

RESTORING HOPE, REBUILDING LIVES



ANNUAL REPORT 2018 - 19



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VISION

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

MISSION

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

CORE VALUES

Accountability
Transparency
Empathy
Participation
Innovation
Trust in God

BOARD OF DIRECTORS



Mr. K. Paul Thomas
Founder & Member



Prof. Elizabeth John
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Dr. Jacob Samuel
Director, Programs

Resource Institution for



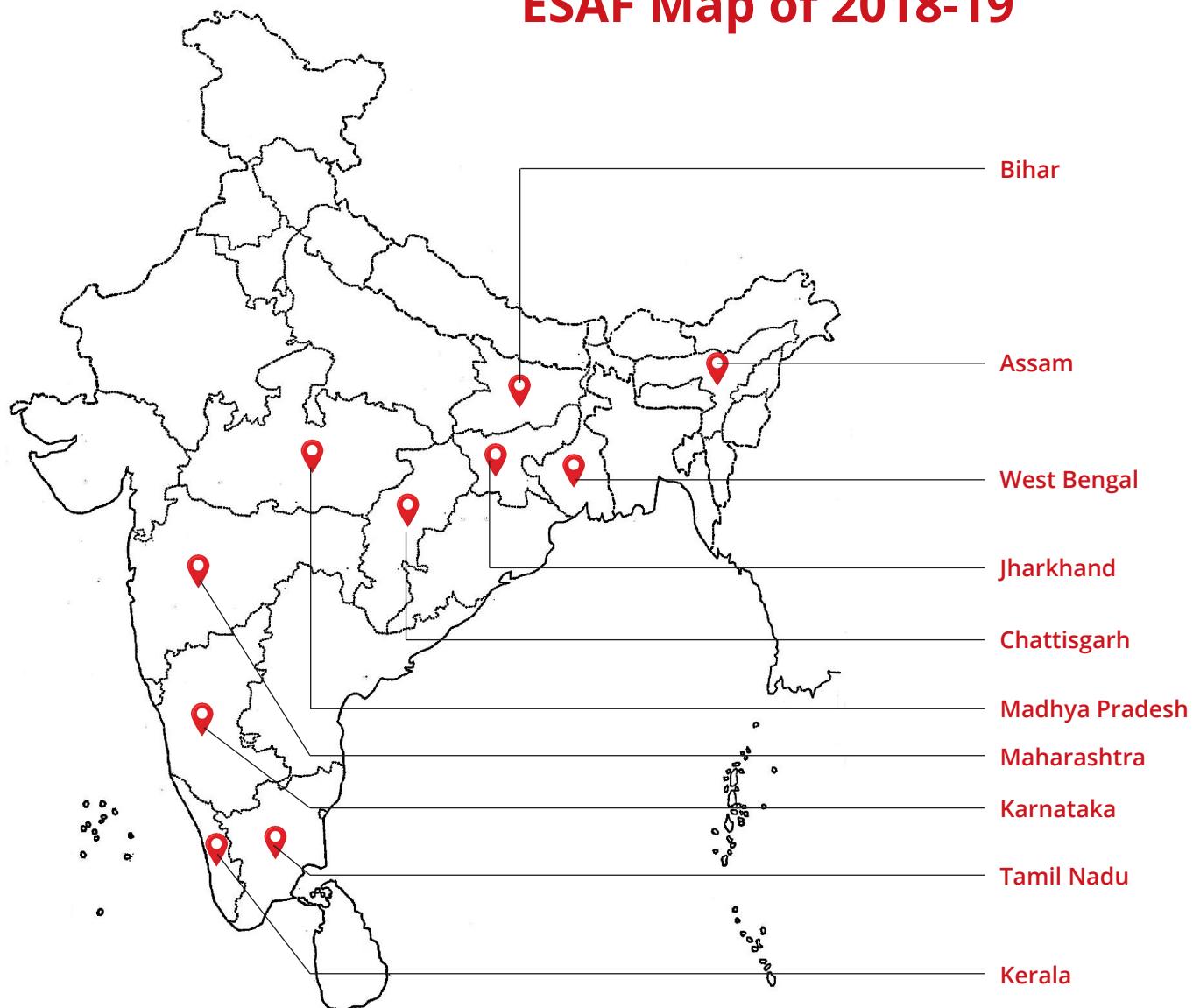
Member of



Project Partner of



ESAF Map of 2018-19



10 states



29 projects



5.57 lakh people directly benefitted



3.36 lakh people directly reached through flood relief and rehabilitation



55,705 acres of land used for agriculture



38,384+ farmers empowered



8,693 kg of agri produce from 21 schools



4,760+ rural women receive health awareness



4,873 + underprivileged youth and children get skill training and education



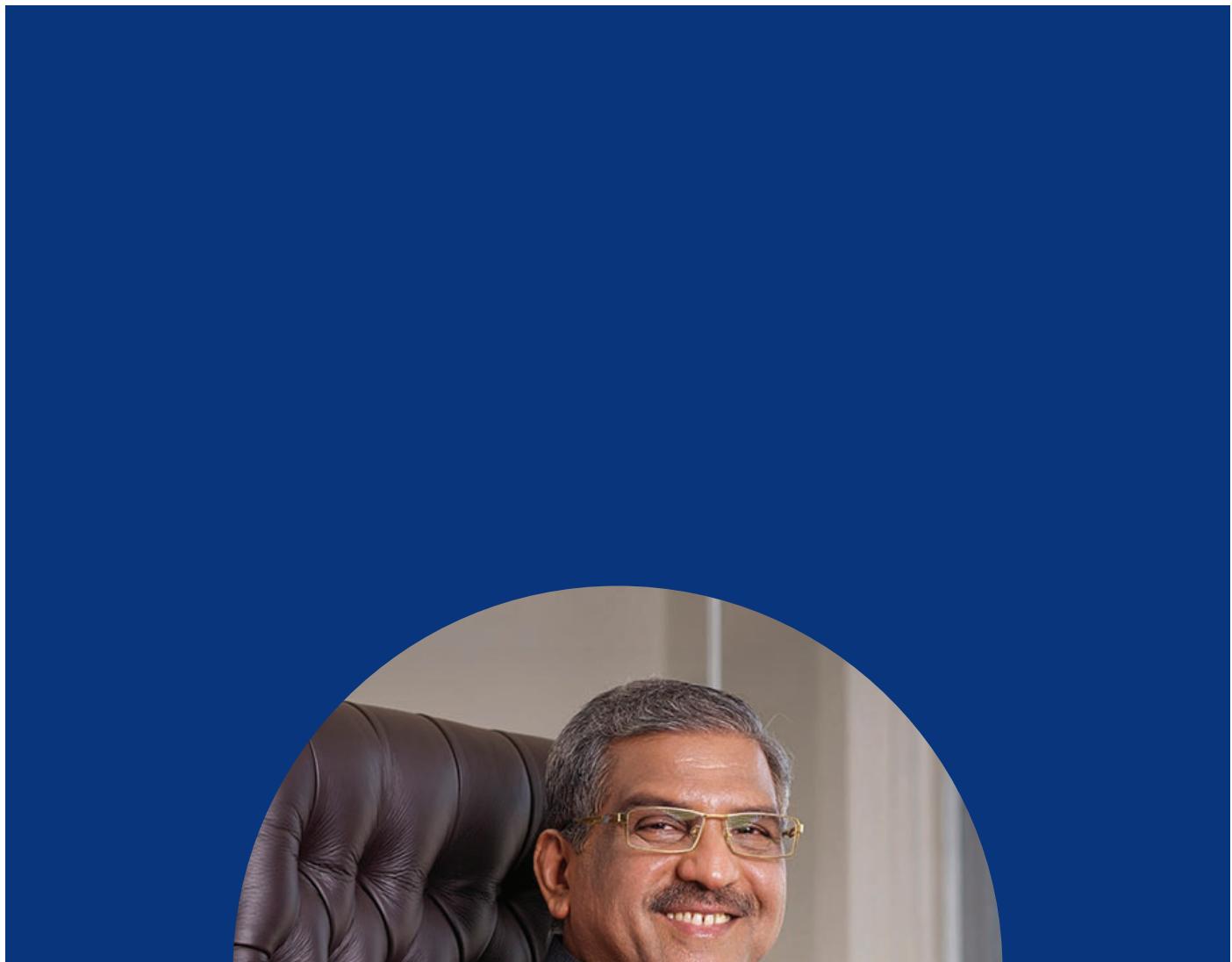
2,127 + indigenous people get better livelihood opportunities



Reduced **3.12 lakh** tonnes of Carbon emissions



37 public spaces made inclusive





MESSAGE FROM THE FOUNDER

DEVELOPMENT REDEFINED

The Idea of ESAF stemmed from my dream of creating a community-based institution with a strong social inclination committed to serving the community irrespective of gender, caste and creed. I faced a lot of resistance and hurdles when I shared my dream with others, but my life partner Mereena and my mentor Shri Jacob Samuel encouraged me to go ahead and tread the difficult path with absolute trust in God. Slowly but surely, ESAF has risen from strength to strength, and today ESAF is a highly respected name in the development space. ESAF group of social enterprises is committed to creating livelihood opportunities for the deserving masses of this great nation.

After an eventful journey of twenty seven years, as the founder, I am delighted to note that ESAF has outlived my expectations by impacting the lives of more than three million households, with its niche approach and unique ecosystem; wherein tremendous interventions are done in a wide range of priority sectors like education, skill training, disaster management, relief and rehabilitation, livelihood support, rural market linkages, low-cost housing, refining of urban spaces, women and child health, rural hospitals etc. In line with its objectives, ESAF made some commendable efforts in the Kerala flood relief and rehabilitation, which was well acclaimed by the Government, various developmental agencies and the people of Kerala.

In September 2018, I decided to step down from the post of the Honorary Executive Director and Secretary so that I could give deserved attention to my commitment as MD & CEO of ESAF Small Finance Bank. I am happy that the board has appointed Smt. Mereena Paul new Executive director and she has taken up the mantle with grace. ESAF Small Finance Bank will take our dream

of uplifting the poor and marginalized communities through financial inclusion forward and expand our work across the nation. ESAF Small Finance Bank, like all our entities, shares our values is well grounded in the triple bottom line approach, built around people, planet and prosperity. As our Honourable Prime Minister announced, the nation is marching towards a \$5 trillion economy, and rural economy which contributes 45 percent of the GDP is going to be the decisive factor in achieving those ambitious targets.

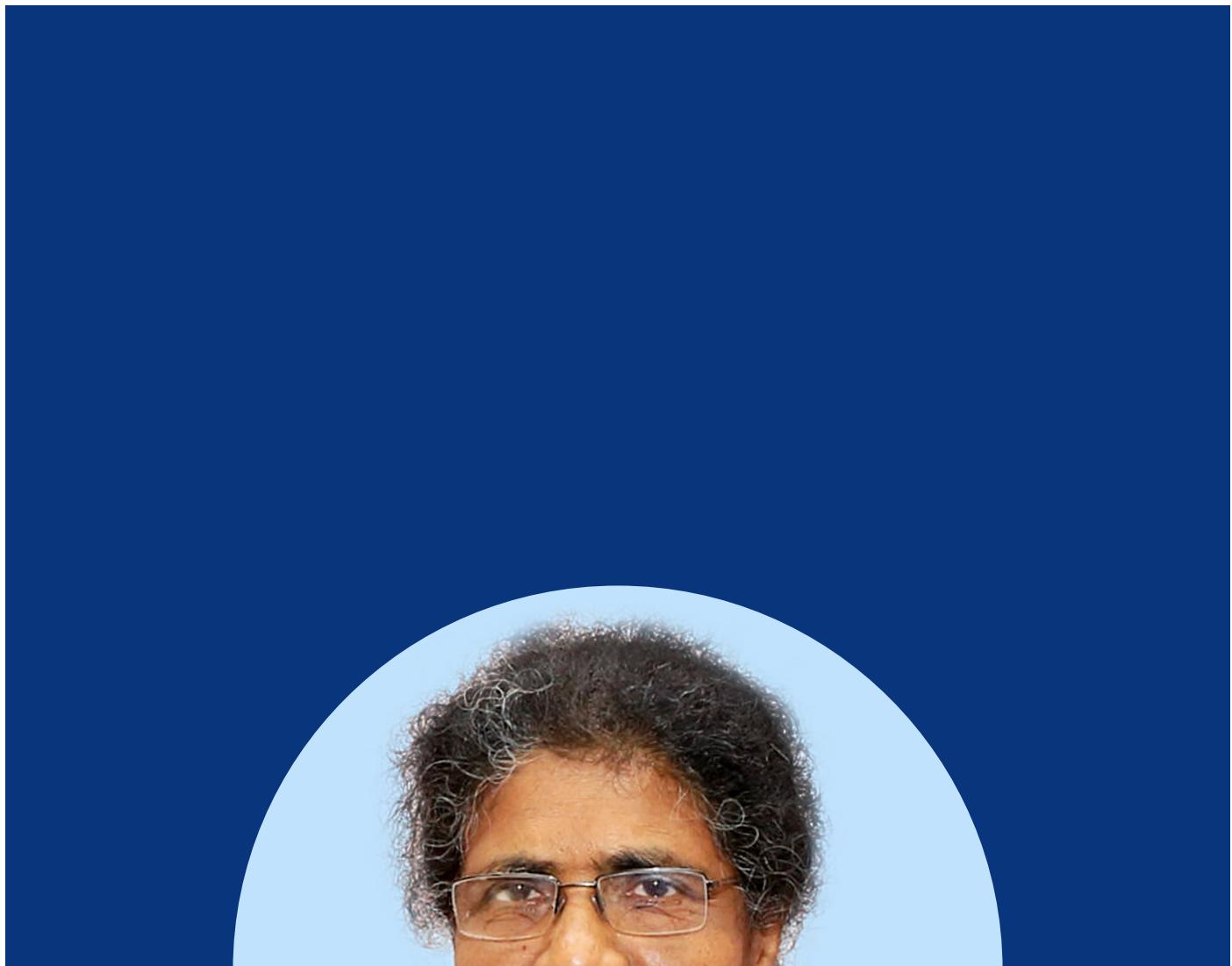
I would like to take this opportunity to wish all success to ESAF and its eminent Board of Directors. Let us be the true inheritors of the virtues which ESAF stands for, and we will together be successful in our fight against the partiality of prosperity.

Sd/-

K. Paul Thomas

Founder

ESAF Group of Social enterprises





FROM THE PRESIDENT'S DESK

CREATING OPPORTUNITIES

Sudha Murty, the chairperson of Infosys Foundation narrates a true story in her book 'The Day I Stopped Drinking Milk'. Many years back, Sudha was travelling from Gulbarga to Bangalore. The second-class reserved compartment was jam-packed with people. The ticket collector came in and started checking people's tickets and reservations. Suddenly, he looked in Sudha's direction and asked, 'What about your ticket?' She wondered whom he is asking because she had already shown her ticket. Then she realized that the question was directed to a girl who was hiding below her berth. When the ticket collector yelled at her, she came out of her hiding. She must have been about thirteen or fourteen years old. She had uncombed hair and was dressed in a torn skirt and blouse. She was trembling and folded both her hands. The ticket collector started forcibly pulling her out from the compartment. Suddenly Sudha stood up and called out to him. 'Sir, I will pay for her ticket'. In spite of the objections he raised, Sudha bought a ticket for her to Bangalore.

The girl's name was Chithra and she had lost her father and her step mother used to treat her very badly and so she had run away from home. On reaching Bangalore, Sudha took her to a shelter for girls which was supported by Infosys Foundation. She was taken care of very well in the shelter home. Sudha offered to sponsor Chithra's expenses if she wanted to study. She joined the local high school and later joined college and completed her studies in Computer Science with good grades. She got placed in an IT company. An intelligent and hard working person, she climbed up in the career ladder very fast. Her company sent her to US on a special assignment.

Years later when Sudha visited San Francisco to deliver a lecture, Chithra was waiting in the hotel lobby to receive her. Chithra looked very pretty, her dark eyes

beaming with happiness and pride. She hugged Sudha and bowed down and touched her feet.

It all began with buying a train ticket to Bangalore. Chithra had all the potential to become a successful person. All she wanted was an opportunity to get rooted. That was what Sudha Murthy provided her.

'Creating Opportunities' is the tagline of ESAF. Over the years I have seen how ESAF creates opportunities for thousands of women, children and youth. It may be a loan, a training program, an awareness class or a word of encouragement. That is enough for them to carve out a new path in life!

As we complete 27 years of service to the underserved, providing them opportunities to grow, I thank God for keeping this movement focusing on its original vision, in spite of numerical growth and diversification of activities.

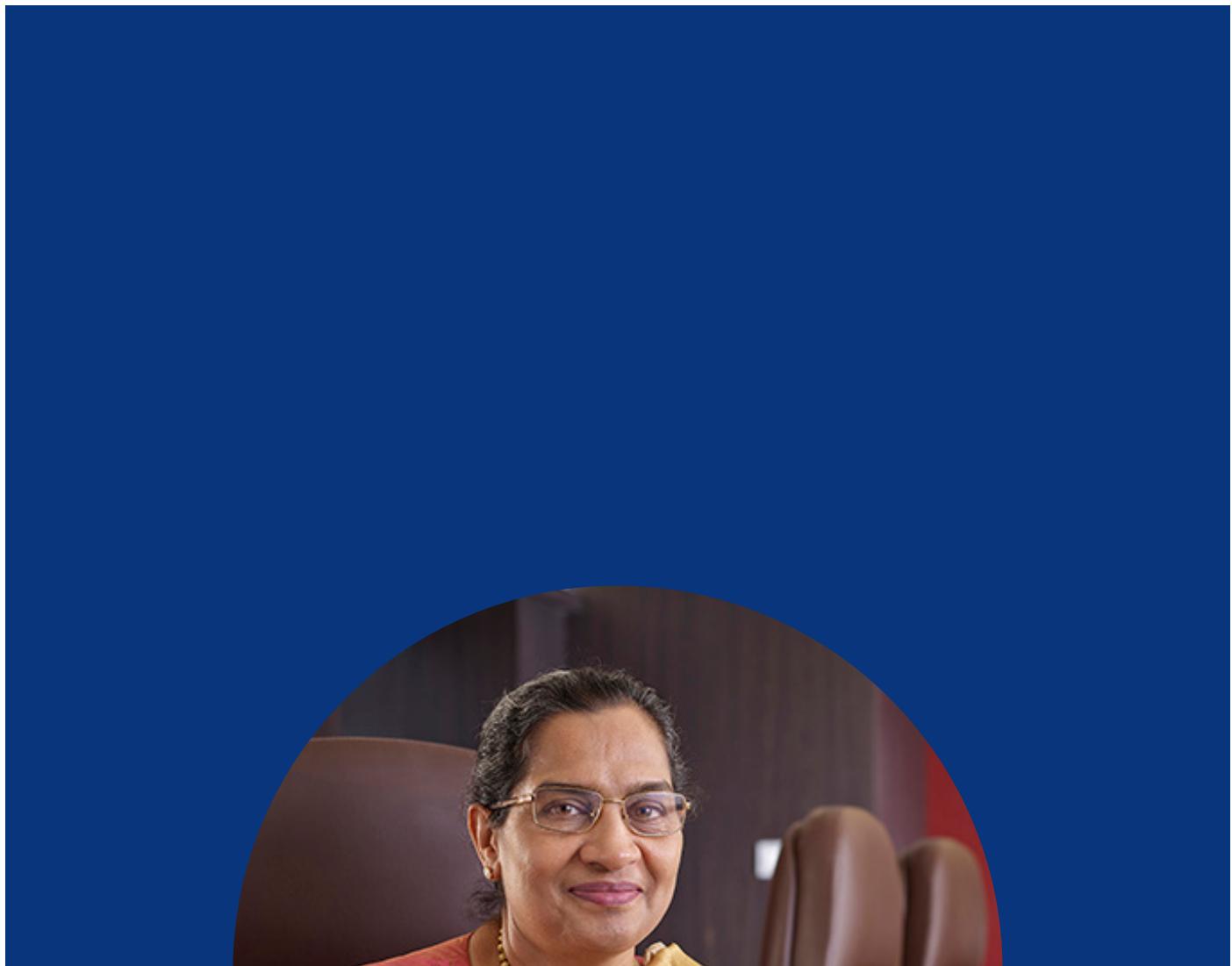
Let me congratulate the management team, the staff team and all the stake holders for their untiring efforts aimed at sustainable and holistic transformation of the poor and the marginalized. I hope and pray that ESAF will remain true to its vision and continue to create opportunities for the less fortunate.

Sd/-

Prof. Elizabeth John

President

ESAF Society





MESSAGE FROM THE SECRETARY'S DESK

REBUILDING LIVES

As I address you all, I am immensely humbled by the provisions bestowed by God almighty which took us from "Little" in the obscure hamlet of Mannuthy in the southern tip of India, to the limelight and visibility which we now have in eleven states and the respect which this great institution gains in every other national and international forums. The idea called "ESAF", sowed 27 years back by our visionary founder Shri. K. Paul Thomas, along with Shri. Jacob Samuel and me, has now become a group of Social enterprises which impacts the lives of over three million households.

ESAF began as a response to the call from the Society to empower the unemployed youth. After twenty seven years, the social scenario has drastically changed due to the New Economic Policies initiated in 1991 and a series of measures which has opened up our economy and created lot of opportunities for youth. The present Union Government has given a major thrust on skill training for unemployed youth, and its flagship Skill India project aims to train over 40 Crore people by the year 2022. ESAF along with Kerala Poverty Alleviation Mission is an active partner in the Deen Dayal Upadhyaya Grameen Kaushal Yojana (DDU GKY) and we have trained over five hundred youth and we are ensuring that they are getting campus placements. We also partner with the Government of Kerala in Additional Skill Acquisition Program (ASAP) Project and a training centre has been established at Community Skill Park at Chathannur.

Effective response to Natural disasters and relief, and preservation of the quality of human life has always been one of the pivotal objectives of ESAF Society envisioned by our beloved Founder Shri. K. Paul Thomas. Our volunteers have contributed significantly to provide pivotal contributions in various relief operations across the country over the past two decades. During the devastating floods of 2018 that ravaged our state, ESAF, led by our founder, rallied

support form national and international NGOs and his worldwide connects. Don Bosco College situated in our home turf to establish a Central warehouse for stocking supplies and disseminating to the various parts of the State based on their specific requests.

Let me thankfully remember the names of like-minded institutions like Habitat for Humanity International, Narotam Sekhsaria Foundation, CARE India, Partners in Prosperity, Amicares Foundation, Westpack Banking Corporation, Oakseed Ministries, Natan Foundation, Hindustan Unilever, Eureka Forbes and thousands of well-wishers and all staff members of institutions coming under the ESAF umbrella. Because of all their support we could reach out to thousands of families and humanitarian aid worth Indian Rupees eight Crore (1.12 Million USD) got distributed to the needy, which I view as an unparalleled effort in the history of our institution. We are also undertaking construction of more than two hundred housing units to those who became homeless overnight. Our volunteers also undertook activities like house repair, open well cleaning, farm land cleaning, health camps, psycho social interventions etc, which was well received by the community at large along with the Government authorities. Our flood relief and rehabilitation efforts were collectively named aptly as "Uddhan - Building a resilient Kerala".

Santhal Pargana of Jharkhand, which is one of the most backward regions in the country, has been a thrust area for ESAF since the year 2006. I had the opportunity to visit Sahib Ganj in the year 1999 for an exposure and the plight of the people out there, especially women and children, without any social support systems for economic upliftment really touched and moved me. Eventually we decided to do something substantial and relevant for the people of Jharkhand. Taking over the challenging mandate from our founder, Ajith Sen along with his family shifted to Dumka, the second capital of Jharkhand in the year 2007 to set up a permanent

base there and rest is history, which can be inscribed in ESAFs path of service to humanity.

We have established thirty-two Community schools in Jharkhand directly benefitting nearly thousand six hundred kids from the tribal communities of Santhal and Malto. Lahanti Institute of Multiple Skills provides skill-training to tribal youth. We have trained more than two thousand students in bamboo craft, stitching and weaving, masonry etc. Through like-minded institutions like ESAF Retail and their association with the renowned furniture manufacturer Ikea, have found shelf spaces around the globe for handicrafts by tribal artisans of Jharkhand. These achievements are turning our Founders vision of "creating Opportunities" and "empowering rural women" into tangible outcomes. ESAF also runs projects for specific communities like Quarry workers for their rehabilitation and upliftment. Let me express gratitude to the Government of Jharkhand and agencies like Jharcraft for their unrelenting support to our cause.

ESAF is actively involved in projects relating to climatic change and advocacy on clean energy and usage of non-fossil fuels. Along with Centre for Environment Development, Government of Kerala, we are undertaking Urja Kiran Project which is an advocacy project among rural women and college students. We were successful in conducting six rallies in different constituencies in the State of Kerala with massive community participation along with street plays.

Refining urban spaces and transforming them as liveable has been a real challenge being faced by our nation and its policy makers since its independence. In this front, ESAF is undertaking a unique project called "Liveable Cities" in association with Health Bridge Canada, wherein the major activities include Auditing of public spaces, identifying safe passages to schools, renovation of unattended parks with active participation from concerned local bodies, observing car free day and improving awareness towards usage of public transport modes. We are also associating with UN Habitat and I take pride to intimate you that UN Habitat published three papers on best practises being followed by ESAF. We were also awarded with the Smart Cities India Award 2018 constituted by the India Trade Promotion Council for the Urban Agriculture Project.

Today, we are a Corporate Social Responsibility (CSR) Partner of ESAF Small Finance Bank which aims to be a new age Social Bank catering to the financial needs of the unbanked and underbanked rural masses of this nation. Through CSR grants, we run several projects aimed at Community transformation and empowerment like free tuitions for deserving children, door step health check-up campaigns for rural women, marriage assistance was provided to fifty deserving rural women, scholarships for deserving school children for their higher studies. Apart from this, our institution was

a CSR partner of TATA Trends and Godrej Agrovet and an Implementation partner for UNDP for developing women entrepreneurs.

Our institution was instrumental in the formation of seventy-seven Farmer Producer Organisations in association with NABARD and Small Farmers Agri Consortium, across the country and this is certainly a landmark achievement of sorts, thereby empowering the unorganised farm sector with direct market linkages, fair pricing for their produces and value additions in marketing and brand positioning. To a certain extent, we were able to insulate the farmers from the unpredictable market fluctuations through collective bargaining through the Farmer producer organisations. Being a CSR partner of Godrej Agrovet, which is a diversified agri-business company, we are giving trainings to farmers for increasing their productivity and also distributing the necessary tool kits and manures to them.

We are also impacting the Society through one of a kind projects like "Kaval" which is undertaken in association with the Social justice department and law enforcement agencies wherein we are taking care of children who are in conflict with law, with psycho social intervention tools involving specific individual counselling sessions for kids and their family members, life skill management sessions. We are ensuring that the kids are reinitiated back to education and further we are appearing along with them before bodies like Juvenile Justice Board.

The bygone year was eventful with its own share of successes and setbacks, jubilations and despondencies. I would like to place on record our immense gratitude to all the project partners and funders of ESAF, Government of India and various state governments, our Sangam Members, Bankers, Board of Directors and employees for the relentless support extended during the last year and looking forward to your continuous support in the days to come. Let's uphold the spirit of our founders proclaimed vision of fighting the partiality of prosperity in all our thoughts and conduct and let's be humble before the God almighty for all his mercies. I am concluding with the quote from Jeremiah 29:11 - "For I know the plans I have for you" declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future".

Sd/-

Mereena Paul

Secretary

ESAF Society

STRATEGIC AREAS OF INTERVENTION

-  DISASTER MANAGEMENT AND PREPAREDNESS
-  EDUCATION, CHILD AND YOUTH DEVELOPMENT
-  URBAN INITIATIVES
-  HEALTHCARE
-  FARM SECTOR INITIATIVE
-  SUSTAINABLE TRIBAL AND RURAL DEVELOPMENT
-  ENVIRONMENT
-  SKILLING AND LIVELIHOOD DEVELOPMENT

DISASTER MANAGEMENT AND PREPAREDNESS



5 PROJECTS



1 MAJOR RELIEF INTERVENTION



3,36,052 DIRECTLY REACHED



13 DISTRICTS



August 2018 was the cruellest month for the people of Kerala. God's own country wore a devastated look as surplus rain in the month of August 2018 brought life to a standstill. Death toll rose day by day and thousands ended up in relief camps as water gushed through houses and farmland. It was a Kerala, never seen and heard before. Substantial losses in agricultural, tourism and small scale industries have triggered financial crisis while unemployment and shades of poverty were quite visible.

Formation of ESAF Flood Relief Task Force

A core team under the leadership of ESAF founder Shri. K. Paul Thomas was formed to co-ordinate and oversee all relief activities in a most effective and efficient manner.

Some of the initial actions of the task force:

- Starting 24x7 helpline desk which connected with various rescue teams to save the lives of people stranded in different places. Helpline worked closely with the District Collectorate and other government agencies to extend all possible support.
- Starting ESAF FLOOD RELIEF TASK FORCE Whatsapp group for immediate response and to coordinate with national and international relief agencies.
- Online data pooling system was started to capture realtime relief activities conducted by around 2000 staff of ESAF at various locations including fully submerged areas.
- Founder K. Paul Thomas sent an appeal to the well-wishers, charitable organisations, relief agencies and individuals to donate so that ESAF could reach the most affected communities.
- Appeal was posted in social media which was positively responded by several individuals.
- Relief materials collection points were opened in more than 200 branches where people dropped in large numbers to donate relief materials which were then distributed to the relief camps by ESAF team.



ESAF WAREHOUSE- Store house of hope for the affected people

Three major warehouses catering to the relief needs were run by ESAF at Thrissur, Wayanad, and Idukki districts to carefully stock, unpack, sort and repack the relief materials received. Don Bosco College at Mannuthy, being the central collection point, operated for nearly 25 days round the clock with the selfless service offered by 150 volunteers which included ESAF staff from different entities, family members of the staff and college students. Relief materials worth INR 6 crore got distributed from the central warehouse to the affected people all over the state. Later the warehouse was shifted to Kerala Veterinary and Animal Sciences University for another 15 days. We put in place our gratitude for the support extended by the authorities of Don Bosco College, Mannuthy and KVASU, Mannuthy.

Groceries, toiletries, household appliances, utensils, footwear, note-books, schoolbags, toys and a whole lot of things started pouring in. Stock Management System was established to record every single item. As many as 10 mini-trucks were on the move for faster delivery.

ESAF staff plunge into action

If the most devastating flood of the century almost brought Kerala to its knees, it also brought in an army of Good Samaritans from ESAF to help people get back on their feet.

ESAF staff took up the relief and rescue operations on a war-footing basis. They ran rescue missions, set up relief centres and organized help. These staff worked to mobilize relief materials and organised smooth distribution of the collected materials in the affected area in close coordination with the relief operations team. **Our 2,000 staff got engaged in relief and rehabilitation mission and have reached out to 28,7406 persons through relief kits in 747 locations and made 42,995 individual house visits in the worst affected places.**

A team of 25 ESAF staff from Tamil Nadu did their part in helping Kerala by rushing to the affected areas for cleaning and relief kit preparation. ESAF members from Nagpur, Karnataka, Jharkhand also had collected relief materials and sent it across to ESAF central warehouse.

PARTNERSHIPS AND ADVOCACY EFFORTS

Several humanitarian organisations collaborated immediately with ESAF and extended support to provide relief to communities reeling under the impact of Kerala floods. Friends, well-wishers from nook and corner of the country as well from outside India called the members of ESAF Flood Relief Task Force to enquire about the ways and means through which they could extend their support. First aid in the form of groceries came from Habitat for Humanity International as they

tied up with various agencies including Amazon.

Materials worth more than INR 8.75 crores were distributed to 95,802 families in 747 locations.

PARTNERS OF HOPE AND RELIEF:

- Habitat for Humanity International
- Narotam Seskhsaria Foundation
- Amicares
- Fusion Microfinance,
- Friends of Women's World Banking (FWWB)
- Atul Chemicals
- Care International
- CII
- Tasty Bites
- HCL Foundation
- AMG Foundation
- Eureka Forbes
- HUL

ADVOCACY WITH THE GOVERNMENT

ESAF carried out a combined effort with the Government of Kerala to support communities affected by the flood. ESAF volunteers provided their help at Thrissur District collectorate's warehouse for collection and packing of relief materials. ESAF team also extended their technical support to Chalakkudy Municipal Administration, as they were part of the wireless network communication team which collected information about stranded persons in the locality and connected them with the rescue operation team.

Relief materials were handed over to Mr. Raveendranath, Education Minister by Mr. K Paul Thomas on his visit to VKN indoor stadium, Thrissur which operated as district central relief warehouse. Government officials from Idukki, Kozhikode called for assistance and relief materials and volunteers support were extended for relief activities.

House visits carried out by ESAF volunteers

Districts	No of house visits
Alappuzha	5392
Ernakulum	5421
Idukki	2110
Kannur	215
Kollam	2543
Kottayam	4783

Kozhikode	-	3685
Malappuram	-	1192
Palakkad	-	4627
Pathanamthitta	-	3467
Thrissur	-	7245
Wayanad	-	2315

PSYCHO-SOCIAL CARE

A counselling team from ESAF visited severely affected places in Thrissur and gave psychological support to enable victims to cope with grief of losing their valuables, home & property damage and disruption in their lives.

Psycho social First Aid for Survivors of Kerala Flood - PSCFA

Volunteers participated in TOT workshop - 85

Volunteers worked with the team of PSCFA - 55

Number of camps psycho social service provided - 57

Number of women who were given psycho social support - 300

Number of children who were given psycho social support - 500

Number of classes given to avoid trauma related with disaster - 30

COMMUNITY-BASED RELIEF KITS DISTRIBUTION

A beneficiary list from each locality was generated and field level distribution was co-ordinated diligently.

ESAF distributed 95,802 kits worth Rs.8.75 crore reaching 287406 people

District	No.of kits
Alappuzha	21092
Ernakulam	14331
Idukki	9322
Kannur	590
Kollam	1580
Kottayam	1982
Kozhikode	1756
Malappuram	3862
Palakkad	6138
Pathanamthitta	3821
Thrissur	25304
Trivandrum	744
Wayanad	5280
Total	95802

Year-long rehabilitation efforts in affected districts

ESAF partnered with other national and international agencies to handhold communities severely affected in the flood. Focus areas of the year-long rehabilitation efforts were:

Restoring livelihood options | Agricultural land restoration | Shelter repair | Restoring public wells and community centres

Impact: Marginalised and poor communities in the most-affected panchayats in Idukki district

155 families received shelter repair in 7 panchayats

105 wells repaired at 10 panchayats

33 community centres repaired at 6 panchayats

WASH awareness and kit distribution - 2,700

Impact story

Mr. Kumaran works as a bus driver in Konnathady grama panchayat and lives in Munnar with his family. It was an ordinary day on 7th January, his daughter Nandana was watching her favourite cartoon show along with her younger brother. The entire family was relaxing and sitting together in the living room. As the children were hungry, their mother went to the kitchen to prepare dinner.



Within a few minutes due to heavy rainfall, the electricity got disconnected. It was pitch dark inside the house and therefore, Kumaran proposed the family to sit at the backside of the house facing the garden area. They noticed a 10 ft high thick mud sludge come rolling down and shattering the living room wall. They were clueless about what is happening. Fortunately, the family was saved because they decided to have dinner at the backside of the house. The children were traumatized with this incident, Nandana particularly was deeply affected. She refused to go to school. Unfortunately, not only a portion of their house got damaged but also his car and two-wheeler were completely smashed due to the landslide. As part of ESAF and CARE India's relief and rehabilitation response, Mrs. Lalitha was identified as one of the beneficiaries for the individual shelter project. Under this project, 50 individual shelters were identified and validated.

In addition to the reconstruction of the damaged portion of the house we also helped in identifying a counsellor for Nandana to get over the mental trauma. She is now finally going to school as a result of the counselling sessions.

Many individuals contributed generously towards our flood relief efforts. We are publishing the list of individual donors who have revealed their names.

BRUHADEESWARAN RAGUNATHA GUPT
VIJAY R
ABEL PALATY
SATISH KUMAR

MOBUA
STEPHEN FRANCIS XAVIER
JEYAKUMAR JOHNSON
GEORGE JACOB

MUKILAN JOSEPH
SENTHILKUMAR G SOMALINGA
VARGHESE V. A.
PAULINE PAUL K
NAILA IBRAHIM
DEEPAK ALOK
UMESH T N
ANUPAM SARONWALA
BALAKRISHNAN K
RENSI SAM MATHEW
TULIKA DHAR
JOSE P VARGHESE

KAVITHA SUNIL
OMBEER SINGH TYAGI

LEO JOSEPH
VISWANATHAN METHIL
GEORGE THARAKAN
MERIN THOMAS
CHUMBENI ODYUO
MANOJ JOSEPH
JESU THOMAS

ASWIN & ADITI
VENKITESWARAN
SURESH JAMES
VIVEKANANDAN THIRAGARAJAN
ABRAHAM KALAPARAMBIL JOHN
VISHNU B
KOPURI VENKATA RAO

AKANSHA RANI
NILADRI BANDYOPADYAY

ASHOK VISWANATHAN METHIL
C M VASANTHA KUMAR
AUGUSTA PAUL

BIJU VARGHEESE
DHARMENDRA SINGH THAKUR
JOHN ABRAHAM & SUSY ABRAHAM
ELIZABETH SABU
P SELWYN SAMRAJ JEBAKUMAR

PALUKARI SUNITHA
DR INDRA MANUEL
DEEPA PRESHY VARGHEESE

JOJI JACOB
HARSH PRATAP

AARON JAYAN
SEENAMOL LIVINSON
BAGAVATHY APPAN S
VIKETSOLHOU
RAJESH PRODDUTURI
VASANTHA KUMAR
SASHI DEVA
RAPHAEL PARAMBI & MEERA JENNIFER
ASHA MORLEY
MURALIDHARAN K P
RAHUL SANTHOSH KOTARWAR
PRAKASH SUMANT SALVE
VASANTHA VIHAR
K ANIL PAUL
T R SUNDARAM
SOMESHWAR DAYAL

ANIL S NAMBOODIRI
GEORGE SOORIA PRABALA DHAS
SARASU PRASAD
SANHITHA RAHUL JOSHI
LEJI JOY
BABU ZACHARIAH
ENATHICKAL KOSHI
PRABHA A
JOSEPH RAJ KUMAR

FRANKY NORBERT FERNANDES
JOESAC JOHN ZACHARIAH
SAMIR JAYANT SHETH
BILLY R
CHRIS ALICE ABRAHAM
PRANEETH KUMAR
M N GOPINATH & MRS. GIRIJA GOPINATH
SANTHOSH GEORGE
KRISHNA MURTHI
SUDHANSU DHAS
NATARAJAN BALAJI
MELVIN JOHNSON
MANISH DWIVEDI
MATHEW P M
ROHAN EASO ROY
PRASANTH O A
ANTO D
GOVIND SING TAKUR
SUMIT BHARATIYAR NEMA
JITHENDRA JHARIYA
DEVID JEBA SINGH
SELVA KUMAR
MOHAN VARGHEESE MATHEW
MAHENDRA SING
NITHIN K V
RAVI SHANKAR
D'SOUZ SUNIL LOUI
GYANENDRA SINGH
SOWJANYA RAJU
NISHAN
DHARMENDRA SINGH THAKUR
RUPESH
SAMSON PHILIP
BHUPENDRA
AVINASH
SONIA ROY
JACOB KOSHY
GEORGE THARAKAN
ELIZABETH SABU
SELWYN SAMRAJ JEBAKUMAR
SUSHUPTI RONEY
VINEETH.R
SREEJITH.M
RENJITH R
AJESH UNNI
AJITH.A
SARATH PRAKASH
JOSEPH ROBIN
RAHUL MISHRA
ASHISH MAHOKAR
HARSHAL DEOGADE
LEKHRAJ GHURDE
YOGESH SUBE
AMIT PANDEY
RIJU VARGHESE
GINO THOMAS
HATHISH KUMAR
SOOSANAYAGOM
WASIM AHMAD
PRAVIN AWARKAR
PRATIK ANAND
SAURABH KUMAR
PRAVEEN T BABY
PRASANTH O A
BALAVIGNESH M
GEORGE J ALAPATT
JIJO
HARISH MOHAN
JITHIN
ANOOP
SANOOP
AKHIL
MITHU
BESIL
NITHIN
STEBIN
ASHWIN
SIVARAMAN
AMOL S. DHANFULE
AVINASH TIWARI
MANISH DWIVEDI
RAVI SINGH SENGAR
SHIVNARAYAN BHUSARE
SELVA KUMAR
KRISHNAMOORTHY
SULFIKAR
ANTO
SHIBIN ANTONY
VENKATESH
EBBY JOSEPH

List of organisations that contributed towards the flood relief activities

CHAITHANYA MENTAL HEALTH CARE CENTRE	ESAF VANDITHAVALAM BRANCH
PRATITI CENTRE FOR MENTAL HEALTH	DERIVIUM TRADITION SECURITIES
PRAYAS ORGANISATION FOR SUSTAINABLE DEVELOPMENT	ESAF BHOPAL
SELF EMPLOYMENT VOLUNTARY ASSOCIATION	BIRLA SUN LIFE ASSET
CREDIT ACCESS GRAMIN	HDFC BANK
KAVADE- BANGALORE	ESFB-KALATHODE
HARJIVANDAS NEMIDAS SECURITIES	CORPORATION BANK
SANSAD MARG	GROWING OPPORTUNITY
NAGPUR SADAR	MATHEW & PANKAJ
CHAITANYA MENTAL HEALTH CARE CENTRE	SERVOSYS SOLUTIONS
ESAF RANCHI	SAMBHAND FINSERVE PRIVATE LIMITED
ESAF NAGERCOIL	CARE – INDIA
SADAR BAZAR	OAKSEED MINISTRIES
SA-DHAN	NATAN FOUNDATION
mysore bannimantap	PARTNERS IN PROSPERITY
ESAF NAGPUR	AMERICARES FOUNDATION
DAY CARE CENTRE- MANNUTHY	BARCLAY UK
ESFB TRIVANDRUM-MAINBRANCH	FINANCIAL ANALYST DEPARTMENT, PNG
NAROTAM SEKHSARIA FOUNDATION	ESAF SMALL FINANCE BANK
WESTPAC BANKING CORPORATION	ESAF CO-OPERATIVE
SPINEBIZ SERVICE PRIVATE LIMITED	ESAF SOCIETY

EDUCATION, CHILD AND YOUTH DEVELOPMENT



5 PROJECTS



2,029 UNDERPRIVILEGED CHILDREN IMPACTED



3 STATES





Education, child and youth development

Our activities for child and youth development focus on creating opportunities for a happy and healthy childhood, especially for children from marginalised communities. Our interventions are centred on the holistic growth of children by giving them awareness on health and hygiene, providing avenues for quality education and career guidance, ensuring mental and physical fitness, honing their creative skills, etc. We work along with the community to help create a child-friendly environment by equipping parents, teachers and community leaders to be part of the overall development of an individual.

GOAL 04

#SDGs

QUALITY EDUCATION

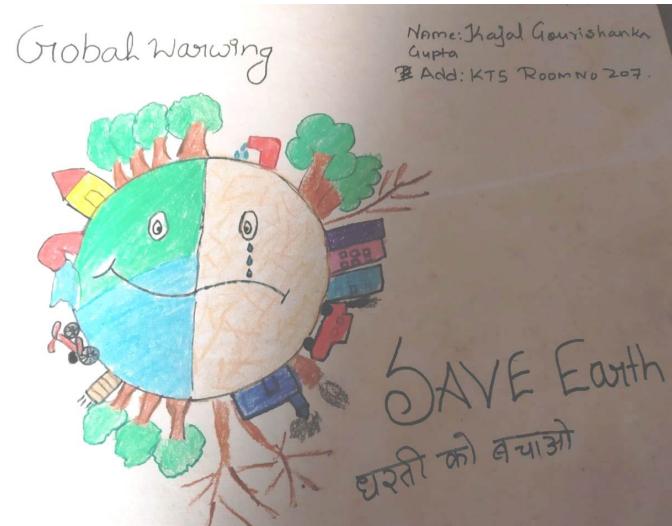
Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

ESAF's intervention in education is a response to Goal 4 of the SDG

Focus areas: Community schools in rural villages|Scholastic support for underprivileged students|Rehabilitating children in conflict with law|Child rights and child protection campaigns|Promotion of sports for child and youth development |Career and life guidance|School and community interventions|Balajyothi clubs

Community Transformation Hubs

Through the Community Transformation Hubs across Kerala and Maharashtra, we have impacted 595 students. Set up in rural areas of these states, CTH caters to the overall development of poor and marginalised children by providing them scholastic assistance and essential life skills. Children gather together in their community in the evenings and our facilitator engages with them using various teaching aids. During weekends, the children are given training on life skills and awareness on child rights. Through 24 CTHs spread across two states, ESAF is grooming a new generation of educated, mature and responsible citizens.



24 CTHs in rural Kerala and Maharashtra
595 children received scholastic support 29 committed facilitators imparting education and life skills

Students score >70% marks after coming to CTH
540 children know about Child Sexual Abuse
138 children are aware of the dangers of drug abuse
473 children received life skills training
15 teenage girls are aware of breast cancer
210 children can take better decisions regarding career

Child and Youth Resource Centre

ESAF is a real change-maker and model in the child development sector. Child and Youth Resource Centre (CYRC) is an initiative that focuses on the holistic development of an individual. It caters to the various sequence of child development such as physical, mental, emotional, artistic growth. CYRC acts as a knowledge, arts and sports hub and helps build self-esteem, confidence and leadership skills. The centre is equipped with facilities for providing training in various arts and sports. Lifeskills training, career development workshops, awareness sessions on social issues are also imparted to the students. The initiative is carried out in collaboration with Don Bosco College, Mannuthy.

Balajyothi Clubs

ESAF's Balajyothi clubs are a community-led intervention aimed at enhancing the leadership skills of children. The clubs serve as a venue for children to develop their creative skills and improve their academic performance. It is designed in a participatory model with the community- parents, SHG members, and representatives from the local government -as important stakeholders. An advisory council consisting of panchayat president, ESAF SHG leaders, ASHA workers and others ensure the functioning of the club. The clubs meet at a public space in the community provided by the panchayat. The facilitator also belongs to the community.

Impact areas: Kerala, soon to be expanded across India 5000 students as members

Kaval - Psychosocial care for Children In Conflict With Law Kaval is a project initiated by the Women and Child Development Department, Government of Kerala, in collaboration with NIMHANS, for the psychosocial care for children in conflict with the law (CCL). ESAF is implementing the project in Thrissur district. ESAF is impacting the lives of 50 children, handed over by the District Child Protection Unit, by providing them psychosocial care, integrating them back to their communities and preventing recidivism. Parents and caregivers are also given training to help their wards lead a better life.

44 children received psychosocial care
35 parents are better equipped to train their children
4 children joined back to school
14 part of workforce; 1 employed at ESAF
10 children given psychiatric service
6 children received vocational training

Lahanti Community Schools

ESAF Community Schools are an innovative community-led child development educational program aimed at the overall development of the student. Since its inception, the schools are designed to run using locally generated resources with minimum infrastructure. Locals are given intensive training for various roles. Erecting of school sheds, payment of teachers salary and other needs are met through the community's contribution. A unique curriculum specific to the community is developed impacting three domains of learning: cognitive, affective and psychomotor.

12 Community schools in Jharkhand
1390 underprivileged students receive education through the Lahanti Community Schools

More than 750 kids promoted to higher class

2 more new LCS added last year
7 School has drinking water facility now
25 community awareness on education-increased enrolment in school
12 Teachers training

Impact stories:

Aryan KM, Ottapalam CTH



Our CTHs are filled with stories of young lives growing up to their God-given potential. Many such bright minds, who otherwise do not get the opportunity to discover their potential, are shaped at these transformation hubs. Aryan's story is one among many such, who despite all their odds, are striving to achieve their dreams and making their parents proud. Here is Aryan's story as narrated by his teacher Sandhya.

"Aryan hails from a poor family. His father is a daily wage labourer and his mother a homemaker. Though his parents are not highly educated, Aryan's mother noticed the spark to learn in her son. She sent her son here to the Ottapalam CTH when he was in class II. When he joined the CTH, he was a very shy and quiet student. But, I observed that he reads a lot and had very good general knowledge. He used to come first in the quiz competition we conduct every week. I started giving him special coaching for the LSS scholarship examination in class IV. Aryan's mother said that the quiz competitions and the training he received at the CTH helped him bag the scholarship. This achievement is very special for us as it is after 14 years a student is getting this scholarship from LP School, Karakkad. Aryan is studying in class V and is a regular to the Ottapalam CTH."

Nilje Gaon CTH, Maharashtra

In Maharashtra's Nilje Gaon, many children are deprived of their right to education. Parents here, most of them who are daily wage labourers, are ignorant of the need to educate their children. Added to it is a local problem that they face. The locality is filled with snakes and the parents lock their children indoors when they go for work. Sadly, they think leaving the kids at school is not safe. The only place of learning the parents have the assurance of sending their children was to the CTH functioning in the colony. The parents in the community were more than happy to send their children to the CTH.

Khushi, 8-year-old, and her brother Rohan, 5-year-old, are like many of the children who do not go to school. Their mother works as a maid and father is a security guard. Like other parents, they did not let Khushi and Rohan go to school. Thanks to the constant awareness that our facilitator gave, their mother was convinced of the importance of education and enrolled Khush in Class II and Rohan in balwadi. Now, these kids happily go to school and continue to be regulars at the CTH.

The CTH has more than 20 students, and it is through the sheer impact of the CTH that the children here started enrolling in the schools.



URBAN INITIATIVES



LIVABLE CITIES INDIA PROJECT

7 CITIES



4 STATES



Urban population is on the rise in India. Together with it is the growing urban-specific challenges like atmospheric pollution, spurt in non-communicable diseases, lifestyle diseases, traffic congestion, overpopulation, etc. It is the need of the hour to chalk out strategies to make our cities livable. ESAF Livable Cities-India is an initiative in this direction to make our urban centres inclusive, safe and people-friendly.

ESAF's urban initiatives are a response to goals 2 and 11 of the SDGs



Focus areas

Inclusive public spaces | Air quality | Urban farming and access to safe food | Solid waste management | Urban livelihood interventions | Walkability and sustainable transportation | Urban observatories | Solid waste management | Housing

Livable Cities-India

ESAF is the implementing partner in India of Livable Cities -an international advocacy project. ESAF is changing the landscape of eight cities across four states by advocating for pedestrian rights, safe route to school, inclusive public parks, preventing non-communicable diseases. Our interventions have earned us international and national recognitions. Some of our advocacy measures have led to policy-level changes. ESAF is also a consultant and resource institution for the Tourism Department, Government of Kerala.

Impact areas: Kerala, Maharashtra, Karnataka, Assam

Inclusive public spaces - 22 parks, 11 beaches, 4 public spaces in Thrissur Dist with Braille site guide

Walkability and sustainable transportation- 114 Cycle Day open street events

Policy-level impact:

Instrumental in developing Kerala's first inclusive park Ansari Park, situated in the heart of the city, at Mananchira in Kozhikode was in a state of neglect till ESAF took over its development. The lack of proper equipment, seating provisions and amenities discouraged people from using the park.

With the help of UN Habitat Small Space Development Project, ESAF converted Ansari Park as the first inclusive park in Kerala. The installation of disabled-friendly play equipment and accessible for all features helped the park to be a replicable model in the state. ESAF implemented the project in association with the Kozhikode Municipal Corporation.

Users of space per day	Before Intervention	After Intervention
# of people total	585	1110
# of children with disabilities	5	25
# of children under age 8	80	300
# of girl youth (9 to 18)	240	360
# of boy youth (9 to 18)	270	390
# of Women	20	35

Contributions to the district master plan, Malappuram

Livable Cities program coordinator at Malappuram got selected as project associate at the district planning office to develop the District Master Plan for Malappuram. This was an opportunity for the team to add inclusive, barrier-free, and accessibility concepts while designing the public spaces, promotion of NMT and pedestrian infrastructure. The 10-year developmental plan of the city is in the final stage of compilation and has included several livability concepts.

Recognition from the Department of Education, Thrissur

ESAF has received a certificate of recognition from the Department of Education, Thrissur for successfully implementing Active and Safe Route To School (ASRTS) initiatives at schools in east sub-district, Thrissur. Jayashree M.R (Assistant Education Officer, Thrissur East) presented the certificate to George M P (Project Officer, ESAF) at the District Education Office, Thrissur.

Karnataka - Bangalore Cycle Day

ESAF is the founding member of Bangalore Coalition for Open Street Events (BCOS), initiated by Directorate of Urban Land Transport (DULT) in 2013, to promote Cycling and healthy transportation. Cycle Day Open Street Events witnessed 114 new events compared to the previous years. ESAF built the capacity of 11 new communities and they have initiated Cycle Days in their neighbourhood through 18 capacity building programmes.

Following ESAF's advocacy with the government, several infrastructural changes were incorporated by the government in the city of Bangalore. Public Bike Sharing system was inaugurated by Hon. Chief Minister H.D Kumaraswamy. Now 6,000 bicycles are made available to the public at 350 unmanned docking stations in the central parts of the city. The public bike-sharing system named Trin Trin will be replicated soon in other cities of the state as various departments.



ESAF Livable Cities-India senior project manager Manju George was honoured by the Chief Minister for the contribution made in the field of sustainable transport promotion like Cycle Day and open street events.

Dedicated cycle lanes from Cubbon Park and Ulsoor (22-km stretch), docking stations across the communities, two private cycling partners are the other infrastructural developments due to ESAF's campaign. The government's decision to close the road of Cubbon Park for vehicular movement on all Sundays, second and fourth Saturdays and all public holidays is another policy-level impact ESAF achieved.

Bicycle Mayor, Bangalore

The government nominated ESAF to initiate Bicycle Mayor program for the city, thanks to ESAF's reputation in advocating the use of non-motorised transport. Mr Satya Sankaran was selected as the city's first Bicycle Mayor on May 2018. Cycle to Work was a campaign launched by Bicycle Mayor Satya Sankaran to promote

cycling among the professionals from various realms. Over 400 employees registered and participated in the Cycle to Work Challenge.

Nagpur Municipal Corporation approves Inclusive parks

ESAF built the capacity of government and elected officials to design and plan the public spaces to be inclusive and disabled-friendly. Following ESAF's intervention and sensitization, the Nagpur Municipal Corporation has selected three parks to be made accessible for all and barrier-free. The parks will also have open gym facilities and children's play area. Jagruti Colony Park of ward 10, Tulsi Nagar Park of ward 7 and Pratap Nagar Park of ward 1 are the three parks initiated with inclusive and barrier-friendly accessible design.

Public space mapping Assam

ESAF initiated Livable City Program in Guwahati, Assam in the year 2018-2019. The first year focused on public space mapping and network building with policymakers and other potential stakeholders in the city.

The public space mapping done in the city had covered the public spaces available in the city, mapping of public spaces in connection with the special schools, policy review, and organizational mapping. It was noted and shared that inclusive, accessible, and barrier-free play space is a new terminology the city has come across through ESAF. The mapping revealed that there is no inclusive play space either in the community or in the nine special schools under the Department of Social Justice and Welfare in the city.

Urban Agriculture Project: Safe, accessible and affordable food



Urban agriculture is a school-oriented project started by ESAF with the technical support of HealthBridge, Canada. It connects schools and local farms with the objective of serving local and healthy food in school

cafeterias or classrooms, improving student nutrition, providing health and nutrition education opportunities, and supporting small and medium-sized local and regional farmers.

The successful implementation of the project at educational institutions across Thrissur district has garnered the support of Local Self Government Departments (LSGD), Urban Local Governments (ULB) and the Department of Education. Also, the intervention with government departments has brought in changes at the policy level with regard to allocating funds in their yearly budget for expansion of urban agriculture program in other schools.

The Department of Education, Thrissur has endorsed the urban agriculture program piloted at schools in the district. As a result of policy level intervention, the project is now being implemented at 49 schools in the district through the General Education Protection Mission Project of Government of Kerala.

Altogether, 1517 students from 49 schools in the district are part of the program. The urban agriculture project in schools is a small step towards achieving SDG

Target 2.

Urban farming - **49 schools,
1517 students**

Rice	-	2,600 kg
Tapioca	-	1,493 kg
Spinach	-	90 kg
Plectranthus rotundifolius	-	72 kg
Ladies finger	-	55 kg
Banana	-	3,752 kg
Beans	-	100 kg
Cauliflower	-	19 kg
Ash gourd	-	5 kg
Pumpkin	-	55 kg
Bitter gourd	-	23 kg
Chilli	-	181 kg
Ginger	-	79 kg
Tomato	-	85 kg
Brinjal	-	31 kg
Yam	-	53 kg



Smart Cities India Award, 2018

ESAF received the Smart Cities India Award, 2018, instituted by India Trade Promotion Organization (A Government of India Enterprise, Department of Commerce), Centre of Excellence - IoT (A joint initiative of MeitY, ERNET, NASSCOM supported by Government

of Karnataka) and Exhibitions India Group. The award recognises pioneering projects that aim to make cities livable, sustainable, and economically friendly. ESAF bagged the award for its excellence in implementing urban agriculture project at various educational institutions across Thrissur district, Kerala.

HEALTHCARE



AWARENESS ON HEALTHY LIVING FOR 4,760
RURAL WOMEN AND 1,649 STUDENTS



4 STATES
PROVIDING AFFORDABLE TREATMENT AT ESAF
HOSPITAL



**GOAL
03**

#SDGs

**GOOD HEALTH
AND WELL BEING**Ensure healthy lives and promote well-being
for all at all ages

ESAF is committed to create health awareness and provide affordable healthcare practices to the communities. ESAF is among the pioneers in Kerala who came forward to respond creatively to the prevention of HIV/AIDS in the state, in partnership with the Kerala State AIDS Control Society. Through our interventions, we strive to create happy and healthy families who have access to various levels of training in healthcare management and are well aware of health issues. We focus on equipping members of the community with the knowledge and training in preventive methods, treatment modalities, with access to responsive and innovative frontline health service in primary care, mental health, personal health, disability support services, and palliative support.

Health is an important component of the United Nations Sustainable Development Goals. The third goal states 'Ensure healthy lives and promote wellbeing for all at all ages'.

Focus areas: Health awareness and preventive measures | Non-communicable diseases, with a special focus on mental health and cancer | Community-based health interventions | Promotion of indigenous practices | Institutional care | Health management education |Community-based palliative care

Arogyamitra project

ESAF's Arogyamitra project is an initiative towards the holistic development of women and their families. Arogyamitras (community health workers) are trained to deliver awareness on healthy habits to prevent non-communicable diseases such as hypertension, diabetes, cancer, etc. They are also trained to record blood pressure and blood sugar levels. The project focuses on:

- Addressing personal hygiene, proper handwashing and sanitation
- Nutrition needs of infants and children
- Malnutrition and anaemia in women and children

The project was implemented in Mungeli (Chhattisgarh), Pakur (Bihar), Shapur (MP) and Umred (Maharashtra)

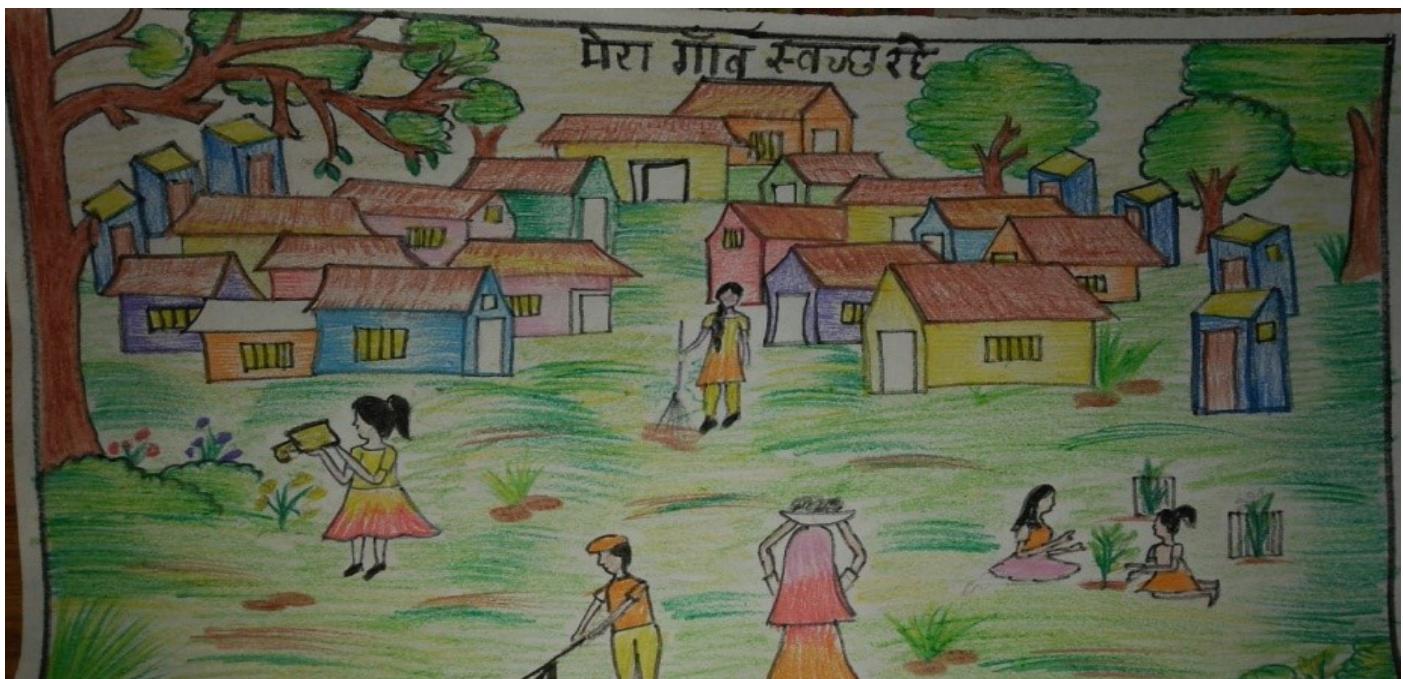
- SHGs seleccted - 252
- Total No: of Arogymitra beneficiaries - 4760
- No: of health awareness sessions conducted in beneficiary SHGs -863
- Total No: of SHG members attended for the health awareness sessions - 10001
- No of people reached through hand washing demonstrations - 2045

250 women underwent test for Anaemia

Impact states: Madhya Pradesh, Chhattisgarh, Jharkhand, Maharashtra, West Bengal

**Deenabandhu School of Nursing, Thachampara**

Deenabandhu School of Nursing shapes nursing professionals adept at providing unmatched healthcare services. All the students of the 16th batch passed the Kerala Nurses and Midwives Council Examination with flying colours. The students gain their precise clinical exposure from ESAF Hospital at Thachampara. The nursing school is also connected with various speciality hospitals like New Alma Hospital, Mannarkkad, Co-operative Hospital, Palakkad and Shalom Care N Cure psychiatric hospital, Mundur. As part of community health nursing training, the students were posted in areas under Taluk Hospital, Mannarkkad and were sent to various anganwadi at Nellipuzha, Thorappuram, Andippadam, and Parappuram.



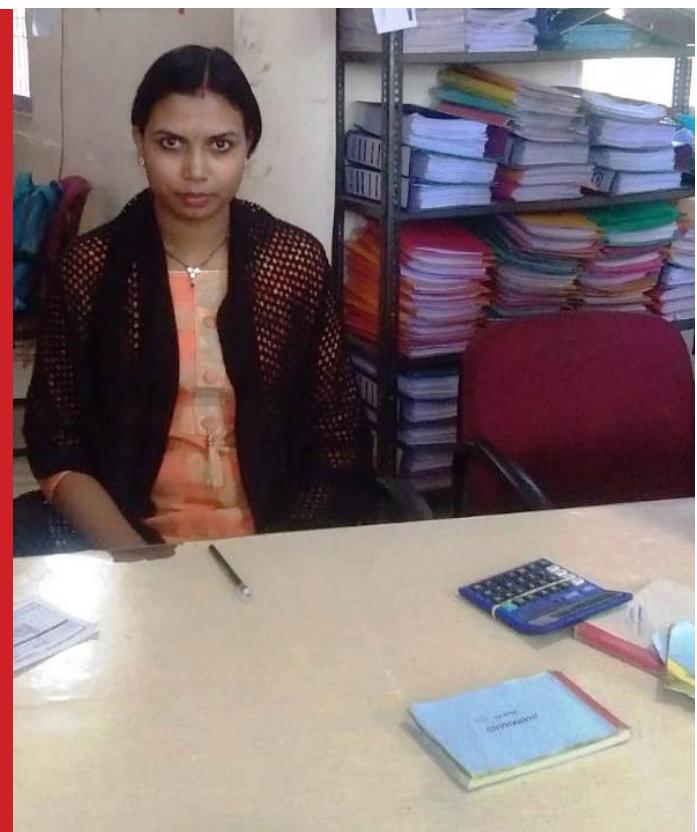


The deepest worry of 22-year-old Saira Bibi was the health of her three children. Her children used to fall sick quite often and Saira was clueless on how to take care of them. She did not realise that her children were falling sick due to the unhygienic environment they used to live in. The Arogyamitra instructed Saira Bibi on hygiene and sanitation of the household. She also received several health awareness classes through the Arogyamitra. The Arogyamitra also advised about temporary contraceptives. As Saira Bibi started taking care of hygiene and sanitation at home, there was a marked difference in the health of the children.

Pinki Singh is the Arogyamitra based at Pakur, Jharkhand. Married at the age of 16, she had never been out of her house for work. Pinki, who is 25-years-old is a matriculate and holds a diploma in General Health Duty Assistant. She is trained to provide first aid and medical care during an emergency, BP monitoring, etc.

Being trained as an Arogyamitra helped Pinki be a community leader. She gained confidence and her economic conditions improved. Pinki now networks with government health department officials, community members and others. She takes the lead in carrying out health checkups and awareness, and taking women to hospitals.

Being an Arogyamithra, Pinki is herself an agent of social change in Pakur while her own life has been transformed. She has a desire to study more and impact more lives.





ESAF Hospital & Research Centre

ESAF Hospital situated in Thachampara, Palakkad, Kerala is a multi-speciality hospital serving the rural population in five panchayats in Palakkad district. The 120 bedded hospital has a full-fledged General Medicine, Orthopaedics, Paediatrics, Ophthalmology and Dental Surgery departments. Paediatrics and Ophthalmology are new departments that were added this year. An average of 300 patients visit the Out Patient department and an average of 25 patients avail the IP facility each day.

An opticals shop also was opened this year. Another achievement for the year is the computerisation of the clinical laboratory. Now we are able to do almost all the tests ordered by our doctors in our lab itself.

FARM SECTOR INITIATIVE



2 PROJECTS



38,384 FARMERS BENEFITTED



5 STATES



FARM SECTOR INITIATIVE

India is an agriculture-dependent country with more than 50% of the workforce employed in the agriculture sector. Considered the backbone of Indian economy, however, the most important sector of the economy is ailing. It is no longer considered a profitable livelihood option. The deepening farm crisis has left farmers high and dry, and many of them have already given up farming. ESAF is deeply committed to support those who labour to bring food on our table. We work towards reviving the farming sector as a sustainable form of livelihood. Recognising the challenges of small and medium farmers, ESAF is involved in capacity building of farmers across India by introducing new farming technologies, environment-friendly farming methods, promotion of farmer collectives, providing financial access, creating a value chain to market their produce, etc.

ESAF's intervention in the farm sector is a response to Goal 2 of the SDG



Focus areas

- Promotion of farmer collectives | Capacity building of farmers and farmer collectives | Organic agriculture practices | Access to finance | Creation of value chain

Promotion and capacity building of farmer producer organisations

The project is initiated in the context of the alarming rate of farmers quitting farming day by day, and the rise in the number of non-communicable diseases (NCDs), especially cancer, due to lifestyle changes. The project puts forward a solution by mobilising farmers and creating opportunities for them to have confidence

in making farming viable for them again.

In 2014, ESAF was recognized as an Empanelled Institution for promoting FPCs in 6 states of India. In the same year, 5 FPCs in two districts of Chhattisgarh were promoted under VUCI (Vegetable Urban Cluster Initiative). In 2014-15, NABARD- Tamil Nadu, appointed ESAF as POPI (Producer Organisation Promoting Institute) to promote 20 FPCs in 8 districts of Tamil Nadu. The same year we were awarded 20 FPCs promotion in Karnataka, 15 FPCs in Kerala.

Impact areas: Jharkhand, Chhattisgarh, Madhya Pradesh, Karnataka, Tamil Nadu, Kerala

The impact of activities of FPCs promoted by ESAF in 5 states of India:

No. of FPCs promoted	No. of Districts covered	No. of states covered	Enrollment	Land holdings of farmer (acres)	Share holders nos.	Shares mobilized	No. of FIGs formed
73	25	5	38,384	55,705.25	24,302	24,283,000	2,255



IMPACT

ESAF could make a great foot print in the history of FPOs in the country. The biggest impact is that ESAF could prove that Farmer collectives are a viable way to make agriculture sector more sustainable.

Chinnamanur FPC, promoted by ESAF, got the 'Best FPC Award' among 350 FPCs promoted by NABARD in Tamil Nadu. Mr Christudas K V, Director, ESAF received the award along with CEO of the FPC from Hon'ble Chief Minister of Tamil Nadu Edapady Palaniswamy on 10th January 2019.



1. Facilitated market linkages

- Supplementing the procurement of FPC produces with diversified farm operations such as cattle feed selling at FPC outlets, setting up of milk collection centres to aggregate milk and bulk selling to milk cooperatives and private players to maximize per lit cost to members. The FPC milk farmers are able to get Rs.4-5 per lit and the FPC is getting service charges Rs.1 to 1.75 per lit.
- Loan to members to buy milch animals to increase the milk production of the FPC member. and supplying the members cattle feed Rs.50 per kg less than the market price has increased the indirect benefit to farm members up to Rs.1500 -2000 per year on cattle feed requirement of family.
- The Shivaganga FPCI of Bangalore promoted by us has unique product value; all the members are organically certified under PGS. The FPC supply vegetables, fruits organically grown to 45 shops in Bangalore. Now we encourage other FPCs also to take up organic cultivation in a big way.
- The vallalar FPCL of Salem, Tamilnadu took 2500 mango trees of members on lease and supporting them with 1.25 lakhs loan per farmer. All the operations spraying, application of bio-manures done by FPC, last year the FPC sold 65 tonnes of mangos to Bangalore and other part of Tamilnadu. The farmer's loan deducted, as and when the FPC pick and sell the mangos as they receive the orders.

Promoted FPO's lines of business that benefited the FPC and members:

Business Line	No. of FPOs involved	No. of members involved	Value (in INR)	Profit
Marketing of produce through retail/ wholesale	40	15,000	112,112,235	9,325,270.99
Marketing of Produce through Institutional Arrangements/ Linkages				
Custom Hiring Centre	2	500	3,500,00	35,000
Loaning/ on lending to members	5	4500	50,000,000	500,000
Input Supply	8	3200	10,000,000	1,000,000
Grading/ Processing and Value Addition	10	2000	2,000,000	250,000
Seed production	1	700	1,000,000	100,000
Cattle feed selling ,milk collection	16	4500	27,000,000	1,350,000
Total				9,610,270

2. Facilitated Credit linkages

ESAF prepared the FPCs on Financial needs of the companies. Each FPC was focussed and bankable business plans were prepared by ESAF Resources team to suit the crop business, infrastructure creation and allied business activities such as Dairy, Cattle feed selling and processing of crop produces.

3. Facilitated Government Schemes

Type of Government Scheme	FPC benefitted	Number of farmers benefited	Amount of subsidy (if possible to quantify)
MSDA ,Agri engineering – processing machineries support to FPCs	1. Valamkundra FPCL, Dindugal,TN 2. Vasista FPCL,Salem, TN 3.Vallalar FPCL, Salem,TN 4. Sarabanga FPCL, Salem, TN. 5. Navadanya FPCL, Dharmapuri,TN	400	Rs.13,42,000 is the cost of equipments supported but the subsidy is Rs. 10 lakhs
Agri implement support	Sarabanga FPCL, Salem, TN.	450	Cost of tractor is Rs 1,445,000/- subsidy is Rs. 800,000/- . Sarabanga FPCL purchased a tractor for the FPC.
Inter Cultivator Machinery, Dept of Agri, Krishnagiri,TN	Nasera FPCL, TN	100	4 motor operated inter cultivators Each @ 65,000/-
3 soil testing units each worth of 15 lakhs has been sanctioned to 3 FPCs of Chhattisgarh. Department of agriculture.	Unat FPCL Ujwal FPCL Hindusthan FPCLChhattisgarh.	2000	The total soil test lab cost is free for the FPCI.
Zero Energy Cold Chamber (ZECC) for FPCs – Support from SFAC	Mahasamund FPCL, Basna FPCL, Unat FPCL, Ujwal FPCL, Hindusthan FPCL, Chhattisgarh.	500	Each FPC is provided with Rs.100,000/- per FPC to construct 100 ZECC @ 200 kg vegetable per ZCC we can store. All 5 FPCs of CHH got this scheme.
Ware – House facility to FPCs by SFAC	Mahasamund FPCL, Basna FPCL, Unat FPCL, Ujwal FPCL, Hindusthan FPCL, Chhattisgarh.	1000	Warehouse size of 10X15 Sqare meters construction support @ Rs.100,000 per FPC.
Department of Horticulture, Mahasamund, Chhattisgarh.	Mahasamund KKFPCL	200	
Department of horticulture, iddukki, kerala	Konnathady FPCL	350	Distributed cocoa dryer which is worth of Rs.200,000 /- freely to to dry the Cocoa procured from its members.
Department of horticulture, iddukki, kerala	Valara FPCL	275	Got one eco-shop established through Rs. 5 00,000 grant support to sell organically grown vegetables and spices sourced from member farmers.
Rural mart support from NABARD scheme	Vetri FPCL, Krishnagiri, TN	550	Received a grant of Rs.600,000 to establish rural mart to sell ragi and vegetables.

SUSTAINABLE TRIBAL AND RURAL DEVELOPMENT



9 PROJECTS



662 TRIBAL YOUTHS AND 1,465 TRIBAL CHILDREN
GET SKILL TRAINING AND EDUCATION



3 STATES



Sustainable Tribal Development

India has a tribal population close to 9%. The indigenous people groups of our country have often been 'victims' of various development projects. ESAF has been working towards providing sustainable development to the tribals for two decades. Our tribal development initiatives are aimed at achieving holistic transformation anchored in sustainable economic upliftment and, social and psychological empowerment through community-based education, child and youth development, integrated livelihood interventions, etc.

Focus areas

Community-based education, child and youth development programmes | Skilling and employability | Craft-based livelihood interventions | Community health interventions | Infrastructure development | Primary and higher education | Agriculture and forest-produce

1. Stone Quarry Project

The Stone Quarry Project was started to address the problems of people residing and working in the mining and stone crusher areas. The regions around Shikaripara Block in Dumka district, Md. Bazar and Rampurhat -1 block in Birbhum District of West Bengal are severely affected by stone crusher and mines. The indigenous people have lost their lands due to mining and they are not empowered to exercise their fundamental rights. As the land is useless for cultivation due to dust and pollution, they are left with no option other than to work in these crushers and mining area. In the crushers, they are subjected to exploitation and the girls are sexually harassed. Many children have lost their childhood in these crushers. Hence, the stone quarry project was initiated to bring justice to these victims and to the environment by creating alternative livelihood options. Through ESAF's intervention, a total of 118 women received training on better livelihood options.

Block	District	No. of participants	Type of Training
Shikaripara	Dumka	10	Pickle making
Shikaripara	Dumka	12	Mushroom
Shikaripara	Dumka	12	Water Hyacinth
Shikaripara	Dumka	12	Water Hyacinth
Md.Bazar	Birbhum	12	Pickle making
Md.Bazar	Birbhum	12	Mushroom
Md.Bazar	Birbhum	12	Water Hyacinth
Rampurhat	Birbhum	12	Mushroom
Rampurhat	Birbhum	12	Mushroom
Rampurhat	Birbhum	12	Water Hyacinth
Total		118	

In 2018, Kids Club was organised under the Stone Quarry Project. ESAF developed value-based educational material for the Kids Club. As many as 1440 children from 40 villages learnt value-based education through the kids club.

2. Lahanti Institute of multiple Skills (LIMS)

LIMS focuses on the development and empowerment of less privileged and marginalized women and youth of Santhal Parganas in Jharkhand. 'Lahanti' is the literal word for development in the Santhali dialect. The institute helps the marginalized and vulnerable communities achieve their fullest potential in life by enhancing their skills and capacities. The skill trainings are centred at using the creative initiatives of the individual for the socio-economic transformation of the community. As many as 544 youths received training in various job-oriented short term courses at the centre.

Courses	Number of Trained students
Certificate in Banking	24
Certificate in Footwear	122
Certificate in Readymade Garments Manufacturing	130
Certificate in Natural Fibre crafts	256
Diploma in Computer Applications	3
Diploma in office Management	7
Diploma in Medical Laboratory	2
TOTAL	544



**544 students get skilling and employability, 250 women receive training in various skills
74 uneducated women made part of workforce**

3. Child and youth development project- Maniyankinar Tribal Hamlet

This project focuses on the holistic transformation of children and adolescents through regular academic support with activity-oriented classes and sports Initiatives. Academic support is given through a trained facilitator who is from the tribal hamlet, and sports initiatives are carried with the purpose of creating a competitive sports team from the tribal hamlet. These initiatives are designed to divert the interest of youths from drug and alcohol addictions towards more goal-oriented productive activities and to showcase their talents to the outside world.

21 students part of sports club, 25 children receive activity-oriented academic support

Impact states: Jharkhand, Kerala

Impact story

Esmayel Tudu, an ST from Mohali community, hails from Karmatand village in Shikaripara, Dumka. His family comprises of 5 members. He is Schedule Tribe (ST) from Mohali community. He belongs to BPL category. The inhabitants of Karmatand village are depended on stone mining and crusher as there is no other option for their livelihood. Almost 70% of the Mohli tribe are labourers in the crushers. Esmayel's family consists of five members. The exploitation at the quarry has thrown the family into extreme poverty. His parents are also working as labourers in the quarry. Due to poverty, Esmayel could not attend school or receive education.

In 2010, Karmatand village was included under ESAF's Stone Quarry Project.

In the following years, Esmayel participated in the bamboocraft training provided by ESAF as an alternative means of livelihood for the villagers. This skill training was a life changer for Esmayel and his family. Esmayel now makes new bamboo products such as oval box, round box, hanging lamp and regularly supplies these products to ESAF. This activity helps him earn more than Rs 5000/- per month.

Now, Esmayel is a master trainer of ESAF. The family is no more in poverty and his children attend school. The family is living a peaceful life, thanks to ESAF's Stone Quarry Project.



ENVIRONMENT



2 PROJECTS



7 STATES



REDUCED 3.12 LAKH TONNES OF
CARBON EMISSION



ENVIRONMENT

Earth matters because it is the only planet that sustains life. Our efforts are focused on empowering individuals and communities to be good stewards of nature. We equip communities by giving them awareness and trainings on environment protection. Our climate action activities include promotion and financing of clean energy products at affordable rates and carbon credit audit. ESAF partners with government agencies, UN-accredited agencies, community bodies and other public institutions to ensure grassroots-level transformation. We have sensitised 2.1 Lakh people about the environmental issues and about alternative energy sources. This generated a huge demand for alternative energy products and we had facilitated saving of 312 tonnes of firewood

Impact areas: Kerala, Tamil Nadu, Karnataka, Maharashtra, Chhattisgarh, Madhya Pradesh, Jharkhand
Our environment conservation initiatives are a response to Goal 7 of the SDG

Focus areas

Promotion of clean energy products | Climate action | Agro-forestry | Water and sanitation | Carbon credit | Solid waste treatment | Awareness creation | Environment equity

Urja Kiran

Urja Kiran is ESAF's energy conservation awareness campaign carried out in partnership with the Centre for Development and Energy Management Centre, Government of Kerala. The initiative creates awareness for efficient management of all forms of energy.

Environment protection and justice awareness drives along with Kerala Forest Dept- 375 students

Energy conservation campaign- 5 constituencies, 603 women 3 rallies- 1235 people

Sensitisation on clean energy - 6 states, 2 lakh+ sangham members



ഇസാഹ് ഉറർജ്ജകിരണം ബോധവൽക്കരണ ക്രാസ്

യുണ്ട് ഉറർജ്ജകിരണ് 2018-19-ന്റെ അഗമ്യ ഇസാഹ്, എന്നർച്ചി മാനേജ്മെന്റ് സൈൻസ്, എൻഡ് ഫോറസ് എൻവ വൈഡോൾഡെൻറ് ആർക്കീ ഡൈവലപ്മെന്റ് എൻഡ് സംഘടനകളുടെയി സഹകരിച്ച് 'ഉറർജ്ജകാര്യാധിക്യം സംരക്ഷണവും' ബോധവൽക്കരണ ക്രാസ് സാഹിത്യം ചീഇംഗ്.

വരുത്തുപൂജ്ഞി ഗ്രാമപ്രജായ ത്തിൽ പാവായൻ പ്രസിദ്ധീകരിച്ചു. മുൻ ഉർജ്ജലാഭം, ചെയ്യു വൈൻ പ്രസിദ്ധീകരിച്ച സൃഷ്ടിയി രാജീവൻ അധ്യക്ഷത്വവഹിച്ചു. ഇസാഹ് ഡയറക്ടർ കെ.വി. കുമാരൻസും അസിദ്ധുൻ്റെ മാനേ

ജർ പി.ജെ. മാതൃഭൂമി കൂൺസിൽ, തന്ത്യ, പരപ്പുകര ഗ്രാമപ്രജായ ത്തിൽ ഇസാഹ് റിജണൽ ഹാസ അർ ഷൈൻ വർഷിപ്പ് ഉർജ്ജലാഭം, ചെയ്യു ഇസാഹ് പരിസ്ഥിതി സംരക്ഷണ വിഭാഗത്തിലെ ജോണം ഇവക്കലോടി, പി.ജെ. മാതൃഭൂമി ബൈൻ കെ. പോരു എന്നിവർ സാഹിച്ചു.

പാണാങ്ങൾ ഗ്രാമപ്രജായ ത്തിൽ ഇസാഹ് ഡയറക്ടർ ജേക്കു ശ്രീ സാധുവേലുമ്പു പുത്തുരി ഗ്രാമപ്രജായ ത്തിൽ ഇസാഹ് ഡയറക്ടർ കെ.വി. കുമാരൻസും ഉർജ്ജലാഭം, ചെയ്യു.

ഇരിങ്ങാലക്കൂട്ടയിലും ബോധവൽക്കരണ പത്രിക നടത്തി.



Sensitisation on Clean energy - Response to climate change

ESAF responds to climate action by strategically reducing the dependence on non-renewable forms of energy and promoting the use of efficient and environment-friendly alternative forms of energy. During the year, we promoted micro-energy products like solar lantern, energy-efficient cook stove, water purifiers. We also provided technical assistance to product, design and installation of rooftop solar products. Our commitment towards promoting clean energy across various sectors helped us pilot new clean energy products like solar-powered rice dehuller and rice polisher. The rice dehuller is helping farmers process 500kg of paddy without depending on electricity/diesel/generator.

Clean energy product promotion- 51,564 families switched to solar lanterns resulting in saving of 6.18 L litres of kerosene

694 families started using water purifiers

394 families converted to ESAF's cookstove, resulting in reduction of 312 tonnes of firewood

Rs 89.91 million worth clean energy products promoted

Total commissioned solar projects during the reporting period 2018-19 is 97.01 KW.

Solar rooftop and solar water heater

Product	No of beneficiaries (2018-19)	Cumulative reach (HH)
Solar Lighting	51564	251991
Solar inverter(Off-grid)	9	9
Solar rooftops (on grid)	7	7
Solar water heaters	12	12
Improved stove	3348	76217
Water Purifier	694	51346
Total Beneficiaries	52634	379582



Clean energy products for farmers- 230 farmers use solar-powered rice dehuller

Solar-powered rice dehuller and oil mill

Carbon credit programme

ESAF partners with Micro Energy Credits Corporation for carbon credit programme under UNFCC. The micro-energy products promoted through ESAF SHG platforms are audited on a regular basis by a UN-accredited external agency. Two such audits were carried out in the last year.

3,11,875 tonnes of carbon emission reduced in one year through clean energy products promoted though ESAF SHG platforms. ESAF society facilitated the demand generation through consistent sensitisation programmes.

Carbon Audit- Field Level Verification by UN Auditor



SKILLING AND LIVELIHOOD DEVELOPMENT

**1,195 RURAL STUDENTS GIVEN TRAINING AND
PLACEMENT**



DDUGKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana)

As per the 2011 Census, India has 55 million potential workers between the ages of 15 and 35 in rural areas. These numbers represent a historic opportunity for India to convert its demographic surplus into a demographic dividend. ESAF has been partnering with National Rural Livelihood Mission (NRLM) as the programme implementing agency of DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana), a Government of India youth employment scheme for rural students. As part of the Skill India campaign, it plays an instrumental role in supporting the social and economic programs of the government. ESAF has been partnering with NRLM by training and placing 1195 rural youths under DDUGKY Programme as a Programme Implementing Agency (PIA).

Lahanthi Institute of Multiple Skills, Chiyyaram, Thrissur shines as the centre for the development of the youths from marginalized and deprived communities in Kerala.

So far 1195 rural students have been trained and placed in various institutions through this project.

Focus areas

Skilling rural youths in banking, financial and insurance sector

Banking Finance and Insurance Services (Accredited By NCVT)- 6 Months

Banking and Accounting (Accredited By NCVT) – 3 Months

Total no. of students Training Commenced	Total Number of Boys Trained	Total Number of Girls Trained	Total Number of SC Trained	Total Number of ST Trained	Total Number of Minority Trained	Total Number of Ashraya Beneficiaries Trained	Total Number of Placed Candidates	Total Number Candidates Working in ESAF Bank	Total Number Candidates Working in ESAF ESCO
315	122	193	69	9	149	1	82	37	34

Impact stories

DDU GKY concentrates on the skilling of rural and marginalized youths. Most of the candidates are from a poor background and they are the real beneficiaries of this project. During mobilization and selection, priority was given to BPL/SC/ST candidates by checking their economic and social backgrounds. This project has made a great impact on the lives of several socially and economically underprivileged households in the state of Kerala.

1. Annamma M A

Annamma M A hails from Karuvarakkundu in Malappuram district. She belongs to Ashraya Family - an integrated project aimed at identification and rehabilitation of destitute families. Serious physical illness caused her father to be bedridden for the last two years. Annamma completed her BCom and joined ESAF DDUGKY training after graduation. After her training, she got placed in ESAF Small Finance Bank, Edakkara, Malappuram as Sales Officer Trainee.

2. Anirudhan G

Anirudhan G hails from Nedumon in Kollam district. He was born in a poor family and he lost his parents in his childhood itself. It was his grandmother who raised Anirudhan and his younger brother. After completing +2 and TTC, he started working as a bus conductor to earn a living. On hearing about DDUGKY, he joined the ESAF institute. After his training he got placed in ESAF Cooperative Society, Kottarakkara as Officer Member- Relations (OMR) from June 2019 onwards.

ASAP (Additional Skill Acquisition Program) COMMUNITY SKILL PARK

ESAF was selected to manage the COMMUNITY SKILL PARK of ASAP at Chathannur, Pattambi, Palakkad district. The Skill Park was inaugurated by Shri K.T. Jaleel, Hon. Minister for Higher Education on March 1st, 2019. Courses like 'Banking, Financial Services and Insurance', 'Automobile Service Technician' and 'Gem and Jewellery Designing' are being planned to be conducted in the Skill Park.

Inauguration of Community Skill Park, Chathannur

FINANCIAL STATEMENT

EVANGELICAL SOCIAL ACTION FORUM
MANNUTHY, THRISSUR, KERALA
BALANCE SHEET AS ON 31st MARCH, 2019

Particulars	31.03.2019	31.03.2018
SOURCES OF FUNDS:		
CAPITAL FUND		
Donated capital fund	1,05,94,255	1,05,94,255
Accumulated Surplus/ (-) Deficit	9,84,85,365	8,78,00,491
Current year surplus	1,12,70,351	92,23,877
Revaluation Reserve	9,99,55,350	9,99,55,350
BORROWED FUND		
Long term loans-Commercial Rates	24,56,969	12,95,851
Other Short term Liabilities	5,90,08,862	5,28,95,074
	28,17,71,152	26,17,64,898
APPLICATION OF FUNDS:		
FIXED ASSETS	18,66,79,142	16,73,26,579
CURRENT ASSETS		
Deposits and Advances	5,50,48,518	7,32,92,799
Cash and Bank balances	8,13,94,585	6,08,90,626
	13,64,43,103	13,41,83,425
Less: CURRENT LIABILITIES & PROVISIONS	4,13,51,093	3,97,45,105
NET CURRENT ASSETS	9,50,92,009	9,44,38,319
Total	28,17,71,152	26,17,64,898

By order of the board.

Vide our separate report of even date.

sd/-

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

sd/-

sd/-

sd/-

sd/-

Prof. Elizabeth John
(President)

Mereena Paul
(Secretary)

Christudas KV
(Treasurer)

(G.KUMAR)
(Partner)

Place : Thrissur
Date: 05-09-2019

M. No. 023082

EVANGELICAL SOCIAL ACTION FORUM
MANNUTHY, THRISSUR, KERALA

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2019

Particulars	31.03.2019	31.03.2018
REVENUE:		
Funds received Domestic	8,13,58,840	3,86,48,489
Funds received Foreign (FCRA 2010 covered)	3,67,73,687	1,62,10,499
Donations received	1,08,99,949	13,49,420
Income from Investments	32,54,071	21,43,107
General Projects	67,58,107	2,16,70,859
ESAF Medical Mission	6,39,67,564	5,45,84,595
	20,30,12,218	13,46,06,968
EXPENDITURE:		
Financial Cost	1,66,036	97,689
Inland Projects Expenses	8,09,69,457	4,30,44,966
Foreign Donation Project Expenses	3,73,21,288	2,13,77,907
ESAF Medical Mission Expenses	6,56,19,975	5,19,87,179
Depreciation	76,65,111	63,19,212
	19,17,41,867	12,28,26,952
Excess/Deficit (-) of Income over expenditure	1,12,70,351	1,17,80,016
Less: Prior Period Item		-
Excess of income over expenditure after adjustments of prior period items	1,12,70,351	1,17,80,016

By order of the board.

Vide our separate report of even date.

sd/-

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

sd/-

sd/-

sd/-

sd/-

Prof. Elizabeth John
(President)

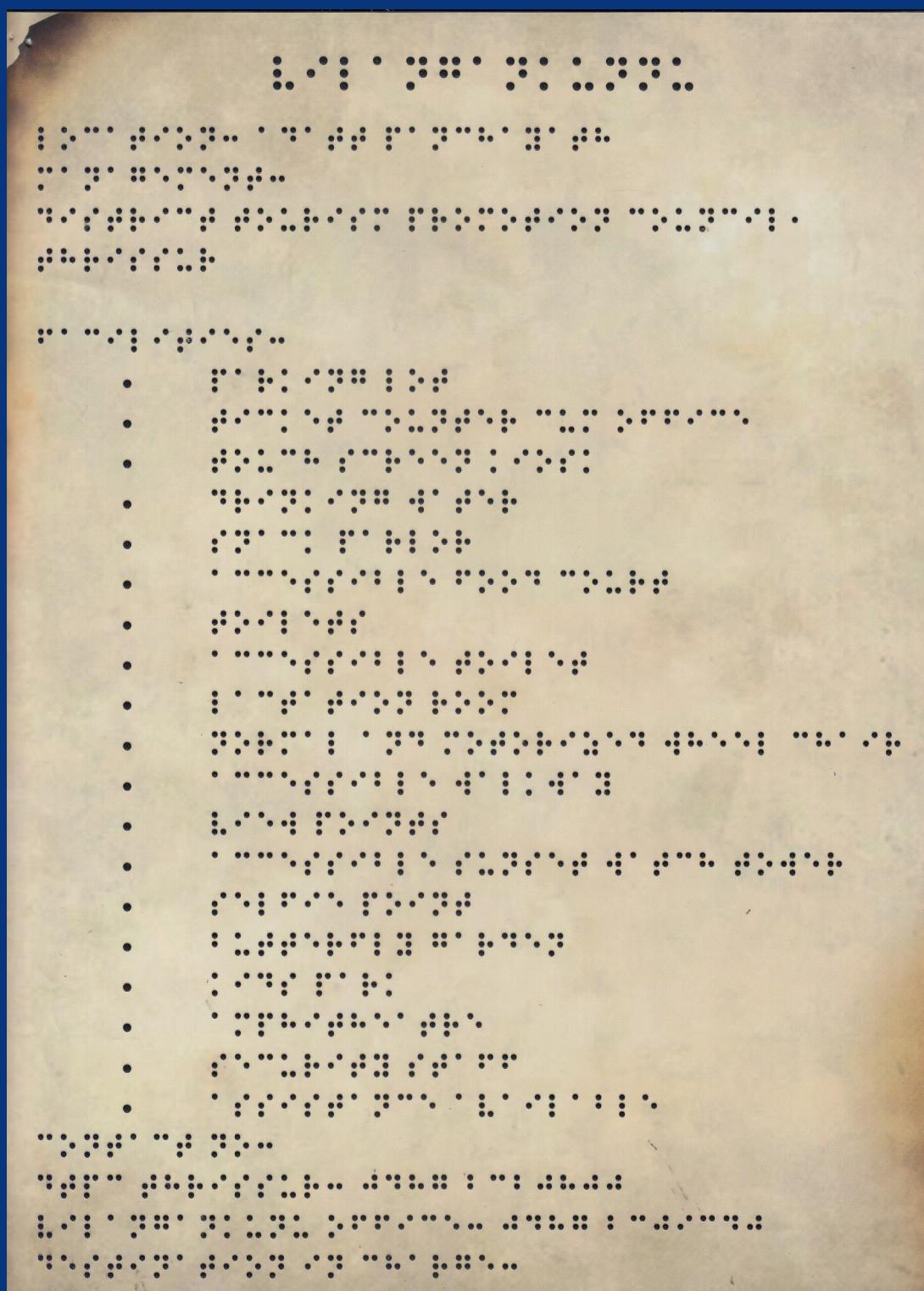
Mereena Paul
(Secretary)

Christudas KV
(Treasurer)

(G.KUMAR)
(Partner)

Place : Thrissur
Date: 05-09-2019

M. No. 023082



Braille site guide developed by the District Tourism Promotion Council (DTPC) as part of ESAF Livable Cities-India campaign





Evangelical Social Action Forum

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