

JOY OF CREATING OPPORTUNITIES



ANNUAL REPORT 2016-17





*Sri. Pinarayi Vijayan, Honourable Chief Minister of Kerala, inaugurating ESAF Small Finance Bank at Thrissur.
Also seen are Sri. K. Paul Thomas, Founder, ESAF and MD & CEO, ESAF Small Finance Bank,
Sri. George Thomas, Executive Vice President, ESAF Small Finance Bank
Sri. Ramesh Chennithala, Leader of Opposition, Kerala Legislative Assembly,*



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Vision

Sustainable holistic transformation of the poor and the marginalized and thereby envisioning 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 technology and exploring the fullest human potential by creating opportunities for sustainable development and holistic transformation.



Core Values:

Accountability

Transparency

Empathy

Participation

Innovation

Trust in God





BOARD OF DIRECTORS 2016-17

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TOWARDS SUSTAINABLE TRANSFORMATION

Dear Beloved Members,

ESAF has completed 25 years of ministry to the poor and the marginalized in the society. I thank God for keeping this movement going by focusing on its original vision, in spite of numerical growth and diversification of activities, despite attaining the status of as a small finance bank.

In the Gospel of St. Luke it is said, that Christ looked up at his disciples and said "Blessed are you who are poor, for yours is the kingdom of God. Blessed are you who are hungry now, for you will be filled. Blessed are you who weep now, for you will laugh". ESAF vision exactly revolves around the same in the form of "sustainable transformation of the poor and the marginalized".

The year 2016-17 was quite phenomenal for ESAF Society, as it paved the foundation for launching ESAF Small Finance Bank on March 10, 2017. Another feather in the cap for a movement, credited with fighting the partiality of prosperity, for the last 25 years. At this moment, I can assure you that we will continue to commit ourselves and work on the holistic development of the society.

The United Nations Food and Agriculture Organization estimated that about 795 million people of the 7.3 billion people in the world or one in nine were suffering from chronic undernourishment in 2014-2016. Almost all the hungry people, 780 million, live in developing countries, representing

12.9 percent, or one in eight, of the population of developing countries. There are 11 million people undernourished in developed countries (FAO 2015). Yes, we live in a hungry world...and we cannot live on the face of earth by forgetting this fact.

ESAF has been striving to create opportunities for the poor, so that they can generate their own income and stand independent. Only such an approach will result in "sustainable transformation". As a bank we will be able to meet our social targets more effectively by providing a wide spectrum of services and by keeping the bottom line safe. Poverty is too big an issue that ESAF cannot handle alone. But the fact that we were able to get in touch with more than 15 lakh poor people and their families and initiate some activities, we hope would liberate them from the clutches of poverty, was itself a remarkable achievement.

I take this opportunity to congratulate the management team, the staff team and all the stakeholders for the strategic efforts of creating opportunities for the poor and the marginalized. I hope and pray that ESAF will remain true to its vision and continue to "fight the partiality of prosperity".

Prof. Elizabeth John
President

A JOURNEY TO REACH THE GOAL OF INCLUSIVE DEVELOPMENT



Dear Member, Patrons, Supporters,

In hindsight, last year ESAF faced the biggest challenge ever as an entity since its formation in 1992. In other words, last year ESAF enjoyed God's goodness and faithfulness in its full glory as we successfully witnessed the transformation of ESAF Microfinance into ESAF Small Finance Bank. As a bank, we are in a better position to leverage God's blessings in our journey to achieve the goal of inclusive development.

To understand inclusive development, it is imperative to analyze some poverty related statistics. As per the World Bank Report, India accounted for the largest number of people living below international poverty line in 2013, with 30 per cent of its population under the \$1.90-a-day poverty measure. More than 2.5 times of Nigeria, which is the second largest with 86 million people living in poverty. India had 30 per cent of its population living below poverty line at 224 million. Nearly 800 million people lived on less than USD 1.90 a day in 2013. But compared to 2012, it was around 100 million fewer poor people. Definitely, ESAF can proudly say that we have played a miniscule role in reducing that figure by 100 million.

Although India has witnessed significant progress in its battle against child malnutrition over the past decade, the progress has been quite uneven, and child malnutrition rates still remain high in many parts of the country. The survey of over 6 lakh

households conducted in 2015-16 shows that over the past decade, the proportion of underweight children fell nearly 7 percentage points to 36%, while the proportion of stunted children (those with low height-for-age, a measure of chronic undernourishment) declined nearly 10 percentage points to 38%. The bottom ranked districts according to child malnutrition rates include not just districts from the most deprived tribal belts of central and eastern India, but also some of the more urbanized districts in the country.

According to a 2016 data, Uttar Pradesh is India's hub for child labour and it accounts for almost 20% of India's child labourers. According to a Campaign Against Child Labour (CAC) study, India has 1,26,66,377 child labourers of which UP has 19,27,997 child labourers. Approximately 75-80% of human trafficking is for sex and there are more human slaves in the world today than ever before in history. There are an estimated 27 million adults and 13 million children around the world who are victims of human trafficking. It is time that we need to bring in some radical social change. Unequal wealth is another area of concern. According to reports, millionaires control only 22% of total wealth. In India, the richest 1% own 53% of the country's wealth, according to the latest data from Credit Suisse. The richest 5% own 68.6%, while the top 10% have 76.3%. It means that more than 50% of the population is excluded from access to financial

services. Also, millions of organized and unorganized workers are paid disproportionately vis-a- vis the industrial growth and ever-rising inflation.

Under these circumstances, when we evaluate ESAF's intervention, we can praise God for the opportunity we got to work with tribal communities in Jharkhand in areas like Education, Health, Livelihood and Advocacy. I would like to specially mention the commendable initiatives of ESAF Society in association with group institutions like ESPCL (ESAF Swasraya Producers Company), RMPL (Rhema Milk Producer Company Ltd.), EMFIL (ESAF Microfinance & Investments (P) Ltd.), Prachothan Development Services (PDS), ESAF Retail and ESSCO (ESAF Co-operative Society), for achieving the goal of financial inclusion and economic development. We will continue to work with ESAF Small Finance Bank to uplift the horizon

for intervention in order to achieve the goal of financial inclusion.

At this juncture, let me express my sincere gratitude to all our donors, funders and supporters like NABARD, FMO, IFC, SFAC, Yes Bank CSR, Development Commissioner of Handicrafts, Health Bridge-Canada, Oakseed Ministries, Opportunity International, Normission and all the individual supporters. Also, my special thanks to the Board of Directors, society members, dedicated staff team of ESAF Society and the associated institutions and their families, without whose support and involvement nothing could have been accomplished.

Trusting in the God of justice and compassion who called us and commissioned us, we go forward recommitting ourselves to fulfil our vision of a just and fair society through sustainable, holistic transformation of the poor and the marginalized.

Yours faithfully,

K. Paul Thomas

Founder, Secretary & Executive Director (Hon.)

ESAF CELEBRATING

25 years of

God's Faithfulness



ESAF began its journey as it got registered as a charitable society on 11th March 1992. The journey was tough and challenging. As we complete 25 years of our journey as an NGO, we can testify to God's faithfulness in guiding us and providing us with the necessary resources like people and finance. From a charitable society, ESAF has grown to be a Social Enterprises Group consisting of 20 legal entities, the latest addition being ESAF SMALL FINANCE BANK. Each of these entities offer specific services to the underserved sections of the society. We offer our thanksgiving and praises to God and gratefully remember all who worked for us, prayed for us and supported us in the course of our journey.



CARE NGO Grading Report

Name of the Entity	Evangelical Social Action Forum (ESAF)
Address	Viswas Bhavan, 1st Floor Kundukulam road, Mannuthy P.O Thrissur
Registration	Travancore Cochin Literal and scientific charitable Societies Act of 1955
Registration Date	11/3/1992
Turnover (Rs. lakh)	10.92
Tangible Networth (Rs. lakh)	0.50
Grading	NGO 2A <i>valid upto March 30, 2018</i> High Delivery Capability High Organizational Capability
Grading Valid From	March 31, 2017
Grading Valid Upto	March 30, 2018
Efficiency (%)	98% in FY16 (refers to the period April 01 to March 31) (Direct program expenditure as a % of total Expenditure)



UNITED NATIONS DEVELOPMENT PROGRAM

Micro Assessment (Financial) Report on Implementing Partner	
Name of the IP	Evangelical Social Action Forum
Total Risk Score	1.14
Overall Risk Rating	LOW



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ADVOCACY AND NETWORKING

Livable Cities Program

'Livable Cities' is a research and advocacy programme initiated by ESAF to make cities more livable. ESAF has been actively making a difference in the five cities of Bangalore, Nagpur, Malapuram, Thrissur and Kochi with the vision of churning out happy and healthy children for the future. It envisages an ideal world where children and families in every neighborhood have safe streets, free access to parks, playgrounds, open space and fun places to play around. The Livable Cities team has influenced the attitudes and decision making of policy makers especially on topics like parks for children and pedestrian rights. Also, ESAF with technical guidance from Health Bridge Foundation, Canada have been spreading the message on the importance of safeguarding the environment in India, since 2009.

1:1 Livable Cities - Thrissur

Inclusions & exclusions, approaches in planning

ESAF organized a one day seminar with the Town Planning Department of Government and Engineering College, Thrissur on the topic "Inclusions and Exclusions, Approaches in Planning", as part of World Town Planning Day observance on November 8, 2016. ITPI India (Kerala Regional Chapter), COSTFORD & IIA (Indian Institute of Architects) Thrissur, Center have partnered with the event.

Seminar on Integrated Education Project

A Dissemination seminar of the Integrated Education Project 2015-16 (IEP) was conducted at the Block Panchayath Hall, Ollukkara on March 28, 2017. The project aims at revitalizing the current educational scenario of schools, located in the Ollur constituency. Adv. K. Rajan ,MLA -Ollur Constituency, K. Paul Thomas, Executive Director - ESAF, I.S Uma Devi, President, Block Panchayath -

Ollukkara, E. Narayani, District Education Officer - Thrissur, K.V. Vishalakshan, Block Resource Centre-Block Project Officer, Jacob Samuel, Director-Programs, ESAF and Chandran, Vice President, Block Panchayath, Ollukkara had participated in the event. George M.P, Project Officer, ESAF presented the IEP report to implement the project at the Ollur constituency.



Adv. K. Rajan ,MLA -Ollur Constituency releases IEP Report

World Car Free Day, 2016



World Car Free Day Celebration at Thrissur

ESAF organized 'World Car Free Day' event, on 21st September 2016, for the third consecutive year at Ramanilayam Road, Thrissur. The Hon'ble Mayor, Ajitha Jayarajan inaugurated the event. K. Paul Thomas, Executive Director - ESAF, Mereena Paul, Head-Corporate HR, Jacob Samuel, Director-Programs - ESAF, George Thomas, Director-

Operations - ESAF, Dr. M Usman Sahib, President, Livable Cities Network and C.R Das, Writer & Activist delivered the felicitation messages during the inauguration session. More than 2000 people participated in the event, which turned out to be a great success.

Road safety week observation

Road Safety Week was observed in association with the Student Police Cadets (SPC) of GHSS, Pattikkad and Peechi Police. The student police cadets initiated a rally across the main road, to give awareness to the public about the importance of observing road safety rules. The Assistant Vehicle Inspector, George Koola, inaugurated the event.



Road Safety Awareness Programme through SPC

Shubhayathra, 2016

ESAF in association with Thrissur City Police had organized "Shubhayathra, 2016", a traffic awareness and training program for the Student Police Cadets (SPC) and drivers on 4th October 2016 at Pattikkad. Police officers from various cadres, student police cadets and drivers participated in the event. Thrissur City Police have endorsed the IEC materials developed by ESAF, on road safety which can be used for general traffic awareness campaigns.

1:2 Livable Cities - Kochi

World Car Free Day, 2016

ESAF organized a World Car Free Day event on 25th September 2016, for the first time at Panambilly Nagar, Kochi. The Hon'ble Mayor, Soumani Jain had inaugurated the event. Neeraj Madhav, Cine Artist, A.B Sabu, Welfare Standing Committee Chairman, Preveen Goyal, System Director - Kochi Metro Rail Ltd., Dr. Anish, HOD , Social Work Dept. - Rajagiri College, Dr .Fr. Saju M.D, Professor - Rajagiri College, Annsa , President - Panampilly Nagar

Welfare Association, Jacob Samuel, Director-Programs, ESAF, and George Thomas, Director-Operations, ESAF were among the other dignitaries participated in the event. More than 2500 people have participated in the event.



World Car Free Day Celebration at Kochi

Beach for All Campaign

ESAF had initiated a "Beach for All" campaign at Fort Kochi on 11th January 2017 with the objective of redesigning the beaches as public spaces and to advocate for making beaches functional, safe and inclusive. The intention is to make the beaches available for everyone including the differently-abled and the elderly. The participants for these campaigns were children with special needs, transgenders and elderly men and women in the respective community. As a result, four Grama Panchayath's have decided to redesign the beaches in their area, into safe and accessible public spaces.



Beach for all campaign

Walkability study, Kochi

ESAF in partnership with Municipal Corporation of Kochi and with technical support from HealthBridge, Canada has conducted a "Situational analysis on the walkability of Kochi" in 2016. The main objective of the study was to provide a qualitative assessment of walking conditions in the city including safety, security and convenience of the pedestrians. The research data was collected

through direct interaction with the pedestrians across 10 different segments in Cochin Corporation. The report will be handed over to the Municipal Corporation of Kochi, for its implementation at the ground level.

1:3 Livable Cities - Malappuram

World Car Free Day, 2016

ESAF organized a World Car Free Day event on 2nd October 2016, for the first time at Malappuram. The event was held in one of the main stretches, near the Collector's Bungalow and the PWD Rest House. Hon'ble MLA, Shri. Ubaidulla - Malappuram constituency had inaugurated the event. C. H Jameela, Chairperson - Municipality of Malappuram, K. Padmakumar, Chief Finance Officer - ESAF, Kurikesh Mathew, Deputy Commandant - MSP, Manju George, Program Manager - ESAF, Haris Aamiyan, Councilor - Municipality of Malappuram, George M.P, Program Officer -ESAF, Anil Pathmanabha, Rotary club - Malappuram were among other dignitaries participated in the event. More than 1700 people became part of different programs conducted during the event.



World Car Free Day Celebration at Malappuram

Revival of Kottakkunnu Amusement Park

ESAF had initiated a feasibility study on the revival of Kottakkunnu Amusement Park in June 2016, in order to submit a research report to the Municipality of Malappuram. The study aimed at the development of the park was handed over to the Municipality later in the year, with new findings and recommendations. After continuous interventions from ESAF, the Municipality has decided to reconstruct the amusement park into an open auditorium with children's park, incorporating inclusive elements.

1:4 Livable Cities - Bangalore

Cycle days

Cycle Day in Bangalore has now become a popular choice for many people on Sundays. The main objective of the program is to promote active transportation and lifestyle habits among neighborhoods. ESAF, the core organizing member of Bengaluru Coalition for Open Streets (BCOS) has conducted 111 cycle days in the city of which three communities have gone ahead with Neighborhood Improvement Plans for promoting sustainable transport, cycling and pedestrian infrastructure. These projects have received the nod from the city administration, BBMP and are currently in the implementing stage.



Cycle Day - Bengaluru

Parklet program

ESAF piloted PARKLET in India, a first of its kind initiative in traffic calming and is a proven strategy that is used in making streets people-friendly. Parklet is a sidewalk extension that provides more space and amenities for people using the streets. Followed by this event, many communities have come forward to experiment the same in their neighbourhoods.

Walk and Cycle to School Program

Walk and Cycle to School program was pioneered by ESAF in Bangalore. Directorate of Urban Land Transport (DULT), Government of Karnataka has issued a directive in association with the Department of Traffic to support all schools in Sanjay Nagar to continue with the program. Audit report on cycling infrastructure in the schools was submitted and DULT has taken up the recommendation for providing cycle stands, which will be executed in the academic year 2017-2018. DULT has also sought the assistance of ESAF Bangalore to carry out similar audits in the Government schools in the city.

1:5 Livable Cities - Nagpur

Parks program

Parks program in Nagpur is aimed at encouraging women and children in using public spaces and thereby helping them to spend quality time with the family. This year Livable cities team formed four walking clubs in four parks and many new members have joined the club. ESAF in partnership with Institute of Architect, Nagpur developed a play space which won the runner up award in the Westminster Design competition for transforming 100 public spaces in South Asia. Observation of International Women's Day and World Disability Day in parks highlighted the importance of parks as a public space and has received support from the city administration.



Park Programme - Nagpur

Car Free Day and Open Street Events

The Nagpur wing of ESAF organized a Car Free Day in association with MSW colleges, special schools, and the public. Around 300 people participated in the Walkathon, which was inaugurated by Babbi Bawa and Sandeep Gaikwad, Principal of Mecosabagh Methodist School. Three open street events were also organized under the livable cities program for the women and children.

Walk to School Program

I-walk clubs have been formed in three schools and ESAF has conducted pedestrian infrastructure audit to understand the facilities available to ensure the safety of children. These audit reports were submitted to the City Traffic Police by the I-walk

club members. The traffic police have assured to ensure safe crossing in front of these schools during opening and closing hours.

General Achievements during the year 2016-2017

1. ESAF is a permanent member of the working group, constituted by the Municipal Council of Malappuram to develop parks in the city. This allows ESAF to make concrete suggestions and guide the decision makers. The recognition resulted in assigning and re-designing of another four more streets with pedestrian-friendly infrastructure in the current financial year.
2. After four years of organizing Cycle Day and Open Street events aimed at capacity building and advocacy, Bruhut Bengaluru MahanagaraPalike (BBMP) has allocated a budget of Rs 200 crores in 2017-2018 to promote NMT.
3. The report developed by ESAF on walkability study and proposal to make roads safe has been submitted to the Municipality of Malappuram and the same has been handed over to the National Highway Authority (NHA) by the Municipality. This will help NHA to consider safety perspectives and add people friendly approaches while designing the highways.
4. ESAF is named as one of the permanent members of the Working Group constituted by the Municipality of Malappuram for Urban Planning.
5. Information Education and Communication (IEC) material developed by ESAF on road safety was extensively used by Department of Traffic and Police in their training programs and campaigns across the city.
6. ESAF Livable Cities Team got opportunities to represent the organization in national and international platforms to share our works in conferences like Walk 21, Climate Change 2016, UN Habitat 3, Quito.

CHILD DEVELOPMENT & EDUCATION

2:1 Community Transformation Hubs

With the objective of improving the holistic development of children, ESAF launched Community Transformation Hubs (CTH) to organize programs like daily educational support, skill training and recreational activities. The program helps the children to meet in a particular place, where they can learn and clarify doubts with the help of facilitators. Learning aids are also provided in the hubs to assist them. Weekends are dedicated for developing the skills of children as the CTH acts as a children's club and gives a platform for participants to showcase their artistic skills. This is aimed to equip the children to be competent enough to advocate for their rights. ESAF currently operates 18 Community Transformation Hubs across Kerala and seven in Nagpur.

Summer camp at Gittikhadan

A summer camp was organized at a Community Transformation Hub at Gittikhadan. Almost 50 participants including children and parents attended the camp, which provided a platform to perform activities like awareness classes, games and activities.

Adult literacy program at Nagpur

Adult literacy program was launched in Nagpur with an aim to impart basic literacy skills to women like writing their names, reading name boards and putting their signature. Most of the participants hardly received any school education and some were drop outs from lower classes.

Anti-substance campaign - Say No to SAD

The campaign against substance use, which was named as 'Say No to SAD' (Smoking, Alcohol and Drugs) was a completely new experience to the public. Many children came to the fore and actively participated in disseminating information on the harmful effects of substance. Jobin Varghese-

Project Officer, ESAF and Devas Boban- Project Coordinator, CTH coordinated the program in 10 districts in Kerala. The program led to the raid of a shop in Ambalapuzha, where tobacco products were illegally sold. The officials immediately swung into action and arrested the culprit.



Training in Addition Awareness Programme

Open street events at Nara CTH

Open street events were conducted at Nara CTH for disseminating information on pedestrian rights and road safety. Around 100 children along with the community members have participated in the program.

Essay competition to understand student's perception on social issues

Essay writing competition was conducted across the CTHs in Kerala during the month of June to understand the perception of children on current social issues. Children above class 7 participated in the essay competition. Study materials like note books, guides, pen, pencils etc. were also provided to support the children.

Awareness classes about health and hygiene

Various Community Transformation Hubs started awareness classes on health and hygiene. CTH at Hillpady, Thrissur started basic Yoga training for children. Practicing these techniques will help children to refresh their mind and stay healthy.

CTH facilitators training

CTH facilitator training program was conducted at ESCCO Kalathode, Thrissur on October 18, 2016. 12 facilitators along with Jacob Samuel, Director Programs- ESAF, Jubili Sherine George, Manager - ESAF and Devas Boban, Project Coordinator- CTH, led different sessions.



Training of CTH Facilitators

Awareness program by Childline

An awareness program for children and parents was conducted by Childline at Areekode CTH. The major topics discussed were increasing rate of child abuse happening in the society and the importance of parents being aware on the issues faced by children. Around 70 participants have attended the program. After the program, the officials from Childline visited the houses and counseled the parents and the children.



Child Rights Awareness Program

Counseling for parents and children at Kattappana CTH

Counseling support was given to the children at Kattappana CTH with an aim to resolve their doubts related to education, lifestyle etc. Jobin C. Varghese, Project Officer, ESAF led the sessions and gave necessary guidelines for the children and the parents. The CTH facilitator is doing the follow up works to encourage the children.



Interaction with children

Study tour

Perumbavoor CTH conducted a study tour for the children towards the nearby Bio Park. The intention was to help the children understand the importance of conserving nature.



Study Tour

Organic vegetable garden by children

Hillpady CTH has setup a vegetable garden near their premises to help the children understand the importance of organic farming. Enthusiastic children started vegetable farming in their homes after this initiative.



Organic Farming by children

Art & Craft workshop for CTH children in Nagpur

An Art & Craft workshop was conducted for children in Nagpur in October 2016, with an aim to

develop the creative and artistic skills of children. 40 children and facilitators have participated in the program.



Art & Craft workshop - Nagpur

Cleaning the neighborhood program at Areekode

At Areekode, CTH facilitator along with the children and the community members have organized a cleaning the neighborhood program in November 2016. The responsibility of keeping the surroundings clean was entrusted not only to the government but also to each individual.

Class on values at Ambalappuzha

A value education class was organized for the school children under the leadership of Ambalappuzha CTH. More than 200 students participated in the program. Importance of values in life, need of education, evils of substance use etc. were the main topics discussed.



HarithaKeralam program

Children at Ottapalam CTH along with the facilitator participated in HarithaKeralam, a workshop for environment protection and agriculture development.

Road safety week observation at Nagpur

Children led the road safety program in Nagpur CTHs, where they upheld placards highlighting the importance of road safety and organized a rally for

creating awareness. 40 children and community members have participated in the program.



Road safety week observation - Nagpur

Community program

Hillpady CTH organized a community program to sensitize parents and children about parenting, child abuse and child rights. It was aimed to create awareness among parents especially abusive couples on the aforementioned topics. 40 people including children, parents and community members have participated in the program. Mr. C. R Das, Chairman of Child Welfare Committee, was the resource person.



Community program at Hillpady CTH

A still from the child rights observation week



Child Rights awareness Program

ESAF organized Child Rights Observation Week in association with Childline, through different Community Transformation Hubs across the state from November 14 to November 20. Local Self

Government members, members from ESAF and Childline had participated in the program. Awareness about female feticide, child labor, importance of availing free and compulsory education and various other rights were discussed during the sessions. Different games were organized for children and posters developed by them were also displayed during the function.

Children's Day celebration



Children's day celebration at Nagpur

Children's Day was celebrated across the centers in Kerala and Nagpur on Nov 14. Various programs and activities were organized for the day including painting competition.

IMPACT



CTH is helping me a lot. I am able to revise my lessons daily and the teacher is really helpful. It also provides me opportunities to engage in various activities that is beneficial for me and the society. It also help me to get more information on many things which I didn't knew earlier.

- Ananthu, 9 years,
4th std Student, Perumbavoor CTH

IMPACT



Our CTH was started in 2015. Till now it is functioning well and I am very happy to be a part of this initiative. CTH has helped in improvement of marks of the students and also the development of their personality. It is really useful for the society"

Sandhya, CTH Facilitator, Ottapalam

Sl No	Name of Center	Total Students (previous month)	Total Students (current month)
1	Nenmara, Palakkad	20	20
2	Areecode, Malappuram	26	26
3	Hillpady, Thrissur	14	14
4	Adoor, Pathanamthitta	20	20
5	Ottappalam, Palakkad	23	23
6	Perumbavoor, Ernakulam	22	22
7	Vandithavalam, Palakkad	27	27
8	Kattappana, Idukki	20	20
9	Karunagappily, Kollam	25	25
10	Kottai, Palakkad	20	20
11	Mala, Thrissur	20	20
12	Ambalappuzha, Alappuzha	20	20
13	Ramanattukara, Calicut	57	57
14	Pattikkad, Thrissur	32	32
15	Rajiv Gandhi Nagar, Gittikhadan	30	30
16	Bhimisen Nagar, Wadi Road	30	30
17	Gorewada, Nagpur	28	28
18	Godhani, Dobi Nagar	26	26
19	Nara, Nagpur	36	36
		496	496

2:2 Let Them Smile Project

“Let Them Smile” is a Community School Programme providing educational opportunities to children in the tribal districts of Jharkhand. Through this programme, ESAF provides world class education to tribal children through Child Care Centers and Community schools, aiming at their holistic development.

Capacity Building of Teachers:



Capacity building of teachers

Apart from monthly teachers training program, an annual training for teachers was conducted in March 2017 at Lahanti Mission High School, Nonihat. In total, 35 teachers attended the program. Mr. Ben, Mr. P.K.D. Lee, and Mrs. Hannah were the resource persons. Most of the teachers who joined us from the tribal villages do not have much knowledge on English language. The training programs proved more than a handful in improving their knowledge and language skills.

Teachers training

Technology based education:



Education through battery operated TV

In keeping with our vision to provide 'world class education to the tribal children, ESAF initiated to get them acquainted with computers. Field coordinators who were provided with laptops led the task. They also carry battery-operated television sets to the centers and programs related

to their syllabus are shown to the children. This makes learning effective and interesting.

Central library:

A book and toy library was organized in ESAF centre in Dumka. Books and toys are taken to the centers by the teachers for the benefit of the students, and they will take back the same next month when they arrive for the next monthly training.



Health Camp

Health camps:

As it is impossible to take doctors to each centre, a health checkup is organized for all the children during the annual camp. Children who need treatment for minor ailments are treated in the camp and those who are diagnosed with major ailments are taken to nearby medical centers

Infrastructure: Development

With the CSR support of ESAF Microfinance, we have done tin sheet roofing in all the ten community schools.



Community schools with tin sheet roofing

Sanitation:

The construction of toilets in Nonihat has been completed. In the next stage, we plan to install hand pumps and construct toilets in all the primary schools.

Solar power:

As most of our villages still do not have access to electric power supply, power is provided to our centers through solar power stations. Over 150 solar lamps have been provided to the children.

Educational Institutions	No. of Centers	No. of Students
Child Care Centers	14	496
Primary Schools	9	436
Total	23	932

2:3 Lahanti Institute of Multiple Skills (LIMS)

The primary objective of this institute situated in Dumka, Jharkhand is to provide skill training to tribal youth and make them employable. The following courses are offered at LIMS -

Six months Certificate Courses:

- ♦ Financial Service
- ♦ Basic Electronics and Electrical Appliances
- ♦ Office Management
- ♦ Photography and Cinematography

Diploma Courses:

- ♦ Fashion Designing
- ♦ Medical Laboratory Technology

Certificate courses are recognized by Intermission Industrial Development Association (IIDA) and diploma courses are recognized by Martin Luther Christian University. Apart from this, a crash course on Industrial tailoring is also offered. 266 students are enrolled in various courses out of which 171 are girls.



Electronics Lab

2:4 Deenabandhu School of Nursing, Thachampara

The 15th and 16th batches of the Deenabandhu School of nursing came out in flying colours as they have secured 100% pass in the Kerala Nursing Council Examination. The interview for the 18th batch of students was conducted in October 2016 and 28 students were selected. Classes for the new batch also commenced in the same month. 90% of the students are from scheduled tribes and economically disadvantage families. Students were given opportunity for clinical training in affiliated hospitals such as New Alma hospital, Mannarkkad and Shalom Psychiatric Hospital, Mundur apart from ESAF Hospital, Thachampara. Students were posted in Thachampara PHC and Niravu and Thekkumpuram sub centers for Community Nursing Training.

Students were taken on a study tour to Water Purification Plant and Milma Milk Chilling Plant at Palakkad. Onam was celebrated colorfully with traditional pookkalam, 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 participated in the cultural competitions arranged as part of the International Nurses Day. December, the month of celebration started with World AIDS Day program. This was followed by Christmas Gift Exchange program and finally Christmas Carol and Christmas dinner. The school also participated in dance performance of the Christmas celebration arranged by ESAF HO at Mannuthy. The lamp lightening ceremony of the 18th batch was conducted on 10th February 2017. Dr. Reetha K.P, District Medical Officer (Health) inaugurated the function and Mrs. Sreelatha A, Principal, Valluvanad School of Nursing lighted the lamps for the students. The teaching staff team consists of 11 qualified tutors and Mr. James Abraham is heading as the Principal.



Lamp lighting ceremony

3

ENVIRONMENT PROTECTION

Environment protection is one of the core areas of ESAF since inception. ESAF is also partnering with various national and international organizations working for sustainable environment. The Environment Department of ESAF undertakes various activities like advocacy programs, awareness classes, workshops, distribution of tree saplings and clean energy products among the students and SHG members.

During 2016-17, the focus areas of Environment department were as follows.

- ♦ Environment protection and justice awareness drives/trainings
- ♦ Response to climate change - Clean energy product promotion and financing
- ♦ Carbon credit audit

3:1 Environment protection and justice awareness drives/trainings

All the important days related to environment has been observed across all the places where ESAF have presence.

World Environment Day



Planting fruit tree saplings

World Environment Day was observed on 5th June 2016 and the theme for the same was "illegal trade in wildlife". The environment day was organized across different ESAF branches and more than

4000 members participated in the same. During the program more than 5000 plant saplings were distributed as part of World Environment Day.

World Water Day

World Water Day was observed on 22nd March 2017 in 68 branches across India. Waste water pollution was the theme for the day. Public meetings were conducted and pledge was taken by all the participants to maintain the water clean. 10,547 members participated in different events across the state.

Urjakiran.



Inauguration of Urjakiran Program

ESAF in association with Kerala Energy Management Centre has organized UrjaKiran programs aimed at spreading information on 'Energy Efficiency and Conservation'. The programs were organized at Puthoor, Kodakara and Poochinnipadam regions and they were mainly focused on environment protection and introduction of various solar products to the audience. ESAF also conducted awareness rallies in Pattikkad and Puthukad as part of Energy Conservation Day with the support of Center for Environment & Development (CED). The awareness program was inaugurated by K. Rajan - MLA, Ollur and he emphasized the importance and conservation of renewable energy. K Paul Thomas,

Executive Director – ESAF talked about various projects and programs being implemented by ESAF on Energy conservation. Local panchayath authorities and more than 500 people attended the rallies.



Urjakiran Rally flag hoisting

3:2 Response to climate change - Clean energy product promotion and financing

Clean energy product promotion

ESAF has been conducting awareness programs and training sessions for the Self Help Groups to build awareness on green energy products like solar lantern, cook stove and water purifiers. Many families started using the products as a result of various awareness and training programs.



Biogas Plant installed at CF Hoapital, Ottanchathram

Biogas plants

ESAF is an accredited implementing partner of Kerala Agriculture Department for the execution of biogas plants. Nine deenabandhu model biogas plants were constructed during the year by partnering with Kerala Agriculture Department. Apart from this, another five biogas plants were implemented in different places in Kerala.

Details of biogas Plant Installed					
Sl No	Type of Plant	Nos in 2016-2017	Volume in 2016-17 (m3)	Cumulative No.	Cumulative Volume (m3)
1	Dheenabandu	11	30	117	324
2	Portable	3	2.2	166	98.3
3	Janatha	0	0	3	80
Total		14	32.2	286	502.3

3:3 FMO Clean Energy Capacity Development Project (CE-CDP)

For effective green energy programs, ESAF is partnering with FMO for capacity development. Started in 2017, ESAF plans to boost its clean energy program across all working areas and plans to add new geographies through partnership model.

3:4 Carbon credit program

ESAF Microfinance is partnering with Micro Energy Corporation for carbon credit program under UNFCCC. Through the clean energy initiatives of ESAF, 87,890 tons of carbon has been eliminated. ESAF is the first organization in India, which received the carbon credit fund.



K. Paul Thomas receiving the carbon credit fund

4

INTEGRATED LIVELIHOOD INTERVENTIONS

4.1 Stone quarry workers development support project

ESAF started the Stone Quarry project to address the problems of people residing and working in the mining and stone crushing units. The Stone Quarry project areas are in Shikaripara Block, Dumka District of Jharkhand and Md. Bazar and Rampurhat 1st Block in Birbhum District of West Bengal. ESAF took the responsibility to create awareness among selected communities and to train them in various possible livelihood options.



Stone quarry workers in Jharkhand

Alternative Livelihood Training Promotional Meetings

Promotional meetings were conducted in the affected communities where alternative livelihood training programs were possible. Electronic mediums were used to convey the message related

to dangers of working in mining areas and the benefits of livelihood training.



Promotional Meeting

Training Programs



Livelihood training - Bamboo crafts

Stitching training was conducted for two SHG's in Langopahari village. The training duration was for 30 days. Bamboo craft training programs were held in the villages of Latakandar and Nimpahari. 30 men attended the 15-day training program. LED light making training was conducted for the two communities in Jharkhand and for the people in Aturia village, West Bengal. This was a new skill for the community people. Training in tailoring, sweet making and packing also were conducted among the communities. People are responding positively to these kinds of new training as it requires less investment and gives more profit.

Kids club program



Kids club

ESAF started Kids Club Program in 2016 at the stone quarry project areas. More than 1300 Kids actively participated in the program. The program aims at the value education of kids and the students are taught stories with a moral lesson on different subjects. The program is helping the children to develop their character, behavior and discipline. 339 programs were conducted in 36 villages under 3 Blocks of Shikaripara, Rampurhat 1st Block and Md. Bazar.

REDP Program

Community level Rural Economic Development Program (REDP) was launched in the year 2015. After the program, Bahaswanysahaytasamuh from Sarasdangal village started the business of sweets and snacks. One SHG group under the leadership of Kadam Kiskualso has started earning good income through the small scale business. Many self-help groups are now coming forward to do the same type of business.



IMPACT



Ashok Rabidasis from West Bengal belongs to a poor family. He was unemployed for several years and was struggling to keep his kitchen oil burn. His two children lacked proper education and were not in a position to own up the family burden. The LED light making training program organized by ESAF in 2013 changed his life. His passion for learning helped him to complete the training successfully. Today he became a master trainer with ESAF. He is getting good income to look after his family properly and is able to build a good house with sanitary facilities. Also, his children are now going to school on a regular basis.



Ashok Rabidasis, West Bengal

Business Incubation Centre

The business incubator was set for value addition in the form of supplying standardized quality products. The products made by trained and skilled artisans are thoroughly checked against the set quality standards. The checked product will be entered in the stock register and proper surface finish and coloring will be given before packing the same. The incubation center is helping the artisans in marketing and strategy, as it creates and maintains demand.

Marketing Centre

Marketing Center has developed many new products with trendy designs to compete in the market. Well-designed brochures and a clear social media strategy are helping to promote the products. A web page with all products will launch soon for the customers to buy online from anywhere. We prepare catalogs to promote our products but bulk orders often come through marketing efforts, exhibitions and leads.

Media awareness campaign

Media awareness campaign is an initiative of the Stone Quarry project to create awareness among the community on the hazards related to crusher units on health, environment, and education and also on matters like livelihood and child marriage. 30 media awareness programs were conducted, which reached more than 1300 people. Awareness on social security and financial guidance were also included in the media campaign. As there is no electricity, demos and videos of solar products were greatly useful to the public. Field coordinators are supplying the solar products according to the demand and now children can study even after darkness with the help of solar lights.



4:2 Promotion of Farmer Producer Companies

ESAF has been empanelled by both SFAC and NABARD as Resource Institution & Producer Organisation Promoting Organisation (POPI) respectively for forming Farmer Producer Companies (FPCs) in the four states of Kerala, Tamil Nadu, Karnataka & Chhattisgarh.

In 2014, ESAF was recognized as an Empanelled Institution for promoting FPCs in 6 states in 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 Organization Promoting Institute) to promote 20 FPCs in 8 districts in Tamil Nadu. The same year we have done 20-FPC promotion in Karnataka and 15-FPC promotions in Kerala.

State	FPCs sanctioned	Districts covered	Supporting Institutions
Chhattisgarh	5	2	SFAC
Chhattisgarh	3	3	NABARD
TamilNadu	24	10	NABARD
TamilNadu	4	4	TN-SFAC
Kerala	15	4	NABARD
Karnataka	20	4	NABARD
Total	71	26	

Training and capacity building:

ESAF has developed a curriculum for capacity building of CEOs and BODs in three languages. FAQs on Producer Companies Act has been printed and released in Tamil, Kannada and English. ESAF has been identified by TN-NABARD as Resource Support Agency to train POPIs in Tamil Nadu. We have in house strength to train the FPCs on sensitization, formation of FIGs, account opening, FPC compliances post registration, ROC filings etc. ESAF has printed and released Statutory Registers for registered FPCs. We also organized a Focus Group Discussion to assess the existing market chain followed by the farmers and to analyze the gaps in the system.

Details of trainings conducted by ESAF

- BOD trainings: 14 trainings conducted in Kerala,
- CEO trainings: 5 trainings conducted in Chhattisgarh
- In Tamil Nadu: 4 CEO trainings, 10 BOD trainings conducted.



Baseline Survey format books released by Mr. K. Paul Thomas, Founder and Executive Director, ESAF

Exposure visits for FPC members - Farmers, CEOs & BODs

Visit to IICPT (Indian Institute of Crop Processing Technology) helped the BODs to understand and adopt value addition techniques and preparation of bankable business plans.



Visit to IICPT (Indian Institute of Crop Processing Technology)



K. Paul Thomas, Founder & Executive Director, ESAF, George Thomas, Director ESAF, Christudas K.V, Director, ESAF along with CEOs of the FPCs during the capacity building program.



Exposure visit to IICPT by Muthalamada Mango Farmers Producer Company, Palakkad, Kerala



ESAF participated in the exhibition VAIGAFAIR conducted by Govt. of Kerala in Thiruvanthapuram on 2nd, December, 2016



World Soil Day observed by Krishnagiri Mango Producers Company Ltd on 5th December, Chief Guest: District Collector.



Exposure visit to successful FPC- Raithamithra FPC, TN promoted by ESAF



Tulasi FPCCL BODs



Outlet at Hosur



Purchase of Pesticide by BODs



Agro-food products



Fertilizer shop



Lakkondahalli FPCCL BODs



Vermicompost Unit



Azolla production unit



Iggalur FPCCL BODs



Cattle feed shop



Input shop



Food products



Record maintenance



Haridwarana FPCCL BODs

Prepared by: Team Karnataka, ESAF

Melas /Exhibitions:



'Navadhanya' Farmers Producer Company, Dharmapuri District, Tamilnadu conducted an exhibition on Traditional Rice, Pulse varieties.

Inaugurations & other events



Ms. Sevarani, Chairperson, Kulumai Women Milk Farmers Producer Company at BEN Conference, November 24 - 26, 2016.



Inauguration of Agri input shop of Valara FPCL, Idukki, Kerala, by Dr. Thangamani

Awards and recognitions:



**Water Campaign -
Best Performer
Award - NABARD - 2017
Mr. Govinadaraju
Vallalar FPC**



**Award distributed
by Honourable
CM of TN**

**Award instituted
by NABARD -
156 FPCs
competed for
the award.**



**ESAF-POPI anchored
and conducted water
Campaign -
75 awareness programs
in 75 villages in 13 days time.**



Mr.Govindaraju, Chairman, Vallalar FPC receiving the "BEST WATER CAMPAIGNER AWARD" instituted by NABARD, from Honourable C.M, Tamilnadu.



Mr.Sagayam and Mr.Anand, ESAF team supported Mr.Govindaraju to conduct 75 awareness programs in 75 villages of Vallalar FPC, Salem.

4:3 International Financial Corporation (World Bank Group) partnership for Financial Awareness Promotion and Capacity Building of Farmer Producer Organizations



In India, small and marginal agri- producers with land holdings of less than 2 hectares contributes to around 85 percent of total 137.8 million agri-producers. However, they are unable to realize optimal value from their produce and make economic progress with their farming activities, due to key challenges like failure of institutional delivery of suitable financial products, low levels of financial literacy and inadequate linkages with banks.

Recognizing these challenges, ESAF is working with small and marginal farmers and organizing them into Farmer Producer Organization (FPOs), to provide them with an opportunity to leverage

market potential and engage in value addition activities to increase their income.

However, FPOs face significant challenges even to exist as a business entity. To help FPOs evolve into sustainable entities through a larger focus on financial inclusion, International Financial Corporation (IFC) the World Bank group institution selected ESAF Cooperative as a partner organization for capacity building of ESAF. This project is the only of its kind in the country and hence a great recognition for ESAF.

First phase of its training to the FPO project team of ESAF was organized in Aug 2017.

SUSTAINABLE HEALTH

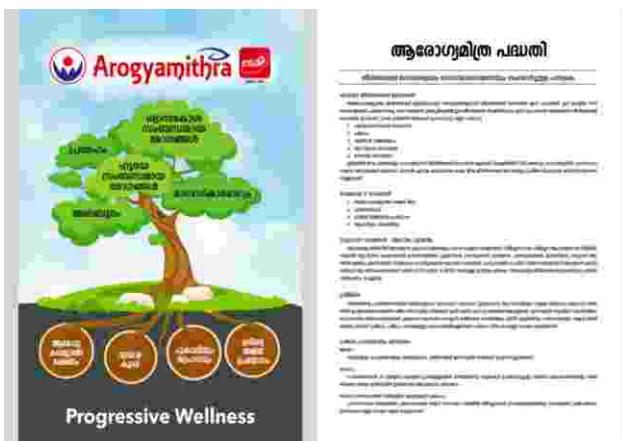
5:1 Arogyamithra

Arogyamithra is a community centered health model, which is aimed at addressing the health issues with a special focus on mental health, through trained rural health volunteers. The prime objectives of Arogyamithra are to promote wellness among families by engaging communities, capacity building of CBOs and educational institutions.

Situational analysis

Arogyamithra team conducted a situational analysis on Knowledge, Attitude and Practice towards health and utilization of public health facilities among ESAF SHG members in Palakkad and Thrissur districts. 469 samples were collected in both qualitative and quantitative methods. The study provided detailed information on the existing scenario of health among SHG members and utilization of public health facilities. This also helped in creating specific action plan for the project.

Module creation for Arogyamithras



A well-furnished health module was developed indigenously by Arogyamithra team with technical assistance of leading health professionals in the Kerala state health service. The health module

consists of IEC material, Visual Aid and facilitators Manuel.

Training for Arogyamithra health workers

Three days capacity building program was conducted on Aug 10, 11, and 12, 2016 at ESAF Co-operative Conference Hall. Arogyamithra health workers from Palakkad and Thrissur attended the capacity building program. Jacob Samuel ,Director Programs - ESAF inaugurated the program. Beena George, AGM - CSR, Ambika Soman, Program Manager, Sandhya Suresh, Senior Manager, and Ajil Lawrence, Project Co-ordinator, interacted with the participants.



Capacity building for volunteers

Sathgamaya training program was conducted in October 2016. Jacob Samuel, Director Programs, inaugurated the program. Psychiatric social worker and life skill trainer Beena George conducted input session on life skills and volunteers were equipped with theory and practical class.



*K. Paul Thomas, Founder & Executive Director, ESAF,
George Thomas, Director ESAF,*

Group sensitization meetings (GSM)

Group Sensitization Meetings (GSM) are a vital part of the Arogyamithra project. The Arogyamithra health workers covered 188 sangams and 1586 clients through GSMs during the pilot phase. During the sensitization session the health workers covered the topics of NCDs and mental health among a group of 25 to 40 clients per group. On an average each Arogyamithra health worker reached 103 clients in a month through GSMs.



Group Sensitization Meeting

Houses visits

House visits act as an important tool in public health project. This helps in one-to-one intervention with the clients and better understands their health condition. Arogyamithra health workers use this as a platform for barefoot

counseling too. Last year, they have covered 1136 house visits and 34 clients with mental issues were identified and 19 were referred to mental health services.



Arogyamithra staff at work

Health camp

Arogyamithra team in partnership with Mala Panchayath and Regional Cancer Center has conducted cancer screening camps at Mala community health center hall on 5th November 2016. More than 100 females from different places of mala participated in the camp and 95 women underwent cancer screening. Mr. P. K Sukumaran, Panchayath president, Mala inaugurated the cancer screening camp and Dr. Hema Regunath, Sr. consultant- RCC felicitated the gathering.



Health Camp - Mala

Prevalence test

In combating non-communicable diseases, it is essential to check the prevalence of diabetics, hypertension and cholesterol on a regular basis. 75% of the population lives in villages and rural areas lags access to basic health facilities. Understanding this threat, Arogyamithra project initiated door step health check-up service in which Arogyamithra health worker would reach home and check for basic health issues like diabetics/hypertension.

School intervention program

Sathgamaya, a life skill training program for underprivileged school students was conducted in BEM School Palakkad on October to December 2016. Anitha.K, and Athira. R were the trainers who delivered life skill training sessions with the technical support of Arogyamithra team. 650 students directly benefited from the program which aimed at improving life skills such as self-awareness, decision making, problem solving, coping with stress and managing emotions. The students enjoyed the program as it had various games and fun based activities.



Soft skill training for students

Walking clubs initiative



Members of the walking club doing daily walking rounds

Physical inactivity is the fourth major reason for NCD mortality. Even though rural women are engaged in household activities, adequate physical exercise is not attained through household work. The group sensitization meetings resulted in sangam members initiating walking clubs with the support of Arogyamithra health workers. Aishwarya sangam initiated this practice and eight sangams in Mala branch are following the same.

World Cancer Day observation

World cancer day was observed at Mala Vyapara Bhavan on 04th Feb, 2017. More than 100 sangam members attended the event. Mr. Jacob Samuel, Director Programs ESAF, inaugurated the gathering. Dr Mithun Rosh, Senior Medical Officer, conducted awareness classes on cancer prevention and Mr. Emersion, Faculty, Christ College, carried out sensitization classes on positive and effective parenting.



Case study

Swoumya R. is a 29 year old single unemployed women. The differently abled lady lives with her old aged father and her paternal aunty. Sowmya discontinued her studies as she got frightened while playing in a graveyard. Later, she was reluctant to go to school.



The house of Soumya

Physical handicap developed in her inferiority complex and introvert traits. Her condition was identified by Deepa a health volunteer during her one-on-one visit to the households.

Sowmya was availing treatment from a Kodungaloor hospital, but due to high treatment cost and reduced prognosis rate, she discontinued with the same. Through persistent counseling, the Arogyamithra health volunteers managed to convince her parents on the need of quality treatment. For the past four months she is under the treatment of DMHP center in Mala. In order to find a sustainable solution for her plight, the Arogyamithra team is working for her rehabilitation. The team has requested the local administration to help in improving the sanitary conditions and living standards of her family. Now the local panchayath is working on plans to improve her living standards.

5:2 ESAF Hospital, Thachampara

ESAF Hospital and Research Centre continues its service of providing affordable healthcare to the people in and around Thachampara. Patients from over 50 villages are benefited by the various services offered by the hospital. The hospital registered good progress in terms of the number of patients who visited the OP and the number of patients who were admitted for various kinds of treatments. Dr. Raison P. Chacko M.D. who is the Medical Director handles the General Medicine department while Dr. Rakesh Philip M.S. (Ortho) is in charge of the orthopedics department and Dr. Naseeb P. Khader B.D.S is in charge of the Dental Surgery department. Dr. Krishnamoorthy M.B.B.S is available round the clock to attend to the patients who seek medical help even at odd hours. Dr. Sijo Davis makes regular visits to give treatment in orthodontia and Dr. Sivasankaran Orakulangara serves as the Ayurvedic Physician. The Physiotherapy unit is efficiently managed by Mrs. Maria N. Joseph

Free Medical Camps:

CMS U.P. School, Ponnampkode - 15th July 2016

T. J. Auditorium, Palakayam - 8th August 2016

Darshana College, Kalladikode - 21st Jan. 2017

Infertility camp at ESAF Hospital - 8th March 2017

Apart from these, Diabetic and PFT camps were conducted in the hospital.

Inauguration of Physiotherapy unit and renovated ward:

The modern physiotherapy unit was inaugurated by the honorable Kongad MLA Sri K. V. Vijayadas and the renovated ward was inaugurated by Sri K. Paul Thomas, Chairman of ESAF Group on 24th June 2016.

Computerized Radiography system: The long awaited Computerized Radiography system which gave a tremendous boost to the General Medicine and Orthopedics departments was inaugurated on 6th Feb. 2017.

The hospital has a staff strength of 70 out of which 25 belong to the Nursing team. Mr. Ajeesh K. Thomas is serving as the Hospital Administrator. Plans for the coming year include renovation of the OP block, construction of Doctors' quarters, launching of Pediatrics department etc.



Community health awareness programme

FORTHCOMING PROJECTS



DISHA PROJECT:

To offer livelihood support to 15000 women entrepreneurs in Karnataka.

Project Period: 15 months



Skill Development Mission of Government of Kerala

Project : Comprehensive Curriculum & Training Program Development



KAVAL PROJECT

Social justice department's 'Kaval' project takes wings, to be expanded to six more districts. 'Kaval' is implemented with the support of NIMHANS, the country's premier mental health and neuroscience institute.

ESAF IS SELECTED TO IMPLEMENT KAVAL PROJECT IN THRISSUR DISTRICT



As part of the Livable Cities program, ESAF will be designing Ansari Children's Park, Calicut and Munambam Beach, Kochi as inclusive public spaces.

EVANGELICAL SOCIAL ACTION FORUM
MANNUTHY, THRISSUR, KERALA
BALANCE SHEET AS ON 31st MARCH, 2017

Particulars	Annexures	31.03.2017 ₹	31.03.2016 ₹
SOURCES OF FUNDS:			
CAPITAL FUND			
Donated capital fund	I	61,51,241	61,51,241
Accumulated Surplus/ (-) Deficit		7,96,62,828	6,60,86,078
Current year surplus		81,37,663	1,35,76,748
Revaluation Reserve		9,99,55,350	9,99,55,350
BORROWED FUND			
Long term loans-Commercial Rates	II	18,02,350	2,39,14,763
Other Short term Liabilities	III	5,56,24,713	5,32,26,028
		25,13,34,145	26,29,10,208
APPLICATION OF FUNDS:			
FIXED ASSETS			
	V	15,31,15,636	15,33,51,974
CURRENT ASSETS			
Deposits and Advances	VI	6,97,65,793	6,13,36,653
Cash and Bank balances	VII	5,71,07,288	7,25,86,858
		12,68,73,081	13,39,23,511
Less CURRENT LIABILITIES & PROVISIONS	IV	2,86,54,572	2,43,65,277
NET CURRENT ASSETS		9,82,18,509	10,95,58,234
		25,13,34,145	26,29,10,208

By order of the board.

Vide our separate report of even date.

For A.JOHN MORIS & Co.,

Chartered Accountants

FRN.: 007220S

sd/-
Prof.Elizabeth John
(President)


K.Paul Thomas
(Secretary)

sd/-
Saleena George
(Treasurer)


(G.KUMAR)
(Partner)



Place : Thrissur
Date : 05/09/2017

M. No. 023082

EVANGELICAL SOCIAL ACTION FORUM**MANNUTHY, THRISSUR, KERALA****INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2017**

Particulars	Annexures	31.03.2017 ₹	31.03.2016 ₹
REVENUE:			
Grants received Domestic	1	2,57,33,731	1,01,18,442
Grants received Foreign (FCRA 2010 covered)	2	1,64,42,742	2,07,80,928
Donations received	3	22,83,713	49,79,996
Income from Investments	4	34,69,058	25,92,818
General Projects	5	76,42,111	4,14,25,871
ESAF Medical Mission	6	4,25,51,804	2,92,70,406
		9,81,23,158	10,91,68,461
EXPENDITURE:			
Financial Cost	7	16,75,458	43,60,737
General Projects Expenses	8	2,53,22,970	3,53,22,594
FCRA, 2010 Covered Expenses	9	1,53,61,506	2,24,85,370
ESAF Medical Mission Expenses	10	4,20,35,253	2,81,08,408
Depreciation		55,90,308	53,14,605
		8,99,85,495	9,55,91,714
Excess/Deficit (-) of Income over expenditure		81,37,663	1,35,76,747
Less: Prior Period Item		-	
Excess of income over expenditure after adjustments of prior period items		81,37,663	1,35,76,747

By order of the board.

Vide our separate report of even date.

For A. JOHN MORIS & Co.,

Chartered Accountants

FRN.: 007220S

sd/-

Prof. Elizabeth John

(President)

Place : Thrissur

Date : 05/09/2017


K. Paul Thomas

(Secretary)

sd/-

Saleena George

(Treasurer)


G. KUMAR

(Partner)

M. No. 023082

EVANGELICAL SOCIAL ACTION FORUM
MANNUTHY, THRISSUR, KERALA

Particulars	31.03.2017 ₹	31.03.2016 ₹
ANNEXURES TO FORM PART OF THE FINANCIAL STATEMENTS		
Annexure - I		
CAPITAL FUND		
CORPUS		
Donated Capital Fund	98,400	98,400
Life Membership Fee	34,000	34,000
Admission Fee	48,50,671	48,50,671
SPECIAL PURPOSE FUNDS		
Land & Building Fund	11,23,149	11,23,149
Vehicle Fund	11,011	11,011
Furniture Fund	34,010	34,010
	61,51,241	61,51,241
Annexure - II		
BORROWED FUND		
LONG TERM LOAN (Commercial Rate)		
Axis Bank, Trichur	-	37,78,411
Vehicle Loan	18,02,350	10,45,442
Manaveeya Development & Finance (P) Ltd., Hyderabad	-	1,90,90,910
	18,02,350	2,39,14,763
Annexure - III		
OTHER SHORT TERM LIABILITIES		
ESAF Social Security Fund	44,43,014	49,90,242
Caution Deposit	-	8,191
Esaf Staff Welfare Trust- General	3,36,043	1,40,009
Esaf Charity Fund	79,73,233	52,15,163
ESAF SHG Federation, Thrissur	3,12,78,434	3,11,10,138
Prachodhan SHG Federation, Raipur	75,01,545	76,69,841
ESAF SHG Federation, Coimbatore	11,41,426	11,41,426
South Malabar Habitat Housing, Palakkad	29,51,018	29,51,018
	5,56,24,713	5,32,26,028
Annexure - IV		
CURRENT LIABILITIES & PROVISIONS		
Advance from Opportunity International, USA	91,57,699	91,57,699
Professional Fee Payable- Hospital	-	4,02,543
Advances	4,88,261	1,71,452



EVANGELICAL SOCIAL ACTION FORUM
MANNUTHY, THRISSUR, KERALA

Particulars	31.03.2017 ₹	31.03.2016 ₹
ANNEXURES TO FORM PART OF THE FINANCIAL STATEMENTS		
Professional Tax Payable- General	2,850	-
Salary Payable	2,25,175	2,59,375
TDS Payable	1,90,288	1,29,646
Sundry Creditors for Hospital	31,67,313	12,78,980
Sundry Payables	9,25,413	2,14,227
CSR FUNDS	57,42,224	39,54,671
YES BANK CSR Funds	-	11,30,040
Advance from NABARD- Tamil nadu	50,70,000	38,10,000
Advance from NABARD- KERALA	-	12,60,000
Advance from Small Farmers Agri-Consortium	22,49,800	22,49,800
Mess advance Payable- Thachampara	-	9,100
Canteen Rent Payable- Thachampara	-	20,000
Mess advance Payable- Thachampara	-	3,12,782
Caution deposit- Students- Thachampara	5,191	-
EPF Payable- Thachampara	2,240	-
ESAF Staff Welfare Trust- Medical Mission	6,282	-
Deposits	25,100	-
IP/OP Advances- Thachampara	-	4,882
Books and periodicals- Nursing school	1,47,837	-
Members Welfare Fund- General	5,47,228	80
EPF Employee Contribution- General	75,797	-
Sundry Creditors for Dumka	6,25,875	-
	2,86,54,572	2,43,65,277
Annexure - VI		
DEPOSITS & ADVANCES		
Deposits		
Electricity Deposit	1,18,075	1,14,559
Rental Deposits	8,61,025	8,88,025
Security Deposit	1,90,690	1,90,690
Sales Tax Deposit	72,450	72,450
Rent advance	52,000	-
Staff Loans	-	84,250
Welfare Fund (DNLM)	6,960	-
Deposits	67,628	-
Advance to KSE- BID	1,00,000	-
Salary Advance	31,000	-



EVANGELICAL SOCIAL ACTION FORUM
MANNUTHY, THRISSUR, KERALA

Particulars	31.03.2017 ₹	31.03.2016 ₹
ANNEXURES TO FORM PART OF THE FINANCIAL STATEMENTS		
Advances		
Staff Loans	1,49,384	-
ESAF Enterprises Development Foundation	2,70,89,461	2,70,89,461
ESAF Homes & Infrastructure (P) Ltd.	26,68,261	26,68,261
Advances	52,94,178	68,188
Advance to Cumbum Land, Dairy Project	1,52,21,000	1,52,21,000
Advance to FNGO - NABARD	3,40,000	-
Advance to Anusha- FPO	1,20,775	-
Advance to Shanka Pani- FPO	7,30,000	-
Books And Uniform Receiveable- Thachanpara Hospital	8,46,975	4,68,330
Mess Advance- Thachanpara Hospital	-	1,31,548
Nursing School Fee Receiveable- Thachanpara Hospital	29,60,760	13,55,859
Advances for Modarch- Thachanpara Hospital	50,000	-
Imprest	2,76,966	3,08,403
Advance for Land- Dhumka	1,98,000	-
Other current Assets	2,27,677	-
Creating Engineering Works	63,322	-
Closing stock- Thachampara Hospital	25,56,139	-
Advance Tax Paid	3,31,488	19,85,592
Interest Accrued but not due	12,84,820	-
TDS Accounts	78,56,761	98,99,095
Telephone deposit	-	7,90,943
	6,97,65,793	6,13,36,654
Annexure - VII		
CASH AND BANK BALANCES		
Cash in hand	6,63,413	4,70,964
Balance with Banks in Savings Bank & Current Accounts	3,43,89,397	5,39,15,893
Fixed Deposit with South Indian Bank	1,54,22,479	1,82,00,000
Fixed Deposit with Co-operative Bank	3,32,000	-
Fixed Deposit with ICICI Bank	63,00,000	-
	5,71,07,289	7,25,86,857
Annexure - 1		
GRANTS RECEIVED DOMESTIC		
Grant from Agricultural Technology Management Agency	-	3,800
Grant from SFAC	30,72,365	16,02,610
Grant from State Horticulture Mission, Trichur	2,05,060	-



EVANGELICAL SOCIAL ACTION FORUM
MANNUTHY, THRISSUR, KERALA

Particulars	31.03.2017 ₹	31.03.2016 ₹
<u>ANNEXURES TO FORM PART OF THE FINANCIAL STATEMENTS</u>		
Grant From NABARD, Tamil Nadu	25,67,000	11,29,118
Grant From NABARD, Kerala	89,75,000	17,85,000
Grant from Centre from Environment Development	42,000	27,500
Grant from World Vision, Dhumka	73,800	-
Grant From Jharcraft-Dumka	50,68,348	-
Grant from FMO Project- EMFIL	30,00,000	-
Grant From EMFIL CSR Activities	-	14,29,329
Grant from YES BANK, CSR Activities	-	10,18,084
Grant from TATA Power- Dumka, Jharkhand	58,176	6,19,101
Grant received from SC-ST development dept- Meal fees	16,31,000	3,97,600
Grant received from SC-ST development dept- Education fees	7,36,482	7,31,400
E-Grants received fromm ABLC, Thachanpara Hospital	3,04,500	-
Grant received from KRWSA, Thiruvananthapuram	-	11,62,100
Grant received from Vananchal Grameen Bank, Dumka	-	2,12,800
	2,57,33,731	1,01,18,442
<u>Annexure - 2</u>		
<u>GRANTS RECEIVED FOREIGN (FCRA 2010 covered)</u>		
Grant from Oak seed Ministries	11,14,756	11,73,816
Grant from Health Bridge	33,34,945	32,44,190
Grant received from Normisjion - Stone Quarry Project	48,57,197	72,08,139
Grant received from Normisjion- LIMS Project	54,00,794	-
Individual donations	1,13,842	1,21,603
Grant from NETHERLANDSE FINANCIERING	16,21,208	-
Grant from Lutheran World International Services	-	39,77,521
Grant from ILO Follow-up project	-	1,64,500
Reimbursement from DULT- Bangalore	-	598
Reimbursement from Water.Org	-	48,90,561
	1,64,42,742	2,07,80,928
<u>Annexure - 3</u>		
<u>DONATION RECEIVED</u>		
Individual donations	-	11,27,480
Let them Smile - Dhumka (Child care Program)	22,83,713	38,52,516
	22,83,713	49,79,996



EVANGELICAL SOCIAL ACTION FORUM		
MANNUTHY, THRISSUR, KERALA		
Particulars	31.03.2017 ₹	31.03.2016 ₹
ANNEXURES TO FORM PART OF THE FINANCIAL STATEMENTS		
Annexure - 4		
INCOME FROM INVESTMENTS		
Interest on Savings Bank accounts	18,23,374	17,96,255
Interest on Fixed Deposits with Banks	16,45,684	7,96,563
	34,69,058	25,92,818
Annexure - 5		
GENERAL PROJECTS INCOME		
Income from Green conservancy Project	4,22,400	2,50,671
Donation for Chennai Flood relief	-	5,72,959
Discount Received	8,119	-
Monitoring and Evaluation	-	1,65,600
Reimbursement - Car Free Day Expenses	10,85,274	83,000
Reimbursement- Jharcraft, Dumka	-	1,00,000
Reimbursement - Akshya- Tuberculosis Project	71,580	-
Reimbursement of Rent	11,09,080	-
Interest received on Income Tax Refund	2,29,202	-
Agricultural Income	8,38,603	26,38,074
Income from insurance services-ICICI	752	24,649
Income from insurance services- SBI LIFE	27,797	54,463
Royalty Income	-	3,74,23,108
Income from Livelihood activities to run Childcare centres- Dumka	23,36,374	-
Income from Scrape sale	1,540	-
Miscellaneous income	15,11,389	17,559
Reimbursement- ILO Follw-up project	-	95,788
	76,42,111	4,14,25,871
Annexure - 6		
ESAF MEDICAL MISSION INCOME		
Income from Hospital		
Income from Thachanpara Hospital	-	1,27,81,537
Pharmacy Income	-	1,41,86,043
Income From Nursing School		
Other Income	-	10,34,500
	-	12,68,326
	4,25,51,804	2,92,70,406



EVANGELICAL SOCIAL ACTION FORUM
MANNUTHY, THRISSUR, KERALA

Particulars	31.03.2017 ₹	31.03.2016 ₹
ANNEXURES TO FORM PART OF THE FINANCIAL STATEMENTS		
Annexure - 7		
FINANCIAL COST		
Interest & Processing fee on Borrowings	16,75,458	43,60,737
	16,75,458	43,60,737
Annexure - 8		
GENERAL PROJECTS EXPENSES		
Employee Benefit Expenses	31,57,522	20,03,844
Office Expenses	1,79,805	7,07,536
Travelling and conveyance	6,51,585	7,00,892
Auditors Expenses	30,987	55,469
Consultation Fees	5,79,723	5,21,809
Duty & Legal Charges	1,24,641	7,95,343
Fees & subscription & registration renewal expenses	81,545	89,646
Rent	4,15,815	2,17,139
Repairs and Maintenance	3,21,387	83,238
Vehicle Maintenance- Repairs	2,37,324	4,45,802
Vehicle Maintenance- Fuel	2,28,805	-
Lease Rentals	1,00,000	1,00,000
Interest, Rates & Taxes	31,430	2,13,873
Internet Charges	3,075	-
Insurance and Tax paid	1,38,775	-
Community Transformation Hub, Trichur- CSR expenses	13,83,120	11,68,084
Community Knowledge Centre-Dumka- CSR expenses	21,17,397	14,29,329
Let them Smile - Children's Educations Aid - Jharkhand	-	28,39,464
KRWSA Expenses incurred	6,91,547	12,39,030
Farmers Producers Project expense- NABARD	72,99,551	51,02,318
Women Empowerment Training, Dumka	-	7,53,078
Small Farmers Agri-Consortium Project expense- SFAC	13,21,565	23,51,424
Other project expenses	62,05,308	64,16,992
Miscellaneous Expenses	22,063	88,284
Grant aid paid to Prachodan Development Services	-	80,00,000
	2,53,22,970	3,53,22,594



EVANGELICAL SOCIAL ACTION FORUM
MANNUTHY, THRISSUR, KERALA

Particulars	31.03.2017 ₹	31.03.2016 ₹
ANNEXURES TO FORM PART OF THE FINANCIAL STATEMENTS		
Annexure - 09		
FOREIGN CONTRIBUTION REGULATION ACT, 2010 COVERED EXPENSES		
Employee Benefit Expenses	41,54,098	28,38,311
Office Expenses	1,69,535	6,39,854
Travelling and conveyance	3,03,012	8,14,443
Administration Expenses	4,50,012	2,30,808
Anniversaries and Celebrations	-	6,27,493
Vehicle maintenance- Repairs	-	13,700
Rent	-	3,01,358
Repairs & maintenance	-	32,726
Women Volunteer Social Enterprise Project, Chennai	-	38,16,584
Community Mobilisation Expense- Nagpur	-	8,83,775
Stone quarry project expenses- Dumka	-	41,16,412
Miscellaneous Expenses	52,947	53,385
Lahanthi Institute of Multiple Skill project , Dumka	-	39,91,393
Nirmal Jeevadhara Project- Nagpur	-	41,24,328
Other Project Expenses	1,02,31,902	800
	1,53,61,506	2,24,85,370
Annexure - 10		
ESAF MEDICAL MISSION EXPENSES		
Medicines / Ayurvedic/ X-Ray/ Laboratory Consumed	-	1,25,32,671
Employee Benefit Expenses	1,76,09,371	64,70,151
Advertisement & Publicity	1,60,212	60,920
Office Expenses	14,64,189	-
Festival allowance paid- Nusring school	8,000	51,050
Generator Maintenance	2,68,222	1,42,106
Upkeep charges- Hospital	4,42,438	2,70,300
Lease rent- Hospital	1,40,758	-
Registration renewal Expenses- Hospital	14,000	32,200
Mess expense- Hospital	1,88,086	2,72,145
Promotional expenses - Nursing school	59,722	-
Promotional expenses- Hospital	50,797	18,290
Honorarium- Hospital	-	54,81,850
School of Nursing expense	2,54,111	1,20,173
Staff incentive- Hospital	55,000	-
Stipend - Hospital	4,46,320	-
Opening Stock	6,30,085	-



EVANGELICAL SOCIAL ACTION FORUM
MANNUTHY, THRISSUR, KERALA

Particulars	31.03.2017 ₹	31.03.2016 ₹
ANNEXURES TO FORM PART OF THE FINANCIAL STATEMENTS		
Rent- Hospital	1,95,565	1,79,000
Repairs & Maintenance- Hospital	18,58,835	8,09,430
Repairs & Maintenance- Nursing school	6,01,854	-
Travelling expense	5,29,130	1,02,139
Vehicle maintenance- Hospital	2,59,332	2,01,245
Vehicle maintenance- Nursing school	57,422	-
Office maintenance- Hospital	-	9,20,489
Internet charges	23,050	-
Miscellaneous expenses- Hospital	2,56,411	1,14,566
Other Medical Expenses	1,64,62,343	3,29,683
	4,20,35,253	2,81,08,408



EVANGELICAL SOCIAL ACTION FORUM

MANNUTHY, THRISSUR, KERALA

DETAILS OF FIXED ASSETS AS ON 31 MARCH 2017

Particulars	G. R. O. S. S. B. L. O. C. K.		D. E. P. R. E. C. I. A. T. I. O. N.		N. E. T. B. L. O. C. K.					
	Cost	Additions Less than 180 days More than 180 days	Deletions	Rate %	Upto 31.03.16	During the year	Deletions	Total	W.D.V. as on 31.03.2017	W.D.V. as on 31.03.2016
1. General Projects										
Land	9,10,14,843.00	3,67,000.00	1,00,000.00	-	-	-	-	-	9,12,81,843.00	9,10,14,843.00
Lease Land- Durak	25,00,306.00	8,06,397.00	-	-	27,53,901.00	4,57,934.00	-	-	25,00,306.00	25,00,306.00
Building	1,11,06,173.90	88,844.00	-	5.00	6,98,908.00	91,858.00	-	32,11,835.00	87,007,359.00	83,52,273.00
Furniture & Fittings	15,28,638.44	4,77,645.50	-	10.00	2,97,157.00	27,091.00	-	7,90,766.00	8,26,716.44	8,29,731.00
Office equipments	4,77,645.50	9,26,000.00	-	15.00	64,86,368.17	6,73,344.00	-	3,24,248.00	1,53,516.50	1,80,608.00
Plant & Machinery	55,60,368.17	44,15,864.50	12,000.00	15.00	19,97,410.00	6,73,344.00	-	26,70,754.00	38,15,614.17	35,62,958.00
Vehicle	44,15,864.50	2,64,997.00	-	15.00	22,37,815.00	3,24,908.00	-	25,62,723.00	18,41,141.50	21,78,050.00
Computer & Acc.	25,00,394.00	2,64,997.00	-	25.00	18,96,303.00	2,17,272.00	-	21,13,575.00	6,51,816.00	6,04,091.00
Digital Video Camera	1,27,780.00	-	-	15.00	1,11,843.00	2,391.00	-	1,14,234.00	13,546.00	15,937.00
LCD Projecto	1,03,000.00	-	-	15.00	92,781.00	1,533.00	-	94,314.00	8,686.00	10,219.00
Sundry Equipments	32,767.00	-	-	15.00	24,275.00	1,274.00	-	25,549.00	7,218.00	8,492.00
Dumpy level Instruments	19,998.00	-	-	15.00	14,661.00	801.00	-	15,462.00	4,536.00	5,337.00
Tools & Impliments	57,840.00	-	-	15.00	2,39,546.00	58,799.00	-	2,98,345.00	3,33,194.00	3,54,153.00
Library Books	15,552.45	-	-	60.00	15,552.00	-	-	15,552.00	0.45	-
Trade Mark	4,30,600.00	-	-	25.00	1,96,008.00	58,648.00	-	2,54,656.00	1,75,944.00	2,34,592.00
Total	12,04,07,748.96	25,11,078.00	1,12,000.00	12,28,06,826.94	1,05,76,160.00	19,15,853.00	-	1,24,97,013.00	11,03,14,813.96	10,98,31,590.00
2. EGRA Projects										
Furniture & Fittings	25,50,451.00	26,404.00	-	10.00	11,26,321.00	1,42,413.00	-	12,68,734.00	12,81,717.00	14,24,130.00
Office equipments	15,64,879.00	-	-	15.00	7,86,066.00	1,20,783.00	-	9,06,849.00	6,84,434.00	7,78,813.00
Vehicle	49,97,928.00	1,49,992.00	-	15.00	32,83,232.00	2,57,204.00	-	35,40,436.00	14,57,492.00	17,14,696.00
Computer & Acc.	75,20,189.00	-	-	25.00	43,88,206.00	8,20,494.00	-	52,08,700.00	24,61,481.00	31,31,983.00
Land	2,00,000.00	-	-	-	2,00,000.00	-	-	2,00,000.00	2,00,000.00	2,00,000.00
Building	522,792.00	-	-	5.00	1,74,481.00	17,416.00	-	1,91,897.00	3,30,895.00	3,48,311.00
Buildings Work-In-Progress- LIMS	10,85,285.00	45,840.00	-	15.00	7,88,774.00	2,28,000.00	-	10,16,774.00	10,85,285.00	10,85,285.00
Plant & Machinery	22,62,883.00	-	-	60.00	8,991.00	-	-	8,991.00	12,91,999.00	14,74,159.00
Library Books	8,991.00	-	-	15.00	2,72,194.00	16,963.00	-	2,89,157.00	96,128.00	1,04,751.00
Tools & Impliments	37,6948.00	8,337.00	-	-	-	-	-	-	-	-
Total	2,10,90,346.00	2,30,573.00	-	2,13,20,919.00	1,08,28,215.00	16,03,273.00	-	1,24,31,488.00	88,89,431.00	1,02,62,128.00
3. ESAF Medical Mission										
Land	1,67,33,236.00	-	-	-	-	-	-	-	1,67,33,236.00	1,67,33,236.00
Building	1,21,74,045.27	-	-	5.00	36,59,684.00	4,25,718.00	-	40,85,402.00	80,88,643.27	85,14,361.00
Bio Gas Plant	2,21,209.00	1,24,760.00	-	15.00	1,60,932.00	9,042.00	-	1,69,974.00	51,235.00	60,277.00
Computer & Acc.	4,78,533.00	2,26,900.00	-	25.00	3,96,431.00	51,716.00	-	4,48,147.00	1,55,146.00	82,102.00
Furniture & Fittings	80,05,667.00	-	-	10.00	82,32,567.00	4,38,428.00	-	42,86,720.00	39,45,847.00	41,57,375.00
Plant & Machinery	9,42,789.00	2,26,900.00	-	15.00	9,42,789.00	72,195.00	-	5,33,683.00	4,09,106.00	4,81,301.00
Clinical equipments	1,38,82,877.00	41,156.00	-	20.00	1,39,24,033.00	6,28,652.00	-	11,40,942,700	25,14,606.00	31,02,102.00
Computerised Radiography	780,000.00	780,000.00	-	25.00	780,000.00	1,95,000.00	-	1,95,000.00	5,85,000.00	-
Office equipments	90,180.00	-	-	15.00	90,180.00	5,291.00	-	60,197.00	29,983.00	35,274.00
Mobilo	15,51,500.00	-	-	15.00	15,51,500.00	2,32,725.00	-	2,32,725.00	13,18,775.00	-
Total	5,25,28,536.27	27,24,316.00	-	5,52,52,852.27	1,93,62,508.00	20,58,767.00	-	2,14,21,275.00	3,38,31,577.27	3,31,66,028.00
4. JALANIDHI PROJECT.										
KUTIVAITOOR	43,039.00	-	-	25.00	21,758.00	5,320.00	-	27,078.00	15,961.00	21,281.00
Computer & Acc.	95,781.00	-	-	10.00	24,833.00	7,095.00	-	31,928.00	63,853.00	70,948.00
Furniture & Fittings	-	-	-	-	-	-	-	-	-	-
Total	1,38,820.00	-	-	1,38,820.00	46,591.00	12,415.00	-	59,006.00	79,814.00	92,229.00
Grand Total	19,41,65,451.23	54,65,967.00	1,12,000.00	19,95,19,418.23	4,08,13,471.00	55,90,308.00	-	4,64,03,782.00	15,31,15,636.23	15,33,91,975.00
Previous Year	18,59,99,136.81	33,10,063.00	1,00,003.00	19,41,65,450.81	3,54,98,871.50	53,14,605.00	-	4,08,13,476.50	15,33,51,974.31	15,04,78,425.14

EVANGELICAL SOCIAL ACTION FORUM
MANNUTHY, THRISSUR, KERALA

Schedules to the Audited Financial Statements for the Year ended 31st March, 2017
Significant Accounting Policies and Notes on Accounts

I SIGNIFICANT ACCOUNTING POLICIES:

1.1 Basis of Preparation of Financial Statements:

1.1.1 The financial statements are prepared under historical cost convention. The Society generally follows cash system of Accounting and recognises items of income and expenditure on receipt, payment basis. The Society has also complied with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI) from time to time to the extent applicable, except otherwise stated and stipulated in various statutes applicable to the Society from time to time.

1.2 Revenue Recognition:

1.2.1 In the case of advances made by the Society to other enterprises and projects with the object of promotion of Self Help Groups engaged in the uplift of poor and underprivileged, interest is debited in the respective accounts on daily product basis and during the financial year under consideration, the Society has recognised revenue thereon.

1.3 Grants and donations:

Revenue grants and donations relating to domestic and foreign projects of the Society are recognised as income in the current period to the extent expended, while the amount received but not spent is carried over in the financial statements.

1.4 Fixed Assets:

1.4.1 These are stated at cost.

1.4.2 Depreciation is provided on Written Down Value method at the following rates :

Category of Asset	Rate of depreciation
Building	5.00%
Furniture and Fixtures	10.00%
Computers & Accessories	25.00%
Vehicle	15.00%
Office Equipments	15.00%
Clinical Equipments	20.00%
Plant & Machinery	15.00%

1.4.3 No depreciation is charged to Income & Expenditure account on assets acquired through Grants with related conditions, wherever applicable.

1.5 Projects:

Revenue grants, Technical fees and advances received for the execution of projects by the Society during the year are recognised as income and expenses incurred for the projects are charged to revenue.



1.6

Inventory:

Stock of medicines and related materials at the disposal of Esaf Medical Mission is valued at cost or Market price whichever is lower.

II

NOTES ON OPERATIONS:

1.1

During the year under consideration the Society has concentrated its efforts on charitable activities including medical relief and preservation of environment. The Society is also undertaking various Government Projects as well as other projects of social benefit in various parts of India including FCRA 2010 covered Projects.

1.2

The operations of the Society is mostly concentrated in the States of Kerala, Tamilnadu, Maharashtra, Chattisgarh and jharkhand.

1.3

Groupings and figures of the previous year are rearranged wherever found necessary to facilitate easier comparison.

By order of the board.

Vide our separate report of even date.

For A. JOHN MORIS & Co.,

Chartered Accountants

Prof. Elizabeth John (President) sd/-

K. Paul Thomas (Secretary)



Saleena George (Treasurer)

sd/-

Place : Thrissur

Date : 05/09/2017



(G. KUMAR)

Partner

Membership No. 023082



Membership Organization of



Resource Institution for



Accredited Agency of



Project Partnership with

AGRICULTURE TECHNOLOGY MANAGEMENT AGENCY



Overseas Funding Agencies





Registered under Travancore Cochin Literal and
Scientific Charitable Societies Act of 1955 vide Reg. No 109/1992

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