

STRENGTHENING COMMUNITIES, SUSTAINING FUTURES

ANNUAL REPORT 2024-25



INTRODUCTION TO THE REPORT

We are pleased to present the Annual Report of ESAF Foundation for the financial year 2024–25. This report captures our journey through the year, highlighting progress across eight key strategic domains, stories of impact, case studies, photographs and our financial performance.

We remain grateful to God for guiding our efforts and enabling us to touch the lives of more than 3.5 million people since our inception. Each milestone is a reminder of the faith conferred on us and the responsibility we carry to serve communities in need.

Through this report, we reaffirm our commitment to our values, our mission and our vision of building a just and fair society. The work continues, and with it, our commitment to creating opportunities for sustainable and holistic transformation.

The theme for this year, 'Strengthening Communities, Sustaining Futures', reflects our focus on building resilient, empowered communities while ensuring long-term sustainability. It underscores our belief that meaningful change comes from both immediate interventions and the creation of lasting structures that enable communities to thrive for generations to come.



EXECUTIVE SUMMARY



The ESAF Foundation, established in 1992, continues to drive sustainable transformation for marginalised communities across India. Guided by our vision of creating a just and fair society, the Foundation's work spans eight strategic domains: Education, Child and Youth Development; Skill Building and Livelihoods; Healthcare; Environment; Integrated Rural Development; Farm Sector Initiatives; Urban Initiatives; and Disaster Response.

In 2024–25, our programmes directly reached millions of individuals, with a special focus on children, women and farmers. Key highlights include:

EDUCATION, CHILD AND YOUTH DEVELOPMENT

17,763 children accessed safe learning spaces, 8,406 youths engaged in development programmes, and reached out to 3,671 tribal and specially-abled children through targeted efforts.

ENVIRONMENT

10,820.74 kW of solar energy generation capacity added, 322 renewable energy entrepreneurs trained, and 1,034 students and community members engaged in awareness programmes.

DISASTER RESPONSE

7,700 people reached through relief interventions, 3,000 families supported during Chennai floods, and 500+ children and parents assisted following the Wayanad landslide.

INTEGRATED RURAL DEVELOPMENT

1,800 people reached through various initiatives, 525 tribal women trained in bamboo crafts, and livelihoods created for 899 people in rural areas through craft-based enterprises.

SKILL BUILDING AND LIVELIHOODS

5,786 women entrepreneurs trained, 100 enterprises supported with market linkages, and 10 lakh+ revenue generated through exhibitions.

URBAN INITIATIVES

42,000+ people engaged through various programmes across nine cities, with 3,100 benefiting from inclusive, accessible infrastructure.

HEALTHCARE

1 lakh patients supported through ESAF Hospital and Research Centre, 30 students admitted to nursing education courses, 8,296 women and families covered under preventive care programme, 7,815 children engaged in life skills education, and 8,013 elderly supported with palliative and institutional care.

FARM SECTOR INITIATIVES

45,150 farmers supported through agricultural interventions; 129 Farmer Producer Organisations formed across eight states.

The Foundation was recognised with three major awards this year:

- Most Impactful Solar Energy Initiative of the Year for ESAF Urjabandhu at the 17th Annual Global CSR & ESG Summit and Awards 2025.
- Best Craftsman 2024 awarded by Jharcraft, a Government of Jharkhand undertaking.
- Award for Impactful NGO 2024 by the Kerala Management Association.

These achievements were made possible through strong partnerships with governments, NGOs, corporates, and international agencies, alongside the dedication of our staff and the trust of the communities we serve.

In our 33rd year, we reaffirm our commitment to strengthening communities and sustaining futures. Looking ahead, we will continue to scale our impact, deepen community participation, and foster resilience, ensuring that every initiative contributes to building an inclusive and equitable society.

ABOUT ESAF FOUNDATION





ESAF Foundation is a not-for-profit organisation established in 1992 in Thrissur, Kerala. The Foundation was born out of a deep conviction to address the stark inequalities faced by the poor and marginalised. Guided by the vision of creating a just and fair society, ESAF has since grown into a movement that has touched the lives of more than 3.5 million people across India.

The Foundation owes its beginnings to the vision of our founders, Dr K Paul Thomas, Smt Mereena Paul, and Dr Jacob Samuel, who were part of the Kerala Evangelical Graduates' Fellowship. In the early 1990s, widespread unemployment among educated youth and extreme poverty in rural households compelled them to act. Their belief that faith should translate into social action inspired them to set up ESAF. As Mr Paul Thomas often says, the story of ESAF is like the growth of a mustard seed: a humble start that flourished into something far-reaching.

The first steps were modest. ESAF began from the rented home of Mr Thomas and his family, known as 'Little'. In 1994, ESAF organised neighbourhood women into self-help groups (SHGs), setting the stage for what would become one of ESAF's most impactful interventions. Alongside SHGs, early programmes included career guidance for youth, microcredit initiatives, micro-entrepreneurship development, health services, counselling, home-based care for people living with HIV/AIDS, and community responses to disasters. These

grassroots interventions marked the start of ESAF's integrated approach to development. This hallmark approach addresses poverty in multiple dimensions, including Education, Child and Youth Development; Skill Building and Livelihood; Environment; Urban Initiatives; Disaster Response; Healthcare; Integrated Rural Development; and Farm Sector Initiatives.

Over the years, ESAF Foundation expanded beyond Thrissur to districts in Maharashtra, Jharkhand, Chhattisgarh, and Tamil Nadu, and later to many more regions. Today, we operate in 12 states.

By collaborating with government bodies, national and international NGOs, corporate partners, and community-based organisations, we amplify our impact and ensure sustainability of our interventions.

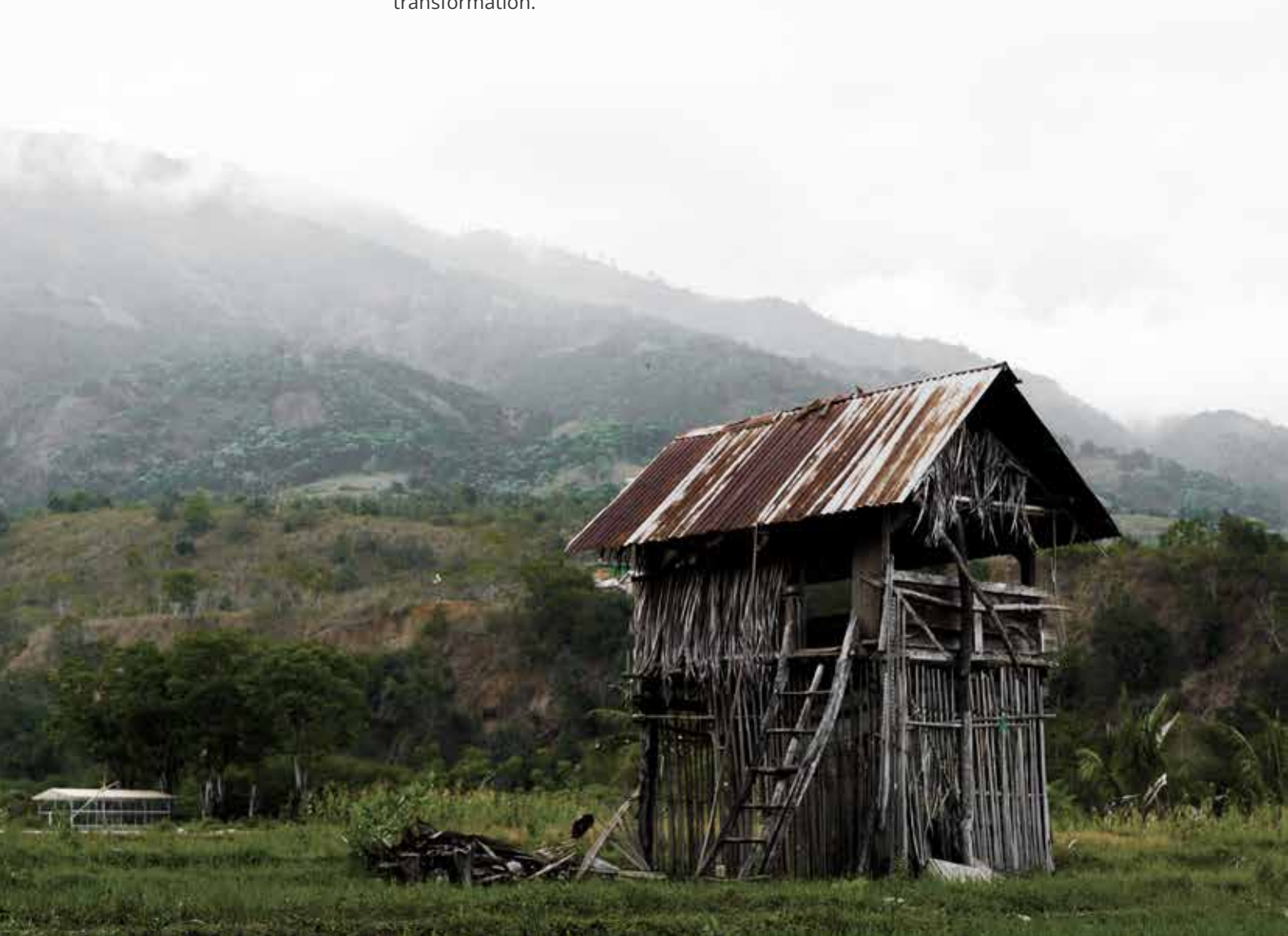
ESAF Foundation continues to embody the values with which it began: compassion, justice, and service. From a small rented home in Thrissur to a movement spanning millions of lives, ESAF remains committed to its calling: to stand with the poor and the marginalised and to work tirelessly for their holistic transformation.

OUR VISION

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

OUR MISSION

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





OUR VALUES



INTEGRITY

The courage to do what is right, rooted in honesty and responsibility. Even when choices are difficult, we choose what truly benefits the people and communities we serve, because lasting change rests on trust and ethical action. It often means taking the harder path, yet we remain committed to serving with the highest standards of fairness.

ACCOUNTABILITY

We honour our commitments with openness and responsibility, ensuring every action stays true to our mission and the people who depend on us. By holding ourselves accountable, we strengthen the confidence of those we serve and create lasting trust.

TRANSPARENCY

We value honesty and clarity in all we do. Our results speak for themselves. We avoid exaggeration, keeping our work authentic, accountable, and focused on real change. This allows us to stay grounded, letting impact define our success.

EMPATHY

We are guided by compassion for those facing adversity. By listening, understanding, and responding with care, we ensure every effort we make upholds dignity and hope. It takes little to recognise the weight of struggle, but it takes empathy to transform it into resilience.

PARTICIPATION

We believe real change happens when communities lead it. That's why our projects and decisions place people at the centre with space for every voice to shape solutions. Participation ensures ownership, making progress more inclusive and sustainable.

INNOVATION

We approach challenges with creativity, seeking new and practical solutions that fit unique circumstances and lead to lasting impact. Every solution is designed to embrace opportunities while adapting to limitations on the ground.

TRUST IN GOD

Our faith anchors us through challenges, keeping us humble and compassionate. It strengthens our commitment to justice and equality and gives us the courage to serve with integrity and purpose. In moments of uncertainty, this trust fuels our persistence and keeps our vision alive.

BOARD OF DIRECTORS



DR. K. PAUL THOMAS
Founder & Member



DR. IDICHERIA NINAN
President



MR. R. BILLY
Vice President



MS. MEREENA PAUL
Secretary



MR. STANLY JOHNS
Treasurer



MS. SALEENA GEORGE
Member



DR. JACOB SAMUEL
Member



MR. GEORGE THOMAS
Member

NOTE FROM THE FOUNDER



Dear friends and well-wishers,

I am pleased to address the Annual Report of ESAF Foundation for the financial year 2024–25. This report is more than a record of activities—it stands as testimony to our mission, values, and the inspiring stories of transformation that power our bigger dreams every day. As the Founder, I am joyful to note how our vision is gradually expanding while continuing the social impact.

Since its inception, ESAF Foundation has been driven by a simple but powerful conviction of holistic transformation for the poor and marginalised to create a just and fair society. As a social development organisation, we have grown from humble beginnings in Thrissur into a movement serving thousands of communities across India. Our mission to provide equal access and opportunities remains steadfast and continues to take us on the route towards building an equitable and just society. I am happy that we live our motto 'fighting the partiality of prosperity'® every day.

ESAF Foundation's participatory approach enables our interventions across seven areas - holistic child and youth development, social entrepreneurship, agriculture and farmer collectives, emergency relief, rural education, rural health, and community intervention through ESAF branches. With a special focus on women, youth, children, and farmers, we promote inclusive decision-making, stronger local institutions, and sustainable livelihoods. By listening, learning, and adapting, ESAF Foundation ensures inclusive and context-sensitive interventions that have a lasting impact on building resilient and self-reliant communities.

Over the past year, our initiatives have touched lives in meaningful ways. ESAF Balajyothi nurtured children as tomorrow's change agents through holistic development activities and exposure visits. ESAF Skill Leap empowered women and micro-entrepreneurs with financial literacy and entrepreneurship skills, enabling dignified livelihoods. In farming, ESAF Foundation strengthened local economies by supporting smallholder farmers and producer collectives. Guidance from the Bharat Centre of Excellence for Collective Enterprises further helped farmers adopt collective enterprise models and access better markets. Our commitment to care was evident through ESAF Santhwana, which promoted mental health literacy, and our Hospital & Research Centre delivered affordable, quality healthcare and palliative care services.

Through the ESAF Village Level Entrepreneurship Development Programme, ESAF Foundation created livelihood pathways for rural entrepreneurs, while our environmental initiatives promoted sustainable impact. Our interventions during natural calamities like Wayanad landslides and Tamil Nadu floods were much appreciated, as we stood alongside affected families through emergency relief and long-term recovery support.

These achievements are driven not only by focused initiatives but by the spirit of our people—staff who go beyond their call of duty, communities who place their trust in us, partners who walk with conviction, and above all, a God who reminds us that this work is His mission through us.

I extend my heartfelt gratitude to Smt. Mereena Paul, Executive Director of ESAF Foundation, and her dedicated team, for every milestone we have crossed and every challenge we have overcome. I am equally grateful for the unwavering support of all our donors, CSR associates, and other development partners - your valuable contributions have made this journey possible.

The challenges ahead— inequalities, ecological fragility, and social fragmentation—are significant, yet I remain hopeful. Each child empowered, each woman and youth skilled, each mother supported, and each farmer uplifted affirms that another way is possible.

Thank you for being part of this journey. Together, let us keep the flame of hope alive—steady, bright, and unwavering.

With gratitude,

Dr. K. Paul Thomas
Founder, ESAF Foundation

MESSAGE FROM THE PRESIDENT



At ESAF Foundation, our mission is to empower the most vulnerable segments of society and facilitate their sustainable and holistic transformation, enabling them to transition from financial and social exclusion to opportunities that were once beyond their reach. We are committed to creating a just and fair society, where every individual—regardless of gender, age, or socio-economic background—can access resources, education, and livelihood opportunities. Guided by the Triple Bottom Line approach—people, planet, and prosperity—our programmes focus on community empowerment, environmental stewardship, and economic sustainability, ensuring that interventions not only uplift individuals but also strengthen families, communities, and society at large.

Last year, our programmes made significant contributions to this mission. Women were trained in skill development, nearly 500 Balajyothi Clubs engaged thousands of children, and mental health support was extended to women and children. Additionally, youth were guided toward sustainable livelihoods as village-level entrepreneurs through initiatives such as Urjabandhu, Pashumithra, and Krushakmithra. These programmes do more than provide training—they empower individuals to achieve sustainable prosperity, strengthen communities, and create positive impacts on the environment.

ESAF Foundation is also committed to promoting Farmer Producer Organisations (FPOs) and empowering them to become sustainable and self-reliant. This is achieved by building access to markets, financial support, and capacity development, enabling farmers to strengthen their livelihoods and contribute meaningfully to the community. Currently, 129 FPOs are operational, representing nearly 100,000 farmers, who benefit from enhanced market linkages, financial inclusion, and collective enterprise growth.

The challenge of unemployment among youth and women continues to drive our initiatives. Through LIMS skill training, participants acquired bamboo-based livelihood skills, while DDUGKY programmes trained youth to build sustainable livelihoods. Our work in Jharkhand among tribal communities is particularly commendable, as ESAF Foundation has been able to bring marginalised groups into the mainstream through targeted training at LIMS, enabling them to gain employment and actively participate in community development.

These achievements reflect teamwork, dedication, and collaboration with our visionary founders, staff, and partners. At ESAF Foundation, we believe that empowerment and engagement must foster care for the environment and empathy for one another, guiding us toward an inclusive and sustainable society.

I extend my heartfelt gratitude to all our partners and stakeholders for supporting this journey of service, empowerment, and transformation.

Dr. Idicheria Ninan, PhD
President, ESAF Foundation



MESSAGE FROM THE SECRETARY



Dear Friends, Partners, and Well-wishers,

I am pleased to present the Annual Report of ESAF Foundation for the financial year 2024–25. Guided by our theme, “Building Stronger Communities, Sustaining Futures,” the Foundation continues its mission of empowering individuals, strengthening communities, and fostering sustainable development across India. At ESAF Foundation, we believe that meaningful change comes not only by conducting focused initiatives but also by creating opportunities, nurturing potential, and uplifting the poor and marginalised. Every initiative is rooted in this mission, enhancing livelihoods, education, healthcare, environmental sustainability, rural and urban growth, disaster response, and social resilience. This steadfast dedication is reflected in ESAF Foundation’s journey over the years, transforming us into a multi-dimensional social development organisation and impacting communities across 16 states.

Our programmes achieved significant impact this year. Through ESAF Balajyothi, leadership development avenues were created for 15,000 children through 500 Balajyothi clubs, fostering confidence, creativity, and civic awareness. ESAF Skilling and Livelihood Development Programmes empowered over 5,000 women with livelihood skills and entrepreneurial training. ESAF Mahilodaya programmes facilitated exhibitions, providing women entrepreneurs the opportunity to showcase and market their products, thereby enhancing income generation and visibility for their enterprises. Our Village Level Entrepreneurship Development Programmes (including ESAF Urjabandhu, Krushakmitra, and Pashumitra) created opportunities for 400 rural youth, enabling enterprise-led growth in their communities. ESAF Santhwana impacted 5,000 women, providing mental health awareness and timely support, whereas our counselling centres in Aluva and Thrissur guided children and families with professional support. ESAF Palliative Care Services extended support to 17 old-age homes serving 700 inmates, with a new partnership in Athirappilly Panchayat extending palliative care to bedridden patients in tribal areas.

In the agricultural sector, ESAF Foundation continued to work with 129 Farmer Producer Organisations, reaching over 1 lakh farmers in remote regions, strengthening collective enterprises and enhancing market access. Furthermore, the Bharat Centre of Excellence for Collective Enterprises extended valuable support to collectives, fostering sustainable rural development. Integrated rural development initiatives strengthened livelihoods and community resilience, while environmental and renewable energy programmes engaged thousands by promoting clean energy access and climate-smart practices. Urban initiatives enhanced accessibility, liveability, and sustainability for urban communities, while healthcare programmes improved the well-being of women, children, and families.

Adding to our interventions, disaster response remained a key focus this year. ESAF Foundation extended prompt support and critical aid during natural calamities, such as the Wayanad landslides and Tamil Nadu floods, providing timely emergency relief and psycho-social support for long-term recovery. These interventions helped affected families cope with the

immediate crisis and rebuild hope.

I am proud to share that our work was recognised with three prestigious awards: Most Impactful Solar Energy Initiative of the Year at the 17th Annual Global CSR & ESG Summit and Awards 2025 for ESAF Urjabandhu, Best Craftsman 2024 from the Silk Textile & Handicraft Development Corporation Ltd., and the Impactful NGO Award from the Kerala Management Association (KMA).

All these achievements have been made possible because of the hard work and unwavering dedication of our staff, the guidance from our Board, the support of our partners, donors, government agencies, departments, and the trust of the communities we serve. Each success story, be it a child flourishing in a Balajyothi Club, a woman entrepreneur establishing a sustainable business, a farmer accessing new markets, or a patient receiving palliative care, demonstrates how powering the bigger dreams of communities today paves the way to a sustainable future tomorrow.

I wish to extend my heartfelt gratitude to Dr. K. Paul Thomas, Founder of ESAF Foundation, for his invaluable guidance and direction. I also thank our donors, CSR partners (ESAF Small Finance Bank and Steel Authority of India Limited (SAIL), Dhanbad), government agencies, and other departments, for their unwavering support and cooperation, which have been instrumental in helping us leave a meaningful and lasting impact on underserved communities. Finally, I bow my head before God Almighty for His abundant blessings, which have guided and sustained us for 33 years.

As we look ahead, the ESAF Foundation remains steadfast in its commitment to empowering communities, sustaining livelihoods, and creating inclusive opportunities through every initiative we put forward. Guided by our core values and vision, we aim to deepen the impact of our initiatives, scale successful models, and expand our reach to more vulnerable communities across India.

I extend my heartfelt gratitude and congratulations to our dedicated staff and team members, whose tireless efforts, creativity, and commitment are the pillars behind our successful journey. With a focus on resilience, skills development, environmental stewardship, and social equity, ESAF Foundation is determined to ensure that each effort contributes to a brighter, stronger, and more inclusive future for generations to come.

Together, let us continue to harness hope, inspire potential, and transform lives, building a future that is resilient, joyful, and inclusive for all.

With gratitude,

Mrs. Mereena Paul
Secretary, ESAF Foundation

OUR OBJECTIVES



ESAF Foundation's objectives go beyond incremental change; they aim to transform lives, strengthen communities and build a society where every individual, regardless of their circumstances, has the chance to thrive. Through these objectives, the Foundation is committed to making a lasting impact, creating a world that is just, equitable and full of opportunities for all.

The core of ESAF Foundation's mission is a steadfast commitment to driving sustainable and holistic transformation for the poor and marginalised. Guided by the vision of creating a just and equitable society, the Foundation focuses on empowering the most vulnerable, especially women and children, by ensuring access to education, financial inclusion, healthcare, natural resources, technology, and market opportunities.

Our initiatives are designed to create meaningful and lasting change. We invest in the future by fostering the holistic development of children, equipping them with the knowledge and skills needed to break cycles of poverty. Small and marginalised farmers are

supported to adopt sustainable agricultural practices, securing and enhancing their livelihoods. In rapidly urbanising areas, we work to improve the quality of life for underprivileged communities.

ESAF Foundation's reach extends into tribal and rural areas, promoting sustainable development while preserving cultural heritage. Skill development and livelihood creation empower individuals with the tools to build secure and prosperous futures. Access to quality healthcare is treated as a right, with strong emphasis on preventive care and overall well-being. Environmental conservation is a central focus, with initiatives aimed at protecting natural resources for future generations. The Foundation also cultivates leadership and builds networks within marginalized communities, enabling them to advocate for their rights and drive collective action. Disaster management and preparedness remain priorities, ensuring communities can face crises and emerge stronger and more resilient.

Key objectives of ESAF Foundation:

- Promote sustainable and long-term transformation for marginalised communities.
- Empower women and children through quality education and skill development.
- Expand financial access and inclusion for vulnerable groups.
- Support farmers in adopting sustainable and resilient agricultural practices.
- Improve living standards in urban underprivileged areas.
- Drive sustainable development while preserving tribal and rural cultural heritage.
- Ensure equitable access to quality healthcare for all.
- Advance environmental protection and conservation initiatives.
- Develop leadership and advocacy capabilities within marginalised communities.
- Strengthen disaster preparedness and resilience in vulnerable areas.

OUR KEY STRATEGIC DOMAINS



ESAF Foundation's Key Strategic Domains represent key focus sectors we intervene to drive sustainable development and socio-economic upliftment. These areas are designed to address multiple dimensions of community needs, fostering growth, resilience, and overall well-being. Each intervention is carefully aligned with the broader goals of enhancing human potential, improving livelihoods, and promoting environmental sustainability.



OUR PARTNERS

Partnerships are crucial for the ESAF Foundation because they help us reach where the help is needed the most, connect with communities we haven't engaged with before, and understand diverse perspectives. By collaborating with companies, NGOs, governments, trusts, and banks, we strengthen our ability to address pressing issues through solutions tailored to local

needs. These alliances not only expand our reach but also enhance the impact and sustainability of our programmes, creating a strong ecosystem of support. Through such meaningful collaborations, ESAF Foundation continues to foster inclusive growth and long-term community development.



ESAF SMALL FINANCE BANK

ESAF Small Finance Bank provides continuous support to the ESAF Foundation for initiatives spanning education, livelihood enhancement, sustainable agriculture, renewable energy, and disaster response, addressing critical needs in underserved communities.



STEEL AUTHORITY OF INDIA LIMITED, BOKARO STEEL PLANT JHARKHAND

Steel Authority of India Limited, Bokaro Steel Plant Jharkhand (SAIL-BSL) is partnering with ESAF Foundation to establish a craft centre in Bokaro. The centre provides design training in natural crafts, equips women and men from peripheral villages with production and marketing skills, and connects them to local markets to enhance their livelihoods.



NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT - NABARD

ESAF Foundation, with National Bank for Agriculture and Rural Development (NABARD) funding, is establishing 10,000 new Farmer Producer Companies across India. This project focuses on formation, registration, business support, credit access, and governance, building on ESAF's prior experience with NABARD in strengthening FPOs nationwide.



राष्ट्रीय सहकारी विकास निगम
NCDC
Assisting Cooperatives. Always!
सहकारिताओं की सहायता में हमेशा तत्पर

NATIONAL COOPERATIVE DEVELOPMENT CORPORATION - NCDC

With the National Cooperative Development Corporation's support, ESAF Foundation is promoting 15 Farmer Producer Organisations across Kerala, Tamil Nadu, and Jharkhand under the Central Sector Scheme – Cluster Based Business Organisation, contributing to the larger goal of establishing 10,000 FPOs across the country.



NATIONAL DAIRY DEVELOPMENT BOARD - NDDB

With the National Dairy Development Board's support, ESAF Foundation is promoting a Fodder Farmer Producer Organisation in Tamil Nadu under the Central Sector Scheme - Cluster Based Business Organisation, contributing to the larger goal of establishing 10,000 FPOs across the country.



HEALTHBRIDGE FOUNDATION OF CANADA

The HealthBridge Foundation of Canada supports ESAF Foundation to enhance the accessibility of streets, public spaces, and markets in Indian cities through research and policy advocacy to promote health and well-being.



NORMISJON, NORWAY

Normisjon supports ESAF Foundation's Lahanti Institute of Multiple Skills to empower youth in Jharkhand through skills training, with the current third phase emphasising job readiness. Previously, the partnership supported communities impacted by stone quarrying with alternative livelihood training and improved market access.



OPPORTUNITY INTERNATIONAL AUSTRALIA

Opportunity International Australia, with funding from the Australian Government, supports ESAF Foundation in enhancing rural women's health and well-being in India through community-led initiatives. During the COVID-19 pandemic, their support provided vital education and vaccination services.



COLLABORATIVE LABELING AND APPLIANCE STANDARDS PROGRAM - CLASP

CLASP (Collaborative Labeling and Appliance Standards Program) supported ESAF Foundation to deploy solar-powered irrigation systems integrated with micro-irrigation schemes in the Kanker district of Chhattisgarh, and to establish solar-powered micro-cold storage (MCS) systems in the ASR district of Andhra Pradesh to improve post-harvest management.



PARTNERS WORLDWIDE USA

ESAF Foundation is setting up Dairy Transformation Hubs with the support of Partners Worldwide USA to build an inclusive, sustainable, and equitable dairy value chain, ensuring fair pricing, reducing reliance on middlemen, and equipping small and marginal farmers with better market access and future-ready solutions.



UN-HABITAT

UN-HABITAT

UN-HABITAT through HealthBridge Foundation of Canada, partnered with ESAF Foundation to create inclusive public spaces in Kerala and renovate a market in Guwahati. These projects improved accessibility for people with disabilities and enhanced community infrastructure.



ग्रामीण विकास मंत्रालय
भारत सरकार
**MINISTRY OF RURAL
DEVELOPMENT**
GOVERNMENT OF INDIA



MINISTRY OF RURAL DEVELOPMENT (MORD), GOI (DDU-GKY)

The National Rural Livelihood Mission (NRLM) by the Ministry of Rural Development (MoRD), GoI is supporting the ESAF Foundation to deliver the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) project. This is a government initiative aimed at skill development and job placement for rural youth



TRANSFORM RURAL INDIA - TRI

Transform Rural India is supporting ESAF Foundation to intensify agriculture-based livelihoods and thereby promote village-level entrepreneurs in Jharkhand.

NETWORK PARTNERS

Memberships, coalitions, and advocacy platforms where ESAF contributes to sectoral discussions, exchanges knowledge, and supports common goals.



MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES, GOI

In an ongoing partnership with the Ministry of Micro, Small & Medium Enterprises (MSME), Government of India, ESAF Foundation is delivering specialised training programmes in Solar PV System Design, Installation, and Maintenance. This initiative, in collaboration with the MSME - Development & Facilitation Office, Thrissur, and the MSME Technology Development Centre, equips individuals in Kerala and Tamil Nadu with essential skills for the renewable energy sector.



INSTITUTE OF RURAL MANAGEMENT ANAND (IRMA)

The Institute of Rural Management Anand (IRMA) and ESAF Foundation have partnered to advance sustainable development through the ESAF Chair for Business on Values at IRMA, formalised by an MoU that highlights their shared commitment to ethical leadership.



WORLD FARMERS MARKETS COALITION - WORLDFMC

ESAF Foundation is a member organisation of the World Farmers' Markets Coalition (WorldFMC), a Rome-based international association dedicated to revitalising rural economies through farmer markets. By fostering direct connections between producers and consumers, this collaboration strengthens local food systems, promotes sustainable agriculture, and enhances livelihoods for small farmers worldwide.



MICAH GLOBAL

ESAF Foundation is a member of Micah Global, a global community of Christians working in relief, development, creation care and advocacy.



BENGALURU COALITION FOR OPEN STREETS

ESAF Foundation is an active partner of the Bengaluru Coalition for Open Streets (BCOS), the organisation behind Cycle Day in Bengaluru since 2013. Through this collaboration, ESAF advocates for sustainable urban mobility, promotes cycling-friendly infrastructure, and encourages community participation in creating healthier, more accessible public spaces.



WORLD FAIR TRADE ORGANIZATION

ESAF Foundation is a Member of the World Fair Trade Organization (WFTO), a global community and verifier of enterprises that fully practice fair trade.



FAIRTRADE
INDIA

FAIRTRADE INDIA

ESAF Foundation is a member of Fairtrade India, working to raise awareness about sustainability, promote responsible consumption and production, and partner with businesses to build ethical, sustainable supply chains.



SOCIAL LEARNING



SOCIAL LEARNING: STRENGTHENING COMMUNITIES, SUSTAINING FUTURES

ESAF Foundation emphasises social learning as a key approach to community development. By engaging families, community leaders, and local networks, the Foundation facilitates the exchange of knowledge, skills, and best practices, fostering collective growth and empowerment. This approach helps communities identify challenges, explore solutions, and build the capacity to thrive socially, economically, and sustainably. Through tailored programmes and participatory methods, social learning enables women, youth, children, and farmers to actively contribute to and benefit from holistic community development. The approaches adopted by ESAF Foundation to foster learning together are as follows:

ASSESSING COMMUNITY NEEDS

ESAF Foundation adopts a community- and family-centric approach, recognising the family as the fundamental unit of development. Through direct engagement with families, community leaders, and local networks, the Foundation identifies challenges related to education, health, livelihoods, and social inclusion, with special focus on women and children. Based on these insights, interventions are designed to address the specific needs of each community, ensuring relevance, context-sensitivity, and alignment with local aspirations. By empowering all sections of the family—children, youth, women—and farmers, ESAF Foundation promotes organic community development, where each member contributes to and benefits from growth.

COMMUNITY-FOCUSED PROGRAMME DESIGN

All programmes of ESAF Foundation follow a Triple Bottom Line approach—people, planet, and prosperity—focusing on empowering the communities it works with, promoting environmentally sustainable practices, and ensuring economic growth. Programmes emphasise micro-entrepreneurship and local enterprise creation, including the promotion of women entrepreneurship and skill programmes like ESAF Udyami, Farmer Producer Organisations (FPOs), farm-based enterprises, and village-level entrepreneurship programmes (VLEDPs) such as Urjabandhu, Krushakmithra, and Pashumithra, which provide training, technical support, and market access to farmers and youth entrepreneurs.

Complementing these initiatives are skill development programmes for women, focusing on financial literacy, vocational training, and entrepreneurship, as well as mental health and counselling support to strengthen their confidence and well-being. For children, Balajyothi Clubs offer holistic development through leadership training, life skills education, exposure visits, and thematic learning activities. By combining needs-based assessments with tailored interventions, ESAF Foundation ensures that its programmes are practical, sustainable, and impactful, enabling communities to thrive socially, economically, and through the creation of micro-entrepreneurs and empowered families.

RESULTS AND TRANSFORMATION

ESAF Foundation's approach has evolved over time to respond to the changing needs of communities,

expanding from basic livelihood support to holistic capacity building, skill development, enterprise promotion, and social empowerment. Programmes are continually refined based on feedback, field observations, and emerging challenges such as digital literacy, climate-resilient agriculture, youth entrepreneurship, and mental well-being, ensuring interventions remain relevant and effective. The impacts of these tailored interventions are evident across multiple dimensions: economic empowerment through micro-entrepreneurship, FPOs, farm-based enterprises and VLEDPs; women empowerment through skill development, financial literacy, entrepreneurship programmes and mental health support; children's development through Balajyothi Clubs fostering leadership, life skills and holistic growth; and community development by empowering all family members, strengthening community institutions and fostering collaborative networks.

PLANNING FOR THE FUTURE

Looking ahead, ESAF Foundation anticipates several emerging trends in community needs driven by socio-economic, technological, and environmental changes. There is a growing demand for digital literacy and technology-driven skill development, particularly among youth and women, to enable participation in modern economic opportunities. Communities also require climate-resilient agriculture, sustainable livelihoods, and alternative income streams to cope with environmental and market challenges. In addition, there is increasing recognition of the importance of mental health, social well-being, and holistic development, especially for women and children, along with the need for financial inclusion and social protection for vulnerable populations. To address these emerging needs, ESAF Foundation plans to adapt and expand its strategies by integrating technology-enabled solutions in agriculture, energy, and skill training, strengthening capacity-building frameworks for women, youth and farmers, promoting micro-entrepreneurship and local enterprises through initiatives like ESAF Udyami, Urjabandhu, Krushakmithra, Pashumithra and Bharat Centre of Excellence for Collective Enterprises (BCECE), and enhancing community networks and partnerships to ensure sustainable impact. ESAF Foundation will continue to leverage feedback mechanisms and participatory approaches to remain responsive and agile, ensuring that interventions are socially inclusive, economically viable, and environmentally sustainable. By proactively anticipating trends and aligning programmes with future challenges, ESAF Foundation aims to empower communities to thrive in an evolving socio-economic landscape.

AWARDS

MOST IMPACTFUL SOLAR ENERGY INITIATIVE OF THE YEAR

ESAF Urjabandhu received the award for Most Impactful Solar Energy Initiative of the Year at the 17th Annual Global CSR & ESG Summit and Awards 2025.



BEST CRAFTSMAN 2024

Silk Textile & Handicraft Development Corporation Ltd., a Government of Jharkhand undertaking, selected ESAF's master craftsman as the Best Craftsman 2024 under JHARCRAFT, Jharkhand.



KMA IMPACTFUL NGO 2024

ESAF Foundation received the Award for Impactful NGO 2024, instituted by the Kerala Management Association (KMA).





ESAF FOUNDATION DAY

33RD FOUNDATION DAY CELEBRATIONS

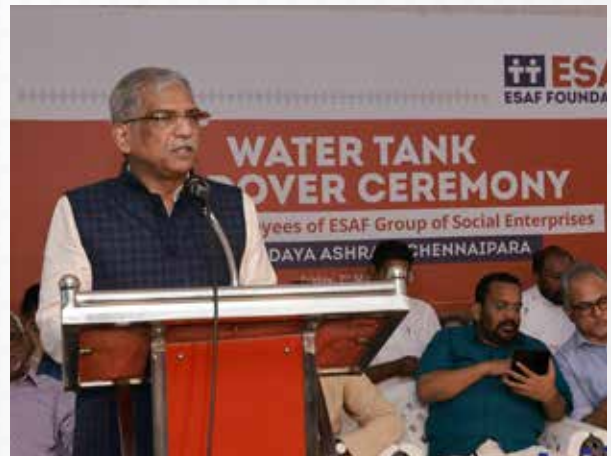
The 33rd Foundation Day of ESAF Foundation was celebrated on 8 March 2025 at the Central Hall, Kerala Agriculture University, coinciding with International Women's Day. The event was graced by Mr. Satish K. Marathe, Director of the Central Board of RBI and Director, National Housing Bank, as the Chief Guest, who praised ESAF Foundation's significant contributions to marginalised communities, particularly women in rural India, and highlighted the impact of its programmes in promoting financial inclusion, livelihoods, and social empowerment. Dr. K. Paul Thomas, Founder of ESAF Group of Social Enterprises, delivered the keynote address, reflecting on ESAF Foundation's journey of empowering communities through sustainable livelihoods, social entrepreneurship, and holistic development. Mrs. Mereena Paul, Co-founder and Executive Director, welcomed the gathering, while Dr. Idicheria Ninan, President of ESAF Foundation, delivered the Presidential Address, emphasising the organisation's continued commitment to strengthening communities, fostering inclusive growth, and enabling sustainable prosperity. The event was also attended by Dr. Jacob Samuel, Director and Co-founder of ESAF Foundation, Mr. P. R. Ravi Mohan, Chairman of ESAF Small Finance Bank, along with Directors of ESAF Foundation and senior members from other ESAF Group institutions. During the function, the Best Collective Award under the ESAF Bharath Centre of Excellence for Collectives, ESAF Udyami Award for Best Women Entrepreneurs, and ESAF Urjabandhu Award for Outstanding ESAF Urjabandhus were presented, recognising outstanding collaborative initiatives. The celebration showcased ESAF Foundation's mission to empower communities, promote sustainable development, and build a just and equitable society, while acknowledging the dedication and achievements of individuals who have significantly contributed to its transformative work.





HANDING OVER OF 50,000 LITRE WATER TANK

As part of the celebrations, on 7 March 2025, a 50,000-litre water tank was handed over to Divyahrudaya Ashram, Chennaipara, Thrissur, a rehabilitation center that also serves as a permanent residence for individuals with nowhere else to go. This initiative, contributed collectively by all staff within the ESAF Group of Social Enterprises, was formally handed over by Shri K. Rajan, Hon. Minister for Revenue and Housing, Government of Kerala, in the presence of Dr. K. Paul Thomas, Founder of ESAF Group of Social Enterprises, Mrs. Mereena Paul, Co-founder and Executive Director of ESAF Foundation, Dr. Jacob Samuel, Co-founder of ESAF Foundation, Dr. Idicheria Ninan, President of ESAF Foundation, Mr. George Thomas, Chairperson of ESAF Staff Welfare Trust, and Fr. Joshy Kannampuzha, Director of Divyahrudaya Ashram. The ashram houses 350 residents, including men, women, and children, providing refuge to individuals from diverse backgrounds, including those with mental disabilities, in a safe and inclusive environment.



IMPACTING 2,49,374 LIVES

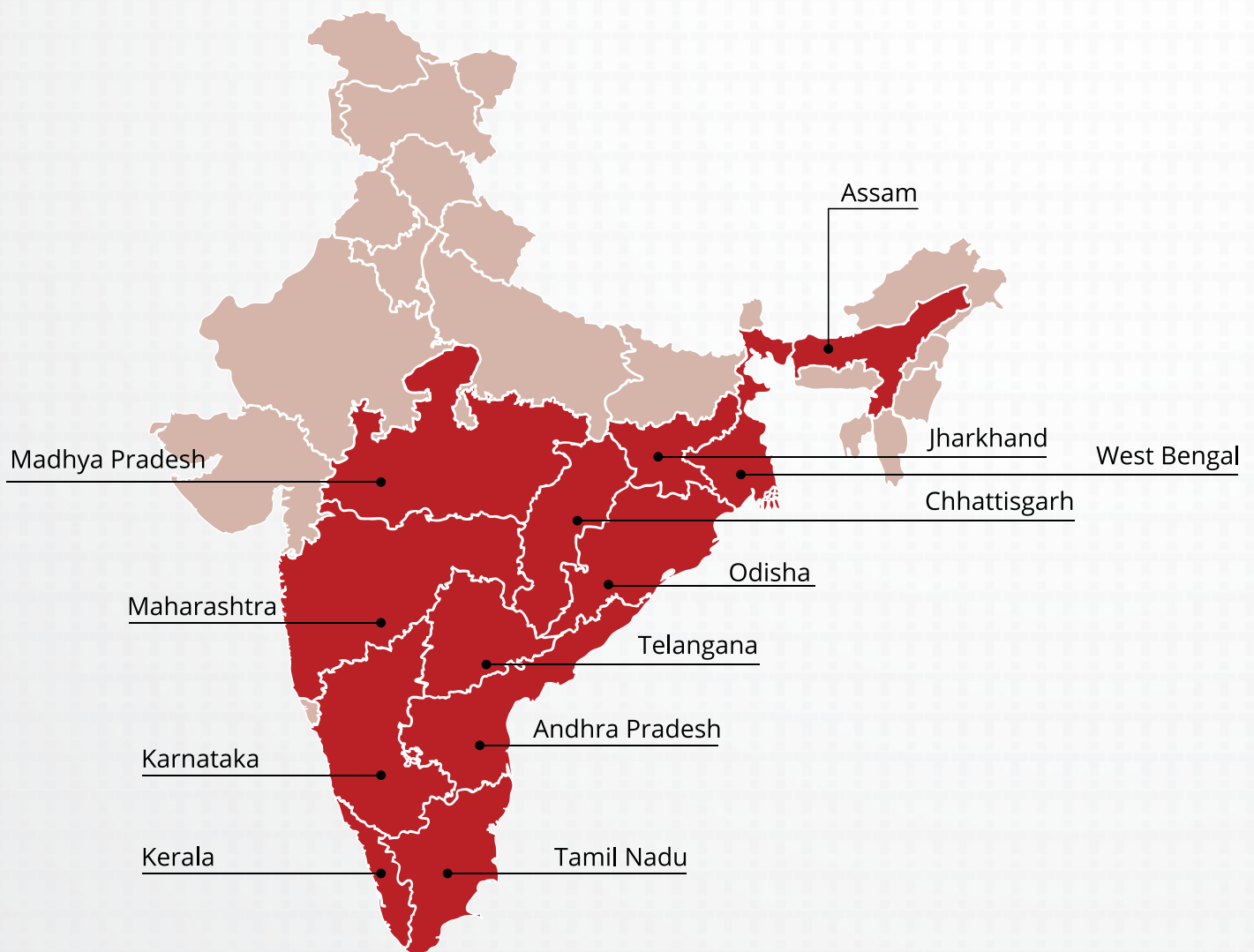


BREAK-UP OF IMPACT IN KEY STRATEGIC DOMAINS



GEOGRAPHICAL REACH

**REACHED 2,49,374 COMMUNITY MEMBERS
IN 75 DISTRICTS IN 12 STATES**





EDUCATION, CHILD AND YOUTH DEVELOPMENT



ESAF Foundation focuses on the holistic development of children through one of its flagship programmes, ESAF Balajyothi. The initiative empowers rural children aged 6–18 by nurturing their intellectual, physical and emotional growth with life skills and value-based learning. Nurturing learning and leadership from childhood through adolescence builds long-term well-being, confidence, and social participation.

ESAF Foundation works with schools, families, and community institutions to strengthen systems that promote learning, emotional literacy, and leadership. Special focus is given to children and young people from marginalised communities, including girls, tribal groups, and those with special needs, ensuring equitable access to safe spaces, quality education, and opportunities for expression.

OUR IMPACT



ESAF BALAJYOTHI

ESAF Balajyothi is the flagship programme of ESAF Foundation, dedicated to empowering rural children between the ages of 6 and 18. The initiative focuses on equipping children with essential life skills that foster their holistic development, ensuring they grow into confident and responsible individuals. ESAF Balajyothi programme emphasises nurturing the intellectual, physical, and emotional well-being of children in rural and underserved communities. Through structured interventions, ESAF Balajyothi creates a safe and supportive environment where children can explore their potential, build resilience, and cultivate values that prepare them for future challenges. Balajyothi Clubs are formed with 15 to 20 children and are of four types: Community-level Clubs, School-level Clubs, Tribal Children's Clubs, and Specially-abled Children's Clubs.



ESAF BALAJYOTHI CLUBS

During the reporting period, 444 clubs were formed in Kerala and Tamil Nadu. Altogether, 555 clubs are functional, with 17,192 children enrolled as members. The bifurcation of the ESAF Balajyothi Clubs is as follows:

STATE	TYPE OF CLUB	NUMBER OF CLUBS	NUMBER OF STUDENTS
Kerala	Community-level Clubs	66	1,396
	School-level Clubs	217	9,026
	Tribal Children's Club	18	587
	Specially-abled Children's Clubs	17	571
Tamil Nadu	Community-level Clubs	116	3,184
	School-level Clubs	2	98
	Tribal Children's Clubs	8	300
	Specially-abled Children's Clubs	NA	NA

ESAF BALAJYOTHI STUDY CENTRES

Balajyothi Study Centres offer after-school educational support to rural children, helping them enhance their academic performance, strengthen foundational skills, and develop effective learning habits. ESAF Balajyothi currently operates 33 study centres across Tamil Nadu, with 830 children attending. At each centre, trained teachers offer daily guidance, assist with homework, conduct remedial classes, and organise learning activities that make education engaging and accessible. These centres aim to bridge gaps in school education, build confidence, and encourage a culture of consistent learning among children from underserved communities.



ESAF BALAYOTHI CLUB ACTIVITIES

ESAF BALJYOTHI CLUB MEETINGS

Regular club meetings form the backbone of the ESAF Balajyothi initiative, fostering vibrant activities and meaningful discussions among children. Each club meets once a month, guided by an activity-oriented curriculum designed to ensure structured learning and engagement. To enrich learning and personal growth, monthly sessions on specific themes are also organised for children, facilitated

by trained volunteers and Balajyothi coordinators, ensuring active participation, guidance, and sustained engagement at the grassroots level. In addition to regular sessions, the clubs observed important days such as World Environment Day, Independence Day, and other nationally significant occasions. Through Balajyothi Clubs, children find joy, express their culture, and come together as a community.



SPECIAL DAY OBSERVATIONS

Every month, ESAF Balajyothi clubs organise theme-based sessions and also observe special days with activities that are aligned with the objectives of each day. These sessions engage children in meaningful

learning experiences, foster awareness, creativity, and participation, and help reinforce the values and knowledge associated with the specific themes or special occasions. Important themes covered are as follows:

MONTH	THEME
January	Child protection
February	Mental health & stress management
March	Gender norms
April	Influence of social media
May	Drug awareness
June	Environment protection
July	Healthy habits
August	Social consciousness
September	Personality development
October	Response during emergencies
November	Financial literacy & resource management
December	Child rights

ESAF BALAJYOTHI CLUB ENVIRONMENT WEEK PROGRAMMES

ESAF Balajyothi celebrated Environment Week across Kerala and Tamil Nadu, engaging a total of 9,470 members across Kerala and Tamil Nadu in activities promoting environmental awareness and sustainability. In Thrissur, 2,950 members participated in interactive sessions, flash mobs, and other activities facilitated by volunteers and guests.

In Palakkad, 2,260 members took part in flash mobs, skits, and a pencil drawing competition. Following this, new Balajyothi clubs were formed. In Kozhikode, club activities included tree sapling distribution, cloth bags, and felicitation of organisations for climate action. In Malappuram, members planted saplings and organised exhibitions using inorganic waste to promote sustainability. In Tamil Nadu, members engaged in sapling planting and drawing competitions.



INDEPENDENCE DAY CELEBRATIONS

As part of Special Day Observances, Independence Day was celebrated at both the school and community levels. The celebrations included flag-hoisting ceremonies, parades, cultural performances and exhibitions, speeches by dignitaries, tributes to freedom fighters and community service activities

such as clean-up drives. These activities fostered a renewed sense of patriotism and national pride among ESAF Balajyothi members, better awareness of India's freedom struggle, encouraged community service and social responsibility, and promoted diversity and inclusivity.



ESAF BALAJYOTHI CHILDREN'S DAY PROGRAMMES

As part of the Children's Week celebrations, 110 Balajyothi Clubs organised programmes, reaching 6,250 members. Activities included art competitions such as drawing, storytelling, and quizzes, parent-

child interactive sessions, sticky note campaigns, talent shows, craft-making, rangoli competitions, speech and poetry writing, theatre workshops, folk song competitions, and other cultural events, providing members with opportunities for creative expression.



ESAF BALAJYOTHI NATIONAL READING DAY 2024

On 19 June 2024, National Reading Day was observed. ESAF Balajyothi promotes reading habit among members through its Balajyothi Libraries in Thrissur, Palakkad, and Tamil Nadu. These libraries enhance communication skills and contribute to the holistic development of members, serving as a vital resource

in an era dominated by digital media. As part of Vayana Vaaram (Reading Week), held from 19 to 25 June, various programmes were organised across ESAF Balajyothi clubs and centres in Thrissur, Palakkad, Malappuram, and Tamil Nadu. Activities included poster making, reading competitions, storytelling contests, quizzes, essay writing, speech competitions, news reading, poem recitations, literary acquaintance sessions, taste notes and book reviews.

ESAF BALAJYOTHI WATER TO EARTH CAMPAIGN

The Water to Earth Campaign was conducted in the Balajyothi club to raise awareness about the importance of conserving water and using natural resources efficiently. The initiative targeted both children and the general public, aiming to instill sustainable practices from a young age. Sessions

focused on practical demonstrations and discussions on water conservation techniques, rainwater harvesting, and the responsible use of natural resources. Participants were encouraged to reflect on their daily habits and adopt small yet impactful changes in their routines. During the campaign month, a total of 3,753 children actively participated, gaining knowledge about environmental stewardship and sustainable living.

ESAF BALAJYOTHI WORLD DISABILITY DAY

On 3 December 2024, ESAF Balajyothi observed World Disability Day with a special programme, inaugurated by Mrs Mareena Paul, Executive Director of ESAF Foundation. The event saw the active participation of 350 members, reflecting strong community engagement and solidarity. As part of the initiative,

an ESAF Balajyothi Club was established at CSI Karunalayam Special School, Aluva, enrolling 19 children. Additionally, three Balajyothi clubs were formed at Nirmal Jyothi Special School, Wayanad, with 30 children participating. These initiatives expanded the reach of Balajyothi to children with special needs, promoting inclusivity and providing opportunities for holistic development.



IIM-ESAF BALAJYOTHI FINANCIAL LITERACY INTERVENTION

The Indian Institute of Management, Kozhikode, in collaboration with ESAF Balajyothi, is implementing a comprehensive financial education programme aimed at developing financial literacy among students, with the support of ESAF Small Finance Bank. The project was inaugurated on 22 August 2024 at Silver Hills Higher Secondary School, Kozhikode, by Dr K Paul Thomas, Founder of ESAF Group of Social Enterprises and MD & CEO of ESAF SFB. The programme's lesson plan focuses on personal

income, responsible financial management, savings habits, and safety in the digital space. It is designed to impart knowledge in personal finance management and practical awareness. The Foundation has rolled out this programme across 34 schools in Kozhikode and Malappuram districts. Training sessions follow a structured plan consisting of six modules, activity-based worksheets, participatory theatre sessions and distribution of two money-saving boxes and a money tracker book for each student. One box is intended for saving for personal goals, while the other is designated for emergency expenses.



ESAF BALAJYOTHI LEADERSHIP DEVELOPMENT PROGRAMMES

LEADERSHIP CAMPS FOR ESAF BALAJYOTHI CLUB MEMBERS

During the reporting period, various leadership training camps were conducted at both club and district levels, attended by a total of 15,108 ESAF Balajyothi members. The trainings aimed to build self-confidence and self-esteem, equip members with essential leadership skills such as communication, problem-solving, and decision-making, encourage ownership of actions, foster teamwork and

collaboration, and promote personal growth through self-awareness and emotional intelligence. Sessions covered leadership development, effective communication, team-building, decision-making, and public speaking. As a result, members enhanced their self-esteem, discovered and nurtured their leadership potential, improved decision-making abilities, and strengthened communication and self-expression skills, empowering them to become future leaders and positive change-makers in their communities.



LEADERSHIP TRAINING FOR ESAF BALAJYOTHI CLUB LEADERS

Leadership-building sessions were organised for Balajyothi club officials across various districts. The sessions focused on developing effective leadership

skills, including communication, decision-making, and team management. A total of 120 Balajyothi club officials benefited from the programme, enhancing their capacity to lead clubs and its initiatives.

ESAF BALAJYOTHI EXAM PREPARATION WORKSHOPS

The ESAF Balajyothi Exam Preparation Orientation Sessions were conducted for club members across Kerala and Tamil Nadu to support children in achieving academic success and building a strong foundation for the future. Covering topics such as current social issues, self-awareness, personal growth, and healthy parent-child relationships, the sessions used interactive activities, real-life stories, and reflective exercises to engage students and promote resilience, confidence, and effective study habits. The programme aimed to provide academic support, improve performance, reduce exam-related stress, and address individual learning gaps. In 2024, a total of 19 sessions reached 1,981 children (17 sessions in Kerala with 1,835 participants and 2 sessions in Tamil Nadu with 146 participants) leaving a positive and lasting impact on their personal and academic development.

ESAF BALAJYOTHI CAREER GUIDANCE PROGRAMME

The ESAF Balajyothi Career Guidance Programme empowers children with the knowledge, skills, and confidence needed to explore career options and achieve their full potential. The sessions help students identify their strengths and weaknesses, make informed decisions about education and careers, build confidence, and develop essential life skills such as communication, problem-solving, and teamwork. In 2024, the programme reached a total of 697 children across Kerala through multiple sessions in various districts. By providing guidance, fostering clarity in career goals, and enhancing self-confidence, the initiative has helped children strengthen their aspirations and prepare effectively for future academic and professional opportunities.

ESAF BALAJYOTHI EXPOSURE VISITS

The ESAF Balajyothi Exposure Visits provide children with enriching experiences that foster cognitive, emotional, and social development. The programme broadens horizons, encourages learning beyond the classroom, inspires curiosity, builds confidence, and develops life skills such as adaptability, resilience, and teamwork.

In 2024, a total of 43 tribal students visited the Kerala Legislative Assembly, observing proceedings and interacting with the Hon. Chief Minister, the Hon. Minister for Tribal Welfare, the Hon. Speaker, the Hon. Leader of the Opposition and other dignitaries. During the visit, they raised concerns about hostel facilities, including drinking water supply and repairs of lights and fans. The meeting prompted immediate action to resolve the issues.





Additionally, 101 students from the Mundur and Ayakkad clubs visited IIT Palakkad, gaining firsthand exposure to higher education and technology environments. This visit allowed them to explore academic and research facilities, sparking curiosity about science, technology, and higher learning opportunities. The 'Know Your Bank' programme is a special exposure visit for ESAF Balajyothi members, during which they visit ESAF SFB branches. Branch heads conduct interactive sessions on banking operations and financial literacy, helping children understand savings, transactions, and basic banking concepts. Collectively, these initiatives enhanced children's knowledge, confidence, creativity, and practical skills, leaving a lasting impact on their personal growth and aspirations.



ESAF BALAJYOTHI SCHOLARSHIP

Balajyothi Club members who achieved high marks in their 10th and 12th grade examinations were awarded the ESAF Balajyothi Scholarships. A total of 200 students from Kerala and Tamil Nadu, all members of Balajyothi Clubs, received this recognition. The selection criteria for the scholarships also included their socio-economic backwardness and active participation in Balajyothi Club.



ESAF BALAJYOTHI SPORTS COACHING

During the reporting year, ESAF Balajyothi provided sports coaching to 375 children from one college and seven schools, focusing on sports development and skill enhancement. Coaching sessions included conflict management, team building, healthy habits with an emphasis on discipline, healthy competition, and leadership skills. The programme also aimed to foster self-confidence, resilience, and a collaborative spirit, ensuring children benefit from both physical and personal growth.



ESAF BALAJYOTHI 2024 SUMMER CAMP, MERAVIGLIA 2024

ESAF Balajyothi 2024 summer camp, Meraviglia 2024, focused on the holistic development of ESAF Balajyothi children, promoting social skills, resilience, independence, and confidence. Held in collaboration with schools and community partners, the two-day camp centred on the theme “Child-friendly Family” with four sub-themes: Family Relationships, Child Safeguarding, Impact of Social Media, and Resource Mobilisation & Management. Children were organised into four age groups: Sub Junior (Classes 1–3, Aampal), Junior (Classes 4–6, Chembakam), Senior (Classes 7–9, Kani Konna), and Super Senior (Classes 10–12, Raja Malli). Trained volunteers conducted interactive sessions, fostering learning, peer interaction, and personal growth. In 2024, ESAF Balajyothi conducted 67 summer camps across Kerala and Tamil Nadu, reaching 6,756 children. Participants expressed high satisfaction with the programme. The programme fostered positive changes in attitudes and awareness among participants and stakeholders, emphasising holistic development and community involvement.



ESAF MERAVIGLIA 2024 IN TRIBAL AREAS

In Palakkad district, four camps were held exclusively for tribal children in Attapadi, organised in partnership with the State Tribal Department and the Mahila Samukhya Society. In Agali, a camp was jointly arranged with the Mahila Samakhya Society, marking ESAF Foundation's first summer camp exclusively for tribal children, with active involvement from local agencies. These camps led to the formation of ESAF Balajyothi clubs in tribal areas, providing ongoing support and a structured platform for learning beyond the summer programme.



ESAF MERAVIGLIA 2024 FOR SPECIALLY GIFTED CHILDREN

In Thrissur, ESAF Foundation conducted a summer camp in collaboration with the Thrissur Block Resource Centre, specifically designed for specially-abled children. As many as 76 specially gifted children attended the camp. This was the first summer camp by the ESAF Foundation exclusively for specially-abled children.



ESAF BALAJYOTHI APEX BODY AND CLUB STRUCTURE

During the reporting year, focus was given to strengthening the structure of ESAF Balajyothi Clubs. Cluster and district-level meetings were conducted regionally, resulting in the election of cluster and district-level committees and leaders, including President, Vice-president, Secretary, Joint Secretary, and Treasurer. These leaders are responsible for ensuring better coordination, active participation, and effective implementation of all programmes.

A three-tier system has been planned for ESAF Balajyothi student bodies, comprising cluster/zonal-level, district-level and state-level committees. This structure provides a clear framework for leadership development, community engagement, and the smooth functioning of club activities. A state-level assembly is scheduled to be held in the next financial year to elect the state leaders of Kerala.



CASE STUDIES

EMPOWERING TRIBAL CHILDREN THROUGH ADVOCACY AND EXPOSURE



BACKGROUND: The ESAF Balajyothi club members and Vettilappara Pre-matric Hostel students, comprising tribal children, faced numerous challenges in their hostel, including inadequate drinking water, drainage issues, and a shortage of basic amenities.

OBJECTIVE: To empower the tribal children to voice their concerns and advocate for their rights, and to provide them with an exposure to the democratic process and governance.

INTERVENTION: The ESAF team arranged a visit for the Balajyothi club members and hostel students to the Kerala Legislative Assembly in Thiruvananthapuram. The visit included:

1. Observing an assembly session
2. Meeting with the Chief Minister of Kerala
3. Interaction with the Speaker of the Legislative Assembly, Opposition Leader, and Minister for the Welfare of Scheduled Castes, Scheduled Tribes, and Backward Classes

OUTCOME: During their interaction with Minister Sri O R Kelu, the students shared their concerns and challenges faced at the hostel. The Minister promptly responded by contacting the Department Director and instructing them to address the issues.



IMPACT:

1. Empowerment: The tribal children gained confidence and experience in advocating for their rights and voicing their concerns.
2. Exposure: The visit provided a unique opportunity for the children to witness the democratic process and governance firsthand.
3. Problem-solving: The Minister's prompt response and instruction to address the issues demonstrated the effectiveness of advocacy and the importance of holding authorities accountable.

LESSONS LEARNED:

1. Empowering marginalised communities: Providing platforms for marginalised communities to voice their concerns and advocate for their rights is crucial for promoting social justice and equality.
2. Exposure and education: Exposure to governance and democratic processes can educate and

empower individuals, especially from marginalised communities, to participate in decision-making processes.

3. Advocacy and accountability: Effective advocacy and holding authorities accountable can lead to tangible solutions and positive change.

RECOMMENDATIONS:

1. Regular exposure visits: Organise regular visits to governance institutions and democratic processes to educate and empower marginalised communities.
2. Capacity building: Provide training and capacity-building programmes for marginalised communities to enhance their advocacy and problem-solving skills.
3. Collaboration and partnerships: Foster partnerships with governance institutions, civil society organisations, and community groups to promote social justice and equality.

CULTIVATING HOPE

At Chennara-Perunthuruthi A.M.L.P. School, something remarkable sprouted during the Balajyothi Summer Camp 2025. With support from ESAF Foundation and HealthBridge Foundation of Canada, the school witnessed a little green revolution on its campus.

The thematic programme "Good Food, Good Health" introduced the students to the world of organic farming. Guided by teachers, farmers, and experts from the Foundation, the children prepared the soil, planted seeds, watered, weeded, and cared for the garden until it blossomed into rows of green chili, bird's eye chili, tomatoes, beans, and spinach.

The highlight came on the camp's closing day: a joyful harvest celebration. Freshly picked vegetables were used to prepare the midday meal, and the children tasted food they had grown with their own hands.

The project began with an awareness session on nutrition and organic farming. Inspired, the children volunteered to build the garden themselves. The ESAF Foundation supplied seeds, compost, tools, and water systems, while the Mangalam Grama Panchayat and Department of Agriculture added further support. What started inside a simple polyhouse expanded into a thriving, sustainable vegetable garden.

KEY OUTCOMES:

- Children gained awareness of food security, sustainability, and overall well-being.
- Parents and teachers recognised the initiative as a transformative learning model.
- Students harvested over 2 kg of vegetables every week.
- Break-time snacks were replaced by fresh salads made from their garden.
- The children experienced a sense of ownership and joy from seeing their effort turn into food.

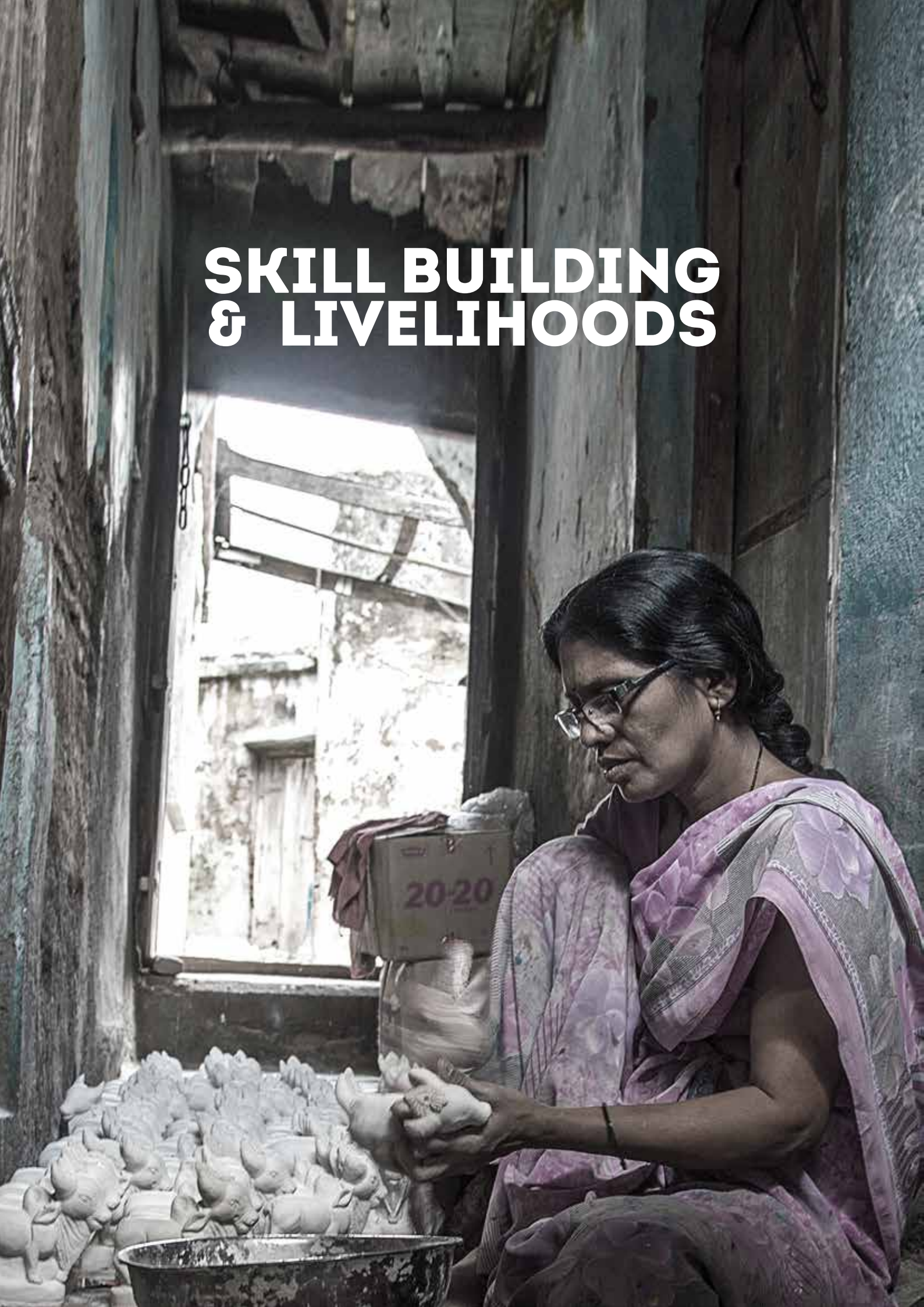
This was planting values of health, self-reliance, and responsibility towards the earth. It is a model of pride, a living classroom, and a glimpse of a greener, healthier future.

SDGs covered:





SKILL BUILDING & LIVELIHOODS



Across India's rural and semi-urban regions, women and young people often carry ambitions that far outpace available opportunities. ESAF Foundation works to bridge this gap by equipping individuals from marginalised communities with the skills, resources, and guidance they need to thrive. Through targeted

training for enterprise development and tailored advisory services, the Foundation helps transform potential into practice. Our programmes strengthen local expertise in agriculture, livestock management, and clean energy, turning learning into livelihoods and entrepreneurship into lasting stability.

OUR IMPACT



ESAF SKILL LEAP (LIVELIHOODS & ENTREPRENEURSHIP ACCELERATION PROGRAMME)

ESAF Skill LEAP is a flagship initiative of ESAF Foundation dedicated to creating sustainable livelihoods for marginalised women. More than a conventional skill-training effort, Skill LEAP integrates entrepreneurship mentoring, market access, and financial linkages, enabling women to transform their talents into profitable and scalable businesses. Anchored in ESAF's mission of promoting economic independence, social equity, and financial inclusion, the programme directly addresses the barriers women face in turning their skills to enterprise.

Many women already possess vocational abilities but are often unable to convert them into income-generating ventures due to limited market access, financial constraints, and insufficient business exposure. Skill LEAP bridges these gaps through a holistic, ecosystem-driven approach:

1. **Skill Development** – Women undergo structured vocational training tailored to local demands and emerging market trends. The programme focuses on building both technical and soft skills in vocational trades. Training is delivered at two progressive levels: skilling and up-skilling.
2. **Follow-up:** This stage provides continuous follow-up support for women who have attended skill training, helping them to assess their current situation and specific needs. The sessions are designed to guide women as they begin their entrepreneurial journey, offering them the space to clarify doubts and overcome uncertainties.
3. **ESAF Udyami – A programme for Entrepreneurship Acceleration:** This initiative supports women entrepreneurs in standardising their micro-businesses through structured mentoring, market linkage (including networking and ESAF Mahilodaya exhibitions), basic accounting, branding, packaging and licensing, financial access, and continuous handholding.

By combining skills, strategy, and support systems, ESAF Skill LEAP empowers women to move from livelihood insecurity to entrepreneurial success and long-term financial safety. ESAF Foundation conducts its skill development programmes in three phases. The initial phase focuses on awareness building and upskilling through targeted training sessions. In the second phase, participants are identified for further guidance and supported through mentoring and follow-up meetings. The final phase, through the advanced ESAF Udyami programme, provides long-term handholding and support, helping participants professionalise their ventures, access finance, and scale their businesses sustainably.

SKILL TRAININGS

In 2024–25, ESAF Foundation strengthened its Skill LEAP programme by conducting 185 training programmes across Kerala, Tamil Nadu, Karnataka, and Telangana, empowering 6,460 women with vocational and entrepreneurial skills. The trainings were designed around high-demand sectors such as food and agro processing, tailoring and hand embroidery, crafts including jewellery making, bamboo crafts, umbrella making, eco-printing and paper bag making, as well as personal care and hygiene products, ensuring that participants gained practical knowledge aligned with local market needs. To maintain quality and sustainability, the programmes were implemented in collaboration with experienced partners, while the ESAF Foundation renewed its recognition as a Professional Training Associate (PTA) with Khadi and Village Industries Commission (KVIC). Through this integrated approach, ESAF Foundation continued to foster women's economic empowerment and build pathways toward sustainable livelihoods. During 2024–25, the Skill LEAP programme reached women across three states. In Kerala, 119 training programmes were conducted, benefitting 3,746 participants. In Tamil Nadu, 65 programmes were held, equipping 2,684 women with market-relevant skills. The initiative was also extended to Telangana, where one training programme supported 30 participants.



FOLLOW UP MEETINGS

As part of the Skill LEAP journey, ESAF Foundation organised twenty structured follow-up meetings across Thrissur, Palakkad, and Ernakulam in Kerala; Ramanathapuram, Chennai, Villupuram, and Tenkasi in Tamil Nadu; and Shahapur in Karnataka, reaching 716 women who had previously participated in skill training programmes. These gatherings served as more than routine check-ins; they provided a collaborative platform for participants to share their experiences, discuss practical challenges, seek clarifications, and explore their entrepreneurial aspirations. During the sessions, women reflected on the skills they had acquired, including food processing, tailoring, crafts, and production of personal care products, and discussed strategies for translating these skills into viable income-generating activities. They also articulated their expectations of ESAF, such as guidance on market access, financial support, and business development mentoring. A key feature of the meetings was the certification of participants who successfully completed KVIC-accredited training, providing official recognition and boosting their confidence. The follow-ups also enabled ESAF Foundation to identify common hurdles, such as limited market linkages, resource constraints, and operational challenges, allowing the organisation to provide targeted handholding support and tailored interventions to strengthen women-led enterprises.



ESAF MAHILODAYA

ESAF Mahilodaya provides Skill LEAP-trained women entrepreneurs with marketing and business exposure opportunities by enabling them to participate in exhibitions and events across various locations. In 2024–25, Skill LEAP participants gained real-world experience through 22 exhibitions at local and central levels, creating platforms to showcase and sell their products. A total of 110 women entrepreneurs, along with ESAF Foundation's training centres, participated in these events, collectively generating over Rs 10,00,000 in revenue. Festive seasons offer particularly vibrant opportunities: during Onam, 16 exhibitions across Kerala highlighted products ranging from food items to crafts, while Christmas exhibitions in Thrissur and Kozhikode provided additional visibility. The ESAF Mahilodaya Pavilion at Harfest 2024 featured 18 women entrepreneurs, connecting them to new audiences and potential buyers. Regional initiatives included a Pongal exhibition in Tamil Nadu and participation in the Vanchikulam Fest organised by the Thrissur Municipal Corporation. A central-level ESAF Mahilodaya exhibition in Thrissur brought together 21 women entrepreneurs, showcasing a diverse array of products such as dresses, pickles, curry powders, pappads, millet-based items, wine, crochet and macramé, chips, mural paintings, and craft works. These events enhanced sales, boosted confidence, honed entrepreneurial skills, and strengthened the visibility of women-led enterprises, reinforcing Skill LEAP's objective of fostering sustainable livelihoods and market-ready entrepreneurship.



ESAF UDYAMI: ADVANCED ENTREPRENEURSHIP ACCELERATION PROGRAMME

ESAF Udyami is an advanced entrepreneurship acceleration programme designed to support women in transforming their micro-enterprises into fully professionalised and compliant businesses. The programme offers hands-on training and continuous handholding in critical areas such as legal compliance, accounting, product packaging, branding, marketing, and access to finance. Participants also benefit from mentorship and practical guidance on business planning, digital tools, and operational management, enabling them to scale their ventures sustainably. By combining skill development with strategic support, ESAF Udyami empowers women to not only grow their businesses but also gain the confidence and knowledge to navigate the challenges of entrepreneurship, turning their micro-enterprises into thriving, formalised enterprises. During the reporting period, ESAF Udyami successfully conducted two batches of training for 73 women entrepreneurs from Thrissur, Palakkad, Ernakulam, Malappuram, Kozhikode, and Kottayam. Participants received comprehensive training, mentorship, and handholding support, enabling them to professionalise their ventures and adopt sustainable business practices.



ESAF UDYAMI AWARDS 2025: CELEBRATING WOMEN ENTREPRENEURS

The ESAF Udyami Awards 2025 celebrated the determination, innovation, and resilience of women entrepreneurs, including ESAF Sangham members and women trained under ESAF Skill LEAP, who have successfully transformed their skills into thriving businesses through ESAF Foundation's Entrepreneurial Development Programmes and Udyami initiatives. During the reporting period, a total of 129 applications were received from Kerala, Tamil Nadu, and Madhya Pradesh, from which 14 finalists were shortlisted based on index scores. An expert panel of jury members carefully evaluated the nominees.



THE WINNERS OF THE ESAF UDYAMI AWARDS 2025 WERE:

- Winner : **Jiji V D – Sree Bhadra Food Products**
- First Runner-Up : **Aswathy Maneesh – MA3 Boutique**
- Second Runner-Up : **Kamarunnisa K K – Melayil Food Products**
- Emerging Entrepreneurs : **Ninu Denny – Maria Goretti Foods; Shiji C Balakrishnan – Shiji's Amma Food Products**
- Special Jury Award : **Sandhya K – Diamond Fashion & Designs**

Through these awards, ESAF Foundation aims to recognise entrepreneurial excellence and encourage women to continue scaling their ventures.

CASE STUDIES

JIJI VD - FROM EMPLOYMENT TO ENTREPRENEURSHIP



At 44, Ms. Jiji VD was doing what many working mothers do-juggling long shifts as a temporary staff member at the High Court Society while caring for her

family. Life was steady, but it left little space for her own aspirations.



Her turning point came in February 2024, when she joined a curry powder making training at ESAP's Training Centre in Aluva, conducted with the Khadi & Village Industries Commission (KVIC). The sessions, combined with the encouragement of peers, gave her the confidence to imagine a future beyond employment.

She started small, using her domestic mixer to prepare curry powders at home and sharing them with friends and family. The response was overwhelmingly positive. Yet, doubts lingered from some quarters: why leave a job for something so uncertain? Jiji refused to be discouraged. She registered her venture as Sreebhadra Food Products, complied with all legal formalities, and began expanding her reach.

Her persistence paid off. By distributing samples to government and private offices, she secured bulk orders. As demand grew, she rented a shop in Njarackal and took a Rs 7 lakh loan to purchase industrial grinders and packaging equipment. She soon added pickles to her product line, another skill she had learned at ESAF's training.

Being a single parent, the transition was far from easy. But Jiji leaned on the confidence she had gained from her training and the unwavering support of her

father, Mr. Dinesan V. K. Today, she works tirelessly, day and night, and is preparing to hire an assistant so she can focus more on marketing and scaling up production.

Her grit and determination were recognised in 2025, when she was named the Winner of the first ESAF Udyami Awards.

"Now I am working day and night. With the machinery in place, I can produce more in less time," says Jiji, reflecting both her exhaustion and pride.

Jiji's journey is proof of what happens when skill development meets resilience. From a salaried employee to an award-winning entrepreneur, her

story embodies the courage and confidence that ESAF's programmes aim to nurture—turning dreams into thriving enterprises.

NINU DENNY – FROM HOMEMAKER TO ENTREPRENEUR

In the quiet village of Mattoor, Ernakulam, 37-year-old Ninu Denny managed a busy household of six. For years, her days revolved around family responsibilities, but she carried a quiet dream—to create something of her own and contribute financially to her family.



That dream began to take shape in February 2024, when she joined ESAF Foundation's KVIC-certified skill training on masala powder making at Aluva. The training, followed by a pickle-making workshop, gave her both the skills and the courage to step into entrepreneurship.

Ninu started small, producing curry powders, roasted coconut, and millet-based products from her kitchen. She registered her brand "Myrrh", completed FSSAI, packaging, and Udyam certifications, and began selling to friends and neighbours. The response was encouraging, and her confidence grew.

With guidance from ESAF Udyami, she learned branding, marketing, and enterprise management. Platforms like ESAF Mahilodaya and Onachantha gave her wider visibility and new customers. The turning point came on 14 September 2024, when she opened her shop, Maria Goretti Foods, in Kanjoor, Kalady. Her shelves offered curry powders, pickles, dry fruits, and millet snacks—products that soon brought her a steady monthly income of around Rs 50,000.

Her success transformed not just her life but her family's. At a gathering, she overheard her husband telling a friend, "Her business now takes care of our daily needs, giving me time to focus on relocating my electrical shop." For Ninu, it was proof that her hard work had made a real difference.

Today, she goes beyond her own enterprise—supporting other women by featuring their products in her shop. Her achievements also brought her recognition, including an invitation to inaugurate an ESAF SFB branch, where she met the Bank's founder MD & CEO, Mr. K. Paul Thomas.

From a homemaker to a thriving entrepreneur, Ninu Denny's journey is proof that determination, learning, and community support can turn aspirations into lasting impact.

SAJITHA BABURAJAN – A LEADER TURNED ENTREPRENEUR

For years, Sajitha Baburajan was known as the president of Nadathara Gram Panchayat, a respected community leader. But when her term ended, she chose a very different path—turning her lifelong passion for cooking into a business.



Sajitha had always loved experimenting with flavours, but the turning point came when she joined ESAF Foundation's skill training sessions in curry powder and pickle making at the Multi-Disciplinary Training Centre (MDTC) in Nadathara. Conducted under ESAF Bank's CSR initiative in association with KVIC, the training gave her the technical know-how and confidence to take her first steps as an entrepreneur.

She started small, preparing curry powders and pickles from her kitchen and selling them to friends. Word spread quickly, and soon she was receiving orders through extended networks. Today, her products, branded as "Fresh Pick", are in demand not just locally but also among customers traveling abroad who carry her unique pickles with them. Event management companies, too, now place bulk orders for her products.

Sajitha has completed all the necessary licenses and registrations, ensuring her venture is ready for growth. At 47, she lives in Nadathara with her husband, son, and father-in-law, who have all stood firmly behind her in this journey. She credits ESAF Foundation for not only training and mentoring her but also helping her access quality packaging materials that gave her products a professional edge.

Her story is one of reinvention and resilience. From public service to entrepreneurship, Sajitha has shown that with the right skills and determination, new beginnings are always possible. Her journey inspires other women to see food processing not just as a household skill but as a thriving business opportunity.

ANJU SUMESH: SWEETNESS OF SUCCESS

Mrs. Anju Sumesh, a homemaker turned entrepreneur, realised her business dreams with the support of the ESAF family.

Coming from a financially struggling background, Anju and her children found it hard to make ends meet with just her husband's income. During this difficult time, she became part of ESAF by joining the Sreelakshmi Sangam under the ESAF Small Finance Bank branch at Thenkurissi, Palakkad. Through this, she secured an Income Generation Loan (IGL) of Rs 1,00,000, which she invested in her jaggery brand, HIMAM Products.



Her turning point came when she attended a skill training programme under the LEAP Project by ESAF Foundation. The programme broadened her perspective and gave her the confidence to expand her business. She set up a production unit in front of her house along with a small outlet, gradually building a loyal customer base.

ESAF Foundation also guided her in obtaining crucial licences such as the FSSAI, MSME Udyam, and Panchayat permits. She gained recognition at the Mahilodaya Exhibition organised by ESAF Foundation, where her efforts were appreciated by Mr K. Paul Thomas (Founder, MD & CEO of ESAF Small Finance Bank).

Today, Anju earns between Rs 70,000 and Rs 85,000 per month and has created employment for four other ESAF Sangam members. She is in the process of acquiring a GST licence, after which she plans to sell her products through CEDAR Retail Pvt. Ltd. Always future-focused, Anju aspires to convert her private venture into a co-operative society that brings together her ESAF Sangam members under collective leadership.

Innovation has been central to her growth. She has already replaced plastic packaging with cost-effective, eco-friendly paper alternatives, improving both product quality and sustainability. Recently, she had the opportunity to meet the Honourable Prime Minister of India at the Grameen Bharat Mahotsav 2025 in Delhi, a proud moment that reflected how far her journey has taken her.

Today, Anju stands as the pride of Thenkurissi Panchayat and an inspiration to many women aspiring for financial independence. With ESAF's continued support, her story reflects the true essence of ESAF's vision of empowering marginalised communities through entrepreneurship.

DDU-GKY: SKILLING FOR YOUTH

The Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), a flagship skill training and placement programme under the under the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) of the Ministry of Rural Development, Government of India, aims to equip poor rural youth with market-relevant skills and ensure gainful, wage-based employment. As an accredited Programme Implementing Agency, ESAF Foundation has been entrusted with mobilising, training, and placing young people from marginalised communities. During the reporting year, the foundation continued to create pathways for economic independence by providing structured training, exposure, and assured job opportunities, enabling rural youth to step into sustainable careers while contributing to the larger vision of inclusive growth.

BATCH REPORT - PHASE 4							
BATCH NO	TRADE NAME	BATCH START DATE	CLOSURE DATE	TRAINED	ASSESSED	CERTIFIED	AP-POINTED
Batch16	Credit Processing Officer	27/09/2023	22/04/2024	24	24	24	5
Batch17	Credit Processing Officer	07/11/2023	13/06/2024	29	29	27	6
Batch18	Credit Processing Officer	25/01/2024	18/09/2024	19	19	18	4
Batch19	Credit Processing Officer	09/03/2024	16/10/2024	22	22	22	2
TOTAL				94	94	91	17

BATCH REPORT - PHASE 6							
BATCH NO	TRADE NAME	BATCH START DATE	CLOSURE DATE	TRAINED	ASSESSED	CER-TIFIED	AP-POINT-ED
Batch 13	Credit Processing Officer	30/03/2024	04/11/2024	23	21	20	9
Batch 14	Credit Processing Officer	25/04/2024	07/12/2024	26	26	23	9
Batch 15	Credit Processing Officer	22/05/2024	08/01/2025	29	28	23	8
Batch 16	Credit Processing Officer	08/07/2024	12/02/2025	26	26	26	4
Batch 17	Credit Processing Officer	04/10/2024	17/04/2025	29	30	30	4
TOTAL				133	131	122	34
GRAND TOTAL: 9 BATCHES				227	225	213	51

SDGs covered:



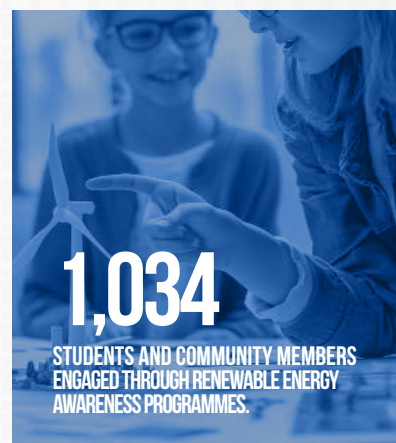
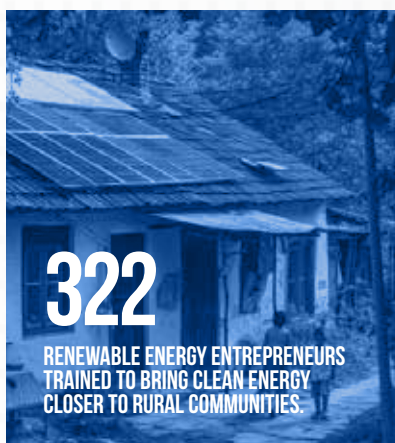
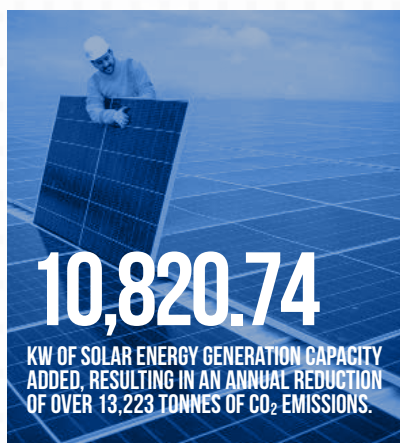
ENVIRONMENT



Rural communities are the first to feel the impacts of climate change, including poor agricultural yield due to longer dry spells, rising living costs and growing uncertainty around energy access and use. ESAF Foundation responds by helping communities adopt solar power, switch to clean fuels and build climate-

smart livelihoods. These are practical, everyday shifts that improve lives. Lasting change begins when people lead and when solutions fit the realities they live with.

OUR IMPACT



ESAF URJABANDHU

ESAF Urjabandhu Entrepreneurship Training Programme, a CSR initiative by ESAF Small Finance Bank, aims to develop a network of energy entrepreneurs, thereby boosting the adoption of clean energy and creating livelihood opportunities for local youth. Currently operating in two states in collaboration with the Ministry of Micro, Small & Medium Enterprises, Government of India, the programme offers specialised training in solar PV system design, installation, and maintenance. It also conducts awareness sessions on renewable energy entrepreneurship, particularly engaging youth and aspiring technicians. ESAF Foundation trains local electricians as part of the training to ensure that doorstep solar energy services are available at the community level, making clean energy solutions more accessible and reliable. By building a skilled network of solar professionals, the programme promotes sustainable energy solutions while fostering inclusive development in rural and semi-urban communities.

URJABANDHU TRAINING

Urjabandhu Trainings are conducted at two levels. Level 1 focuses on Solar Rooftop Installation, providing foundational skills in system design, installation, and maintenance of solar PV systems. Level 2 covers advanced technologies, including Hybrid Solar PV Systems, EV Charging Stations, and other emerging renewable energy solutions, preparing participants for more complex energy projects and sustainable solutions.



ESAF Urjabandhu Entrepreneurship Training Programme Level 1, conducted multiple batches of five-day residential training on Solar PV System Installation and Maintenance in Kerala and Tamil Nadu, in association with MSME, Government of India, which also provides certification to participants. In Kerala, 18 participants attended the programme from August 27 to 31, 2024 and 25 participants from December 04 to 08, 2024 both at Mithradham Renewable Energy Centre, Aluva. In Tamil Nadu, 16 participants were trained from 8 to 12 July 2024, and 25 participants from 28 January to 1 February 2025, both at NIRE Solutions, Salem. Led by professional trainers, the training combined theoretical knowledge with hands-on practice, covering system design, installation, and servicing of solar PV systems, and included site visits to reinforce practical learning. In total, 84 participants were trained across both states.



The Urjabandhu Advanced Training Level 2 comprised a three-day programme on Hybrid Solar PV Systems, held from 6–8 February 2025 at the Mithradham Renewable Energy Institute. Attended by 27 Urjabandhus who had completed Level 1 training, the programme enhanced their technical skills, preparing them for advanced solar energy projects and strengthening their contribution to sustainable energy solutions under the Urjabandhu initiative.



AWARENESS PROGRAMMES FOR STUDENTS

ESAF conducted awareness sessions and skill development programmes in ITI and Polytechnic colleges to inspire graduates to explore opportunities in energy entrepreneurship, particularly in the solar energy sector. During the year, 900 students participated in these initiatives, which included skill training on energy-efficient products and solar technology, as well as Renewable Energy Entrepreneurship awareness sessions across institutions in Kerala and Tamil Nadu. These programmes provided participants with knowledge of the renewable energy industry, career pathways, and entrepreneurship opportunities, while also connecting them to job fairs and skill development resources. Through these efforts, ESAF has successfully fostered interest in sustainable energy ventures and laid the foundation for promising careers in clean energy.



MARKET LINKAGE

To strengthen the entrepreneurial journey of Urjabandhus, ESAF has been creating strategic platforms that connect trained energy entrepreneurs with solar industry manufacturers, financial institutions, and compliance support networks. A Market Linkage Workshop was held on April 30, 2024 at MSME-DI, Thrissur, which brought together 18 trained entrepreneurs from across Kerala. The one-day workshop provided in-depth sessions on interaction with companies, KVIC schemes, MSME policies, and solar product segments, equipping participants with practical knowledge to access finance, register their enterprises, and expand market opportunities. Through such initiatives, ESAF ensures that Urjabandhus are not only technically skilled but also well-connected to real market opportunities that will sustain their renewable energy ventures.



ESAF URJABANDHU EXCELLENCE AWARDS 2025

As part of the ESAF Urjabandhu programme, the Excellence Awards 2025 were announced on ESAF's 33rd Foundation Day, held on 8 March 2025. The ESAF Urjabandhu Excellence Awards celebrate the remarkable achievements of solar entrepreneurs who have made significant contributions to the green energy sector. Beyond recognising outstanding entrepreneurship, the awards inspire aspiring ESAF Urjabandhus to develop their own sustainable energy ventures. In 2025, the awardees included Mr. Dinesh K of Dakshin Energy Solutions LLP, Palakkad (Gold Category), Mr. Jijesh K of Sun Beats, Palakkad (Silver Category), Kerala Solar Energy Bunk LLP, Thrissur (Emerging Solar Enterprise), and Mrs. Nesla P. K of Dynzs Power, Thrissur (Emerging Woman Entrepreneur).



CASE STUDIES

THE INSPIRING JOURNEY OF MR SHONY PAUL

At 39, Mr Shony Paul returned to Thrissur after spending 13 years working in the Gulf. Like many returnees, he faced the uncertainty of starting afresh in his homeland. Rather than slipping back into routine work, he chose a different path that combined livelihood with purpose.



In 2023, Shony enrolled in ESAF's Urjabandhu Batch 7, where he trained in solar energy system design, installation, and maintenance. The programme not only equipped him with technical skills but also gave him the confidence to venture into entrepreneurship. Soon after, he launched KPMJ, a solar enterprise in Varanthurapally, dedicated to bringing clean energy solutions to local households and businesses.

Shony patiently explained the technical and financial benefits of solar energy to his clients, building trust and breaking down misconceptions. His persistence paid off. Within a short time, he had installed more than 80 kW of solar power systems.

Shony's transformation from a trainee to a successful entrepreneur illustrates how education, perseverance, and innovation can drive both environmental progress and business success.

SHINING BRIGHT IN SOLAR ENTREPRENEURSHIP

At 33, Mrs Nesla P.K. of Thrissur was balancing life as a mother of three with her dream of putting her engineering degree to meaningful use. When she came across the ESAF Urjabandhu programme, she saw the perfect chance to step into a field that combined her technical background with her passion for sustainability.

Joining Batch 9 of Urjabandhu, Nesla trained in solar energy systems and quickly transformed her learning into action. Soon after completing her course, she founded Dynzs Power and secured MSME Udyam registration, making her one of the first women entrepreneurs from the programme to formalise her business.

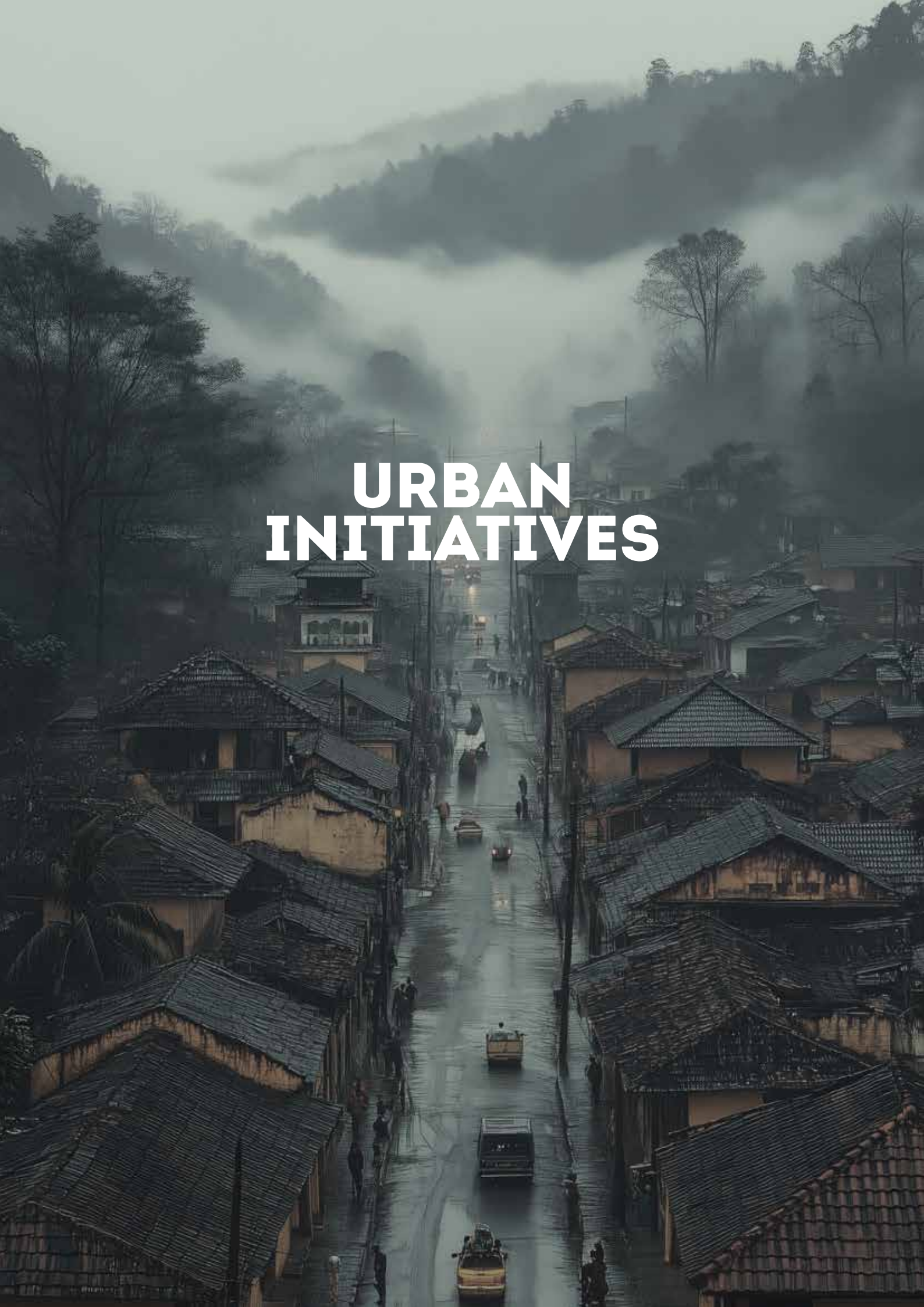


Her progress was swift. In just a short span, Nesla successfully executed multiple solar projects across Thrissur, with a total installation capacity of 38 kW. Beyond numbers, each project she delivered symbolised a bigger statement that women can lead in technology-driven enterprises, and that clean energy can be both a viable livelihood and a service to society.

Nesla's story is one of determination and courage—the courage to step into a male-dominated sector, and the determination to create a sustainable future for her community. As a trailblazer for other women entrepreneurs, she is not only lighting homes with solar power but also lighting the way forward for many others like her.

SDGs covered:



A high-angle, vertical photograph of a narrow, wet street in a traditional town. The street is flanked by buildings with dark, tiled roofs. In the distance, a central tower or gatehouse is visible. The street is wet, reflecting the light, and there are a few cars and pedestrians. The background is a misty, hilly landscape with trees. The overall mood is atmospheric and somewhat somber.

URBAN INITIATIVES

Urban growth in India brings both opportunities and challenges, making it essential to integrate inclusion, resilience, and equity into city systems. ESAF Foundation collaborates with Urban Local Bodies, planning departments, and civil society to enhance urban development through inclusive public

space design, sustainable mobility, and participatory planning. The interventions prioritise vulnerable groups—including differently-abled individuals, children, street vendors, and non-motorised commuters—ensuring cities are safe, accessible, and responsive for everyone.

OUR IMPACT



LIVABLE CITIES INDIA

The Livable Cities India project, implemented by ESAF Foundation, is structured around four programme areas—Open Public Spaces, Streets, Markets, and Urban Agriculture—integrating physical improvements with policy advocacy to foster resilient, inclusive, and sustainable urban environments. During the reporting period, ESAF Foundation undertook extensive initiatives across multiple cities, combining infrastructure development, community engagement, and policy intervention to ensure accessibility, inclusivity and long-term sustainability. The Foundation actively engaged with government departments, elected representatives, and policymakers to facilitate approvals, mobilise resources, and align interventions with city master plans and broader urban planning policies.

OPEN PUBLIC SPACES

In Open Public Spaces, ESAF revitalised parks and community areas to enhance accessibility, safety, and usability. Eight Open Streets events in HSR Layout, Bengaluru engaged over 1,000 residents, including women, children, youth, the elderly, low-income communities, and persons with special needs, complementing the Bangalore Development Authority's Draft Revised Master Plan 2041, which outlines provisions for new green spaces and civic amenities. Cycle Day events and the Active and Safe Routes to School (ASRTS) programme promoted safe school zones, cycling, and active community participation.



In Kozhikode, accessibility upgrades at Beypore, Gotheeswaram, and Chaliyam beaches are projected to raise weekly footfall from 3,000–4,000 to 10,000–20,000, directly benefiting approximately 1,000 persons with special needs and 2,000 local residents. ESAF's policy advocacy with the government helped in the allocation of Rs 26 crore for beaches and Kolathara Abdurahman Park and Rs 43 crore for inclusive parks, open gyms, and beach infrastructure. The Beach for All campaign engaged 600 participants, including 280 persons with special needs, while the Park Reclaiming Initiative at Nehru Municipal Park transformed a neglected area into a productive organic farm through active community involvement and collaboration with the Department of Agriculture.

In Guwahati, Nehru Park was upgraded with tactile paths and accessible washrooms at a cost of Rs 11.68 crore, while the Botanical Garden received Rs 58.63 crore for wheelchair-accessible walkways, yoga spaces, and toilets. Shradhanjali Kanan was enhanced with inclusive gym equipment, and five neighbourhood parks were allocated for redevelopment. Under AMRUT 2.0, ESAF's advocacy helped to invest Rs 5.04 crore by the Guwahati Metropolitan Development Authority (GMDA) in Swahid Udyan and Jorpukhuri Park, improving entrances, jogging tracks, play areas, open gyms, and rejuvenated ponds. In Malappuram, the 33rd Beach for All campaign at Padinjarekkara Beach drew over 750 participants. ESAF's policy advocacy helped the local government invest Rs 25 lakh for a differently-abled-friendly park and walkway, Rs 6 crore for the Vakkad Inclusive Beach Project featuring ramps, tactile paving, and signage, and Rs 60 lakh for two inclusive parks built in partnership with Vettam Grama Panchayat. The Tirur Walkway Project converted 450 metres of unused land into a pedestrian-friendly corridor, with an additional Rs 4 crore approved for expansion and an open gym.



In Nagpur, six parks were upgraded under AMRUT 2.0 with the technical support of ESAF Foundation. The inclusive play spaces were introduced as part of the City Development Plan 2041. The Anubhuti Inclusive Park serves as a model of accessibility, complemented by special buses equipped for children with special needs to enhance park access. In Thrissur, Vanchikulam Nature Park was upgraded with Rs 3 crore, with two additional acres acquired for future improvements. Plans for Sree Rama Varma Park and Vilangankunnu Hills include Rs 3.45 crore for accessible walkways and gym facilities. ESAF's design inputs were incorporated into the Playful Thrissur Masterplan 2025, prepared under the UNESCO Learning City Thrissur Initiative, which identified 40 projects across five themes—Learn, Ecology, Community, Mobility, and Commerce/Tourism. These recommendations will be integrated into the Thrissur City Master Plan 2039 during the 2025–26 project period. The Vanchikulam Fest 2025 transformed the park into an art and cultural hub, revitalising nightlife and supporting creative expression.



ESAF has also led multiple awareness campaigns and community engagement initiatives. The Nellikka – Noncommunicable Diseases Awareness Campaign in Malappuram reached 17,800 students across 46 schools, with brochures and campaign videos promoting lifestyle disease awareness.



World Environment Day was observed in Guwahati, Nagpur, Bengaluru, Kozhikode, and Malappuram, with tree plantation drives planting over 1,000 saplings, public space beautification, and awareness programmes.



The Beach for All campaign at Beypore, Kozhikode, engaged nearly 800 participants, including 102 children with special needs, who explored Indian Naval ships and participated in interactive activities.



The Women's Night March in Kozhikode, under the theme Empower Her: Safety First, Substance Never, promoted street safety for women, and the Freedom Run 2025 engaged 122 participants to raise awareness of health, hope, and happiness.

OPEN STREETS

In Streets and Mobility, ESAF Foundation implemented tactical urbanism and street improvement interventions to enhance safety, accessibility, and community use. In Bengaluru, the Active and Safe Routes to School (ASRTS) pilot improved school zones, while the Cycle Day and Open Streets events promoted active mobility. Kozhikode's awareness initiatives engaged 122–210 participants and led to 18 meetings with municipal officials to discuss infrastructure improvements. In Guwahati, streets were upgraded with improved pedestrian facilities, car-free zones were created during the 10th Open Streets event, Safe Routes to School programmes were introduced, and Paltan Bazaar was redeveloped with organised parking, signage, and placemaking elements.



In Malappuram, safety signage and zebra crossings were introduced near schools, while in Nagpur, tactical urbanism projects engaged 70–265 participants, influencing school-zone safety in municipal tenders. Thrissur implemented vehicle-free streets and allocated Rs 10 million under the Streets for Kids Accelerator Programme to improve child-friendly public spaces for nearly 89,000 residents.



MARKETS

In Markets and Urban Agriculture, ESAF Foundation promotes inclusive, accessible markets and neighbourhood urban farming initiatives. Bengaluru hosted farmers' markets in Hennur and Halasuru, engaging 1,500 community members, with vendors earning an average of Rs 4,000 per event. In Kozhikode, the surroundings of Ramanattukara Municipal Market were converted from a dumping site to a functional community space.

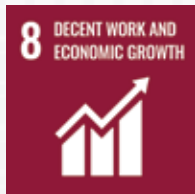


In Guwahati, the Beltola Bi-weekly Market was upgraded with vendor canopies and improved infrastructure, increasing the daily footfall to 7,000. Market mapping identified accessibility gaps, prompting 30 stakeholder meetings.



In Malappuram, weekly markets were launched at the Collectorate and Kottapadi Public Market, with vegetable sales points at Krishi Bhavan, while accessibility and safety gaps were addressed through policy consultations and community meetings. In Thrissur, weekly and evening markets, food streets, and farmers' markets were integrated into the Thrissur City Master Plan 2039, and ESAF's inclusive market model was recommended for adoption by six municipal corporations through the Kerala Urban Policy 2025. Across all four programme areas, ESAF's interventions combined infrastructure investment, policy advocacy, and community participation to create safer, more inclusive, and vibrant urban environments.

SDGs covered:



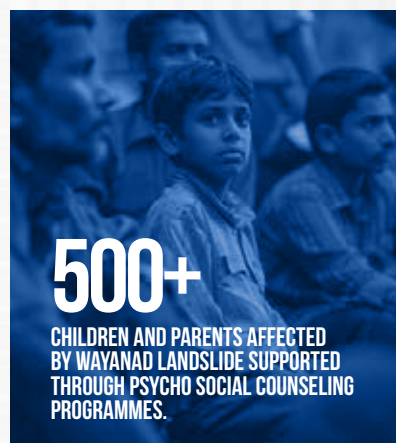
A person wearing a heavily soiled orange raincoat stands with their back to the camera, looking down a street completely covered in mud and debris. The street is flanked by damaged buildings, some with traditional East Asian architectural features like tiled roofs. In the distance, a few lights are visible through the haze. The overall atmosphere is one of devastation and somberness.

DISASTER RESPONSE

Disasters disrupt more than infrastructure; they interrupt routines, income and the informal systems that allow people to live with dignity. ESAF Foundation responds with urgency and care, reaching those often left out of mainstream relief efforts. Whether facing floods, pandemics, or climate-driven crises,

our work goes beyond immediate aid to long-term rehabilitation. We rebuild homes, restore livelihoods, and strengthen local capacities to ensure communities emerge stronger and better prepared

OUR IMPACT



WAYANAD LANDSLIDE 2024

In July 2024, Chooralmala in Wayanad was struck by a devastating landslide, causing significant loss of lives, homes, and livelihoods. Following the Chooralmala landslide in July 2024, ESAF Foundation initiated interventions the very next day to support affected families and communities. The response was designed as a three-month comprehensive programme, encompassing emergency relief, trauma support, medical assistance.



EMERGENCY RELIEF

Emergency relief was provided through the distribution of essential kits containing food, clothing, blankets, and hygiene items.

MEDICAL SUPPORT

ESAF Foundation, in association with Prachodan Development Service, deployed a medical van with a dedicated medical team to provide healthcare services in the affected areas. Working closely with the District Medical Office, ESAF ensured that essential medicines and medical care were made available at relief camps, addressing the immediate health needs of displaced families and contributing to the overall well-being and recovery of affected communities.

COUNSELLING SUPPORT

Following the Chooralmala landslide in July 2024, ESAF Foundation recognised the severe psychological impact on survivors, particularly children, women, and parents. Trained personnel were deployed to provide individual and group trauma support sessions, ensuring continuous psychosocial care throughout the three-month rehabilitation programme. Special interventions, including art therapy, interactive activities, and cultural programmes for children, helped them regain confidence, express emotions, and adapt to new school and home environments. For adults, trauma support focused on coping mechanisms, strengthening family bonds, and creating supportive home environments. These efforts played a crucial role in promoting emotional resilience and community healing among trauma-affected families in Wayanad. Over the three months, ESAF Foundation teams maintained regular monitoring and follow-up visits to schools and relief camps, adjusting support based on evolving needs and ensuring that no vulnerable group was left behind.

RECRUITMENT DRIVE FOR YOUTHS

ESAF Foundation coordinated a special recruitment drive for landslide-affected youth in collaboration with Kudumbashree District Mission-Wayanad, corporates, NGOs, and ESAF Small Finance Bank, enabling employment for over 200 youths and providing immediate offer letters to selected candidates. The programme received appreciation from the District Administration and Sri K. Rajan, revenue minister in charge of Wayanad relief, for timely and effective intervention. Through this sustained and multi-faceted response, ESAF Foundation addressed the immediate humanitarian needs and fostered resilience, social cohesion, and the long-term recovery of affected communities in Wayanad.



TAMIL NADU FLOODS

In December 2024, heavy rains in Tamil Nadu caused severe flooding across Cuddalore, Krishnagiri, Thiruvannamalai, Vellore, and Villupuram districts, displacing numerous families and forcing them to seek shelter in relief camps. ESAF Foundation promptly responded by providing support to over 3,000 affected families, distributing essential food items and relief materials to meet their immediate needs. The Foundation's interventions ensured that displaced families had access to food, hygiene, and basic necessities, and assisted them in their transition back to normal life as they returned from the relief camps. Through timely and coordinated efforts, ESAF Foundation helped mitigate the hardships caused by the floods and contributed to the restoration of stability and community well-being in the affected districts.



COMMUNITY INTERVENTIONS SUPPORT

ESAF Foundation has extended support to numerous institutions and organisations through its Community Intervention initiative. These interventions aim to enhance educational opportunities, medical services, and overall community development, fostering improved quality of life for marginalised and underserved populations. The Foundation provides targeted assistance to strengthen local institutions, promote social welfare, and create sustainable community impact. Details of the specific supports provided are outlined below.

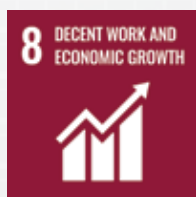
SL. NO.	INTERVENTION	ORGANISATION
1	Badminton Court for Children	SOS, Mulayam, Thrissur
2	Bed Side Lockers	Cancer Remedy Assistance Bureau (CRAB), Thiruvananthapuram
3	Palliative Care Vehicle	Community Health Centre, Vellanikkara, Thrissur
4	5 kw Solar Power Plant	St. Joseph's & St. Cyril's HSS, Kunnamkulam, Thrissur
5	5 kw Solar Power Plant	BEMP HSS, Thalassery, Kannur
6	Laptops for Computer Lab	CMS LP School, Machucad, Kottayam
7	Water Treatment Plant	Santhitheeram Society for Family Harmony, North Paravoor, Ernakulam
8	7 kw Hybrid Solar Power Plant	Shalom Bhavan, Vellore, Tamil Nadu
9	Water Purifiers	1) Sacred Heart Higher Secondary School, Dwaraka, Wayanad
		2) St. Joseph's Higher Secondary School, Kallody, Wayanad
		3) St. Catherine's Higher Secondary School, Payyampally, Wayana
		4) Govt. Vocational Higher Secondary School, Mananthavady, Wayanad
		5) Fr. GKM Higher Secondary School, Kaniyaram, Wayanad
		6) St. Joseph's Mission Hospital, Mananthavady, Wayana
11	Desktops for Computer Lab	Kallivayalil Pappan Memorial Public School, Mundakayam, Idukki
12	LED TV	Pre-matric Boys Hostel, Vettilappara, Thrissur
13	Medical Equipment	Santhwana Sparsam Palliative Care Society, Pavaratty, Thrissur

14	5 kw Solar Power Plant	Kreupasanam Religio-Socio-Culture Centre, Alappuzha
15	Printer	Santhigiri Rehabilitation Institute, Thodupuzha, Idukki
16	Sports Equipment	Govt. Ashramam School, Thirunelly, Wayanad
17	Android TV	Panchayath UP School, Nedumkanadam, Idukki
18	Digital Computer Lab	St. Antony's High School, Chengalam, Kottayam
	Laptops and Inverter	HSS Kuthannur, Palakkad
19	Desktops for Computer Lab	Mar Thoma Mission Hospital, Chungathara, Malappuram
20	Indoor Badminton Court	YMCA , Thiruvalla
21	Medical Van	Mar Thoma Public Charitable Trust, Thiruvalla
22	Dialysis Machine	Morning Star Hospital Adimali, Idukki
	Medical Ambulance	CSI Trust Association, Kozhikode





SDGs covered:



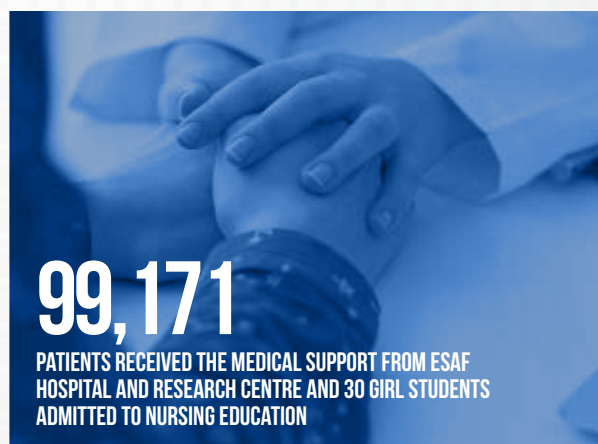
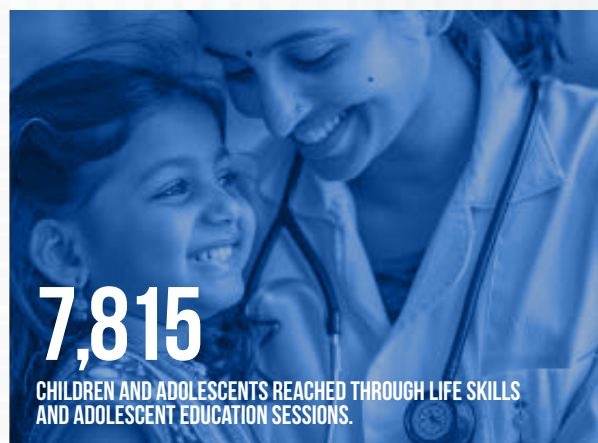
HEALTHCARE



In rural and underserved communities, health issues often go unnoticed until they become serious. ESAF Foundation takes a comprehensive approach, providing mental health awareness, community-based prevention, institutional care, and training for frontline healthcare workers. The Foundation also

delivers medical services through the hospital and promotes healthcare education through nursing schools. By reaching those left out of regular healthcare systems, ESAF Foundation combines community insights with professional expertise to ensure health is a right accessible to all.

OUR IMPACT



ESAF SWANTHANA

Mental health has increasingly become a critical public health concern in India, yet access to services remains limited, especially for marginalised populations. Stigma, lack of awareness, and inadequate systems of care often prevent people from seeking timely help. The ESAF Swanthana programme, implemented by ESAF Foundation across Kerala and Tamil Nadu, emerged as a community-driven response to these challenges. Anchored on the principle that mental well-being is a fundamental human right, the programme seeks to ensure that individuals, families, and communities are empowered with the knowledge, skills, and support systems needed to face psychological and social challenges.

ESAF Swanthana is designed as a holistic intervention, combining preventative awareness, capacity building, professional counselling, and palliative care. It relies on the strength of community volunteers, called ESAF Manomitras, who act as the first line of support, identifying cases and linking them to services. The programme also works closely with schools, parents, local governments, and health institutions, creating a strong ecosystem that integrates community participation with professional expertise. Through these approaches, ESAF Swanthana directly contributes to SDG 3 (Good Health and Well-Being) and SDG 4 (Quality Education).

PROGRAMME COMPONENTS AND ACHIEVEMENTS

MENTAL HEALTH OUTREACH

One of ESAF Swanthana's key strategies has been to bring mental health conversations into the community. The programme organised awareness sessions for women, youth, and parents, equipping them with knowledge to recognise symptoms early and manage stress effectively. Over the past year, 6,268 women participated in such sessions, many of whom reported reduced stigma in discussing mental health within their families. Importantly, the outreach was not confined to Kerala and Tamil Nadu—sessions were also extended to Chhattisgarh.

The tele-counselling helpline became a critical support mechanism, particularly for individuals hesitant to seek face-to-face help. In 2024–25, it handled 335 sessions, providing care for 178 new clients (48 men, 130 women, 27 children, and 57 senior citizens). The range of issues addressed was diverse—stress, anxiety, and depression (52 cases) were the most common, followed by marital difficulties, behavioural concerns among youth, interpersonal problems, and substance abuse referrals via the Vimukthi Mission. The helpline offered immediate psychological first aid, and ensured follow-up and referral to specialised care when required.



Two counselling centres in Aluva and Thrissur offered in-person services, creating safe spaces where individuals could seek professional guidance. These centres were supported by a network of Manomitrans, who were trained to identify symptoms, provide emotional support, and refer cases to counsellors, doctors, or psychiatrists as needed.

CAPACITY BUILDING FOR TEACHERS AND PARENTS

ESAF Swanthana recognises that schools and families are the first line of defence in protecting the mental well-being of children. To this end, the programme conducted targeted teacher training programmes. At Annamanada Government UP School, a structured three-part training was delivered to 28 teachers and Anganwadi workers, equipping them with tools to identify behavioural changes, offer psychological first aid, and respond to children's emotional needs. Additionally, 103 teachers across the state participated in online sessions that introduced strategies for supporting “new-generation children” facing modern-day pressures, including digital distractions, academic stress, and social isolation.



Parents were also meaningfully engaged. Through 1,958 parenting sessions, mothers and fathers reflected on their parenting styles and learned the importance of empathy, positive reinforcement, and open communication. Many parents later reported improvements in their ability to listen to children without judgement and address behavioural challenges constructively.

LIFE SKILLS EDUCATION FOR STUDENTS

Adolescents are particularly vulnerable to peer pressure, identity struggles, and academic stress. Recognising this, ESAF Swanthana implemented structured life skills education based on WHO's framework across 69 schools, directly reaching 6,597 students. The sessions focused on building competencies such as decision-making, resilience, self-awareness, problem-solving, and refusal skills against substance abuse. Feedback from teachers indicated noticeable improvements in classroom engagement and student confidence.



A highlight of the year was the Theeram Programme, a special intervention for coastal youth carried out in partnership with the Vimukthi Mission. Targeting students in five coastal districts of Kerala, Theeram trained 1,523 eighth-grade students on emotional regulation, goal-setting, and drug prevention. Follow-up evaluations demonstrated measurable gains in coping skills, improved peer relationships, and increased confidence in resisting substance use.

ELDERLY CARE AND PALLIATIVE SUPPORT

MENTAL WELL-BEING OF THE ELDERLY

With India's ageing population, elderly mental health is an area of growing concern. ESAF Swanthana collaborated with the Social Justice Department, senior citizen forums, and local governments to conduct mental health and healthy ageing sessions for 5,140 elderly individuals. These sessions combined interactive discussions with recreational activities and information on government welfare schemes, ensuring that senior citizens not only stayed informed but also socially connected. Observances of World Alzheimer's Day and the International Day for Senior Citizens provided additional platforms to advocate for the rights and dignity of older adults.



ESAF PALLIATIVE CARE

The ESAF Palliative Care Unit in Thrissur continues to extend vital institutional and home-based care for those living with chronic illness and advanced ageing. Over the year, 644 patients across 17 institutions received comprehensive support, including pain management, counselling, and distribution of mobility aids such as wheelchairs and hospital beds. The unit also carried out 16 weekly home visits in partnership with the Athirappally Grama Panchayat, ensuring that care reached even those who were homebound.



KNOWLEDGE BUILDING AND ADVOCACY

ESAF Swanthana placed emphasis on creating an enabling environment through advocacy and knowledge dissemination. Special programmes included World Suicide Prevention Day events in colleges, which encouraged youth to speak openly about stress and suicidal thoughts, and a World Mental Health Day webinar session that engaged 213 staff members across sectors. Workplace well-being was another frontier, with 23 police wellness officers receiving training to support their colleagues in high-stress professions.



In addition, parenting webinars and workshops on teenage parenting promoted dialogue between families and professionals, breaking barriers of silence and stigma. To support these efforts, ESAF Swanthana developed and disseminated five Information, Education, and Communication materials covering practical topics such as identifying symptoms of mental illness, debunking myths and strategies for enhancing positive well-being. These materials were widely used in community sessions and schools, ensuring lasting impact.

During the reporting period, more than 6,200 women enhanced their mental health knowledge, while 6,597 students built essential life skills that strengthened their resilience and emotional awareness. As many as 5,140 elderly individuals benefitted from mental health and ageing programmes, while 3,352 patients received institutional and home-based palliative care. Thousands of people were reached indirectly through awareness campaigns, initiatives at schools and special day observations. Importantly, five IEC materials ensured that knowledge continued to circulate in communities even beyond direct programme interventions.

The ESAF Swanthana Project has demonstrated that community-based mental health and palliative care can achieve meaningful change when supported by a combination of professional expertise, volunteer participation, and institutional partnerships. By addressing stigma, improving mental health literacy, strengthening coping mechanisms among youth, and providing compassionate palliative care, ESAF Swanthana has created a sustainable model for holistic well-being.



CASE STUDIES

A JOURNEY TOWARDS POSITIVE CHANGE

Abhay (name changed to protect identity), a 20-year-old engineering student from Kunnamkulam, lives in a shared rental accommodation near his college in Perumbavoor. He is the eldest of three siblings and shares a close bond with his mother. He feels a strong sense of responsibility toward his younger siblings. His father runs a small butcher shop, and despite the family's modest means, they have always been supportive.

Abhay came to the attention of the Vimukthi Mission staff in Thrissur after being seen with a peer suspected of using a psychotropic drug. Though no formal charges were filed, he was referred for preventive counselling and motivational support.

During sessions, Abhay opened up about his struggles with self-esteem and the lingering impact of being bullied in school. These experiences had shaped a mindset where material success and wealth felt like the ultimate goals, even if that meant making unethical choices. Yet, his deep concern for his family, particularly his desire to help his father's business and care for his siblings, emerged as a clear strength.

A non-judgemental, person-centred approach was adopted. Counsellors focused on Abhay's existing strengths, while guiding his family to notice and reinforce even small positive behaviours, expressing trust in his potential for change. Together, they worked on short-term academic and personal goals, alongside long-term aspirations like starting his own business.

Sessions explored constructive ways to spend leisure time, the value of healthy relationships, and the practice of assertive communication. Over time, Abhay developed a clearer understanding of personal responsibility, the consequences of his choices, and his capacity to shape his own future. The combination of family support and empathetic counselling became pivotal in motivating him to stay on track.

Follow-up calls revealed encouraging results: Abhay remained drug-free, focused on his studies, and felt renewed responsibility toward his personal and professional future. His journey illustrates the power of person-centred care, non-judgemental support, and the role of family in fostering positive change.

LISTENING TO EMPOWERMENT: SUNANDA'S JOURNEY

Sunanda (name changed to protect identity), a young widow from Thrissur, first reached out to the Santhwana helpline in July 2024, referred by a friend who had previously benefited from the service. She works in Delhi as an geriatric care assistant, supporting her 15-year-old son and elderly in-laws. Despite her dedication, Sunanda was under significant emotional stress due to a long-distance, emotionally entangled relationship that had become a source of conflict and anxiety.

During the counselling session, she was guided to clarify her personal goals and identify her inner strengths. Practical strategies like mindfulness and journaling were suggested to help her manage stress and reflect on her experiences. A follow-up call was scheduled to check on her progress.

Over time, Sunanda demonstrated remarkable self-growth and self-determination. Six months later, she reconnected with the counsellor to share her progress. She had consistently practiced mindfulness and journaling, which helped her navigate her relationship conflicts in a healthy and balanced way. Sunanda reported feeling more purposeful and focused on building a stable, meaningful life with her family in Kerala.

Her story underscores the power of brief, empathetic counselling combined with practical tools—showing how motivation, reflection, and guided support can lead to tangible changes in mental well-being and life direction.

FINDING STRENGTH AND CONNECTION FOR EMOTIONAL AND SOCIAL REHABILITATION

Elsamma, a 71-year-old cancer survivor, was admitted to Santhisadan Old Age Home a year ago. Alongside the physical challenges of fatigue, pain, and weakness, she faced profound emotional distress. Separation from her home and family left her feeling lonely, abandoned, and sad, while adjustment issues with other residents amplified her sense of isolation. Her low mood, irritability, and social withdrawal created barriers to connecting with others, leaving her days marked by solitude and dissatisfaction.

The Santhwana team stepped in with a holistic approach to support Elsamma's emotional and social well-being. Regular counselling sessions were initiated, focusing on:

- Individual counselling to process grief, illness-related distress, and feelings of isolation.
- Cognitive and emotional support to help her cope with the realities of her diagnosis and physical pain.
- Social skill development and motivational guidance to encourage interaction with peers and foster a sense of belonging in the community.

Through consistent support, Elsamma began to gradually open up. She learned to express her feelings, participate in group activities, and build meaningful connections with other residents. Her motivation and engagement increased, and she started finding moments of joy and purpose within the facility.

Today, Elsamma's journey reflects how emotional and social rehabilitation, alongside medical care, can significantly improve quality of life for elderly individuals facing complex challenges. With the right guidance and encouragement, even in later years, it's possible to regain confidence, connection, and a renewed sense of hope.

HOLISTIC HOME-BASED PALLIATIVE CARE

Antony, 77, and his wife Annie, 67, live together in Athirappally. Antony, a stroke survivor, struggled with frequent dizziness that limited his independence and raised the risk of falls. Annie suffered from persistent body weakness and severe knee pain, making it hard for her to care for her husband or even move comfortably around the house. Regular hospital visits were difficult, leaving the couple physically strained and emotionally drained, with a growing sense of helplessness.

Recognising their challenges, the ESAF Palliative Care Team, in coordination with the local Panchayath, began regular home visits. By bringing care directly to their doorstep, the team ensured timely medical attention without the stress of travel.

The impact was immediate and transformative:

- Physical well-being: Antony's condition stabilised through careful monitoring, timely medication, and nursing support. Annie received targeted pain management and guidance on mobility exercises, which improved her comfort and mobility.
- Mental and emotional support: Counselling sessions helped the couple process the stress of illness and aging. They felt more supported, hopeful, and mentally resilient.
- Improved quality of life: With consistent care, the couple regained a sense of independence and dignity. Daily routines became manageable, and they experienced a newfound comfort and security in their own home.

This story highlights how community-based, holistic palliative care can restore hope and well-being, transforming the lives of elderly individuals and couples facing chronic health challenges. Antony and Annie's journey from helplessness to stability and dignity exemplifies the profound impact of compassionate, doorstep healthcare.

ESAF AROGYASAKHI

ESAF Arogyasakhi was launched in Chhattisgarh in 2023 in partnership with Opportunity International Australia, focusing on improving women's health and well-being in the districts of Mungeli, Champa, and Rajnandgaon. The programme primarily benefits low-income women in ESAF's Self Help Groups (SHG), nearly half of whom live below the poverty line. In its first phase, the programme emphasised health education and awareness about WASH (Water, Sanitation, and Hygiene), nutrition, and menstrual health through sessions, camps, exhibitions, and campaigns, resulting in positive behavioural changes such as safer drinking water practices, consistent handwashing, and improved nutrition and hygiene among Sangham women and their households. In the subsequent phases, ESAF Arogyasakhi expanded its focus to lifestyle and non-communicable diseases, alongside critical issues of women's safety and the health impact of domestic violence, continuing to promote holistic well-being at both individual and family levels.

ESAF Arogyasakhi project aims to develop a cadre of trained health workers, known as ESAF Arogyasakhis or "friends of health," to enhance awareness of health and its social determinants in selected villages. In the second year, nine ESAF Arogyasakhis were positioned across three ESAF Small Finance Bank branches—Champa, Mungeli, and Rajnandgaon—with three ESAF Arogyasakhis per branch. Each ESAF Arogyasakhi is responsible for addressing the health needs of 250 households, reaching a total of 2,250 low-income families. Working closely with ESAF SFB branches, government institutions such as district hospitals, primary health centres, anganwadis, ASHA workers and private health providers, this network strengthens community-level health support. The overarching objective is to improve the health and safety of Sangham women and their families, enabling them to lead healthier lives and pursue sustainable livelihoods.



ESAF AROGYASAKHI PROJECT – REPORTING PERIOD SUMMARY

CAPACITY BUILDING AND TRAINING

During the reporting period, multiple training programmes were conducted to enhance the knowledge and skills of ESAF Arogyasakhis and Sangham leaders. During the reporting period, the project conducted multiple capacity-building initiatives for ESAF Arogyasakhis and Sangham leaders. A residential training on Noncommunicable Diseases at Mungeli Mission Hospital covered cardiovascular diseases, cancer, diabetes and COPD, equipping participants to recognise symptoms, promote screening, and facilitate timely medical intervention. Disability inclusion training, delivered online and in-person, addressed types of disabilities, national schemes, rehabilitation approaches, the Persons with Disabilities Act (2016), and inclusive engagement strategies. In Rajnandgaon, women's safety training highlighted domestic violence as a public health issue, promoted gender and human rights awareness, and built skills in conflict resolution, emotional well-being, positive parenting, and community support systems. A two-day mental health and well-being training in Raipur focused on understanding mental health across the lifespan, reducing stigma, fostering social inclusion, and introducing community awareness strategies through campaigns, posters, and street plays. Additionally, capacity-building sessions for 85 Sangham leaders across three locations strengthened their knowledge of community health promotion, nutrition, menstrual hygiene, safe motherhood, family planning, menopause, and NCD prevention, emphasising their role as facilitators to connect households to health services.

STAKEHOLDER ENGAGEMENT

The project collaborated closely with the health and education departments, ASHA and anganwadi workers, panchayat leaders, and NGOs to enhance project effectiveness. Structured stakeholder sessions sensitised participants about gender-health linkages, disability inclusion, and community coordination, thereby improving service delivery, outreach, and sustainability. In addition, disability inclusion training for stakeholders was conducted at the ESAF SFB branch at Champa, and Paneka Gram Panchayat, Rajnandgaon, involving 53 participants. These sessions addressed the concept and types of support needed, the mandatory inclusion of persons with special needs in all programmes, and the need for accessible arrangements at community events, fostering a more inclusive development approach.

HEALTH EDUCATION AND HOUSEHOLD OUTREACH

ESAF Arogyasakhis conducted regular weekly group meetings with SHG and household visits in Champa, Mungeli, and Rajnandgaon. Each ESAF Arogyasakhi visited 7–8 households per day, engaging women and their family members in non-communicable disease (NCD) prevention, women's safety, and blood pressure monitoring. These interactions reinforced the link between health knowledge and practical household action, ensuring early identification of risk factors and referral to care where necessary.



ADOLESCENT EDUCATION

Health awareness sessions reached 455 adolescents across schools and community settings. Key topics included menstrual hygiene, puberty, emotional development, mental health, respectful behaviour and communication. Interactive tools such as games, storytelling, question boxes, and visual aids in Hindi encouraged open discussion, particularly among girls, and increased boys' awareness and engagement with emotional well-being. Teachers and parents noted a positive shift in adolescents' confidence and understanding of sensitive health and social topics.

HEALTH CAMPS

Six health camps were organised in collaboration with government primary health centres and private clinics across Rajnandgaon, Mungeli, and Champa, reaching over 980 participants. Services included general health check-ups, NCD screening, blood pressure and sugar monitoring, ECGs, eye tests, reproductive health assessments, and distribution of prescribed medicines. Special attention was given to women, adolescents, and persons with special needs. Individuals identified with health issues such as hypertension, diabetes and vision problems were referred for further consultation, enhancing access to timely care and reinforcing the importance of preventive health.

AROGYA MELA HEALTH EXHIBITIONS

Three community health exhibitions were conducted at Damapur (Mungeli), Paneka (Rajnandgaon), and Kosmanda Gram Panchayat (Champa), attracting a total of 1,059 participants, including women, children, men, and persons with disabilities. The exhibitions featured blood pressure and blood sugar monitoring, health education videos, nutritious food demonstrations, and interactive games like snake-and-ladder and poster screenings, some created by local children. Inaugural meetings included health department staff and Panchayat/Municipal Chairpersons, strengthening collaboration between local authorities, NGOs, and self-governance bodies.



NUTRITION AND KITCHEN GARDEN PROMOTION

Food demonstrations were conducted across 54 locations, engaging 667 SHG members representing diverse social groups (351 OBC, 67 ST, 81 SC, and 3 persons with disabilities). Sessions emphasised planning balanced, nutritious meals at home, fostering practical learning and community participation. Additionally, 30 beneficiaries implemented compost pipes to complement existing kitchen gardens, promoting sustainable household nutrition and waste management practices.

Community Health Awareness Campaigns: Awareness initiatives included Cancer Awareness Day, World Heart Day, and two Nukkad Nataks (street plays) focusing on NCD prevention and domestic violence. Campaigns reached diverse community members, reinforced with educational materials such as flipbooks and leaflets on women's safety, health, and conflict resolution. These initiatives utilised storytelling, interactive activities, and participatory learning to encourage positive behavioural change.

Overall, the reporting period saw significant progress in promoting health, nutrition, mental well-being, adolescent education, women's safety, and inclusive community development. ESAF Arogyasakhis and Sangham leaders played a central role in connecting households to health services, fostering awareness, and strengthening local support systems, while partnerships with government departments and NGOs enhanced sustainability and community ownership.

CASE STUDIES

KASHISH'S STORY

At just 14, Kashish Dewan (name changed to protect identity) from Shanti Nagar, Rajnandgaon, was carrying a weight far heavier than her schoolbooks. Pressure to do well in studies mixed with constant financial worries at home left her anxious and restless. She longed to share how she felt, but conversations at home rarely helped. Her mother was too busy to listen, and her father's quick temper only pushed her further into silence.

With no real outlet, Kashish drifted towards friendships that did her more harm than good. She was emotionally unsteady, and was convinced that no one understood her.

Things began to change when she joined an adolescent session led by Arogyasakhi Anjani Dewangan. For the first time, Kashish heard someone speak openly about mental health, not just as an illness, but as something shaped by our thoughts, actions, and surroundings. She learnt that good mental health wasn't a luxury, but the foundation for growth, friendships, and family bonds.

The session broke things down into simple, practical steps: sleep well, eat right, exercise, spend time outdoors, and choose healthy social interactions. It also stressed the importance of sharing emotions rather than bottling them up. Hearing this, Kashish realised she wasn't alone and many girls her age struggled with the same silent battles. That realisation eased the loneliness she had been carrying.

Slowly, she started opening up at home. Her mother, recognising the change, began making time to listen. Their conversations grew warmer, and Kashish felt her home becoming a safer space. With that shift, her confidence grew. She felt steadier, stronger, and more hopeful.

Today, Kashish is able to focus better on her studies and faces life with a lighter heart. The adolescent session played a crucial role in helping Kashish navigate her challenges and build resilience through awareness, communication, and healthy habits.

TIKAM'S STORY

In Lachhanpur, Champa, 36-year-old Tikam Yadav balances her days between Kosa (silk) work and caring for her family. Her husband shares household chores, but for a long time Tikam herself struggled with something she couldn't quite name. She often felt dizzy, sweaty, anxious, and weak, symptoms she brushed aside without understanding what they meant.

Things began to make sense when an Arogyasakhi volunteer visited her home. She explained that these were signs of low blood pressure, something Tikam had never heard about before. The advice was simple yet practical: if she didn't have ORS at hand, mixing water with sugar and a pinch of salt could help her recover quickly. Tikam tried it, and for the first time in months, she felt some relief.

Encouraged to seek medical help if symptoms persisted, Tikam went to the hospital, where tests revealed her haemoglobin was dangerously low at just 5 grams. Following the doctor's prescription and Arogyasakhi's guidance, she took her medicines regularly and returned for a follow-up check. This time, her haemoglobin had risen to 10 grams, and her blood pressure stabilised at 110.

Today, Tikam feels healthier and stronger. She can work, care for her family, and live without the constant worry of unexplained weakness. She credits her recovery to the Arogyasakhi who not only explained what was happening to her body but also guided her towards timely medical care.

For Tikam, what seemed like small pieces of advice turned out to be life-changing knowledge, transforming confusion into clarity, and weakness into strength.

ESAF HOSPITAL & RESEARCH CENTRE, THACHAMPARA, PALAKKAD

Located in Thachampara, Palakkad district, ESAF Hospital & Research Centre is a multi-speciality hospital dedicated to provide affordable, high-quality healthcare to underserved communities. The hospital combines modern medical infrastructure with a team of compassionate and skilled doctors, nurses, and clinical staff, ensuring round-the-clock patient care across a wide range of disciplines. Key services offered include General Medicine, Paediatrics, Orthopaedics, Ophthalmology, Dermatology, Dentistry, Physiatry, and Physiotherapy, along with 24x7 Laboratory, Pharmacy, X-ray, and Casualty/Emergency services. Beyond clinical care, ESAF Hospital & Research Centre emphasises community-focused training and medical education, fostering a learning environment that benefits both healthcare professionals and the populations they serve. With its commitment to accessibility, quality, and patient-centred care, the hospital has become a trusted centre of healing and learning for Thachampara and nearby areas. During the reporting period, the hospital served 1 lakh of outpatients and 3,340 inpatients.

During the reporting period, ESAF Hospital & Research Centre undertook several initiatives that reinforced its commitment to sustainability and community service:

- Installed a 100-kW rooftop solar power system, which now fulfils the majority of the hospital's energy requirements.
- Renovated and upgraded the canteen, enhancing services for patients, visitors, and staff.
- Introduced an automated laundry system equipped with modern washing machines and dryers, improving hygiene and patient care.
- Organised two medical camps for tribal communities in Irumbakachola and Thachampara as part of its community outreach activities.
- The Medical Director, Dr. Raison P. Chacko was recognised by the Thachampara Grama Panchayat for his exemplary service to the local community through the hospital.



DEENABANDHU SCHOOL OF NURSING

Deenabandhu School of Nursing, recognised by the Indian Nursing Council and the Kerala Nurses and Midwives Council, offers a three-year General Nursing and Midwifery (GNM) course with an annual intake of 30 students. The institution primarily serves students from poor and marginalised backgrounds, providing them with opportunities for quality medical education

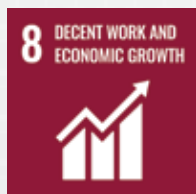


During the reporting year, the school had nine teaching staff and accommodated three batches, comprising a total of 90 students, all of whom are provided with residential facilities. To ensure robust clinical training and practical exposure, the school maintains strong links with nearby government and private hospitals.

The Lamp Lighting Ceremony of the 25th batch was held on May 9, 2024, inaugurated by Dr. Vidya K. R., District Medical Officer (Health), Palakkad, who highlighted the significance of the occasion. The presidential address was delivered by Smt. Mareena Paul, Co-founder and Executive Director of ESAF Foundation. During the reporting period, a new batch of students was admitted. Their Lamp Lighting Ceremony was inaugurated by Smt. Ashadeep T. S., Principal, Government School of Nursing, Palakkad.

The school also observed key national days and festivals, including Independence Day, Republic Day, Onam, and Christmas. Students actively participated in various competitions at multiple levels, winning prizes that reflected both academic excellence and extracurricular achievement.

SDGs covered:





INTEGRATED RURAL DEVELOPMENT



Rural communities hold rich traditions, resilient skills, and untapped potential. Yet, across tribal regions and interior villages, livelihoods often remain uncertain, particularly for women and youth. ESAF Foundation's integrated rural development initiatives focus on building skills, revitalising local enterprises,

and expanding market opportunities. By blending traditional knowledge with modern training and institutional partnerships, the Foundation empowers rural populations to create sustainable growth, improve incomes, and strengthen community wellbeing.

OUR IMPACT



LAHANTI INSTITUTE OF MULTIPLE SKILLS (LIMS)

Empowering marginalised communities across Jharkhand and neighbouring districts, LIMS delivered more than 1,800 hands-on training sessions, incubated 65 eco-friendly product lines, and enabled sustainable livelihoods for 525 participants. The following highlights capture the institute's multi-sectoral interventions, impact stories, and institutional milestones that continue to anchor ESAF Foundation's mission of equitable development.



TRAINING & CAPACITY BUILDING

LIMS operated 45 cohorts across nine sectors, integrating technical skills with life skills and digital literacy. The curriculum emphasised locally relevant trades, gender inclusion, and entrepreneurship.

- Textile & Apparel Value Addition: Trained 202+ women in block printing, embroidery, natural dyes, garment making and finishing, alongside market linkage projects.
- Natural Fibre Crafts: Reached 525 artisans (75% women) in bamboo craft and joinery, water-hyacinth weaving, and palm-leaf décor, co-developing 12 market-tested prototypes.
- Bakery & Food Processing: Seven-day sessions upskilled 58 participants (80% women) in hygiene-compliant baking, jam-making, and snack preparation; 90% launched micro-enterprises within three months.

- Hospitality & Service Sector: A pioneering one-month Front Desk and Housekeeping programme achieved 100% placement for graduates in four- and five-star hotels from Surat to Hyderabad.
- Digital & Financial Literacy: Certified 78 learners in MS Office; trained 11 as Microfinance Executives in loan appraisal, banking regulations, and basic accounting.

Every cohort also completed structured modules on entrepreneurship, self-motivation, gender equality, and anti-harassment norms, ensuring a holistic approach to empowerment.

EMPLOYMENT & LIVELIHOOD OUTCOMES

Between April 2024 and March 2025, 550 beneficiaries transitioned into formal jobs or self-employment, securing stable incomes and greater recognition in their communities.

- Formal Placements (95 individuals): Roles included Master Trainers at SAIL Bokaro and Farmer Producer Organisations, Cluster Coordinators, Animators in agri-value chains, Bank and Anganwadi Sahayikas, and Hospitality Associates.
- Self-Employment (455 individuals): Bamboo artisans earning Rs 30,000–35,000 annually; bakers and food processors running home-based units; textile entrepreneurs crafting hand-printed fabrics.



The story of Panchami Mohali illustrates this ripple effect. A high-school dropout from Sadhia village, she completed LIMS's textile and jute modules before joining SAIL Bokaro as a Master Trainer, earning Rs 6,500 per month. Her journey reflects not only income generation but also regained confidence and renewed family support.

PRODUCT DEVELOPMENT & MARKET LINKAGES

The LIMS Design Cell incubated 65 new products using locally sourced natural fibres. Signature launches included:

- Bamboo planters, lamps, and baskets
- Water-hyacinth trays, coasters, and wall art
- Grass-woven mats and palm leaf décor

Under ESAF's Go Nature brand, these products were showcased at the HGH Expo (Mumbai), Giftex Expo (Mumbai), and NABARD Exhibitions (Ranchi). Each pavilion generated direct orders, distributor leads, and retailer partnerships, opening wider market channels for local artisans.



COMMUNITY OUTREACH & EXPOSURE VISITS

Deep rural engagement to drive enrolment and partnership building:

- Promotional drives across 125+ villages generated over 2,300 enquiries and 1,392 course registrations.
- Hosted 313 visitors—including TISS Mumbai students, Normisjion delegates, and Kabir Foundation trustees—for campus tours, product demonstrations, and collaboration workshops.
- Conducted 12 school and college visits, inspiring 320 students to consider vocational pathways beyond agriculture.

These efforts also triggered two new institutional partnerships (NID Bangalore and Ormas), doubling LIMS's projected collaborations.

STAFF DEVELOPMENT & INSTITUTIONAL STRENGTHENING

Investing in staff capacity ensured consistent, high-quality delivery:

- 56 staff members attended workshops on POSH compliance, GST, TDS, and financial systems and reporting.
- The design team spent five days at NID Bangalore, visiting IKEA, Auroville Bamboo Centre, and artisan bazaars to refine product innovation and digital storytelling.
- A two-day workshop in Nepal with Digni integrated Monitoring, Evaluation, Research, and Learning (MERL) into project planning (knowledge management workshop).
- Regular in-house training sessions (average attendance: 30 staff) on communication, leadership, team building, and work-life balance strengthened cross-functional coordination.

KEY ACHIEVEMENTS (APRIL 2024 – MARCH 2025)

- Skilling and human resource development: 816
- Employment / Self-employment: 550
- New eco-friendly products developed: 65
- New partnerships established: 2

Looking Ahead

Over the next year, LIMS will:

- Pilot digital learning modules for off-campus cohorts
- Launch three rural skill hubs in collaboration with district administrations
- Introduce a climate-resilient craft line using bamboo agro-waste and design thinking
- Expand the hospitality programme to neighbouring districts

By deepening market linkages, strengthening partnerships, and innovating delivery, LIMS aims to equip 1,600 more youth and women, continuing its journey of sustainable, community-led transformation.

SDGs covered:





FARM SECTOR INITIATIVES



Farming in rural India is often uncertain, with environmental challenges, unstable earnings, and limited access to markets. ESAF Foundation works to improve this situation by supporting smallholder, tribal, and women farmers. Through Farmer Producer Organisations and dairy value chains, the programmes

help farmers work together, take ownership, and build economic stability. The approach is hands-on, participatory, and keeps farmers at the heart of long-term solutions.

OUR IMPACT



ESAF Foundation has been promoting Farmer Producer Organisations (FPOs) since its inception, with the primary objective of enabling farmers to build farm-based enterprises and reduce dependence on middlemen. To date, the Foundation has promoted 129 Farmer Producer Companies (FPCs) with more than 1 lakh farmers as shareholders and has empanelled agencies in collaboration with various government organisations such as NABARD, NCDC, and NDDDB.

PROMOTION OF FARMER PRODUCER ORGANISATIONS

During the reporting period, 45 Farmer Producer Companies (FPC) were part of our ongoing projects, with ESAF functioning as the Cluster-Based Business Organisation (CBBO) for government organisations including NABARD, NDDDB, and NCDC. These FPCs are spread across eight states—Kerala, Tamil Nadu, Telangana, Madhya Pradesh, Maharashtra, Chhattisgarh, Jharkhand, and Odisha—covering a diverse range of agricultural and allied activities. Collectively, they operate in 45 blocks across 24 districts in 8 states, with most FPCs located in remote and underserved areas, providing critical support to farmers in regions that typically face limited market access and infrastructure.

The total number of shareholders across these FPCs is 14,904 representing the collective efforts of small and marginal farmers working towards improved livelihoods. Together, the 46 FPCs achieved a business volume of Rs.2,31,06,466/- during the reporting period, reflecting significant growth in production, aggregation, and market linkages. Among these, 1 FPC has 100% women shareholders, and 7 FPCs are for members from tribal communities, highlighting ESAF Foundation's focus on inclusive and equitable development.

In its role as a CBBO, the Foundation provides comprehensive technical and facilitation support to these FPCs, focusing on strengthening both governance and business capacities. This includes conducting capacity-building training on compliance, leadership development, financial management, and business strategy. ESAF also provides ongoing handholding support, guiding FPCs in operational planning, market engagement, and adoption of best practices to ensure long-term sustainability. These interventions aim to empower farmers, enhance organisational efficiency, and create a scalable model for rural enterprise development. Details of the present FPC project:

STATE	NO. OF FPC
Tamil Nadu	8
Kerala	12
Chhattisgarh	6
Jharkhand	5
Madhya Pradesh	2
Maharashtra	4
Odisha	2
Telangana	6

MARKET LINKAGE AND CAPACITY BUILDING PROGRAMME FOR FPCS

Market linkages and capacity building programmes empower FPOs through targeted interventions, including training for office bearers, exposure visits to successful agri-business models, and provision of infrastructure to support business development. Market linkage activities are focused on strengthening the governance and business capacity of FPCs through a range of interventions. These include capacity building programmes for governing members such as Boards of Directors and CEOs, exposure visits to successful FPCs and industrial units, organising buyer-seller meets, and facilitating access to credit for FPCs. Through these initiatives, FPCs are better equipped to manage their operations, expand market linkages, and enhance overall business performance. In addition, awareness programmes are conducted for FPC members, with a special focus on climate-smart agriculture, to enhance sustainable farming practices.

FARM CONNECT PROGRAMME

During the reporting period, ESAF Foundation organised the Farmer Connect programme across eight states in collaboration with partner agencies and FPCs. A total of 6,458 farmers participated in the programme representing 46 FPCs from 8 states. The initiative consistently focused on promoting climate-smart agriculture, equipping farmers with the knowledge, skills, and resources needed to adopt sustainable and resilient farming practices. Interactive sessions covered key areas, including water management techniques such as drip irrigation, watershed management, rainwater harvesting, sprinkler irrigation, precision irrigation, irrigation scheduling, and wastewater treatment; soil conservation practices like mulching, conservation tillage, crop rotation, and rotational grazing; and advanced farming techniques including precision farming, aquaponics, and organic farming. These discussions enabled farmers to understand and integrate both traditional and modern approaches, improving productivity while enhancing resilience to climate-related risks.

PARTNERING AGENCY	STATE	NUMBER OF PRO-GRAMMES	NUMBER OF FPOs	NUMBER OF FARM-ERS
ESAF FOUNDATION	Tamil Nadu, Telangana, Kerala, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Chhattisgarh	48	32	2,295
APMAS	Telangana	30	15	1,620
SRI SEDHYA RAITHU SEVA SAMSTHA	Telangana	3	3	169
IIMR	Telangana	11	11	540
MABIF	Tamil Nadu	25	25	1,250
PANANGAKADU FPCL	Tamil Nadu	10	1	534
DIGITAL GREEN	Andhra Pradesh	1	1	50
TOTAL		128	88	6458



NATIONAL FARMERS DAY

National Farmers Day was observed across 33 FPOs in 7 states, engaging a total of 1,895 farmers in interactive sessions. The discussions focused on multiple aspects of modern agriculture and farmer welfare. Participants explored effective pest and disease management strategies aligned with crop cycles to enhance yields and reduce losses. The sessions also emphasised the critical role of FPOs in enabling market linkages, helping farmers access better prices and expand their networks.

Farmers were introduced to modern agricultural technologies, including the use of drones for crop monitoring, sensors for soil and water management, mobile applications for real-time advisory services, and AI-based tools for weather forecasting and crop prediction. Additionally, financial literacy was promoted, with a focus on accessing formal credit through Kisan Credit Cards and understanding the benefits of crop and health insurance to mitigate risks. These sessions aimed to empower farmers with knowledge and tools to improve productivity, sustainability, and income security.

CAPACITY BUILDING PROGRAMME

The initiative was designed to strengthen the capacities of FPO Board of Directors (BoDs), CEOs, and accountants, with a focus on improving governance, compliance, and business management. The programme covered essential areas such as the fundamentals of FPO operations, the roles and responsibilities of BoDs and CEOs, statutory compliance requirements, bookkeeping and accounting systems, business planning and implementation, and an understanding of Producer Companies under the Companies Act, 1956 (Part IXA). To ensure the training addressed specific needs, a comprehensive Training Need Assessment (TNA) was conducted. This involved field-level interviews and surveys with FPO members to understand operational challenges, as well as consultations with promoting institutions including NABARD, SFAC, and NGOs. The assessment highlighted gaps in governance, financial management, record-keeping, and compliance practices. Based on these insights, a customised training module was developed that integrated functional, financial, and leadership components, ensuring that the sessions were highly relevant and practical for participants.



As a result, eight Capacity Building Programmes were conducted across five states, reaching a total of 1895 members representing 83 FPOs belonging to 7 states. These programmes provided BoDs, CEOs, and accountants with hands-on knowledge and tools to strengthen the governance structures of their organisations, improve compliance with statutory requirements, and effectively plan and manage their business operations. The initiative not only enhanced individual capacities but also contributed to the overall efficiency and sustainability of the participating FPOs.

EXPOSURE VISITS

The exposure visits aimed to familiarise farmers with the latest agri-technologies, improved seed varieties, and advanced farming practices, while building their understanding of scientific crop management, soil health, and pest control. Participants received practical demonstrations on climate-smart and organic farming techniques, had direct interactions with scientists, and accessed current research findings. The visits also showcased the functioning of FPOs, including governance, business models, and profit-sharing mechanisms, and introduced strategies for marketing, aggregation, processing, and shared infrastructure such as storage, transport, and logistics. Emphasis was placed on strengthening knowledge of value chain development and processing techniques using modern machinery, encouraging networking with stakeholders and institutions, and inspiring entrepreneurship through value-added products and small-scale agri-businesses. The process involved clearly defining the purpose and themes of the visits, identifying suitable locations such as successful FPOs, agri-clusters, and research institutions, and selecting participants including Board members, CEOs, accountants, and progressive farmers. Detailed planning covered permissions, coordination with resource persons, budgeting for travel, food, accommodation, and honorarium, and logistical arrangements based on participant numbers. In total, 28 FPOs across 8 states were covered, including research institutions, agricultural clusters, incubation centres, and processing units, benefiting 310 farmers who gained exposure to best practices and practical insights for improving their agricultural operations.



BUYER SELLER MEETS

During the reporting period, two Buyer-Seller Meets were organised in Maharashtra and Tamil Nadu with the objectives of exploring business opportunities, connecting FPOs/PGs with potential buyers and suppliers, and enhancing market presence and access. The programme facilitated direct linkages between buyers and sellers in the agriculture and allied sectors. Participants included buyers, sellers, FPO and PG representatives, local traders, large buyers, government officials, NGOs, and industry experts. Product stalls showcased the offerings of FPOs and PGs.

A total of 431 participants attended, representing 20 FPOs, along with 10–20 buyers. Representatives from ITC, Shivani Dalmil, and Purna Earthworm Compost. Industry experts and guest speakers including the Agriculture Department ATMA Head, DDM NABARD, KVK scientists, PMFME Scheme officials, IFFCO-Tokio, etc. attended. Key outcomes of the programme included the facilitation of over 30 business matches, and many business partnerships with industry FPCs initiated through the meeting.

BHARAT CENTRE OF EXCELLENCE FOR COLLECTIVE ENTERPRISES (BCECE)

The Bharat Centre of Excellence for Collective Enterprises (BCECE) envisions empowering collectives by strengthening their capacities, fostering collaborations, and nurturing a sustainable ecosystem for collective growth. During the reporting year, the Centre focused on laying strong foundational principles around its four strategic pillars—Capacity Building, Credit and Market Linkage, Research and Policy Advocacy, and Networking. In line with this vision, BCECE organised workshops and consultations, engaged with industry stakeholders, and extended support to FPOs in enhancing their operational and institutional capacities.

During the reporting period, BCECE adopted a comprehensive and integrated strategy to strengthen collectives, with a focus on capacity-building, stakeholder collaboration, and industry-academia linkages. Capacity-building workshops were conducted to equip FPO leaders with critical skills in governance, financial management, and market access, while also identifying challenges and support needs. Stakeholder consultation workshops further enabled the development of a strategic roadmap by engaging experts from the finance, agriculture, and policy sectors, leading to the design of tailored financial products and leadership development programmes. In addition, networking events provided a platform for FPO leaders to connect, exchange knowledge, and explore collaborative initiatives, reinforcing the importance of shared governance and innovation in ensuring long-term sustainability.

BCECE facilitates exposure visits to successful agri-business models, enabling FPO members to observe best practices and gain firsthand experience of scaling operations and strengthening market linkages. In addition, BCECE promoted academia-industry collaboration through initiatives such as the National Case Study Competition, which encouraged students to document sustainability practices within FPOs, bridging the gap between theoretical research and practical applications. This holistic approach—integrating capacity-building, collaboration, digital tools, and knowledge exchange—lays a strong foundation for fostering sustainable growth, enhanced collaboration, and digital empowerment within FPOs.

STAKEHOLDER CONSULTATION WORKSHOP (OCTOBER 8-9, 2024):

BCECE, in collaboration with IRMA, conducted a two-day Stakeholder Consultation Workshop with the participation of 65 representatives from various leading organisations, domain experts, and FPO representatives. The workshop, which included stakeholder discussions and field visits to ESAF-promoted FPOs, was facilitated by Dr. Ajit Kanitkar and Prof. Shambu Prasad (IRMA). The deliberations focused on developing a strategic roadmap for strengthening the FPO ecosystem, with an emphasis on tailored financial products, leadership development through CEO skilling programmes, and knowledge co-creation via research and publications. Eminent resource persons enriched the dialogue—Emmanuel Murray (Caspian Impact Investment) on FPO financing, Ashutosh Deshpande (Reliance Foundation) on leadership development, and Ganesh Moorthy (Madurai Agri Business Incubation Forum) on fostering innovation. A roadmap for BCECE was prepared as part of the consultation, recommending that BCECE initially concentrate on its interventions in Kerala and Tamil Nadu, where ESAF Foundation already has a strong presence, before scaling up to other regions. To ensure focus and impact, it was further recommended that BCECE anchor its work around four strategic pillars, namely capacity building, credit and market linkage, research and policy advocacy, and networking.



BHARATH CENTRE OF EXCELLENCE BEST COLLECTIVE AWARD 2025

The ESAF Bharat Centre of Excellence for Collective Enterprises presented the Best Collective Award 2025 to honor FPOs demonstrating excellence in governance, financial sustainability, and community impact. This year, a total of 82 applications were received from 17 states. The awards were conferred during the 33rd Foundation Day celebration of ESAF Foundation on 8th March 2025. The winner was Manyam Sahaja Farmer Producer Company Ltd. (Andhra Pradesh), a tribal-led FPO excelling in the cashew and turmeric value chains. The first runner-up was Veerapandy Kalanjia Jeevidam Producer Company Ltd. (Tamil Nadu), a women-led FPO promoting economic independence, while the second runner-up was Pragatimitra North Kanara Farmers Producer Company Ltd. (Karnataka), focused on arecanut processing and value addition. Additionally, a Special Jury Award was presented to Sheikh-ul Alam Farmer Producer Company Ltd. (Jammu & Kashmir), an emerging collective specialising in vegetable processing.



CASE STUDY COMPETITION FOR STUDENTS

The BCECE National Case Study Competition, organised in partnership with VAMNICOM, Pune, encouraged postgraduate students to document real-world sustainability initiatives in collectives under the theme “Climate Smart Sustainability through Co-Operative Spirit: An analysis of the spirit and effect of cooperation for Sustainable Development in Collectives.” Open to students in agribusiness and allied fields, the competition received 204 registrations and 120 entries from participants representing 103 B-schools across India, reflecting a strong interest in cooperative-led sustainable development models. The winner of the competition was Ms Divya Chandak from Institute of Rural Management (IRMA) recognised for her study on silage production as a climate resilient solution to fodder shortage in Jhanjhakedi FPO in Berchha village, Ujjain, Madhya Pradesh; the first runner-up was Ms Gunjan Chauhan & Mr Jayesh Kshirsagar – Institute of Agri Business Management, Bikaner, followed by the second runner-up Mr Ajay Menon – Amrita School of Business, Kochi.



CAPACITY BUILDING PROGRAMMES

BCECE organised a series of capacity-building programmes to strengthen Farmer Producer Organisations (FPOs), focusing on governance, financial management, and market access. On 29th January 2024, the State-level Networking Meeting was held at the Agricultural College and Research Institute, Madurai, with representation from 32 FPOs and 5 CBBOs, to foster collaboration among Farmer Producer Organisations (FPOs), industry experts, and policymakers. Sessions included an overview of the New National Policy for FPOs and Agricultural Commodity marketing and export opportunities.

Another key initiative was the Training programme on FPO Concept, Leadership, and Governance for Tamil Nadu FPOs, held from 17th to 21st February 2025 at the APMAS Training Centre in Hyderabad, which brought together 23 BODs and CEOs from 18 FPOs. Over five days, participants engaged in sessions on governance frameworks, leadership, and operational strategies, complemented by a field visit to Katanganur FPC in Nalgonda District to observe best practices. In addition, an exposure visit was arranged for Maharashtra FPC leaders to Sahyadri Farms, a leading Farmer Producer Company in Maharashtra, where 33 representatives from 20 FPCs participated and gained valuable business insights into large-scale operations, value addition, and market linkages. These initiatives provided participants with both theoretical knowledge and practical exposure, equipping them with tools to strengthen their organisations and scale their collective enterprises.

PROGRAMME	NO. OF PARTICIPANTS	NO. OF FPCs
Network Meeting, Madurai, Tamil Nadu	60	32
Training programme on FPO Concept, Leadership, and Governance for Tamil Nadu FPOs	23	18
Exposure Visit to Sahyadri FPCL	33	20

BCECE's initiatives in the reporting period have significantly strengthened the collective ecosystem across multiple dimensions. Enhanced leadership and governance programmes equipped collective leaders with critical skills in governance and financial management, improving both operational efficiency and market presence. The development and rollout of the Harmoni App enabled collectives to digitally manage products, transactions, and supply chains, driving greater operational efficiency through digital transformation. The network also expanded, with new collectives joining BCECE and existing collectives benefiting from enhanced capacity and access to strategic resources. Recognition initiatives, such as the Best Collective Award, motivated collectives to adopt innovative practices, while award-winning collectives gained increased visibility and access to funding opportunities. Furthermore, strengthened partnerships with organisations like IRMA, Skillgreen, and ORMAS fostered a more robust and collaborative collective ecosystem, supporting sustainable growth.

ESAF DAIRY TRANSFORMATION HUB (DTH) PROJECT

Small and marginal dairy farmers in India face multiple challenges, including unscientific milk pricing, limited price transparency, low awareness of cost-effective and profitable dairy practices, inadequate extension services, and poor access to quality feed, fodder, and professional breeding support. To address these issues, ESAF Foundation, in partnership with Partners Worldwide, is implementing the Dairy Transformation Hub (DTH) project in Theni and Dindigul districts, Tamil Nadu. The project aims to establish Dairy Transformation Hubs at the village and taluka levels, led by farmer collectives in collaboration with agri-business partners. These hubs provide comprehensive support, including dairy inputs, access to markets, advisory and extension services, training on scientific dairy management, improved breeding practices, disease management, and hygienic milk handling. The initiative also focuses on creating a pool of village-level dairy entrepreneurs to ensure timely and efficient farm services. The project targets 1,000 small and marginal dairy farmers in a region with the overarching goal of improving productivity, profitability, and sustainable livelihoods for the farming community.



During the reporting period, a 5,000-litre capacity bulk milk cooler was installed, and 15 milk collection centres equipped with milk analysers were established, creating livelihood opportunities for local residents. Nearly 200 dairy farmers deliver milk daily to these centres, collectively contributing around 4,500 litres of milk per day, with payments made through bank transfers for transparency. Farmers received training in scientific dairy animal management, feed and fodder management, breeding practices, and disease prevention to improve productivity. Additionally, three Pashumithras were trained locally to provide ongoing dairy services, and eight veterinary camps were conducted, covering 120 farmers with animal health check-ups and medicines.

ESAF VILLAGE LEVEL ENTREPRENEURSHIP DEVELOPMENT PROGRAMME

ESAF PASHUMITHRA

The ESAF Pashumithra initiative of ESAF Foundation aims to transform rural livelihoods by developing a cadre of trained rural youth entrepreneurs who provide doorstep veterinary services. With a strong focus on artificial insemination (AI), animal health, and dairy productivity enhancement, the programme seeks to bridge gaps in veterinary infrastructure while generating sustainable self-employment opportunities in the dairy sector. Rural youth were selected through a process comprising a written test and interview. Selected candidates underwent a 45-day residential AI training programme at either the National Dairy Development Board (NDDB) or Kerala Livestock Development Board Ltd. (KLDB) training centres, followed by a 75-day field internship under the guidance of a veterinary doctor. The programme targets rural youth between 18 and 40 years of age, with priority given to first-generation job seekers and individuals from livestock-dependent families, aiming to provide them with sustainable entrepreneurship opportunities while enhancing dairy productivity in their communities.

ESAF PASHUMITHRA TRAINING

During the reporting period, 85 youths from Tamilnadu successfully completed the ESAF Pashumithra training in artificial insemination (AI) at NDDB (Erode) and KLDB (Munnar), where the curriculum included AI techniques, cattle handling, milk hygiene, breed improvement, and reproductive health. Refresher training is planned to provide additional advanced training for previously trained ESAF Pashumithras, strengthening their technical expertise and service delivery capabilities. Forty ESAF Pashumithras attended a two-day refresher training in Thrissur in January 2025, covering advanced topics such as reproductive anatomy, mastitis management, ethnoveterinary practices, and AI protocols.



FIELD INTEGRATION THROUGH VETERINARY CAMPS

As part of ESAF Pashumithra's efforts to provide practical experience and strengthen community engagement, nine veterinary health camps were organised across Tamil Nadu. These camps allowed ESAF Pashumithras to apply the knowledge and skills gained during their AI and dairy management training under the guidance of qualified veterinarians. Services provided included artificial insemination, treatment of reproductive and general health issues, vaccinations, and management of common cattle ailments. Over 1,025 animals—including cows, calves, heifers, and goats—received care during these camps. The initiative not only offered hands-on learning for the Pashumithras but also improved access to veterinary services for rural livestock-dependent communities, helping enhance animal health, productivity, and awareness of best practices in dairy management.



ESAF PASHUMITHRA MOBILE APPLICATION

ESAF Pashumithra mobile application has been developed to integrate the various services offered by ESAF Pashumithra and make it easier for dairy farmers to access veterinary support. The app allows farmers to request doorstep services, track AI schedules, and manage calving calendars, ensuring timely interventions for improved dairy productivity. It also provides a Management Information System (MIS) for monitoring service delivery, capturing field data, and generating reports. WhatsApp-based communication within the app further facilitates quick updates, reminders, and direct interaction between Pashumithras and farmers. By digitising service delivery, the app enhances efficiency, transparency, and accessibility, strengthening the link between trained Pashumithras and livestock-dependent communities.

CASE STUDIES

FROM MECHANICAL ENGINEERING TO DAIRY ENTREPRENEURSHIP

Mr. A. Raman, a 34-year-old resident of Alliyandal village in Thiruvannamalai District, has travelled an inspiring path of resilience and transformation. A diploma holder in Mechanical Engineering, he began his career as a machine operator in a motor vehicle manufacturing company, where he worked for seven years earning about Rs 12,000 per month.



In 2017, Raman's life changed suddenly when his father passed away due to cardiac arrest. With the responsibility of supporting his family, he returned to his village. The following year, after his marriage, he took up the role of Secretary at the local AVIN Milk Cooperative Collection Centre. However, the income was modest and insufficient to meet his household needs.

His turning point came when his brother introduced him to ESAF Foundation's Pashumithra programme, implemented in collaboration with NDDB. Seeing the potential for both livelihood security and service to farmers, Raman applied, cleared the selection process, and successfully joined the programme. He underwent 45 days of training at NDDB, followed by a field internship under a local veterinary doctor.

With this training, Raman established an Artificial Insemination Centre and began offering veterinary services in his village and neighbouring areas. Today, he attends nearly 200 AI services per month, serving farmers within a 10–15 km radius. His sincerity, reliability, and rapport with farmers have earned him wide trust in the community.

Through this work, Raman now earns an income of Rs 30,000 per month and makes a net profit of Rs 20,000 after deducting all expenses. His journey is a testimony to how timely opportunities, skills, and community trust can turn challenges into growth—for both an individual and the rural economy.

ESAF KRUSHAKMITHRA

The ESAF Krushakmithra programme is designed to nurture rural agri-entrepreneurs who can act as catalysts for growth within the agricultural ecosystem. Its primary goal is to equip participants with enterprise skills, link them to Farmer Producer Organisation (FPO) infrastructure, and promote scalable, value-added agribusiness models that enhance income and strengthen rural value chains. ESAF has partnered with leading agri-incubation agencies, including the Madurai Agribusiness Incubation Forum (MABIF) and the Entrepreneurship Development Institute of India (EDII) to deliver structured five-day training programmes. These programmes combine classroom learning with hands-on field visits, business modelling workshops, and expert-led sessions covering branding, market linkage, leadership, and financial planning.



The programme targeted rural agri-entrepreneurs with interest or potential in value addition, collective marketing, or FPO-based business models. Participants included youth, women, tribal communities, and members of FPOs actively engaged in agriculture.

Between November 2024 and February 2025, more than 130 participants attended various training sessions and orientations. The MABIF training in Madurai focused on business canvas modelling, commodity analysis, and FPO-based entrepreneurship, supplemented by exposure visits to established FPOs. The EDII training in Periyakulam introduced modules on digital marketing, team building, leadership, and financial planning, blending theory with practical group exercises tailored to value-added agriculture enterprises. A one-day EDII orientation in December provided guidance on storytelling, pricing strategies, packaging, and government schemes such as the Agricultural Infrastructure Fund (AIF).

In February 2025, a focused enterprise development workshop in Telangana brought together 40 entrepreneurs and FPO representatives to co-create business models for eight key commodities, including paddy, maize, turmeric, and mango. ESAF has since provided continuous product-specific mentoring through agri-hubs, facilitating market linkages, strengthening enterprise capacity, and promoting sustainable agribusiness practices to drive income growth and rural development.

Through these interventions, ESAF Krushakmithra has strengthened entrepreneurial skills, enhanced the operational capacity of FPOs, and promoted value-added agriculture enterprises among rural communities, fostering long-term sustainable livelihoods.

SDGs covered:



ESAF FOUNDATION'S CONTRIBUTION TOWARDS SUSTAINABLE DEVELOPMENT GOALS

ESAF Foundation works to build inclusive, equitable, and sustainable communities across rural and urban India. With a focus on underserved populations, including women, children, youth, tribal communities and other marginalised groups, the Foundation integrates social, economic, and environmental priorities into all its interventions. Our programmes are designed to address immediate needs and to create long-term, sustainable impact, aligning closely with the United Nations Sustainable Development Goals (SDGs).



SDG 1 – No Poverty

The Foundation strengthens rural livelihoods by helping to set up FPOs and micro-enterprises, and skill development initiatives, enabling smallholder farmers and women entrepreneurs to achieve financial stability and long-term income security.



SDG 2 – Zero Hunger:

Sustainable agriculture initiatives under the Krushakmithra programme along with dairy interventions through Pashumithra enhance food security, increase farm productivity, and improve nutrition for rural communities.



SDG 3 – Good Health and Well-being:

The Foundation provides comprehensive healthcare services including preventive care, mental health awareness, community health education and medical services at ESAF Hospital, along with nursing education to build a skilled healthcare workforce in underserved areas.



SDG 4 – Quality Education:

The Foundation promotes holistic development of children and adolescents through ESAF Balajyothi, life skills and adolescent education sessions, exposure visits and vocational training, ensuring equitable access to quality learning opportunities.



SDG 5 – Gender Equality:

Women farmers, entrepreneurs, and tribal women are empowered through skill-building programmes, financial literacy, leadership training and participation in local enterprises, enhancing economic independence and social inclusion.



SDG 6 & SDG 11 – Clean Water, Sanitation, and Sustainable Cities:

ESAF Foundation enhances urban and rural infrastructure through inclusive public spaces, accessible facilities, sustainable mobility projects and participatory urban planning, ensuring safe and resilient communities.



SDG 7 – Affordable and Clean Energy: The Urjabandhu initiative supports solar energy entrepreneurs, promoting renewable energy adoption and building capacity for sustainable energy solutions in both rural and urban areas.



SDG 8 – Decent Work and Economic Growth: Rural and urban livelihood programmes, craft-based enterprises, and micro-enterprise development creates employment opportunities, strengthens local economies, and fosters sustainable growth.



SDG 9 – Industry, Innovation, and Infrastructure: ESAF Foundation promotes community-driven innovation in infrastructure and enterprise development, integrating traditional knowledge with modern practices to improve local production systems, craft enterprises, eco-tourism, and sustainable rural services.



SDG 12 – Responsible Consumption and Production: Sustainable bamboo craft enterprises, eco-friendly tourism initiatives, and local resource-based businesses promote environmentally responsible production and consumption, preserving traditional skills while supporting sustainable livelihoods.



SDG 13 – Climate Action: Disaster preparedness, climate-resilient agriculture, renewable energy adoption and community-based climate awareness programmes help communities adapt to climate risks and build long-term resilience



SDG 16 – Peace, Justice, and Strong Institutions: ESAF Foundation strengthens community governance, participatory decision-making, and local institutional capacities, promoting transparency, accountability, and inclusive development.



SDG 17 – Partnerships for the Goals: Collaborations with government bodies, civil society organisations, corporate partners, and community networks amplify impact, mobilise resources, and share knowledge to accelerate progress toward the SDGs.

FUTURE FOCUS:

ESAF Foundation plans to expand its interventions to more underserved regions, scale renewable energy and green entrepreneurship, enhance healthcare access through digital and preventive care solutions, strengthen community-led governance, and foster innovation-driven community development. Through these efforts, the Foundation envisions creating empowered, resilient, and sustainable communities that contribute meaningfully to India's SDG commitments.

FINANCIAL

BALANCE SHEET AS ON 31ST MARCH, 2025			AMOUNT IN (RS)
PARTICULARS	ANNEXURES	31.03.2025	31.03.2024
SOURCES OF FUNDS:			
CAPITAL FUND			
Donated capital fund	1	10594254.98	10594254.98
Surplus/ (-) Deficit	2	353729274.068142	248235605.037597
Revaluation Reserve		99955350	99955350
Other Reserves			
DESIGNATED FUNDS			
Domestic	24	139404220.59	110508489.84
RESTRICTED FUNDS			
Domestic	23	13875810.52	11666465.46
Foreign	23	2649480.5	7341908.83
BORROWED FUND			
Long term loans-Commercial Rates	3	813358.13	1055889.28
Other Short term Liabilities	4	1714523.75	40072976.77
TOTAL		622736272.538142	529430940.197597

BALANCE SHEET AS ON 31ST MARCH, 2025			AMOUNT IN (RS)
PARTICULARS	ANNEXURES	31.03.2025	31.03.2024
APPLICATION OF FUNDS:			
Property Plant and Equipment	6	226155389.696294	218777939.52575
CURRENT ASSETS			
Inventories	7	5226574	6463932.77
Other Current Assets	8	56876914.72	59257018.55
Cash and Bank balances	9	358959435.7	265838776.71
		421062924.42	331559728.03
RESTRICTED FUNDS			
Domestic	23	13875810.52	11666465.46
Foreign	23	2649480.5	7341908.83
Less: Current Liabilities&Provisions	5	24482041	20906727
Net Current Assets		396580883.42	310653001.03
TOTAL		622736273.116294	529430940.55575

Vide our separate report of even date.

By order of the board.

For A.JOHN MORIS & Co.,
Chartered Accountants
FRN.: 0072205

Dr. Idicheria Ninan
(President)

Mr. Stanly Johns
(Treasurer)

Mrs. Mereena Paul
(Secretary)

K V Sivakumar
Partner
M.No. 027437
Place : Thrissur
Date: 25/08/2025

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025						AMOUNT IN (RS)
PARTICULARS	AN-NEX-URES	31.03.2025				31.03.2024
		GENERAL FUNDS	RESTRICT-ED FUNDS	DESIGNAT-ED FUNDS	TOTAL	TOTAL
REVENUE:						
DOMESTIC PROJECTS						
Funds received	10a	0	123389748.4	36855492.35	160245240.75	120447367.84
Funds reimbursed	10b	0	0	0	0	1121441
Donations received	11	5500	0	0	5500	132665
FOREIGN PROJECTS						
Funds received	12	0	26494952	0	26494952	30873434.36
Donations received	11	0	0	0	0	0
OTHER DOMESTIC INCOME						
ESAF Hospital Revenue	13	110435063.66	0	0	110435063.66	108067528.06
Interest income	14	20846199.07	0	0	20846199.07	12057508.53
Nursing School Revenue	15	11079222	0	0	11079222	6730704.75
General Income	16	126634108.49	0	0	126634108.49	93059165.93
OTAL		269000093.22	149884700.4	36855492.35	455740285.97	372489815.47

Vide our separate report of even date.

By order of the board.

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

Dr. Idicheria Ninan
(President)

Mr. Stanly Johns
(Treasurer)

K V Sivakumar
Partner
M.No. 027437
Place : Thrissur
Date: 25/08/2025

Mrs. Mereena Paul
(Secretary)

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025						AMOUNT IN (RS)
PARTICU-LARS	AN-NEX-URES	31.03.2025				31.03.2024
		GENERAL FUNDS	RESTRICT-ED FUNDS	DESIG-NATED FUNDS	TOTAL	TOTAL
EXPENDITURE:						
Financial Cost	17	82633.77	0	0	82633.77	106839.92
Domestic Project Expenses	18	4826515.62	121180403.34	7959761.6	133966680.56	83363074.92
Foreign Project Expenses	19	0	31187380.33		31187380.33	42127261.53
Hospital Expenses	20	106205022.8	0	0	106205022.8	96584892.92
Nursing School Expenses	21	9007124	0	0	9007124	6159555.72
General expenses	22	33660200.17	0	0	33660200.17	24697110
Depreciation	6	9724927.82945588	0	0	9724927.82945588	9806997.4486
TOTAL		163506424.189456	152367783.67	7959761.6	323833969.459456	262845732.4586

Vide our separate report of even date.

By order of the board.

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

Dr. Idicheria Ninan
(President)

Mr. Stanly Johns
(Treasurer)

K V Sivakumar
Partner
M.No. 027437
Place : Thrissur
Date: 25/08/2025

Mrs. Mereena Paul
(Secretary)

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025						AMOUNT IN (RS)
PARTICULARS	AN-NEX-URES	31.03.2025				31.03.2024
		GENERAL FUNDS	RESTRICTED FUNDS	DESIGNATED FUNDS	TOTAL	TOTAL
Excess/ Deficit (-) of Income over expenditure		105493669.030544	-2483083.26999998	28895730.75	131906316.510544	109644083.0114
Less: Prior Period Item		0	0	0	0	0
Excess of income over expenditure after adjustments of prior period items		105493669.030544	-2483083.26999998	28895730.75	131906316.510544	109644083.0114

By order of the board.

Vide our separate report of even date.

For A.JOHN MORIS & Co.,
Chartered Accountants
FRN.: 0072205

Dr. Idicheria Ninan
(President)

Mr. Stanly Johns
(Treasurer)

Mrs. Mereena Paul
(Secretary)

K V Sivakumar
Partner
M.No. 027437
Place : Thrissur
Date: 25/08/2025

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