



## **ESAF Microfinance's commitment for the year 2015-16.**

ESAF Microfinance and Investments Pvt Ltd is a NBFC-MFI reaching out to 750 thousand low income families across 9 states of India through an array of financial and non-financial services. Strongly committed to its vision, which aims to uplift the poor and the vulnerable communities through enabling them access to quality financial and non-financial services, ESAF Microfinance has developed client centric policies, strategies and approaches so that the lives of the clients are better transformed holistically. ESAF Microfinance strongly believes that credit alone will not bring desired changes in the lives of a poor family unless they are supported with education, training and support services that uplifts them from their perpetual state of backwardness.

For the financial year 2015-16, ESAF Microfinance shall therefore reach out to new clients through its products and services and makes a commitment towards the same. The progress shall be reviewed in the April of 2016 (start of new financial year) and reported to all the stakeholders including Microcredit Summit Campaign.

1. To offer microfinance services to 2,00,000 new clients through expanding the geographic reach in some of the backward states of Chattisgarh, Jharkhand, West Bengal and Bihar.
2. To increase the reach of financial services to additional 10% clients making it to a total of 50% clients who belong to socially backward communities/tribes. (Scheduled castes and Scheduled tribes as per Govt of India).
3. To offer livelihood support services to at least 10,000 clients who shall be in a position to contribute to the additionally to the income of their household.
4. To measure the poverty levels of 2,00,000 clients using PPI.
5. To offer financial literacy training to at least 50,000 clients.
6. To offer health education and awareness sessions to at least 50,000 clients. To offer health check-up services to benefit at least 5000 clients.
7. To offer financial and non-financial services to at least 3000 PwD (persons with disabilities) clients.
8. To offer women's leadership and empowerment programs to benefit at least 50,000 clients.
9. To reach at least 2000 children through educational programs for academic growth and value education.
10. At least 50,000 clients are given awareness on environment protection and use of clean energy products.
11. At least 50% of the clients purify their drinking water using a standard method of purification (boiling, water purifier, chlorination).

12. At least 75% of the clients shall have access to their own toilet.