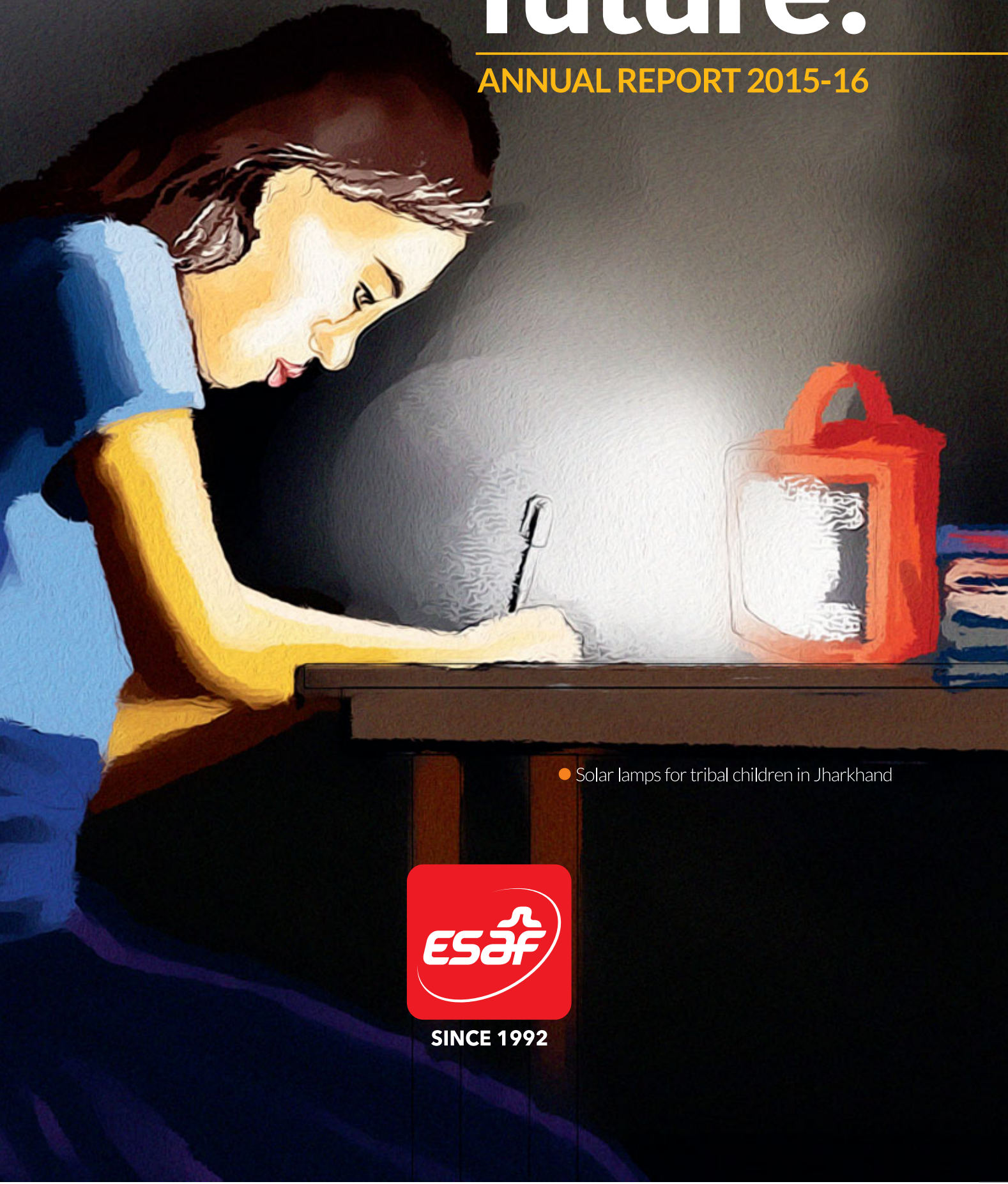


Lighting up their **future!**

ANNUAL REPORT 2015-16



● Solar lamps for tribal children in Jharkhand



SINCE 1992



SINCE 1992

Vision

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

Mission

To empower the poor and the marginalized especially women, children and youth by providing them access to education, finance, health services, natural resources, marketing and technological support and to explore the fullest human potential by creating opportunities for sustainable development and holistic transformation.

Core Values

Accountability
Transparency
Empathy
Participation
Innovation
Trust in God



SINCE 1992

Strategic Areas of Intervention

Advocacy and Networking
Child development & Education
Environment Protection
Integrated Livelihood Intervention
Sustainable Health

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From the Founder's Desk

Dear Friends,

I thank almighty God who sustained us in His grace throughout last year amidst demanding circumstances. As we are gearing up to celebrate our silver jubilee next year, it is time to take stock of our achievements. Our flagship brand ESAF Microfinance is undergoing the transformative process to launch afresh as a Small Finance Bank. Considering our humble beginning as an NGO, this is truly a golden feather in the cap of ESAF, recognition of our commitment to the underserved. I believe this truly opens way for us to serve the underserved more effectively and efficiently.

We just crossed an eventful financial year. Even though the economic growth has been uneven across sectors, it has started showing signs of gaining momentum halfway through FY 2016. Thanks to favourable tailwinds like public sector pay rise and normal monsoon. A report by CII shows that India is the second fastest growing service economy in the world. India's services sector contributed about 61 per cent to India's Gross Domestic Product, growing strongly at approximately 10 per cent per annum. Despite the brighter side of development, the sloppiness of development is still visible in the areas like health to all, lack of proper education facilities in hinterlands, open defecation issues, safety of women and poor state of agriculture.

As CSR is now enforced through law, it is heart-warming to see corporate giants coming forward to take part in nation building. ESAF is waiting to carve new relationships with like-minded Corporates who wish to leverage on our rural presence. We have already taken initiatives like Community Transformation Hubs specially focussed on child development, with YES bank.

The triple bottom line approach we have adopted across the group companies, is inherited from the mother organisation. Although ESAF society is functioning as a different entity altogether, I am proud to acknowledge that, it is ESAF Society that helps us in keeping the golden flag flying when it comes to

social performance like ensuring community health, child rights, awareness on preserving natural resources and age- friendly policies. ESAF society is the one that bridges the development gaps in our communities by utilising the microfinance platform effectively. This is why when it comes to inclusive microfinance ESAF is far ahead of our peers.

Livable Cities project has helped to raise awareness on pedestrian rights and child-friendly cities. Jananidih project has won acclaims from various quarters. The Child Care Centres and the High School that we have started in Jharkhand have changed the fortunes of many children. Lahanti Institute of Multiple Skills in Dumka is another successful venture. Jyothirgamaya programs for kids and essay writing contest for students play a role in carving out responsible future generations.

At this juncture, let me express my sincere gratitude to all our funders and supporters, especially the Governments of Kerala, Maharashtra and Jharkhand, NABARD, SFAC, Development Commissioner of Handicrafts, Health Bridge-Canada, Oak Seed Ministries, Bahrain Pentecostal Mission Board, Water.org, Manaveeya Holdings, Opportunity International, Dia-vikas capital, Jharcraft, Yes Bank, Lutheran World International Services, Normisjon Norway and all the individual supporters.

Also I thank the Board of Directors, Society members, our dedicated staff team within the group and their families without whose support and involvement, nothing could have been accomplished. Trusting in the God of justice and compassion, who has called us and commissioned us, we go forward committing ourselves to fulfil our vision of a just and fair society through sustainable, holistic transformation of the poor and the marginalized.

K. Paul Thomas

Founder, Secretary & Executive Director



From the President's Desk

Yet another year passed by, an year that was especially eventful in our country. New government, new policies, new systems in place. When not everything looked so bright, there were things that would make us more grateful. Even in the midst of all this positive changes taking place in the country, I am much worried about how the human race loosing humanity, across the globe.

Today we live in a consumerist society where people tend to be concerned more about "What will I get?" than "What can I give?" We read in the newspapers about people getting hit by motor vehicles and dying in the streets just because no one bothers to take them to hospital. People are more interested in taking pictures of accidents with their mobile phones than helping the accident victims who are dying. We are slowly becoming a 'heartless society' where justice and compassion takes a back seat.

Once Jesus Christ told a powerful story, showing how we should care for the needs of others. In the story, a Jewish man is attacked by thieves and left half dead. Some of his own respected countrymen simply pass by the wounded man, even crossing to the other side of the street. Then a Samaritan—someone many Jews despised—stops, sees the need, has compassion and goes a long way to help this stranger. Careful reading of this parable shows that the Samaritan lost more than a day's wages car-

ing for this man. This Samaritan put the hurt man's immediate needs above his own. He did not ask, "What will I get by helping this man?" but asked, "What can I do to help this man?" At the end of the parable, Jesus told us to "go and do likewise"

Twenty four years ago, ESAF was founded when a group of young people asked the question, "What can we do for the unemployed youth and the rural women in our country?" They saw a need and responded to it. Over the years, ESAF grew in numbers and activities and gave birth to many daughter organizations. But it is expected that all the daughter organizations fulfill the vision of ESAF - 'Sustainable transformation of the poor and the marginalized for a just and fair society'. Whether we do microfinance or banking or retail or healthcare, it should contribute to the building of a just and fair society. The mission, the objectives and the goals of each entity may vary. But the vision remains the same. In this context, the role of ESAF Society is crucial. The society should lift up the banner of ESAF's Vision and make sure that all the entities are focused on that vision and are bound by its core values. As ESAF is about to complete 25 years of existence, let us recommit ourselves to hold on to the original vision and values.

Prof. Elizabeth John

I. Advocacy & Networking

Livable Cities

Since 2009, ESAF has been doing a research and advocacy work on the livability of cities with the technical and financial support of Health Bridge, Canada. During the current year, the project was extended to Malapuram in addition to Nagpur, Bangalore and Thrissur. In this project we envision inclusive cities where children can walk to school and play in parks, and the aged and differently-abled can travel safely.

The following programs were undertaken in 2015- 2016.

Thrissur

Children's Cultural Village & Aanakulam Renovation

ESAF Livable Cities team's consistent advocacy efforts found results when Thrissur Municipal Corporation allocated Rs.21 lakhs for renovation works of Children's Cultural Village, Ollu-



Renovate cultural village at Ollukkara

kara and Aanakulam pond. The renovation works includes the infrastructure development and refurbishment of play equipments in the Cultural Village and giving a facelift to Aanakulam pond. The toilet complex near the pond is renovated and beautification works of the walkway has been commenced. ESAF is preparing a detailed proposal for constructing an inclusive play space in the cultural village compound.

Elanjikulam Pond Renovation

The advocacy efforts of the team has also resulted in a decision



A still of renovated pond

of the Corporation Council to renovate Elanjikulam pond. The MLA, Ollur allocated Rs.56 lakhs from the development fund. The master plan includes the cleaning of the pond, beautification of walkways and construction of inclusive play space.

Situation Analysis of the beaches

The Livable Cities team conducted a situational analysis of the beaches in Kerala. 25 beaches from 10 different districts were selected for the study. Public Space Audit, User Survey, Activity Audit and Key – Informant Surveys were the major tools of the study. Data was collected from elected representatives, government officials, security staff and visitors. The study provided detailed information on the existing scenario of the beaches and also helped to identify various focus areas for improvement.

International Car Free Day, 2015

Thrissur celebrated International Car Free Day on 4th October 2015. The event was conducted Ramanilayam road at from 2 PM to 6 PM in partnership with Thrissur Livable Cities Network, NATPAC and Kerala State Pollution Control Board. The event attracted a crowd of over 2000 people in spite of rainy



K. Paul Thomas along with M.P.Vincent and Adv. Therambil Ramakrishnan inaugurating the event

weather. The message that roads belong to people and walking and cycling are the healthy and environment-friendly modes of transport was conveyed effectively. The event included various competitions, open street events, stage events and cycle rally. Leaflets and Brochures regarding the benefits of walking and cycling were distributed. The event received very good media coverage too.

Swaraj Round Inner Circle Re designing

Having been sanctioned ` 2.4 crore by the State Government, the redesigning and construction of Swaraj Round Inner Circle has been started. The recommendations given by ESAF on the basis of the study conducted earlier have been accepted by the authorities. This will ensure a beautiful, safe and inclusive walk way for the public.



Thrissur Swaraj Round

Malapuram

Dissemination Seminar

On 11th Feb 2016, ESAF in association with Malapuram Municipality organized a dissemination seminar of the Walkability Study and Situational Analysis of Parks and Public Spaces which we conducted. It was attended by elected representatives, policy makers, government officials, town planners and social workers. ESAF proposed various measures for improving the pedestrian infrastructure and parks and public spaces. Various renovation activities were initiated in the city as a result of the



Municipality officials upholding the project report

seminar. The municipality allocated funds for re-designing footpaths to be inclusive and accessible. Renovation work was initiated in the Kottakunnu hilltop by the District Tourism Promotion Council to construct inclusive play space, cycle lanes and improved walkways. Municipality decided to reconstruct the Kottakunnu Amusement Park as an open auditorium along with a public park, as the study report suggested.

Bangalore

Open Street Events

Two open street events were conducted at HSR layout and MG Road on September 20th and 21st 2015. There was wide community participation. Findings from the survey conducted during the open street events were submitted to the Directorate of urban Land Transport and this resulted in the decision to allocate funds to other cities in Karnataka for similar activities.

Cycle Days

Cycle days are organized weekly in association with BCOS

(Bangalore Coalition for Open Streets) and DULT (Directorate of Urban Land Transport). ESAF was successful in building the capacity of nine community partners for organizing cycle days. Government bodies have increased reach in neighborhoods of Bangalore urban district through Cycle day events.



A still from the open street event at Bangalore

Road Safety Week

Awareness programs were conducted for students in two government schools in Yelahanka and Beninganahalli as a part of observing 'road safety week'. Over 100 students participated in the program. Rapport with organizations with similar objectives has been formed through these activities.

Park Functional Programs

Functional park programs were conducted in two different parks. It has helped to gain momentum for building awareness among the community about the need and importance of public spaces. A park visit for the children in the community was arranged so that they could get a feel of what they are missing out



Kids playing at the renovated park at Bangalore

due to lack of a developed park in their surroundings. Women in the communities are taking initiative to make their parks functional and children have started playing in the parks.

Community Awareness Programs

A community awareness program was conducted at Garudacharpalya on the various health benefits of physical activity and its importance in preventing non-communicable diseases. Community members were motivated to work for parks and public spaces in their neighborhood.

Inclusive Park Design

As a result of the advocacy efforts of the team with the ward

engineer of A. Narayanapura ward for redesigning the existing park as an inclusive park, one of the designs was selected and implemented.

ASRTS Activities

'Walk to school on Saturdays' program implemented in the schools in Sanjay Nagar area was very successful. This was implemented in partnership with community organizations and the awareness programs conducted in schools resulted in many students walking or cycling to school on Saturdays. This initia-



Students going to school by walking and on cycle

tive has been recognized by government bodies such as Directorate of Urban Land Transport and they are showing interest to replicate the same programs in other localities. The Department of Education wants to pilot this project in the south zone of Bangalore. The Assistant Commissioner of Police has been designated to coordinate the activities related to ASRTS.

Nagpur

World Car Free Day, 2015

World Car Free Day was organized in association with India Peace Centre, Rotary Club and various educational institutions at India Peace Centre, Nagpur on 21st September 2015. Around 1000 people participated in the event in various programs like cycle race, games and stage performances. The event received wide media coverage. Car Free Day was successful in



generating awareness among the public about the benefits of walking, cycling and public transport. Deepali Masirkar, DCP of Nagpur appreciated the efforts of the team and assured the support of city police for our project

Inauguration of Sakharam Pant Mesharam Inclusive Park

One of our objectives is to transform the city parks into inclusive parks. The series of meetings with the corporates and officials found result when the Nagpur Municipal Corporation approved the proposal we submitted to redesign Adv. Sakharam Pant Mesharam Park as an inclusive park. The renovated park was inaugurated on the International Day of Persons with Disabilities organized by ESAF in the park. The park now benefits all the differently abled children from the schools in that area including the Government School for the Handicapped.



Physically challenged kids playing at the inclusive park

Open Street Event for traffic awareness

ESAF associated with the City Traffic Police to organize Open Street Event at the Walkers' street on 25th October, 2015. Around 100 people all age groups participated in the event. The children as well as the adults enjoyed the games and other fun activities. The event helped in a big way to create awareness about the importance of keeping traffic rules and promoting healthy transportation.

To conclude, Livable Cities which is ESAF's major advocacy project had a successful year with many achievements including expansion to a new city, Malapuram.

Our efforts were recognized by the Walk21 movement by granting us the Walking Visionary Award 2015 for the advocacy efforts made to renovate Children's Cultural Village, Thrissur. Manju George, Sr. Project Officer, Livable Cities project received the award at the Walk21 conference held at Vienna.

Abstracts on three of our projects in Nagpur, Bangalore and Thrissur were accepted for presentation at Walk21 conference to be held at Hong Kong.

Abstract on ASRTS project in Bangalore was accepted for presentation in Active Life Research Conference 2016, Florida.

We were invited to share our experience on "Developing Accessible Public Space" in Kaleidoscope 2016, a conference organized by TATA Institute of Social Sciences, Mumbai.

ASRTS program in Bangalore got shortlisted for the final round in Connect Karo Award instituted by EMBARQ, I – NGO.

II. Child development & Education

Community Transformation Hubs

Community Transformation Hubs (Community Knowledge Centres) are centers for community transformation focusing on children. A facilitator within the community helps the children who gather in a particular place every evening after their regular class hours to improve their studies. She clears their doubts and helps them to do their home assignments. Certain learning aids are provided by ESAF. On weekends, the centers function as 'children's clubs' where children are encouraged to display their talents and are trained in various life skills. The major thrust of the project is transformation of the community through child-led advocacy efforts. Efforts are made to make the children aware of their rights and also their responsibility to the society. Presently, 700 children participate in 25 CTHs spread across Kerala and Maharashtra. This is supported by Yes Bank as their CSR project.

Objectives

- To help the children to develop good study habits and improve their academic performance
- To help the children develop relevant life skills
- To make the children aware of their right to play and for recreation.
- To provide an opportunity for children to develop their talents.
- Grass root level advocacy to ensure availability of parks and playgrounds.
- To conduct periodic sensitization classes for women and children on health with special emphasis on NCDs
- To provide a platform for children to interact with local legislative and executive bodies of the government.

1. Career Guidance Program

Jyothirgamaya, a career guidance program for children was conducted across the CTHs in Kerala on April 2015. Jobin C Varghese, Project Officer was the resource person for the



Participants along with resource persons

training sessions. Around 500 children benefitted from the program which aimed at guiding children in planning their education and career.

2. Facilitators' Training Program

The Facilitators' Training Program was conducted at Thrissur on September 2015. Facilitators from various CTHs in Kerala participated in the program. Jacob Samuel (Director-Programs) Jubili Sherine George (Manager, ESAF) Noel Benno Joseph (Junior Project Officer) and Devas Boban (Project Coordinator) interacted with the facilitators and provided necessary guidelines.



Participants along with resource persons

3. Teachers' Day Celebration

On 5th Sept 2015 twelve CTH facilitators met in ESAF project office, Nagpur to celebrate Teachers' Day. Sushil kumar, Chief Manager, and Sayeere Das, Regional Manager, ESAF were the Chief Guests of the day. Teachers' Day gifts were also distributed.



A still from the Teachers' Day Celebration

4. Participation in Child Policy Program

A Children's Consultative Meet was organized by District Child Protection Unit on 20th October 2015 at District Panchayath Hall Ayyanthol, Thrissur. The main objective of the program was to ensure the participation of children in policy making. The children from various schools were brought together and the

issues they raised and the solutions they suggested were documented. District collector assured the children that their suggestions will be considered while making policies in the relevant areas. He stressed the importance of incorporating suggestions by children while framing policies related to children. Children from Olari CTH participated in the program and got involved in the discussions.

5. Health Awareness Programs

A Dental Checkup Camp was organized at Gittikhadan and Rajiv Gandhi Nagar CTHs. Doctors taught the children about the importance of following healthy brushing habits and distributed brushing kits to children.



A still from the Medical Camp at Naik Talab CTH

Naik Talab CTH organized a Health Camp in October 2015 in partnership with Deen Dayal Upadhyaya Hospital and MSS College students. Around 300 people participated in the Health Camp. Basic health checkups and awareness on healthy living were the main attractions of the camp.

An awareness class about pollution and health was conducted in Karunagapilly CTH in October 2015. A teacher from the nearby school was the resource person.

6. Open street events

Open street events were organized by Gittikhadan, Rajiv Gandhi Nagar and Nara CTH children in October 2015. More than 200 children participated in the events. The children participated in various events include drawing, painting, tug of war etc. This event helped to communicate the message that roads are meant for people and not just for vehicle.



A scene from the cycle rally organized at Gittikhadan

7. Gandhi Jayanthi Celebration

The children celebrated Gandhi Jayanthi in the CTCs in Nagpur

and Kerala. Many programs and competitions were held. The above photo shows charts prepared by children with messages against drug abuse, deforestation and pollution.



Children upholding placards, posing for a photograph

8. Children's Day Observance

Children's day was celebrated in many CTHs in November 2015. Children performed different cultural programs including dance and skits which stressed on the importance of education. At Olari CTH, the local Municipal Councilor was the chief guest. At Nagpur, Sayeer Das, Regional Manager, ESAF Microfinance addressed the children and parents.



A skit performed by the children at Nagpur

9. Painting Competition

Painting competition on the theme 'Your dream city' was conducted in November 2015. Prizes were distributed for the winners. The competition was aimed at bringing out the creative abilities of children and helping them to dream about their city and environment. Most of the children focused on the importance planting trees and reducing the use of motor vehicles.



A still from the painting competition

10. Children submitted Charter of Demands

The children in Olari CTH submitted a charter of demands to the local ward councilor while he visited the CTH in December 2015. The demands were maintenance of street lights, foot path, availability of playground etc. The councilor and the residents were very happy about the initiative by children and they appreciated the children.



Councilor along with the children upholding the Charter of Demands

11. Street light mapping

The children at Olari, Sivaramapuram colony mapped the damaged street lights with the help of the community. This initiative was appreciated by the community members. The map was submitted to the councilor. The initiatives like this shows that children can act as the change makers in the community.



Children doing the mapping procedure at Olari

12. CTH Magazine

CTH magazine was prepared at different centers for exhibiting the talents of children. Pictures, poems and stories contributed



Children upholding magazine

by children were included in the magazine. Children took lot of interest in preparing the magazine and they enjoyed it. As CTH centers aim at the overall development of the child, activities like this really matter.

Let Them Smile Project

Through this project ESAF offers educational support to the tribal children in Jharkhand. Tribal young men and women are



Students of an ESAF Child Care Centre

recruited and trained to provide value-based primary education to the children through Child Care Centers. During the year 2015-16, the focus was on infrastructure development and improving the quality of teaching. Presently over 1200 children are enrolled in 30 Child Care Centres.

Computer, Library & Audio Visual Based Education

Laptops are provided to our field staff through which schools with classes above 3rd grade are given the opportunity to gain knowledge on computers. Another step to improve the qual-



Students learning with the help of laptop computer

ity of the education comes in the form of Multimedia based education. Field coordinators take Television sets which run on batteries to the centers and make presentations based on the syllabus for that month, developed by the LIMS team. Sets of books are circulated among the child care centers on a monthly basis from the library which helps the children to develop their reading habit.

Teachers Training

Unless we have teachers of high quality we cannot provide quality education to students. So we give much importance to provide systematic training to the teachers in the Child Care centers. All the teachers are enrolled in Lahanti Institute of Multiple Skills for computer course; this gives an opportunity for them to sharpen their skill in the use of computer. LIMS is



Teachers training is in progress

playing a key role in training the teachers in Spoken English and Personality Development also. As a part of Teachers Capacity building, a one week Annual Teachers Training programme for the child care at FMPB's Leadership Training Institute in ChottaGagri. About 54 teachers and Field coordinators participated in the program. The entire program was filled with information; entertainment and rapport building sessions which helped the Teachers have a good break from their routine activities.

Community Awareness Programme

i) Educational Awareness Programme

Efforts are made by the Let Them Smile team to make people aware of the importance of education and the ill effects of alcoholism. This is done mainly by showing video clips exclusively produced by ESAF and interacting with the people. This program is making a positive impact on people.

ii) Financial Literacy Programme

The team conducted financial literacy programs for the tribal community with the CSR support of ESAF Microfinance. Videos and Power point Presentations were used to explain savings, National Pension Scheme, opening savings bank account, availing loans etc. It was for the first time many of them were hearing about the importance of having a family budget, saving money for future etc. The Let Them Smile team will fol-



Participants at the programme

low it up. These are good examples of how we can directly impact the community through Child Care Centers.

iii) Health Awareness Camp and Checkup

Doctors from the Government hospital and from EHA Hospital, Chandra Godda help in conducting the health checkup for the students in Child Care Centers. Students who are diagnosed with serious health problems are referred to the hospital in the



A still from the health camp

town. All the children were given iron tablets during the health camp. After the checkup, the doctors and team spent some time with the children and advised them to take care of their own health and remain clean and smart. 600 children benefited from the camp.

Renovation of Child Care Centers

Chapathari, Ladhpathar and Hinjor centers were re-roofed with aluminum sheets provided through the ESAF Microfinance CSR program. The inaugural functions were held on 15th



Students posing for a photo in front of the renovated CCC

and 16th of May 2016.

Toilet Construction

The toilet facility was constructed at the High School campus at Chapathari as a part of the ESAF Microfinance CSR programme. Though open defecation is practiced in the villages, the discipline of using toilets when they come to school will help them to develop that habit.

Solar Lamps Distribution

As most of tribal villages do not have access to electric power supply, we provide solar lights to students which will help them



A solar panel fixed at the CCC

to study at home. During the current year solar lights were distributed to 150 children. Solar power charging stations were installed at Ladhpathar and Damgitola centers and also at Lahanti High School. This was made possible through ESAF Microfinance CSR program.

Study Tour

On 11th Dec, the first batch of students in Lahanti Mission School were taken for a tour to TirkutPahar in Deogarh district about 50 Kms away from the school. TrikutaPahar consists of



Students of ESAF CCC enjoying the day out

three hills and the maximum height is nearly 2470 ft. The children had a first time experience in riding a cable car. The children enjoyed every moment of the trip.

Celebrations

Republic Day, Independence Day and Christmas celebrations were organized at all centers. This year the students and teachers in Baramasiya Child Care Centre decided to celebrate Republic day in a unique way. They went around and collected all the waste in the village and disposed it. Though unaware of the



National Flag hoisting on Independence Day

Prime Minister's Swachh Bharath Abhiyan, they made their village clean.

Childrens' Camps

Children Camps were conducted in seven centers and around 600 children attended the camp. The Program included talks on the theme, action songs, and memory verses. The theme of the camp was 'The Armour of God' with the focus on helping the students to be truthful and faithful. Activities included worksheet coloring, memory verses, story time, action songs, and talent hour. Ample time was given for games and group activities too.

Lahanti Mission School – a milestone



Participants of the camp posing for a photo

Children who have completed five years of study in the Child Care Centers were requesting for a facility to continue their studies. This led to the idea of starting the Lahanti Mission School. 'Lahanti' means 'development' in Santhali language. As per the plan, the Lahanti Mission School was dedicated on the 16th of May, which was a milestone in the history of Let Them Smile project. Jacob Samuel (Director –Programs, ESAF), P.K.D. Lee (Hyderabad) and Rev. Henry (Regional Director, FMPB) jointly dedicated the school building.

Books based on NCERT syllabus were distributed to the stu-



Jacob Samuel inaugurating Lahanti Mission High School

dents. The medium of instruction is English. Basics of computer are taught to all the students. Apart from academics, the students are also involved in vegetable gardening and creative arts. They have facilities to play football and shuttle badminton. Eight students are availing the hostel facilities provided at the school. A caretaker family is staying in the school campus to take care of the children and coordinate the functioning of the school. The faculty consists of one full time teacher and two part time teachers.

III. Environment Protection

Depleting natural resources and increasing global temperature are the two major threats against the sustainability of life on Earth. The people at the bottom of the pyramid are the most vulnerable segment of population since they do not have sufficient means to manage these changes. Therefore the Environment Department of ESAF undertakes various activities to equip the communities in transitioning them into society that is knowledgeable about the environment and its associated problems and solutions. The focused areas of ESAF Environment Protection Department are Environment protection and Justice and Response to climate change.

Environment Protection & Justice

Awareness Campaigns

i) World Environment Day (WED) programs

ESAF celebrated World Environment Day on 5th June in a grand way across the branches. K. Paul Thomas, Chairman of ESAF Group inaugurated the celebrations in the Head Office and K.V. Christudas, G.M-Livelihood Support and Environment made a presentation on 'Seven Billion Dreams, One Planet, Consume with Care' which was the theme for WED-2015. The WED pledge was taken by the staff under the leadership of



K. Paul Thomas inaugurating WED at Thrissur

Padmakumar K., Chief Compliance Officer. Bosco Joseph, G.M.-Administration and Paul Joy Palokaren, Head- Resource Mobilization inaugurated the distribution of medical tree saplings and vegetable seeds.

ii) World Environmental Health Day

Health, safety and protection of the environment of living beings is a highly important topic today. Children are one of the most vulnerable sections of our society. In comparison with adults they have less resistance to infection, poor diet & nutrition, chemical contaminants, air pollution from traffic as well as air pollution in general, and they are at higher risks in terms of injury from accidents at home and in regard to traffic accidents. ESAF organized different campaigns among the people with relevant subjects during the World Environment Health Day.

iii) World Water Day

The World Water Day is focused to address the burning issue of 750 million people of world population who has not access to safe water. World water Day was organized in different branch-



Beneficiaries of Water Purifiers posing for a photo at the WED programe at Mala

es of ESAF. The program also highlighted the role water purifier devices in their daily life.

Response to climate change

International seminar

International seminar on "Climate Change & Renewable Energy- Role of Youth" conducted at the Academy of Climate Change Education and Research (ACCER).

Urjakiran

Seminar on 'Energy Efficiency and Conservation' was organized in association with Kerala Energy Management Centre at UP School, Thanikkudam, Thrissur on 16th January 2016.

M. P. Vincent, MLA of Ollur inaugurated the programme and K. Paul Thomas, Executive Director, ESAF presided over the



M.P. Vincent MLA inaugurating the seminar

function. P. Sivankutty, KSEB Executive Engineer (Rtd) led the awareness class. V. S. Vinayan (Panchayat President, Madakkathara), Johnson Malliyath (Member, Madakkathara Panchayat), ShanthaAppu (Councilor, Thrissur Corporation), Jacob Samuel (Director- Programmes, ESAF) and SheelaBejoy (Area Manager, ESAF) spoke on the occasion.

Renewable Energy

Solar lamps and improved biomass cook stoves and water purifier were given to the SHG members with credit linkage through ESAF. Delivery and after sales of the products were facilitated by the ESAF retail. Those households who use these products have stopped using kerosene for lighting and cooking. Hence indoor air quality has also improved. Water filter dispenses "safe to drink water" with the need of boiling resulting in saving fuel and reducing the instances of waterborne diseases. Apart from these outcomes, the environmental impact by way of carbon offset to the tune of 1,71,997 tonnes per annum is also achieved. Details are given.

Product	State	Achievement	Carbon Offset (in tons)	Product wise offset (in tons)
Cook Stove	Kerala	54,707	71,119	98,015
	Tamil Nadu	8,138	10,579	
	Central India	12,551	16,316	
Solar Lantern	Kerala	90,046	27,014	33,746
	Tamil Nadu	10,329	3,099	
	Central India	12,112	3,634	
Water Purifier	Kerala	26,765	40,148	40,236
	Tamil Nadu	0	0	
	Central India	59	89	
		2,14,707	1,71,997	1,71,997

- ESAF is an authorized agency under the Agricultural department of the Govt. of Kerala, for design construction and maintenance of biogas plants.

- ESAF implements portable model biogas plants for maintaining the waste at source itself.

Cumulative biogas generation of the Biogas plants: 490m³ It replaces 196.08 Kg of LPG per day/71569.2kg LPG per year.

Landscape works of Kerala University of Health Sciences

The maintenance works of landscaped area are progressing in Kerala University of Health Sciences. A beautiful garden with varieties of plants and a butterfly garden were developed under this project.



A scene of developed garden

Jalanidhi Project

ESAF with support of Kerala government and World Bank are implementing 16 micro drinking water schemes in Kuttiyattoor panchayath of Kannur. 10 of them have been already commissioned and the six are in the completion phase. The project is



Inauguration of Jalanidhi scheme at Valiyavelichaparambu, Kuttiattoor

designed to provide clean & safe drinking water to 1500 homes. Ground water recharging, pay & use and public toilets, new toilets for 187 houses were also completed under this project.



Construction of community well in progress

Kuttiyattoor's dream of 100% drinking water accessibility has been achieved through ESAF by the completion of this phase of Jalanidhi.

IV. Integrated Livelihood Interventions

Farmer Producer Companies

Small Farmers Agricultural Consortium (SFAC) has empaneled ESAF as a Resource Institute to mobilize Farmers and to register them as Producer companies in 6 states of India namely Kerala, Tamil Nadu, Madhya Pradesh, Maharashtra, Jharkhand and Chhattisgarh. NABARD has approved ESAF as a "Producer Organization Promoting Institution (POPI)".

State	Number of FPC Projects	Districts covered	Funding Agency
Tamil Nadu	24	12	NABARD - TN
Tamil Nadu	3	2	TN - SFAC
Kerala	15	4	NABARD - KL
Kerala	1	1	ESAF
Karnataka	20	4	NABARD - KA
Chhattisgarh	5	5	SFAC
Chhattisgarh	3	3	NABARD - CG
Total	71	31	



K. Paul Thomas inaugurating FPC at Muthalamada

The Key Objectives of FPC Project

- 1) To help farmers getting organized into Farmer Interest Groups (FIGs) & Farmer Producer Organizations (FPOs).
- 2) To train farmers of the FPCs in legal compliance & good governance of a Producer Company
- 3) To train & assist farmers to adopt new farming systems and multiple crops.
- 4) To Link/Develop supply channels for input & services
- 5) To facilitate value chain enhancement market linkages & marketing facilitation in domestic & international market and assist them in brand building etc.

Fifty Farmer producer companies were registered and around a total of forty thousand farmers were enrolled raising equity of rupees of forty million.

Stone Quarry Project

The stone quarry project addresses the problems of people living and working in the mining and stone crushing areas in Jharkhand. Many of them have either lost their land or their lands have become useless for cultivation due to dust and pollution. They are left with no other option but to work in these stone quarries and mines. They work in unhealthy situations without any safety measures. Most of them have respiratory tract problem and many contract TB at a young age.



Children working at the stone quarry

The stone quarry project was started for the rehabilitation of the communities residing near mining areas and working in stone crushers. ESAF gives them training in alternate livelihood options like bamboo craft and helps them to market their products.

Promotional Meetings

Promotional meetings were conducted in all the places where there was a need for alternative livelihood. In all the places there was good participation from the community. Explanation was given to the people regarding the training and the benefits of the livelihood training.



Village visit in progress

Training Programs

Training programs were conducted in 10 communities where a total of 154 people attended. Different livelihood trainings

were given to the communities. People showed interest in the training and plans for marketing the products were also made.



A still from the jute bag training programme

The Story of Kushal Hasda

Kushal Hasda, 45 belongs to Karmatand village panchayat in Dumka District, Jharkhand. He belongs to santhal tribe and had his family and dependent parents to support. He had completed ITI but did not get any good job for many years. Even when he got a job, the wages he got was not enough to support his family



In June 2012 Kushal and his wife attended a bamboo craft training program organized by ESAF. After the training he started making bamboo products and now he is an expert tin making bamboo box frame, magazine holder, foldable laundrybin etc. His wife also helps him to make bamboo mats and other products. They have regular orders from ESAF and earns Rs.4000 to Rs.5000 per month. Today his standard of living has gone up and he is able give good education to his children. Kushal is ever grateful to ESAF for the sport he received through this project.

Business Incubation Centre

The production of any products depends upon the demand for that particular product. Proper marketing effort and strategy is required in order to create and maintain demand. The business incubator was set for value addition and supply of standardized quality products. The products are thoroughly checked for quality and standards before it is received. Then the products are given a good surface finish by sanding machine. It is then painted or polished and sent and made ready for the market.

Social awareness campaign

This campaign is done under the stone quarry project to create awareness in the community about various issues they face. The campaign focuses on health, environment, education, and livelihood and is directed against social evils like alcoholism, child labour, child marriage, and bonded labour. The usual pattern is to show a video on the topic which will be followed by a discussion. During the year, twelve awareness programs were conducted through which about 1000 people could be reached.

Awareness on financial literacy & money management

Awareness programs on financial literacy and money management were organized in twelve communities of Shikariparazone of Jharkhand and Rampurhat. 879 people attended these programs and were benefited.

Lahanti Institute of Multiple Skills

LIMS is a skill training institute established in Dumka, Jharkhand to train tribal youth in various livelihood skills. The institute was inaugurated on August 24th 2015 by K. Paul Thomas and Merena Paul. Classes started in the month of September 2015. We offer six month courses in Community Organization, Basic



K. Paul Thomas inaugurating the institute at Dumka

Electronics, Electrical Appliances, Office Management, Business Skills and tailoring. Also we offer one year courses in Computer Application & Graphic Design, Fashion Designing, Digital Photography and Cinematography. These courses will be certified by the Intermission Industrial Development Association (IIDA) Chennai.

V. Sustainable Health

ESAF Hospital and Research Center

ESAF runs this rural hospital at Thachampara, Palakkad district to provide affordable healthcare to the needy. An average of 150 patients visit the hospital every day for out-patient treatment. Average in-patients per day is 25.

Departments	Name of the Doctors
General Medicine	Dr. Raison Chacko M.D.
Orthopedics	Dr. Rakesh Philip M.S. Ortho Dr. Joseph M.S. Ortho (Visiting)
Dental Surgery	Dr. Naseeb P Khader B.D.S Dr. Sijo Davis M.D.S. (Visiting)
Casualty	Dr. Krishnamoorthy M.B., B.S.
Ayurveda center	Dr. Sivasankaran Orakulangara D.A.M.

Garshom - Free medical camp

ESAF organized a Free Medical Camp and Bank linkage programme for the domestic migrant labourers at Tirur, Thrissur under Garshom Project of ESAF. K. Paul Thomas, Chairman & Managing Director, ESAF Microfinance, inaugurated the program and discussed with the migrant labourers about the problems they face in the work places.



K. Paul Thomas inaugurating the Medical Camp

Deenabandhu School of Nursing

The interview for the 17th batch of students was conducted in October 2014 and 30 students were selected. 90% of the students are from scheduled tribes and economically disadvantaged families. Classes for the new batch commenced in the same month. Students were given opportunity for clinical training in affiliated hospitals such as Co-operative Hospital, Palakkad, New Alma hospital, Mannarkkad and Shalom Psychiatric Hospital, Mundur apart from ESAF Hospital, Thachampara.

A picnic to Malampuzha provided an opportunity for relaxation. Onam was celebrated colorfully with the traditional pookalam, onappattu and onasadya. The school partnered with the

local panchayath in conducting an awareness rally on World Environment Day. Also saplings of fruit trees were planted in the school and hospital compound. Students and staff partici-



Nursing students along with Mereena Paul and Jacob Samuel

pated in the various competitions arranged in connection with International Nurses Day. Christmas also was celebrated with carols, skits and Christmas dinner. The school presented two programs in Gloria 2015, the Christmas celebration arranged by ESAF HO at Mannuthy. The lamp lightening ceremony of the Sixteenth Batch was conducted on 23 January 2016 at the School Auditorium. Mr. Paul Thomas, Chairman of ESAF Group was the chief guest at the function.

Anti-TB Campaign

This campaign aimed at bringing awareness on the preventive and curative aspects of TB is implemented in Mahasamund district of Chattisgarh in partnership with Emmanuel Hospital Association. ESAF volunteers identify TB patients and get them enrolled in Axshya project where they get access to quality TB care. More than 100 patients who were referred by ESAF team for treatment are on the road to full recovery.



Project team along with the patients undergoing treatment

VI. Celebrations & Observances

Onam Celebration

ESAF celebrates Onam on 21st August 2015. Dr. K. S. Radhakrishnan, Chairman, Kerala Public Service Commission inaugurated the programme and delivered the Onam message. K. Paul Thomas, Chairman of ESAF Group presided over the function. An Onam fair, 'Niravu 2015' was also organized by ESAF Livelihood Support Services in partnership with ESAF Cooperative Credit Society and ESAF Retail at the premises of Hepzibah Complex. This year ESAF organized an Onam celebration for domestic migrant labourers with the support of Mannuthy



K. Paul Thomas along with M.P. Vincent serving the Ona Sadya to migrant workers at Mannuthy

Pauravaly on 27th August 2015, at SreeBhadram Complex, Mannuthy. M. P. Vincent, MLA of Ollur inaugurated programme and K. Paul Thomas, Group Chairman of ESAF presided over the function. About 150 migrant labourers participated in the program.

Republic Day

The 67th Republic Day of the country was celebrated on January 26, 2016 in front of the corporate office at Hepzibah Complex, Mannuthy. K. Paul Thomas, Chairman ESAF Groups, hoisted the National Flag and delivered the Republic day message.



K. Paul Thomas hoisting the national flag at Mannuthy

Children's Day

Children's Day - 2015 was celebrated under the auspices of Liv-

able Cities project, CTH project and HumaraBachpan project of ESAF. About 60 children gathered in Panchayath Hall, Olari at 4 P.M. on 14th November 2015 for the celebration. Anoop Davis, Division councillor, Elathuruthu, Thrissur Corporation was the chief guest for the day and he motivated the children with his inspiring words. A painting competition on the theme 'My Dream Park' was conducted in which many children participated enthusiastically.



A scene from the children's programme

International Day of Persons with Disabilities

ESAF observed International Day of Persons with Disabilities on Dec 03, 2015 by organizing several informative programs in different parts of the country. Altogether 211 persons with disabilities and 113 of their relatives participated in these programs. The programs included skill training sessions, focus group discussions to understand the challenges faced by people with disabilities, awareness programs on the rights of the



Sandhya Suresh speaks at the seminar

people with disabilities, awareness programs on the schemes available.

Gloria 2015

Gloria 2015; the Christmas celebration of ESAF HO staff was conducted on December 22, 2015 at Vimalanatha Church Parish Hall, Paravattani, Thrissur. More than 700 people (ESAF staff and their family members) participated in the function. K. Paul Thomas, Chairman, ESAF Group presided over the function. Mar Raphael Thattil, Auxiliary Bishop of Syro- Malabar Catholic Archdiocese of Thrissur delivered the Christmas mes-



Mereena Paul distributing 'Mangalya Nidhi' as part of Gloria 2015

sage. ESAF Choir rendered traditional and contemporary carols followed by cultural programs performed by the staff from different entities of ESAF group. K. Paul Thomas handed over a cheque of Rs.50,000/ to Savithri of Amballoor branch as wedding aid from MangalyaNidhi of ESAF.

Balance Sheet as at 31 March 2016

Particulars	Note No.	As at 31 March, 2016 (`)	As at 31 March, 2015 (`)
SOURCES OF FUNDS			
CAPITAL FUND			
Donated capital fund	I	1,11,41,482.50	1,11,41,482.50
Accumulated Surplus/ (-) Deficit		6,60,86,078.43	6,48,51,672.72
Current year surplus to be carried forward		1,35,76,747.89	12,34,405.71
Revaluation Reserve		9,99,55,350.00	9,99,55,350.00
BORROWED FUND			
Long term loans-Commercial Rates	II	2,39,14,763.37	3,04,95,443.70
Other Short term Liabilities	III	4,82,35,785.52	5,13,49,835.52
		26,29,10,207.71	25,90,28,190.15
APPLICATION OF FUNDS			
FIXED ASSETS	V	15,33,51,974.31	15,04,78,425.14
CURRENT ASSETS			
Deposits and Advances	VI	6,13,36,652.66	7,10,31,285.22
Cash and Bank balances	VII	7,25,86,857.61	3,88,19,474.08
		13,39,23,510.27	10,98,50,759.30
Less: CURRENT LIABILITIES & PROVISIONS	IV	2,43,65,276.87	13,00,994.29
NET CURRENT ASSETS		10,95,58,233.40	10,85,49,765.01
	Total	26,29,10,207.71	25,90,28,190.15

By order of the Board

Sd/-
K. Paul Thomas
 Secretary
 Thrissur
 22.06.2016

Vide our separate report of even date

A. JOHN MORIS & Co.,
 Chartered Accountants
 FRN.: 007220S

Sd/-
 (G.Kumar)
 Partner
 Membership No. 023082

Income and Expenditure Account for the year ended 31st March 2016

Particulars	Note No.	As at 31 March, 2016 (`)	As at 31 March, 2015 (`)
REVENUE			
Grants received Domestic	1	1,01,18,442.00	1,82,67,505.00
Grants received Foreign (FCRA 2010 covered)	2	2,07,80,928.31	2,17,84,142.35
Donations received	3	49,79,995.87	60,50,476.85
Income from Investments	4	25,92,818.37	17,50,781.30
General Projects	5	4,14,25,870.18	1,02,07,551.32
ESAF Medical Mission	6	2,92,70,405.50	2,11,13,110.00
Total		10,91,68,460.23	7,91,73,566.82

By order of the Board

Vide our separate report of even date

Sd/-
K. Paul Thomas
 Secretary
 Thrissur
 22.06.2016

A. JOHN MORIS & Co.,
 Chartered Accountants
 FRN.: 007220S

 Sd/-
 (G.Kumar)
 Partner
 Membership No. 023082

Income and Expenditure Account for the year ended 31st March 2016

Particulars	Note No.	As at 31 March, 2016 (`)	As at 31 March, 2015 (`)
EXPENDITURE			
Financial Cost	1	43,60,736.60	42,07,511.15
General Projects Expenses	2	3,53,22,593.17	2,88,22,611.05
FCRA, 2010 Covered Expenses	3	2,24,85,370.06	2,03,17,140.57
ESAF Medical Mission Expenses	4	2,81,08,407.51	1,91,39,518.34
Depreciation	5	53,14,605.00	54,44,802.00
		9,55,91,712.34	7,79,31,583.11
Excess/Deficit (-) of Income over expenditure		1,35,76,747.89	12,41,983.71
Less: Prior Period Item		-	7,578.00
Excess of income over expenditure after adjustments of prior period items		1,35,76,747.89	12,34,405.71

By order of the Board

Sd/-
K. Paul Thomas
 Secretary
 Thrissur
 22.06.2016

Vide our separate report of even date

A.JOHN MORIS & Co.,
 Chartered Accountants
 FRN.: 007220S

Sd/-
 (G.Kumar)
 Partner
 Membership No. 023082

Member



Resource Institution



Accredited Agency



Project Partner



Funding Agencies



SINCE 1992

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