topics like mental health, goal-setting, problem-solving, and relaxation techniques. A total of 2,432 students participated in this impactful initiative.



### Mental Health Initiatives for the Elderly

ESAF Santhwana extended its mental health support to the elderly in collaboration with Department and grama panchayats the Social Justice Department. Sessions were held at old age homes, where participants engaged in recreational activities and received information on elder abuse and government schemes. Over 1,647 elderly individuals in Kerala and Tamil Nadu were reached this year. Additionally, sessions on Healthy ageing and commemorations for the International Day for Senior Citizens covered topics such as the importance of mental health, counselling services, and fostering intergenerational relationships.



### World Mental Health Day 2023 – Special Programmes

To mark World Mental Health Day, ESAF Santhwana conducted three key events in Tamil Nadu and Kerala:

- Mecheri Branch, Salem: An awareness session, featuring a community drama performance by children, focused on mental health.
- Central Prison, Viyyur: Mr. Giji Varghese led a motivational session for 62 inmates, which encouraged positive mental health and well-being.
- St Thomas College, Thrissur: A 'Kick Out Stigma' event, organised in collaboration with the social work department, saw 41 students actively participate in a shoot-out programme to raise awareness about mental health.



### Suicide Prevention Awareness Day Programme

In September 2023, ESAF Santhwana collaborated with the NSS unit of National HSS, Irinjalakuda, to conduct two suicide prevention awareness programmes. These events engaged the public and students in discussions and activities, promoting understanding and support for those affected by mental health crises.

### Staff Mental Health – Survey on Perceived Stress

As part of World Mental Health Day commemorations, ESAF Foundation conducted an online survey among 316 staff members using the Perceived Stress Scale to assess and address stress levels within the organisation.

### Palliative Care for the Elderly

This year, ESAF Foundation established a dedicated palliative care unit at Mannuthy, Thrissur, to enhance the health and well-being of elderly residents in old age homes. The unit provides comprehensive health monitoring, medication, and personalised consultations with medical professionals to support 709 elderly individuals. These consultations ensure ongoing care, addressing both immediate and long-term health needs.

In addition to the palliative care unit at Mannuthy, regular health camps were organised across several old age homes, providing essential medical services and support. The following facilities benefitted from these initiatives:

1. Ashraya Bhavan, Nadathara
2. Charisma, Poovanchira
3. Daivadhan Centre, Vadakkenchery
4. Holy Family Old Age Home, Mannuthy
5. Home of Love, Mulayam
6. Providence Home, Marathakara
7. Sree Ravivarman Mandhiram, Nellikunnu
8. St. Joseph Home, Pullazhi
9. Bedhsaidha Destitute Home, Elavally
10. Divyahrudhay Ashramam, Chennaipara
11. Mariyam Veedu, Chemboothra

# Empowering Communities through Health Awareness



## Comprehensive Mental Health Support

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## Arogyasakhi

# Training and Awareness Building



## Community Mobilisation

The Arogyasakhis collaborated with branch customer service executives to visit members and identify sanghams (community groups) based on the health needs identified by branch staff. The selected sanghams were located near the branch, encompassing small towns and rural areas approximately 15 to 20 km from the main branch. Each Arogyasakhi was responsible for beneficiaries from 30 to 33 sanghams.



## Arogyasakhi Training

The Arogyasakhis underwent training at Christian Fellowship Hospital in Rajnandgaon from 10th to 14th April. Arogyasakhis from various locations participated in this residential training. It covered a broad range of topics, including health, nutrition, hygiene, sanitation, and government health schemes. Special emphasis was placed on infant and child nutrition, anaemia in women, hand hygiene, handwashing techniques, diarrhoea management, health education communication, baseline surveys, and disability awareness.

A five-day non-residential training was also conducted in collaboration with local hospitals and nursing schools across three locations. Topics such as physical examination, pulse reading, blood pressure monitoring, and body weight tracking were covered. The Arogyasakhis were equipped with BP apparatus, stethoscopes, and weighing scales to apply their skills on communities for preventive health checkup..

In addition, a two-day follow-up non-residential training on BP and BMI monitoring took place at the local hospital and nursing school in Champa and Mungeli, reinforcing physical examination techniques and health monitoring skills.



## Women's Safety Training

The My Choices Foundation, Hyderabad, organised a three-day residential training on health and women's safety at Hotel Gujrat Inn, Rajnandgaon. The training, led by resource persons Mrs Farzana Khan and Mrs Pearl Chourigudi, was attended by 11 participants, including Mrs Merina JP, Senior Manager of the Arogyasakhi Project from Kerala, and nine Arogyasakhis from three project locations.

The training addressed key issues, including gender, patriarchy, the life cycle of violence, human rights, and domestic violence, alongside basic counselling and health education.

Further, a three-day training on menstrual hygiene management was conducted in collaboration with Eco Femme from 16th to 18th October. Topics covered included the female reproductive system, menstrual cycle phases, menstrual hygiene materials, and correct disposal methods. This training aimed to empower Arogyasakhis with the knowledge needed to educate their communities about safe menstrual hygiene and sustainable practices.

# Case Studies

Anju (name changed), a 27-year-old graduate from a semi-urban locality in Thiruvananthapuram, reached out to the Santhwana Counselling Helpline due to recurring tensions and episodes of anger involving her family—specifically her parents and younger brother. Married for four years and mother to a two-year-old son, Anju's husband works abroad in Kuwait. She was pursuing an advanced computer course when she initially lived with her in-laws after marriage. However, during the counselling session, she confided that her mother-in-law, despite the arranged nature of the marriage, had never fully accepted her, leaving her feeling uncomfortable and unsettled in her husband's home.

Following her husband's suggestion, Anju returned to live with her parents and brother. At the time of her call, she felt increasingly overwhelmed, as she believed her mother and brother resented her presence, making her feel unwelcome. Despite having financially supported her brother during his unemployment, now that he had secured a good job, she sensed his growing disdain towards her, manifesting in the deliberate annoyance of her son. These mounting frustrations led her to frequently

vent her anger on her child, leaving her feeling helpless and unable to manage her emotions.

The counsellor listened attentively, validating Anju's feelings, and helped her to explore her thoughts and emotions, identifying triggers and calming strategies. It became evident that, despite the distance, she had strong emotional support in her husband. She was guided through techniques for self-management of thoughts, emotional regulation, and the importance of focusing on her studies. A psychiatric evaluation was recommended if her situation did not improve.

A few days later, Anju reached out again, expressing difficulty in managing her emotions and requesting assistance in finding a psychiatrist. After consulting a doctor, she was prescribed medication, which she adhered to, experiencing significant improvement within a month. At a six-month follow-up, Anju maintained her progress, and her medication was gradually tapered off. Grateful for the support and the opportunity to share her struggles, she credited the Santhwana Helpline for helping her navigate a challenging chapter of her life.

## Bridging the Gap

Sheethala Venugopal, a 49-year-old from Mullankolly, Wayanad, is one of the Manomitras trained under the Santhwana programme. In addition to her role as a Manomitra, she works as an ASHA worker and comes from a financially modest background, supporting her husband and two children. The Santhwana training provided her with invaluable skills, particularly in empathic listening, which she regularly hones through follow-up meetings.

These new skills have greatly enhanced her ability to deliver care in her day-to-day role at the Family Health Centre, assisting in the outpatient department and conducting house visits within the community. Working closely with people, Sheethala often encounters individuals facing personal and family challenges. Her training enables her to intervene sensitively, and when necessary, she refers them to Santhwana's counselling helpline.

In many cases, Sheethala finds that what people need most is someone who will listen without judgment and with genuine empathy, and she has made herself available for this crucial role. Her ability to provide a safe space for others to express their emotions has brought her numerous opportunities to make a difference.

Sheethala has also organised mental health awareness classes for sangam members and life skills sessions for school students in her area, equipping them with the knowledge and tools to navigate life's challenges better. Her outlook on life is one of positivity, and she approaches her own difficulties with the same positive attitude that she strives to instil in others.

Through her work as a Manomitra, Sheethala is making a meaningful impact in her community and spreading a ripple of hope and resilience to those around her.

## Empowering through Empathy

# Health Exhibitions and Camps



## Health Camps

Fourteen health camps were organised across Rajnandgaon, Mungeli, and Champa in collaboration with government primary health centres and district hospitals. Camps were held at various community venues, including Anganwadi centres, Gram Panchayats, and makeshift locations. These camps focused on anaemia screening for women, general health check-ups, and reproductive health assessments. Blood pressure and blood sugar levels were also tested, and medicines were distributed for common ailments. The camps proved highly beneficial for those with limited access to healthcare services.

## Arogya Mela (Health Exhibitions)

Health exhibitions were held in Mungeli, Champa, and Rajnandgaon in December 2023 at government school premises. The events featured health awareness stalls on Water, Sanitation, and Hygiene (WASH), nutrition, and anaemia. Activities included health games, nutritious cooking demonstrations, health check-ups, awareness dramas, and video presentations. Approximately 1,059 attendees participated, including women, children, and men from the local community.

The primary objectives of the Arogya Mela were to raise awareness among SHG members and the general public about a healthy lifestyle, partner with government health departments and NGOs, and add value to the services provided by the Bank.

## Nutrition Awareness Through Community Cooking

The Arogyasakhis facilitated nutrition education sessions at households and in group settings. These sessions focused on infant and child nutrition, anaemia in adolescents and women, and the importance of a balanced diet. Arogyasakhis conducted 73 nutrition-rich food demonstrations, preparing meals in the homes of Sangam members, highlighting the importance of a diet that includes carbohydrates, proteins, fats, and vitamins, alongside adequate water intake.

# Awareness Campaigns



## Awareness Materials

Various materials were developed to raise awareness, including kits on anaemia, nutrition, hygiene, and sanitation. Flipbooks, posters, and booklets were also created to aid Arogyasakhis in their educational efforts.

## Awareness Sessions on Health and Hygiene

Between October and December 2023, Arogyasakhis conducted 9,450 household visits and 252 group sessions focusing on WASH and menstrual hygiene. The sessions provided education on the female reproductive system, the menstrual cycle, and proper menstrual hygiene practices.

## Global Handwashing Day

Global Handwashing Day was observed on 15th October, and educational events were held to promote hand hygiene. Arogyasakhis conducted demonstrations in schools and SHG meetings, teaching proper handwashing techniques to 704 children from nine schools and 692 women from 39 SHGs.



## Street Plays

Street plays, or "Nukkad Natak", were performed in Rajnandgaon by professional actors to promote water and hygiene awareness focused on ways to make safe for drinking. The play focused on water purification, handwashing, maternal nutrition, and waste management, drawing participation from 285 community members.

## Health Monitoring

Women beneficiaries were provided with general health check-ups, including blood pressure monitoring during home visits. A total of 6,398 members were monitored for blood pressure, and advice was given to consult doctors when necessary. In addition, haemoglobin levels were tracked before and after intervention, showing a 19.5% improvement in haemoglobin levels across the community members.

## Promoting Kitchen Gardens

Arogyasakhis trained 180 households on kitchen gardening, encouraging them to cultivate nutritious vegetables to improve health and save costs. Training covered land preparation, seed selection, seasonal considerations, and techniques for maximising vegetable yield in limited spaces.

# Visitors to the Project Locations

## Opportunity International Visit

Representatives from Opportunity International Australia visited seven communities involved in the Arogyasakhi project in Chhattisgarh, where they observed the positive changes brought about by the project's health education initiatives.



## BURO Bangladesh Visit

Representatives from BURO Bangladesh visited the Arogyasakhi project in Chhattisgarh, interacting with community members and discussing the project's impact on regional health practices.



A pre-and post-assessment revealed significant improvements in community health, particularly in haemoglobin levels and health awareness. The Arogyasakhi project has successfully empowered women through health education, improved access to healthcare, and promoted healthier lifestyles in rural communities.

Water safety measures	Before Intervention	After Intervention
Always Boil	8%	30%
Boil only in rainy/winter season	13%	67%
Add bleaching powder / chlorine	5%	7%
Strain it through a cloth	54%	65%
Use water filter	2%	1%
Solar disinfection	0%	1%
Let it stand and settle	1%	3%
Don't know	23%	0%

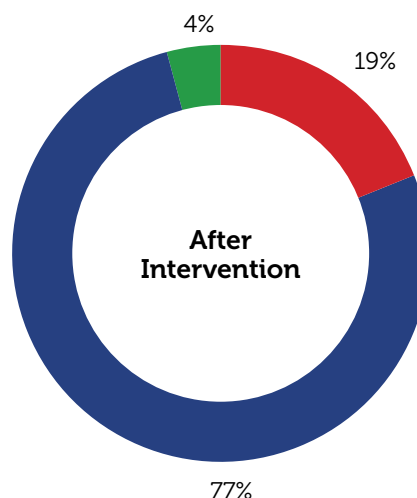
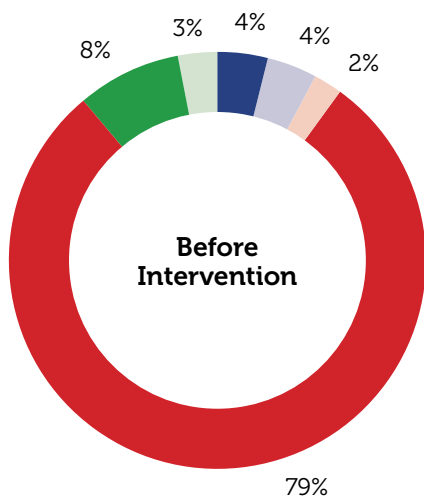
It is observed that habit of boiling drinking water has been improved among the community members to 12 % and boiling water during rainy/Winter has been increased to 54 %.

Location	Before intervention		After Intervention	
	Using %	Not using %	Using %	Not using %
Champa	56%	44%	98%	2%
Mungeli	82%	18%	95%	5%
Rajnandgaon	89%	11%	98%	2%
Total	2%	1%	30%	30%

Usage of toilet among the community have improved to 30% and negligible (3%) only are not using toilets. Also, the usage of toilet has improved from 77% to 97%.

# Project Outcomes

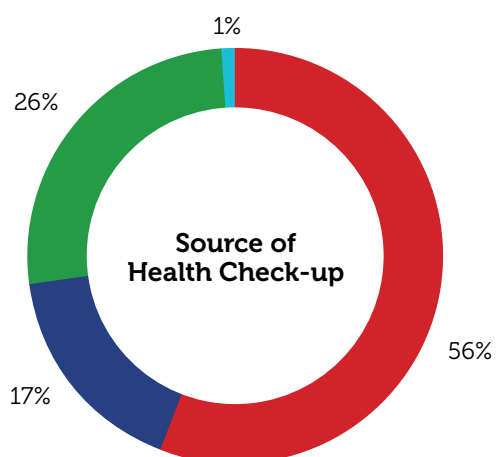
## Hand Wash Practice



- Using Ash
- Using Detergent/ Lotion
- Using Mud
- Using Soap
- Use Only Water
- Don't wash Hands

- Using Detergent/ Lotion
- Using Soap
- Use Only Water

## Approaching Doctor Due to illness

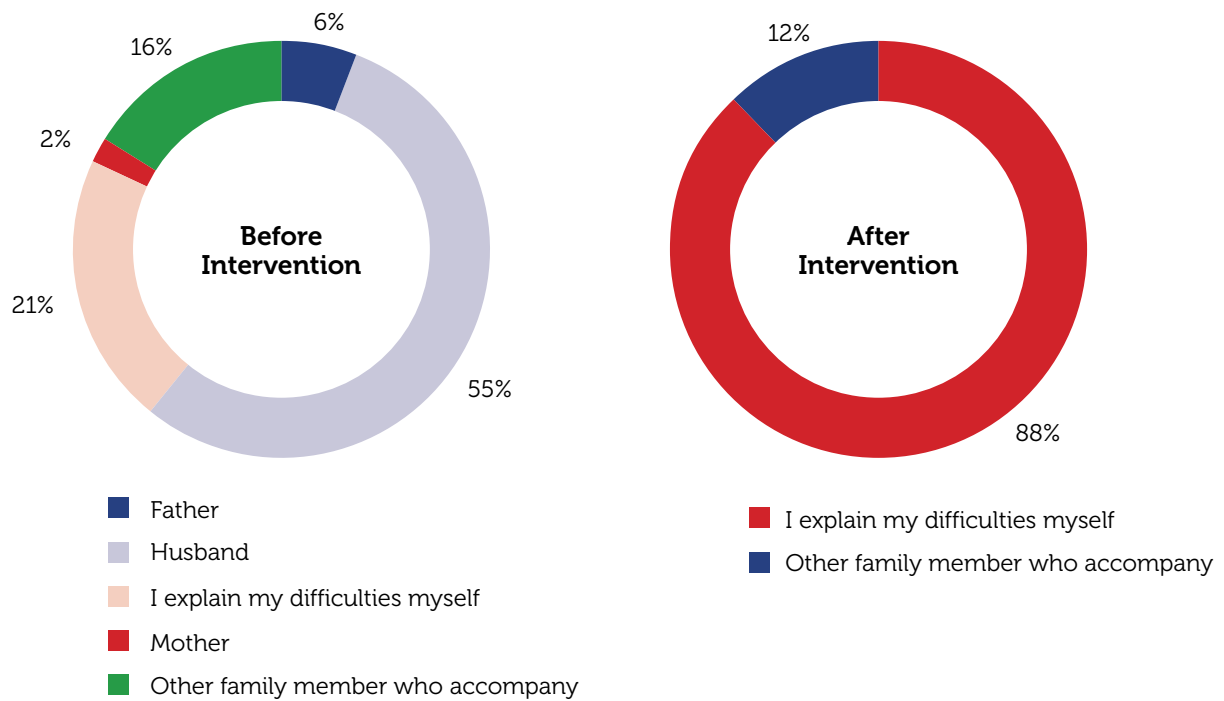


- Arogyasakhi came home and tested BP
- Attended health camp organised by Arogyasakhi
- Hospital
- Health camp organised by other organisation

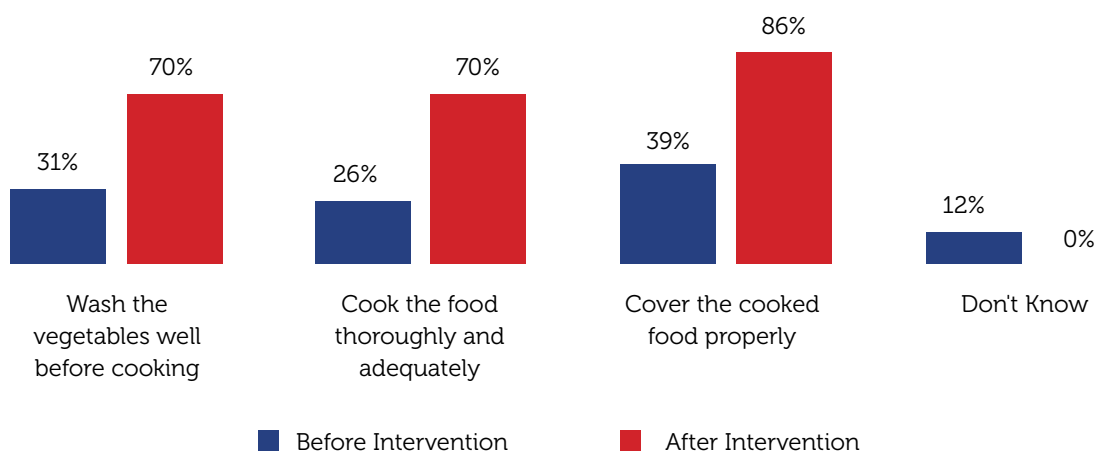
Location	Before Intervention		After Intervention	
	Not Approached Doctor	Approached Doctor	Not Approached Doctor	Approached Doctor
Champa	72%	28%	26%	74%
Mungeli	63%	37%	10%	90%
Rajnandgaon	36%	64%	18%	82%
<b>Total</b>	<b>55%</b>	<b>45%</b>	<b>20%</b>	<b>80%</b>

The change in behaviour of approaching a doctor for illness has increased from 45 % to 80% and not approaching doctor for illness has reduced from 55% to 20 %.

### Treatment Seeking approach



### Awareness on Storage and Cooking of food



# Case Study

Priya Yadav, a 32-year-old tailor from Mungali, is an active member of an ESAF self-help group. She lives with her husband and two adolescent children. As a beneficiary of the Arogyasakhi project, Priya regularly receives visits from the Arogyasakhi, who provides essential health information.

One of the key sessions on menstrual hygiene was particularly beneficial to Priya and her sister-in-law. They sought guidance on family planning but wanted to avoid artificial methods of contraception.

The Arogyasakhi explained in detail the menstrual cycle, ovulation, and safe days for the natural spacing of children, helping to clear up their misconceptions. For example, she dispelled the belief that menstrual blood is impure or that women should isolate themselves during menstruation.

Priya is grateful to the Arogyasakhi for the valuable information and support she has received, which has positively impacted her and her family's well-being.



## A Path to Wellness

# Thachampara Hospital and Research Centre



## Operation Theatre Renovation

The ESAF Hospital & Research Centre's Minor and Major Operation Theatre (OT) complex at Thachampara has undergone a significant transformation, made possible by the ESAF Foundation's CSR Fund. The facility now features advanced medical equipment such as a Nerve Stimulator, Anaesthesia Workstation, Pendant, OT LED lights, Ortho Electric Drill, Tourniquet Machine, and Diathermy Machine. This comprehensive upgrade enhances the

hospital's surgical capabilities, ensuring the highest standard of care for patients. The dedication ceremony was led by Rev. Wilson Varghese, Vicar of Marthoma Church, Thachampara, and the OT was inaugurated by Mr. Paul Thomas, MD and CEO of ESAF Small Finance Bank, alongside Co-Founder and Executive Director, Mrs. Mereena Paul. Attendees included Medical Director Dr. Raison P. Chacko, Dr. Rakesh Philip (Orthopaedic Surgeon), Dr. Yahya (Paediatrician), Dr. Jacob Samuel (Director), and other staff members.

Additional infrastructure renovations, supported by the CSR fund of ESAF Small Finance Bank, include:

- Renovation of the Paediatric Outpatient Ward
- Installation of Workstations, Pendants, and Electrosurgical Machines
- Upgrading of the Male and Female Outpatient Blocks
- Renovation of Blocks F, A, B, and C



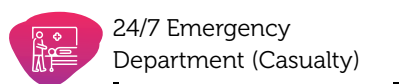
# Hospital Management System Installation

On 30th December 2023, ESAF Hospital & Research Centre, Thachampara, proudly launched the Grapes Hospital Management System (HMS). This innovative software marks a new era in patient care by reducing waiting times and adopting a paperless workflow. Features like online appointment booking, access to medical reports, and instant prescription downloads improve efficiency and convenience. The system was inaugurated by Mr. Paul Thomas, MD & CEO of ESAF Small Finance Bank, and Mrs. Mereena Paul, Co-Founder and Executive Director of ESAF Foundation, further reinforcing ESAF Foundation's commitment to integrating technology into healthcare.



## Curative Health Care Services

The hospital provides the following essential healthcare services to rural communities:



24/7 Emergency Department (Casualty)



Physiotherapy



General Medicine



Orthopaedics



Paediatrics



Ophthalmology (Visiting Specialist)



Dermatology (Visiting Specialist)



Psychiatry (Visiting Specialist)



Dental Care



General Surgery (Visiting Surgeon)

Total Number of patients FY24

96,211

# Events and Awareness Campaigns

- Nurse's Day Celebrations
- Environment Day Celebrations
- Onam Celebrations
- Independence Day Celebrations
- **KNMC Inspection:** The Kerala Nurses and Midwives Council (KNMC) conducted an inspection at the hospital and nursing school, extending affiliation for the academic year 2023-2024.
- **Lamp Lighting Ceremony:** The lamp lighting ceremony for the 24th batch of nursing students took place on 20th September 2023.
- **Fresher's Day:** The Fresher's Day event was held for the 25th batch of students, with a keynote address delivered by Mrs. Mereena Paul, Co-Founder and Executive Director of ESAF Foundation.

## World TB Day Commemoration

In collaboration with the Family Health Centre (FHC) Thachampara, World TB Day was observed with active participation from our institution's students. They performed a skit at Thachampara Centre to raise public awareness about tuberculosis. Additionally, a quiz competition was organised at the school auditorium, where Ms. Sabiya Baby (Second Year) secured first place, Ms. Jisna K. Thomas (Third Year) second place, and Ms. Abhitha Rose Mathew (First Year) third place. Prizes were awarded by the Medical Officer of FHC Thachampara at the school campus.





An illustration of a city skyline with green buildings and people cycling on a path. The scene is set in a lush, green environment with various plants and trees. Two people are shown riding bicycles on a path that runs through the city. The buildings are stylized with green and blue tones, and the sky is filled with soft, green clouds. The overall aesthetic is clean and modern, emphasizing sustainability and urban living.

## Urban Initiatives

# Livable Cities Initiative

The Urban Initiatives of ESAF Foundation aim to advocate for safer, inclusive environments that are accessible to all, especially within urban communities. In pursuit of this vision, the Livable Cities – India initiative, launched in partnership with HealthBridge, seeks to make urban centres more inclusive, people-friendly, and healthy.



Since its inception in 2008, the initiative has expanded its reach to multiple regions, as detailed below:

State	City	Urban Local Body Reached	Municipality Reached	Gram Panchayat/ District Panchayat Reached	Govt. Departments & Partners Reached
Assam	Guwahati	1	0	1	22
Maharashtra	Nagpur	1	0	5	9
Karnataka	Bangalore	1	2	2	17
Kerala	Kochi	1	1	0	8
Kerala	Kozhikode	1	3	3	21
Kerala	Thrissur	1	2	10	16
Kerala	Trivandrum	1	0	2	13
Kerala	Malappuram	0	2	7	17
<b>Total</b>	<b>7 Cities</b>	<b>7</b>	<b>10</b>	<b>30</b>	<b>123</b>



## The Year in Review

In an era characterised by rapid urbanisation, livable cities have become a critical consideration for policymakers, urban planners, and communities globally. This year, we collaborated with the governments of eight Indian cities to organise various urban initiatives, including open street events, cycle days, design workshops, and the Beach for All campaign. We developed an inclusive beach design for Vakkad Beach, submitted to the Government of Kerala. In the 2024-25 Kerala Budget, INR 1.5 crore (15 million) was allocated for its development.

Additionally, ESAF Foundation's urban design recommendations were incorporated into the AMRUT master plans for Thrissur, Kochi, Kozhikode, and Trivandrum. These plans focus on enhancing Walkability & Connectivity, Quality Architecture & Urban Design, Transit-Oriented Development (TOD), Placemaking, and Green Areas. In Guwahati, the Guwahati Metropolitan Development Authority (GMDA) adopted ESAF Foundation's recommendations to develop five defunct parks, including Shishu Udyan Sundarapur Park, which will be the city's first fully disabled-friendly park.

A significant milestone was ESAF Foundation's role as a subject expert in the Kerala State Design Policy 2023, released by the Department of Tourism. ESAF Foundation is now providing technical support to the Kerala Tourism Infrastructure Limited (KTIL) to implement the policy across major tourist destinations. In collaboration with the

Kerala Institute of Local Administration (KILA) and the Local Self Government Department, ESAF Foundation is also working on a comprehensive urban policy to guide Kerala's development for the next 25 years, in line with the National Urban Policy Framework published by the Government of India in 2018.

## Upcoming Projects

In 2024, ESAF Foundation will expand its scope with six new project plans, including:

1. Kerala State Design Policy 2023
2. Kerala Urban Policy (Draft)
3. UNESCO Learning City
4. UNESCO City of Literature
5. UNESCO City of Design
6. UNESCO City of Peace

We will also focus on expanding our Farmers' Markets to additional cities, with the support of city governments and farmers' groups.

## Key Initiatives of the Year

### Development of Vanchikkulam Nature Park, Thrissur

The newly constructed Vanchikkulam Nature Park in Thrissur was opened to the public, incorporating the accessibility recommendations from ESAF Foundation's 2019 audit. Funded by the AMRUT Project and the Department of Tourism, the park features accessible parking, open gymnasiums, unisex toilets, and walkways.

Future additions will include bicycle tracks, accessible boating docks, and play areas.

### Cyclathon Muziris Freedom Heritage Ride 2023

ESAF Foundation, in collaboration with Muziris Projects Limited and the Department of Tourism, organized a Cyclathon Freedom Heritage Ride to commemorate India's 77th Independence Day. 247 cyclists from across Kerala participated, and the ride concluded at Kottappuram Fort in Ernakulam.

### Thrissur Vision 2047

ESAF Foundation partnered with key institutions to host a conference on future-proofing Thrissur. The conference resulted in the release of the Thrissur Regional Plan, which will be integrated into the district's master plan.

### Clean Kochi Campaign at Fort Kochi Beach, Ernakulam

ESAF Foundation, along with local partners, launched a three-day cleanliness drive at Fort Kochi Beach to promote the formation of a community-led beach committee to maintain the area.

### Workshop on Modern Technologies in Malappuram

A workshop on modern vegetable and fruit production technologies, organised with Malappuram Municipality, attracted 182 local farmers. The event laid the groundwork for establishing a Farmers' Market in Malappuram.



### Urban Design Strategies in Thrissur Master Plan 2039

ESAF Foundation's advocacy efforts resulted in the inclusion of urban design strategies in the Thrissur City Master Plan 2039. The proposals focus on Walkability, Connectivity, and Placemaking, with Thrissur becoming a UNESCO Learning City.

### Wheelchair-Accessible Farming in Kozhikode

ESAF Foundation partnered with local organisations to implement wheelchair-accessible farming at Govt. U.P. School Manassery, Kozhikode, furthering its disability-inclusive policy initiatives.

### Beach for All Campaign at Vakkad Beach, Tirur

The Beach for All Campaign at Vakkad Beach, supported by various stakeholders, promotes inclusivity. The project design has already been approved for funding by local authorities.

### Budget approval by the Government of Kerala for the Vakkad Inclusive Beach Project

The Kerala Budget 2024-25 has allocated ₹1.5 crore towards implementing the Vakkad Inclusive Beach Project, designed by the ESAF Foundation in collaboration with Jute Architects. This initiative, unveiled during the "Beach for All" campaign at Vakkad Beach on 17th December 2023, was officiated by Kurukkoli Moideen MLA, who presented the project report to V. R. Vinod IAS (District Collector, Malappuram). Following this event, the report was submitted to the Government of Kerala, successfully approving the project's budget.

### Workshop to promote a safe environment for women in Guwahati

The ESAF Foundation, in collaboration with Pragjyotish College and Pedal for a Change, conducted an impactful awareness session titled "Concerns and Aspirations of Young Women Regarding Open Public Space and Mobility in Guwahati." The workshop aimed to foster a safer environment for women in the city. Attended by 150 participants, the event was enriched by the Guwahati Bicycle Mayor, who led the discussions.

### Disabled-friendly parks in Guwahati: ESAF Foundation's advocacy success

The Guwahati Metropolitan Development Authority (GMDA) has approved ESAF Foundation's recommendations to revitalise five neighbourhood parks in the city, including the Surabala Bordoloi Udyan and Rupeshwar Bujar Baruah Sundarpur Shishu Udyan. Of these, Shishu Udyan Sundarpur will be fully accessible, equipped to cater to people with disabilities, marking it as the first disabled-friendly park in Guwahati—a model for future public spaces in the region.

### ESAF Foundation's Beach for All campaigns win the 'Silver Anthem Award' at the 3rd Annual Anthem Awards 2024, New York

ESAF Foundation's "Beach for All" campaigns received international recognition, winning the prestigious Silver Anthem Award in the Diversity, Equity & Inclusion category, awarded by the International Academy of Digital Arts and Sciences (IADAS) in New York. Bijila S. G, CEO of ESAF Global Canada, accepted the award on behalf of the ESAF Foundation at the ceremony held on 30th January

2024. This accolade highlights ESAF Foundation's groundbreaking work in promoting inclusivity and accessibility in public spaces, standing out amongst over 2,000 entries from 44 countries.

### ESAF Foundation's weekly farmers' markets in Kochi and Trivandrum

In partnership with the Urban Local Bodies of Trivandrum and Kochi, ESAF Foundation's Weekly Farmers' Markets have significantly enhanced the livelihoods of local farmers while promoting healthy diets. Supported by the World Farmers Market Coalition, HealthBridge Foundation of Canada, and Kerala's Department of Agriculture, these markets operate every Saturday in Kochi and every Thursday in Trivandrum, driving economic sustainability in the region.

- Trivandrum Market: Sales range from ₹15,000 to ₹22,000 per market, with profit margins between ₹3,000 and ₹10,000.
- Kochi Market: Sales range from ₹12,000 to ₹14,000, with a profit margin of ₹3,000 to ₹5,000. Due to growing demand, the market now operates on Saturdays, with plans to transition into a daily marketplace.
- Implementing play space designs at schools and communities in Guwahati and Nagpur

ESAF Foundation has developed innovative play space designs at JaiBai Government School and Wardhaman Nagar Community in Nagpur, as well as at Aryapathshala Lower Primary School and Vivekananda Vidya Mandir in Guwahati. These projects reflect ESAF Foundation's commitment to creating inclusive environments for children's development.

**Cyclothon at Khanapara Walking Zone, Guwahati**

On 27th August 2023, the ESAF Foundation, in partnership with Pedal for a Change and SwitchOn Foundation, hosted a Cyclothon in Guwahati. The event, aimed at raising awareness about climate action and sustainable futures, covered a 12-kilometre route and was flagged off by Ward Councillors Sri Ashish Bharali and Sri Arup Deka.

**Terrace farming initiative in Guwahati, Assam**

ESAF Foundation’s terrace farming project, initiated in two divisions of the Guwahati Municipal Corporation (GMC), has seen 21 families start sustainable farming practices. With the success of this model, plans are underway to extend the initiative across other divisions, with financial backing from the GMC.

**Pioneering organic farming at BM English School, Bangalore**

In a collaborative effort with the Garden City Farmers Group, ESAF Foundation has established an organic urban farming model at BM English School in Bangalore. This initiative promotes sustainable farming methods and educates students and community members on replicable kitchen and terrace gardening techniques.

**Cycle Days events at HBR Layout, Bangalore**

ESAF Foundation, in collaboration with the Directorate of Urban Land Transport (DULT) and the HBR Layout Residents

Welfare Association, successfully organised Cycle Day events at HBR Layout on 15th October, 19th November, and 17th December 2023. These events encourage sustainable mobility and community engagement, with initiatives such as the Pedal-Shaale project and Slow Street campaigns, promoting safety and accessibility for all road users.

**Thrissur family-friendly city master plan**

The ESAF Foundation is leading the task force for developing a Master Plan to transform Thrissur into a family-friendly city. In partnership with NIT Calicut, ESAF Foundation is at the forefront of planning inclusive urban spaces, with consultations taking place at a key stakeholder meeting on 30th September 2023.

**Road safety and public space advocacy**

ESAF Foundation continues to drive impactful urban initiatives, from road safety awareness programmes in Guwahati to reclaiming open public spaces in Bengaluru and advocating for Blue Flag certification of Kozhikode’s Gotheeswaram Beach. Through its comprehensive community engagement and policy advocacy, ESAF Foundation is shaping a more sustainable, inclusive urban future.

**First General Assembly of the World Farmers Markets Coalition (WorldFMC)**

ESAF Foundation was represented at the inaugural General Assembly of the World Farmers Markets Coalition in Rome, Italy,

in May 2023. This historic event solidified ESAF Foundation’s role in promoting sustainable agricultural practices globally, in collaboration with prominent international organisations.

**AstraZeneca’s Young Health Programme**

In 2023-24, ESAF Foundation’s community initiatives were focused across four Indian states, with particular emphasis on girls from remote and tribal communities who have limited access to healthcare. For the past two years, ESAF Foundation has implemented AstraZeneca’s Young Health Programme (YHP) in Assam, Kerala, Maharashtra, and Karnataka. Through advocacy efforts with the Department of Health and local governments, ESAF Foundation has successfully influenced budget allocations aimed at improving healthcare facilities in tribal areas.

ESAF Foundation established YHP Clubs for girls aged 15 to 30 in 34 tribal regions across its project locations. These clubs are now well-trained and lead in organising awareness campaigns on non-communicable diseases (NCDs), menstrual hygiene, and cancer screening in their respective communities. The Young Health Programme has not only built the capacity of these young women, but it has also empowered them to recognise the state’s responsibility to provide better healthcare services for disadvantaged communities. Acting as health advocates, they have begun engaging with local governments and Public Health Centres to bridge the gap between the community and healthcare providers.





### Major activities organised at various project locations

#### Cyclothon - Freedom Heritage Ride 2023

In collaboration with Muziris Heritage Projects Limited and the Department of Tourism, Government of Kerala, ESAF Foundation organised the 'Cyclothon - Freedom Heritage Ride' to mark the 77th Independence Day. Supported by AstraZeneca's Young Health Programme and ESAF Small Finance Bank, the event started from the Muziris Projects Office in Thrissur and concluded at Kottappuram Fort in Ernakulam district.

#### Cycle rally to raise awareness on climate change

A cycle rally was organised in Guwahati, in partnership with the Guwahati Municipal Corporation (GMC), to highlight the importance of climate action and promote cycling as a sustainable mode of transport. Around 100 cyclists participated, and 50 saplings were planted at the Assam Textile Institute in Ambari, Guwahati, as part of the event.

#### World Bicycle Day in Guwahati, Assam

On 3rd June, ESAF Foundation, in collaboration with the Ministry of Tourism,

Government of Assam, AstraZeneca, and Pedal for a Change, celebrated World Bicycle Day with a cycling event in Guwahati. Approximately 160 cyclists participated, promoting sustainable mobility across the city.

#### Cycle Days at HBR Layout, Bengaluru

ESAF Foundation resumed its Cycle Days initiative, part of the Bengaluru Coalition for Open Streets, in partnership with the Directorate of Urban Land Transport (DULT), HBR Layout Residents Welfare Association, AstraZeneca, and the HealthBridge Foundation of Canada. The successful events at HBR Layout led to a collaboration with the DULT and the Council for Active Mobility (CFAM) to introduce initiatives like "Slow Streets" and "Pedal Shaale" across the city's neighbourhoods.

#### World Alzheimer's Day 2023 - 5K Run

On 22nd September 2023, ESAF Foundation joined forces with the Social Justice Department of Kerala, Thrissur Municipal Corporation, ESAF Bank, AstraZeneca's Young Health Programme, and the Alzheimer's and Related Disorders Society of India to organise a 5K run in observance of World Alzheimer's Day. The

2023 theme focused on reducing the risk of dementia. The event was graced by S Ajeetha Begum IPS (Deputy Inspector General, Thrissur Range) and Ankit Asokan (District Police Chief, Thrissur City), who both participated in the run.

#### Menstrual Hygiene Day awareness and hygiene kit distribution

In collaboration with ILab Community Transition Hub and Government Vocational Higher Secondary School, Payyanakal, ESAF Foundation observed Menstrual Hygiene Day with an awareness programme and the distribution of hygiene kits. The event was inaugurated by C.P. Musafar Ahamed, Deputy Mayor of Kozhikode Municipal Corporation.

#### Medical camp and menstrual cup distribution at Vachumaram Tribal Colony, Athirappilly

ESAF Foundation, in partnership with Athirappilly Grampanchayat and the Forest Department, organised a health camp at Vachumaram Tribal Colony. With the support of AstraZeneca, Prachodhan Development Services, and the local Ayurvedic dispensary, 100 menstrual cups were distributed to tribal women from seven colonies in the area.



**World Menstrual Hygiene Day observed in Ramanagara, Karnataka**

On 27th May 2023, ESAF Foundation, along with the Women’s Cell, AstraZeneca, and Humanity First Foundation, held a menstrual hygiene awareness programme at First Grade College for Women in Ramanagara. A total of 800 information, education, and communication (IEC) materials on menstrual hygiene were distributed in Kannada.

**Cancer screening camp for women in Guwahati**

ESAF Foundation, through AstraZeneca’s Young Health Programme, organised a free cancer screening camp for women in Ward 30 of East Guwahati, Kamrup Metro. The Guwahati Municipal Corporation (GMC) and Dr. Borooah Cancer Institute supported the event, where 58 women from neighbouring communities underwent cancer screening.

**Menstrual hygiene awareness programme in Guwahati**

On 26th June, ESAF Foundation, in partnership with Indian Awaz Foundation and Urban Health Centre, conducted a menstrual hygiene awareness programme at Banikanta Higher Secondary School, Guwahati.

**Medical camp at Mundakadavu Tribal Colony, Malappuram District**

ESAF Foundation, in partnership with the Excise Department and Family Health Centres in Karulaayi and Chunkathara, organised a medical camp at Mundakadavu Tribal Colony. A total of 230 individuals attended the camp.

**Nutrition awareness and health camp in Suradevi Village, Nagpur**

In collaboration with the Sub Health Centre in Suradevi, ESAF Foundation hosted a "Nutrition Awareness and Health

Camp" in Suradevi Village, Nagpur, under AstraZeneca’s Young Health Programme. The programme was inaugurated by local health officials and community leaders, highlighting the importance of nutrition and preventive healthcare.

**Inauguration of "Nellikka - NCD Awareness Campaign" in Malappuram**

In response to the rising prevalence of lifestyle diseases in Malappuram, the District Administration, together with the Food Safety Department, ESAF Foundation, and the Department of Health, launched the 'Nellikka - NCD Awareness Campaign' at the MSP Community Hall, Malappuram. The campaign was flagged off by Shri V. R. Vinod IAS (District Collector, Malappuram) and Smt. Mereena Paul (Executive Director, ESAF Foundation). The initiative included the distribution of awareness brochures to 17,800 students across 46 schools and a campaign video screening for the public.





The background is a solid green color. It features several stylized line-art elements: two hands are shown, one on the left and one on the right, with their fingers spread. In the center, there are two hands, one above the other, with hearts drawn on their palms. There are also several small hearts scattered around the hands. A small branch with leaves is positioned above the central hands. A large, thin, curved line is in the upper right corner. The text 'Sustainable Tribal & Rural Development' is centered in white.

# Sustainable Tribal & Rural Development

# Equipping youth and women for employment through the Lahanti Institute of Multiple Skills (LIMS)

## Skill development programmes

### Promotion and enrolment in certificate courses:

Through proactive promotional efforts, LIMS successfully enrolled 95 candidates across six batches of certificate courses, providing them with opportunities to develop valuable skills and enhance their employability.

### Skilling in the natural fibre craft sector:

In 2023-24, LIMS conducted 30 training batches focused on natural fibre crafts, including 26 batches of bamboo craft, one on bamboo harvesting and post-harvesting, one skill-upgradation batch, one advanced natural fibre craft training, and one water hyacinth craft upskilling session. A total of 1,007 candidates benefitted from these transformative programmes, equipping them with the skills to pursue a sustainable livelihood.

### Skilling in the textile sector:

During 2023-24, five batches of textile-related training were successfully conducted, providing participants with industry-specific skills to enhance their employability in the growing textile industry.

### Skilling in the financial sector:

Three batches of Microfinance Executive training were delivered, empowering 28 male candidates with essential skills in microfinance, offering them the knowledge and confidence to succeed in the financial sector.

### Skilling in the agricultural sector:

LIMS also held two off-campus training programmes in the farm sector, reaching 58 candidates and providing them with practical agricultural skills, fostering self-reliance and sustainable livelihoods.



## LIMS training modules

25

## Collective Read of LIMS

784 Candidates

## Exposure Visits

24 Batches

# Building partnerships with government and non-government organisations



## In 2023-24, LIMS forged two significant partnerships:

**SAIL-Bokaro (Ministry of Steel, Government of India):** LIMS partnered with SAIL-Bokaro to establish a craft-based centre in Bokaro, providing technical expertise to support local artisans in advancing their craft.

**District Development Administration (DDA) of Jharkhand:** LIMS collaborated with the DDA to upskill bamboo artisans in Dumka, equipping them with modern techniques for crafting bamboo products. The initiative also provided artisans with bamboo saplings and stipends, ensuring sustainable livelihoods for these skilled workers.

## Development of training modules

Throughout the year, LIMS developed 25 comprehensive training modules, 12 of which were implemented in diverse sectors, including pottery, textiles, natural fibre crafts, welding, and hospitality. These modules reflect LIMS' commitment to delivering high-quality, sector-specific training.

## Staff capacity building

LIMS invested in the professional development of its staff through multiple capacity-building programmes. These included training sessions on financial literacy, NGO finance management, leadership, conflict resolution, and advocacy, ensuring that LIMS staff continue to excel in delivering impactful programmes.

## Placement drives

LIMS actively facilitated placement drives with numerous organisations, including ESAF, ESPCL, and local businesses, helping trained candidates secure meaningful employment. This ongoing support highlights LIMS' commitment to connecting skilled individuals with sustainable job opportunities.

## Follow-up and success stories

LIMS conducted rigorous follow-ups with trainees post-training, ensuring that 100% of the first and second follow-ups were completed. Over 70% of trainees have successfully transitioned to self-employment.

Artisan Product Designs  
Developed

88

Candidates were imparted  
with quality parameters

423

# Case Studies

"My name is Dhananjay Kumar, from Gopikandar block, Dumka. I completed a 15-day Micro-Banking Executive training at LIMS. The comprehensive training, which included guidance on Reserve Bank of India regulations and micro-loan systems, equipped me with essential banking knowledge. The

interview preparation sessions were invaluable, and today, I am proud to be working as an Assistant Field Officer at ESAF Bank in Pakur. This opportunity has changed my life, giving me the confidence to build a meaningful career."



## Microfinance Executive Training

## Certificate Course in Textile and Apparel Value Addition



"Namaste, I'm Minu Marandi from Borio block, Sahibganj district. Coming from a family of six, I was determined to support my family. In 2022, I enrolled in a six-month certificate course at LIMS and later pursued skill-upgradation training in water hyacinth

and bamboo crafts. Today, I am employed as a trainer in SAIL-Bokaro's CSR wing, earning Rs. 6,500 per month. LIMS not only provided me with valuable skills but also enabled me to uplift my family and secure a stable income."

"Namaskar, I am Kiran Devi from Teliya Chakk, Dumka. Before joining LIMS, I was a housewife. Through their three-month certificate course, I gained confidence, learned computer skills, and enhanced my entrepreneurial mindset. Today, I manage my tailoring business, earning Rs. 5,000

to Rs. 7,000 per month. I can now provide a better education for my children and am proud to call myself an entrepreneur. LIMS has transformed my life, and I am eager to inspire other women to follow this path."

## Certificate Course in Textile and Apparel Value Addition

### Jyotsna Soren: Certificate Course in Textile and Apparel Value Addition



"Johar, I'm Jyotsna from Kurumtaad village, Jama block. After losing my husband, I had to support my son as a single mother. Thanks to LIMS, I completed a certificate course in Textile and Apparel Value Addition and started my own tailoring business.

I now earn Rs. 7,000 to Rs. 9,000 a month, which allows me to give my son a brighter future. My dream is to expand my venture, and I am forever grateful to LIMS for giving me the skills and confidence to achieve my goals."

## Exposure visits

LIMS hosted 24 exposure visits in 2023-24, welcoming 784 participants from various organisations. These visits offered participants valuable insights into the skills and techniques honed at LIMS, inspiring others to pursue similar training.



# Entrepreneurship development

LIMS provided entrepreneurship development sessions to 174 candidates in 2023-24, empowering them with the knowledge and skills to launch their businesses.



## Innovative design and product development

LIMS' design team has been at the forefront of innovation, developing five new technologies in 2023-24, including a pioneering technique using bamboo and water hyacinth to create eco-friendly products like laundry bins. This innovative approach replaces traditional iron frames with sustainable bamboo, supporting both the environment and local artisans.

## Higher education initiatives

In 2023, LIMS took a pioneering step by collaborating with Sido Kanhu Murmu University, Dumka, to introduce degree courses in Management, Social Work, and Design. These courses, uncommon in the region, will provide local youth with access to higher education opportunities in their own community.

## Market trend analysis and participation in exhibitions

The LIMS design team consistently analyses market trends through research and participation in exhibitions, ensuring their products remain relevant. In 2023-24, LIMS participated in three major exhibitions, showcasing their work and gaining valuable insights.

## Bamboo nursery and plantation initiative

In 2023-24, LIMS initiated a bamboo nursery, experimenting with different propagation methods to produce saplings for distribution. This year, 5,205 bamboo saplings were distributed to 637 candidates, promoting sustainable livelihoods through bamboo cultivation.

# Sustainable Development Goals

ESAF Foundation has deeply integrated its mission with the ethos of sustainable development, driving transformative impacts across diverse areas to address pressing social, economic, and environmental challenges. Through its comprehensive programs, the Foundation empowers marginalised communities by fostering financial inclusion, supporting sustainable agriculture, enhancing access to education and healthcare, and promoting clean energy solutions. By addressing the needs of women, children, and underserved

populations, ESAF Foundation bridges gaps in opportunities, enabling individuals to achieve self-reliance and dignity. Its initiatives, such as skill development workshops, renewable energy programs, and farmer support systems, ensure the creation of resilient livelihoods while promoting environmental stewardship and social equity.

The Foundation's efforts extend to fostering innovation, strengthening infrastructure, and promoting responsible practices that benefit people and the planet. By driving

awareness of health, hygiene, and sustainable practices and supporting community-based interventions, the ESAF Foundation nurtures inclusive growth. Collaborative partnerships with global and local organisations amplify its impact, enabling tailored solutions to address specific community needs. Through its unwavering commitment to empowering the underserved and fostering holistic development, ESAF Foundation continues to inspire and transform lives, contributing to a more equitable and sustainable future.



This year, ESAF will target several Sustainable Development Goals (SDGs), including:



## Awards



### Kerala Management Association Award

ESAF Foundation was awarded by the Kerala Management Association (KMA) in the "Impactful NGO" category. The award was presented by former Union Minister Shri M J Akbar at an event held in Kochi.



### "Beach for All" Campaign Recognition

ESAF Foundation's "Beach for All" campaign was honored as the Silver Anthem Winner by the International Academy of Digital Arts and Sciences (IADAS), New York. The campaign was recognized in the Diversity, Equity, and Inclusion category at the 3rd Annual Anthem Awards 2023. Bijila S.G, CEO of ESAF Global Canada, officially represented ESAF Foundation and accepted the award at the ceremony held in New York in 2024.



### DDU-GKY Excellence Award

ESAF Foundation received the Excellence Award from Hon. M B Rajesh, Minister of Local Self Governments, Government of Kerala, for achieving the highest number of placements under the DDU-GKY initiative.

# Balance Sheet

As on 31<sup>st</sup> March, 2024

Particulars	31.03.2024	31.03.2023
<b>SOURCES OF FUNDS:</b>		
<b>CAPITAL FUND</b>		
Donated capital fund	1,05,94,255	1,05,94,255
Surplus/ (-) Deficit	24,82,35,605	16,67,72,962
Revaluation Reserve	9,99,55,350	9,99,55,350
Other Reserves		
<b>DESIGNATED FUNDS</b>		
Domestic	11,05,08,490	8,32,40,230
<b>RESTRICTED FUNDS</b>		
Domestic	1,16,66,466	31,61,334
Foreign	73,41,909	1,85,95,736
<b>BORROWED FUND</b>		
Long term loans-Commercial Rates	10,55,889	14,07,233
Other Short term Liabilities	4,00,72,977	3,99,32,546
	<b>52,94,30,941</b>	<b>42,36,59,646</b>
<b>APPLICATION OF FUNDS:</b>		
Property Plant and Equipment	21,87,77,940	22,17,32,056
<b>CURRENT ASSETS</b>		
Inventories	64,63,933	71,67,334
Other Current Assets	6,94,91,550	5,83,72,243
Cash and Bank balances	25,56,04,246	15,27,54,832
	<b>33,15,59,728</b>	<b>21,82,94,409</b>
Less: <b>CURRENT LIABILITIES &amp; PROVISIONS</b>	<b>2,09,06,727</b>	<b>1,63,66,819</b>
<b>NET CURRENT ASSETS</b>	<b>31,06,53,001</b>	<b>20,19,27,590</b>
<b>Total</b>	<b>52,94,30,941</b>	<b>42,36,59,646</b>

By order of the board.

Vide our separate report of even date.

**For A.JOHN MORIS & Co.,**

Chartered Accountants

FRN.: 007220S

- sd  
**Idicheria Ninan**  
(President)

-sd  
**Mereena Paul**  
(Secretary)

-sd  
**Stanly Johns**  
(Treasurer)

**-sd**  
**CA K V Sivakumar**  
Partner  
M.No. 027437  
Place : Thrissur  
Date: 29-07-2024

# Income and Expenditure Account

For The Year Ended 31<sup>st</sup> March 2024

Particulars	31.03.2024				31.03.2023
	General funds	Restricted funds	Designated funds	TOTAL	
<b>REVENUE:</b>					
DOMESTIC PROJECTS					
Funds received	-	9,08,90,994	2,95,56,374	12,04,47,368	9,83,99,794
Funds reimbursed	-	11,21,441	-	11,21,441	-
Donations received	1,32,665	-	-	1,32,665	5,61,077
FOREIGN PROJECTS					
Funds received	-	3,08,73,434	-	3,08,73,434	2,81,21,390
OTHER DOMESTIC INCOME					
ESAF Hospital	10,80,67,528	-	-	10,80,67,528	10,11,85,917
Interest income	1,20,57,509	-	-	1,20,57,509	83,68,147
DB School of Nursing	67,30,705	-	-	67,30,705	45,39,787
General Income	9,30,59,166	-	-	9,30,59,166	2,85,93,971
	<b>22,00,47,572</b>	<b>12,28,85,869</b>	<b>2,95,56,374</b>	<b>37,24,89,815</b>	<b>26,97,70,083</b>
<b>EXPENDITURE:</b>					
Financial Cost	1,06,840	-	-	1,06,840	1,06,617
Domestic Project Expenses	12,29,533	7,98,45,428	22,88,114	8,33,63,075	9,80,15,664
Foreign Project Expenses	-	4,21,27,262	-	4,21,27,262	3,34,42,887
ESAF Hospital	9,65,84,893	-	-	9,65,84,893	8,79,14,127
DB School of Nursing	61,59,556	-	-	61,59,556	56,30,837
General expenses	2,46,97,110	-	-	2,46,97,110	2,20,66,501
Depreciation	98,06,997	-	-	98,06,997	98,38,599
	<b>13,85,84,929</b>	<b>12,19,72,689</b>	<b>22,88,114</b>	<b>26,28,45,732</b>	<b>25,70,15,232</b>
Excess/Deficit (-) of Income over expenditure	8,14,62,643	9,13,180	2,72,68,260	10,96,44,083	1,27,54,851
Less: Prior Period Item	-	-	-	-	-
Excess of income over expenditure after adjustments of prior period items	<b>8,14,62,643</b>	<b>9,13,180</b>	<b>2,72,68,260</b>	<b>10,96,44,083</b>	<b>1,27,54,851</b>

By order of the board.

Vide our separate report of even date.

**For A.JOHN MORIS & Co.,**

Chartered Accountants

FRN.: 007220S

- sd  
**Idicheria Ninan**  
(President)

-sd  
**Mereena Paul**  
(Secretary)

-sd  
**Stanly Johns**  
(Treasurer)

-sd  
**CA K V Sivakumar**  
Partner  
M.No. 027437  
Place : Thrissur  
Date: 29-07-2024





**ESAF Foundation**

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