

WE ARE NOT JOB SEEKERS WE ARE JOB GIVERS



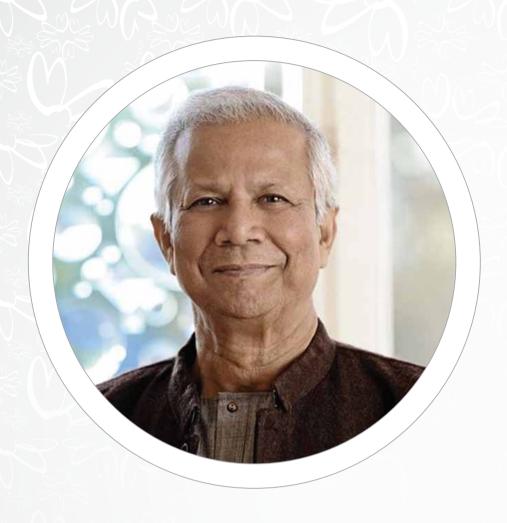




6th SOCIAL BUSINESS DAY 2015

DHAKA, BANGLADESH





REDESIGNING ECONOMICS TO REDESIGN THE WORLD



NOBEL LAUREATE PROFESSOR MUHAMMAD YUNUS



Will the present economic system be able to establish appropriate level of moral social, and material balance in the world?

I DON'T THINK IT CAN.

The present system is like an impersonal sucking machine which thrives on continuously sucking juice from the bottom to the top. The higher you are in the system, the more juice you are able to suck. It is not because bad people are running the machine; just that the machine is built that way. The system was not designed to have any moral responsibility. At least that is not in practice. Discussion on moral responsibilities is an after-thought. This machine turns people into money-centric robots.

The stock market which is the ultimate judge of business success, does not grade businesses on the basis of its moral commitment. Moral issues were never included in their reporting template.

SOCIAL BUSINESS

I have been proposing and practising a new kind of business which is based on selflessness, replacing selfishness, of human beings. This type of business runs parallel to the selfishness-driven business that rules the world. Conventional business is personal- profit seeking business. The new business, which I am adding, is personal profit-forsaking business. It is a for-profit business, but personal-profit forsaking business. I call it social business -- a non-dividend company to solve human problems. The owner can take back his investment money, but nothing beyond that. After getting the investment money back all profit is ploughed back into the business to make it better and bigger. It stands between charity and conventional business and designed with the objectives of charity and carried out with the methodology of business, but delinked from personal profit-taking.

Charity is a great concept to help people, and has been in use since time immemorial. But it is not sustainable. Charity money goes out, does a wonderful job, but does not come back. Social business money gets the job done and then comes back. As a result, this money can be re-used endlessly. It creates independent self- sustaining enterprises, which have their own lives. These enterprises become self-fuelled entities.

The capitalist system is justified on the assumption that making money is the sole source of happiness. The more money you make the happier you are. Money is an incentive, no doubt, but it is not the only incentive for human beings. Making money is happiness; but I feel making the world happy, is super-happiness. Capitalist system is about freedom to choose. But when it comes to looking for happiness it gives no choice. By introducing social business, to make the world happy, we give people another choice. Now they can choose.

Business schools today train young people to become business-warriors to capture market and money. They are not given any social mission. If we accept the concept of social business, business schools will zbe required to produce another category of graduates equipping them to become social-problem-fighters to bring an end to social problems through social businesses. We would need to create social stock markets to attract investors who would like to invest in problem-solving enterprises, without having any intention of making personal profit.

INCOME DISPARITY

The present version of capitalism will never deliver equitable distribution of income. System that is built as a sucking machine cannot bring equitable distribution. It was never put in its DNA.

In today's world, 85 individuals own more wealth than all those in the bottom half. Top half of the world population own 99% the wealth of the world, leaving only 1% for the bottom half. It may get worse because technology will remain under the control of the people at the top.

INDIFFERENCE OR WORSE

Indifference to other human beings is deeply embedded in the conceptual framework of economics. Theory of economics is based on the belief that human being is basically a personal gain seeking being. Maximizing personal profit is the core of economic rationality. This encourages a behavior in human beings which may be described by a far harsher word than mere 'indifference' to other human beings.

By its fundamental assumption Capitalist Man does not have any virtue other than selfishness. Real Man is a composite of many virtues. He enjoys relationship with other human beings. He is a caring man. He is a selfless man. He is a trusting man. We have many good examples to demonstrate these virtues. To show that he is a trusting man, take the case of Grameen Bank in Bangladesh. The entire bank is built on trust. There is no effort in this bank to establish relationship with legal glue. It is a lawyer-free bank. It lends out over one and half billion dollars a year to 8.5 million poor women on the basis of trust only. Now it works in many other countries, including in the USA, in exactly the same way. Repayment rate is close to 100%.

GDP DOES NOT TELL THE STORY

As we create a world based on selfishness, people move away from each other. In that selfish world the very way we create measurements of business success it fuels more selfishness.



Human society is an integrated whole. It's success or failure should be measured in a consolidated way, not purely on the basis of an aggregate of purposefully chosen economic information about individual performance.

GDP does not tell the whole story. We need something else to do that. It may be GDP minus all human problems (poverty, unemployment, illiteracy, income inequality, status of women, lack of human rights, absence of law and order, lack of technology and opportunities for all people, etc.)

As we move from the national scene to the global scene, we see the extension of the same behavior. Ideally, globalization should have been the process to create a close global human family. But in practice. it is going the other way. It is placing people and nations in a confrontational posture, each trying their best to enhance their selfish interest.

TECHNOLOGY

If the present variety of capitalism continues, the more we advance in technology, improve our infrastructure, spread globalization, and bring 'efficiency' in the system, the more the system will become more fine-tuned in sucking the juice from the enormously wide bottom to transport it to the sharply thinner

Technologies, particularly ICT, with progressively higher level of creativity, and speed of accessing information is changing the world faster and faster. There is indeed a surprise waiting in every corner. But there is no global vision driving these changes. Great innovations are designed and dedicated mostly for commercial success. Creativity rushes in the direction wherever businesses see market potential. Nobody is putting up any highway signs to lead the world to its destination. It raises the guestion, does the world have a destination, or, should it have one? MDGs are probably an attempt to define an immediate destination over a short period. That was a good beginning. We should have a 15-year destination, and then, a 50-year destination at the same time. For every business we may post these goals along its path quiding them to expedite in reaching the goals within time, or ahead of time, and refrain from doing anything which will be counter to achieving those goals.

There are lots of amazing breakthroughs in the world, but they don't add up to becoming an unstoppable force to get the world to its destination because these breakthroughs are not in any way linked to any destination except to the daily goal of making personal profit. Given the power of technology and creativity, any destination is reachable today. But it does not look like anybody is seriously concerned about a global destination. We gloat and float with our selfish personal and company goals. Since we do not have any collective direction, we are likely to waste our power by putting it behind random selfish forces, or, worse still, not using our power behind great opportunities which are not visible in the selfish radars.

Why are we missing a collective destination? To begin with, education system is at fault. Young people are never asked to engage themselves in finding out what kind of world they would like to create. They are never told that they are the creators of that world. There is no curriculum in the school to let the students imagine their dream world, what steps they can take to build that dream world. They may be asked what things they are unhappy about in this world are. What are the things that will make them happy if they happen in the world. Once they start imagining a new world, they will start making attempts to create it.

FINANCIAL INSTITUTIONS ARE DESIGNED FOR THE RICH

We have created a world for the rich by creating the financial institutions for the rich. If we want to get the poor out of poverty we have to create exclusive financial institutions for the poor. Institutions designed for the rich will not do any good to the poor.

Finance is power. For the bottom half of the world population, banks do not exist, so they remain powerless.

Today there is concentration of economic power in a few hands because financial institutions are dedicated to help them in accomplishing this. We talk about land reform for overcoming poverty, because land represents power in rural societies. But we don't talk about credit and equity reform. We don't ask the question of who gets how much of bank credit and equity? Or what percentage of population gets what percentage of bank credit? This one piece of information will give us the real story on power and powerlessness. Credit and equity disparity is the single most powerful cause of income disparity.

We will have to create new financial institutions if we are worried about income disparity and poverty. Grameen Bank has shown how the poorest women, and even beggars, can do business with a financial institution provided it is designed for them. Don't ask them to do business with an institution which is designed for the rich. Social business funds can be the answer to the availability of equity to the bottom-most people.

NOT JOB SEEKERS, BUT JOB CREATORS

While the idea of labour union is an excellent idea, the basic assumption of 'once labour, always labour has to be removed. There should be plenty of opportunity for each and every person to switch from being labour to being an entrepreneur. Social business can make it happen. Every person, at all stages of his life, should have two options, either to work for somebody, or be an entrepreneur. He should be told about these options in school, when he is growing up. He should be given opportunity to prepare himself, both as a job creator, and as a job-seeker. Even if someone takes up a job, it does not have to be a life-long engagement. He should have the opportunity to move about in both worlds. It is essential that we build appropriate financial institutions to make it happen. Financial institutions are key to make these switches possible.

CREATING A WORLD WITHOUT UNEMPLOYMENT

Unemployment means throwing a fully capable person into a trash can. It means punishing a human being to remain paralysed. A human being is born to be active, creative, energetic - always exploring ways to unleash his own unlimited potential. Why should we allow anybody to unplug a creative human being, and deny him the opportunity to use his amazing capacity? Who unplugs him? Why do billions of people around the world remain unplugged? Why do we deprive the world of the creativity of almost half the adult population?

This problem of unemployment is not created by the unemployed people themselves. It is created by our grossly flawed conceptual framework which has drilled into our heads that people are born to work for a few privileged people called entrepreneurs. Since entrepreneurs are the drivers of the economy, according to the present theory, all policies and institutions are built for them. If they don't hire you, you are finished. What a miss-reading of human destiny! What an insult to a human being who is packed with unlimited creative capacity.

Our education system is an extension of this same economic theory. It is built on the assumption that students should work hard, get good grades so that they can get good jobs. Education is seen as the process of preparing young people to get jobs and live happily after. Top universities in the world pride themselves in letting the public know that their graduates appear at the graduation ceremony with appointment letters in their pockets.

I have been insisting that all human beings are born entrepreneurs, not job-seekers. Education system should be aimed at enhancing their entrepreneurial capacity, not eliminate it, by making the students believe that getting a job is the ultimate goal of their lives.

Young people are never told that they are all born with two choices, and continue to have these two choices throughout their lives. They can be job-creators, or they can be job-seekers.

In Grameen Bank we are inspiring the second generation of borrowers' families to believe that they are not job seekers, rather they are job givers. All children in the world should grow up that way. Institutions and policies should be created to make it happen. Job seeking should become a second choice for any young person. In Bangladesh we have created social business fund to provide all the equity he or she needs to become an entrepreneur. We provide him and her all the support to make him or her successful.

Why are half the young people in some European countries unemployed? Why are they talking about a 'lost generation' in Europe? Why are they accepting it as an unalterable fate? Are they not insulting human capability by accepting it as fate? Is putting unemployed people on state charity the only solution? Is this how we uphold human dignity, by putting creative young people on state charity? What about giving them opportunity to explore their own creative power?

We may ask them to start an enterprise of their own. In that case the most important support they would need is initial financing. This is how micro finance idea was born and took institutional shape in Grameen



Bank. Micro-finance was aimed at creating self-employment for the unemployed poor women. It worked. I see no reason why similar specialised financing institutions for credit and equity should not work for the unemployed youth. We need to create such intuitions. We can start with social business funds to provide equity to the unemployed youth in Europe and elsewhere.

We must take the initiative. We cannot just sit and watch a whole generation of young people fall through the cracks of a theory, because we are too timid to question the wisdom of our theoreticians.

We have to redesign our theory by recognizing the limitless capacity of a human being, instead of relying on 'invisible hands' to solve all our problems. We will have to wake up to the fact that 'invisible hands' are invisible because they do not exist.

STATE CHARITY

If we can ensure that nobody needs to remain unemployed, we get a society without poverty and without state charity to support the unemployed. Unemployment is an artificial creation of our faulty conceptual framework. It is not natural to human beings. Human beings are doers; they are go-getters. But our theory has put them in chains. Theory should not be allowed to punish human beings. We should punish the theory by scrapping it.

We should make sure that the word 'unemployment' soon becomes unemployed. When we build a new world we should make sure that in that world, the word 'unemployment' will not make sense to anybody. Nobody would be able to figure out how a full blooded human being could remain idle. In our conceptual framework we should not allow anything which is derogatory to human spirit. Theory should reflect us, we should not be subjected to being reduced to fit a theory. Human beings should not be squeezed into narrow moulds of theory. Theory must allow enough room for human beings to grow, rather than limit them. Human beings thrive in this world by constantly making impossible possible. Theory must keep all its doors open to make it happen easily. People should have the final word on their fate, at each stage of history, not the theory.

Helping people in distress is the prime responsibility of the state. State charity must be applauded for doing an excellent job of taking care of its citizens in distress.

But a still higher responsibility of the state will be to enable people to come out of their distress as soon as possible and get out of their dependence on the state.

Human beings are all about independence and freedom, and their constant search for their own worth, not about dependence on anyone. Dependence diminishes human beings. Their mission on this planet is to make it a better place for everyone. They should not be put in a situation where they remain dependent on the state all their life, then pass it on to their next generation, who in turn, pass this on to the third generation, creating an unending series. State charity has created this situation for many people in Europe. We have the technology and methodology to bring an end to this. All that is needed is a determined initiative.

CONCLUSION

A human being is an enormously creative and entrepreneurial being. Conceptual framework of present capitalist theory is too narrow and undignified for him. It reduces him to a selfish robot. We need to design a theory keeping in mind the true human being, not a distorted and miniaturized version of him. A true human being holds the potential of assuming any of the many diversified possibilities. He is a selfless, caring, sharing, trusting, community-building, friendly human being. He is, at the same time, also the reverse of all these virtues. How he will shape himself will entirely depend on the world around him. We need to give him the opportunity to bring out the right virtues. Today we limit him to a very narrow role. We do not introduce him to his limitless possibilities. Theory constrains him to a narrow self-serving path. That is where the trouble begins. We should have told him instead that your possibilities are limitless; you can do anything you want; you have the power to create a world without poverty, without unemployment, without income disparity, without endangering the planet, without wars and weapons, and with equality, friendship and peace.

Now the time is here to tell him that

End.

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6th social business day, 28 May 2015





09:00 - 09:05	Greetings by Grameen Shikkha Slum School Project
09:05 – 09:10	Welcome by Lamiya Morshed, Executive Director, Yunus Centre
09:10 - 09-25	Opening Speech by Nobel Laureate Professor Muhammad Yunus
09:25 – 10:00	Greetings
10:00 – 11:00	Plenary Session: "We are not Job Seekers, We are Job Givers"
11:00 – 11:30	Refreshments
11:30 – 12:20	Plenary Session: "Sharing Experiences - Social Business Movement Around the World"
12:20 – 13:00	Announcements: Part I
13:00 – 14:30	Lunch break and Marketplace tour
14:30 – 14:35	Short Performance by Grameen Students of Japan Automechanic School
14:35 – 15:15	Pecha Kucha Session
15:15 – 16:30	Panel Sessions
16:30 – 17:00	Refreshments
17:00 – 17:30	Reports from Panel Sessions
17:30 – 18:00	Announcements: Part II
18:00 – 19:00	Closing Plenary: "Social Business - The Roadmap Forward"
19:00 – 19:15	Closing Remarks by Professor Muhammad Yunus
19:15 – 19:20	Song by Students of Grameen Caledonian College of Nursing

WELCOME ADDRESS

Nobel Laureate Professor Muhammad Yunus, Founder, Grameen Bank and Chairman, Yunus Centre.

OPENING SESSION

Speakers:

- 1 Professor Muhammad Yunus, Founder, Grameen Bank and Chairman, Yunus Centre
- 2 Thomas Gass, Assistant Secretary General, United Nations DESA
- 3 Sharifah Hapsah Shahabudin, Advisor to Prime Minister of Malaysia.
- 4 H.E Marcia Stephens Bloom Bernicat, US Ambassador to Bangladesh
- 5 H.E Johan Frisell, Ambassador of Sweden to Bangladesh
- H.E. Mrs. Sophie Aubert, French Ambassador to Bangladesh

PLENARY SESSION: "WE ARE NOT JOB SEEKERS. WE ARE JOB GIVERS"

Speakers:

- Professor Muhammad Yunus, Founder, Grameen Bank and Chairman, Yunus Centre 1
- 2 Naznin (Naznin Handicrafts), Nobin Udyokta (NU), Grameen Kalyan
- 3 Lovely Begum (Akash Chowa Beauty Parlor), NU, Grameen Trust
- 4 Mafia Parvin (Choa Boutique), NU, Grameen Telecom Trust
- 5 Md. Rezaul Karim Rana (Dairy Farm), Nobin Udyokta (NU), Grameen Kalyan
- 6 Md Kamrul Hasan (Hasan Quill Bird Hatchery), NU, Grameen Shakti Samajik Byabosha Ltd
- 7 Md. Ibrahim Hossain (Link Computer), NU, Grameen Telecom Trust

PLENARY SESSION: "SHARING EXPERIENCES - SOCIAL BUSINESS MOVEMENT AROUND THE WORLD"

Speakers:

- Professor Muhammad Yunus. Founder. Grameen Bank and Chairman. Yunus Centre 1
- 2 Alex Counts, President and CEO, Grameen Foundation, USA
- 3 Andrea Jung, President and CEO, Grameen America
- 4 Mahfuz Anam, Editor-Publisher, The Daily Star
- 5 Dr. Robert Johnson, President, Becker College, Worcester
- 6 Emmanuel Marchant, Deputy GM, Vice-President for Corporate Development, Danone Communities
- 7 Saskia Bruysten, Co-Founder & CEO, YSB, Germany
- 8 Gao Zhan, Executive Director, Yunus Centre China
- Hans Reitz, Co-Founder and Managing Director, Grameen Creative Lab (Germany)

CLOSING PLENARY: "SOCIAL BUSINESS - THE ROADMAP FORWARD"

Speakers:

- Professor Muhammad Yunus, Founder, Grameen Bank and Chairman, Yunus Centre 1
- 2 Peter Hunt, Non-Executive Chairman, Grameen Australia
- 3 Rokia Rahman Afzal, President, Bangladeshi Federation of Women Entrepreneurs
- Faiz Shah, Director, Yunus Centre, Asian Institute of Technology, Thailand 4
- 5 Enzo Cursio, Vice-President, Journalist, Permanent Secretariat of the World Summit of Nobel Peace Laureates
- Chuan-Min Wang (Juno), Assistant Secretary, Member of Membership Development and Retention Committee 6
- 7 Aarti Wig, Co-Founder and Country Director, Yunus Social Business India
- Jean Luc Perron, Executive Director, Grameen Credit Agricole

PANEL DISCUSSION



PANEL 1: SOCIAL BUSINESS AND ACADEMIA

- 1 Faiz Shah (Moderator), Director, Yunus Centre, Asian Institute of Technology, Thailand.
- 2 **Prof. Abdur Rab,** PhD, Vice Chancellor, Eastern University, Dhaka, Bangladesh.
- 3 **Dr Gillian Sullivan Mort,** Professor of Marketing, La Trobe Business School, Australia.
- 4 Barrister Shameem Haider Patwary, Vice Chairman, Board of Trustee, Dhaka International University.
- 5 Professor Md. Mahfuz Ashraf, PhD, Associate Professor, MIS, Dhaka University.
- 6 **Dr. David A. Jordan, President Seven Hills Foundation.**
- 7 Enrico Testi, Director, International Relations, Yunus Social Business Centre University of Florence, Italy.
- 8 Benedicte Faivretavignot, Director of the Yunus Chair at HEC Paris
- 9 Chien-wen Shen, Director, Yunus Social Business Centre National Central University Taoyuan City, Taiwan.
- 10 **Professor Sekandar Khan.** Vice Chancellor, East Delta University, Chittagong, Bangladesh.
- 11 M. Jahangir Alam Chowdhury, Professor, Dept. of Finance & ED, Center for Microfinance & Development, University of Dhaka.
- 12 Moslehuddin Chowdhury Khaled, Assistant Professor, School of Business, Chittagong Independent University.

PANEL 2: METHODOLOGY OF NOBIN UDYOKTA (NU) PROGRAM

- 1 Parveen Mahmud (Moderator), Managing Director, Grameen Telecom Trust.
- 2 Saleha Begum, Managing Director, Grameen Byabosa Bikash.
- 3 Nazneen Sultana, Managing Director, Grameen Communications.
- 4 Kh. Mustafizur Rahman, GM, Grameen Kalyan.
- 5 Jayanta Kumer Basu, Team Leader, Social Business & Program Support, Grameen Telecom Trust.
- 6 Mir Hossain Chowdhury, DGM, Grameen Trust.

PANEL 3: I WANT TO FINANCE A SOCIAL BUSINESS. HOW SHOULD I START?

- 1 Aarti Wig (Moderator), Co-Founder and Country Director, Yunus Social Business India.
- 2 Merina Ranjit, Chief Operating Officer, Nepal Social Business Fund.
- 3 Sultan Ahmed Bhuiyan, CFO, Grameen Telecom Trust.
- 4 Melanie Perisse, Head of Investments in Albania, YSB.
- 5 Sanjiv Shelgikar, Yunus Social Business Fund India Private Limited.
- 6 Lijo Chacko, Head Held High (HHH) Foundation.

PANEL 4: SOCIAL BUSINESS AND TECHNOLOGY

- 1 Dr. Ashir Ahmed (Moderator), Associate Professor, Kyushu University, Japan.
- 2 Kazi Huque, Chief Executive Officer, Grameen Intel Social Business Ltd.
- 3 Imamus Sultan, Managing Director, Grameen Kalyan.
- 4 Abser Kamal, Managing Director, Grameen Motsho O Pashusampad Foundation
- 5 **Professor Kosmas Smyrnios,** School of Management RMIT University.
- 6 Sarkar Ardhendu (Ripon), Entrepreneur, Biomass Power Plant and Fly Ash Bricks.

PANEL 5: SOCIAL BUSINESS AND HEALTHCARE

- 1 Prof. Pradeep Kumar Ray, PhD (Moderator), Director, WHO Collaborating Centre on eHealth, Asia Pacific.
- 2 Corinne Bazina, General Manager, Danone.communities, France.
- 3 Patrick Rousseau, Chairman & MD, Veolia Water India & Veolia Environment Delegate for South Asia, France.
- 4 Frank Crossan, Executive Director, Grameen Caledonian College of Nursing (GCCN)
- 5 Narayan Sundararajan, Chief Technology Officer, Grameen Intel Social Business.
- 6 Biplob Chakma, CEO, Mushroom Seed Social Business & ED, Ashika Manabik Unnayan Kendra (ASHIKA).

PANEL 6: MICROFINANCE AS SOCIAL BUSINESS

- 1 Mohammad Shahjahan (Moderator), Ex Managing Director, Grameen Bank.
- 2 Nurjahan Begum, Managing Director, Grameen Shikkha.
- 3 Duncan Power, Executive Director, Dana Asia, Australia.
- 4 Andrea Jung, President and CEO, Grameen America.
- 5 Alex Counts, President and CEO, Grameen Foundation, USA.
- 6 Corazon Henares, Deputy Director, Openations, Negros Women for Tomorrow Foundation (NWTF).

PANEL 7: SOCIAL BUSINESS AND YOUTH NETWORK

- 1 Ujal Ibrahim (Moderator), Lecturer, North South University.
- 2 Shazeeb M Khairul Islam, Founder, Social Business Youth Alliance (SBYA).
- 3 Christian Vanizette, Co-Backpacker, MakeSense.org.
- Sara Chellaoui. Founder of Yunus & Youth. Morocco. 4
- 5 Syed Shah Alam, PhD, Associate Professor, Universiti Kebangsaan, Malaysia.

PANEL 8: SOURCES OF FUNDS FOR SOCIAL BUSINESS

- Saskia Bruysten (Moderator), Co-Founder & CEO, YSB, Germany. 1
- 2 Susan Gibson, Board Member, International Rescue Committee, UK.
- 3 Jean Luc Perron, Executive Director, Grameen Credit Agricole.
- 4 Nirvana Chaudhary, CEO, Chaudhary Foundation, Nepal Social Business.
- 5 Emmanuel Marchant, Deputy GM, Vice-President for Corporate Development, Danone.communities.
- 6 Atef Elshabrawy, Adviser, Centennial Fund International Entrepreneurship Academy.

PANEL 9: QUESTION & ANSWER ON SOCIAL BUSINESS

- 1 Hans Reitz (Moderator), Co-Founder and Managing Director, Grameen Creative Lab, Germany.
- 2 Prof. H.I. Latifee, Managing Director, Grameen Trust.
- 3 Kerstin Humberg, Global Sustainability & Resource Productivity Practice, McKinsey & Company.
- 4 K.M. Ashaduzzaman, Managing Director, Grameen Health Care Services Limited.
- 5 Pavel Hoq, COO, Grameen Intel.

PANEL 10: SOCIAL BUSINESS DESIGN LAB

- Lamiya Morshed (Moderator), Executive Director, Yunus Centre, Dhaka.
- 2 Sharifah Hapsah Shahabudin, Advisor to Prime Minister of Malaysia.
- 3 MFM Amir Khashru, General Manager, Yunus Centre, Dhaka.
- 4 Dr. Farid Uddin Ahmed, Executive Director, Arannya Foundation.
- 5 Faruk E Azam, Bir Protik, Director, Social Business Centre, Chittagong.
- 6 Dr. Md. Shahid Uz Zaman, CEO, Aroni Social Business & ED, Eco Social Development Organization- ESDO.

PANEL 11: SOCIAL BUSINESS IN GREATER CHINA

- Abdul Hai Khan (Moderator), General Manager, Grameen Trust. 1
- 2 Gao Zhan, Executive Director, Yunus Centre, China.
- 3 Xu Yonguang, Chairman, Narada Foundation, China.
- 4 Dr. Zhu Xiaobin, Founding Director, Social Enterprise Research Center (SERC).
- 5 Professor Han Huang, Secretary General, Chinese Social-Psychology Association.
- 6 Dr. Philip Fung, Founder, Houston Leadership Training Center.
- Philippa Tsai, President, Foundation for Yunus Social Business Taiwan.

PANEL 12: MEET THE NOBIN UDYOKTA

Md. Ashraful Hassan (Moderator), Managing Director, Grameen Distribution Ltd.

Facilitators:

- Mohammad Ehsanul Bari, Managing Director and CEO, Grameen Krishi Foundation, Bangladesh.
- 3 S.M. Shamim Anwar, Managing Director, Grameen Shamogree.

Panelist:

- Shohagi Alom Nupur, Shohagi Varieties Store, Grameen Shakti Samajik Byabosha Ltd. 4
- 5 Jannatul Afrin, Erina Fashion Tailors & Boutique House, Grameen Shakti Samajik Byabosha Ltd.
- 6 Md. Faruk Hossain, Faruk Community Information Center, Grameen Trust.
- 7 Md. Abdur Rahman, Sharna Twinkle Craft Ltd., Grameen Trust.
- 8 Asmatara Begum, Tara Boutiques And Tailors, Grameen Telecom Trust.
- 9 Md. Shamsur Alam, Saiyada Krishi Farm, Grameen Kalyan.

Master of Ceremony - Prometheus Siddiqui

CONFERENCE **SPOTLIGHT**



Welcome Address



Professor Muhammad Yunus

Nobel Laureate Founder Grameen Bank

> Chairman Yunus Centre

Nobel Laureate Professor Muhammad Yunus is the founder of Grameen Bank, and of more than 50 companies, in Bangladesh, each aiming at addressing a specific social problem. He is considered as the father of microcredit and the concept of social business, which are now being implemented all around the world. Professor Muhammad Yunus is the recipient of more than 50 honorary degrees from universities across 20 countries. He has received 112 awards from 26 countries including state honours from 10 countries. Professor Yunus was the 2006 recipient of the Nobel Peace prize together with Grameen Bank. Other notable awards include the Ramon Magsaysay Award (1984), World Food Prize (1994), International Simon Bolivar Prize (1996), Sydney Peace Prize (1998) and Seoul peace prize (2006). He is one of seven individuals to have received the Nobel Peace Prize, the United States Presidential Medal of Freedom and the United States Congressional Gold Medal. For his constant innovation and enterprise, the Fortune Magazine named Professor Yunus in March 2012 as 'one of 12 greatest entrepreneurs of our time'.



Xu Yonguang Chairman Narada Foundation

Mr. Xu Yonguang is the Chairman of the Narada Foundation, Chairman of China Foundation Center and Vice Chairman of the China Youth Development Foundation.

Mr. Xu resigned from Head of the Organization Department under the Central Committee of the China Communist Youth League in 1988. Then he founded the China Youth Development Foundation. There he founded and facilitated Project Hope, a most prominent philanthropic program in China. In 2007, he co-founded the Narada Foundation with a mission to foster civil society and dedicated to facilitate development and social innovation of the philanthropic sector. Mr. Xu is also a renowned NGO academic who has been researching and developing the NGO industry for 20 years. He has contributed tremendously within the NGO industry and has been the Chief Editor of two renowned books on that area: China's Third Sector Study Series and Inquiry of the World-Project Hope in Xu Yongguang's eyes.



Ashir Ahmed, PhD **Associate Professor** Kyushu University, Japan

Dr. Ashir Ahmed is an Associate Professor of Kyushu University, Japan and the Director of Global Communication Center in Grameen Communications. Bangladesh.

Ashir spent his childhood and received his primary education in a village, the part of life which turned out to be the ultimate inspiration for all his research and social activities in latter part of his life. He was one of the first MonBuKagakuSho scholars for college of technology undergraduate studies and received his Ph.D in 1999 from Tohoku University, Japan. He worked in the university as a research associate to design high speed networks. He was responsible for designing next generation IP telephony systems in Avaya Labs (former Bell Labs) and NTT Communications.

In 1995, he founded Babu-Kano Pathagar (a learning space for school children) in his village to reduce the drop out students and has been dreaming of working for the villagers.

He met Professor Yunus in October 2006 in Tokyo just after the Nobel Peace Prize announcement and made a significant change in his life. He left the commercial industry and started working with Grameen. He established a Lab collaborating with Grameen and in Kyushu University to design "Social Information Infrastructure" for the unreached community. He produced numerous projects e.g. GramWeb (a platform for gathering and sharing village information), GramHealth (a portable health clinic system), GramCar (a car that can carry multiple social services to the customers doorsteps). These projects are currently serving in hundreds of villages. He has also authored two books in Japanese on his activities in Grameen and Yunus Social Business.



Farid Uddin Ahmed **Executive Director** Arannayk Foundation

Farid Uddin Ahmed is the Executive Director of Arannayk Foundation - a not for profit organization established jointly by the Government of Bangladesh and the United States for promoting forests and biodiversity conservation of Bangladesh. Prior to his joining in Arannayk Foundation in 2007, he worked as Head of Natural Resource Management Division of Bangladesh Agricultural Research Council - an apex body of National Agricultural Research System in Bangladesh. He worked there for 15 years. He also worked with a an international development organization in Bangladesh named Intercooperation - a Swiss Organization for Development and International Cooperation for five years as Director of Village and Farm Forestry Project. Besides he worked in Bangladesh Forest Research Institute as Senior Scientific Officer for 10 years. He did his post-graduate degrees from Dhaka University (Bangladesh) in Botany, Peshawar University (Pakistan) in Forestry and University of Wales (UK) in Environmental Forestry.



Peter Hunt AM **Investment Banker** & Engaged Philanthropist **Chairman & Founder** Greenhill Australia

Peter is Chairman and one of the original founders of Greenhill Australia (www.greenhill.com), a leading Australian corporate advisory firm which is now part of the global Greenhill advisory group. Peter has been advising local and multi-national companies and governments in Australia for over 30 years and was a member of the Advisory Panel of the Australian Securities and Investments Commission between 2009 and 2012. Peter also chairs a major Family Office in Australia. In the Social Sector, Peter is Chairman of Grameen Australia, Grameen Australia Philippines and So They Can, a Trustee of the Anindilyakwa Trust set up for the indigenous people of Groote Island in northern Australia and a founder of Manly Women's Shelter and Women's Community Shelters. Peter is also a member of the Advisory Councils of Mission Australia and the Centre for Social Impact. Peter was made a member of the General Division of the Order of Australia in 2010 for services to the philanthropic sector.



Mahfuz Anam **Editor & Publisher** The Daily Star

Mr. Mahfuz Anam is the Editor-Publisher of The Daily Star, the highest selling English newspaper in Bangladesh. During his Editorship (1993-till date), The Daily Star has become the most respected and trusted newspaper of this country. The Daily Star was launched on 14 January 1991 with him as the Executive Editor and in November 1993 he became the Editor of the paper. He pursued a vigorous editorial policy of strengthening democracy, freedom of expression, freedom of media and fundamental rights. His occasional column "Commentary" has gained tremendous popularity among readers. In 1998, Mr. Anam was made the Publisher and CEO (Chief Executive Officer) of the paper. He is a highly respected TV interview personality.

Before launching The Daily Star, he worked for 14 years with UNESCO from 1977 to December 1990 in various public affairs and media capacities in Paris, New York and Bangkok. His last position with UNESCO was in Thailand, Bangkok as "Regional Media & Public Affairs Representative" for Asia and the Pacific, covering 31 countries from which he resigned in December 1990, returned to Bangladesh, and started this paper.

Mr. Mahfuz Anam actively participated in the Liberation War of Bangladesh in the year 1971 and was in the second batch of army officers recruited during the war. He holds B. A. Honours and a Masters Degree in Economics from Dhaka University. During his student life, he was the winner of All Pakistan Debating Championship for 3 consecutive years, winning championship in Karachi, Dhaka and Lahore in 1967, 1968 and 1969 respectively. He started his journalism career in March 1972 and worked as Staff Correspondent of Bangladesh Observer and Assistant Editor of Bangladesh Times before starting his overseas career in 1977. He was awarded Jefferson Fellowship in Journalism in 1976 by the Honolulu based East - West Center.



S.M. Shamim Anwar **Managing Director** Grameen Shamogree



Sarkar Ardhendu **Managing Director** Green EcoTech Limited

Mr. Shamim Anwar is associated with Professor Muhammad Yunus since inception of Grameen Bank.

He was the second branch manager of Grameen Bank. Shamim worked in different capacities in Grameen Bank of which he was General Manager. He also worked as General Manager of Grameen Trust which implements Grameen replication programs in home and abroad. Currently he is working as the Managing Director of Grameen Shamogree (rural initiative) a not-for-profit company, who's mission is to alleviate the poverty of the handloom weavers as well as to preserve the precious cultural heritage of Bangladesh.

Sarkar Ardhendu (Ripon) is a social business enterpreneur. He is setting up a social business joint venture company named Green EcoTech Limited with Grameen Telecom Trust for rural Bangladesh. This project plans to set up biomass based electricity generation plant and supply the electricity to the four energy-deprived remote villages as well as operate a fly ash brick manufacturing plant for converting generated ash of electricity plant into bricks. This is a environment friendly green project. He is the Managing Director of an agro processing project and is engaged with various social activities to improve lives of rural people. He is also working on recycling of bio waste, renewable energy and renewable energy-based product.



Khan Mohammad Ashaduzzaman **Managing Director** Grameen Health Care Services Ltd

K.M.Ashaduzzaman, joined Grameen Health Care Services Ltd. (GHS) as advisor in 1st December, 2010 and took over the charge of Managing Director of GHS in 1st April, 2011.

Prior to joining Grameen Health Care he worked as Managing Director of Social Islami Bank Ltd. (a leading private sector Islami Bank), Deputy Managing Director Agrani Bank (a state owned Bank), General Manager Bangladesh Krishi Bank (a specialized commercial Bank) and Grameen Bank Project as coordinator on deputation from Bangladesh Bank.

Mr. Ashaduzzaman has long experience of 32 years in Banking Sector. Starting from Grameen Bank Project he continued his carrier in Bangladesh Krishi Bank (Agricultural Bank of Bangladesh) in different capacity from 1978 to 2003 and promoted upto General Manager. Then he served in Agrani Bank as Deputy Managing Director for 2 years and as Managing Director of Social Islami Bank for around 6 years. During his vast banking carrier he received a huge number of banking award.

Before joining in Banking Sector he served as Secretary-cum-Research fellow of Rural studies Project- the research cell of Economics Department, Chittagong University under the affectionate guidance of Prof. Muhammad Yunus, the Noble Laureate of the country.

Mr. Ashad born at Dhamrai. Dhaka and graduated with Honors in economics & post graduated from the same department. He is also a freedom fighter of Bangladesh Liberation War.



Md. Mahfuz Ashraf, PhD **Associate Professor of Management Information Systems** University of Dhaka, Bangladesh

Dr. Md Mahfuz Ashraf, Visiting Researcher, Asia Pacific Ubiquity Health Centre (APuHC), University of New South Wales, & Associate Professor of Management Information Systems at University of Dhaka, Bangladesh, has been studying the impact of ICT for development (ICT4D) projects in developing nations for over seven years. Based on Dr. Ashraf's doctoral research and professional experiences, he brings to his work a nuanced and sophisticated understanding of interpretive research methodologies and theories drawn from a wide range of fields including information systems (understanding social/contextual issues of diffusion-adoption-implementation of IT), and development economics (capability approach). Dr Ashraf's ICT4D impact works have been recognized at Singapore Internet Research Centre, Singapore and IDRC, Canada, United Nations (UN), UNESCO Chair in ICT for Development and Research Division, Ministry of Planning, Government of Bangladesh and so on.



Faruk E Azam, Bir Protik **Founder Director** Chittagong Social **Business Center**

Mr. Faruk E Azam was born in 1949 in Forhadabad, Hathazari, Chittagong. While in college, he went to liberation war of 1971 and took part in Operation Jackpot in Chittagong port as a naval commando group leader. Bangladesh government awarded him Bir Protik gallantry award. Currently he is a successful businessman. As a self made fashion designer, he pioneered a boutique shop producing and retailing ethnic garments named Romonia. He has another business named Faras Cleaning which is also a pioneer in cleaning and pest control service.

He has been a socially motivated person all the way. He organized the freedom fighters for their rehabilitation. He has been a promoter and organizer of many social, local, and cultural organizations. He also runs social businesses himself and is a founder director of Chittagong Social Business Center, which is a local hub center for social business activities in Chittagona.



Mohammad Ehsanul Bari **Managing Director** Grameen Krishi Foundation

Mr. Bari is working with Grameen since 1980. All along he is associated with Micro-credit, Development of Fisheries & Livestock and Agricultural Development Program especially with the rural poor. Mr. Bari is also working in improving the bargaining power and sustainable livelihoods of smallholders through the enhancement of productivity and market access in dairy. He is associated to develop High Yielding Crops in agriculture sector. He has keen interest in small holder dairy, poultry & other ruminants farming and devotion to develop an integrated fish-crop-livestock and Dairy Development model for poverty alleviation towards sustainable livelihood. Besides this he is working in the field of nutrition & food security as social business & environment friendly eco-system through development of Bio-digester plant. His specialization is in project management & social development.



Corinne Bazina **General Manager** Danone.communities

Corinne Bazina is General Manager of danone.communities since April 2014. Danone.communities brings together men and women, as well as financial resources, to help social entrepreneurs develop sustainable businesses that address challenges such as malnutrition, access to water, and overall poverty Currently, 10 social businesses are supported by danone.communities across seven countries (Bangladesh, India, Mexico, Cambodia, Senegal, France and China).

Corinne has a wealth of experience within the Danone Group, in Marketing and Sales. Prior to danone.communities Corinne was based in Bangladesh, and spent four years as General Manager of Grameen Danone Foods Ltd., danone.communities' founding social business. Established in 2007. Grameen Danone addresses malnutrition issues and contributes to poverty reduction through the production and distribution of micro-nutrients fortified affordable yoghurts, thus also providing income generation for local communities. Given strong product sales, her main challenge during this tenure was the achievement of financial sustainability for the social business.



Nurjahan Begum **Managing Director** Grameen Shakti

Ms. Nurjahan Begum, Managing Director of Grameen Shakti - the largest off-grid solar energy company in the world – was one of the earliest associates of Professor Muhammad Yunus during the establishment of Grameen Bank. She organized poor rural women of Bangladesh into the bank's grassroots groups during the bank's earliest and most challenging days. She served as the Acting Managing Director of Grameen Bank soon after the bank's founder Professor Yunus left the bank in 2011. She worked as General Manager, Training & International Program of Grameen Bank for more than a decade and served as Principal of the bank's Central Training Institute. She has also worked as consultant, trainer and evaluator of microcredit programs around

Ms. Nurjahan has also been working as Managing Director of Grameen Shikkha since Shikkha was established in 1997. She is serving as director of various Grameen companies like Grameen Trust, Grameen Kalyan, Grameen Agricultural Foundation, Grameen Knitwear Ltd., and Grameen Fisheries & Livestock Foundation. She is also serving as director of Grameen Italia and Center for Mass Education in Science (CMES), a leading NGO in Bangladesh working in human resource development. She also served Grameenphone Ltd. and Grameen Foundation as director.

Ms. Nurjahan was awarded Susan M. Davis Lifetime Achievement Award 2008 by Grameen Foundation, World Summit Millennium Development Goals Award 2009, and Vision Award 2009.



Saleha Begum **Managing Director** Grameen Shakti Samajik Byabosha Ltd. Bangladesh

Saleha Begum is working as the Managing Director of Grameen's (associated) organization Grameen Shakti Samajik Byabosa Ltd. Grameen Shakti Samajik Byabosa Ltd. is actively involved in Social Business for Nobin Udyokta or New Entrepreneur who are the second generation of the Grameen Bank borrowers. In addition, she is working as the Managing Director of Grameen Byabosa Bikash (GBB) and Acting Managing Director of Grameen Fund. Grameen Byabosa Bikash provides assistance to its clients in the area of micro-credit and technical support to expand the businesses of the Grameen Bank and Grameen Fund's main strategy lies in venture capital finance; especially in technology based features. It equally lays stress on providing fixed capital and working capital loans to the micro enterprises run by those who are newly emerging out of poverty. She is serving as Director for various Grameen companies like Grameen Communications, Grameen Capital Management Ltd., Grameen Knitwear, Grameen Solutions, Grameen Agricultural Foundation, Grameen Fisheries and Livestock Foundation, Grameen Trust and Grameen Kalyan. Moreover, she is involved with many social activities. She is one of the earliest associates of Nobel Laureate Professor Muhammad Yunus since the inception of Grameen Bank in the village of Jobra. In 1973, when she was a student of Chittagong University, she worked with "Rural Economic Program" (REP) introduced by the Nobel Laureate Professor Muhammad Yunus in the village of Jobra. She has been working for about 37 years in this micro-credit history. Earlier she held the position of Area Manager, Zonal Audit Officer and Zonal Manager of Grameen Bank. As a Zonal Manager of Grameen Bank, she controlled all regional offices, monitored all branches including their financial analysis, budgeted and planned the growth of zone and managed all loan functions.



Sultan Ahmed Bhuiyan **ACA**

CFO & Board Secretary Grameen Telecom Trust

Sultan Ahmed Bhuiyan is the Chief Financial Officer & Board Secretary of Grameen Telecom Trust. He has been overseeing Social Business Finance, Risk Management, Treasury operation and developing accounting and financial reporting system of Social Business Companies and Nobin Udyokta (New Entrepreneur) business since 2011. He is a Chartered Accountant and a member of the Institute of Chartered Accountants of Bangladesh (ICAB). In his 18 years of professional career he has acquired strategic knowledge in corporate finance, Income Tax, VAT, business planning, budgeting and Corporate Governance. He worked with Robi Axiata Limited a joint venture multinational telecommunication company of Axiata Malaysia & NTT DOCOMO Japan as the Head of Treasury. He also served Khansons Group a business conglomerate as the General Manager (Finance & Accounts). He accomplished his articleship from A. Qasem & Co. Chartered Accountants an associated firm of PWC. He holds graduation with honours and Masters in Accounting from the University of Dhaka.



Jayanta Kumer Bosu **Team Leader** Social Business & Program Support

Mr. Bosu is a development professional and has been working in improving the livelihood of economically and socially challenged people of the nation over the last two decades. Currently he is leading the Social Business unit of Grameen Telecom Trust. As the team leader, he is responsible for heading the planning and implementation of social business on behalf of the Trust. He is responsible for facilitating and implementing social businesses by both of the forms of "Nobin Udyokta (New Entrepreneur) program" & "Social Business Learning & Innovation Fund (SBLIF)".

As former Executive Director, Director and founder Coordinator of Centre for Advanced Research and Social Action (CARSA) a renowned action oriented research organization and Microfinance Institute(MFI). Mr. Bosu looked after all of its projects, accounts and day to day Management.

Mr. Bosu also worked as a Program Officer at Bangladesh Freedom Foundation (bff), the first national donor agency. He has extensive exposure to testing development tools and models while leading different organizations and functions. Mr. Bosu's strength lies in Program Designing, Implementation, Training, Monitoring and Organization Development.



Saskia Bruysten CEO, Co-Founder Yunus Social Business

Saskia Bruysten is the Co-Founder and CEO of Yunus Social Business -Global Initiatives (YSB)

A leader in the social business movement. Saskia co-founded YSB with Peace Nobel Laureate Prof. Muhammad Yunus, YSB is a philanthropic fund dedicated to creating and empowering social businesses that sustainably solve pressing social problems. Since founding YSB in 2011, Saskia and her team have launched incubator funds in 7 countries, supported over 500 entrepreneurs, invested in more than 25 social businesses and built partnerships with major investors and corporations including USAID, African Development Bank, DEG, UNDP, Deutsche Bank, SAP, McCain, the United Postcode Lotteries, the Clinton Foundation, the IKEA Foundation, Virgin Unite, Freshfields, Mazars, Kiva, etc.

Saskia was featured on the Wired Smart List 2013, a group of 50 influential emerging leaders identified by the magazine from around the world. She has also contributed widely to the Huffington Post, Forbes, and Spiegel.de and co-authored a report with the Boston Consulting Group on the experiences of building large scale social business joint ventures in Bangladesh. She was appointed to the EU Commission's expert group on Social Business and has assisted Professor Yunus on Ban Ki-Moon's UN MDG Advocacy Group as well as Richard Branson's B-team. Saskia was the youngest Generation CEO member, a prestigious network of woman in top management in Germany, and a Young Leader of the Atlantik Brücke, a network promoting transatlantic cooperation. She has lectured at several universities and speaks regularly at high profile events. Saskia was one of the founding members of the Global Social Business Summit, which has developed into a global platform for social business with over 500 participants from over 50 countries.

Prior to YSB, Saskia was the Co-CEO of the Grameen Creative Lab and a management consultant at the Boston Consulting Group. She holds an MBA from EBS Business School in Germany and a MSc in International Relations from the London School of Economics and Political Sciences. She has dual German and Canadian citizenship.



Biplob Chakma Executive Director ASHIKA Manabik Unnayan Kendra

Founding Executive Director of ASHIKA Manabik Unnavan Kendra is Mr. Biplob Chakma who has devoted himself as development worker for more than 16 years. His involvement at Rover scout as Divisional Senior Rover Met Representative during student life made to be dedicated for the welfare of marginalized community in Chittagong Hill Tracts before the Peace Accord was signed. He has been involved with the activities of Education, Good Governance, Livelihood, Environment, preservation of Culture & Heritage, 5 indigenous own script in 3 hill districts of CHT. He is the President of NASCIB-Rangamati Hill District. Secretary-Chittagong Hill Tracts Women's Organizations Network (CHTWONF), Secretary Entrepreneur Development Council, Member -National Youth Council of Bangladesh, Founder-ASHIKA Mushroom Seed Centre, Rangamati, Founder-ASHIKA Crafts, Cane & Bamboo Furniture: Rangamati, Mr. Chakma is now the President of Catuddisa Sangha-Bangladesh Chapter through innovative activities like Buddha Bank project etc.



Nirvana Chaudhary Managing Director Chaudhary Group

At 15, setting his foot into International Banks such as Credit Suisse and American Express and gaining education abroad in institutions like MIT, Harrow School and Doon School, Nirvana returned to his homeland in 2001 when most young people were leaving Nepal and founded his own company in the field of Financial Services at the age of 19 and lead the way money remittance worked in Nepal. Since then he has been instrumental in turning around and restructuring many businesses under the banner of Chaudhary Group. Today Chaudhary Group is a professionally driven and amongst the most admired and respected companies in the region that has made a massive imprint on Nepal's business landscape and beyond with a work force of 8000. Chaudhary is the First and only Forbes Billionaire Listed Family in Nepal. Born into the illustrious Chaudhary family as the first child, the young entrepreneur has many facets - from being an artist (exhibition inaugurated by President of India) to an art curator, to Nepal's first electronic music RJ and also a music producer. He now intends to make his first debut into production of movies. He has proven that hard work and perseverance is indeed the recipe for success. At 30, today, Nirvana is tenaciously carrying forward his father's legacy as the current Managing Director of Chaudhary Group. Despite his burgeoning wealth Nirvana is a devoted philanthropist and is known as Nepal's foremost Philanthropist in promoting Education to the underprivileged to helping alleviate Animal Abuse. He has set up CG Foundation that works with Help Age International and Yunus Centre conducting at least 2000 free cataract surgeries to announcing a \$2 Million fund for Social Business. His personal initiative of Sarangi Foundation helps preserve ethnic and folk music of Nepal. Nirvana has also represented Nepal in its National Squash Team during the SAF Games. Nirvana occasionally visits colleges and universities and talks to the youth about leadership, entrepreneurship and team building. Nirvana has been awarded many awards in various fields and has been advisor to many Ministers in the Govt of Nepal. He is also the youngest Honorary Consul General to be appointed in Nepal by Maldives.



Sara Chellaoui **Project Manager** Enactus

Sara Chellaoui. Africa & Middle East Hub Coordinator at Yunus & Youth which is a is a global movement inspiring young people to join, explore and pursue the unconventional path of social business supported by Prof. Muhammad Yunus, She is also a Project Manager at Enactus a worldwide NGO empowering students to build community projects.

Sara holds a master degree in supply chain management and has 4 years experience in event organization, more than 5 years experience in public speaking, a very strong experience in project management and a noticeable experience in fundraising and campaign management. In the past two years Sara has designed and delivered dozens of creativity workshops, and training on social entrepreneurship, social business models, design thinking and social innovation in Europe and North Africa.



Mir Hossain Chowdhury **Head of Training Department** & Social Business Unit Grameen Trust

Mir Hossain Chowdhury is the Head of Training Department & Social Business Unit of Grameen Trust. He has been working with Gramen Trust since 2003 as a senior Program Officer.

Before joining Grameen Trust Mr. Mir served in Grameen Bank for more than 25 years as Branch Manager, Program Officer, & Area Manager. He had the opportunity to replicate Grameen model in the war affected area of Kosovo. He worked there as the founding branch manager of Peje branch of KGMAMF, a direct implemented project of Grameen Trust.

He organized international dialogue programs & conducted monitoring & audit visit to the microcredit projects in Bangladesh & abroad. He also conducted various training programs on different issues of micro credit in many countries including Bangladesh. As the head of Training Department & Social Business unit, he developed training curriculum, training courses, training materials for social business as well as micro credit program.



Alex Counts President and CEO Grameen Foundation

Alex Counts founded Grameen Foundation and became its President and CEO in 1997, after having worked in microfinance and poverty reduction for 10 years, mostly in Bangladesh with the Grameen Bank's International Training Division.

Counts was instrumental in advancing the social business movement by creating Grameen-Jameel Microfinance Limited and Grameen Capital India, the first social businesses in the Arab World and India, respectively. Grameen Foundation's wholly-owned subsidiary Grameen Foundation India is also a social business.

He has propelled Grameen Bank's philosophy through his books, Small Loans, Big Dreams: How Nobel Prize Winner Muhammad Yunus and Microfinance Are Changing the World and Voices From the Field. His writings have also appeared in The Washington Post, the International Herald Tribune, the Stanford Social Innovation Review, The Miami Herald, and The Christian Science Monitor.



Crossan **Executive Director** Grameen Caledonian College of Nursing, Dhaka Bangladesh

Professor Frank

Professor Frank is the Executive Director of GCCN and Professor of Nursing and International Development in the School of Health and Life Science, Glasgow Caledonian University (GCU). Frank joined GCCN in 2013 but has been associated with the college since its beginnings in 2009. Frank is a specialist in Nursing and Healthcare Management. He has held senior management and academic positions in the National Health Service and in the University sector in the United Kingdom. He WAS also Director of the WHO Collaborating Centre for Nursing and Midwifery (one of only five centres in Europe). He has an excellent track record in consultancy and educational development work both in the UK and overseas, particularly, South America, the Middle East and most importantly Bangladesh.



Enzo Cursio Vice President Permanent Secretariat World Summit of Nobel Peace Laureates

Enzo Cursio (born 14 October 1968), is an Italian journalist and human rights activist.

He currently serves as the Vice President of the Permanent Secretariat of the World Summit of Nobel Peace Laureates. He has collaborated with world leaders such as President Mikhail Gorbachev.

In the late 1980s, Cursio was one of the leaders of the Italian Socialist Youth Movement. During the Ciampi administration, he has held government positions in the Ministry of Environment, Urban Areas, EU Policies. From 1996 to 2000 he has worked in the Defense Committee of the Italian Chamber of Deputies. During the second Prodi administration, he held the position of Head of Press Office of the Minister of Youth and sports activities. In 2008 he founded the NGO "Africa Must Unite" chaired by Ghana's leader Samia Nkrumah and actually is responsible in Europe of Kwame N Krumah Pan-African Center.

In recent years, Cursio has been one of the leaders of "The Movement for the Referendum" led by Mario Segni to reform the Italian electoral law. Is the CEO of "City of Peace for Children Foundation", chaired by Nobel Peace Laureate Betty Williams and founder of the World Centers of Compassion for Children International Italy non-profit organization.

Cursio was one of the original promoters of the World Summit of Nobel Peace Laureates. In 2006, with the support of its President Mikhail Gorbachev and the Mayor of Rome Walter Veltroni. Cursio was among the founders of The Permanent Secretariat of the World Summit of Nobel Peace Laureates, a non-profit organization based in Rome which operates on a permanent basis in Rome and Moscow.

The main task of the Permanent Secretariat is to organize the annual World Summit of Nobel Peace Laureates and to ensure the cohesion of the activities of the Summits. The Permanent Secretariat also interacts with the permanent participants of the World Summit of Nobel Peace Laureates for the purposes of preparation, organization and development of the Summits' meetings and to monitor and support the activities of Nobel Peace Laureates who participate in the annual Summits.



Dr. Philip Fung **Founder** Houston Leadership Training Center

Dr. Philip Fung is the founder of Houston Leadership Training Center. He has more than 25 years experience in management development and organizational development. From 1999 to 2005, Dr. Fung held senior management positions in three Hong Kong public listed companies.

In terms of social service, he served for four years as a member of the Government's Advisory Committee on Social Work Training and Manpower Planning. Currently, he is a member of the Executive Committee of Heep Hong Society.

Dr. Fung is also a specialist in knowledge management. He was the founding member of Knowledge Management Development Centre, a non-profit professional body.



Thomas Gass Assistant Secretary General United Nation

Thomas Gass of Switzerland was appointed by the United Nations Secretary-General Ban Ki-moon as Assistant Secretary-General for Policy Coordination and Inter-Agency Affairs in the Department of Economic and Social Affairs and sworn into office on 3 September 2013. Mr. Gass brings with him wide-ranging experience in bilateral and multilateral development cooperation. From August 2009 to July 2013, he has served as Head of the Mission of Switzerland to Nepal (Ambassador and Country Director of the Swiss Agency for Development and Cooperation). Before his posting to Nepal, Mr. Gass was Head of the Economic and Development Section at the Permanent Mission of Switzerland to the United Nations in New York. During this time, he was the Chair of the Donor Group of the UN Global Compact, in 2006 he was the Vice-President (WEOG) of the Commission on Population and Development and in 2008, he was the Vice-President (WEOG) of Executive Board of UNDP/UNFPA. Mr. Gass also served as Policy and Programme Officer for the Swiss Agency for Development and Cooperation, as Deputy Resident Representative of the United Development Programme (UNDP) in Guyana, and as Regional Director for Europe Nations with the International Plant Genetic Resources Institute in Rome. Born in 1963, Mr. Gass holds a PhD in natural sciences from the Swiss Federal Institute of Technology in Zurich and an MSc and engineering diploma in agricultural sciences from the same institute. He is married and father of three adult children.



Susan Gibson **UK Board Member** International Rescue Committee

From the year 1992 to 2001, Susan worked was a micro-finance program advisor for international NGOs, UN agencies and donor governments. She received her micro-finance training from Professor Yunus at Grameen Bank in Bangladesh in 1992 and then went on to provide technical assistance and conduct workshops in team building, communications and micro-finance principles in more than 50 countries. After moving to London in 2001, she joined Human Rights Watch where she co-chaired the London Committee from 2007 to 2010. Susan also chaired Learning for Life (schools in India and Pakistan) from 2003 to 2007 and joined the Carter Center UK board in 2010 as Vice-Chair. She joined the International Rescue Committee IRC- UK's board in November 2012. Susan is originally from Toronto, is married to a corporate lawver and has one son.



Md. Ashraful Hassan **Managing Director** Grameen Telecom

Md. Ashraful Hassan has been working with Grameen Group since 1984. He currently serves as Managing Director of Grameen Telecom and is engaged in promoting and providing easy access to GSM cellular services in rural Bangladesh. He also serves as Managing Director of Grameen Knitwear Ltd, Grameen Distribution Ltd, and Grameen Fabrics & Fashions Ltd. Out of those last two are large Social Business Company. He has a profound knowledge in sales channels and product sourcing. He keeps his own signature tune in Grameen Distribution with a broad experience in the concept of business development and supply chain management. He gained extensive and diversified knowledge in various industrial sectors especially in the field of textile focusing on resource efficient and energy saving production having wide exposures in the industrial management, export market, labor management and so on. Mr. Ashraf also acquired wide range of experience for different kinds of project development and industrial set up especially in social business. He has an extensive knowledge in the field of construction engineering and he extended notable contribution to the infrastructural development of Grameen Group. He serves as a member of the Board of Directors of several enterprises that play commendable role in the fields of renewable energy, health care, food and nutrition, information and communication technology, employment generation and so forth. He holds Bachelor of Science in Engineering from Khulna University of Engineering and Technology, Bangladesh.



Corazon A. Henares **Director, Operations** Negros Women For Tomorrow Foundation (NWTF)

Corazon Abello Henares was born in Bacolod City, Philippines on August 27, 1941. Before joining the management team of NWTF in the late 1980s, she was a professor of Psychology at the La Consolacion College and University of St. La Salle, and was Dean of Liberal Arts of Riverside College - all in Bacolod

She joined NWTF full-time as Deputy Director of Operations and together with Executive Director, Cecilia del Castillo and Deputy Director for Administration and Finance, Suzzette Gaston, led the NWTF team in successfully implementing one of the first Grameen replications in the Philippines starting with four branches and 700 clients in Negros Occidental in 1989.

Ms. Henares spearheaded the research activities of NWTF while supervising field operations. After 25 years, she remains one of the pillars of NWTF, which now has over 200,000 active clients and 80 branches in 7 major islands of the Philippines.



Sajedul "Pavel" Hog **Chief Operating Officer** Grameen Intel Social Business Ltd.

Sajedul "Pavel" Hog is the Chief Operating Officer of Grameen Intel Social Business Ltd. He looks after the daily operations of the company. As part of the core team, he takes part in developing organizational strategy, resource planning and formulating the technology road-map for the company.

An international development professional by training, Pavel is interested in technology solutions that can adapt to the local infrastructure limitations. His other interests include brand development and management. He has over ten years of professional experience in roles ranging from software engineering, project management and analytical research.

Pavel has two bachelor degrees, in commerce and computer science. He has a Master of Arts in Law and Diplomacy from the Fletcher School at Tufts University in Massachusetts, USA.



Dr. Kerstin Humberg Member German Karl Kübel Foundation for Children and Family

Dr. Kerstin Humberg is the founder of a mission-driven company in Berlin that aims to unleash human potential and happiness through social entrepreneurship. At the same time she serves the German Karl Kübel Foundation for Children and Family as a member of its foundation council. In this role, she steers the foundation's family and education programs in Germany, India, Ethiopia, and the Philippines. From 2006 to 2014 Kerstin worked as a business consultant for a global management consulting firm. As a member of McKinsey's Sustainability & Resource Productivity Practice, she developed sustainability strategies and social business solutions for public, private, and social sector clients in Europe, Africa, Asia, and the Middle East. Kerstinis a trained journalist and holds a PhD in Economic Geography from Cologne University. Her dissertation on 'Poverty Reduction through Social Business in Bangladesh' was awarded Körber Foundation's German Study Award and the KfW Development Bank Prize for Excellence in Applied Development Research



Kazi Huque CEO Grameen Intel Social Business Ltd

Kazi Hugue is the CEO of Grameen Intel Social Business Ltd. He also serves as the Finance Director at Intel Corporation USA with responsibilities for integrating companies acquired by Intel worldwide. Prior to Intel, he worked as a technology consultant at EDS, an HP company. In 2009 he was tasked to lead the formation of the Grameen Intel Company in Bangladesh.

Kazi Huque has a first degree in applied mathematics, computer science and an MBA from the University of Rochester.



Ujal Ibrahim Faculty member School of Business North South University

Ujal Ibrahim is as a faculty member at the School of Business, North South University (NSU) – a leading university in Bangladesh. He volunteers for Yunus Centre - the hub of global social business initiatives. Ujal is part of a panel of experts that supervises new social businesses originated from Social Business Design Labs organized by Yunus Centre. He is an advisor to the largest social business youth organization in Bangladesh called Social Business Youth Alliance Global (SBYA Global). Ujal has been playing an important part as a social business educator, trainer, and a leader in popularizing the idea of social business among the youth. Ujal holds a bachelor's degree from Brigham Young University (BYU), Utah and a master's degree from Texas Christian University (TCU), Texas. He also has professional experience in broadcasting and healthcare industries.



Shazeeb M Khairul Islam

Founder & CEO Social Business Youth Alliance (SBYA) -Global

Shazeeb M Khairul Islam is a Bangladeshi young entrepreneur who strives to ensure a platform for the youth of today to come forward as leaders and reshape the future of the world through Social Business. He is the Founder & CEO of "Social Business Youth Alliance (SBYA) -Global", an youth initiative operated with a view to bring the young minds into Social Business scenario. Under his leadership SBYA is now in operations in Uganda, Togo, UK and Hong Kong in addition to Bangladesh. He finished his MBA topping his class from University of Dhaka with a major in International Business. Shazeeb proved his leadership skills in international arena by getting elected as the Coordinator of South Asia region at 'One Young World' and becoming a Catalyst at Seattle-based Jolkona Foundation's Social Enterprise accelerator program 'Project Catalyst'.

He also teaches at School of Business of Independent University, Bangladesh as a adjunct faculty. After working with people from diverse backgrounds and seeing poverty up close, Shazeeb now dreams of a world without poverty, where social issues will be addressed in a business way, the Social Business way.



Robert E. Johnson Ph.D.

President Becker College, Worcester, MA

Robert E. Johnson, Ph.D., is a strong believer in higher education as a public good, and has dedicated his career to transforming the lives of young people while preparing them to realize their dreams. Since his appointment as the 10th president of Becker College in July 2010, he has built a model for success. He represents a new guard of college presidents focused on the "new normal" in the higher education marketplace; his leadership inspires innovation, creativity, and collaboration. He has charged the institution with an entrepreneurial mission; led the creation of groundbreaking academic programs; realized significant capital projects; strengthened the institution's financial foundation; and challenged students and faculty to compete in an increasingly global society.

Dr. Johnson holds a Ph.D. in higher education administration from Trident University International (formerly Touro University International), a master's degree in education administration from University of Cincinnati, and a bachelor's degree in economics from Morehouse College.



Dr. David A. Jordan DHA, MPA **Health & Human Services Executive. Educator** and International Social

Entrepreneur

Dr. David Jordan has served as President & CEO of Seven Hills Foundation, an integrated healthcare and human services organization; Seven Hills Foundation operates in Massachusetts, Rhode Island and in 8 developing nations and employs over 3,700 professional staff with an operating budget of \$195 million.

Dr. Jordan has over 35 years experience in healthcare and human services management, higher education, and sustainable international development. He holds a Bachelor of Science Degree in Business Administration; Master of Arts Degree in Special Education; Masters of Public Administration degree; and received his Doctorate in Healthcare Administration (DHA) from the Medical University of South Carolina, Charleston, SC.

Since 2003, he has served as an Adjunct Professor at Clark University (Worcester, MA). In 2007, Clark University named Dr. Jordan its 'Social Entrepreneur-in-Residence'. Dr. Jordan is also a 'Professor of Practice in Social Innovation' at Becker College (Worcester, MA). In addition to his health & human services work and teaching, he travels extensively fostering economic, social and environmentally sustainable practices in under resourced countries.



Andrea Jung President and Chief Executive Officer Grameen America

Andrea Jung is President and Chief Executive Officer of Grameen America, the fastest growing microfinance organization in the United States. Ms. Jung, the former Chairman and Chief Executive Officer of Avon Products, Inc. and longtime champion of women's issues, was appointed by Nobel Peace Laureate Muhammad Yunus to the position in 2014. Founded in 2008, Grameen America is dedicated to helping women who live in poverty build small businesses to create better lives for their families. In a record achievement over the last seven years, Grameen America has proved that micro-lending to poor women in the developed world increases their income creates assets and builds communities. Grameen America has invested more than \$250 million US in eleven cities and has over 40,000 members.

Ms. Jung also serves on the boards of Apple, General Electric, and Daimler. She is a graduate of Princeton University.



Chowdhury Khaled **Assistant Professor** School of Business Chittagong Independent University

Moslehuddin

Mr. Moslehuddin teaches management and marketing courses in BBA/MBA in Chittagong Independent University. His research interest includes management in government, strategic and change management, social and civic organizations. He published around twenty papers in national and international journals, and presented in eight conferences in different universities of different countries. Most recently he presented papers on 'social business' in SAARC-AMDISA South Asia Management Forum in Colombo, and on 'green banking' in Bangladesh Economic Association regional seminar in Chittagong. His professional philosophy is academicians should be 'in or close to' action related to what they research. Thus, Chittagong Social Business Center, a social business advisory and facilitation company, is based on his concept paper and is an example of citizen action forum initiative based social business city hub center.



Abdul Hai Khan **General Manager** Grameen Trust

Abdul Hai Khan is the General Manager of Grameen Trust which has helped implementation of more than 151 Grameen Replication Programs in 41 countries including 19 microcredit programs directly implemented by GT.

Before joining in Grameen Trust, Mr. Khan was the Deputy General Manager of Grameen Bank and served as the Head of The Training and Special Program Department. He has an opportunity to work with Nobel Laureate Professor Muhammad Yunus in Grameen Bank for more than 25 years.

Mr. Khan had the opportunity to replicate Grameen Model in Kosovo and Bahrain as the CEO of Kosovo Grameen Missione Arcobaleno Microcredit Fund (KGMAMF) and General Manager of Baharain Family Bank. He conducted many international training programs on "Various issues of Microcredit" and also conducted monitoring and evaluation visit to the microcredit projects in many countries.

Mr. Khan serves as member of a number of Boards in different microfinance organizations and Social Business entities in Bangladesh and China. He had the rare experience of arranging the successful program in 1995 on the occasion of the visit of Hillary Rodham Clinton, the then first lady of the United States, who was interested to see the Grameen Bank activities in Bangladesh.



MFM Amir Khashru General Manager Yunus Centre, Bangladesh

MFM Amir Khashru has been working as the General Manager at the Yunus Centre since 2011. Mr. Khashru has received training from the well renowned Indian Institute of Technology where he undertook a management-training program. He also has experience working in the Accounts & Finance sector as a professional Chartered Accountant of national and multinational Group of Companies. Various social business projects have also been initiated and established with the involvement of Mr. Khashru and his Social Business Team at Yunus Centre, including organizing monthly Social Business Design Labs, yearly Social Business Day and Global Social Business Summit. As part of his work at Yunus Centre he is assisting Professor Yunus in developing social business legal status and financial plans. He is also associated with the largest youth group working towards promoting social business in Bangladesh namely, Social Business Youth Network (SBYN). Mr. Khashru, with his extensive leadership skills, has created this group of young social business activists. Now he is one of the advisors of SBYA.

He has been involved in structuring and developing social business funds, as well as the academic curriculum of social business courses at three different universities in Bangladesh. Mr. Khashru is currently leading a social business class at three universities. He has organized social business workshops at 28 universities around Bangladesh, as well as at one university in the USA and two in China. He has also joined various international programs along with Professor Yunus around the world. Mr. Khashru has written his first book in the Bengali language entitled; "Power of Social Business", which will be published soon.



Professor H. I. Latifee **Managing Director** Grameen Trust

Professor Latifee is the Managing Director of Grameen Trust which has helped implementation of more than 151 Grameen replication programs in 41 countries, including 19 microcredit programs directly implemented by it. Professor Latifee is considered an expert and is well known for his contribution in the field of microfinance, poverty alleviation, financial inclusion, social business and value building growth due to his long experience with Grameen Bank, Grameen Trust, Grameen partners and Microfinance Institutions (MFIs) worldwide.

Professor Latifee is the winner of Business Week's Stars of Asia Award, 2001. He has been a longtime associate of Nobel Laureate Professor Muhammad Yunus, father of Microcredit, founder of Grameen Bank and the father of Social Business.

Professor Latifee serves as Member of a number of Boards of different microfinance organizations and social business entities in Bangladesh and other countries. He is also on the advisory board of several national and international organizations.



Parveen Mahmud **Managing Director** Grameen Telecom Trust

Parveen Mahmud is the Founding Managing Director, Grameen Telecom Trust. In her varied professional career Ms. Mahmud has an extensive knowledge of working with social innovations, financial management and institutional development at grassroot level. She was a practicing chartered accountant. Ms. Mahmud was the first woman President of the Institute of Chartered Accountants of Bangladesh (ICAB) for the year 2011. She was also the first female board member of the South Asian Federation of Accountants (SAFA), apex accounting professional body of the SAARC. She was partner in ACNABIN, Chartered Accountants. Ms. Mahmud was working group member, Consultative Group on Social Indicators, UNCTAD/ISAR. She was the Deputy Managing Director of Palli Karma-Sahayak Foundation (PKSF), apex funding organization for microfinance. She was the member of National Advisory Panel for SME Development of Bangladesh and founding board member of SME Foundation. In addition she is a board member of BRAC International and was the Chairperson of Acid Survivors' Foundation.



Emmanuel Marchant Deputy General Manager Danone.communities

Since 2007. Emmanuel Marchant is danone.communities Deputy General Manager, he is in charge of danone.communities projects in Bangladesh, Senegal, Cambodia, India, Mexico, China and France and of danone.communities mutual funds (a French SICAV). As French citizen, he started his career as a Strategy consultant at OC&C Strategy Consultants where he worked mainly on issues related to FMCGs and Modern Trade. He joined Groupe Danone in 1998 as Director of Strategic Planning. Prior to his current position he spent 5 years in Mexico in Finance and General Management in the water division. He is also in charge of Corporate Development of Danone in emerging countries since 2012. He graduated from ESSEC business school in 1992.



Lamiya Morshed **Executive Director** Yunus Centre, Bangladesh

Ms Morshed has been the Executive Director of Yunus Centre, the global hub for social business activities since its foundation in 2006 by Nobel Laureate Professor Muhammad Yunus.

She has worked with Grameen for more than 21 years. In January 1994, she joined Grameen Trust, which implements poverty-focused microcredit programs for more than 50 countries. She has been part of numerous high level missions to develop partnerships and create microcredit institutions around the world including project and business plan development of microcredit programs in Kosovo, China, Costa Rica, Guatemala and Turkey.

She works closely with Professor Yunus and is frequently invited to speak on microcredit and social business at high-level forums around the world.

She serves as the Executive Director of Grameen Healthcare Trust, as board member of the Grameen Healthcare Services Ltd. Grameen Creative Lab. Grameen Intel, Grameen Uniglo, BASF Grameen Ltd, and Japan Automechanic Co Ltd. She is member of Management Committee of Grameen Caledonian College of Nursing. She also serves on the advisory board of MakeSense, France, and as a Director of Yunus & Youth, both international youth organizations promoting social business around the world.



Sullivan Mort **Professor, Marketing** La Trobe Business School Melbourne, Australia

Professor Gillian

Professor Gillian Sullivan Mort is Professor of Marketing at La Trobe Business School, Melbourne, Australia. She teaches graduate and undergraduate subjects in MBA, Masters as well as a range of undergraduate degree programs and has held a number of leadership roles at universities throughout Australia. She researches particularly in responsible marketing and social entrepreneurship / social business, international and social marketing. She has authored articles in a number of highly regarded journals including Journal of the Academy of Marketing Science, Journal of Advertising Research, Journal of Operations Management, and Journal of Nonprofit and Public Sector Marketing (which she also edits). She has recently established the Yunus Social Business Centre at La Trobe Business School, Melbourne, Australia with a vision to build the student, community and researcher commitment to social business and its impact on society.



M. Jahangir Alam Chowdhury **Executive Director** Center for Microfinance and Development University of Dhaka

M. Jahangir Alam Chowdhury is Professor in the Department of Finance and the Executive Director of the Center for Microfinance and Development, University of Dhaka. He received his M.Com in Finance and Banking from the University of Dhaka and PhD in Microfinance from the University of Stirling. Prof. Chowdhury's research focuses on microfinance, poverty and entrepreneurship. His research has been funded by the Association of Commonwealth Universities, SANDEE, University of Stirling, Royal Economic Society, Asian Scholarship Foundation, Government of Japan, Bureau of Business Research, Partnership for Economic Policy, Microfinance Management Institute and Grand Challenges Canada. Professor Chowdhury has published in various scholarly journals, including Progress in Development Studies, Journal of Small Business and Entrepreneurship, Journal of Business Studies, and Journal of Finance and Banking. Prof. Chowdhury has acted as a consultant to national and international agencies including the World Bank, CIDA, DFID, FAO, UNDP and PKSF.



Chien-wen Shen **Associate Professor** Department of Business Administration National Central University (NCU)

Dr. Chien-wen Shen is an Associate Professor in the Department of Business Administration at National Central University (NCU). He also serves as Director of Yunus Social Business Center and Deputy Director of Enterprise Resource Center at NCU. He received his M.S. and Ph.D. in industrial engineering and management sciences from Northwestern University. His academic interests include service science, e-learning, business analytics, information management, supply chain management, and decision science. Dr. Shen has published over 60 papers and presented numerous invited, plenary, or named lectures. He has also been participated with more than 20 research projects supported by Ministry of Science and Technology, National Science Council, Ministry of Transportation and Communications, Ministry of Education, and National Science Foundation. Currently, Dr. Shen is a topics editor-in-chief of the "Advanced in Information Sciences and Service Sciences" Journal and an editorial board member of the "Operations and Supply Chain Management: An International Journal." In addition to academic activities, he also actively mentors students interested in social entrepreneurship.



Barrister Shameem Haider Patwary Vice- Chairman Board of Trustees Dhaka International University

Barrister Patwary is the Head of Chamber, Patwary Jurists and Associates. He has completed his Law degree and PG Certificate on Intellectual Property Law from University of London and called to the Bar in 2005 from Honorable Society of Lincoln's Inn. Barrister Patwary is an active young lawyer practicing in the Supreme Court of Bangladesh and appeared in many significant reported cases. He attended many international conferences namely "International Conference on Rule of Law and Terrorism" 2012 and 2013 at Delhi, APACT 2013 at Chiba, Japan, GSBS 2013 at Malaysia & GSBS 2014 at Mexico City, Mexico, 1st International Research Conference on Social Business' at Malaysia, 2013, and also attended 'The Union South Asia Region Conference 2014' at Dhaka on March, 2014. He is acting as the focal point in TV talk show in last few years to promote good governance, democracy, role of law and already become a popular politician. Barrister Patwary organized '1st TCRC Anti-Tobacco Conference 2014' at Dhaka and also organized Social Business Academia-2013 and 2014.



Mélanie Perissé **Head of Investments** Yunus Social Business Albania

Mélanie Perissé works as Head of Investments for Yunus Social Business Albania. Based in Tirana, she manages the portfolio of Social Businesses which benefitted from YSB financial support, and oversees the due diligence process of potential Social Businesses.

Prior to YSB, Mélanie has been living in Ethiopia where she served as a project manager at the United Nations World Food Programme. She was leading a project whose goal was to develop local manufacturing of nutritious products for malnourished children. Before that, she was in the DR-Congo office of WFP, managing a project to improve access to markets for smallholder farmers producing cereals.

Previously, she worked as a consultant for the Boston Consulting Group in the Paris office and did internships in the fair trade and microcredit fields, in France and in India.

Mélanie holds a M.Sc. in Industrial Engineering from the Ecole Centrale in Paris.



Jean-Luc Perron **Managing Director** Grameen Credit Agricole

Born in France, aged 63, graduated from the Ecole Nationale d'Administration (Class 1980) and Stanford Executive Program (1992), Jean-Luc Perron started his career at the French Ministry of Agriculture.

In 1985, he moved to Credit Agricole SA, the apex body of Crédit Agricole Group, the largest banking group in France, where he has been inter alia:

- CEO of Credit Agricole Consultants.
- Head of the International Affiliates Division,
- Head of EU Affairs.

Jean-Luc Perron played a material role in the setting up of the Grameen Credit Agricole Microfinance Foundation, jointly launched in 2008 by Credit Agricole and Professor Yunus, Nobel Peace Prize Laureate 2006. He has been the Managing Director of the Foundation since October 2008. The Foundation supports 41 Microfinance institutions and 12 social business companies in 23 developing countries in the form of loans, guarantees, equity investments and technical assistance. Jean-Luc Perron is Vice President of Convergences, a Paris based platform of actors involved in microfinance, social entrepreneurship and venture philanthropy.



Duncan Power General Manager Japan Automechanic Ltd

Duncan Power is a banker who has developed Social Finance and Microfinance projects and more recently Social Businesses in Asia, Australia and Europe over a 20-year period.

Duncan joined British registered Bank Mercury Provident (now known as Triodos Bank) in 1989 as CEO following a career in Accountancy in New Zealand. The bank specialised in making loans to organisations that were for community benefit as well as being financially viable. During the 5 years he was at the helm of this bank, the balance sheet grew over 600%. After 5 years in the role and overseeing the successful merger with Triodos, he was appointed by Charities Aid Foundation (CAF) in London as Manager responsible for establishing a social investment loan fund for Charities.

Duncan returned to Australia to establish CAF Australia, which during his 10-year tenure facilitated over AUD120m of grants in Australia and Asia. Annual donations facilitated in Australia amounting to nearly 1% of total Australian tax-deductible donations by 2009.

Duncan was a co-founder of SEFA, a Social Enterprise Loan Fund in Australia established to provide tailored finance to social enterprises on commercial terms together with targeted business advice and support. Duncan established Dana Asia in 2011 as a specialist organisation supporting philanthropists to donate in the Asian region in a transparent and sustainable manner. Dana Asia has now grown into an adviser specialising in developing social businesses.

Duncan is now acting as General Manager of Japan Automechanic Ltd., a new social business established in Dhaka in January 2015. He holds a number of Board positions including Grameen Australia, Grameen Australia Philippines and Japan Automechanic Ltd.



Dr. Abdur Rab **Vice Chancellor** Eastern University, Dhaka

Dr. Abdur Rab is a Professor of Management and a Certified Management Consultant. He is at present the Vice Chancellor of Eastern University, Dhaka. Dr. Rab is a past President (1996-98) of the Association of Management Development Institutions in South Asia (AMDISA) and is a member of its Executive Board. He is a member of the Council of South Asian Quality Systems (SAQS) for business schools and is a member of Accreditation Board of the SAQS. He was the Chairman of the Institute of management Consultants of Bangladesh (IMCB) in 2012-2014.

Dr. Rab has over 35 years of teaching, research and consultancy experience. He has administrative experience of over 30 years as Director and Dean of three Business Schools and as MBA Program Director. Dr. Rab holds a Dr O Sc (Doctor of Organizational Science) from University of Belgrade, an MBA from Indiana University, USA and an M. Com degree from University of Dhaka. He has published over 20 national and international publications and a text book.



Rokia Afzal Rahman **President** Bangladesh Federation of Women Entrepreneurs

Rokia Afzal Rahman is the President of Bangladesh Federation of Women Entrepreneurs. She formed "Women Entrepreneurs Association" in 1994 and "Women in Small Enterprises" in 1996.

Mrs. Rahman is a former advisor in the Caretaker Govt. She served as Board Member of the Central Bank of Bangladesh and is also former President of the Metropolitan Chamber of Commerce & Industries - MCCI, Dhaka.

She is the Vice President of International Chamber of Commerce Bangladesh and a Trustee Board member of Transparency International Bangladesh. She is a board member of Asian University for Women.

She is currently the Chairman of R. R. Group & Arlinks Group of Companies. She is the Chairperson of Mediaworld Ltd-"The Daily Star" & MIDAS Financing Ltd. She is a Director of Mediastar Ltd-"Prothom Alo", ABC Radio, Bangladesh Lamps, MARICO Ltd & Grameenphone Ltd.

She serves as the Chairperson of Banchte Shekha, Jessore and is in the BRAC Governing Body.



Kh.Mustafizur Rahman **General Manager** Grameen Kalyan

Kh. Mustafizur Rahman has been working since 1998 as Head of Accounts & Finance with Grameen Kalyan, a Grameen family company engaged in primary health care services for the rural community and also providing financial support to Grameen Bank (GB)'S members, employees and their families and investing in different Grameen Social business initiative. He also look's after Nobin Udyokta (NU) program operated by Grameen Kalyan. Mr. Rahman is an M.Com (Accounting) from Dhaka University, He has completed Chartered Accountancy course from M/s Rahman Rahman Hug & Co. Chartered Accountants and passed the C.A (inter) exams from the Institute of Chartered Accountants of Bangladesh in May- June 1989. Mr Rahman has 25 years experience in professional accounting services in different organization including Grameen. Before joining Grameen he has served with The British Council, Dhaka, Nestle (BD) and Snowy Mountain Engineering Corporation (SMEC) an Austration engineering consulting firms, Southeast Asia regional Office, Dhaka as professional accountant.



Merina Ranjit **Chief Operating Officer**

Nepal Social Business

Merina Raniit is the Chief Operating Officer of Nepal Social Business. She completed her Masters of Science in Environmental Management from School of Design and Environment, National University of Singapore, Singapore & her Bachelor of Science in Environmental Science (Honors) from School of Biological Sciences, Kathmandu University, Nepal



Professor Pradeep Ray PhD

Director WHO Collaborating Centre e-Health; Professor, **UNSW Business School**

Pradeep Ray is a Professor of Information Systems at the Business School at the UNSW-Australia and the Director of the WHO Collaborating Centre e-Health. Asia Pacific Ubiquitous Healthcare Research Centre (APuHC) has been working on the assessment of mHealth (healthcare using mobile phones) in Bangladesh (and many other developing countries in Asia Pacific region) since 2005 and the work has been published as more than fifty articles in top international journals and conferences. That led to the designation of APuHC as a WHO Collaborating Centre on eHealth in 2013 with a focus on mHealth (healthcare using mobile phones) for Aged Care. Pradeep leads a number of global initiatives with international bodies, such as WHO, European Union, ITU and IEEE. He is an IEEE Distinguished Lecturer of eHealth. He has been the founder of IEEE Healthcom, the premier international conference in eHealth that has been held in different cities in the world since 1999.



Hans Reitz Co-Founder The Grameen Creative Lab Germany

Hans Reitz is a German entrepreneur and has been Prof. Yunus' Creative Advisor since 2008. Driven from a very young age by the guest for experience and change he traveled the world and spent 7 years living a simple life in India, where he encountered classical southern Indian music. After his return and several cultural projects, in 1994 he founded the event and creative communication agency circ. In 2009 he co-founded the Grameen Creative Lab (GCL) with Nobel Peace Prize Laureate Professor Muhammad Yunus to spread Yunus' concept of social business all over the world together with Saskia Bruysten. Hans Reitz continuously created further companies like the perfect day coffee social business together with Dominique Dauster and Lalaland family social business and supported the GCL spin-off Yunus Social Business. He initiated and actively advocates the YY spirit and is founding member of Yunus and You - The YY Foundation. He has been promoting the social business city and village concept and started many local campaigns to support underserved communities and to raise awareness for social inclusion. Hans Reitz is the father of two sons, two daughters and one foster daughter.



Patrick Rousseau **CEO** and Managing Director Veolia – India

Mr Patrick Rousseau is CEO and Managing Director for Veolia - India. He has a high level expertise in water and wastewater services and has implemented roll-out plans for large contracts including restructuring programmes and staff reorganisation.

He has earlier worked with a Generale des Eaux (now Veolia) Group's French subsidiary in France from 1977 till 1995. Subsequently, he integrated Vivendi Water (now Veolia – water services) for international activities, being in-charge of their major operations in the Czech Republic, Southern Africa, Morocco and then Gabon.

He is President of the French Foreign Trade Council and Vice-Chairman of the Indo-French Chamber of Commerce and Industry in India as well as a Member of the European Business Group.

Mr Rousseau graduated in 1974 from Ecole Superieure des Ingenieurs de Poitiers, France and he completed his master's degree in civil engineering from Oregon State University, USA.



Dr Atef El Shabrawy **Advisor, International Academy** Entrepreneurs-Centennial Fund-KSA

Dr. Atef El Shabrawy benefits from 25 years of experience in entrepreneurship. SME's banking and social innovation. Currently he is the advisor to International Academy for Entrepreneurs-Centennial Fund-KSA. He is the Ex CEO-founder of Family Bank, of \$45m allowed capital, winner of Mohammed Bin Rashid Award, best SME Bank in Arab Region in 2013. He also acted as the Advisor to GESR-Social Innovation Center, Cairo-Egypt. Advisor to the Ministry of Social Development, General Manager in Bahrain Development Bank, Manager in Social Fund for Development, to design & implement a master plan for business incubation. He was SME's advisor to the Federation of GCC Chamber of Commerce, KSA. He has undertaken several expertises within organization like: EU, OECD, ISESCO, UNESCO, UNDP, UNFPA, UNIDO, GOIC, WB, ESCWA, GTZ, IFC, ICNL, SILATECH, etc.

He finished his Ph.D from l'institut National Polytechnique de Lorraine (INPL). France, DEA from Ecole des Mines de Nancy, France, BSc. from Cairo University, Egypt, plus has certificates in finance, S&T and innovation, strategic management from France, UK, USA and China. He is also the Winner of Mohammed Bin Rashid Award for "Young Leaders" 2013, to family bank, winner of "Young Researchers" by AUGC, France 1995 and winner of Intern, Award of "Community Partnership" by Bahraini Ministry of Interior's, 2011.



Dr. Faiz Shah **Director** Yunus Center AIT

Dr. Faiz Shah heads Development Management at the Asian Institute of Technology, and is Director of Yunus Center AIT with faculty affiliation at the AIT School of Management CSR program. He coordinates the AITE Healthcare Resources group, and is visiting professor at the College of Innovation, Thammasat University. Over a 35-year career, Dr. Shah has contributed to institution-building and human development initiatives in a number of countries. He has held leadership roles at Save the Children, Saga International, ADB, CIDA and GTZ. He has championed innovative CSR partnerships such as the Sialkot Partnership Against Child Labour. Dr Shah served as permanent faculty at Allama Igbal Medical College, lecturing at Ross Business School and the Wharton School. His cases are part of the textbook, "Marketing Practices in Developing Economy" (Prentice-Hall 2009) and his recent publication is "Responsible Business Guide: A Toolkit for Winning Companies" (Shah & Waheed - CIPE-RBI-ACCA 2010).



Prof. Tan Sri Dato' Seri Dr. Sharifah Hapsah **Syed Hasan Shahabudin Prime Minister Advisor**

Malaysia



M Shahjahan **Managing Director (LPR)** Grameen Bank, Bangladesh

As Senior Consultant in the Prime Minister's Department Dr. Sharifah Hapsah is fully committed to the PERMATA programme with the twin aim of giving children a head start in life through quality early childhood education and care, as well as uncovering and nurturing their special gifts and capabilities through appropriate and optimal learning programs. She believes PERMATA cultivates positive values and attitudes from young and enables talents to flourish into top performers in many domains. She is a prolific writer and columnist focusing on education, health and gender issues. She is also the President of the National Council of Women's Organisations (NCWO) of Malaysia and Past President of the ASEAN Confederation of Women's Organisations (ACWO). She was formerly the Vice Chancellor of Universiti Kebangsaan Malaysia (UKM).

M Shahjahan acted as the Managing Director of Grameen Bank for the period from August 2011 to October 2014. Now he is on Leave Preparatory to Retirement (LPR). Previously he was the Deputy Managing Director and General Manager of the bank and worked as the head of Accounts, Finance, Planning, Monitoring & Evaluation Division. He was also the Chief of Operation of Eastern Region of Grameen Bank. Earlier he held the position of a Zonal Manager of Grameen Bank, where he served about two hundred thousand poor families to plan, organize and run their micro-businesses. At the beginning of his Grameen career, he was given the responsibility of establishing and designing the Internal Audit Department of Grameen Bank where he served as chief for seven years. Mr. Shahjahan is a member of the Board of Directors of several companies that work in the fields of microcredit, health, education, agriculture, welfare, renewable energy, information technology and telecommunications. He participated at various national and international seminars, symposiums conferences, workshops, dialogue programs and meetings on different issues in different capacities such as key note speaker, main speaker, resource person and moderator at home and abroad. He completed his masters both in Accounting and Finance from the University of Dhaka.



S.K.Shelgikar **Chairman & Founder** Yunus Social Business Fund Mumbai, India

S.K.Shelqikar is a chartered accountant by qualification. He was an all India rank holder in merit in the chartered accountancy examination conducted by the Institute of Chartered Accountants of India. He has been in practice as a chartered accountant for last 37 years. He has specialized knowledge and expertise in tax and commercial laws. He has acted as an advisor for large corporate for tax, accounting, tax, and financial affairs in India. He has worked on the domestic Indian equity and debt mobilization deals for large Indian corporate running into billions of dollars. He also helped large Indian corporate to structure domestic and international mergers and acquisition deals.

Highly impressed by the concepts and personality of Professor Yunus, He started the first social business fund in India 5 years back. So far the India fund has supported 5 ventures. He believes that for leading fulfilling life, any finance professional has to, at some point of time in life, better sooner than later, get engaged in the social business activity either on his own or support such activity done by others.

He feels honored to be associated with Professor Yunus and Grameen family.



Prometheus Siddiqui **Project Manager** Grameen Australia

Prometheus Siddiqui is a development professional currently working as the Project Manager of Grameen Australia based in Sydney. He manages and provides support to social business and micro-finance projects in Australia and other footprints (such as Cambodia, Philippines among others). Prometheus commenced his career at a multinational investment bank (NDB Capital Limited, with HQ in Colombo Sri Lanka) as management associate and went on to serve as a volunteer consultant in the Inclusive Finance team of UN Capital Development Fund (UNCDF) at the regional headquarters of United Nations in Bangkok, Thailand. He has been working with the Grameen family of companies since 2012. As the Coordinator of Social Business Unit and a management team member of Grameen Telecom Trust, he managed a wide range of income generation and livelihood social business projects. Prometheus completed his Bachelor of Science in Economics from North South University, Dhaka, Bangladesh with academic distinctions (summa cum laude). Currently he is undertaking a Master of Business degree at Victoria University, Sydney campus and tutors in the Masters program of the same institution and Asia Pacific International College. Prometheus is published writer for newspapers and magazines and has served in a number of national and international voluntary organizations and philanthropic causes.



Kosmas X. Smyrnios PhD **Professor** RMIT University Australia

Kosmas is Professor of Family Business Entrepreneurship, School of Management RMIT University. Kosmas was a Foundation Associate Editor of the Journal of Family Business Strategy and former Associate Editor of the Family Business Review journal, and a former Foundation Board Member of the International Family Enterprise Research Academy (IFERA).

Kosmas has developed an extensive applied research record with over 150 international and national refereed publications in different disciplines, including marketing, psychology, family therapy, physics, management, and accounting. Kosmas has established international credentials in entrepreneurship and family business, having been involved in a number of prominent national and international research projects.

Kosmas has undertaken a number of research consultancy projects for prominent multinational corporations including AXA, the Commonwealth Bank, MGi Australasia, Price Waterhouse Coopers, BDO Chartered Accountants, and Family Business Australia. Professor Smyrnios is also frequently called upon to provide expert media commentary on pertinent matters relating to family business and entrepreneurship.



Md. Imamus Sultan Managing Director Grameen Kalyan

Mr. Md. Imamus Sultan currently holding the responsibility of Managing Director, Grameen Kalyan (Grameen Wellbeing). Among its various activities, Grameen Kalyan (GK) is providing primary healthcare services for the rural community and running 73 communities based primary health centers. It is also providing financial support to Grameen Bank (GB)'s members, employees and their families. Before joining in GK, Mr. Sultan was actively involved in creating social businesses under the guidance of Nobel Laureate Professor Muhammad Yunus since 2006 and held the responsibility of Managing Director of Grameen Danone Foods Ltd., a joint venture with Groupe DANONE of France during its establishment phase. He was also the founding Managing Director of Grameen Health Care Services Ltd. Both are social business enterprises. He was also actively involved in setting up some other social business companies namely Grameen Intel Social Business Ltd., Grameen Veolia Water Ltd. Grameen BASF Ltd.

During 1998-2005, he worked as Micro-credit Consultant in Egypt Project Hope, Cairo, Egypt an affiliated Foundation of Arab Gulf Fund for United Nation Organizations (AGFUND). He joined in Grameen Bank (GB) in 1980 and held different positions during his 20 years service in GB until his voluntary retirement as Deputy General Manager in 2000. He performed as a short term ILO consultant in July-August, 1996. Other than his position as Managing Director of Grameen Kalyan, Mr. Sultan is also Member in the Board of Directors of several Grameen Companies. He is married, 62 years old and father of a daughter.



Nazneen Sultana **Managing Director** Grameen Communications

Ms. Nazneen Sultana has been serving as the Managing Director and the Chief Executive Officer of Grameen Communications since its inception in 1997. At Grameen Communications, she led various projects for reaching ICT to the remote villages, development of world's first & complete micro banking software that's been being used by more than 70 MFIs including GrameenBank. Having completed BS and MS in Applied Mathematics from University of Chittagong, Bangladesh, she started her career at Grameen Bank and established ICT wing of the Bank. Meanwhile, she did a diploma in Management Information Systems from Asian Institute of Technology, Thailand. Having experience in IT field for more than 21 years, she's been serving as Director of different IT companies including Accenture Bangladesh. Moreover, she serves as executive member of NGOs that deal with gender issues, affordable healthcare for poor, women empowerment and ICT for development. Nowadays, with the guidance of Professor Muhammad Yunus, she is leading development of software for Social Business Monitoring System and a web portal named 'Social Business Pedia'-a global web encyclopedia for social business resources.



Narayan Sundararajan СТО Grameen-Intel Social Business **Director Wearable Components Research**

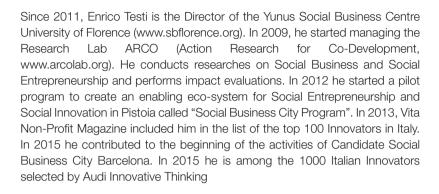
Intel Corporation

Narayan Sundararajan is the Chief Technology Officer (CTO) of Grameen Intel Social Business, a joint venture between Intel and Grameen Trust. He oversees technology and product development as well as strategy for the company with sustainability and social impact as the key drivers. He also serves as the Director, Wearable Components Research at Intel with focus on technology development and path finding in wearables and Internet of Things. Prior to this, Narayan has traversed various technical, business and management roles at Intel working in New Business Initiatives (NBI), Digital Health Group (DHeG) and Corporate Technology Group (CTG). Narayan already holds 20+ patents issued and 50+ are pending. He also has published 24 peer-reviewed papers and co-authored a book titled "Micro fabrication for Micro fluidics" published by Artech Publishers.

Educated at the Indian Institute of Technology (B.Tech) and Cornell (M.S, Ph.D.), Narayan is also a freelance actor, documentary and film-maker.



Enrico Testi Director Yunus Social Business Centre University of Florence





Tavignot Co-Founder & **Executive Director** HEC Chair "Social Business /Enterprise and Poverty"

Benedicte Faivre-

Benedicte Faivre-Tavignot is the Co-Founder and Executive Director of the HEC Chair "Social Business / Enterprise and Poverty", and of the HEC Paris Master of Science in Sustainable Development. Her research focus is on reverse innovation; she's studying the processes through which social businesses and Base of the Pyramid business models can be a lever for innovation and strategic renewal. She received her PhD in Management Sciences in 2012. She worked before 15 years in consulting and training, in Eurequip Consulting Group, and in Philips as controller. She graduated from HEC in 1988.



Christian Vanizette Co-Backpacker MakeSense

Christian Vanizette was born in the middle of the Pacific in Tahiti. French Polynesia 28 years ago. After studying in a Business School he joined the Innovation Department of Gemalto, A high tech company working in mobile technologies. Sparked by the book of Professor Yunus, Christian decided to quit his job and travelled across Asia, mainly India and Bangladesh to meet Social Business entrepreneurs and feature them on its blog. This experience led him to start the digital platform MakeSense.org in 2011 which mobilizes 20 000 volunteers across 100 cities and 47 countries around the world to help accelerate the impact of Social Business entrepreneurs. Today MakeSense has setup it's own Social Business accelerator for early stage Social Businesses in Paris and Mexico and have developed a variety of programs with Universities, Corporate and the French government to engage youth to start their own Social Businesses or volunteers for existing ones. MakeSense currently generates a sustainable business model and employs 25 fulltime employees to animate its worldwide community. Christian was elected Ashoka Fellow in 2013.



Ms. Chuan-Min Wang (Juno Wang) Founder/CEO Foundation for Yunus

Social Business Taiwan

Juno is the Founder of Foundation for Yunus Social Business Taiwan, also is current vice executive secretary of Rotary Club of RI District 3480 and District Special Representative, Chairman of Arts & Humanities council of Federation of Business and Professional Women Taiwan, Vice President of Women's Entrepreneurs Association, President of Unistaate Intl. Trading Enterprises. Inc., Chairman of Master Success Management College.

Master Success Management College has been a great and inspiring source for those who wished to make their dreams come true or have longed for a change in their life, as it helps them to positively make contributions to their own life, society, as well as to the world.



Aarti Wig **Country Director** Yunus Social Business India



Dr. Md. Shahid Uz Zaman **Executive Director** Eco-Social Development Organization (ESDO)

Aarti is Country Director of Yunus Social Business India, founded by Nobel Laureate Muhammad Yunus to accelerate problem solving businesses- social businesses globally. Aarti helped set up and manages India's first social business fund in Mumbai to provide financial support to social businesses in India. She has also advised several universities and corporates on creating social businesses. Aarti is a regular speaker at several Indian and international social enterprise events. Aarti was previously an investment banker at JPMorgan in Mumbai and has a Masters in Finance from the London School of Economics.

Dr. Md. Shahid Uz Zaman was born on 1st May 1968 in Thakurgaon district of Bangladesh. He passed his Bachelor of Social Science from Dhaka University in 1989 (with distinctions), Masters in Social Science from Dhaka University in 1990 (with distinctions), Masters of Philosophy in 2003 and Doctor of Philosophy in 2010 from Dhaka University. His PhD research title was Monga: Hunger Grips the Northwest Region of Bangladesh (Monga is term used for famine like disasters of Northern part of Bangladesh). Now he is serving in Eco-Social Development Organization (ESDO) (a renowned NGO of Bangladesh) as Founder Executive Director since 1988. As a professional researcher he has great interest on climate change, disasters, social work and peace and conflict transformation. He presented many papers nationally and internationally. Dr. Zaman was awarded several gold medals and awards for his excellent academic performance. He has several publications in different national and international journals. Dr. Zaman participated in many international seminars, conferences and workshops in different countries. He has keen interest in job creation and poverty reduction thus he believes in the concept of Social Business and creating job opportunities through entrepreneurship development.



Gao Zhan CEO, Grameen China; **Executive Director** Foundation for Yunus Social Business, China



M. Sekander Khan **Vice- Chancellor** East Delta University Chittagong, Bangladesh

Gao was a former senior journalist in China Reform and Times Weekly. He has been engaging in rural community development and inclusive finance for 15 years. In April 2014, Gao initiated Grameen China project with Professor Yunus, adopting the Grameen Model to provide microcredit to low-income women in rural China, encourage family small business, and improve their quality of life. In Lukou village, now the Grameen expert is leading a local Chinese team and working in progress. Five-member group and centre meeting of Grameen model will help the poor women to expand social network, build social capital, and empower them through financial instrument.

Professor Khan has worked as Director of Rural Economics Program, the research cell of the Dept of Economics, after Professor Yunus left the department to undertake field trial of Grameen Bank project outside Chittagong in 1979. He taught Microeconomics, Development Economics, Agricultural Economics and History of Economic Development at undergraduate and graduate levels. He also worked in research projects on labour, management and off-share resources. He visited several places such as USA as member of Leadership Exchange Program in 1991; Thailand, Malaysia, Singapore, Philippines, Sri Lanka, and Denmark as member of multi-country research teams; Malaysia and Mexico as member of Bangladesh team for GSBS in 2013 and 2014. Mr. Khan received Bangladesh Economics Association Gold Medal 2007 for life time service to teaching economics and research.



Philippa Tsai **President** Foundation for Yunus Social Business Taiwan

Ms. Philippa Tsai is President of the Foundation for Yunus Social Business Taiwan as well as the Director of Group-Vision Transnational Attorneys-at-law and is the re-organizer of Far-Eastern Air Transport Company. She has served as a lawyer for nearly 20 years, specialized in corporate restructuring, capital marketing, real-estate law and resources integration. She is also well known as an expert in corporate reorganization.

On 2014, she hosted a series of activities for Professor Muhammad Yunus who visited Taiwan and recruited 108 pioneers for the preparation of his foundation. The purpose of all of this is to create a new society without poverty in Taiwan by following the ideas of Professor Yunus and to promote the Grameen Bank and Yunus Social Business.

Philippa Tsai believes that the best proof of human beings' lives is their contribution to society. Therefore she has made it her life mission to help corporations out of difficulties by applying her professional legal skill as well as helping the poor by practicing the special skills learned from Professor Yunus.



Professor Han Huang Secretary General Chinese Social-psychology Association

Professor Han Huang majored in sociology, got Master's degree in 1991 from Nankai University and Doctoral degree in 2002 from Nanjing University. Her graduation paper is researching the Chinese peasant's cognition of the urban. During the research process, she read about the case study of Professor Muhammad Yunus.

As for her career, she entered the Administration College as a teacher in 1991, teaching and studying social-psychology and organization behavior. Now she is working as the Secretary General for Chinese Social-psychology Association. Meanwhile, she paid much attention on gender studies and how feminism is practiced in China. From 2003-2013, she worked as the Member of the Standing Committee for Jiangsu Women Union. In June 2010, Ms. Han was invited to take part in a famous TV program. This program is concerned about today's Chinese young people's values and norms about love and marriage. It was a very popular show among Chinese communities around the

To recognize Ms Huang Han's role to promote women's role in China and her appreciation of Grameen Model, Grameen China has invited her as an ambassador for public interest of Grameen China. On December 18th, Professor Yunus has granted the certificate to her in Lukou village where Grameen China's first branch located.



Dr. Zhu Xiaobin **Founding Director** Social Enterprise Research Center (SERC)

Dr. Zhu Xiaobin is the Founding Director of Social Enterprise Research Center (SERC). He was Associate Professor of Management at School of International Business Administration, Shanghai University of Finance and Economics (SHUFE) from 2003 to 2013. He conducts research on Business Strategy, CSR, Leadership and Entrepreneurship, Organization Innovation and Change. As the founding vice-chairman for Association for Advancing Management Practices (AAMP), he had NGO operating experience from 2007. Prof. Zhu received his Ph.D. degree in Economics from Xiamen University. In 2004, he went to W.P.Carey Business School, Arizona State University, USA, as a visiting scholar. In 2008, he went to INSEAD, France, as a visiting scholar. In 2009, he went to University of Rennes 1, France, for pursuing corporate research.

GLIMPSES FROM PAST SOCIAL BUSINESS DA' THE JOURNEY CONTINUES...

2010 | 2011 | 2012 | 2013 | 2014

SOCIAL BUSINESS DAY 2010

















ACHIEVING MILLENNIUM DEVELOPMENT GOALS THROUGH SOCIAL BUSINESS









TRANSFORMING SOCIETIES THROUGH SOCIAL BUSINESS









TURNING VISIONS INTO REALITIES

















WE ARE NOT JOB SEEKERS, WE ARE JOB GIVERS

SECOND GENERATION OF GRAMEEN FAMILY:

STORIES OF GENERATION NEXT

Bangladesh has a population of 160 million of which more than 60% are below the age of 30.

However, this young population is a blessing in disguise that implies strength, energy, vigor, pool of work force and a full potential for future leadership. If we fail to grab this window of opportunity immediately, this young population could create a disastrous hazard for the nation. Hence, Grameen organizations have been tirelessly working to educate the youth. With the support of microcredit from Grameen Bank and numerous educational loans of Grameen Shikhha- the pioneering entity for educating the rural mass population focusing especially on female education, Grameen family borrowers managed to bring up their children to a certain threshold of qualifications.

At present, successors of Grameen are succeeding on a higher aspect. Handful of the inspiring stories depicting the success of the second generation of Grameen family are illustrated below:

A) POPI RANI BHOWMIK

A SUCCESSFUL ALUMNI OF GRAMEEN CALEDONIAN COLLEGE OF NURSING (GCCN)

Popi Rani Bhowmik was one of the four who received scholarship at Grameen Caledonian University (GCU). The Scholarship was a life-transforming opportunity and has had a great impact on her life. Firstly, it has enhanced her knowledge especially in research area. At GCU, most of her subjects were based on research and having studied a lot of research papers; she has not only gained up-to-date knowledge in nursing area but also developed her critical thinking and analytical skills which are paramount for a competent nurse. While studying at GCU, she has also significantly improved her communication skill in English language.

Secondly, while working at one of the best hospitals in Bangladesh-Apollo, Popi has experienced a major distinction with the bachelor degree from GCU. Having worked for only about nine months as a staff nurse, she has secured her place in the hospital with hard work, great

dedication and commitment and all of these could not have been made possible without the GCU scholarship. She has already set an example in her workplace by gaining appreciation and constructive feedback- not only from her superiors but also from the patients who received care from her. Now she feels extremely motivated and highly interested to provide service as per excellence.

Finally, the learning opportunity at GCU, has enormously



reshaped her overall outlook and the way she looks to her future opportunities. She has made her parents very proud by winning such a prestigious scholarship. Now she feels very confident and liberated from bondage many less advantaged people feel in her locality. It always gives her joy and hope when she sees her opinions respected and ideas valued. It is somewhat like finding her lost voice through higher education. For the future, she wants to see herself as a change agent for the development of nursing



community and also wants to act as a spokesperson for the underprivileged women in Bangladesh.

B) FAHMIDA ZAMAN

SUCCESS STORY OF A GRAMEEN 'POLLI (RURAL) TELEPHONE LADY'S' DAUGHTER

Fahmida Zaman was born in a village named Bahadurpur in Rajbari where very few people value education, let alone educating girls. Her father, the only bread earner of the family, was struggling to provide enough for more than 10 members of the family. To support the family, her mother first borrowed money and a "Polli Phone" from Grameen Bank in 2000. With the money, her mother started her own small poultry farm and the phone was used for her father's small fertilizer business. To her mother, Grameen Bank's contribution is much more than monetary. In her words,



"The best thing Grameen Bank has done or is doing is educating my daughter".

Fahmida went to Sajuria High School for secondary and Machpara Degree College for higher secondary school at her village and graduated from high school in 2008. She was awarded Grameen Bank Best Student for her HSC result. Following that she got admitted at the University of Dhaka, however she was not satisfied with the learning environment. In 2009, she got admitted to Asian University for Women and was awarded "The Muhammad Yunus Fellowship" at the AUW, which fully funds the attendance at the university for six years.

C) MD. IBRAHIM

A JAPAN AUTOMECHANIC SUCCESS STORY

Md Ibrahim, a student of Japan Automechanic Limited which is a social business joint venture of Grameen Shikhha and SK Dreams, comes from one of many poor families in Bangladesh. His father passed away during Ibrahim's early childhood and thus pushing the family even deeper into poverty which is why his mother could not continue his education at the regular pace. His mother is a regular Grameen Bank borrower for more than a decade.



He is currently performing exceedingly well in JA and in the future he wants to enlighten himself further in mechanic field. Furthermore, in the long run Ibrahim wants to support his family along with his poor neighbours and help them because he understands what it is to be living in agonizing poverty.



D) 'DAUGHTERS OF GRAMEEN' AT ASIAN UNIVERSITY FOR WOMEN

The Asian University for Women (AUW) is an independent, international university that provides women of all socioeconomic backgrounds with US-style liberal arts and sciences education coupled with leadership training. AUW students come from 15 countries. This multicultural environment is crucial to instill tolerance and respect for other countries, and to help students form their own international networks of peers who will be the leaders of future regional collaboration. Located in Bangladesh, AUW opened its doors in 2008.

The Asian University for Women places emphasis on recruiting students who would be the first in their family to attend university, as this strategy is an important step in breaking the cycle of poverty. Since its first year of

operations, AUW has leveraged the Grameen Bank network to access families who would be inclined to empower their daughters just as the mothers have empowered themselves. Covering tens of thousands of villages and millions of members, Grameen Bank reaches far and wide throughout Bangladesh as a lending institution that enables poor, rural women to gain financial stability and begin or continue small business ventures. The Asian University for Women express sincere appreciation to Grameen Bank for the role it has played in helping talented young women who are called "Daughters of Grameen".

DAUGHTERS OF GRAMEEN



2015

Tausifa Tajalli

Address : Cox's Bazar, Bangladesh

Field of study : Economics

University : Asian University for Women



2015

Sohana Urmi

Address : Magura, Bangladesh
Field of study : Public Health Studies
University : Asian University for Women



2014

Sumpa Sarkar

Address : Raipur, Bangladesh

Field of study : Politics, Philosophy, and Economics

University : Asian University for Women



2014

Purnima Mondal

Address : Paikgachcham, Bangladesh

Field of study : Asian Studies

University : Asian University for Women

E) KHAZANAH'S SUPPORT TO GRAMEEN STUDENTS UNDER KHAZANAH ASIA SCHOLARSHIP PROGRAMME

Yayasan Khazanah is a foundation established by Khazanah Nasional Berhad (Khazanah Nasional) - the investment holding arm of the Government of Malaysia. Yayasan Khazanah offers scholarships to the children of Grameen Bank Borrower to pursue undergraduate

degrees at selected leading universities in Malaysia. The following are the students selected from Bangladesh under the programme for undergraduate courses from 2009 session. Total of 21 students got this opportunity so



KHAZANAH ASIA SCHOLARSHIP, 2009

Name : Nazia Hossain

Mother's Name

(GB Borrower) : Shamsunahar

Branch : Narail Zone : Jessore

Field of study : Bio-Technology Engineering

University : International Islamic University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2009

Name : Ayesha Khatun

Mother's Name

(GB Borrower) : Delwara Begum Branch : Chandaikona Raigonj

Zone : Sirajgonj

Field of study : Accounting & Finance

University : International Islamic University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2009

Name : Md. Aslam Mia

Mother's Name

(GB Borrower) : Jhorna Begum

Branch : Gabtoli Zone : Bogra Field of study : Economics

University : International Islamic University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2009

: Kazi Selim Sarwar Name

Mother's Name

(GB Borrower) : Begum Hosne Ara Branch : Kalupara Bodorgonj

Zone : Rangpur

Field of study : Mechanical Engineering University : Multimedia University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2010

Name : Sabiha Akter Munni

Mother's Name

(GB Borrower) : Sufia Jesmine Branch : Ishwargonj Zone : Kishoregonj

Field of Study : Electrical & Electronics Engineering University : Tenaga Nasional University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2010

: Munni Akter Laboni Name

Mother's Name

(GB Borrower) : Jhorna Begum Branch : Annaypur Shibaloy

Zone : Manikgonj

Field of study : BSc. in Information Technology University : Multimedia University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2010

: Md. Zahid Faruqui

Mother's Name

(GB Borrower) : Fouzia Sultana Branch : Kakina Kaligonj Zone : Rangpur

Field of study : BSc. in Electrical & Electronics Engineering : University Tenaga Nasional Malaysia University



KHAZANAH ASIA SCHOLARSHIP, 2010

: Md. Bodiul Alam Name

Mother's Name

(GB Borrower) : Nafiza Begum Branch : Kalipur Bashkhali : Cox's Bazar Zone

Field of study : BSc. in Civil Engineering

University : University Tenaga Nasional Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2010

: Md. Touhidul Hasan Name

Mother's Name

(GB Borrower) : Fatema Aktar Branch : Porsuram Zone : Feni

Field of study : Bachelor Degree in Law

University : International Islamic University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2010

Name : Md. Toriqul Islam Badol

Mother's Name

(GB Borrower) : Anowara Begum Branch : Ashujia Kendua Zone : Netrokona

Field of study BSc. in Civil Engineering

University : University Tenaga Nasional Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2011

: Mahfuja Kanon Morium

Mother's Name

(GB Borrower) : Parul Akter Branch : Konabari Gazipur

: Gazipur Zone

Field of study : BSc. in Electrical & Electronics Engineering University : University Tenaga Nasional Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2011

: Sifat Ara Sejuti Name

Mother's Name

(GB Borrower) : Farah Rupa

Branch : Tarundia Ishwargonj

Zone : Kishoregonj

Field of study : BSc. in Electrical & Electronics Engineering University : International Islamic University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2011

Name : Md. Ruhul Kuddus Rabbi

Mother's Name

(GB Borrower) : Mrs. Rohima Begum Branch : Solonga Ullapara

Zone : Sirajgonj

Field of study : Bachelor's Degree in Economics

& Management (Finance)

: International Islamic University Malaysia University



KHAZANAH ASIA SCHOLARSHIP, 2011

: Md. Zahirul Alam Name

Mother's Name

(GB Borrower) : Chaina Begum Branch : Mirjapur Gopalpur

: Tangail Zone

Field of study : Bachelor's Degree in Civil Engineering University : University Tenaga Nasional Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2012

: Shariar Mohsin Sohan

Mother's Name

(GB Borrower) : Kazi Nasima Akter Branch : Pubail Gazipur Zone : Gazipur

Zone : Gazipur

Field of study : BSc. in Electrical & Electronics Engineering University : University Tenaga Nasional Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2013

: Shakil Sarkar Name

Mother's Name

(GB Borrower) : Jahanara Begum : Zinardi Polash Branch Zone : Norsingdi

Field of study : Bachelor's of Economic & Management

University : Multimedia University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2013

: Zahidur Rahman Shimul Name

Mother's Name

(GB Borrower) : Sabina Yeasmin Branch : Modhupur Zone : Jamalpur

Field of study : Bsc. In Computer Science (Software Engineering)

University : Tenaga nasional University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2014

Name : Injamul Haque Shovon

Mother's Name

(GB Borrower) : Momena Begum Branch : Zaria Purbodhola

: Netrokona Zone

Field of study : BSc. Computer Science Information Technology

University : Multimedia University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2014

: Md. Tahmin Ahsan

Mother's Name

(GB Borrower) : Sufia Begum Branch : Noakhali Zone : Noakhali

Field of study : BSc. Computer Science Information Technology

University : Multimedia University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2014

: Md. Asaduzzaman Anik Name

Mother's Name

(GB Borrower) : Nurunnahar Branch : Suhagi Zone : Kishoregoni

Field of study : BSc. Computer Science Information Technology

University : Multimedia University Malaysia



KHAZANAH ASIA SCHOLARSHIP, 2015

Name : Mosiur Rahman

Mother's Name

(GB Borrower) : Shahinur Begum

Branch : Mokhles : Barisal Zone

Field of study : Yet to be finalized : Yet to be finalized University

F) GOODWILL SCHOLARSHIP SUPPORT TO GRAMEEN STUDENTS

"Yunus Centre under the Goodwill Scholarship for Bangladeshi youth by Taylor's University of Malaysia. It has offered 2 undergraduate students. Following two are the



GOODWILL SCHOLARSHIP, 2014

: Kauser Parvin Nipa Name

Mother's Name

(GB Borrower) : Tahsina Yeasmin : Dapuniya Branch Zone : Mymensingh

Field of study : Bachelor of Business University : Taylor's university

Malaysia



GOODWILL SCHOLARSHIP, 2014

: Suraiya Sharmeen Father's Name : Abdul Motaleb

District Name : Jamalpur

Programme : Bachelor of Business University Name: Taylor's University

Malaysia.

NOBIN UDYOKTA

"WE ARE NOT JOB-SEEKERS. WE ARE JOB-GIVERS"

TURNING UNEMPLOYMENT INTO ENTREPRENEURSHIP



WHO IS A NOBIN UDYOKTA (NU)?

The Nobin Udyokta (NU) or 'New Entrepreneurs' program was created in order to address the problem of youth unemployment by turning unemployed youth into entrepreneurs. The concept, formulated by Professor Yunus, is based on context of unemployment prevailing among the second generation members of Grameen Bank borrowers' families. He promotes the belief "We are not job-seekers, we are job-givers" for the children of Grameen Bank borrowers.

Professor Yunus insists that job-seeking is not a natural desire of a human being. It has been built into the theories of economics, practices of the economy, and the educational system itself. Professor Yunus argues that the real option for human beings is to become entrepreneurs. Human beings are basically go-getters. Only when he has basic difficulties in becoming entrepreneurs, he looks for a minor and less-attractive option of accepting a job in an organization. In order to help the young people fulfill their desire to become entrepreneurs, they need mental and academic preparations through appropriate educational system, internship with entrepreneurs, and variety of financial institutions to support them at every step of the way so that they can become successful entrepreneurs.

The NU program was initiated with the second generation of the Grameen Bank borrowers' families, but it has universal application for all young unemployed people around the world, in rich countries, as well as in poor countries. It can apply also to the unemployed or underemployed people of any age group or any gender including the aged or retired people.

HOW IS THE PROGRAM IMPLEMENTED IN BANGLADESH

It starts with the creation of Social Business Funds, as well as the management structure for implementing the NU program.

Several Grameen companies namely Grameen Telecom Trust, Grameen Shakti Samajik Byabosha Limited, Grameen Kalyan and Grameen Trust joined the program launched by Professor Yunus. Each of them has created a social business fund, separating out a pool of money to be invested in this program in the coming years. Furthermore, each company has a NU Division with dedicated staff for the division. The division has units such as project selection and evaluation unit, finance and accounting unit, an MIS unit, problem shooting unit and management unit. The Division has field staff based in rural regions where Grameen families are clustered. The field staff undergo prolong training before they start operation.

STEP 1: SCREENING EXERCISE LAB

NU Promoters talk to interested youth willing to participate in the program. In this exercise lab, the concept of the program of Nobin Udyokta is explained in details to the interested participants. Following that, the first 'information form' which deals with personal information about the potential entrepreneurs is administered.

STEP 2: SHORT-LISTING OF CANDIDATES

These screening exercise labs usually end with a short list of 'potential' entrepreneurs. After extensive discussion, the existing businesses of the candidates are carefully evaluated; their business plans now go through rigorous examination. New business plans are formulated in consultation with the Promoters.

The root level NU screening process follows to visits to homes and existing businesses of the entrepreneurs with the purpose of getting to know the NU and his family in depth. For an entrepreneur who has no incumbent business in operation, the Promoters visit the venue where the NU wants to start the business. The Promoters then run a market feasibility survey for the business.

With these visits, the Promoters try to deepen the NU's dreams and fade out their fears. In addition, the Promoters get a chance to verify the information that was provided on the first form.

STEP 3: ANALYSIS, EVALUATION AND PREPARATION OF DESIGN LAB

These candidates then move on to the next step and complete the second 'information form'. The second form involves more insightful details about the candidates' financial status, business goals, and plans. At this moment, NUs are trained on how to keep accounts and use mobile phones to send six particular data through SMS everyday. These contain vital information about their businesses of each day. This is an obligation that the entrepreneur has to carry out every day, as long as social business fund has an investment in his business. This is an integral part of the MIS of the NU Program.

After collecting the two forms, the forms are brought to the respective funding companies' corporate offices, the NU Division rigorously analyzes and minutely evaluates the two forms and draft of presentation. At times, few more visits are made to the 'potential' entrepreneur's regions for deeper understanding.

At the end of the analysis, presentation of the business is made for the NU to be presented in the Design Lab.

A TYPICAL PRESENTATION AT THE DESIGN LAB BY AN NU INCLUDES:

- Brief biography of the NU
- Brief history of the relationship of his mother and Grameen bank.
- SWOT Analysis (Strength, Weakness, Opportunities,
- Financial projection and proposed budget:
 - (1) Payback period analysis
 - (2) Break even analysis
 - (3) Sources of finance
- Photos of existing business, and his mother.

STEP 4: FINAL SELECTION AT THE DESIGN LAB IN DHAKA

After analysis of the NU Division of the investing company, the selected NUs are invited to Dhaka to pitch their business plans and ideas at the Social Business Design Labs. They are coached by the headquarter staff on how to make an impressive presentation to a high-powered committee while staying on course with their plans. Power point presentations with pictures taken at their village homes, their mothers and their existing businesses are made to give a 360 degree view of them and their work. Each candidate makes a five-minute presentation with financial details in the presence of CEOs and high level officials of funding organizations during these Labs. Lots of comments and questions are asked by the participants at the Lab. Entrepreneurs are expected to make consistent responses. It is not easy for a village youth to come to Dhaka to face an audience of this high stature. But surprisingly they do very well, since this is about them, i.e., who they are and what do they do. Sometimes they turn out to be better experts in their businesses than the members of the audience.

MONTHLY SOCIAL BUSINESS DESIGN LAB ON THE NET

The Social Business Design Labs (SBDL) play an important role in the NU program. SBDL is the platform which allows entrepreneurs to present their final business plans in a power-point format in front of a group of experienced experts, investors, business executives, and social activists. A monthly version of it is live-streamed over the Internet to an international audience, usually attended by participants from over 70 countries.

Due to high appraisal of the program, number of NU is on a boom. Hence, each of the funding company arranges in-house design lab for selection of NU usually more than once each month.

STEP 5: FINALIZING THE BUSINESS PLANS

Design Labs are very thrilling experience for everybody. Queries are answered regarding the business, in-depth group discussions set out an opening for a re-evaluation of the business by experts of many countries. After the plans are evaluated at the Design Labs, the entrepreneurs have another round of finalization exercise to incorporate the suggestions made at the design labs. After this, the project is ready for the 'go'. The investing company and the entrepreneurs go through a bonding process and prepare themselves for a successful business journey. The handholding process of the investing companies for implementation begins. Regulatory issues are addressed, all necessary documentation is completed, monitoring and accounting training is finalized, and then the day comes for fund release. A new NU project is thus launched.

STEP 6: TO BE SOLE OWNER- SHARE TRANSFER FEE

Each NU may buy back all shares owned by the Fund by paying the book value of the fund's shares plus 20 percent on the equity provided by the fund, by way of share transfer fee. Usually an NU pays this money and becomes sole owner of his business within 3 to 6 years.



NU MONITORING SYSTEM

Grameen Communications has developed an elaborate MIS and accounting system software for all the NU projects.

In addition to collecting financial information on a daily basis, this system records detailed data about yearly stock of assets, sales and inventory. It is through this monitoring system that daily figures can be sent via text/SMS messages. All of the information accumulates at the central server, which auto-generates reports for each investor daily, monthly or as desired. The NU can also view his business performance information by logging on to the system. If there is a notable difference in the figures, the Fund representative is able to meet with the entrepreneur to immediately discuss the issue and to create a solution.

NU PROCESS FLOW IN BRIEF

- Screening Exercise organized by investing companies with prospective NUs in target area
- Concept and other documents explained, followed by group exercise for assessment
- Initial selection done, business plan prepared & presented in SB Design Lab by NU
- Upon approval of business plan, agreements are signed with NUs, appointing them as managers of the enterprises.
- Regular reporting by NUs via text messaging

- The investing companies train NUs in financial management, compliance and regulatory affairs
- 7. On site and off site monitoring undertaken and all

necessary incubation services provided to turn the NUs into successful entrepreneurs

THE RELATIONSHIP BETWEEN THE INVESTING **COMPANIES AND THE NU**

The NU and the investing company are business partners. They are engaged in a business relationship where the NU is a shareholder with token, minority, or majority shares. The NU may become the Managing Partner or the manager. The investing company monitors the performance of the NU without intervening in the business. As the business makes profit, the original investment amount is recouped according to the business's accord.

The objective of the investor is to not only create a job for a young unemployed person, but also to transform a job-seeker into a job-giver and thus create an entrepreneur. In the selling of the shares to the NU, the rule is that the investing company will take an amount equivalent to the original investment amount plus an additional fixed sum of 20% of that amount. This additional amount is called the "share transfer fee". It is an attractive and advantageous offer for the NU because he is buying the shares at face value, and it is a modest fixed charge over the entire payback period.

FOURTEEN COMMITMENTS OF NOBIN UDYOKTA

- 1. I am not a job seeker, I am a job giver.
- 2. I will be financially sound by being a successful entrepreneur.
- 3. I will maintain all business transaction records on a daily basis.
- 4. I will pay my employee according to competitive market wages.
- 5. I'll be honest in my business and uphold the principles of NU program.
- 6. I will always work hard to make the business successful.
- 7. I will aim to become the sole owner of my business as early as possible.
- 8. I will pursue my business with joy and confidence.
- 9. I will make sure of not polluting the environment and/or harming people.
- 10. I will take care of my families' health and would be aware of all types of health hazards.
- 11. I will educate my children and make sure they attend schools.
- 12. I will make sure we have no unemployed youth in my area.
- 13. I will inspire youth in my area to become entrepreneurs.
- 14. I'll be an active member of the NU community and make sure as a community, that we help each other and bring prosperity to our families together. My commitment will also be to enlarge this community continuously so that more and more unemployed youth can become part of this community.

SOCIAL BUSINESS MONITORING SYSTEM:

Social Business Monitoring System for Nobin Udyokta/SB Entreprenuers

gNUm is a web based software system through which Social Business (SB) entrepreneurs/ Nobin Udyoktas can easily store their daily business data through mobile app/SMS and generate accounting reports. Investors can track & monitor Nobin Udyoktas/SB entrepreneurs' activities through accounting reports, monitoring graphs and indicators.



HOW GNUM WORKS?



ENTREPRENEURS' PROFILE REGISTRATION

- Entrepreneurs provide their personal and primary business information.
- Individual accounts are opened for the entrepreneurs by the investors' unit managers.



DATA COLLECTION FROM ENTREPRENEURS

- Entrepreneurs send their daily business data i.e. sales, receipts, purchases, expenses and cash in hand through using mobile app or SMS
- Detailed monthly income-expenditure, assets & liabilities data are collected from Entrepreneurs.
- Entrepreneurs are sent confirmation message once all the data are received correctly.



SMS & MONTHLY DATA PROCESSING

- Once SMS is received, Data server automatically processes the data and sends those to gNUm database.
- System reviews whether data processing & inputting are going on correctly.



REPORT GENERATION

- Using database, gNUm produces necessary financial reports i.e. Daily Receipts & Payment statement, Income Statement, Cash Flow Statement, Trial Balance, Profit & Loss Statement, Balance Sheet etc.
- Summary of reports are shown in the system's dashboard.
- Investorwise weekly SMS receipt reports are generated.



GRAPHS & CHARTS

 gNUm produces monitoring graphs & charts that helps to track performance of all the entrepreneurs together or each entrepreneur separately.



BUSINESS MONITORING

- Investors & Entrepreneurs can view the reports from anywhere anytime.
- Investors can track whether businesses are maintaining momentum through reviewing daily SMS data.
- Investors track performance of the entrepreneurs through reports, give necessary suggestions for improvement, assist to scale their business.
- Entrepreneurs can also track their performance through the reports and take necessary actions for improvement.



IMPACT MEASUREMENT

Investors & entrepreneurs can measure the impact of the social business through various Key Performance Indicators i.e. employment generation, poverty reduction, community service & environmental improvement etc.

FEATURES

- Access through mobile, tablet or computer
- Collect daily business data (i.e. sales, receipts, purchases, expenses and cash in hand) of SB entrepreneurs through mobile app/ SMS easily
- Generate Daily, Monthly & Yearly accounting reports
- Graphical representation of accounting & monitoring reports
- Measure the impact of your social business through various KPIs i.e. employment generation, poverty reduction etc.

REPORTS

- Daily Receipts & Payment statement
- Income & Cash Flow Statement
- Trial Balance
- Profit & Loss Statement
- Balance Sheet



STATISTICAL OVERVIEW OF

NOBIN UDYOKTA PROGRAM:



AS OF 31ST MARCH 2015



GRAMEEN SHAKTI SAMAJIK BYABOSHA

NU REPORT 1- STATISTICAL OVERVIEW

Statistical overview – Nobin Udyokta Business Offers					
No. of Screening Exercise/Workshop	20				
No. of Participants	1,400				
Area covered (Districts)	Dhaka, Tangail and Gazipur				
No. of Business Proposal received	196				
NU Projects approved and ready for investment	196				
Agreements signed	168				
NU Projects already in operation	168				
Average Business Size - (BDT)	BDT 4,32,602				
Equity Contribution Breakdown: GSSBL Equity Contribution Breakdown: Nobin Udyokta	48% 52%				
Gender Breakdown					
Total	Male Female				
196	179 17				

NU REPORT 2- STATISTICAL OVERVIEW

NU Report - Sector Wise Investment Breakdown					
Sector	No. of Project	Percentage	Approved Investment (BDT)	Investment from Nobin Udyokta (BDT)	Investment from GSSBL (BDT)
IT & Telecommunication	15	7.65%	6,080,000	3,130,000	2,950,000
Manufacturing	30	15.31%	14,120,000	7,090,000	7,030,000
Fashion & Tailors	23	11.73%	8,900,000	4,400,000	4,500,000
Pharmacy & Healthcare	10	5.10%	3,420,000	1,620,000	1,800,000
Grocery (Retail & Wholesale)	58	29.59%	21,300,000	10,820,000	10,490,000
Agriculture	10	5.10%	5,940,000	2,940,000	3,000,000
Services & Others	50	25.51%	25,030,000	14,210,000	10,830,000
Total	196	100.00%	84,790,000	44,210,000	40,600,000
Employment Generation:					
Before: 103	Present: 182		Increase: 79		



GRAMEEN TELECOM TRUST

NU REPORT 1- STATISTICAL OVERVIEW

Statistical overview – Nobin Udyokta Business Offers				
No. of Business Offers Received	243			
NU Projects presented at SB Design Lab, Closed Session & Indoor Session	243			
NU Projects approved and ready for investment	240			
Agreements signed	229			
NU Projects already in operation	153			
Average Business Size -	BDT 447,440			
Equity Contribution Breakdown: GTT Equity Contribution Breakdown: Nobin Udyokta	45% 55%			
Gender Breakdown				
Total	Male Female			
229	215 14			

NU REPORT 2- STATISTICAL OVERVIEW

NU Report - Sector Wise Investment Breakdown									
Sector	Approved Amount	Invest from		Investn from G		Perc Approv		ge of mount	
Livestock	7,734,000	2,402,	000	5,332,0	000	79	6	22/	
Livestock - Feed & Medicine	1,820,700	995,70	00	825,00	0	2%	6	9%	
Telecom & IT Support	13,869,100	7,739,	100	6,130,	000	13	%		
IT Support	4,365,000	2,250,	000	2,115,0	000	49	6	17%	
General Retail & Wholesale	48,498,928	27,042,928		21,456	,000	45	%	45%	
Clothing, Footwear & Apparel	24,024,200	15,129,200		8,895,	000	22	%	22%	
Crafts	2,062,100	812,10	00	1,250,0	000	2%	6	2%	
Agrobased Business	2,583,000	1,333,	000	1,250,0	000	2%	6	2%	
Medicine Business	2,428,600	1,328,	600	1,100,0	000	2%	6	2%	
Total	107,385,628	59,032	2,628	48,353	,000	10	0%	100%	
	\$ 1,378,683	\$ 757	,897	\$ 620,	786				
Employment Generation									
Before: 229	Present: 4	60	Increa	ase: 231					



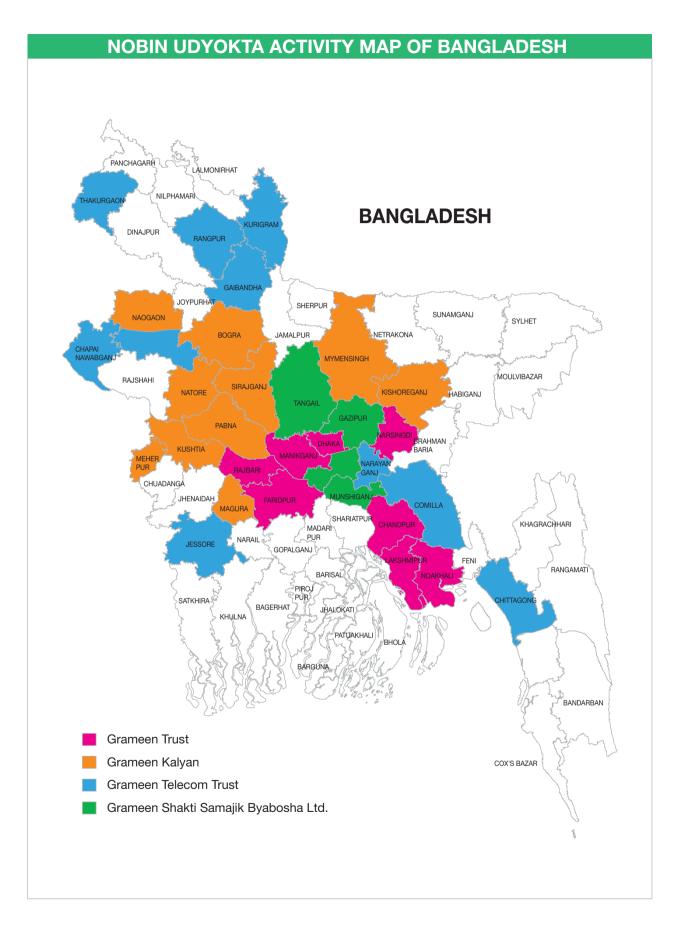
GRAMEEN TRUST

NU REPORT 1- STATISTICAL OVERVIEW

Statistical overview – Nobin Udyokta Business Offers					
No. of Screening Camp/ Workshop	10				
No of Participants	150	150			
Area Covered		Chandpur Sadar, Ramgonj, Manikganj, Dhamrai and Singair			
NU Projects Approved	144	144			
Agreements Signed	136	136			
NU Projects Operational (Fund Disbursed)	136	136			
Approved Amount	(BDT) 28.675 m	(BDT) 28.675 million			
Amount Disbursed	(BDT) 24.045 M	(BDT) 24.045 Million			
Equity Contribution Breakdown: GT Equity Contribution Breakdown: Nobin Udyokta	42.42% 57.58%				
Gender Breakdown					
Total	Male Fen	nale			
144	143 1				
Employment Generation - 250 (Approximate)					

NU REPORT 2- STATISTICAL OVERVIEW

	NU Report - Sector Wise Investment Breakdown						
SI. No	Business Category	Number of Projects	Investment from GT (in Tk.)	Percentage (%)			
1.	Handicraft and Cottage Industry	11	2,300,000	8.02			
2.	Agriculture and forestation	1	150,000	0.52			
3.	Fisheries and Livestock	4	1,050,000	3.67			
4.	Service and Transportation	41	8,420,000	29.36			
5.	Business	19	3,745,000	13.06			
6.	Shop	65	12,360,000	43.10			
7.	Factory	3	650,000	2.27			
	Total	144	28,675,000	100			





GRAMEEN SHAKTI SAMAJIK BYABOSHA

HAFSA AKTER

PROFILE

Hafsa Akter is daughter of Mrs. Surema Begum and Muhammad Hosen. She is 25 years old and completed SSC. Hafsa lives in Patira, Kilkhet, Dhaka,

MOTHER'S PROFILE

Surema Begum is a member of Grameen Bank with the ID 1397, group-04, centre 10/w, Branch-Dakshinkhan, Dhaka. She joined Grameen Bank around 18 years ago in 1996. She has no existing outstanding loan.

STORY

If the injustices that women in poor countries suffer are of paramount importance, then in an economic and geopolitical sense the opportunity they represent is even greater. It was at that point that Hafsa signed up with GSSBL.

In a village named Patira, a liitle far from the town Dokshinkhan. Hafsa Akter was born in 1989. She is the eldest daughter of her family. Her mother Surma Begum has been a member of Grameen Bank since 1996.

Hafsa could not continue with her education due to financial difficulties. She got married after SSC in 2007.



She could not adjust with her husband and eventually came back to her father's house with her little baby.

When her daughter turned four, Hafsa admitted her in school. She took her daughter to school everyday. There she saw different types of bags made of stone. She wanted to learn how to make those bags and got trained on that.

This changed her life as she started to make those bags at her house on her own. She also sold them to her relatives and neighbors. But she had not enough money.

Then she came to GSSBL and got an equity fund and planned to enhance her business.

PRODUCTS

The business is planned to be scaled up by investment in handmade plastic crystal bag. Now Hafsa is planning to display her products in a showroom located at Khilkhet. In addition, two more shops at Dakshinkhan market and Khilkhet market have agreed to take orders for her.



DREAM

Moreover, Hafsa is a trained tailor. She made dresses for herself and her relatives. She doesn't want to be a burden to her family. She is trying hard to be established. She dreams to expand her business and to build her own shop of those beautiful bags.

SHAMIM HASAN HRIDOY

PROFILE

Mr. Md.Shamim Hasan Hridoy is the son of Mrs. Sharmin Akter and Monir Hossain. He is 19 years old and is pursuing honors in mathematics. Hridoy lives in Bidurpara, Dakshinkhan, Dhaka.

MOTHER'S PROFILE

Sharmin Begum is a member of Grameen Bank with the ID 7392, group-10, centre17/w, Branch-Dakshinkhan, Dhaka. She joined Grameen Bank around 10 years ago on 02-05-2004. She has existing outstanding loan of around BDT 1,00,000



STORY

Sharmin was married to Monir Hossain, a tempo driver. Gradually Monir started tempo rent business. However due to some unforeseen circumstances he sold his two tempos at huge loss hence, consequentially fell in a misery to manage his family. He moved to Dakshinkhan from



Konabari. There Monir started a grocery shop and took up the business of building hood of tempo. Then his wife Sharmin signed up with Grameen Bank at Dakshinkhan Branch. She borrowed BDT 5,000 and invested that into her husband's business. Then suddenly they came up with an idea of making paper bags and selling them. Their son Shamim Hridoy joined them as he did not have enough financial support to continue his studies. Gradually, the business got bigger. Shamim started to look after his father's bag factory. But he did not have enough money to produce more bags. Then he submitted a project proposal to GSSBL and took BDT 4,00,000 equity fund. Now on average he produces about 5,000 bags daily. Before joining GSSBL he had 1 sales representative and 4 workers. Now he has 5 sales representative and 8 full time workers in his factory.

PRODUCTS

Hridoy is manufacturing three types of bags large size, medium size, small size. Moreover, he trains the local women how to make paper bags. Those women produce 100 paper bags per day and earn BDT 40-50 daily. Thus a good number of families depend on the income from working at his factory.

DREAM

Before joining the NU program of GSSBL the monthly net profit of Shamim was BDT 10,000 which is now BDT 20,000 per month after joining the program. He is now very happy with his business and is also continuing with his studies as well. He wants to widen his business to the nearer districts. His dream is to support his own and other families and to get rid them from the curse of poverty.





PALASH PRAMANIK

Palash Pramanik is the only child of ultra-poor family of Sathaliya village of Shaghata zilla, Gaibandha. Palash was just two years old when his father abandoned his mother Meheran Begum. Hence, misfortune knocked at the door of the family already trapped in the vicious cycle of poverty. Eventually Meheran Begum moved in with her brother's family but as poverty prevailed there too, it was not a solution to her problems. Gradually Palash grew up and started going to school, however, seventh grade was the last step of school which Palash could avail. With a heavy heart, he started his gruesome journey of making his ends meet. He started off with selling grocery items spread over a jute cloth at the side of the road. Then with time he gained experience in sales. He made his mother a Grameen Bank member in 2006 where she loaned out BDT 5000 to invest in his small venture. The loan raised his daily income from BDT 150 to BDT 600.

Step by step, Palash progressed to changing their accommodation from a mere hut to tin-shed house and also managed to lease a fertile piece of land. Then in 2013. he came to know about Grameen Telecom Trust's New Entrepreneurship (Nobin Udyokta) Program. Eventually in 2014, he signed investment agreement with Grameen Telecom Trust (GTT) for an investment of BDT 2 lakh. With this investment, he refurbished his shop and planned out expansion of his business for more prosperous operation. At the moment, his average daily sales is approximately BDT 4000-4500. Palash's store is going through a booming growth period and his family is solvent in terms of their livelihood. According to year-closing report of GTT of 31st December 2014, Palash has asset worth BDT 8 lakh which was approximately 10% more than what he had before the investment. It is a noteworthy growth as it had just been six months of the investment when the year-closing had taken place.

Presently, Palash is renowned as a good businessman of the area. In his words, he does not want his family members to undergo the crisis and misery that he has gone through. Thus, he has been striving to make a better living for his family. In cooperation of GTT, he is working harder and concentrating more on the guidelines of business operation provided by GTT. He believes GTT has induced a ray of hope that leads to light of success. He is

further thankful to GTT for not only assisting with investment but also teaching him how to efficiently manage his financial accounts for the benefit of business. He believes that GTT's Nobin Udyokta Program will create many successful businessmen and turn their dreams to reality!







MOHAMMAD SHAMIM

Mohammad Shamim is the son of Mohammad Lal Miva and Shukhrun Begum. Shamim is from Barisal and has four siblings among whom a sister has already been married off. Shamim is fourth among his siblings. After completing eighth grade, he could not continue his schooling. In a family of five off-springs, Shamim's father, Lal Miya, was always indebted to make his ends meet. Therefore due to inconsistent income of his fisherman father, neither his siblings nor he could complete their studies.

From a very early age Shamim was trained by his father the skill of fish farming. Hence, at the end of eighth grade in 1999, while working for another fisherman, Shamim started weaving the dream of having his own fisheries. As his immediate elder brother also worked in fisheries, the two brothers started working together from 2001. Following this, in 2003, their mother Shukhrun Begum who was a Grameen Bank member since 2003 of Chachra branch took a loan from Grameen Bank of BDT15,000 and invested in her sons' fisheries business. With that, the siblings took a pond on lease and bought the initial fish and fish-feed on credit. In Shukhrun Nessa's words, if one cannot succeed with Grameen Bank's loan then the person cannot succeed in anything at all. Eventually, she took further loan from Grameen Bank of BDT 30,000, BDT 60,000 and BDT3 lakhs which she relentlessly invested in Shamim's fisheries business.

Shamim recollects the misery of working for other fishermen and the journey of his own business from the

scratch. He is now the new entrepreneur (nobin udyokta) of Grameen Telecom Trust. He was approved an investment of BDT 3 lakh from GTT which has already been entirely invested and now he does not need to rely on loan from Grameen Bank. According to him, after the investment from GTT he has been able to reconstruct his business more intermittently as he has six ponds with shallow machines in all of them. Moreover, he never maintained the book-keeping of his financial transactions before GTT invested in him. In his words, the best part of GTT is, he does not need to repay the investment within a year or so. He has to earn his profit and repay from that hence relieving him from indebtedness. Now he has learnt new and effective methods of business operation which inspires him to reach the zenith in cooperation with GTT!







GRAMEEN TRUST

MD. FARUK HOSSAIN

Md. Faruk Hossain is a highly promising Nobin Udyokta (New Entrepreneur) supported by Grameen Trust. He was born in 1983 in Singair, a small village in Manikgonj district of Bangladesh. Faruk is the only child of his parents and comes from a very low income family. His father, Late Bashiruddin, had a grocery shop. He died in 2001. His mother, Ms. Razia, has been a proud member of Grameen Bank, Joymontop branch, Manikgonj, since August 1996. She took BDT 5.000 as first loan which she invested in her husband's business.

Faruk was a very bright and studious student. He completed his Masters degree from Dhaka College in 2009. Besides studying, Faruk used to help his father to run his grocery shop since his student life. After the death of his father in 2001, they had gone through very hard time and faced financial difficulties to maintain his family as well as bear the cost of his education. Faruk decided to start his own business to help his family and earn for his higher education and livelihood. He began his career with Polli Phone business in 2002 with the capital received from his mother. Over the years, Faruk's business has grown steadily. He sells mobile SIM card, mobile accessories and provides the services for mobile recharge, bKash etc. He

also has a small digital studio. He is the seller of LP gas cylinder and has 'rent a car' business.

Faruk took part in Grameen Trust's first Social Business workshop on October 31, 2013. He presented his business proposal "Faruk Community Information Centre": a cyber café business at the 13th Yunus Centre Design Lab on March 15, 2014 to expand his business in a new location, nearby a school and include new products. He proposed to provide internet facilities to the local people. printing and scanning services for local students and create opportunities for researchers to access internet, provide telecommunication services for the expatriate families and create employment opportunities for others.

GT invested BDT 450,000 to the Faruk Community information center. With the investment from GT. Faruk bought computers, printers, scanners, photocopy machine and webcams. He also invested in interior decoration. He added new services to provide better IT services to local people including students, expatriate families considering the growing demand in IT sector. He has employed two staff in his business.

Faruk's dream is to become a successful entrepreneur in Singair as well as in Bangladesh and provide best quality IT services to his customers.



TUSAR KANTI SAHA

Tusar Kanti Saha is an innovative Nobin Udyokta (New Entrepreneur) supported by Grameen Trust. He is the son of Ms. Minoti Rani Saha who has been a proud member of Grameen Bank, Ramrasdi, Puran Bazar Branch of Chandour since February, 2006. He and his family faced a lot of hardships as he lost his father in his childhood. He has one brother and one sister. Due to financial crisis, Tusar took the responsibilities of his family at his early age and was not able to continue his education after H.S.C.

Tusar started his business of producing candles, agar-bati etc. with the capital he received from his mother to improve the financial condition of his family. Gradually, he has expanded his business with the increased loan that his mother received from Grameen Bank. He took part in GT Social Business workshop held at Chandpur.

Tusar presented his business plan "M/S Shanti Chemical Works" at the 26th Executive Design Lab, on August 24, 2014. This is a business of producing candles, agar-bati, golapjol and puffed rice packing on which he puts his own brand name. He also makes a good quality of "Jhal Muri" which is very popular in his area.

In 2009, Tusar started working as a worker in an Agar-bati factory in Chandpur to earn for his livelihood. He was paid BDT 4000 per month as salary. He is very sharp and hard working and soon learned the process of producing candles, agar-bati, golapial(perfumed water) and puffed rice packing. In 2011, he left his job and started his own business with a small capital. Initially he used his savings amount and the Grameen Bank loan of his mother as business capital. He named his factory as 'M/S Shanti Chemical Works'.

Tusar received BDT 250,000 (Two hundred fifty thousand) from Grameen Trust as equity investment for the expansion of his business. He has a dream to create job opportunities especially, for the women of Chandpur through his business. Grameen Trust's equity has enabled him to expand his present business and employ four more women for this business. He plans to create more employment opportunities for women in his locality slowly but steadily.







MD. REZAUL KARIM RANA





Md. Rezaul Karim Rana, 25 years old talented young guy from Mymensingh, is an entrepreneur of Grameen Kalyan's Nobin Udyokta Program. His mother Mrs. Rehena Akter is a regular loanee of Grameen Bank (GB) having ID No. 6002, Center # 68/M , Naogaon, Fulbaria Branch, Mymensingh Zone.

Mr. Rana took a 'Higher Education Loan' from Grameen Bank for his education. His mother started borrowing from GB since 1994 and used the loan in family fisheries. agriculture and dairy farm businesses. He got involved in his father's fisheries & dairy farm business while he was a student. He is a B.A, (Hons.) degree holder and recently completed his M.A. While pursuing his bachelors, he worked part time in an NGO. After completing his bachelors he got a job in a garment factory as accountant. But he did not enjoy his job as he always had a passion to be self-employed and become an entrepreneur.

Meanwhile Mr. Rana heard about Grameen Kalyan's Nobin Udyokta Program and attended the Social Business Executive Design Lab held in 5th of July 2014 to chasing his dream. He presented his project for establishing a dairy farm. His organized way of thinking about his business & over all presentation attracted attention in the lab. After scrutinizing the project, the Grameen Kalyan authority approved his project and agreed to invest BDT 5,00,000 in his business. The total cost for the project was BDT 7,72,185 of which Mr. Rana agreed to invest BDT 2,72,185 of his own. Immediately after receiving the fund he started his business and currently he has 4 cows producing approximately 40 liters milk per day and which market value is about BDT 1800. Now he is happy with his self-employment and doing well with the business. This ambitious passionate guy has plans to go for large scale expansion of his business in future.

MD. RUBEL

Md. Rubel is another success story of Grameen Kalyan's Nobin Udyokta Program. This 26-year-old young man has 10 years of experience in pharmacy business. Before being involved in Grameen Kalyan's New Entrepreneur Program, he was running his own small pharmacy in Kushtia. His mother Mrs Chaina Khatun is a regular loanee of Grameen Bank since 2005 having ID No. 9741, Center # 54/M, Mongol Baria Bazaar, Kushtia. He got involved in business right after completing his S.S.C. & did not study further. He has three brothers & one sister. In order to expand his pharmacy business, he attended at 27th Social Business Design Lab held on 31st August 2014 and presented his

business plan and proposal. After scrutinizing the project, Grameen Kalyan authority approved it and agreed to provide BDT 3,00,000 for expanding his existing pharmacy business. The total cost for the project was BDT 6,00,000 where his own investment was BDT 3.00.000.

After taking the fund Mr. Rubel increased the volume of his medicine items and currently has 150-200 categories inventories. The location of his pharmacy is adjacent to Kushtia Sadar Hospital, so he has a competitive edge over other pharmacies. Currently his daily sale is BDT 8,000 to 10,000 and has started paying back the investment.





SOCIAL BUSINESS DAY 2015: LIVE IN ACTION









REHENA DAIRY FARM

Investing Company: Grameen Kalyan : Md. Rezaul Karim Rana **NU Name** Presented at : Executive Design Lab on 05-07-2014

Business Type : Dairy Farm

Investment Amount:

Investment from Entrepreneur BDT:272,185/-Investment from Investor BDT 500,000/-Total Project Cost BDT: 772,185/-





CHOA BOUTIQUES

Investing Company: Grameen Telecom Trust

NU Name : Mafia Parvin

Presented at : 71th Design Lab on 16-04-2015

Business Type : Handicraft

Investment Amount:

Investment from Entrepreneur BDT 3,65,000 Investment from Investor BDT 1,50,000 Total Project Cost BDT 5,15,000





NAJNIN HANDICRAFT

Investing Company: Grameen Kalyan **NU Name** : Most. Najnin

Presented at : 71th Design Lab on 16-04-2015

Business Type : Handicraft

Investment Amount:

Investment from Entrepreneur BDT 30,000 Investment from Investor BDT 1,00,000 Total Project Cost BDT 1,30,000





AKASH CHOWA BEAUTY PARLOR

Investing Company: Grameen Trust NU Name : Lovely Begum

Presented at : 70th Design Lab on 07-04-2015

: Other Business Type Investment Amount:

Investment from Entrepreneur BDT 1,00,000 Investment from Investor BDT 1,00,000

Total Project Cost BDT 2,00,000







Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Md Kamrul Hasan

Presented at : 37th Design Lab on 15th Nov 2014

Business Type : Hatchery

Investment Amount:

Investment from Entrepreneur BDT 4,44,000 Investment from Investor BDT 3,00,000

Total Project cost BDT 7,44,000







Investing Company: Grameen Telecom Trust NU Name : Md. Ibrahim Hossen

Presented at : 16th Design Lab on 15-05-2014

Business Type : Computer

Investment Amount:

Investment from Entrepreneur BDT 650,000 Investment from Investor BDT 500,000 Total Project Cost BDT 1,150,000













ERINA FASHION TAILORS & BOUTIQUE HOUSE

Investing Company: Grameen Shakti Samajik Byabosha Ltd

NU Name : Jannatul Afrin

: 44th Design Lab on 17th Jan 2015 Presented at

Business Type : Fashion & Tailors

Investment Amount:

Investment from Entrepreneur BDT 1,45,000 Investment from Investor BDT 1,50,000 Total Project cost BDT 2,95,000



SHOHAGI VARIETIES STORE

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Shohagi Alom Nupur

: 61st Design Lab on 16th Mar 2015 Presented at

Business Type : Cosmetics Shop

Investment Amount:

Investment from Entrepreneur BDT 2,00, 000 Investment from Investor BDT1, 50,000 Total Project cost BDT 3,50,000





FARUK COMMUNITY INFORMATION CENTER

Investing Company: Grameen Trust **NU Name** : Mr. Md. Faruk Hossain Presented at : 13th Design Lab on Mar 15, 2014

Business Type : ICT Services

Investment Amount:

Investment from Entrepreneur BDT 12,01,920 Investment from Investor BDT 4,50,000 Total Project Cost BDT 16,51,920





SHARNA TWINKLE CRAFT LTD.

Investing Company: Grameen Trust

NU Name : Mr. Md. AbdurRahman

Presented at :14th Design Lab on April 19, 2014

Business Type : Clothing (Sarees)

Investment Amount:

Investment from Entrepreneur BDT 1,00,000 Investment from Investor BDT 3,00,000

Total Project Cost BDT 4,00,000





TARA BOUTIQUES AND TAILORS

Investing Company: Grameen Telecom Trust NU Name : Mst. Asmatara Begum Presented at : 17th Design Lab on 25 May, 2014 : Clothing, Footwear & Apparel Business Type

Investment Amount:

Investment from Entrepreneur BDT 470,000 Investment from Investor BDT 300,000 Total Project Cost BDT 770,000





SAIYADA KRISHI FARM

Investing Company: Grameen Kalyan : Md. Shamsur Alam NU Name

Presented at : 7th Design Lab on 17-08-2013

Business Type : Agro Farm

Investment Amount:

Investment from Entrepreneur BDT 274,000 Investment from Investor BDT 800,000 Total Project Cost BDT 1,074,000



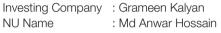








SIRAJ LAYER FARM

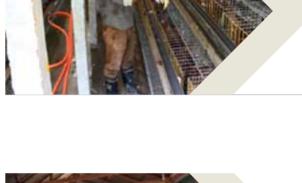


Presented at : 6th Design Lab on 06-07-2013

Business Type : Layer Farm

Investment Amount:

Investment from Entrepreneur BDT 300.000 Investment from Investor BDT 500,000 Total Project Cost BDT 800,000



Stall No.- 02

REHENA DAIRY FARM

Investing Company: Grameen Kalyan NU Name : Md. Rezaul Karim Rana Presented at : Design Lab on 05-07-2014

Business Type : Dairy Fram

Investment Amount:

Investment from Entrepreneur BDT:272,185/-Investment from Investor BDT 500,000/-Total Project Cost BDT: 772,185/-



Stall No.- 32

NU Name

MOU MISTANNO VANDER

Investing Company: Gramen Kalyan

: 63rd Design Lab on 21-03-2015 Presented at

: Md. Ibrahim Khalil

: Sweetmeat Shop Business Type

Investment Amount:

Investment from Entrepreneur BDT 617,000 Investment from Investor BDT 400,000 Total Project Cost BDT 1,017,000





SAIYADA KRISHI FARM

Investing Company: Grameen Kalyan NU Name : Md. Shamsur Alam

Presented at : 7th Design Lab on 17-08-2013

Business Type : Agro Farm

Investment Amount:

Investment from Entrepreneur BDT 274,000 Investment from Investor BDT 800,000 Total Project Cost BDT 1,074,000



Stall No.- 09

BIDDOSHE SHOE STORE

Investing Company: Grameen Kalyan **NU Name** : Ripon Robi Das

: 61st Design Lab on 16-03-2015 Presented at

Business Type : Shoe Making Shop

Investment Amount:

Investment from Entrepreneur BDT 100,000/-Investment from Investor BDT 100,000/-Total Project Cost BDT 200,000/-



Stall No.- 04

NAJNIN HANDICRAFT

Investing Company: Grameen Kalyan NU Name : Mst. Najnin

: 71st Design Lab on 16-04-2015 Presented at

: Handicraft Business Type

Investment Amount:

Investment from Entrepreneur BDT 30,000/-Investment from Investor BDT 100,000/-Total Project Cost BDT 130,000/-





Grameen Telecom Trust

Building Social Business

Stall No.- 06

MOYNA SHOTORONJI & HANDICRAFTS

Investing Company: Grameen Telecom Trust NU Name : Al Amin Hossain (Mukut) Presented at : 10th Design Lab on 21 Dec, 2013

Business Type : Handicrafts

Investment Amount:

Investment from Entrepreneur BDT 140,000 Investment from Investor BDT 300,000 Total Project Cost BDT 440,000



KONIKA COSMETICS AND THREAD HOUSE

Investing Company: Grameen Telecom Trust **NU Name** : Konika Rani Barman

Presented at : 17th Design Lab on 25 May, 2014 Business Type : General Retail & Wholesale

Investment Amount:

Investment from Entrepreneur BDT 140,000 Investment from Investor BDT 200,000

Total Project Cost BDT 340,000



Stall No.- 17

NEMAI HANDICRAFTS

Investing Company: Grameen Telecom Trust **NU Name** : Sree Nemai Chandra Roy Presented at : 15th Design Lab on 03 May, 2014

Business Type : Handicrafts

Investment Amount:

Investment from Entrepreneur BDT 12,000 Investment from Investor BDT 50,000

Total Project Cost BDT 62,000



Stall No.- 34

NEW RIFA COSMETICS

Investing Company: Grameen Telecom Trust : Mst. Aleva Begum **NU Name**

Presented at : 19th Design Lab on 22 Jun, 2014 : General Retail & Wholesale Business Type

Investment Amount:

Investment from Entrepreneur BDT 140,000 Investment from Investor BDT 150,000 Total Project Cost BDT 290,000



Stall No.- 19

MA PET LOOM HOUSE

Investing Company: Grameen Telecom Trust **NU Name** : Md. Aminul Haque

: 37th Design Lab on 15 Nov, 2014 Presented at

Business Type : Handicrafts

Investment Amount:

Investment from Entrepreneur BDT 202,000 Investment from Investor BDT 200,000

Total Project Cost BDT 402,000



M/S RANJU ART PUBLICITY

Investing Company: Grameen Telecom Trust

NU Name : Ranju Mia

Presented at : 31st Design Lab on 21st Sep. 2014

Business Type : Crafts

Investment Amount:

Investment from Entrepreneur BDT 54,000 Investment from Investor BDT 150,000 Total Project Cost BDT 204,000



Stall No.- 29

TRIPTI SHILPALOY AND SRIJAN DASOKARMO VANDAR

Investing Company: Grameen Telecom Trust

NU Name : Ranojit Malakar

Presented at : 26th Design Lab on 24 Aug, 2014

Business Type : Handicrafts

Investment Amount:

Investment from Entrepreneur BDT 85,000 Investment from Investor BDT 200.000

Total Project Cost BDT 285,000



Stall No.-46

SREETI TAILORS

Investing Company: Grameen Telecom Trust

NU Name : Nur Hossain

Presented at : 17th Design Lab on 25 May, 2014 Business Type : Clothing, Footwear & Apparel

Investment Amount:

Investment from Entrepreneur BDT 180,000 Investment from Investor BDT 200,000 Total Project Cost BDT 380,000



Stall No.-40

JESSORE PALLI MELA

Investing Company: Grameen Telecom Trust

NU Name : Nasima Akter

Presented at : 34th Design Lab on 27 Oct, 2014

Business Type : Handicrafts

Investment Amount:

Investment from Entrepreneur BDT 314,000 Investment from Investor BDT 200,000 Total Project Cost BDT 514,000



RAMJAN PAN SUPARI STORE

Investing Company: Grameen Telecom Trust

: Md. Ramjan Ali NU Name

Presented at : 42nd Design Lab on 21 Dec, 2014 : General Retail & Wholesale **Business Type**

Investment Amount:

Investment from Entrepreneur BDT 432,000 Investment from Investor BDT 200,000 Total Project Cost BDT 632,000



Stall No.- 10

SHELON HANDICRAFTS

Investing Company: Grameen Telecom Trust NU Name : Sree Shelon Baisya

Presented at : 15th Design Lab on 03 May, 2014

Business Type : Handicrafts

Investment Amount:

Investment from Entrepreneur BDT 30,000 Investment from Investor BDT 50,000 Total Project Cost BDT 80,000



Stall No.-23

M/S RABBI STORE

Investing Company: Grameen Telecom Trust

: Md. Yakub Ali NU Name

: 63rd Design Lab on 19 Mar, 2015 Presented at Business Type : General Retail & Wholesale

Investment Amount:

Investment from Entrepreneur BDT 178,000 Investment from Investor BDT 150,000 Total Project Cost BDT 328,000



Stall No.-14

NEW COLLECTION GARMENTS

Investing Company: Grameen Telecom Trust

NU Name : Imran Hossain

: 16th Design Lab on 15 May, 2014 Presented at : Clothing, Footwear & Apparel Business Type

Investment Amount:

Investment from Entrepreneur BDT 290,000 Investment from Investor BDT 380,000 Total Project Cost BDT 670,000



PROBIR.COM

Investing Company: Grameen Telecom Trust NU Name : Probir Kumer Bormon Presented at : 18th Design Lab on 04 Jun, 2014

: Telecom & IT Support Business Type

Investment Amount:

Investment from Entrepreneur BDT 358,700 Investment from Investor BDT 200,000 Total Project Cost BDT 558,700



Stall No.-01





: Robiul **NU Name**

Presented at : 10th Design Lab Business Type : Toy Manufacturing

Investment Amount:

Investment from Entrepreneur BDT 2,10,000 Investment from Investor BDT 5,00,000

Total Project cost BDT 7,10,000



Stall No.-07

DEBNATH BRACELET WORKS

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Debnath Sur

Presented at : 14th Design Lab on 19th April 2014

Business Type : Bracelet Making

Investment Amount:

Investment from Entrepreneur BDT 1,50,000 Investment from Investor BDT 1,50,000

Total Project cost BDT 3,00,000



Stall No.-03

SELIM HANDLOOM

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Selim Hossain Presented at : 15th Design Lab Business Type : Saree Making

Investment Amount:

Investment from Entrepreneur BDT 5,00,000 Investment from Investor BDT 5,00,000 Total Project cost BDT 10,00,000



SHAMEEM DOORMAT FACTORY

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Md. Shameem

Presented at : 34th Design Lab on 27th Oct, 2014

Business Type : Doormat Manufacturing

Investment Amount:

Investment from Entrepreneur BDT 44,000 Investment from Investor BDT 50,000

Total Project cost BDT 94,000



Stall No.-05

HAFSA LADIES PURSE

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Hafsa Akter

Presented at : 41st Design Lab on 20th Dec, 2014 : Crystal Bag Manufacturing Business Type

Investment Amount:

Investment from Entrepreneur BDT 23,000 Investment from Investor BDT 50,000

Total Project cost BDT 73,000



Stall No.-25

MAHMUDA FASHION HOUSE

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Most. Mahmuda

Presented at : 45th Design Lab on 15th Jan. 2015

Business Type : Fashion House

Investment Amount:

Investment from Entrepreneur BDT 3,50,000 Investment from Investor BDT 2,50,000

Total Project cost BDT 6, 00,000



Stall No.-27

SUFIA HANDICRAFTS

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Sufia Akter (Sathi)

Presented at : 44th Design Lab on 17th Jan, 2015 Business Type : Handicrafts (wall mat, pillow

cover design)

Investment Amount:

Investment from Entrepreneur BDT 50,000 Investment from Investor BDT 75,000 Total Project cost BDT 1,25,000



ERINA FASHION TAILORS & BOUTIQUE HOUSE

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Jannatul Afrin

Presented at : 44th Design Lab on 17th Jan, 2015

Business Type : Fashion & Tailors

Investment Amount:

Investment from Entrepreneur BDT 1,45,000 Investment from Investor BDT 1,50,000

Total Project cost BDT 2,95,000



Stall No.-16

YOUNG FOUR ENTERPRISE

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Md. Sohel Rana

Presented at : 53rd Design Lab on 19th Feb, 2015 Business Type : Garments (Jacket Manufacturing)

Investment Amount:

Investment from Entrepreneur BDT 3,50,000 Investment from Investor BDT 3,00,000

Total Project cost BDT 6,50,000



Stall No.-20

SHUMA NAKSHI KATHA

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Shuma Akter

: 53rd Design Lab on 19th Feb, 2015 Presented at

Business Type : Nakshi Katha

Investment Amount:

Investment from Entrepreneur BDT 1,50,000 Investment from Investor BDT 1,50,000

Total Project cost BDT 3,00,000



Stall No.-42

AFSANA PIGEON FARM

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Afsana Naznin

Presented at : 25th Design Lab on 23rd Aug, 2015

Business Type : Pigeon Farm

Investment Amount:

Investment from Entrepreneur BDT 1,20,000 Investment from Investor BDT 2,00,000

Total Project cost BDT 3,20,000



MITU ENTERPRISE

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Sufia Akter Mitu

Presented at : 43rd Design Lab on 28th Dec, 2014 Business Type : Handicrafts and Embroidery

Investment Amount:

Investment from Entrepreneur BDT 70,000 Investment from Investor BDT 1,00,000 Total Project cost BDT 1,70,000



Stall No.-39

TASLIMA SHOE

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Al-Amin Presented at : Design Lab

Business Type : Shoe Manufacturing

Investment Amount:

Investment from Entrepreneur BDT 1,30,000 Investment from Investor BDT 1.50,000 Total Project cost BDT 2,80,000



Stall No.-24

MONJUR TOY FACTORY

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

: Md. Monjur Hossain **NU Name**

Presented at : 31st Design Lab on 24th Sep, 2014

Business Type : Toy Manufacturing

Investment Amount:

Investment from Entrepreneur BDT1, 40,000 Investment from Investor BDT 1,80,000

Total Project cost BDT 2,40,000



Stall No.-15

SHOHAGI VARIETIES STORE

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Shohagi Alom Nupur

Presented at : 61st Design Lab on 16th Mar, 2015

Business Type : Cosmetics Shop

Investment Amount:

Investment from Entrepreneur BDT 2,00, 000 Investment from Investor BDT1, 50,000

Total Project cost BDT 3,50,000



ANGEL BEAUTY PARLOR

Investing Company: Grameen Shakti Samajik Byabosha Ltd.

NU Name : Josna Akter

Presented at : 61st Design Lab on 16th Mar 2015

Business Type : Beauty Parlor

Investment Amount:

Investment from Entrepreneur BDT 55,000 Investment from Investor BDT 60,000 Total Project cost BDT 1,15,000



BISHAL FASHION, CHANDPUR

Investing Company : Grameen Trust **NU Name** : Rana Saha

Presented at : 33rd Design Lab on Oct 19, 2014 : Ready-Made Garments /Clothing Business Type

Investment Amount:

Investment from Entrepreneur BDT 5,20,000 Investment from Investor BDT 3,00,000 Total Project Cost BDT 8,20,000



Stall No.-30

SHELI FASHION AND TAILORS

Investing Company: Grameen Trust NU Name : Mr. Saiful Islam Mijan

: 35th Design Lab on Nov 09, 2014 Presented at Business Type : Service & Transportation

Investment Amount:

Investment from Entrepreneur BDT 2,00,000 Investment from Investor BDT 2,00,000 Total Project Cost BDT 4,00,000



Stall No.-43

HANIF MOBILE SERVICING CENTRE

Investing Company : Grameen Trust. **NU Name** : Md. Hanif Hossain

: 32nd Design Lab on Sep 29, 2014 Presented at Business Type : Mobile Servicing and Selling Mobile

set & Mobile Accessories

Investment Amount

Investment from Entrepreneur BDT 1,60,000 Investment from Investor BDT 2,00,000 Total Project Cost BDT 3,60,000



AKASH CHOWA BEAUTY PARLOR

Investing Company: Grameen Trust **NU Name** : Lovely Begum

Presented at : 70th Design Lab on 07-04-2015

Business Type : Other

Investment Amount:

Investment from Entrepreneur BDT 1,00,000 Investment from Investor BDT 1,00,000 Total Project Cost BDT 2,00,000



Stall No.-37

BROTHERS DRUG HOUSE

Investing Company: Grameen Trust **NU Name** : Md. Nazrul Islam

: 50th Design Lab on Jan 29, 2015 Presented at Business Type : Medicine & Health Check Up

Investment Amount:

Investment from Entrepreneur BDT 2, 00, 000 Investment from Investor BDT 2,00,000 Total Project Cost BDT 4, 00, 000



Stall No.-28

TRISHA MONI JEWELLERS

Investing Company: Grameen Trust **NU Name** : Palash Debnath

Presented at : 33rd Design Lab on 19 Oct, 2014

Business Type : Jewellery

Investment Amount:

Investment from Entrepreneur BDT 5,00,000 Investment from Investor BDT 3,00,000 Total Project Cost BDT 8,00,000



Stall No.-18

PANAMA SHOES

Investing Company: Grameen Trust

: Sagor Chandra Rabi Das NU Name Presented at : 59th Design Lab on Mar 09, 2015

Business Type : Selling Shoes

Investment Amount:

Investment from Entrepreneur BDT 4,18,000 Investment from Investor BDT 2,50,000 Total Project Cost BDT 6,68,000



FATEMA BOUTIQUE & STORE

Investing Company: Grameen Trust NU Name : Md. Omar Faruk Gazi

Presented at : 53rd Design Lab on 19 Feb, 2015

: Handicrafts Business Type

Investment Amount:

Investment from Entrepreneur BDT 100,000 Investment from Investor BDT 1,00,000 Total Project Cost BDT 2,00,000



Stall No.-44

MEGHNA CARROM BOARD FACTORY

Investing Company: Grameen Trust NU Name : Mr. Md. Yeasin

: 15th Design Lab on May 3, 2014 Presented at Business Type : Producing Carrom Board

Investment Amount:

Investment from Entrepreneur BDT 1,00,000 Investment from Investor BDT 2,00,000 Total Project Cost BDT 3,00,000



Stall No.-13

JALAL HANDMADE BAG

Investing Company: Grameen Trust

NU Name : Mohammad Jalal Uddin Presented at : 12th Design Lab on Feb 15, 2014

: Ladies Hand Purse Business Type

Investment Amount:

Investment from Entrepreneur BDT 50,000 Investment from Investor BDT 1,00,000 Total Project Cost BDT 1,50,000



Stall No.-47

SHARNA TWINKLE CRAFT LTD.

Investing Company: Grameen Trust NU Name : Md. Abdur Rahman

Presented at : 14th Design Lab on April 19, 2014

Business Type : Clothing (Sarees)

Investment Amount:

Investment from Entrepreneur BDT 1,00,000 Investment from Investor BDT 3,00,000 Total Project Cost BDT 4,00,000



SOCIAL BUSINESS PEDIA:

A WEB ENCYCLOPEDIA FOR SOCIAL BUSINESS RESOURCES



Social Business Pedia is a web encyclopedia for social business resources. It is a multi-lingual web platform which provides informational resources to all the stakeholders of Social Business. It may be called as a one stop point for learning what happened, what is happening and what will be happening in the world of Social Business. However, one can avail following services from the web portal.

SOCIAL BUSINESS NEWS

All sorts of news about social business are available in the portal. Social Business Pedia has been a kind of medium of publishing news about Social Business. Registered individuals and companies can publish their social business news here.

INFORMATION OF SOCIAL BUSINESS **PROJECTS**

One can find information about social business projects being implemented throughout the world here. Statistics, graphs and charts portraying various Key Performance Indicators (KPIs) of social business activities such as amount of investment, number of employment, projects etc. is available here.

EVENTS INFORMATION & REGISTRATION

Details information of all social business events including Social Business Design Lab, Social Business Day, Social Business Summit etc. is found in the portal. When, where

& how an event will take place, how to get accommodations, transportations, visas, who to contact etc. information can be found here. People interested to participate in the events can register and pay participation fees through the web portal.

LIVE EVENTS STREAMING & ARCHIVING

The portal has inbuilt live video streaming facility. People who are unable to participate in the events can watch those live wherever they are. Along with other important events, Social Business Design Lab is also broadcasted through the portal. Photos & Videos of these events are archived here. Anyone interested in social business can use the archive for his/her need.

ACADEMIC RESOURCES

After the invention of social business idea, it attracted wider audience including entrepreneurs, social workers, and human rights activists etc. It has been a great area of interest in the academia too. A great deal of research has been conducted and being conducted on social business; a number of universities have opened courses/degrees on social business; articles, papers, case studies etc. have been written on social business. All these academic resources and information including Professor Muhammad Yunus' books, articles and speeches are available in Social Business Pedia.

COMMUNICATIONS INTERFACE

There is a communication interface in the portal that works like a social media site allowing people/organizations access to the communities (e.g. individuals, companies, universities, institutions etc.) of Social Business throughout the world. People can share their ideas & experiences with the communities & can get feedback on those. Moreover, individuals and organizations can set up their profiles in the portal that enables communications more easy.

GUIDELINES TO START SOCIAL BUSINESS

The entrepreneurs who want to make the world a better place by doing social business can avail a start-up guide in Social Business Pedia. How to make a social business plan, what conditions to be fulfilled for being considered as social business, how to get funding etc. guidelines are found here.

Day by day more features are being added in Social Business pedia. In near future, we aspire to provide social business certification, social business training, Social Business Eligibility Test and e-commerce services through the portal. This web portal is created to facilitate knowledge sharing, learning and advancement of social business. It is still in the development stage yet. The more users, especially the practitioners, experts and proponents of social businesses will share their ideas, experiences in this portal, the more enriched it will be. An enriched portal can definitely help make more people to be interested in social business who can contribute in making the world a better place to live.





PRINCIPLES OF SOCIAL BUSINESS



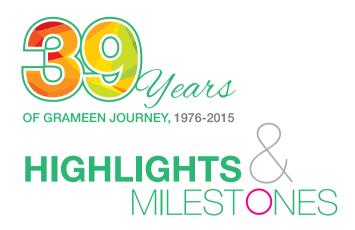
ocial Business is selfless business to solve social problems

- Professor Muhammad Yunus

PRINCIPLES OF SOCIAL BUSINESS

- Business objective will be to overcome poverty, or one or more problems (such as education, health, technology access, and environment) which threaten people and society; not profit maximization
- 2 Financial and economic sustainability
- Investors get back their investment amount only. No dividend is given beyond investment money
- When investment amount is paid back, company profit stays with the company for expansion and improvement
- **6** Gender sensitive and environmentally conscious
- Workforce gets market wage with better working conditions
- ...Do it with joy





The Grameen Bank is institutionalized and becomes a separate legal entity

The "Grameen Model" is introduced as the tool to fight poverty

Grameen Krishi Foundation (GKF) instated and it's the first institution that engages with marginal farmers

Grameen Telecom formed that commenced the visionary village phone program

1995

Grameen Knitwear Ltd. starts with Grameen's foray in to the RMG sector with the aim to generate mass employment. The company has attained the highest standards in environmental protection in the industry.

Grameen Shikkha is formed to promote education (including vocational) amongst the children of Grameen Bank borrowers and other economically challenged sections of the nation

Grameen Communications Ltd, one of the country's largest and oldest IT-based solution providers is formed

The connectivity era in Bangladesh begins

1997

1983 1976 Grameen Family Journey Starts

Grameen Trust is formed to commence global replication of the Grameen micro

credit model

1989

Grameen Motsho o Poshusampad Foundation (GMPF) founded and starts turning derelict water bodies in to profit maki fish farms (Joysagar and Chokoria farms)

1994

Grameen Fund (GF), country's first not for profit social venture capital organization is formed

Grameenphone country's first and largest multinational cellular service provider comes in to being

1996

Grameen Shamogree to promote weavers and promote local crafts with the introduction of Grameen Check brand was introduced

Grameen Shakti, one of the global pioneers in renewable energy access to the rural areas is born

1998

into being Grameen's second venture in to the IT industry starts with

Grameen Solutions

Grameen Capital

Management comes

Grameen Danone Foods Ltd. world's first social business company is formed

Grameen Healthcare Services Ltd.. emerges to promote social business in the healthcare sector

Yunus Centre is formed to promote the concept of social business and ideologies of Nobel Laureate Professor Muhammad Yunus throughout the world

Professor Muhammad Yunus and Grameen Bank awarded the Nobel Peace Prize

Emergence of Social Business as the next tool to create a poverty free world

Social businesses such as Grameen Veolia Water Ltd.(to tackle problem of arsenosis), BASF Grameen (to fight insect borne diseases) and Grameen Distribution Limited-GDL (to promote market access of social business products through Grameen Marketing Network)

Nobel Laureate Professor Muhammad Yunus was awarded the US Presidential Medal of Freedom

formed

Social Business Learning and Innovation Fund formed by GTT to promote successful and scalable businesses in the model of social business

Grameen Shakti lights up more than a million homes by its solar home lighting systems

The number of members in GDL's Grameen Marketing Network crosses

Executive Design Lab to promote more Nobin Udyoktas launched

Investment Agreement with more than 100 Nobin Udyoktas signed

GTT through its SBLIF launched seven social business ventures all over Bangladesh



To complement Grameen's financial inclusion model Grameen Byabosha Bikash is formed to promote larger businesses by encouraging young and innovative entrepreneurs

Grameen Fabrics and Fashion Ltd. formed to set up industrial parks focused in generating mass employment in the model of social business

Grameen Uniqlo Ltd. (social business to promote affordable and quality clothing was formed

Grameen Yukiguni Mitake Ltd. (1st social business in agriculture) was formed

Grameen Caledonian College of Nursing -GCCN was formed

Grameen Intel Social Business (1st international Social Business joint venture in IT formed

Grameen Telecom Trust (GTT) formed to facilitate and promote implementation of social business throught Bangladesh

Social Business Design Lab organized by Yunus Centre is launched

Nobin Udyokta (New Entrepreneur) Program, starts its journey

Nobel Laureate Professor Muhammad Yunus was awarded the US Congressional Gold Medal, making him the seventh person overall and first Muslim in history to win the Nobel Peace Prize, US Presidential Medal of Freedom and the US Congressional Gold Medal

First batch of Students graduate from GCCN

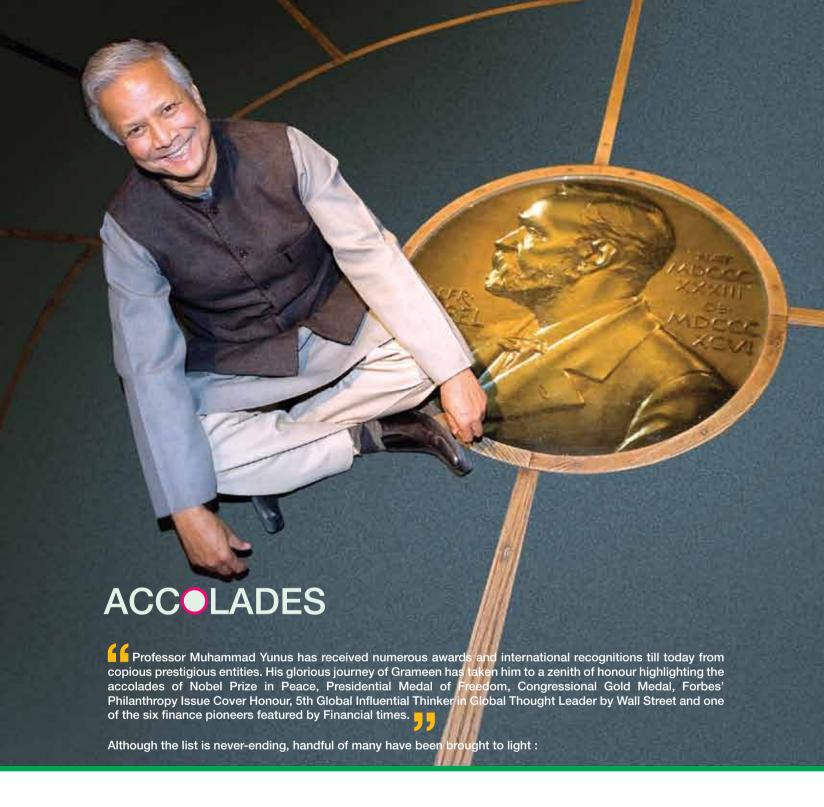
The number of village phone ladies crosses one million

Professor Muhammad Yunus received gold medal from Mr. Narendra Modi, Prime Minister of India

GTT through its SBLIF launched ten social business ventures all over Bangladesh

Investment Agreement with around 500 Nobin Udyoktas signed

Professor Yunus has been selected as one of the 50 business pioneers of all time featured by Financial



AWARDS AND RECOGNITIONS OF NOBEL LAUREATE PROFESSOR MUHAMMAD YUNUS IN 2014-2015

- Nominated as APU Academic Advisor at Ritsumeikan Asia Pacific University (APU) in 2014
- Awarded the 2nd Global Entrepreneurship Award (GEA-2014) under the umbrella of the Centennial Fund (CF) chaired by Prince Abdulaziz Bin Abdullah, Deputy Minister of Foreign Affairs, Saudi Arabia
- Nominated as Honorary Professor at Eurasia University in 2014
- Delivered Inaugural Human Rights Lecture of Mary Robinson Centre on October 17, 2014 at Ballina, County Mayo, Ireland



Grameen Bank and Grameen Bank Founder, Professor Muhammad Yunus receive Nobel Prize for Peace in 2006



2006 Nobel Peace Prize winner Professor Muhammad Yunus featured in the Forbes' Second Annual Philanthropy Issue Cover in November 2013



Presidential Medal of Freedom was awarded to Dr. Muhammad Yunus by President Barrack Obama in 2009.



FINANCIAL TIMES

Nobel Peace Laureate Professor Muhammad Yunus has been named one of the top six business pioneers in finance by The Financial Times in 2015. The UK-based international newspaper selected the founder of Grameen Bank as one of the 50 business pioneers of all time.



US Congress presented . Professor Muhammad Yunus with a Congressional Gold Medal in the **United States** Capitol in 2013.



Professor Yunus featured as one of the "Most Influential Business Thinkers" in 2013, by the Wall Street Journal.

- Ranked 5th in the "Global Thought Leader 2014" survey by the Zurich-based Gottlieb Duttweiler Institute for Economic and Social Studies (GDI) and MIT Sloan School researcher Peter Gloor in 2014
- Narendra Modi, Prime Minister of India, presented gold medal to Nobel Laureate Professor Muhammad Yunus for "giving the poorest a life of hope,
- opportunity and dignity" at the opening ceremony of the 102nd Indian Science Congress at Mumbai on January 3, 2015
- Lifetime Member of The Intergovernmental Relations Council and Eminent Persons Council of International Human Rights Commission from 28 January 2015"

TREND SETTER:



PAVING THE PATHWAY FOR A SUSTAINABLE WORLD



Professor Yunus with students of Asian University for Women (AUW)

"Our purpose on earth is not to get lost in the dark but to be a light to others, so that they may find a way through us". Financial Times chose Nobel Laureate for Peace, Professor Muhammad Yunus, founder of the Grameen Bank and initiator of Social Business Concept as one of six Finance Pioneers of all time. In the March 31, 2015 issue in an article entitled "Business Pioneers in Finance" Professor Muhammad Yunus has been placed alongside Warren Buffet, Amadeo Giannini, Henry Kravis, J.P. Morgan, and Mayer Amschel Rothschild as one of the greatest business finance pioneers of all time.

Professor Yunus, born on 28th June 1940, is always guided by a simple belief that there is potential in every human being and everyone has the ability to eradicate any sort of suffering caused by poverty. The glorious and innovative journey of Professor Yunus started around mid 1970s during the early stages of the newly-independent country Bangladesh. This benevolent young academician of Chittagong University decided to do something for the people of his country when he realized that the economic theories taught in his classes are futile if people are trapped in vicious cycle of poverty. In 1976, during visits to the poorest households in Jobra, the neighbouring village just in the outskirts of Chittagong University, Professor Yunus discovered that small loans as small as Tk 5 (equivalent of 7 cents of US currency) can make a crucial difference to a poor person. His idea and passion to serve the needy gradually rolled on to the creation of Grameen Bank in 1976 (initially as a project and later in 1983 as a special formal bank). Thus the journey of Grameen Bank started in the business of encouraging entrepreneurship and self-reliance among the people of Bangladesh and has over 8.5 million borrowers till now. And. Prof Yunus came to be known as the 'Banker to the Poor.'

Grameen Model of microcredit, pioneered the concept of collateral free credit to the poor as a key factor for addressing the problem of poverty. Now, even, globally microcredit has been recognized as a powerful tool in the struggle to end poverty and economic dependence. The majority of the borrowers of microcredit as high as 90% are women. Presently in it's wider dimension microcredit is known as microfinance., which includes, "the provision of a broad range of financial services such as deposits. loans, payment services, money transfers, and insurance to the poor and low income households and microenterprises." Globally microcredit has been adopted and is recognized as the key tool for poverty reduction. United Nations (UN) declared the year 2005 to be the International Year of Microcredit.

The journey of Grameen Bank did not only lead the way to a new banking system but its vision was way more than just a financial institution. It minutely encompassed solutions to the prevailing socio-economic problems hindering growth in Bangladesh. Around the world, we all know about the Millennium Development Goals of UN. Most of us might even be able to list out from memory the eight most basic and essential elements, or in other words, goals to be achieved by 2015 designed by the United Nations. But it's not hard to identify and link Professor Yunus's '16 Decisions' acting as strong pillars of foundation of Grameen Bank which were to be followed by each and every borrower as precursor to the MDGs designed by UN for the developing countries. The 16 Decisions of Grameen each wrap up not only the MDGs but a little more than that to Bangladesh's aspect. Grameen in early 1980s came with a package of sustainable growth policies draping all the incumbent hindrances of the Bangladeshi economy following the bottom-up approach starting from the grassroots of the nation. To be honest, the 16 decisions provide a more specific fruitful guideline ranging from the inspiration for people to start living in a tin-shade house; sleeping on clean beds: using hygienic sanitation (as many would know under-developed countries severely lack proper sanitation facilities); drinking filtered-pure water to increasing family income through mitigating subsistence needs and selling the surplus produce; ensuring three meals a day for all family members; using up extra house-spaces for cultivation and tree-plantation for extra income. Not to mention, child and maternal health were particularly focused on where female Grameen Bank borrowers were offered services of midwives who were trained through workshops and programs arranged by Grameen Bank for the female borrowers. It is surprising to

note that although being just a 'Bank for the poor' in name which should solely provide financial assistance and services, it extended its services to enriching Bangladesh through each borrower adding to the entire population from the grassroots in terms of voicing against child-marriage; lower fertility rates; ensuring primary education for both boys and girls; and promoting health awareness. It was from the base of Grameen Bank that impoverished people reflected upon these 16 decisions and hence improved the socio-economic status of the bottom of the pyramid of Bangladesh.

Professor Yunus believes poverty is not created by poor people rather by the system we have built, the institutions we have designed, and the concepts we have formulated. Often there are Grameen Bank female borrowers who are illiterate however their children are literates. The only reason the mother could not unleash her potential is that the society never gave her the chance. In his words, poverty is an artificial, external imposition on a person. We can create a poverty-free world if we redesign our system to take out its gross flaws which creates poverty.

While providing access to finance to the poor Professor Yunus observed that poverty has many facets. To address different dimensions of poverty he began to stumble upon opportunities to launch new ventures that he and his team thought to be helpful. Driven by circumstances, and lured by the possibility of transforming opportunities into tangible benefits for the poor. Progressively, he created individual Grameen entities, which are trendsetter in different perspectives, like, promoting education loan, housing loan, agricultural loan, livestock insurance, introducing mobile connectivity, village phone, information technology, renewable energy solutions to the rural Bangladesh, community clinic, micro health insurance, eye care services to rural people, etc. Grameen organizations got involved in social issues beyond simply providing financial services. Grameen family of companies began experimenting with new business ideas, one after another. Some of the ideas took root and flourished, while others failed.

'Social Business'- a selfless business whose purpose is to bring an end to a social problem and in which an investor aims to help other without making any financial gain himself.

-Professor Yunus

Nobel Laureate for Peace, Professor Muhammad Yunus, founder of the Grameen Bank after pioneering the framework and implementation of microcredit and micro-finance moved to a much broader concept, which

neatly incorporates microcredit itself. It is the concept of business built on selfless part of human nature and he named it, none other than, Social Business, It is a 'non-loss; non-dividend' business. The concept of Social business is that of a cause-driven one innovated by Nobel Laureate Professor Muhammad Yunus. In a social business, the investors/owners can gradually recoup the money invested, but cannot take any dividend beyond that point. Purpose of the investment is purely to achieve one or more social objectives through the operation of the company; no personal gain is desired by the investors. The company must cover all costs and make profit, at the same time achieve the social objective, such as, healthcare for the poor, housing for the poor, financial services for the poor, nutrition for malnourished children, providing safe drinking water, introducing renewable energy, etc. in a business way. The impact of the business on people or environment, rather the amount of profit made in a given period measures the success of social business. Sustainability of the company indicates that it is running as a business. The objective of the company is to achieve social goal/s.

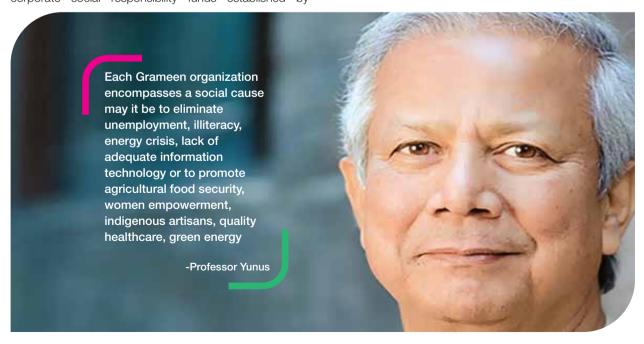
Creativity, entrepreneurship and desire to make the world a better place are unique feelings to start a Social Business. Social Business aims to render help by empowering individuals, organisations and communities to gain more control over their finances instead of depending on donations, charity and government aid for their social cause. This is where social business becomes very relevant. A social objective is achieved by using business methods and practices, thus making it more sustainable financially. The source of funding for this innovative idea currently goes to support philanthropy; corporate social responsibility funds established by profit-making companies can also be available for social businesses.

In more than one way microfinance and social businesses are linked, as both seek to empower the entrepreneurial spirit of people to help themselves come out of poverty. Alike microcredit, Bangladesh has led the implementation of Social Business and as of today it is practiced all around the globe. The innovative framework compliments the development sector greatly.

Just like microfinance, the social business movement is spreading globally to identify innovative solution to socio-economic problems. Mobilization of social business can be another effective tool to accelerate achievement of MDGs and to achieve Beyond 2015's vision for Sustainable Development Goal of an equitable and sustainable world.

In 2012, the UN adopted the concept of social business as a tool for achieving the Millennium Development Goals, whereas the European Union (EU) has also incorporated it as part of their action plan. At the world economic forum in Davos in the year 2014, Professor Yunus said he is creating a space in between business and philanthropy, which he terms as social business. This is dedicated to solve problems, not to make personal money.

Poverty is multi-dimensional and it results not only from lack of income but also lack of human, physical and financial capabilities to sustain livelihoods. To drive poverty reduction and leaving no- one behind for an equitable society, multi dimensions of poverty has to be approached from many directives and no approach is insignificant. Together we can create a world in which the only place one would be able to see poverty is in museums.



THE GRAMEEN GROUP





A) GLOBAL HUB: YUNUS CENTRE (2008)

Yunus Centre grew out of the Yunus Secretariat which was created in 2006 after Professor Yunus jointly received the Nobel Peace Prize with the Grameen Bank to meet the growing international interest in learning about Professor Yunus' work and philosophy. In July 2008, Yunus Centre was formally created and has since been the one-stop resource centre for all Yunus social business related activities in Bangladesh and globally. Yunus Centre helps to forge lasting, productive relationships among all social business institutions around the world and keeps the spirit of the global social business movement high by organizing various events, through its social media, publications, and websites.

Yunus Centre serves as a global hub for Nobel Peace Laureate Professor Muhammad Yunus's global engagement and operates as a technology centre, research and development group that enables social businesses to grow into effective problem-solving enterprises. YC works to realize Professor Yunus' vision of putting poverty into museums by 2050. It's activities include: The Centre is chaired by Professor Muhammad Yunus, Nobel Peace Prize Laureate, and its Executive Director is Ms. Lamiya Morshed.

CENTRE FOR SOCIAL BUSINESS

Yunus Centre's core objectives are to promote social business, develop social business plans, consult for new social business ventures, and create social business joint ventures and social business centres. It plays a key role in incubating and creating social businesses that can help to solve society's most pressing problems.

SOCIAL BUSINESS ACADEMIA

Yunus Centre helps develop social business courseware, conduct social business workshops for universities, and develop social business students' forums. It also coordinates the global network of university partnerships around social business.



EVENTS

Yunus Centre organizes the Annual Global Social Business Day and is a co-organizer of the Global Social Business Summits. The organization is also responsible for organizing European Social Business Forum as well as Asian Social Business Forum. It organizes the monthly Yunus Centre Social Business Design Labs, social business plan and essay competitions as well as the Yunus Centre Forum.

INTERNATIONAL SECRETARIAT

Yunus Centre serves as secretariat for Nobel Laureate Muhammad Yunus coordinating his international schedules, media and social media.

SOCIAL BUSINESS DESIGN LAB UP TO 76TH DESIGN LAB (4TH MAY, 2015)

		Open		NU	Total
Total number of projects presented	:	54	+	927	= 981
Projects approved for implementation	:	35	+	921	= 956
a) Projects at operaional and near operational	:	19	+	691	= 710
b) Project gets ready for becoming operational	:	16	+	230	= 246
Needs to be reworked and resubmitted	:	19	+	06	= 25



B) AGRICULTURE:

EMPOWERING THE MARGINAL FARMERS AND STRENGTHENING AGRARIAN ECONOMY

After Professor Yunus had set up the bank for the poor, that is, Grameen Bank in 1983 as the initiator of micro-credit which was later replicated throughout the globe through Grameen Trust in 1989 touching 30 nations in six continents, he addressed the crucial food crisis in Bangladesh through creating agriculture-based institution in 1991, Grameen Krishi Foundation, which was the very first in working extensively with marginal farmers. Gradually through the years, few more peripheral Grameen agricultural institutions were formulated to further boost agricultural growth.



GRAMEEN KRISHI FOUNDATION (1991)

Grameen Krishi Foundation is relentlessly undertaking a wide range of agricultural activities aimed at alleviating poverty amongst poor and marginal farmers along with attaining self sufficiency in food production as well as enhancing effective utilization of agricultural resources since 1991.

SOCIAL PROBLEMS ADDRESSED

GKF undertakes a wide range of agricultural activities aimed at alleviating poverty amongst poor and marginal farmers and attaining self sufficiency in food production as well as enhancing effective utilization of agricultural resources.

GKF targets beneficiaries who are primarily rural poor people including male and female involved in agricultural activities. In addition to the farmers the landless men and women are benefitted through

- employment opportunities created by GKF in agriculture sector.
- GKF's technology transfer and training in the field of agriculture intend to help farmers producing more crops using High Yielding Varieties. GKF aims to help the farmers develop their skill for processing, storing and marketing of their crops. Moreover, sharing knowledge with the beneficiaries of GKF, other men and women farmers of the community are also being benefited.
- GKF also plays an important role for handing over the improved technology, cropping pattern, high yielding crops to the small and marginal farmers for higher agriculture production.
- GKF is the pioneer of maize seed production of the Northern Region. Through the initiative of GKF, maize and maize seed cultivation became popular to the farmers of northern region.





 GKF undertook programme for creating employment and enhancing income opportunities for the rural women involving in agriculture and micro credit programmes.

OBJECTIVES OF GKF

- To assist the nation in achieving self-sufficiency in food production and ensure food security for the rural poor people
- To increase income and employment opportunities within the agricultural sector for rural men and women, with special emphasis on female empowerment
- To enhance appropriate crop diversification for effective utilization of under-utilized fallow lands and for improving the nutritional availability
- To promote private sector seeds and plantation materialism at farm level to meet quality requirements for the farmers as well as for the nation

 To provide credit, with input credit facilities, training and technical support for crop production and diversification on both on-farm and off-farm activities for marginal and small farmers for development of an improved and integrated farming system, including fisheries, livestock, poultry & agro forestry

IMPACT OF GKF

- GKF introduced high-yielding variety seeds among marginal farmers of remote areas.
- Assisted farmers in starting organic ecological sound agriculture.
- Provided consistent higher incomes for marginal farmers.
- Built forward market linkages between farmers and other ancillary service providers.



GRAMEEN MOTSHO O PASHUSAMPAD FOUNDATION (1994)

Grameen Motsho O Pashusampad Foundation (Grameen Fisheries and Livestock Foundation) works with the aim of contributing to national efforts for poverty alleviation by providing appropriate Program for sustainable rural development by promoting an integrated fish-crop-livestock dairy development farming system.

SOCIAL PROBLEMS ADDRESSED

- Lack of integrated agricultural community of farming network
- Prevalence of unemployment in rural regions of Bangladesh
- Unplanned fast transition of agrarian farmers to the urban regions for higher income
- Low family income of farmers in rural regions

OBJECTIVES OF GRAMEEN FISHERIES AND LIVESTOCK FOUNDATION

DEVELOPMENT OBJECTIVES

- To reduce the incidence of poverty
- To enhance development opportunities for women
- To improve household food security and nutrition
- To sustainably increase family income
- To be consistent with safeguarding the environment by promoting integrated farming system

IMMEDIATE OBJECTIVES

 To strengthen GMPF capacity to provide beneficiaries with the skills, services and training for improved nutrition and earnings from profitable livestock and dairy production

- To build the capacity of the Village Groups to operate and manage micro-credit and profitable livestock investment schemes on self-reliant and sustainable basis
- To promote community enterprises in partnership with GMPF for efficient processing and marketing of quality livestock products and animal feeds

IMPACT OF GFLF

ANIMAL TREATMENT & HEALTH CARE

To provide complete support services for animal treatment, vaccinations, A.I. etc. GMPF has setup Community Livestock Centers (CLC) and sub centers (CLSC).

LIVESTOCK INSURANCE SCHEME (LIS)

This is a self-insurance scheme under which provision has been made to compensate for the death of the cow so that the VGMs do not face any serious difficulty in livelihood. Under this scheme about 10000 cows were insured and BDT 3.5m was paid as compensation for the death of 268 cows.

COMMUNITY FEED MILLS (CFM)

GMPF has set up three low cost community feed mills to produce quality animal feeds & make them available at reasonable prices especially to village group members (VGM). The CFM are managed as a partnership enterprise between GMPF & VGM.

WHOLE PLANET FOUNDATION (WPF)

The overall objective of the project is to reduce poverty by providing a model or sustainable lives stock based income generating activities. The project is designed to provide live stock & dairy development fund for purchasing cows, goat, poultry and cattle fattening etc. Under this objective the project is implementing in four Upazila of Sirajgonj, Pabna & Thakurgaon.



SMALL HOLDER & DIARY DEVELOPMENT PROGRAM (SDDP)

The SDDP is a joint project of FAO, Common Fund for Commodity (CFC) and Animal Production & Health Commission for Asia & Pacific (APHCA). Japanese Livestock Technology Association (JLTA) is the supervisory body for the project. GMPF is one of partner organization for implementing the project. The project aims at empowering smallholder milk producers by improving bargaining power & sustainable livelihood of smallholders through the enhancement of productivity and market access in dairy. GMPF organized one day training program for three thousand beneficiaries.



MONGA PREVENTION ACTION PLAN

GMPF has expanded its livestock and other program to Monga affected Chilmari Upazila of Kurigram district since 2006 with a view to finding out a permanent solution to the curses of persisting monga in the northern districts of Bangladesh. Experimental activities are in progress in three Unions of Ramna, Ranigonj and Thanahat of Chilmari Upazila have been provided with training and input loans to purchase inputs. Milch cow and fattening cattle were given to livestock farmers and fishing nets to fishermen.

COMMAND AREA DEVELOPMENT PROJECT (CAD)

GMPF has also been executing this project financed by ADB and sponsored by GOB and implemented by Bangladesh water Development Board and Department of Fisheries under Pabna Irrigation and Rural Development Project (PIRDP) in Sathia, Bera & Sujanagar Upazilas of Pabna district since 1999. Under this project GMPF has organized into groups

of private pond owners and fish farmers to culture fish in 2019 ponds & irrigation canals with 553 ha water areas. A total of 5405 VGMs were trained in fish culture and credit management and Tk.162.0 m was given as credit.





GYM LIMITED (2010)



A Joint Venture Social Business Company of Japan & Bangladesh



GYM Limited, the very first agricultural social business, since 2010 has been battling unemployment, eradicating poverty, fighting malnutrition through mung-bean production and establishing a carbon cycling society using the microorganism euglena

SOCIAL PROBLEMS ADDRESSED

- GYM addresses underemployment, poverty and malnutrition in Bangladesh
- It aims to empower women and bring them out of hardship
- It also addresses lack of knowledge in the agricultural sector

Launching Ceremony of

It intends to eradicate inefficiency in the agricultural sector

OBJECTIVES OF GYM

- To undertake production of Mungbean by local farmers
- To create employment opportunity for the rural farmers of Bangladesh
- To create employment opportunity for rural women (Grameen lady) in production, harvesting & processing activities of Mungbean
- To stabilize market prices and aid the farmers to get a guaranteed market price



SOCIAL IMPACT

- GYM has employed 8000 people already and aims to create jobs for another 2000 by this year.
- Farmer's income has risen by 20% compared to that of 2014.
- Agricultural efficiency increased from 800 kilograms per hectare to 1200 kilograms per hectare.
- GYM has also improved quality of mung-beans due to the prevalence of technical know-how by Japanese affiliations.

C) TECHNOLOGY AND CONNECTIVITY:

BEGINNING OF A NEW ERA

Followed by beneficial intervention in the agricultural sector, Professor Yunus moved on to another noteworthy creation to empower women of the remotest of areas. Grameen has a significant pioneering role in introducing and promoting technology to bring out the impoverished out of the vicious cycle of poverty. Grameen group of organizations such as Grameen Telecom in contribution to Grameen phone has spread the network of technology to the remote and rural areas of Bangladesh. In addition to this, Grameen Shakti had its own role in reaching out electricity to the energy-deprived households. Gradually, supporting organizations regarding information technology were introduced in Grameen family.



Grameen Telecom (GTC) is a not-for-profit company in Bangladesh established by Professor Muhammad Yunus with a partial stake in Grameenphone Ltd. (GP). The primary mandate of Grameen Telecom (GTC) is to promote development tele-communication services in rural areas of the country with a view to reducing poverty by creating new opportunities for income generation through self-employment with access to modern information and communication based technologies. With this aim GTC has driven the pioneering program of Village Phone for the last 19 years.

SOCIAL PROBLEM ADDRESSED

- Lack of means of communication from urban to rural Bangladesh
- Prevalence of mass poverty

Unemployment partially caused due to lack of information creating geographical immobility in job market

OBJECTIVES OF GRAMEEN TELECOM

- The objectives of the program are to provide easy access to telephone services all over rural Bangladesh, initiate a new income generating option for the villagers and gradually bring the full potential of the Information Revolution to the doorsteps of Villagers (i.e., bringing IT to the Poor) using telephone as a new weapon against poverty since connecting rural areas to the rest of the world brings new opportunities to the rural populations.
- GTC connects rural Bangladesh through the provision of mobile telephone service by creating micro-enterprises that can both generate individual income and provide whole villages with connectivity.

 GTC also promotes Community Information Center (CIC) for ICT based rural entrepreneurship.

SOCIAL IMPACT

- Since its commencement on 26th March, 1997, the Village Phone program has bridged the information gap between rural and urban areas. Most of the operators are women and are known as 'Village Phone Lady'. The Village Phone program has reached the landmark of serving 1.50 million people in the country's rural areas through village mobile connection as on 28th February 2015.
- Grameen Telecom is also renowned as an authorized service vendor since 1997 in collaborates with Nokia
- newly named as Microsoft. Presently Grameen Telecom is one and only service vendor in country and named as Nokia Care in Bangladesh. We are providing after sales services for Nokia & Microsoft mobile devices by maintaining 17 care centers' and 42 collection points across the country. Two categories service level available in Bangladesh i,e Level-1 and Level-2.
- These service offices are strictly maintaining Microsoft compliance and deployed infrastructures, equipment and engaged skilled manpower to providing maximum customer satisfaction to the best of its ability. Within the Bangladesh Grameen Telecom has been providing comprehensive services as the authorized service vendor of Microsoft.











GRAMEEN SHAKTI (1996)

Grameen Shakti is the pioneer in providing green and clean energy to thousands of rural households. It intends to improve livelihood through access to green energy. Grameen Shakti has developed successful market based programs. It has some social objectives for popularizing Solar Home System (SHS), Biogas plant and Improved Cooking Stove (ICS) to millions of rural people.

SOCIAL PROBLEMS ADDRESSED

- Grameen Shakti aims to address the lack of healthy and hygienic living standard in the rural areas of Bangladesh.
- It also aims at eradicating energy crisis in rural areas of Bangladesh.

OBJECTIVES

- It primarily focuses on providing electricity to families through solar panel who had no access to electricity at all earlier.
- It also intends to eliminate indoor air pollution caused by kerosene stove used for cooking in poor families.
- It also provides technical training and maintenance services for users.

SOCIAL IMPACT

- Grameen Shakti has 8 million customers including their families.
- It has provided energy access, better and healthier indoor environment.
- It has achieved to reduce carbon emission of 800,000 tonnes through biogas, cooking stove and solar home systems.
- Grameen Shakti has already succeeded in creating 12,000 jobs.







GRAMEEN COMMUNICATIONS (1997)

With the vision of reaching ICT facilities to the remote areas of Bangladesh, Grameen Communications (GC) was established by Nobel laureate Prof. Mohammad Yunus in 1997. To materialize the vision, GC pioneered the Telecenter movement with its project called Village Computer & Internet Program (VCIP). The project had turned into a prototype model; it was rapidly replicated throughout the country. Employments for millions of people in various technology based businesses and jobs were created. ICT brought a revolutionary improvement in the lives of people of Bangladesh

SOCIAL PROBLEMS ADDRESSED

- Grameen Communications addresses the issue of lack of technology-based skilled labour force.
- It looks into solving the crisis of lack of access to updated technology in the remote areas of Bangladesh.

OBJECTIVES OF GRAMEEN COMMUNICATIONS

- Grameen Communications aims to stretch out extensive information technology facilities to the impoverished remote mass of Bangladesh.
- The organization intends to connect Bangladesh to the rest of the globe in virtual terms.
- It aims to facilitate training and in software development & implementation, hardware support.
- It also intends to provide IT support to the Grameen

family of organizations for operational management.

IMPACT OF GRAMEEN COMMUNICATIONS

- GC pioneered tele center movement in Bangladesh through its Village Computer & Internet Program (VCIP) project. The movement helped reach ICT to the furthest corner of Bangladesh.
- The organization developed first ever 360 degree micro banking software named gBanker that helped Micro Finance Institutions (MFIs) automate loads of manual works resulting in huge savings in terms of time, money and labor.
- It started computerizing operations of microcredit organizations for the first time in the world, until now, GC computerized operations of around 70 microcredit organizations including Grameen Bank.
- It also provided IT training to around 7000 youths who either started new ventures or has been doing jobs in different organizations.
- Furthermore, Grameen Communications invented a Social Information Infrastructure model for developing countries in collaboration with Kyushu University, Japan.
- The organization developed a web portal named 'Social Business Pedia', a web encyclopedia for social business activities throughout the world.
- In addition, it built first ever Social Business Monitoring System called 'gSBMS' to monitor, support and materialize the operation of 'Nobin Udyokta'.



GRAMEEN CAPITAL MANAGEMENT LTD. (1998)

It is an independent member of Grameen family established in 1998 for catering to the needs of investors and issuers for helping investors to invest in securities and helping issuers go for IPO, Rights Issue, Repeat Offers in order to increase supply of securities as a full-fledged merchant banker licensed by Bangladesh Securities and Exchange Commission.

Initially it was Grameen Securities Management Limited and subsequently its nomenclature was changed as Grameen Capital Management Limited. The stakeholders of the Company are Grameen Fund and Grameen Kalyan who provided seed money of BDT 20 million in the initial stage in the ratio of 75:25 owenership. With the passage of time the paid-up capital has been raised to BDT 100 million, of which BDT 51 million was raised through issue of Rights Shares to the existing shareholders and BDT 49

million was raised through issue of Bonus Shares. Besides, a fund of BDT 35 million is in the process of raising as paid-up capital based on profits of 2011. Further, a sum of BDT 115 million has been provided by Grameen Kalyan so as to raise the paid-up capital of the Company to BDT 250 million for complying with the regulatory requirement.

Grameen Capital Management Limited (GCML) carries out operation in the areas of issue management, underwriting, corporate advisory services and portfolio management in the supply and demand sides of capital market. So far GCML has managed 4 IPOs of 4 issuer companies, given commitments to underwrite 60 IPOs and Rights Issues worth around BDT 1550 million. Its customers' portfolio investment stands at around BDT 370 million while own portfolio investment is BDT 57 million. It has a plan to tap savings of marginal savers and pool those together for making investment in the capital market for formation of capital on their behalf.



GRAMEEN SOLUTIONS (1998)

Grameen Solutions Limited (GSL) founded in 1999 by Dr. Muhammad Yunus. GSL offer services of DevOps. Mobility, Cloud, Big Data/Analytics and products like e-learning, Hospital/Clinic Management System, Help Desk Management System, Remittance Management System, Club Management System, Accounting & HR Management System, Inventory Management System, and Mobile Field Force Management System.

SOCIAL PROBLEMS ADDRESSED

- Lack of technological innovation in Bangladesh
- Lack of adequate technical expertise in the field of IT for operation
- Prevalence of outdated IT devices and services in Bangladesh

OBJECTIVES OF GRAMEEN SOLUTIONS

It aims to provide IT solutions at an affordable cost spreading IT facilities among the mass population of Bangladesh.

- Furthermore, it has the objective of providing skills developing training to individuals who can later be IT specialists themselves thus providing multiplier effects in IT development and innovation in Bangladesh.
- It intends to provide certified degrees in IT development at the minimum cost for everyone to have an equal opportunity in approaching and gaining technical know-how.

SOCIAL IMPACT

- GSL is providing "Skill Enhancement Program" facilitated by Hi-Tech Park Authority under the Ministry of Post, Telecommunications and Information Technology to develop skill of educated youth.
- GSL delivered products in 2014 which include Digital Correspondence Management System, QMG's Branch Automation software of Bangladesh Army, Microfinance, Banking Software, MIS software of UNDP and UNICEF and Mobile Application.
- Many new offshore and local enterprise solutions are developed.

- GSL is currently continuing its journey with CMMI. However CMMI Level 3 is now a mandate for most of the Clients. To ensure the high product quality as well as perform all the best practices in Software Engineering Paradigm, GSL is adopting CMMI Level 3. Now processes are more managed, more defined & more disciplined to deliver our products. With CMMI Level 3 practices GSL believes to work in a smarter way, not harder way. GSL always focus to add value to processes so that the final outcome is always the very best.
- Mobile application development team of GSL has been working on building enterprise level and analytics based applications that can be run on multi-platform(Android, iOS & Windows). The team has several mobile applications in Google Play & Apple store.
- Grameen solutions also participated in CeBIT 2015 (March 16-20) which is the world's largest and most international ICT expo. The trade fair is held each year on the Hanover fairground, the world's largest fairground, in Hanover, Lower Saxony, Germany, and

- is considered a barometer of the state of the art in information technology. It is organized by Deutsche Messe AG.
- Like last year's Digital World 2014 exhibition this year GSL participated in Digital World 2015 which occurred in February 09-12. The exhibition demonstrated ICT products, solutions and applications for various domains covered under the scope of the event.
- GSL has created exclusive partnership with innovative solution providers to provide lifecycle solution in Bangladesh and worldwide. This includes, VYD Technologies, Opalina Solutions, Info Global Tech, and others.
- GSL, last winter, has distributed blankets and warm clothes to the deprived and winter effected people of Dhaka. GSL collected fund and clothes from own employees. They demonstrated dedication towards supporting people who are living under the open sky without proper winter protection.











Grameen Intel Social Business Ltd. (GISB) focuses on using technology to help the world's underprivileged population. Technology, innovation and social business ethos lies at the core of GISB's foundation pillars. As the name indicates the joint venture is a brainchild of Grameen Trust and Intel Corporation.

SOCIAL PROBLEMS ADDRESSED

- It addresses the social problem of lack of agricultural efficiency and effective use of fertilizer.
- It also looks upon post-maternity deaths and pregnancy related complications.
- It focuses on solving limited access to healthcare in rural areas of Bangladesh.

OBJECTIVES OF GRAMEEN INTEL SOCIAL **BUSINESS**

- Grameen Intel has the primary objective 'connecting people to a world of opportunity'.
- It aims to build software applications which address specific social problems in local communities such as low agriculture output, lack of prenatal care, preschool education etc.
- It seeks to provide IT solutions to the impoverished mass through running the applications of lightweight computing devices to provide a complete package.

IMPACT OF GRAMEEN INTEL SOCIAL **BUSINESS**

Grameen Intel Social Business has developed e-Agriculture which offers a range of agricultural software applications to provide agriculture related recommendation in a variety of categories including crop & seed selection, fertilizer recommendation, pesticide recommendation and direct market or buyer information to farmers.

- 'gSlate' and 'gDraw' are the education applications created for preschool children which are currently in Google Play Store for download.
- GISB has developed healthcare apps called 'shumātā' and 'dolnā; which are designed for antenatal care monitoring and vaccine scheduling and tracking for infants respectively.

2014 AT A GLIMPSE

International outreach: The government Cambodia, in association with iDE and SNV has implemented "Project for Agriculture Development and Economic Empowerment" (PADEE) where GISB's eAgriculture solutions have been used for the achievement of national strategy to increase rice production and export in Cambodia. High Value Agricultural project (HVAP) of the Government of Nepal and International Fund for Agricultural Development (IFAD) adopted GISB's eAgriculture solutions towards introducing information and communication technology (ICT) as a promising way to help farmers in making smart use of the limited resources available to maximize productivity and profits. Besides Cambodia and Nepal, GISB's eAgriculture solutions are operational in India through eKutirin Odisha; and have enrolled eKutir's farmer under the facilitation base of e-Agro recommendation.



A SUMMARY OF GISB'S E-AGRICULTURE ADOPTION AND RESULT HAS IS PRESENTED IN THE TABLE BELOW:

Location	Implementing	partner	Farmers	reached	Software
India	eKutir		7500		mrittikā, ankur and protikār
Nepal	Ministry of Agriculture	, Government of Nepal	600 (expected))	mrittikā
Cambodia	SNV, iDE and General (GDA), Government o	al Directorate of Agriculture of Cambodia	1000 (expected	d)	mrittikā, ankur and protikār
Macedonia	Macedonian Governm	nent	60 (expected)		mrittikā

 National penetration: On a pilot basis GISB has been running Project Harvest in Bangladesh since 2011. mrittikā, which is GISB's soil nutrient analysis and fertilizer recommendation software, was used for Project Harvest. Areas like production cost, crop growth, yield and most importantly soil nutrient maintenance through optimum use of fertilizer got positively affected by the application of mrittikā. Implementing partners and local level social entrepreneurs are an integral part of Project Harvest.

PROJECT HARVEST



Location:
Bogra, Rangpur,
Kushtia and Patuakhali

Season:

Rabi 2011 in Bogra; Rabi 2013 in Rangpur; Kharif 2012 to Kharif 2013 in Kushtia; Kharif 2012-Till to date in Patuakhali



Farmers served: 300

Crops:

Mustard, Potato, Maize, Boro rice, Wheat, Jute, Green leafy vegetables, Garlic, T-Aman, Ground Nut, Mungbean, Chilli





D) MARKET ACCESS:

BRIDGING THE GRASS-ROOT PRODUCERS TO BUYERS

Professor Yunus acknowledged the gap between the grass-root producers and the market through creating organizations aiming to bridge the gap. Majority of the rural impoverished producers' are not given competitive prices or opportunities to make a competitive profit. There is a missing link between urban and rural market wages and prices. Grameen companies providing access to the market started with Grameen Shamogree formulated in 1996 to promote rural producers and rural clothing in the name of Grameen Check. Then the focus expanded to creating a nationwide distribution network in Bangladesh.



GRAMEEN SHAMOGREE (1996)

Grameen Shamogree was established on January 15, 1996, to rejuvenate the handloom textile industry, and support the weavers. Grameen Check is the brand through which Grameen Shamogree markets its products at home and abroad. In keeping with the spirit of poverty alleviation and the need to accelerate the pace of our country's development efforts, Grameen Shamogree's mission is to promote and expand the handloom industry to both local and International market.

SOCIAL PROBLEMS ADDRESSED

Near to extinction of handloom textile industry consisting mainly female producer



- Lack of employment especially for women
- Lack of financial independence of rural producers due to low market wages in rural regions

OBJECTIVES OF GRAMEEN SHAMOGREE

- Grameen Shamogree aims to supply working capital in entities, such as yarn and dyes.
- It also focuses on providing marketing services within the country and abroad.
- A primary objective is to ensure quality and standardization of cloth and fabric through supervision.
- It also encompasses establishing and maintaining business and industries in joint collaboration with other people, organizations, bodies and societies in Bangladesh and abroad.



 It focuses on promoting, aiding, guiding, organizing, planning, developing and co-coordinating projects/schemes aimed at all round development and helping in the creation of productive employment opportunities, promotion of self reliance and generation of self awareness for improvement in the quality of life for the poor.

IMPACT OF GRAMEEN SHAMOGREE

 Grameen Shamogree created market linkage for rural weavers. It operates 12 Grameen Check sales centers in Bangladesh and supplies numerous dealers and franchisees. It opened a new sales center in Banasree area in Dhaka on February 2014.

- Many schools in Bangladesh now use the colorful Grameen Check fabric to make uniform for their students. To date, Grameen Shamogree has exported more than 20 million yards of Grameen Check fabric to Europe and the United States.
- In 2014 Grameen Shamogree entered into an agreement to supply Grameen Check fabrics to Tailor Vintage, a renowned US apparel brand.
- Grameen Shamogree has been a steadfast supporter and promoter of Social Business initiatives. Since its inception, it has enabled the impoverished weavers to create their own businesses, which are considered Type 2 Social Businesses.



GRAMEEN DISTRIBUTION (2009)

Grameen Distribution Limited (GDL) is one of the prominent sales and marketing-based company with social business orientation. GDL started its journey in 2009 with nation-wide presence in Bangladesh. The company has a range of products, such as mobile handsets, energy efficient products, healthcare products, and general consumer goods. Grameen Marketing Network (GMN) is particularly a rural distribution network initiative of GDL where the core concept of social business is implemented to improve the socioeconomic condition of the underprivileged people around the country. The main aim is to distribute specialized products by considering necessity and purchasing power of the common consumer segment.

SOCIAL PROBLEMS ADDRESSED

- Remote Bangladeshis lack access to a variety of daily consumer products of high quality
- Lack of competitive pricing policy due to monopoly market in rural areas
- Widespread unemployment especially for women in Bangladesh
- Lack of efficient distribution channel of goods as women are still not empowered to go to far distances for necessary goods and services

OBJECTIVES

- Grameen Distribution particularly intends to spread a reliable network of providing essential goods to the doors of potential customers who otherwise do not have an option of shopping or buying any necessities.
- It also focuses on involving the ladies of villages as 'marketing ladies' who have the capability of selling goods if given proper guidance, thus leading to eradicating unemployment among women and empowering them.
- It also aims to distribute and market via shops and the decentralized sales force of Grameen Marketing Network.

GMN DISTRIBUTION MODEL

• GMN distribution model is very simple. It is based on a small distribution or distribution outlets in different territories known as GMN hub. Hubs are managed by local entrepreneurs. A hub manager collects and stores products from GDL. These products are distributed to salesladies and salesmen to sell in door-to-door approach. GMN officers at the center maintain hub management process such as, hub selection, supply chain planning, training, monitoring and evaluation for future growth.



SOCIAL IMPACT

GMN empowers underprivileged rural women by providing advantages of earning through product distribution business. This process helps them to income for better livelihoods as well as maintains mutually beneficial relationship between company & hubs with long term goals. The main impact of GMN is that it helps rural women to become small scale entrepreneurs. Income from distribution business with GMN helps these people to maintain better living with confidence and integrity. A realistic provision like GMN would be significant in the context of a highly dense country like Bangladesh.

- Till date. Grameen Distribution has reached 9 million households in remote areas to promote various goods including mobile phones, clothes, toiletries,
- It also has a network supplying social and daily consumer goods.
- It has employed 118 employees around the country with more than 9000 salespeople.
- 568,000 products were sold in 2015.



GRAMEEN POSHRA (2013)

In 2009 two social business companies were formed outside Dhaka. The companies were Grameen Shamogree Purbanchal Ltd. (in the eastern part of Bangladesh), and Grameen Shamogree Uttaranchal Ltd. (in the northern part of Bangladesh). In order to create a uniform and unique crafts brand, both these outlets have been recently been branded as 'Grameen Poshra'. At the moment, it is an E-Outlet advertised and promoted through F-commerce. It also has a franchise outlet in Rangpur.

BRIEF OF GRAMEEN POSHRA

Grameen Telecom Trust is a steadfast supporter and promoter of social business initiatives in the handicrafts business. It strives to create a value chain for products and work in clusters to promote entrepreneurs and the industry. A production centre was set up in Jorgach, Chilmari to act as the training centre and production hub for the area. At

the onset the ventures were established in 'monga' (seasonal famine) affected areas. The idea was to impart skills in rural women so that they become producers of handcrafted items by selling which they could ensure a sustainable livelihood.

OBJECTIVE OF GRAMEEN POSHRA

- The primary aim of Grameen Poshra is to promote the commodities and services of Nobin Udyokta of Grameen family and make them accessible to the market.
- One of the main goals is to earn profit from selling products produced by the rural poor women and create sustainable income opportunities for the producers.
- Objectives also include setting up and operating labour intensive rural industry such as hand loom fabrics, power loom fabrics, readymade garments,





etc to bring improvement in the quality of life of the low income population and establish small and cottage industries related training institutes/centers, research centers, schools, design centers, and other related institutions etc in Bangladesh and abroad. This will assist to establish the business and promote rural trading, reduce poverty and unemployment amongst the low income households.

IMPACT OF GRAMEEN POSHRA

 Grameen Poshra supports the Nobin Udyokta for displaying their products and reach out to the urban customers. It has successfully promoted market access for hundreds of Nobin Udyokta through its franchise outlet as well as e-outlet in Facebook.



GRAMEEN FUND (1994)

A social venture finance company

SOCIAL PROBLEMS ADDRESSED

- Lack of access to finance in conventional capital market
- Lack of promotion of social organizations focusing on poverty alleviation

OBJECTIVES OF GRAMEEN FUND

- Grameen Fund aims to provide equity in companies trying to innovate in various sectors that hold promise for future growth, with direct or indirect impact on poverty alleviation.
- It also supports to provide loans, equity or both to new companies or existing companies for balancing, modernization or expansion.
- It also assists in management buy-in or buy-out of existing companies requiring financial and management support provided that such companies activities or products bring direct or indirect benefits to the poor.
- It focuses to promote or develop enterprises having prospects for export or import substitution that will use indigenous raw materials, provide employment to rural poor or help upgrade the skills of rural or urban poor.

E) EDUCATION:

ENLIGHTENING THE YOUTH FOR A BRIGHTER FUTURE

Education is the pillar of change. It is the source of knowledge for making a better living. Professor Yunus being an academician himself intervened in the education sector to eradicate the mass illiteracy prevailing in Bangladesh. In addition, he created educational institutions and organizations particularly focused on educating the children of Grameen Bank borrowers.



GRAMEEN SHIKKHA (1997)

Grameen Shikkha was established in 1997 as a non-profit organization with the objective of promoting mass education through formal and non-formal methods, organizing facilities for education and training, promoting new, innovative and appropriate technologies for development of education, and conducting research. It works with the vision of human resource development through education and training.

SOCIAL PROBLEMS ADDRESSED

- Lack of awareness of female education
- Lack of proper educational programs or schools in rural and remote areas of Bangladesh
- Poverty causing hindrance in pursuing education

OBJECTIVES OF GRAMEEN SHIKHHA

- Promotion of mass education through formal and non-formal methods
- Promotion of vocational training of demand-driven

- fields such as industrial sewing, mobile phone servicing
- Organization of facilities for education and training
- Promotion of new and appropriate technologies such as distance-learning methods, innovation of ideas and methods for development of education
- Conduction of research and experimentation in the field of education

IMPACT OF GRAMEEN SHIKHHA

- Grameen Shikkha operates 'The Talbag Vocational Training Centre' which provides training to more than 3,000 poor young men and women on trades like electronics and communications, computer applications and hardware, graphics, mobile phone servicing etc. It has so far trained 3.000 young men and women. In addition, need-based students who cannot afford the fees are given scholarship.
- Scholarship support to more than 3,500 poor meritorious students.
- Primary education to 500 poor slum children (another 1,200 children are now receiving primary education).
- Pre-school education to more than 150,000 rural children.



GRAMEEN SHIKKHA PROGRAMS

SOCIAL BUSINESS INITIATIVES: JAPAN AUTOMECHANIC LTD.

Japan Automechanic (JA) Ltd. established in December 2013 is a social business joint venture between Grameen Shikkha (Chaired by Nobel Laureate Professor Muhammad Yunus) and SK Dream (Chaired by Ms. Kazuoko Sumino). Later Rangs Workshop Ltd. of Bangladesh joined this initiative. Japan Automechanic has recently set up a modern automechanic workshop in Dhaka with the objective of training poor & high school dropout youth of Bangladesh along with providing automechanic repair services. The training includes panel beating/painting techniques and the latest Japanese automechanic techniques. The net operational revenue of the company will be used to cover costs of training and help develop the school into an important and iconic institution. The institution provides a two years training course instructed in English in order to improve the English proficiency of the students. A batch of 10 students is currently receiving a two-year residential training. During the first year, Grameen Shikkha pays a sum of BDT 5,500/ month to Japan Automechanic School on behalf of each student. In the second year, students will work at JA workshop as interns with an allowance of BDT 8,500/ month and consequentially will repay the Grameen Shikkha loan.



SCHOLARSHIP MANAGEMENT PROGRAM

A brainchild of Nobel Laureate, founder and chairperson of Grameen Shikkha, Professor Muhammad Yunus, the scholarship management program started its journey in 2003, and soon achieved self-sustainability. More than 4000 poor meritorious students have received financial assistance through this program, of which about a thousand are pursuing higher studies at the moment. Scholarship ranges from BDT 300 to BDT 4000/month, depending on recipients 'previous academic qualifications.

Grameen Shikkha scholarships are usually provided throughout a student's academic period. About BDT 20 million is disbursed as scholarship every year.

There are more than 170 sponsors under this program. A person or institution may sponsor any number of scholarships either by a deposit with Shikkha or by providing the net scholarship money plus a service charge (operational expense). In the deposit system, the sponsor donates a deposit that is invested by Shikkha and scholarship is given out of the investment income of the deposit, hence keeping the principal deposit intact. An amount equivalent to 7.2% of the principal deposit is disbursed as scholarship and the scholarship program sustains, replacing students who have completed their studies with new beneficiaries. In the direct disbursement system, the sponsor gives the net scholarship money plus a 10-15% service charge to Grameen Shikkha for conducting a particular scholarship program. In both cases the sponsor may choose a name for his/her scholarship program and may also instruct about place of scholarship, grade and criteria for student selection etc.





GRAMEEN CALEDONIAN COLLEGE OF NURSING (2010)

Established as a social business in 2010 by Noble Laureate Professor Muhammad Yunus, Grameen Caledonian College of Nursing is fast becoming a significant element of nursing development in Bangladesh. Currently the college has 220 students from around Bangladesh. The current Principal, Professor Frank Crossan and the Founding Principal, Professor Barbara Parfitt came from Glasgow Caledonian University, UK and the remainder of the faculty are Bangladeshi academics; there is also a team of dedicated professional administrators.

SOCIAL PROBLEMS ADDRESSED

- Lack of formally trained skilled nurses
- Inadequate number of nurses available compared to number of doctors
- Lack of access to quality healthcare among poor and rural populations
- Poor maternal health facilities; neonatal care facilities and infant care
- Lack of access to mid-wives or skilled nurses for child-deliveries in remote areas of Bangladesh

OBJECTIVES OF GRAMEEN CALEDONIAN COLLEGE OF NURSING

- To prepare young women to become leaders and agents for change who will promote improvement in the health and well being of the people of Bangladesh and elsewhere in the world
- To deliver an international quality of nursing and midwifery education and research
- To promote the values of holistic and community focused care
- To make GCCN globally recognized as an institution that is a leader in the field of nursing and midwifery education and research in South Asia and elsewhere in the world
- Ensure that our students undergo an education that prepares them with the skills to be professionally competent and to gain the expertise they need for lifelong learning

- Be creative in our approach to learning and teaching using adult learning approaches with our students
- Be inclusive in our activities working closely with government, partner organisations and institutions.



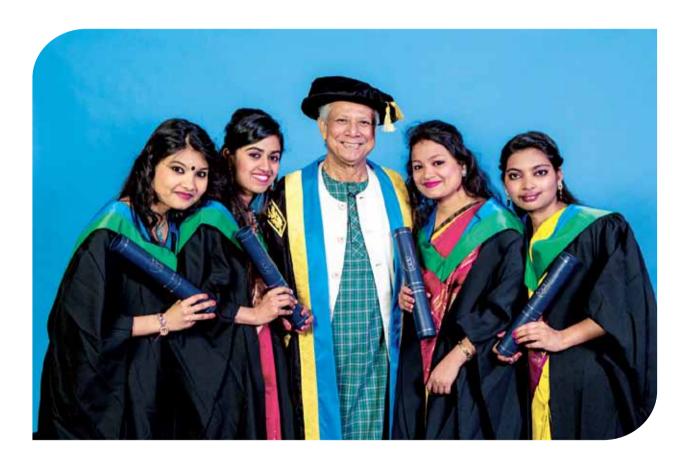




IMPACT OF GCCN

- Grameen Caledonian College of Nursing (GCCN), Dhaka, held its third graduation ceremony in December 2014 through an exciting and jubilant event among whom handful of brilliant students have received scholarship to further pursue higher education in Glasgow Caledonian University, UK.
- GCCN's impact on healthcare and education was recognised in July in London at the Business in the Community's Responsible Business Awards, where the GCCN/GCU partnership became the first to win the prestigious Unilever International Award for its work to establish and support the College and bring healthcare to people.
- GCCN has empowered the disadvantaged youth of

- the bottom of pyramid especially the females and has given them an opportunity to strive for excellence.
- The nursing college has already creating its positive socio-economic impact in maternal and child health.
- This year, 2015, four international scholarships will be awarded to the top students in GCCN to allow them to study at Glasgow Caledonian University, Scotland, UK. This will bring the number of international scholarships to nine awards representing a major investment attracted by the high reputation and standards of GCCN.
- This year GCCN will take a major step forward as it offers its first BSc in Nursing and Midwifery Science which will see the college grow from 150 students per year to 500 students by 2016.



F) HEALTH AND NUTRITION:

NOURISHING THE MALNOURISHED

In the health sector, Grameen has several organizations relentlessly working towards building capacity of a healthy and nourished population. It has addressed the problem of lack of pure-drinking water, lack of quality eve-care facilities, and lack of affordable nutritious food supplement for children and so on. Each of the organizations has thrived in offering extensive services to the mass population to its reach.



GRAMEEN KALYAN (1996)

GRAMEEN KALYAN (GK) is a not for profit company established in 1996 under Bangladesh Companies Act, 1994. It is founded by the Nobel Laureate Professor Muhammad Yunus, the founder of Grameen Bank.

SOCIAL PROBLEMS ADDRESSED

- Lack of access to adequate and efficient healthcare services
- Poverty leading to families suffering from various diseases
- Lack of awareness regarding health hazards due to mass illiteracy

OBJECTIVES OF GRAMEEN KALYAN

- Grameen Kalyan seeks to undertake & support sustainable programs to improve the livelihood of the people living in rural area.
- In addition, it aims to contribute minimizing socio-economic and health inequalities between rural and urban.
- It also focuses on to provide financial support for the wellbeing of Grameen Bank's borrowers, employees and their families.

IMPACT OF GRAMEEN KALYAN

GK is operating healthcare services through establishing community based health centers in the rural areas. Currently GK is operating 73 health centers in different districts of Bangladesh and

- covering over 2.8 million service recipients.
- Each GK Health Center covers about 36-42 sq.km area with approximately 30,000 - 40,000 population living in the catchment. Each health center has a pharmacv with essential druas and mini-pathological laboratory for doing basic tests. Through these health centers, GK is providing primary healthcare with emphasizing prevention and early detection of diseases. In each year these health centers treat over 300,000 patients.
- GK introduced micro-health insurance scheme for its beneficiaries for ensuring primary healthcare at affordable cost. The healthcare services provided by GK health centers are include outpatient service, outreach satellite camps, free school camps, specialized camps, mobile health service, domiciliary service etc. All the GK health centers are operating under social business concept and aimed to become self-sustainable.

GK'S WELFARE PROGRAM

The other major task of GK is to serve for the wellbeing of Grameen Bank (GB) borrowers, employees and their family members. Currently GK is funding for them in following different areas:

WELFARE FOR GRAMEEN BANK MEMBERS

Higher Education Loan

GK pays interest subsidy for higher education loans provided by GB to the children of its borrowers. Till the end of 2014, GK funded 1291.9 million BDT for this purpose.

ii) Scholarship to the students among GB borrowers' families

GK awards scholarships to the students of GB borrowers' families for their outstanding performances in education, sports & cultural activities. Up to December 2014, GK handed over BDT 390.4 million to GB for scholarships.

iii) Support to GB Central Emergency Fund

GB maintains a central emergency fund to extend support to the GB borrowers' families for emergency reasons. Until December 2014, GK contributes BDT 69.51 million financial supports to GB's central emergency fund.



WELFARE FOR GRAMEEN BANK EMPLOYEES

i) Medical Ioan

GK provides interest subsidy for medical loans borrowed by GB employees and their families for treatment purposes. Till the end of 2014, GK provided BDT 15.8 million subsidy for such medical loans.

ii) Home appliance loan

GK also extends interest subsidy for home appliance loans borrowed by GB employees. Until end of 2014, GK paid BDT 427.1 million to GB as subsidy for home appliances loans.





GRAMEEN HEALTHCARE SERVICES LIMITED (2006)

Grameen Health Care Services Ltd. (GHS) is a notable member of Grameen Family of companies, which pioneered the concept of "Social Business Initiative" of Nobel Laureate Professor Muhammad Yunus. It was established and registered in 2006 under Bangladesh Company Act, 1994 consisting of authorized capital of BDT 500 million of which paid up capital is BDT 300 million.

SOCIAL PROBLEMS ADDRESSED

- Lack of quality eye care facilities in remote areas
- Lack of technical expertise and updated knowledge on eye care
- Lack of financial ability of people to afford eye care services

OBJECTIVES OF GRAMEEN HEALTHCARE SERVICES LIMITED

- GHSL intends to extend its wide range of eye care services to the people at affordable rates.
- It aims to address the prevailing problem of blindness in Bangladesh by following comprehensive eye care treatment procedure of the patients.
- These hospitals are currently providing various eye surgeries including cataract surgery. Cost of the cataract surgeries are in the range of BDT 4000 to BDT 32000 (\$50-\$400) depending upon lens and technique used in the surgery. Surgeries are performed free of cost for the poor and destitute patients and the organization aims to further spread their services.

SOCIAL IMPACT

AWARENESS BUILDING

GHS Hospitals are giving high priority to eye health education program. Counselors of GHS hospitals are providing eve care information and guideline to the patients which help them to take right decisions about their diseases.

PREVENTIVE MEASURE

Hospitals are providing comprehensive eye care facilities which reduce prevalence of eye diseases. Therefore such prevalence of diseases decreased from 1.7 to 1.3 by 03 years.

PREVENTION OF BLINDNESS

Services of the hospitals are strongly contributing in elimination of blindness in Bangladesh especially to catchment areas of the hospitals. The well-off patients are getting treatment according to their desire on payment, while poor are getting quality treatment free of cost from the hospitals and Outreach program.

ACHIEVEMENTS

JOB CREATION

GHS hospitals are creating job opportunities for skilled and unskilled workers. Hospitals are providing training to the unskilled girls to build their skills and expertise in eye healthcare. In addition, the skilled ones are developing in sub-specialty areas.

WOMEN EMPOWERMENT

GHS is giving emphasis to recruit rural poor girls for empowering the women. Around 90% staff of GHS are female. It is one of the best working places for the rural poor girls/women.

CREATION OF ECONOMIC ACTIVITIES

Hospitals have created new economic activities near its location in the form of ancillary services as new shops and markets are being constructed to meet the demand of the patients and staff. GHS hospitals are situated away from the center of the city of respective area.







GRAMEEN VEOLIA WATER LTD (2008)

Grameen Veolia Water Ltd was established as a joint venture company between world renowned French Company Veolia Water and Grameen Health Care Services in 2008 to serve people with safe drinking and cooking water in arsenic-prone areas of Bangladesh. The company implemented a water treatment plant with 9km networks at Goalmari in Daudkandi, Comilla district. According to DPHE (Department of Public Health & Engineering of Bangladesh), 83% drinking water source (Tube wells) in this area are arsenic contaminated. The villagers now have access to Grameen Veolia Water through public tap points and private connections all around Goalmari and Padua union

SOCIAL PROBLEMS ADDRESSED

- Risk of Arsenic poisoning of 37 million to 77 million people in Bangladesh
- High contamination of tube-wells which is the primary source of water in rural and remote villages
- Lack of pure-drinking water in Bangladesh which is one of the basic necessities of human life

OBJECTIVES OF GRAMEEN VEOLIA WATER **LIMITED**

To provide arsenic-free pure-drinking water to the people of Bangladesh



 To develop know-how to serve the bottom of the pyramid and test new service approaches in order to introduce further innovative techniques of providing pure-drinking water



- To contribute to the local public health situation and to the Millennium Development Goals
- To flight arsenic poisoning and enhance access to water for all

IMPACT OF GRAMEEN VEOLIA

COMMUNITY LEVEL

GVW is distributing its safe water through 9 km network pipes in Goalmari through 50 public tap points and 60 private connections (community connection, house connection and also school connection). Each public tap point is being managed by a lady water dealer creating job opportunity of 50 rural ladies. More than 600 families are regularly using the water for drinking and cooking purpose in the area.

Campaign and awareness building programs are regularly being conducted by the social team of GVW

on safe water use and in the projected area for expansion.

20 L JAR WATER BUSINESS

- Launched on: October 2011
- Follows the treatment of ACF, DMF, MF, RO, UV,
 Ozonation etc
- Daily distribution : Around 650 jars /day
- Transportation means to Daudkandi / Dhaka: By Boat from Goalmari plant

ACHIEVEMENTS IN YEAR 2014

- In 2014, GVW have established 29 new connections and carried out 3 baseline surveys for network expansion to cover more 5000 potential beneficiaries. Also a new trend has been noticed for GVW's water in other villages under municipalities' area also.
- From February 2014, GVW started direct distribution in Dhaka.
- In 2014, a high profiled scientific committee for GVWL was formed for better understanding of ideas, demands and approach by involving the top leaders of the country rendering contribution to the water and sanitation. Representatives from Government, international institutions (World Bank, Unicef), NGOs (Water Aid, NGO Forum), universities (Stamford) are enriching Grameen Veolia Water's reflection on new models for access to pure water in Bangladesh.
- GVW is illuminating the image of social business model by demonstrating its activities regularly during Social Business Day and during Social Business Summit. In November 2014 GVWL took part at Global Social Business Summit in Mexico actively and involved in focus group discussion on water jointly organized with Danone and Veolia.

HIGHLIGHT AND IMPACTS

- In order to address the health and hygiene to the targeted population, GVW carried out a study in the project area with cooperation of ICCDR,B to observe the sanitarian and social impact in community level.
- An anthropological study was also carried out in the project area by the Canadian Anthropologist Ms
 Therese Blanchet of DRC to make community people aware of arsenic as well as health and hygiene issue.
- ESSEC Business Institute of France being the academic partner of Veolia contributing in promotion of socio economic intervention of the project activities and monitoring with KPIs.



GRAMEEN DANONE LIMITED (2006)

The Grameen Group and Groupe DANONE joined forces since March 2006 to create Grameen Danone Foods Ltd, a social business based in Bangladesh. Grameen Danone Foods Ltd's mission is to reduce poverty by a unique proximity business model that will provide daily healthy nutrition to the poor of Bangladesh. Grameen Danone Foods Ltd is the first investment supported by 'danone.communities', an investment fund, created to support businesses that aim to be sustainable, but make social and societal goals their objective.

SOCIAL PROBLEMS ADDRESSED

- Undernourishment of infant and preschool-aged
- Severe detrimental effect of malnutrition on children causing economic underdevelopment
- Prevalence of widespread poverty in Bangladesh

OBJECTIVE OF GRAMEEN DANONE LIMITED

Grameen Danone aims to eradicate malnutrition prevailing among children in Bangladesh due to widespread poverty through producing fortified yoghurt which has all the nutrients to eliminate malnutrition.

- It focuses on fulfilling the mission 'Bring health through food'.
- Furthermore, primarily alleviating poverty by including local communities in all stages of the business model is also a noteworthy objective of GDFL.
- It also aims to learn to work the stakeholder (e.g. NGOs) and provide technical and socio-economic inclusive assistance regarding eradicating malnutrition.
- Grameen Danone has a motive of creating a meaningful and productive workplace for all its employees in building a strong and well-nourished Bangladesh.

IMPACT OF GRAMEEN DANONE

- Grameen Danone has successfully reached 300,000 customers and had delivered them fortified yoghurt for children.
- It has further created 1500 jobs and opportunities which has generated income and pulled them out of mass poverty.
- The yoghurt provided by Danone has showed positive impact on physical and cognitive development. This has been supported by Johns Hopkins University's first-draft results.







GRAMEEN HEALTHCARE TRUST (2006)

Grameen Healthcare Trust (GHT) is a not-for-profit organization created by Nobel Laureate Professor Muhammad Yunus established under Trust Act of Bangladesh in 2006.

GHT was established with the goal of developing the health sector in Bangladesh; especially to fulfill the unmet needs for health care services to low-income groups in rural Bangladesh. GHT not only involves itself in building health institutions but also supports other institutions working in the health sector. It works to coordinate national and international efforts to support and undertake various health programs in Bangladesh.

Grameen Healthcare Trust (GHT) has invested in a social business called Grameen Healthcare Services to establish the Grameen Green Children Eye Care Hospital in Bogra and Barisal. GHT invested in the construction of hospital buildings, procurement of equipment and machineries, training of doctors and medical staffs. GHT also invested in Grameen Caledonian College of Nursing (GCCN).

GHT has created joint venture partnerships with leading German chemical company BASF and with Japanese clothing giant Uniqlo for social business. Grameen BASF is a social business that uses unique technology to produce impregnated mosquito nets that stay effective even after 20 washes to fight mosquito borne disease such as malaria, filaria and dengue in Bangladesh. Grameen Uniqlo is a joint venture social in order to produce affordable clothing for the poor as a way of improving their health and standard of living, and specially targeting women's health through the production of affordable hygienic sanitary products.



Grameen Fabrics & Fashions Ltd.

GRAMEEN FABRICS AND FASHIONS LIMITED (1997)

Grameen Fabrics & Fashions Ltd. (GFFL) is a social business company owned by Grameen Telecom Trust. GFFL aims to successfully established the concept of social business and eliminate social problems such as unemployment, poverty, mosquito borne diseases and other women health complicacies. With the completion of an industrial park named "SOCIAL BUSINESS INDUSTRIAL PARK", the company will create employment opportunities' for 10,000 underprivileged people of the country by 2020. The company strives to establish its product in local and international markets.

SOCIAL PROBLEMS ADDRESSED

- Grameen Fabrics and Fashions aims to address lack of adequate employment opportunities.
- It focuses on lack of adequate production capacity for social products.
- It also aims to concentrate on the deficiency of a healthy export balance of Bangladesh encompassing foreign currency reserve enhancement.

OBJECTIVES

- It seeks to generate employment especially focusing on women empowerment and employment equality.
- It endeavors to produce goods to address specific social problems such as bed nets to combat malaria

- and dengue especially because Bangladesh has mosquito-related endemic frequently widespreading throughout the nation.
- It intends to induce export led growth in the form of exporting the market-specific goods in the international market to earn foreign currency.

SOCIAL IMPACT

- GFF has already achieved the capacity of producing 2500 nets per machine per day hence reaching a substantial rate of efficient production for exporting. Furthermore, the organization has planned out to increase capacity to produce 7500 nets per day.
- Composite knitwear ia in development to produce 60,000 ready-made garments per day and it is to be noted that Bangladesh yet has the comparative advantage in producing ready-made garments for exporting worldwide.
- Grameen Fabrics and Fashions has had protected 75,000 families against insect-borne diseases.
- The organization has generated 450 jobs for rural women already and aims to eradicate unemployment further through increasing the production capacity in this year.
- Furthermore, it is one of the few organizations in Bangladesh to offer social services for employees such as a day care centre and education for employees' children.





BASF GRAMEEN (2009)

SOCIAL PROBLEMS ADDRESSED

- Mass prevalence of malaria in Bangladesh in about 11 million people
- Lack of prevention or precaution methods of insect-borne diseases in rural and remote areas of Bangladesh
- Increasing endemic of dengue in Bangladesh

OBJECTIVES OF BASF GRAMEEN

- BASF aims to develop effective and affordable mosquito nets in order to build protection for people against insect-borne diseases.
- It intends to foster implementation of ethical and social aspects into core business.
- The organization started with the motive of

eradicating all insect-borne diseases which hit the undeveloped Bangladesh the hardest and create a contagious chain of endemic.

IMPACT OF BASF GRAMEEN

- It has successfully designed a customized insecticide-treated net which lasts for 2 to 5 years suitable for the Bangladesh market.
- BASF also provides technical know-how to other local companies for the social cause of improved health in Bangladesh.
- 75,000 nets are sold so far and the company has the capacity to produce 3000 nets per machine with one shift producing 1000 at a time.



GRAMEEN KNITWEAR LTD. (1997)

Grameen Knitwear Limited (GKL) is a 100 percent export oriented company located in the Export Processing Zone (EPZ) near the vicinity of Dhaka, the capital of Bangladesh. The company is owned by two other companies, Grameen Kalyan and Grameen Fund. Both the companies are not for-profit companies with the aim to maximize the welfare of the poor instead of maximizing profit unlike any other profit earning enterprise.

The company has branded machineries and equipments and maintains strict quality control measures for attaining high standards in compliance with Oeko-Tex, ISO9001-2008 & WRAP. It also has a modern laboratory with data color spectro-photometer and equipment to test

and analyze color, dye recipe and a wide range of quality measurements of fabric. The company has installed the most modern Effluent Treatment Plant for safeguarding the environment and a Water Treatment Plant (WTP) for eliminating any harmful mineral contents. GKL has a highly skilled and professional work force. The company's knit fabric and garment products are exported to different countries of the world.

In May 2015 the Managing Director of Grameen Knitwear, Md. Ashraful Hassan received Honourary Award for the contribution to the "Water Saving Technology" project in Textile Dyeing Process.



G) IMPLEMENTATION/REPLICATION AND FACILITATION:

TURNING UNEMPLOYMENT INTO ENTREPRENEURSHIP

Professor Yunus after eradicating extreme poverty through micro-financing, educating the children of Grameen Bank borrowers, mitigating the peripheral needs of human life such as energy supply, pure drinking water, healthcare facilities, etc intently observed that poverty still exists due to deficiency of capitalism system. There is saturation in the job market due to which people are unemployed and hence trapped into the vicious cycle of poverty. Therefore, Professor Yunus introduced a noteworthy concept of 'New Entrepreneur' for the second generation of Grameen Bank borrowers where they will be job-givers rather than job-seekers. The following institutions have facilitated and implemented the concept successfully in Bangladesh.



GRAMEEN TRUST (1989)

Grameen Trust (GT) is a non-profit and non-government organization committed to the cause of poverty alleviation. It supports; implements and promotes poverty focused microfinance, social business and other programs around the world. It also provides training and technical assistance to microfinance organizations and social business initiatives. Till December 2014, GT has provided support to 152 partner organizations in 41 countries which has served about 15 million poor people with microcredit.

SOCIAL PROBLEMS ADDRESSED

- Widespread unemployment in Bangladesh
- Lack of access to capital and ancillary services needed for entrepreneurship
- Lack of knowledge for running a business

OBJECTIVES OF GRAMEEN TRUST

- To promote the unemployed youth of second generation of Grameen Bank borrowers to establish them as entrepreneurs
- To help the entrepreneurs to develop and establish their business
- To empower poor entrepreneurs through promoting their business by providing technical and financial support

IMPACT OF GRAMEEN TRUST

- GT opened two new Unit Offices in Chandpur Sadar and Ramgani areas of Chandpur and Laxmipur districts of Bangladesh. Until March 2015, GT has generated and appraised 144 NU proposals. Sixty three NU proposals have already been approved by Social Business Design Lab for equity investment of BDT 28,675,000 (equivalent to US\$ 367,628) till March 2015.
- GT has signed agreement with 136 NUs and invested a total of BDT 24,045,000 (equivalent to US\$ 308,269). The NUs are engaged in different kinds of business activities including manufacturing, agriculture, handicrafts, live stocks, fisheries, business, services for IT, telecom etc., factories, wholesale and retail business.
- GT has successfully completed the annual closing for 2014 of NU projects. Utilization of GT's investment in the NU projects and the record keeping system of the projects are found to be satisfactory. Closing reports include information on overall transaction, closing stock, bank balance, cash in hand, net profit etc. As per the closing reports the businesses of NU are going on a sustainable basis. Unit managers of Grameen Trust maintain close contact with the NU at the field level. Head office staff also visit NU projects on a regular basis.
- NUs who have received equity support from GT,

demonstrate their success in terms of sustainable operation, business expansion and employment generation. The NUs have created more than 250 job opportunities for others.

GT has organized 10 workshops for the potential Nobin Udyoktas. More than 300 young people participated in these workshops. GT has participated

in several conferences including the Social Business Summit, the Social Business Day and Social Business Design Labs. It has put the Nobin Udyokta projects high on its agenda and achieved remarkable results in 2014. GT plans to support 1,000 new NU in 2015.





GRAMEEN SHAKTI SAMAJIK BYABOSHA **LIMITED (2010)**

Grameen Shakti Samajik Byabosha Ltd.

Grameen Shakti Samajik Byabosa Ltd. is one of the Social Business Company in Grameen family. GSSBL is a not for profit organization registered under the companies Act. 1994. GSSBL has started its operation in 2010. It has registered office at the Grameen Bank complex, Mirpur-02, Dhaka-1216, and Bangladesh. Nobel Laureate Professor Muhammad Yunus is founder chairman of Grameen Shakti Samajik Byabosa Ltd.

SOCIAL PROBLEMS ADDRESSED

- Widespread unemployment in Bangladesh
- Lack of access to capital and ancillary services needed for entrepreneurship
- Lack of knowledge for running a business

OBJECTIVES OF GRAMEEN SHAKTI SAMAJIK BYABOSHA LIMITED

To create self-employment and job for others

- To enhance socio-economic status of poor families in the country
- To help the entrepreneurs to develop and establish their business
- To empower poor entrepreneurs through promoting their business by providing technical and financial support
- To organize training and workshops
- To create social business village

IMPACT OF GRAMEEN SHAKTI SAMAJIK BYABOSHA LIMITED

GSSBL started its operation last April 2014. In the year of 2014 the organization has invested BDT 3,32, 60,000 in 168 projects.







GRAMEEN TELECOM TRUST (2010)

Grameen Telecom Trust (GTT) came in to existence in the year 2010, under the Trust Act (1882), as the flagship entity responsible for implementing and facilitating social business ideas. Once innovative business ideas with social objectives are set forth, GTT formulates them into prototypes that can be replicated in a sustainable manner. Through practical realization of social business ideas, GTT envisions in achieving a world without poverty. The Trust is governed by an eight member Board of Trustees. Nobel Laureate Professor Muhammad Yunus is the Chairman and Managing Trustee.

SOCIAL PROBLEMS ADDRESSED

(i) FOR NOBIN UDYOKTA (NEW ENTREPRENEURS)

• Widespread unemployment in Bangladesh

- Lack of access to capital and ancillary services needed for entrepreneurship
- Lack of knowledge for running a business

(ii) FOR SOCIAL BUSINESS PROJECTS

- Lack of expertise to carry out an innovative business
- Lack of inspiration and guidance for running a new business
- Unemployment
- Lack of funding
- Lack of knowledge on socialism

OBJECTIVES OF GRAMEEN TELECOM TRUST

- GTT aims to serve humanity's most pressing needs.
- GTT's mission is to provide technical and financial



assistance to facilitate socioeconomic activities that are within the realms of Social Business.

- The organization's key focuses are to identify social causes and find solutions to them. In the process expedite poverty alleviation, achieve economic emancipation through technical revelation and work for a better environment.
- The Trust strives to achieve excellence in service with integrity by being innovative.

IMPACT OF GRAMEEN TELECOM TRUST

- Grameen Telecom Trust has identified healthcare, education and industrial parks as key areas in which it will strive to implement projects within 2020 abiding by the policies set forth for Social Business. GTT has stakes in Social Businesses that are working tirelessly in creating an equitable society. These include. Grameen Distribution Limited (GDL), Grameen Fabrics and Fashion Limited (GFFL), Grameen Healthcare Services Limited (GHS), Grameen Danone Foods Limited (GDFL) & Grameen Poshra.
- GTT has formed a Social Business Learning and Innovation Fund (SBLIF) to promote implementation of social business projects. A Social Business Learning Center (SBLC) has also been instituted at the corporate office of GTT. It has also commenced the 'Nobin Udyokta' program to promote the next generation of Grameen entrepreneurs.

SOCIAL BUSINESS LEARNING AND INNOVATION FUND

Grameen Telecom Trust has an especially customized fund in order to particularly promote and execute social businesses under the name 'Social Business Learning and Innovation Fund (SBLIF)'.

New social business models are often deemed risky to implement, hence, SBLIF initially intends to support such ideas on a pilot basis. The tested models that attain success are gradually replicated and scaled up.

THE ON-GOING PROJECTS

SDRS SOCIAL BUSINESS: Rural Women Crafting their Livelihood through Handicrafts

Under SBLIF, GTT launched its first social business initiative in partnership with SDRS, an NGO of Bangladesh. The project focuses on increasing income of rural households mostly living in chars (isolated river islands) though ensuring the best price for producers.

A significant number of single women including the ones

abandoned by their husbands; widows; sole incomers of female-headed families work on this social business to earn their living. Furthermore, capacity building training such as technical and vocational training on handicrafts is provided to the producers to form a community of skilled women to produce handicrafts items like Omani caps.

On January 2014, more women producers were employed and trained to craft products such as nakshi kantha, bed spreads, salwar and kameez and other products as a scale up of the previous. A significant number of these women are pursuing their academics and supporting their studies through earnings of this program.



SKS SOCIAL BUSINESS PROJECT: Reaching out to the Ultra Poor Ensuring their **Prosperity**

Following that, GTT had launched its second social business with SKS Foundation as the development partner 'SKS Social Business Project' aimed to generate income for the ultra poor in the district of Gaibandha through sheep-rearing in June 2013.

The project however faced many hurdles mainly due to the prevalence of prolonged flood in Gaibandha lasting for 3 months, thus, contaminating the grass and water of the area and eventually causing drastic death and abortion of majority of the sheep. Hence, there was a redesigning of



the project to diversify the plan of the business but keeping the goal of reaching out to the ultra poor intact.

The diversification leads to 'SKS Beef Fattening Social Business' which aims to provide healthier and organic beef to the market. This project till now has been in the implementation phase of distributing cows to the households.

ARONI MUSTARD OIL SOCIAL BUSINESS: Boosting the Indigenous Community through **Employment and Competitive Wages**

This initiative formed in conjunction with Eco Social Development Organization (ESDO) focuses on producing and supplying pure mustard oil throughout Bangladesh starting from Thakurgaon.



The business plans to engage more than 1000 indigenous farmers who will be paid best price for their mustard. This project has successfully channeled their mustard oil and today it is one of the best ones available in the market. It has been proved to be chemical free in quality.

MOBILE PLANT NURSERY AND CLINIC: Youth of Bangladesh Endorsing Greenery for a Greener Dhaka

The fourth project being implemented by GTT and partnered by Green Savers Association is 'Mobile Plant Nursery and Clinic'.

The project is run by a bunch of University students aiming



to provide agricultural extension services in urbanized Dhaka.

The business thrives with determination and uniqueness with a dash of innovation from the young students in management.

ASHIKA MUSHROOM SOCIAL BUSINESS: Promoting Organic Farming in Ethnic Community

The Social Business of the project implemented by GTT and ASHIKA Manabik Unnavan Kendra involves the production and supply of locally produced safe and completely organic mushroom seeds/spawns throughout Chittagong Hill Tracks (CHT) and other parts of



Bangladesh. The business focuses on organic mushroom seeds/spawns which will be sold to farmers and poor communities to help them get involved in this mushroom farming business, thereby uplifting their quality of life.

The project aims to re-introduce this popular and nutritional vegetable which is sold locally and exported to markets in different cities.

DAIRY FOODS SOCIAL BUSINESS: Upholding Local Delicacies Produced with Premium Quality Ingredients

The social business venture undertaken by GTT and Lustre strives to empower poor farmers and ethnic minorities



through establishing a business that will produce quality sweets and voghurt that is sold in the local markets of Niamatpur, Naogaon.

Keeping profiteering motive aside, this business also proposes to tackle local socioeconomic problems through promoting employment opportunity, providing scope of empowerment for the village community and developing their rural livelihood. 'Lustre' will purchase quality dairy from local farms and give them the best price of the market, which will ensure income consistency for the farmers.

PURE DRINKING WATER SOCIAL BUSINESS: Serving the Basic Necessity of Life at the Minimum Price

This social business project of GTT in partnership with Nowabenki Gonomukhi Foundation (NGF) is 'Pure Drinking Water Social Business'. The overall objective of GTT is to ensure safe drinking water through reverse osmosis process, for the coastal ultra poor and poor communities through supplying drinking water. The water can be purchased to mitigate the impacts of water crisis to poor people of Shyamnagar and Assasuni upazila of Satkhira district in the South-West region in Bangladesh.

This business will aim to provide the poor households with pure drinking water at a subsidized rate while remaining of the unsold water will be sold in the market at competitive prices.

RED WORM VERMICOMPOST: Promoting Organic Fertilizer to Enrich Agrarian Soil of Bangladesh

This social business has been launched in early 2015 by Grameen Telecom Trust in partnership with Mr. Sazzad Hossain.



GTT and Red Worm Vermicompost will jointly establish the social business initiative on the production of vermicompost- A Social Business for Organic Fertilizer. The social business focuses on the production of organic fertilizer.

This vermicompost fertilizer aims to minimize the use of chemical fertilizer without altering the amount of yield.

SDRS SOLAR SOCIAL BUSINESS: Advocating Green Energy and Economic Advancement involving Female Producers

GTT has further initiated a social business project in partnership with SDRS named 'SDRS Solar Project'. The social business focuses on assembling of solar power generation related instruments, promoting green energy, social & economic advancement through technology & employment generation to uplift the quality of life of the ultra poor people in the area. Forty (40) people would be employed in this project where at least twenty-five (25) would be females. Also, the profit from this project will assist fifty (50) children to receive computerized digital education.



NOBIN UDYOKTA PROGRAM

Grameen Telecom Trust is the pioneer of implementation of "Nobin Udyokta program" in Bangladesh. GTT, in addition to Social Business Design Labs held in Yunus Centre. arranges in-house Design Labs in GTT premises for selection of Nobin Udyokta coming from all parts of Bangladesh. A collective team effort of all the departments of GTT shares the success behind the gloriously operating program of Nobin Udyokta. The Nobin Udyokta Program not only invests in new entrepreneurs to become successful rather holds their hand from the scratch till they are effectively established as successful entrepreneurs.





SOCIAL BUSINESS BEYOND BORDERS AND WITHIN BORDERS

UNIVERSITY UPDATES



KYUSHU UNIVERSITY (JAPAN)

Yunus & Shiiki Social Business Research Center (SBRC)

UNIVERSITY BACKGROUND

Kyushu University is a Japanese public university located in Fukuoka, Kyushu. It is one of Japan's National Seven Universities (The others are Hokkaido University, Tohoku University, The University of Tokyo, Nagoya University, Kyoto University and Osaka University). The history of Kyushu University can be traced by medical schools of the feudal domains built in 1867, and is the largest public university in Kyushu. There are 1,292 foreign students (as of May 1, 2008) enrolled in the University. It was chosen for the Global 30 university program, and has been selected to the top 13 global university project.

Kyushu University is one of the national universities in Japan. In the year 2009 it carried out 611 collaborative research projects with companies. Kyushu University collaborates with Grameen Family in Bangladesh and this collaboration aims to utilize the university's knowledge and strategic position on the Asian continent. In 2007 Kyushu University and Grameen Communications jointly carried out a project towards the computerization of microcredit served by Grameen Bank in Bangladesh.

2007: MOU between Kyushu University (KU) & Grameen Communication.

2009: MOU between KU and Grameen Family

2010: Creation of Grameen Creative Lab@ KU and Grameen Technology Lab

2011: Establishment of Yunus & Shiiki Social Business Research Center

VISION

To study, research, and promote social business. The center envisions to produce skilled social architects, build partnership with related organizations such as the Grameen Family, companies, NPOs/NGOs, Universities

and government sector in the world, create replicable social business models to combat the global issues (poverty, health, environment, energy, education, natural disaster crisis, etc.).

SUCCESSFUL ACTIVITIES

Social Business Forum Asia (SBFA) held in Tokyo, Osaka and Fukuoka (July every year since 2011)

Following the joint declaration "Social Business Hub in Asia" with the City of Fukuoka on July 2010, Kyushu University (SBRC) has taken initiative through the annual Social Business promotion event aim to become a Hub for Social Business Creation and its promotion in Asia.

To provide opportunity for the execution of SB projects crested trough SBFA, follow- up workshops are organized regularly. Some of the projects from SBFA turned into SB companies in Japan.

B. Yunus & Youth Social Business Design Contest (Annual contest since 2012)

Aim to encourage youth to design society and their future through SB, SBRC have worked on holding Yunus & Youth Social Business Design Contest, so-cold YY contest, co-organized by Yunus Social Business Club in Japan. This contest provides opportunities to learn about social business and to create an actual business plan to youth who are interested in solving social issues, making a contribution to the society. In the succeeding step, we are planning to start to cooperate with other youth community around the world.

C. MANGA project

Initially, this project has started as a project in which

our team translates of Prof. Yunus's daily from Bengali to English. Cooperating with specialized training college, it was decided that we would produce MANGA, comic book of Prof. Yunus's life story including his great journey in context of SB. This comic book shows the readers how his projects has spread and developed, overcoming obstacles and challenges of local communities and different countries. We have just released the Japanese version on end of October 2014 and will release Enalish version soon.

D. xTURP (Technologies for UnReached People) Lab

Aims to produce and promote ICT based social services for the unreached community. Initiated several social innovative projects e.g. GramWeb (a village information platform), ePassbook (an electronic gadget for unreached community). GramHealth (portable health clinic) and IGPF (Income Generation Project for Farmers using ICT), also organizes yearly technology seminars and social business exposure programs.



KORCZAK UNIVERSITY - POLAND

UNIVERSITY BACKGROUND

Janusz Korczak Pedagogical University (JKPU) in Warsaw is the largest non-public social sciences and education institution in Poland. It was founded in 1993 by TWP, the oldest life-long learning organization in the country. The University has 7 departments throughout Poland, with more than 3000 students and in excess of 50,000 alumni. Over 100 associate and full professors teach, specializing in education, special education, social work, social policy and languages.

The Yunus Social Business Chair was inaugurated by Prof. Yunus himself in October 2013. The chair is headed by Professor Julian Auleytner, rector of Korczak University, renowned scientist in the field of social policies and President of the Polish Social Policy Society. The centre has three partners, THINKTANK, the Centre for International Relations and the UN Global Compact Initiative in Poland.

VISION

The Chair's activities has been focusing on implementation of its strategic program - "The Social Business Centre" which promotes social enterprises in Poland and conducts research on multiple leveled social policy and corporate social responsibility.

SUCCESSFUL ACTIVITIES

The program has a variety of mandates, and thus far has accomplished:

- The translation of the school's website and Prof. Yunus' philosophies into Polish
- Implementation of initiatives aimed

- empowerment of disadvantaged social groups, mostly women ("New Chance", "New Start" and "New Hope" in Lublin and Walbrzych), co-funded by the European Social Fund
- Development on the role of CSR regarding social business
- Post-graduate studies "Social Business" in partnership with Mazovian Centre of Social Policy for social policy makers in Mazovian region
- Seminars and conferences in the scope of social business and social innovation;
- Research in the field of social business by members of faculty
- Publication of articles about professor Yunus and social business in "THINKTANK" Magazine
- Writing and publishing books in social business and policies:
 - o Social Innovation (2015),
 - o Social Investment Policy (2015)
 - o Social Coaching (2015);
- Elaboration of applications for the new projects: "Social Innovation Global Master Studies" and "Social Innovation Centers for Fastern Partnerships"
- Cooperation with leading NGO focusing on empowerment of disabled group in Poland including MONAR (common projects on social business in preparation), CAL (largest organization in Poland focused on empowering of local communities) and Ukrainian organizations including - the Open University of Maidan and experts' platform Nova Krajina

UPCOMING ACTIVITIES

- Organize a conference on social business and European social economy in Brussels, 25th March 2015
- Increase number of scientific papers and articles in renowned peer-reviewed journals (including JCR list and Scopus)
- Participate in AA competition for the Social Economy Center for Mazovian Region in the years 2014- 2020 Apply for new projects co-financed by the European Social Fund
- Apply for new projects within other EU programs including: Erasmus Plus, European Program for Social Innovation and Employment and Horizon 2020
- Intensify cooperation with Yunus Chairs at other universities within the Yunus Centre network
- Visit to the Yunus Centre in Dhaka during the Social Business Day 2015













UNIVERSITY OF NEW SOUTH WALES - AUSTRALIA

UNIVERSITY BACKGROUND

The University of New South Wales (UNSW) is ranked 48th in the world as per the QS World University Rankings 2014. UNSW has been leading health assessment in different developing countries in Asia Pacific (especially in Bangladesh) for the last eight years through the Asia Pacific ubiquitous Healthcare research Centre (APuHC), which has been recognized as the first WHO Collaborating Centre on eHealth in the SEARO region. UNSW incorporated a Yunus Social Business Centre into their operations on the 10th of October 2014.

VISION

Transforming poor and marginalised communities through research into social business and health.

SUCCESSFUL ACTIVITIES

UNSW has been engaging in the application of ICT (Information and Communication Technologies) to the weaker sections of society (e.g. the poor and the elderly). Some of their major completed (and ongoing) projects include:

- Assessment of Mobile Health (mHealth) in urban (completed) and rural (ongoing) Bangladesh
- mHealth kiosks in disaster situations in Indonesia
- Assessment of mHealth for disease surveillance in remote islands in PNG
- Trial of mHealth for TB treatment (for the poorest

sections of the society)in Tamil Nadu, India

Trial of Tablet based wellbeing check for the elderly in Australia and West Bengal, India

UPCOMING ACTIVITIES

- UNSW is in the process of establishing collaborations with YSBC's all over the world. Pradeep Ray visited the YSBC in Florence Italy in Dec 2014 and he is visiting YSBC in Kyushu University, Japan in Feb 2015, UNSW is hosting a visit by the team of academics from YSBC, AIT-Thailand in March 2015.
- UNSW team is helping disseminate the social business ideas of Prof Yunus through the social business track in the following upcoming conferences: Australasian Conference on Business and Social Sciences (ACBSS) 2014 to be held at Central Queensland University, Sydney on April 13 - 14, 2015 and Sydney International Business Research Conference - 2015 (SIBRC -2015), to be held at University of Western Sydney on April 17-19, 2015.
- The UNSW team is now working with the Australian IT industry to develop an e-learning platform for hosting social business courses, webinars and workshops with other YSBCs.

UNSW team will attend Social Business Day (May, 28), 2015 in Bangladesh.







ASIAN INSTITUTE OF TECHNOLOGY - THAILAND

UNIVERSITY BACKGROUND

Sustainable development is a central part of the mission of the Asian Institute of Technology (AIT). AIT intends "to develop highly qualified and committed professionals who play leading roles in the region's sustainable development and its integration into the global economy." As an international institute of higher, AIT promotes technological change and sustainable development through the Asia-Pacific region through higher education, research and outreach

Established on 19 August 2009, the Yunus Center AIT (YCA) is the first collaboration of its kind by Nobel Laureate Prof. Muhammad Yunus and an educational institution – the Asian Institute of Technology (AIT). The YCA provides an open platform for social entrepreneurs to exchange ideas on poverty alleviation and social business in the Asian context.

VISION

Establish an action-learning platform that fosters the development, implementation and valuation of sustainable social business models driven by research, technology and partnerships focusing on social problems, particularly gender equality.

SUCCESSFUL ACTIVITIES

The YCA looks to partner with organizations in both public and private sectors to provide services for various markets. Through partnerships with the Thai Social Enterprise Office and CSR and PR consulting firm, ImagePlus Inc., YCA has promoted poverty reduction in the following areas:

1. SB LEARNING

SB101 is an introductory workshop designed for students, academics, and practitioners in the social economy. It has been run in Thailand and Sri Lanka and soon in Australia, the UAE, and the Philippines.

Launch Pad is a 3-week professional training program aimed at teaching mid-level professionals how to develop, create and launch social business plans.

2. SB ACTION

Advisory Services are provided for the incubation and scaling of need-responsive social business projects.

YY Contest is a social business design competition allowing Thai students to design an initial business plan after one month of training. Winning groups pitch to potential investors locally and internationally at the Global Social Business Summit.

3. SB AWARENESS

YY Cocktails is a series of networking events bringing together social entrepreneurs, investors, students, and social business experts.

Exposure Visits are organized in Thailand and abroad to interact, observe, and learn about active social businesses in the region.

Global Events are an important way for YCA to learn about new initiatives and share knowledge and experience by facilitating workshops, taking part in panel discussions, and sponsoring interested students.

4. SB ACADEMY

Visiting Scholars – Ph. D students, researchers, and academics are invited to the center for resources that may enrich their research and publishing on social business.

Internship Program – 1- to 4-month internships for local and international students to learn social business through program management, literature review, and exposure visits.

UPCOMING ACTIVITIES

The YCA continues to establish partnerships with academic institutions toimpact students at the local and regional level. Upcoming projects include:

Thai FRAMES Asia- A unique, cutting-edge capacity-building program designed for Thai professionals who aspire to become social entrepreneurs and change-makers.

Design Lab – This platform creates a space for social entrepreneurs to refine their social business ideas through mentorship and pitch them to potential investors.











CALIFORNIA INSTITUTE FOR SOCIAL BUSINESS - USA

UNIVERSITY BACKGROUND

California State University Channel Islands was established in 2002 as the twenty-third campus in the California State University system.

The California Institute for Social Business in collaboration with Muhammad Yunus was established in 2010, with the launch of the Institute by Professor Yunus in February 2010 and the start of operations of the CISB when the first director, Professor Andrea Grove, was appointed in September 2010.

VISION

CSU Channel Islands provides undergraduate and graduate education that facilitates learning within and across disciplines through integrative approaches, emphasizes experiential and service learning, and

graduates students with multicultural and international perspectives. Our innovative academic programs are enhanced by faculty research, creative activities, and community partnerships.

SUCCESSFUL ACTIVITIES

SOCIAL BUSINESS DEGREE PROGRAM

The Minor and Certificate programs in Social Business are the only degree programs specific to Social Business in the United States. We have graduated 15 Minors and have a number of students in the pipeline to complete their studies with this degree. Under our Certificate program, non-matriculated students (community members such as entrepreneurs, nonprofit leaders, etc.) can learn about social business concepts, planning, and conversion. Deliberately created to align with the University Mission, the

academic program is interdisciplinary (courses are cross listed in Business, Economics, and Sociology) and has a significant community engagement dimension.

FIRST ACADEMIC TEXTBOOK ON SOCIAL BUSINESS

Edited by CISB Director Dr. Andrea Grove and CSUCI Associate Vice President Dr. Gary A. Berg, "Social Business: Theory, Practice, and Critical Perspectives" was published in February 2014 by Springer. The diverse group of contributors come from around the world (United States, Germany, Vietnam, Saudi Arabia, Italy, Spain, and Bangladesh) and from various disciplinary backgrounds (Business, Education, Political Science, Economics, Geography, etc.), representing the leading academic experts on social business phenomena. Professor Yunus contributed the foreword. The research explores the ideation, practice, and evaluation of the concept of social business.

LAUNCHING SOCIAL BUSINESSES

CISB works with students and local leaders to start social businesses. For example, students helped create Farmer

for a Day with Community Roots Garden and an early childhood education support website called 1steacher.org, working with the nonprofit Steps to Our Future.

UPCOMING ACTIVITIES

As the University enrollment grows beyond its small size. the CISB is actively working to involve more students in its academic and community engagement initiatives. We are collaborating with professors from our Business Program and our Center for Community Engagement in order to reach out to more nonprofits about earned income strategies. As those projects grow, students involved with them will contribute research to the CISB-supported Community-Based Research (CBR) Repository that we are establishing with the Center for Community Engagement and Sociology Program. Housed at the John Spoor Broome Library on the CSU Channel Islands campus, the CBR Repository will provide a resource for scholars, entrepreneurs (students and beyond), and nonprofit leaders who want to understand better various efforts at Social Business design and operations.



ESCOLA SUPERIOR DE PROPOGANDA E MARKETING (ESPM) - BRAZIL

UNIVERSITY BACKGROUND

The Yunus ESPM Social Business Centre was founded in 2013 as a partnership between ESPM and Yunus Social Business. The Centro de Negócios Sociais is the first Brazilian academic organization aimed at the implementation of the social business development model proposed by Muhammad Yunus. The Yunus ESPM Social Business Centre is also a social business itself, in which social, managerial and educational goals are equally important.

VISION

The Center has the educational purpose of promoting a new vision to future generations of leaders, inspiring them and training them to face persistent social challenges.

SUCCESSFUL ACTIVITIES

1. SOCIAL BUSINESS INCUBATOR

The Social Business Incubator has the purpose of helping those interested in developing their own social business. The Incubator has facilities that can accommodate ten entrepreneurs, including IT facilities and administrative support services. Entrepreneurs may also use ESPM's own library and access its database.

2. SOCIAL ENTREPRENEURSHIP FAIR

Running alongside the Incubator, is Feira de Empreendedorismo (Social Business Fair), where projects are chosen based on interviews and analysis, to be given 3 semesters of support by the Incubators management team. Selected projects are supported by a mentor, who is responsible for supporting the project during pre-operational planning by identifying resources and knowledge that is necessary for execution of the project and by monitoring their activities.

3. CERTIFICATE IN SOCIAL BUSINESS

Certificação Internacional em Negócios Sociais (Certificate in Social Business) intends to create

an interest in social business among entrepreneurs. It is a course that provides a solid foundation by addressing conceptual and strategic aspects of social businesses and which relates to the following four areas: sharing of among social entrepreneurs, experience conceptual development undertaken by experts, support for active learning processes and coaching during community visits. The content enables students to identify social problems and develop social business plans. The training curriculum provides students with the necessary skills to create social businesses, which are then elaborated by students and presented at the end of the course.

UPCOMING ACTIVITIES

EXPANSION OF ACTIVITIES

The Social Business Incubator will be officially launched in the first semester of 2015 in the unit of São Paulo, and will expand to Rio de Janeiro and Porto Alegre afterwards.

The Certificate in Social Business will be offered in the second semester of 2014 in São Paulo and Rio de Janeiro, and will be expanded to Porto Alegre in 2015, as ESPM attempts to increase the scope of its operations.

2. SOCIAL BUSINESS RESEARCH

ESPM will begin conducting research during the implementation phase of several social business projects in Brazil and Haiti. This research will have two focus areas: encouraging students and professors to understand the tools, practices and managerial forms developed by social businesses in Brazil; and understanding the impact social actions have on consumption behavior - notably around price differentiation policies adapted to individual consumer's purchasing power. The results of the studies will be shared with the community, in ESPM publications and at public events.





DHAKA INTERNATIONAL UNIVERSITY - BANGLADESH

UNIVERSITY BACKGROUND

Dhaka International University (DIU) is a pioneering and leading private University for higher education in Bangladesh. Established 7th April, 1995, DIU was founded by the Late Alhaj Professor Dr. A.B.M. Mafizul Islam Patwari. He was a Professor and Chairman in the Department of Law. DIU has five faculties, in Law, Business Studies, Science and Engineering, Pharmacy and Arts/Social Sciences. DIU also has two research cells, one focusing on Tobacco Control and Research; the other on Social Business which was created in 2012.

VISION

DIU hopes to inspire and develop young social entrepreneurs by providing them with an environment in which they can learn and effectively express their creativity.

SUCCESSFUL ACTIVITIES

DIU has conducted a variety of successful activities relating to Social Business, outlined below:

SHORT COURSE ON SOCIAL BUSINESS

DIU started a short certificate course on Social Business on 30th December, 2012. 4 rounds of students have already completed the course.

SOCIAL BUSINESS RESEARCH

- o Students of SBAC completed a research project and went on to publish a book on "The Performance of Micro-credit & The Concept of Social Business in Bangladesh".
- Yunus Centre & Dhaka International University jointly organized a workshop on Social Businesson 12th May, 2012 at the DIU campus.
- The President and Member Secretary of SBAC have presented research papers on "Social Justices through Social Business" and "Social Business as a Settled Phenomenon to Solve the Social Problems in Business Way" at an international conference on Social Business.

The students of Social Business has prepared Social Business Plans and participated in the DBS - NUS Social Venture Challenge Asia Competition at the National University of Singapore in 2014.

SOCIAL BUSINESS INDUSTRIAL TOUR

SBAC has organized Social Business Industrial Tour (SBIT) for Social Business students so that they may better observe Social Businesses operating in the field.

INTERNATIONAL CONFERENCE

- o DIU successfully organized the Social Business Academia Summit 2013 on 29th June. 2013 and Social Business Academia Summit 2014 on 2nd July 2014 in Dhaka, Bangladesh.
- o Social Business Academic Cell (SBAC) organized seminar а "Entrepreneurship and Social Business Development in Malaysia" on 18th November, 2013.
- A delegation team from DIU participated in the 5th Global Social Business Summit at Kuala Lumpur Convention Centre, Malaysia on 7th to 9th November, 2013. A delegation was also sent to the 6th Global Social Business Summit in Mexico City from 27-28th November, 2014.

UPCOMING ACTIVITIES

DIU is focusing on bringing Social Business into their mainstream courses and making it a central part of their learning programmes. Their upcoming activities include:

- Making Social Business Short Certificate course mandatory for all Business students and student of Social Sciences
- The launch of an MBA major in Social Business
- Publishing books and articles on Social Business
- Creating a University fund for implementation of excellent Social Business plans.



UNIVERSITY BACKGROUND

Eastern University (EU) was established in 2003 and now hasover 5,000 graduates. The University currently has approximately 3,500 students, who are now pursuing their studies in graduate and undergraduate programs in Business, English, Engineering, Computer and Law. Faculty members of Eastern University comprise a carefully selected group of teachers, researchers, professionals and practitioners with proven track records of excellence in their respective fields. EU also has part-time teachers from Dhaka University, BUET and IBA.

The University currently has a Centre for R&D, a Centre for Modern Languages and a Centre for Social Business. EU also publishes a bi-annual research journal- The Eastern University Journal. Finally, EU has academic collaborations with 10 universities in UK, USA, New Zealand, Finland, Thailand, Malaysia and China.

Located in Dhanmondi, its permanent campus is being built in Ashulia - a hub of higher education, with 8 private universities located here.

VISION

EU was founded with the vision of becoming a leading University in South Asia in its chosen fields of higher education. EU wants to produce future leaders with knowledge and skills which is essential for leadership in Bangladesh in the private and public sectors.

SUCCESSFUL ACTIVITIES

SOCIAL BUSINESS YOUTH CONVENTION 2014

The Social Business Youth Convention 2014 was held at Eastern University on the 2nd of July 2014. The day-long event focused on the theme of 'Empowering Youth through Social Business.' The Convention included four different discussion sessions on social business concepts, a competition on Social Business Plans and various workshops to help students improve their skills.

Prof. Yunus delivered a Keynote Speech, in which he elaborated details on the concept of Social Business and said that it has become very popular all over the world because it can be a medium for poverty reduction. Prof. Yunus discussed how it provides the young entrepreneur a platform to move forward with their goal to improve the world.

SOCIAL BUSINESS COURSE

EU launched a 12 weeks short course on "Social Business" from 20 February 2015. A team of four students from Konstanz University, Germany, also visited EU as part of collaboration on social business. EU shall also offer a 3 credit hour course in its BBA and MBA program and will conduct research on different areas of social research.

UPCOMING ACTIVITIES

EU is planning to set up a Centre for Research and Training on Social Business in collaboration with Yunus Centre. The aim of the Centre would be to introduce Social Business courses to broaden the area of teaching and research and to promote and spread the idea of "Social Business". It is hoped that this could also entail some kind of social business training element.







GLASGOW CALEDONIAN UNIVERSITY

UNIVERSITY BACKGROUND

The Yunus Centre for Social Business and Health was established at Glasgow Caledonian University (GCU) in 2010, under the supervision of Professor Cam Donaldson and attempts to conduct pioneering research into the relationship between social business and health improvement.

VISION

Our vision is of a unique, interdisciplinary centre of excellence, researching the impact of social business and microfinance provision on the health and well-being of disadvantaged communities in Scotland, the UK and overseas.

SUCCESSFUL ACTIVITIES

GCU has a focus on delivering results and findings with a link between social business and health improvement. within a developed economy context. We have been successful in delivering results in the following areas:

1. THEORIZING THE TRANSFER OF MICROCREDIT TO MORE-ADVANCED **ECONOMIES**

Reviewing theoretical literature on microcredit and examining how this can be applied in Western settings.

2. MAPPING 'MICROLOANS FOR **ENTERPRISE' IN SCOTLAND**

Seeking to understand the extent of enterprises and self-employment initiatives which would benefit from the provision of microcredit in Scotland.

3. DOCTORAL STUDENTS AND INTERNS

Since our inception, we have developed a reputation as one of the world's premier locations to undertake doctoral research relating to social business. We encourage multi-disciplinary approaches, drawing students backgrounds in anthropology, economics and other social sciences. Similarly, we have encouraged undergraduates to undertake internships with us on issues contributing to our research programmes.

UPCOMING ACTIVITIES

REVIEWING MICROCREDIT FOR PUBLIC **HEALTH INTERVENTION**

If we view microcredit as a potential route to improved health and well-being, a systematic review of the literature to assess its quality and the magnitude of health impacts is necessary.

We also intend to establish a long-term study of the impact of microcredit on the health and wellbeing of Grameen customers.

SOCIAL BUSINESS AND WELL-BEING

We are also conducting a review of social business for public health intervention through a major programme of research funded from 2014-18 via a £1.96m programme grant funded by the UK's Medical Research Council and the Economic and Social Research Council.

Similarly, EFESEIIS ("Enabling the Flourishing and Evolution of Social Entrepreneurship for Innovative and Inclusive Societies") is a major project funded under the European Union's Seventh Framework Programme 2013-2016, involving 10 different countries around Europe and led by our 'sister' Yunus Centre at the University of Florence with a budget exceeding 3 million Euros.

MSC SOCIAL BUSINESS AND MICROFINANCE

A critique of traditional university programmes, put forward by our Chancellor, Nobel Laureate Muhammad Yunus, is that:



"We prepare our students for jobs and careers, but we don't teach them to think as individuals about what kind of world they would create."

To redress this imbalance, we launched our new MSc Social Business and Microfinance in September 2014. This new programme will adopt an international perspective in examining how social business and microfinance might transform the lives of the poorest, and enables students to create positive social change in the communities they serve.





AUSTRALIA

UNIVERSITY BACKGROUND

La Trobe University started teaching in 1967 and currently has 1,675 full time academic staff & 36,000 students enrolled. Over 8,000 international students currently attend and La Trobe boasts more than 170,000 alumni. The University is spread over six campuses in Melbourne, with two operating in the Melbourne CBD.

On 27th of November, 2014, at the Global Social Business Conference in Mexico City, a Memorandum of Understanding was signed between Dr Muhammad Yunus and La Trobe University creating a Yunus Social Business Centre. La Trobe's YSBC is located at the Bundoora Campus.

VISION

Our goal is to align the YSBC-La Trobe with the university goals to conduct world-changing research and collaborative engagement of the highest quality. La Trobe is particularly interested in the areas of transforming human societies, building healthy communities and securing food, water and environmental protection.

La Trobe YSBC hopes to be proactive in raising awareness of the potential of Social Business as a means to solving social problems, including health and environment issues. La Trobe hopes to build from awareness to training, mentoring and research, helping to develop a new breed of socially responsible entrepreneurs.

UPCOMING ACTIVITIES

YSBC at La Trobe is in its infancy and is beginning its work in the local area. They want to work on awareness, training, mentoring and researching of social business and its application in Australia.

AWARENESS OF SOCIAL BUSINESS

- A. Identify and create a database of successful social businesses in Australia.
- B. Create a social business community at La Trobe (SBC@LTU in short) using social media. SBC@LTU hope to build a community of volunteers composed of interested students.
- C. Lead a one day symposium at La Trobe on social business with invited participants from other universities in Australia and New Zealand.

TRAINING IN SOCIAL BUSINESS (2016 LAUNCH)

- A. Encourage and train business executives to create and work with Social Businesses as a model in their corporate responsibility initiatives.
- B. La Trobe hopes to generate funds from multinationals and local companies, and is working to develop networks and create projects in Melbourne.

MENTORING IN SOCIAL BUSINESS

- A. Conduct incubator labs which will work on generating new social businesses. LTU hopes to conduct these in collaboration with Yunus Centre in Dhaka
- B. Create a strong cohort of social business entrepreneurs with the ideology, "We are not job seekers, we are job givers "in Australia over the next 2 years. La Trobe will work closely with local councils and state government on different projects to overcome social problems

RESEARCH IN SOCIAL BUSINESS

- A. Organize and set up Australia New Zealand Academy of Social Business (ANZASB)
- B. Define a research agenda for social business, focusing on the following issues:
 - the systemization and extension of social entrepreneurship through social business
- the role of positive and moral emotions (joy/fun) in social business
- ethical motivations of social entrepreneurs
- establishing social business in developed economics and
- the depth and role of the "environmental consciousness" principle.







NATIONAL CENTRAL UNIVERSITY (NCU) - TAIWAN

UNIVERSITY BACKGROUND

National Central University (NCU) was originally founded in Nanjing, China in 1915 and was re-established in Jhongli, Taiwan in 1968. Today, NCU is 100 years old and has become a research-oriented university and a home to more than 13,000 students and teachers. In recent years, the University has been selected twice in "The Aim for the Top University Project".

A Yunus Social Business Centre was set-up at NCU on October 15th, 2014.

VISION

NCU seeks to further the cause of social business and impact the world in a positive way.

SUCCESSFUL ACTIVITIES

- Established YSBC regulations, complete with administration and advisory committees
- Completed the 2014-2017 Strategic Plan with

the following categories and planned action items:

- o Research: Enhance the competitiveness of social enterprises in Taiwan. investigating challenges faced by social enterprises. YSBC hopes to provide solutions and develop theories of social business innovation
- Teaching: Offer high-quality social business courses and provide students opportunities to take part in social business and learn from social business mentors. NCU hopes to organise social business student teams to consult for social businesses, while also holding social business case study competitions
- o Incubation: NCU hopes to work towards cultivating social businesses and will also help draft business proposals of workable innovations

- Relation Management: Develop external relations to support the development of Yunus Social Business Centre, NCU by holding workshops and conferences and participating in Social Business Day.
- Held "Future Development Workshop of Yunus Social Business Centre, NCU"
- Organized a consultancy team to help the cooperative social enterprise "New Life Information Services Company" (NLIS) to enhance its competitiveness
 - o NLIS Company is a social enterprise that trains those with spinal cord injuries, IT skills and offers jobs to them. NLIS now employs 30 such people.
 - There are 34 senior students from different departments of the School of Management, divided into 8 small teams and who are then guided by a social business mentor. Their project topics included:

- How to attract investment for social business
- Business opportunities for 3D printing and design
- Business opportunities for E-commerce
- Applications of HTML5
- How to gain supports from other enterprises
- How to arouse public attention to the spinal cord injured

UPCOMING ACTIVITIES

- NCU plans to hold the "Conference on Social Business Innovation and Entrepreneurship" on June 12th, 2015
- To further work towards of enhancing the competitiveness of NLIS Company
- Plan social business courses in conjunction with other departments such as computer science and health science.









UNIVERSITY OF SALFORD

UNIVERSITY BACKGROUND

Founded in 1850 as the Pendleton Mechanics Institute, The University of Salford gained its full University charter in 1967 and has long-served the needs of local people and The University of Salford began their collaboration with Yunus Centre in May 2013, and quickly set about creating 'Visible Outcomes 4 U', their social business which acts to create good in the Salford community on their behalf.

The Centre focuses upon consultancy within local social issues, fostering social business activity within the City of Salford and contributing to the area's development. They also provide academic qualifications, tailored executive training in social business and have a thriving research community devoted to social business.

VISION

'Our Home Our Salford' has becomes the name of the Centre, best embodying the spirit of joint community activism enjoyed between the Centre and the University. They hope to educate students and the local community, creating a new generation of researchers, who can disseminate high quality academic research and training on social business.

SUCCESSFUL ACTIVITIES

COMMUNITY PROJECTS

The Centre holds a variety of community projects and events which foster unity and awareness of social business in the community. Chief amongst these was the event 'Our Home Our Salford', attended by over 200 community members



where people were greeted by Martin Hall, the universities Vice Chancellor. It became a major community affair, complete with food, face painting and Zimbabwean folk songs and has since named the programme.

EDUCATION AND EMPLOYMENT PROJECTS

The Centre has launched Europe's first Master's degree programme in Social Business and Sustainable Marketing.

The Centre has also begun work on a variety of initiatives to both educate locals and to help with employment problems. The Work Club seeks to link the unemployed with work, and has helped upwards of 60 people to date. 12 of these customers have subsequently achieved a full-time work outcome.

A number of training initiatives are also underway, with an IT workshop, where locals were able to gain vital skills and were able to save money by comparing goods online and integrate and communicate more effectively with their neighbors.

Finally, the centre has created an assessment program to provide job opportunities to those who have multilingual skills. The project has recruited 13 unemployed participants to date.

INTEGRATION OF MARGINALISED **COMMUNITIES**

The Centre has focused on providing support to various communities, particularly migrants and asylum seekers, and especially related to issues



of mental health and unemployment. The university has trained migrants to be Community Counselors', addressing mental health problems caused by isolation or dislocation; while also providing advice services themselves. Finally, they also run a Refugee week, and are overseeing a project assigned to them by the Salford council to help integrate and engage the local Somali community.

UPCOMING ACTIVITIES

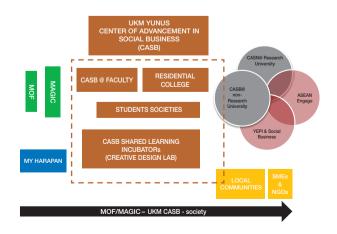
In the coming years, the University of Salford hopes to continue their local social work organising events and assisting marginalised communities. They're beginning to ramp up the creation of social business courses, with lectures already underway and are currently welcoming PhD applications in fields related to social business. Further to this, they are also beginning to enter academic papers into journals and are starting exchange programmes for interested students both local and abroad.

The centre also has a partnership with Glasgow Caledonian University, and local social business network Northern Soul, to explore the need for further research to build a better understanding of the impact on health of social businesses.



UKM-YUNUS CENTRE FOR ADVANCEMENT OF SOCIAL BUSINESS (UKM-YUNUS CASB)

The National University of Malaysia (Universiti Kebangsaan Malaysia, UKM) is ranked 259 in the world based on the QS World University Ranking 2014. The UKM - Yunus Centre for Advancement of Social Business (UKM-Yunus CASB) established in 2012 through Nobel Laureate in Residence Program of the UKM. CASB aims to spread the ideas of Social Business in Malaysia and to offer strategic support to private individuals and Institutions who want to put it into practice. Having Prof Muhammad Yunus as Nobel Laureate in Residence is the advantage where The National University of Malaysia is the first Social Business Centre among Malaysia universities. UKM-Yunus CASB collaborates and works closely with Yunus Centre Dhaka and hold yearly activities involving academician, students and communities. UKM aims at not just sustaining but also enhancing its level of excellence via its 2000-2020 (PS2020) Strategic Plan in line with its slogan, 'Inspiring Futures, Nurturing Possibilities'.



ACTIVITIES IN 2013-2014

1ST INTERNATIONAL RESEARCH **CONFERENCE ON SOCIAL BUSINESS 2013** (5-6TH NOV 2013 AT UKM)

This conference was aimed at all researchers working on social business or related areas:

- Stimulate an inter-disciplinary and international research community around this area of growing international significance; and
- Enhance capacity, quality and recognition of research in social business.

NOBEL LAURETTE - SOCIAL BUSINESS RESEARCH GRANT (2013 - 2015)

Laureatte Grant Research has been allocated to two main projects namely "Smart Marketing Services for Small Scale Producers" and "Transforming Marginalized Group for Society Well-being" in 2013.

RURAL COMMUNITIES PROJECT - HOMESTAY (2013 - 2015)

- Pelegong, Labu, Negeri Sembilan (1D1S KPT Grant)
 - Involved 21 homestay owners that geared towards economic and environmental sustainability.
- Homestay Jelawang dan Pantai Suri, Kelantan (YEPI Grant)
 - Developed social business based on 'green

standard': supported by LESTARI UKM, andMinistry of Tourism and Culture, Kelantan.

TECHNOCOUNT DAN WOMEN **ENTREPRENEURS 2012-2014**

> Technocount Entrepreneur Development Program (Technocount) which is one of social business project to assist the lower income business owners that are categorized in micro-size business to have their reliable and real-time accounting and financial reports.

JAIL PRODUCTION HOUSE 2013-2014

Products from prisons were branded and marketed through web portal. The aim is to ensure sustainability of income for prisoners in preparing their lifes after prisons.

ACADEMIC ACTIVITIES

SOCIAL BUSINESS TRAINING MODULE

• Focused on individuals or groups who wish to set up a social business and established enterprises that need to improve their business planning skills or certain operational aspects.

SOCIAL BUSINESS CASE STUDY BOOK

• The purpose of the initiative is to collect and document information and to enhance understanding on social business practices.

FUTURE ACTIVITIES

LAUREATE IN RESIDENCE (LIR)

Leveraging Nobel Laureate Yunus as Laureate in Residence at UKM to soar profile and fund-raising so that Malaysia, especially UKM are known in the business community and social network map of the

SOCIAL BUSINESS ACTIVITY 2.

- Business social synergies with all stakeholders such as government agencies, NGOs, corporate bodies, the public generally, and especially the university community.
- Become one stop center and social business referral center in Malaysia. Act as the consolidator that provides consultancy expertise between industry and community goals in the business social.

ACADEMIC RESEARCH

- Pioneer (leader) in studies related to the solution of social issues through high impact critical business.
- Yunus @ UKM ensure sustainable through fund-raising endowment to help conserve the center while supporting social business activities.

ONLINE SELLING OF SOCIAL BUSINESS **PRODUCT**

To promote to the social business entities in all over the world, UKM has developed social business Website (rasasayan.my). Any social business organization from all over the world can upload, promote and can sale their product through this website with very minimum charge.





SOCIAL BUSINESS GLOBAL ENGAGEMENTS

SOCIAL BUSINESS UNIVERSITY PROGRAMMES

1. AUSTRALIA

- a. Yunus Centre Social Business Centre, La Trobe University
- b. Yunus Centre Social Business Centre, University of New South Wales

2. Bangladesh

- a. Social Business Club, North South University
 - i. http://www.northsouth.edu
- b. Social Business Short Course, Dhaka International University
 - i. www.diu.net.bd
- c. Social business Short Course, Eastern University
- d. Social Business Short Course, Uttara University
 - i. www.uttarauniversity.edu.bd

3. BRAZIL

- a. Yunus Social Business, ESPM, Sao Paulo
 - i. http://www2.espm.br/espm/yunus-espm-social-business-centre/institucional

4. CHINA

- a. Yunus Centre at Sen Yet- Sen University, Guangzhou
 - i. www.cucas.edu.cn/Yat-sen

5. FRANCE

- a. Social Business/Enterprise and Poverty Chair, HEC
 - i. http://www.hec.edu/Social-Business-Chair

6. GERMANY

- a. Danone Endowed Chair of Social Business, European Business School
 - i. http://www.ebs.edu/11412.html

7. ITALY

- a. Yunus Social Business Centre, University of Florence (YSBCUF)
 - i. http://sbflorence.org/en

8. JAPAN

- a. Yunus & Shiiki Social Business Research Center (SBRC); Fukuoka
 - i. http://sbrc.kyushu-u.ac.jp/english/

9. MALAYSIA

- a. National University of Malaysia, U.K.M.
 - i. www.ukm.my/v5/

10. POLAND

- a. Professor Yunus Institute of Social Entrepreneurship, Pedagogical University of Cracow, Warsaw
 - i. http://www.concorda.pl/

11. SCOTLAND

- a. Yunus Centre for Social Business and Health, Glasgow Caledonian University, Glasgow
 - i. http://www.gcu.ac.uk/yunuscentre/

12. SINGAPORE

- a. Social Venture Lab at National University of Singapore
 - i. http://www.nusentrepreneurshipcentre.sg/initiatives/initiatives_article/svl

13. SPAIN

- a. Master in Design for Social Business at the Instituto Europeo di Design; Milan, Italy and Barcelona, Spain
 - i. http://www.grameencreativelab.com/node/1478

14. THAILAND

- a. Yunus Center at Asian Institute of Technology, Bangkok
 - i. http://www.yunuscenter.ait.asia/

15. TURKEY

- a. Muhammad Yunus International Centre for Microcredit and Social Business, Okan University, Istanbul
 - i. http://muhammedyunus.okan.edu.tr/

16. UNITED KINGDOM

a. Yunus Social Business Awards for Greater Manchester, University of Salford; Salford, Manchester i. http://www.salford.ac.uk/business-school/research/centre-for-social-business/ yunus-social-business-awards

17. UNITED STATES

- a. California Institute for Social Business (CISB), California State University, Channel Islands, California
 - i. http://socialbusiness.csuci.edu/index.htm
- b. The Muhammad Yunus Innovation Challenge, International Development Initiative, Massachusetts Institute of Technology, Massachusetts
 - i. http://web.mit.edu/idi/yunus.htm

SOCIAL BUSINESS SUMMITS AND CONFERENCE

GLOBAL SOCIAL BUSINESS SUMMIT, 2014

The summit took place at the Expo Bancomer convention centre in Mexico City from 27-28 November 2014. Organised by Grameen Creative Lab, Green Street of Mexico and Yunus Centre, the summit opened with 720 people from over 50 countries in attendance. Broadly, the conference covered issues relevant to social business in addition to the work currently being undertaken around the world.

SOCIAL BUSINESS DAY, 2014

Held in June, 2014 in Dhaka, Social Business Day was an opportunity for entrepreneurs, experts and regular participants to broaden their understanding of social business through discussions by various panels and interactive workshops. Social Business Day this year covered the theme - "We Are Not Job-Seekers, We Are Job-Givers: Turning Unemployment into entrepreneurship".

The event was attended by more than 1000 people, including 275 participants from over 30 countries, and involved keynote speeches by Prof. Yunus and Kerry Kennedy, President of the Robert F. Kennedy Center for Justice & Human Rights.







SOCIAL BUSINESS FORUM ASIA, 2014

The Asian Social Business Forum was held at Kyushu University in July 2014, providing an open theatre for opinion leaders to discuss ideas in a public context.

It also saw the culmination of Yunus & Youth Social Business Design Contest, where 250 participants from 52 teams competed to create the best social business plan with advice from professional consultants and business owners. The winner was Ritsumeikan University, who created a project aimed at reducing wastage created by PET bottles.









EUROPEAN SOCIAL BUSINESS FORUM, 2014

European Social Business Week was held in Sweden from the 12-16 May, 2014 and explored social business, entrepreneurship and innovation with a focus on the European context. The Forum itself was held on the 15th May, and elaborated the importance of social business to Sweden.





HIGHLIGHTS FROM THE GRAMEEN CREATIVE LAB

The Grameen Creative Lab GmbH (GCL) is a social business promoting and shaping the social business concept and movement, which was founded by Prof. Muhammad Yunus and Hans Reitz in 2009. When the two met in 2007, it was the beginning of a friendship. In February 2008, Hans Reitz came to Bangladesh to learn about Grameen and the idea of social business and accompanied Prof. Yunus to events all around the world. In August 2008, the idea for closer collaboration was formed and Hans Reitz became Professor Yunus' creative advisor. This relationship was formalized in 2009, when the Grameen Creative Lab was founded as a joint venture between the Yunus Centre and circ-responsibility, a corporate responsibility consulting company in Germany, based on the shared vision of fighting poverty by accelerating social business. One of their first achievements was the creation of BASF Grameen Ltd, which sells long lasting insecticidal nets at an affordable price in Bangladesh to combat mosquito born diseases. In addition, to promote change on a regional level, the development of the Social Business City concept was fostered by actively advocating the creation of new social businesses in GCL's hometown Wiesbaden, Germany, In 2010, when the Grameen Creative Lab reached its first golden age, Saskia Bruysten and Sophie Eisenmann joined the team to contribute with their expertise and experience in order to speed up the social business movement and increase its impact. Jointly further exemplary initiatives were kick-started in Haiti, Colombia and India and, eventually, Yunus Social Business was born as spin-off of the GCL - headed by Saskia and Sophie - to intensify the initiation and management of Incubator Funds for Social Businesses.

Today, the Grameen Creative Lab's work is divided into three pillars: Firstly, it interacts to spread awareness of social business by organizing events, networking and speaking at conferences. Secondly, it incubates by bringing social business to universities and developing social business ideas. Thirdly, GCL creates impact by providing consultancy services and kick-starting creative social business pilots. Their work for the year 2014 is presented in the following.

25TH ANNIVERSARY OF THE FALL OF THE BERLIN WALL

In 2014, Germany celebrated the 25th anniversary of the fall of the Berlin Wall by organizing numerous events and





projects. The LICHTGRENZE installation formed an imaginary line composed of 8,000 illuminated white balloons following the former border between East- and West-Germany. Hans Reitz was actively engaged in the conceptualization process and promotion of the event during the UN Week in New York City and One Young World in Dublin. Eminent personalities such as the German President Joachim Gauck, Prof. Yunus, Nasa astronaut Ron Garan and Wikipedia founder Jimmy Wales attended this keystone event in German history. On the evening of November 9the balloons were released by their patrons, Prof. Yunus being one of the special guests to set free the first balloons. This first collaboration between GCL and the city of Berlin laid the foundation of future partnerships and led to the proud announcement of Berlin as the host of the next Global Social Business Summit on November 5-6, 2015.

WOODSTOCK FESTIVAL POLAND

GCL participated in the 20th Woodstock Festival, held in Kostrzyn nad Odra, Poland. Being Europe's biggest open-air music festival, the festival drew over half a million

young people. In a passionate speech, Prof. Yunus called on young people to become entrepreneurs and urged them to be the designers of a new system, asserting that governments do not design the economy but rather follow the blueprint prepared by economists. GCL hosted an exhibition during the festival where visitors had the chance to learn about social business and interact with the GCL team during daily social business workshops.

GLOBAL SOCIAL BUSINESS SUMMIT 2014

The Global Social Business Summit (GSBS) is the worldwide leading forum for social business to spread awareness and foster discussions and collaborations for new social business ventures. On November 27-28, 2014, Mexico City welcomed the GSBS for the first time in Latin. America. Outstanding speakers, experienced and novice social business entrepreneurs presented their initiatives and debated the most pressing challenges faced by the social business community. More than 790 participants with diverse backgrounds came together from all over the world to collaborate and actively contribute to the social business movement. Following the theme "Shaping Social Business to Shape the World of 2020", discussions focused on the impacts of the current economic and financial system as well as the associated generational and structural shifts.





During the two days of the GSBS and the different side events (the Research Conference, the Young Challengers Meeting and a public speech by Prof. Yunus), panel discussions and various other conference formats were held in order to promote a constructive dialogue between all participants. Themes such as women empowerment, agriculture and water were discussed in World Café sessions and during a Fishbowl session, participants had the opportunity to discuss with social business leaders about cross-sector collaboration. Likewise, various speakers presented their "Agenda of the Future" and fresh, original ideas and initiatives were promoted during the "Pecha Kucha Festival". More informal, creative and playful settings were displayed all around the venue to enable networking and interaction, which are at the core of the GSBS.

EUROPEAN SOCIAL BUSINESS FORUM 2014

In May, the second European Social Business Forum took place in Lund, Sweden. GCL and the Yunus Centre teamed up with Lund University and Creative Lund to raise awareness for social business and its role within the European context. Prof. Yunus opened the forum in front of more than 450 attendants with a speech on the role of social business in overcoming the crisis in Europe. As a representative of the European Commission, Axel de Martene stressed the increasing importance of social business entrepreneurs for the future of Europe. In interactive workshops and discussion rounds, participants had the opportunity to work on actions plans and to get inspired by best practices, which can be replicated in their own country.

FURTHER INCUBATING INITIATIVES

To foster creative thinking a series of projects were conducted both on an international and regional level. In cooperation with Stockholm School of Economics in Riga (SSE), in May and October, the GCL team went to Latvia to participate in a holistic workshop approach combining social business, design thinking, product branding and



marketing. Students went to a local village that is facing high unemployment rates to identify entrepreneurs. In June a Social Business Boot Camp was held at the Monterrey Institute of Technology in Mexico. Social business entrepreneurs with an established venture or concrete idea underwent a highly-participative training to develop sustainable, scalable social business plans. In a final pitching session the winning team, Circulavida, which aims at tackling the lack of blood conservations in Mexico, was selected to present at the Global Social Business Summit 2014 in Mexico City. Furthermore, GCL organized additional Social Business Labs at the National Autonomous University of Mexico (UNAM) and the Goethe University Frankfurt am Main, Germany, to explore social business, share perspectives and best practices, and develop concrete social business ideas. Finally, ending a year of action-pact activities, GCL and Mozaik Foundation

hosted the Social Business Week 2014 in Bosnia & Herzegovina (BiH) and conducted a series of inspiring workshops all over the country.



SOCIAL BUSINESS OF PERFECT DAY

BACKGROUND

perfect day, formed by Dominique V. Dauster and Hans Reitz (also Grameen Creative Lab, Germany), is a social business franchise café chain in Germany with locations in downtown Wiesbaden and Frankfurt Airport and sees itself as a coffee and fresh product specialist for sensible nutrition.

Unlike most coffee businesses which exploit nature and farmer for coffee beans, perfect day strives for a holistic and sustainable approach within the coffee business and therefore has set up a joint venture with the Indian company Natural Shakti and strong partnerships with holistic forest plantations in Southern India- Kerala and Tamil Nadu. Coffee farmer determine the price of their coffee resulting that in average they get paid more than three to five times the amount compared to world stock market. This enables them to grow the beans naturally in their forests, using no chemicals or fertilizers, and to have approved organic quality beans as well as to pay family and seasonal workers a salary above average including social benefits.

WHAT ARE THE SOCIAL PROBLEMS

- Exploitation of nature through farming, especially through coffee farming as monoculture
- Unworthy income situation of coffee farmer and worker
- Missing interface to nature from consumer's perspective

- Missing focus on sustainably produced coffee and related products
- Lack of education in "organic farming" and "forest farming"





HOW TO SOLVE THE SOCIAL PROBLEM

The creation of cafés which provide customers with a sustainable and socially responsible product, while alleviating social problems faced in the origin of the coffee.

WHAT IS THE SOCIAL IMPACT

Because the company is in control of the value chain from seed to customer, perfect day aims to set up more forest farms to increase its impact.

In addition, perfect day is supporting Natural Shakti's and Sholai School's reforestation efforts as well as education programs such as "Organic farming within forests".

In Germany, the company hires workers who are less employable or with immigrant backround as well as underprivileged or elderly women. The downtown store also has a lounge area on the second floor that is available to the local community for free - a space for those who are looking to relax, read, and get together with friends, without any requirement to consume any goods from the café.

In 2011, perfect day has been awarded nationally and internationally to the most sustainable coffee store business in Germany. The units at Frankfurt Airport are the best and most profitable Non-Alcoholic Beverage Outlets on airports worldwide. In 2014, the perfect day new flagship store at Frankfurt Airport was awarded the "Iconic Award 2014" by the German Design Council.

perfect day currently has its headquarters in Wiesbaden, and two franchise branches in Frankfurt. The company's goal is to add another 100 stores in the next ten years through franchise.

For further information, please visit http://www.myperfectday.de and http://www.naturalshakti.com/.







SOCIAL BUSINESS OF LALALAND

BACKGROUND

In 2010, "Lalaland" has been established as a social business in Wiesbaden, Germany, by Hans Reitz and Vanessa Spindler. It includes a café and a Bed & Breakfast and sets high-value standards in using sustainable products and regional high-quality food.

The idea of "Lalaland" originates from stories that Hans Reitz had told his own children. In these he created the imaginative and fantastic world of "Lalaland" with its vivid and caring set of inhabitants. Through the adventures of Quak Zack and his friends, children playfully learn the principles of friendship, morals and basic mathematics.

This educational approach is implemented not only in the café but in a holistic marketing concept that includes games, baby clothing, merchandising etc.

WHAT ARE THE SOCIAL PROBLEMS

There is a substantial lack of public space for parents to take their children, where they all are able to relax, play and spend quality time together in a joyful atmosphere. Moreover, it is not easy for single mothers to (re)enter the employment market.

HOW TO SOLVE THE SOCIAL PROBLEM

As one of the first social businesses of its kind, Lalaland demonstrates its social commitment to solve some of societies pressing needs by e.g. employing single mothers. Facing the problems of "social exclusion" of parents and their children, "Lalaland" provides a loving space where children and their parents can enjoy themselves.

WHAT IS THE SOCIAL IMPACT

The long-term goal of "Lalaland" is to expand and to establish a franchise system, spreading the concept of social business as well as the idealistic ideas that Quack Zack and the other "Lalaland" inhabitants transport.





danone communities

SOCIAL BUSINESS OF DANONE.COMMUNITIES



BACKGROUND

Launched in 2004 by CARE Bangladesh, the Rural Sales Program transforms itself from an NGO to a social business through a partnership with danone.communities in 2011. The program was also renamed Jita, from the Bengali word Aparajitaswhich means "woman who never gives up."

WHAT ARE THE SOCIAL PROBLEMS

In Bangladesh, rural women are struggling to gain a voice in public and family life and to play a real role in the economy. Meanwhile, the country's rudimentary road system leaves villages isolated, with little access to basic necessities.

HOW TO SOLVE THE SOCIAL PROBLEM

JITA seeks to solve the problem by creating a rural distribution network of women who can then travel from house to house, village to village. This model allows generate economic opportunities that empower women and make basic necessities available to rural populations

WHAT IS THE SOCIAL IMPACT

The network grew from just 49 women in 2005 to over 2000 women in 2011. In 2014 was awarded the SEED Gender Equality award.

The University of Oxford's Said Business School recognized JITA's distribution model as a promising solution for most bottom-of-the-pyramid populations in its article "The future of retailing: the Aparajitas of Bangladesh".

FUTURE PLAN

They will continue to grow in order to create more income opportunities for under privileged women.

They also want to improve women's productivity and give them more leadership skills by expanding JITA into new areas.





1001FONTAINES 1001 FONTAINES

BACKGROUND

Then 1001 Fontaines team developed a method of treating water with ultra-violet (UV) light powered by solar energy, which can kill bacteria in the water and make it drinkable at lower cost. With pilot projects implemented in 11 villages in Cambodia between 2005 and 2007, the system was able to provide 2 liters of drinking water per day to 25,000 people.

WHAT ARE THE SOCIAL PROBLEMS

Worldwide, more than 700 millionhave no access to safe drinking water, 80% of them live in rural areas. 2,4 million deaths every years caused by diarrhea, a water related disease.

In rural Cambodia, many residents lack the infrastructure to be provided with clean water.

HOW TO SOLVE THE SOCIAL PROBLEMS

1001 Fontaines is a social business which installstreatment units in villages that can produce safe drinking water. An entrepreneur in each community operates one filtration unit and sells the water locally and to communities nearby

WHAT IS THE SOCIAL IMPACT

Danone.communities began supporting 1001 Fontaines in 2008 and achieved its short-term goals with the opening of 42 new sites by the end of 2010, capable of servicing 60-80 thousand people.

As of 2015, 1001 Fontaines serves 180,000 people in 3 different countries.

1001 Fontaines has made partnerships with rural schools to provide safe drinking water for free. A study fromPr. Hunter has shown that the rate of absenteeism among children who have daily access to safe drinking water distributed by 1001 Fontaines is 55-75% lower than the rate for children who do not.

FUTURE PLAN

Main target is to expand in Cambodia in order to fully solve safe drinking water issue in this country







BACKGROUND

Isomir is a socially-oriented program that helps create small agrifood plants that can be operated by small groups or even a single individual. These mini-plants enable producers to process their own output and sell higher-value-added products, especially in short distribution channels.

WHAT ARE THE SOCIAL PROBLEMS

Inaccessibility to production facilities and bank loans for small farmers.

HOW TO SOLVE THE SOCIAL PROBLEMS

Provide small scale production facilities and credit facilities for small farmers.

WHAT IS THE SOCIAL IMPACT

In a near future, isomir hopes to invest and develop 30 collective modules and 30 individual modules, resulting in the creation of up to 300 jobs.





Naandi Naandi Community water services

BACKGROUND

Founded in 1998, the naandi foundation is an indian ngo seeking to improve the lives of indians living in poverty. India has always had problems with water supply - each year nearly 750,000 people, including 500,000 children under 5 years old die from illness related to unclean water.

NAANDI Community Water Services is a social business since 2010.

WHAT ARE THE SOCIAL PROBLEMS

Worldwide, more than 700 million have no access to safe drinking water, 80% of them live in rural areas. 2.4 million deaths every years caused by diarrhea, a water related disease.

According to the NGO Wateraid, nearly 37.7 million Indians suffer from waterborne illness each vear, and 1.5 million children die from diarrhea. The economic burden caused by unsafe drinking water is estimated at \$600 million a year.

HOW TO SOLVE THE SOCIAL PROBLEMS

Naandi community water services produced a device that provides clean, drinkable water for only 0.02€/liter (0.015 rupees).

WHAT IS THE SOCIAL IMPACT

NAANDI community water services now provides water to more than 366 villages and impacts upwards of 600,000 lives. NWCS is now one of the biggest kiosk social businesses worldwide.

FUTURE PLAN

NAANDI community water services wants to expand to 1000 villages within 5 years.





EL ALBERTO

BACKGROUND

In the region of el alberto, mexico, communities depend on small sources of water which are often polluted and far from their homes. Alternatives are often expensive and have no quality oversight.

ochilt galvez, a woman indigenous to the el alberto region understood the needs and realities of her community. As a member of the board of danone.communities, in 2011. she intiated a social business to solve the issue of safe drinking water in a community.

WHAT ARE THE SOCIAL PROBLEMS

Worldwide, more than 700 million have no access to safe drinking water, 80% of them live in rural areas. 2,4 million deaths every year caused by diarrhea, a water related disease.

HOW TO SOLVE THE SOCIAL PROBLEMS

Safe drinking water is produced in a filtration plant then sold to the community through a network of native women.

WHAT IS THE SOCIAL IMPACT

25 000 beneficiaries have now access to safe drinking water for less than 0.02€/liter.

FUTURE PLAN

Eco alberto now wants to expand and replicate the model to new region.





A LAITERIE DU BERGER

BACKGROUND

Founded by Bagore Bathily in 2006, a young senegalese veterinarian, la laiterie du berger attempts to help improve the situation of the "fulani" people by providing them with a source of income. Between 2006 and 2011, la laiterie du berger has grown from producing 500 kg of finished products per day to 4000 kg, focusing exclusively on yogurts since 2010.

La laiterie du berger also provides cattle feed for farmers and offers training to improve productivity, while its partnership with danone.communities also facilitates distribution and marketing efforts.

WHAT ARE THE SOCIAL PROBLEMS

90% of milk consumed in senegal is imported powdered milk while there is 4 million local herders who could produce fresh milk.



HOW TO SOLVE THE SOCIAL PROBLEMS

It creates access to market for the fulani herders from richard toll, in northern Senegal.

In order to reach this target, la laiterie du berger has set up a network that collects fresh milk twice a day from fulani herders, to create a range of dairy products and distribute it using small trucks and wheeled carts.

WHAT IS THE SOCIAL IMPACT

Around 2,500 liters of milk are daily collected from 800 herding families who can now live on the income from milk production alone.

FUTURE PLAN

In the future, la laiterie du berger wants to make the model sustainable and able to finance growth.



Grameen GRAMEEN AUSTRALIA HIGHLIGHTS

Developing Social Businesses and using Microfinance for Sustainable Solutions to Poverty

"Human beings are not money making robots, many dimensions including they have selflessness - selfless business is social business"

- Professor Muhammad Yunus

Grameen Australia Lunch (October 2014)



Grameen Australia works to accelerate the impact of Social Business (including microfinance) on the world's poorest people. Our objective is to empower people to help themselves through the development of businesses to ensure the attainment of economic sustainability. We work across a number of regions in Asia including the Philippines, Bangladesh and Cambodia. Our work is underpinned by our founder and Nobel Peace Laureate Professor Yunus' Seven Principles of Social Business.

Grameen Australia is an Australian not for profit organisation with Type 1 DGR status approved under the Australian Government's Overseas Aid Gift Deduction Scheme. It is an accredited member of the Australian Council for International Development (ACFID) and a signatory to its Code of Conduct.

ASIAN PROGRAMS

Philippines – A Social Business Hub in Metro Manila focused on providing access to banking,

microfinance, entrepreneurial education, mentoring, marketing and distribution skills and IT support for new social businesses in Manila's poorest informal settlement communities with a focus on export and import replacement.

Cambodia - Chicken Farm and Livestock Training Centre providing chicken rearing and business training towards reliable income for scavengers and landless farmers living and working around the Siem Reap dumpsite.

AUSTRALIAN ACTIVITIES

Grameen Australia is supporting research into the application of the Grameen social business model to alleviate poverty in marginalised communities in Australia. Towards this goal, the organisation is actively promoting the role of social business as a tool for poverty eradication and promoting entrepreneurship.

SOCIAL BUSINESS HUB

Manila, Philippines

KEY PROGRAM PARAMETERS

- Encourages sustainable business activity in the most disadvantaged communities.
- Borrowers receive micro-business training prior to the release of loans, and ongoing mentoring to support business development.
- Implementation of new Social Businesses to create export and import replacement opportunities.
- Development of mobile phone banking products available to the poorest 'unbanked' communities at very low rates.

The Grameen Social Business Hub is a ground-breaking initiative that is combining microfinance with entrepreneurial education and mentoring to very poor people living in the Manila informal settlements to help them develop income-producing businesses as a means of alleviating poverty.

THE HUB IS UNIQUE

- Targets the Most Disadvantaged
- Self-Managed Groups to empower communities and reduce costs
- Compulsory comprehensive business training
- Cloud-Based IT loan platform.
- Focus on Social & financial security
- Encourage Gender Equality

ACHIEVEMENTS TO DATE

- Increasing number of borrowers are growing their businesses following receipt of loans with most doubling and some even tripling their income
- To date several hundred loans have been released totalling USD 15,646 with a 99.4% on time repayment rate

- Savings accounts established by borrowers to secure their financial future against unexpected issues such as illness or natural disaster
- All loans live in the cloud based Mambu IT loan management system
- All borrowers receive their very first ATM cards, as they were 'unbanked'
- 44 groups established in 10 Centres and members have completed compulsory business training
- 3 social businesses established, with initial sales secured:
 - o Soap 1,100 pieces delivered to a Hotel in Australia in January 2015, and successfully being used as fair trade soap for guests.
 - Uniforms initial order of 100 uniforms being finalised
 - o Rags ongoing client order finalised.
- Mobile banking developments are progressing with the proposal to proceed based on testing success awaiting formal Board approval
- Centre Leader training curriculum completed in partnership with De La Salle University with the first leaders having commenced training in March 2015.



PHNOM DEI K.J. LIVESTOCK TRAINING CENTRE

Siem Reap, Cambodia

KEY PROGRAM PARAMETERS

- At least double the disposable incomes of very poor families after the completion of their training
- Provide the trainees with a skill that can be used to ensure long-term family financial security
- Provide a social business hub with rural based training centre that provides best practice training facilities and can be replicated in other districts

The Centre provides poor scavengers on the Anlong Pi Dumpsite near Siem Reap Town with reliable income for their families, thereby better securing their future.

The Centre raises chickens in a free-range environment whilst utilising mini-industrial elements to achieve medium scale production levels. It is a cooperative endeavour with members who are trained in the raising of chickens. At completion of training the families have the skills to commence their own chicken raising businesses on local village community land

The Centre has been established as a Social Business with the aim of sustainability through the sale of chickens and eggs, the provision of training and chickens to NGOs and their beneficiaries, and rental of the training centre to local businesses to host their training activities.

ACHIEVEMENTS TO DATE

Students who have completed the first phase of training have doubled or tripled their income depending on the number of hours they commit to working at the Centre

- The Centre's mission to maximise social impact whilst focusing on financial sustainability is reflected in its work with leading International and local Cambodian NGOs working to alleviate poverty. The Centre is providing training to team members and beneficiaries of these organisations and supplying them with chickens.
- In mid-September the purchase of an additional tract of land measuring 6,541sqm was completed. The land will provide the opportunity for the Centre to increase organic food production to improve feed quality and reduce reliance on purchased feed.
- Infrastructure work at the Centre is underway with a new chicken pen completed in September 2014 to accommodate hens and roosters for supply to clients. Planning for additional commercial scale enhancements is currently being finalised to further boost stock numbers.



NEPAL SOCIAL BUSINESS PILOT PROJECTS 2015

Nepal Social Business has completed all class room training for our pilot projects in Jumla - western region of Nepal. We are in the process of funding agreements with these projects. Now we also have made new application call from 15 Dec 2014 to 15 Jan 2015 through which we have received 70 applications and out of 70 applicants 30 applications are selected for incubation. This new batch incubation will start in April 2015.

Following is the status report of our four pilot projects;

1. MITERI SHANTI BATIKA (COMMUNITY AND PEACE LEARNING CENTER)

A. BACKGROUND OF THIS PROJECT



Miteri Center Batika from Jumla is a center for education, recreation, communication and peace. Statue to represent the world peace has been also built and was inaugurated during international peace day on September 2014. NSB has incubated project team and developed the Social Business Development Plan where the estimated project cost is \$217,900 with payback of 9.5 yrs where NSB is funding \$300,00 in installments as per the agreed milestone in next 2 years. Remaining funds is being raised through national and international donors.

B. BUSINESS IDEAS

The project idea was initiated by Action Works Nepal (AWON) and members of the local Lions Club Jumla. Business Idea is to provide community space especially for local youth and researcher. It will have meditation centre, museum (presenting artifacts of the local culture), physical and e-library, cafeteria, multipurpose training hall and guest rooms to do as revenue stream and do informal and formal educational events.

C. WHAT ARE THE SOCIAL PROBLEMS?

The main social problem it is trying to solve is lack of youth empowerment and community space for youth and for ventilation. There is no community space for youth, independent researchers, and adult people to learn and do some creative work.

D. HOW TO SOLVE THE SOCIAL PROBLEMS?

The project idea is to establish meditation hall, library and training hall could be good aspect of engagement and entertainment for the youth.

E. WHAT IS THE SOCIAL IMPACT?



Major impact of this center will be engagement and retention of youth at Jumla. It will provide employment, good hospitality for tourists; also provide engagement activities for local officers.

F. FUTURE PLAN

The project is going through various activities like registration, detail designing of building and organizational plan. The committee has to raise remaining funds for the building construction so that the 1st floor construction completes by 2015.

2. ORGANIC FOODS & FRUITS AND PROCESSING

A. BACKGROUND OF THIS PROJECT

Organic Multipurpose Co-operative was established in 2066 B.S. It is one and only organic cooperative in Jumla. It has opened a small shop at Jumla airport, where they

sell organic products of their members such as apple dried rings, Wallnut, local rice, etc. Now, they want to open a new business wings expand its work towards social business. The aim of the project is to promote organic farming. Project teams are active and has been groomed to confidently operate social business and timely expert



services is being provided. The estimate project cost is \$60000 where NSB has funded \$30000 and entrepreneurs \$10000 and remaining through credit. The project is projected to payback after 6.34 yrs.

B. BUSINESS IDEAS

The business idea is to process the various indigenous food items (i.e. dried apple rings, apple jam, processed pulses, fried wallnuts, etc.). The final products should be sold to the local market to enrich the available snacks by healthy and local products and to urban areas for revenue generation.

C. WHAT ARE THE SOCIAL PROBLEMS?

Social problem in this business is planning to address is promotion of organic farming. Also in the same time it is also creating employment in Jumla through organic farming as employment is big issue.

D. HOW TO SOLVE THE SOCIAL PROBLEMS?

The business will not only promote the organic products but also create employment and retain human resources. This will help few farmers by providing crop insurance and assurance for the purchase of their productions.

E. WHAT IS THE SOCIAL IMPACT?

Provide local employment opportunity and producing organic food will improve the health and also save environment pollution.

F. FUTURE PLAN

Entrepreneurs are now involved in various activities like registration, loan processing and building construction is on, identifying the machines etc. The future plan is to provide techincal and office management training, promotional campaign for organic products, reaching national and international market.

3. TATOPANI ECO-TOURISM

A. BACKGROUND OF THIS PROJECT

The aim of the project is to establish a eco-tourism around the hot springs of Tato Pani which is around 3 car-hours away from the district capital Khalanga. Situated right next to the new build 'Karnali Highway' the place has high potential for becoming an attractive touristic spot. The aim of the Social Business is to ensure, that such a touristic development is happening in an environmentally friendly way and raising the livelihood of the whole village. The estimated total project cost is around \$25000.

B. BUSINESS IDEAS

The business idea is to promote clean and healthy living, better hospitality services like home-stay services, guide services, internet and lockers facility, waste management, koseli ghar (souvenir shop) trading local organic food grains like apple, simi, handicraft, rabbit cap etc

C. WHAT ARE THE SOCIAL PROBLEMS?

Jumla district is very rich in natural, geographical, historical religious and tourism heritage where as these resources are not managed well and it has very poor environmental management and hygiene. So, we have better possibilities to develop this district with our own resources. But these resources are not properly managed and Jumla district is still underdeveloped.



D. HOW TO SOLVE THE SOCIAL PROBLEMS?

This social business is community-owned business they will have livelihood and community will have proper environmental management facilities. Through this ecotourism group it will provide training to community on waste management to maintain sanitation and healthy environment, teach hospitality services to home-stay to promote the Tatopani as touristic place and provide employment at local level.

E. WHAT IS THE SOCIAL IMPACT?

Major social impact it will improve environmental condition and prevents pollution.

F. FUTURE PLAN

The future plan is to develop standard operating procedure for ecotourism management in that area. Soon trainings realted hospitality and waste management will be provided.

4. KARNALI MITERI UDHYOG

A. BACKGROUND OF THIS PROJECT

The aim of the project is to locally produce healthy fast food, which helps to reduce the malnutrition of the children in this area. Malnutrition among children is caused by 3 main factors: lack of time to prepare nutritious food for the children, lack (or habit of not eating) food with the right nutrition and the lack of hygiene (leading to diarrhea). A special focus in the project is to produce the food containing the 'right' micronutrients and identifying a distribution channel, reaching to the 'right' families and educating them about the 'right' food habit.

B. BUSINESS IDEAS

The idea is to develop ready to eat food for children and pregnant women like cookies, porridge at reasonable and affordable price at local level to solve malnutrition.

C. WHAT ARE THE SOCIAL PROBLEMS?

Jumla is the district with maximum rural setting and most of the people are uneducated to consume required nutritious diet. Even they are unaware about healthy life and indifference with their children's health. Also they are too much busy with household works and don't manage time to feed healthy and nutritional food to their children. So that mother themselves and especially their children are suffered with malnutrition.

D. HOW TO SOLVE THE SOCIAL PROBLEMS?

By serving malnutrition suffered with nutritious food at affordable price and making them easily available, creating awareness on balance diet will certainly solve the malnutrition problem and increase life expectancy of people in long run.

E. WHAT IS THE SOCIAL IMPACT?

There is no any dedicated business or enterprise which concerns for nutrition and child health. Those who are producing food items are also not aware about nutrition and hygene. So, we can produce unique product which will be hygienic and healthy. It reduces the problem of malnutrition and helps the children and adults to be healthier.

F. FUTURE PLAN

Nutritional assessment and product development has done and the teams are in the process of registration of their business, Organizational plan, detail designing of the building, appointment of required human resources.





YUNUS SOCIAL BUSINESS - GLOBAL INITIATIVES

Yunus Social Business - Global Initiatives (YSB) is a social business accelerator that incubates and finances local entrepreneurs to build their solutions from the ground up. YSB is active in 7 countries where local country offices source, coach and mentor entrepreneurs; YSB subsequently finances the most promising social businesses while also providing post-investment support.

Building on the success of Bangladesh where social businesses have worked to scale, YSB was founded to replicate this model globally through local countries. Our local country teams run our two main initiatives: Entrepreneur Services, which includes a 3 month structured accelerator program for selecting, mentoring and training high-potential entrepreneurs, and Financing, which includes soft loans and grace periods according to each business' needs, as well as active portfolio management for the most promising social businesses.

Since its inception in late 2011 and as of December 2014, YSB has deployed \$7.4M to 26 social businesses; thereof directly financing and committing over \$2.6M. In addition, \$4.9M has been mobilized by YSB from co-investors. More than 1000 jobs have been created and/or sustained so far and over 200,000 customers have received essential products and services.

YSB is headquartered in Frankfurt, Germany, and was co-founded by Professor Muhammad Yunus, who serves as Chairman of the Board, Saskia Bruvsten, who serves as CEO and Sophie Eisenmann, who serves as CFO. The YSB global team has extensive experience in management consulting, finance, international development and entrepreneurship, and coordinates all project countries across the globe, serving as a shared services provider to all countries while developing YSB's overall strategy. The team further drives process standardization, quality control, and knowledge exchange across all countries and makes the final financing decision. Global partnerships that benefit all countries are initiated through YSB Global Initiatives, as are global fundraising activities and investor relations





YUNUS SOCIAL BUSINESS - HAITI

SOCIAL BUSINESS PORTFOLIO

YSB Haiti was launched with the support of our founding partner, SAP. It currently has a portfolio of 9 social businesses in Haiti, which have received almost \$1.4 million in financing from YSB, and a further \$800,000 has been mobilized from YSB's co-financers.

ENTREPRENEURIAL SERVICES

YSB Haiti has extensively supported and coached its social businesses in their strategic or operational challenges, and in doing so, has helped them prepare for financing readiness. This includes negotiation with strategic buyers and suppliers, support in registration of legal procedures, shared working space for start-up phase, facilitation with additional financial partners and support in a turnaround plan.

YSB Haiti's Port-au-Prince office continues to receive business plans from all over Haiti. In 2014, a special focus was put into working with Haitian entrepreneurs on the following:

- Implementing the Haiti Forest Initiative an initiative to develop agro-forestry social businesses, creating good jobs and planting trees.
- Developing social businesses in two other distinct parts of Haiti: in the North and in Cavaillon, a peri-urban city in the South of Haiti.

THE LOCAL TEAM

YSB Haiti's Program Director Clémentine Lalande has served as Country Director as well as Head of Investments for YSB Haiti, and before that as a Project Leader at Boston Consulting Group and as Project Manager for the CEO of Action Contre la Faim, a French NGO fighting malnutrition. Philippe Lagrenade, Djimitri Celestin, Jhonson Vilson, Ann-Sophie Ovile (all from Haiti), Zoe Tyndall (from the UK), as well as Hassan Hajam (from Tunisia) work on incubation efforts within YSB Haiti as Social Business Consultants. Rebecca Augustin provides administrative support.

In January 2015, YSB Haiti welcomed its new Country Director and Haitian-American Philippe Saint Cyr, who has previously served as Executive Director of AMCHAM Haiti, as Managing Partner at varying corporations and as an investment and market analyst.





YUNUS SOCIAL BUSINESS - INDIA

SOCIAL BUSINESS PORTFOLIO

YSB India's social businesses are financed by the Yunus Social Business Fund Mumbai (YSBFM). Since 2011, 7 social businesses have received financing of more than \$600,000, addressing a range of social issues in India health, focusing mainly on sanitation micro-entrepreneurship.

To date, 4 companies have reached the end of their grace period and are on track with their repayments. YSBFM has further received complete repayments from 2 additional social businesses.

ENTREPRENEUR SERVICES

In addition to its work with the YSBFM, YSB India remains committed to advocating social business as a powerful tool to address India's problems. In this regard, YSB India regularly speaks at various events through the year targeted at different social business stakeholders in order to advocate for social business entrepreneurs.

THE LOCAL TEAM

Yunus Social Business India's Co-Founder and Country Director Aarti Wig has worked as an investment banker at JP Morgan, and has consulted with several Indian universities, corporates and non-profits on creating social businesses. The Yunus Social Business Fund Mumbai (YSBFM) is overseen by Mr S.K. Shelgikar, Founder and Chairman of YSBFM and B.N. Kulkarni, Grameen Director. Mr Shelgikar has over 25 years of experience as Chief Financial Officer of a leading Indian consumer goods company. He is also a philanthropist and angel investor, having seeded leading social sector organisations like Micro Housing Finance Corporation. Dr. Kulkarni has over 30 years of experience in the development sector, including with NABARD and as head of Microcredit Initiative of Grameen in India, responsible for Grameen Bank replications across India.





YUNUS SOCIAL BUSINESS - COLOMBIA

SOCIAL BUSINESS PORTFOLIO

Since 2011, YSB Colombia has provided financing of more than \$230,000 for its social businesses and mobilized an additional \$1.7M from its co-financers. In 2014, YSB Colombia provided financing to Campo Vivo, which was created as a Joint Venture between McCain and YSB and aims at transforming living situation of small-scale Colombian producers, through the strengthening of their productive activity and its sustainability.

ENTREPRENEUR SERVICES

YSB Colombia continues to provide advisory services on business modeling, partnership management, fundraising and access to markets to the local entrepreneurs it works with.

THE LOCAL TEAM

Andrea Pérez Castro, YSB Colombia Country Director, has prior experience at IADB and is an experienced project manager and operational excellence specialist. Sophie Chauliac, Director of Partnership and Project Manager of Campo Vivo, has experience as social entrepreneur, program manager and consultant; focused on international development and poverty reduction. Andrés Trujillo serves as Director of Social Impact. Ingrid von Schiller, Cristina Obregón and Julio Gutierrez, Social Business Consultants, provide social business support for partnerships and entrepreneurs.



YUNUS socialbusiness ALBANIA

YUNUS SOCIAL BUSINESS - ALBANIA

SOCIAL BUSINESS PORTFOLIO

YSB Albania has financed 5 social businesses since 2012. directly financing more than \$595,000, while mobilizing almost \$60,000 from its co-investors. In 2014, it supported the launch of two new social businesses.

ENTREPRENEUR SERVICES

In 2014, YSB Albania ran 2 cycles of its structured Accelerator Program, providing extensive support to more than 35 entrepreneurs and potential entrepreneurs with experienced hands-on mentorship. programming, visibility to investors and other resources. It further strengthened our entrepreneurs' processes for market and customer validation, development and testing of the commercial viability of the idea, while providing them support for pitches to investors.

YSB Albania continues to create awareness of social business in the Balkans region, including a training to entrepreneurs at the Innovation Center Kosovo. It also hosted Social Business Week in Tirana, offering a series of activities such as boot camps, workshops, a Conference on the Future of Social Business and social business field trips. More than 600 participants from varying sectors and fields participated.

THE LOCAL TEAM

YSB Albania Country Director Shkelzen Marku has led key agricultural projects in Albania for over 20 years, served in the government as a director and advisor and worked with the World Bank, UNDP and IFAD. Melanie Perisse is YSB Albania's Head of Investments; prior to YSB, she was with Boston Consulting Group and the World Food Program in Africa. Senior Social Business Consultants Ermira Repaj and Leonard Dalipi complement the team with strong finance, startup and academic backgrounds, and other social business consultants provide various types of support.





YUNUS SOCIAL BUSINESS - TUNISIA

Upon a 2013 invitation of its founding partner African Development Bank, YSB created its Tunisia country office to support the creation and development of social businesses, which it delivers through its two main activities of business acceleration and financing. A Tunisian social business fund was created in November 2014 to provide between \$50,000 and \$300,000 in equity and soft loans to finance YSB Tunisia's most promising social businesses.

ENTREPRENEUR SERVICES

In March 2014, YSB launched the call for application for the YSB Accelerator Program called iBDA (Arabic name meaning "Start!"), which is the first business accelerator in Tunisia.

11 projects were selected to participate, out of the 410 completed applications received from the governorates. These social businesses had a wide geographical spread and covered various activity sectors such as agriculture, recycling, handicraft, tourism and citizen services.

SOCIAL BUSINESS PORTFOLIO

Upon completion of its Accelerator Program, the local YSB team has been working with the 3 most promising social businesses in order to finalize all legal and business requirements in order to provide financing. The first investments are expected at the beginning of 2015. The local YSB team has also supported 6 of the accelerated projects in their business development, access to finance and access to market strategies.

THE LOCAL TEAM

YSB Tunisia's Country Director Leila Charfi comes from the telecom industry and has prior experience in managing Tunisia's first private incubator, the Microsoft Innovation Center. Head of Investment and Global Acceleration Camille Courtaud has extensive experience in strategy and operations through her previous work at Roland Berger Management Consulting. Social business consultant Pedro Telleria has expertise in financial services, strategy and organizational development through his work in both the social and private sectors. Fares Mabrouk, currently YSB Global Accelerator Head and the previous YSB Tunisia Country Director, is based out of Tunisia and continues to provide the team strategic guidance and support. Prior to joining YSB, he founded the Arab Policy Institute, a Tunis-based think tank, and also previously founded and ran a number of SMEs based in North Africa, focused on mobile banking, oil logistics and journalism.







YUNUS SOCIAL BUSINESS - UGANDA

YSB Uganda began its operations in 2013 as a pilot program with the African Development Bank, devoted to promoting and creating an environment within which social businesses can thrive in Uganda. In 2014, it was officially registered as Yunus Social Business Foundation Uganda Ltd.

ENTREPRENEUR SERVICES

YSB Uganda, in partnership with its extensive sourcing partners, continues to source and work with entrepreneurs to develop their social businesses. In 2014, we provided support to more than 100 entrepreneurs and 1 social business was approved for an initial funding amount.

YSB Uganda further provides training to develop skills of local entrepreneurs, and in 2014, partnered with African Management Initiative (AMI) to deliver a training on 'Designing Social Business for Impact' for 60 entrepreneurs and managers from a cross section of sectors.

THE LOCAL TEAM

YSB Uganda's Country Director, Eriab Kiiza, has over 20 years' experience in facilitating and mentoring private businesses through Uganda Investment Authority and Enterprise Uganda. He also helped set up SME mentoring programs in several African countries. Social Business Consultant, Siraje Bazibu, has worked as Grants Officer in grant management institutions for SMEs and Civil Society Organizations, and has experience in Business Advisory Services and support for MSMEs.





YUNUS SOCIAL BUSINESS - BRAZIL

SOCIAL BUSINESS PORTFOLIO

YSB Brazil, locally registered as Yunus Negocios Sociais Brasil, was launched in March 2013 and is in the process of developing the first registered social business fund in Brazil. YSB Brazil remains committed to enabling local entrepreneurs to grow their social businesses while working heavily to spread the social business concept in Brazil, particularly as Rio was declared a 'Social Business City' in 2014.

ENTREPRENEUR SERVICES

In 2014, YSB Brazil launched 3 cycles of accelerator programs, including 2 in Sao Paolo and 1 in Rio. As part of the program, YSB Brazil offers its entrepreneurs an office during the program, 2 mentors from BCG per social business during the 3 months, sector expert mentors, access to the YSB Brazil network, and preparation to pitch for financing. A total of 22 social businesses have accelerated through the process.

YSB Brazil remains committed to spreading the social business concept, in order to enrich education in the region and shape citizens who are committed to social challenges and prepared to lead social business. To this end, YSB Brazil hosts several events throughout the year, including a Social Business Lab to empower entrepreneurs, as well as an international partnership program whereby international graduate and undergraduate students have the opportunity to learn directly from social business entrepreneurs. In 2014, YSB Brazil hosted over 25 events and directly reached over 5,400 people through its media campaigns.

THE LOCAL TEAM

YSB Brazil's Co-Founder and Country Director Rogério Oliveira has significant experience as an entrepreneur, mentoring other entrepreneurs and in leading teams within companies such as Warner Bros, Johnson and Johnson, Nestle, UOL and BRMALLS. Head of Investments and of the Acceleration Program, Julia Menezes Profeta was the founder of an Innovation E-magazine and has worked for companies such as Johnson & Johnson, Robert Bosch GmbH, Itau BBA, Rocket-Internet in Brazil and advised several start-ups to structure their businesses in the country. Head of Rio Social Business City Program, Taciana Abreu has prior experience as Planning Director in advertising agencies as McCann Erickson and extensive participation in social programs within slums in Rio de Janeiro. Educational and Institutional Relations Manager Ricardo Rodrigues Mastroti has several years of managerial experience at P&G, Aracruz Celulose, InterCement and Camargo Correa Group. Administrative and Financial Manager, Francisco Vicente has strong experience in finance planning, accountability and controlling activities in different areas at Johnson & Johnson in Brazil.





SPOTLIGHTS ON YSB'S SOCIAL BUSINESSES AROUND THE WORLD

YSB HAITI

YSB HAITI: DIGO DISTRIBUTION

Digo Distribution is a distribution social business, working in partnership with "Les Industries Digo," the only major manufacturer of domestic cleaning products in Haiti. Digo Distribution works with micro-entrepreneurs to help them to sell these products to end customers, and at the end of 2014 had built up a network of 100 Points of Sale, providina increased incomes to over micro-entrepreneurs and allowing customers to save up to 30% of the price of cleaning products.

Digo supports these micro-entrepreneurs with branding and marketing, and supplies the product on credit. Rather than selling in pre-packaged containers, Digo allows customers to bring their own plastic containers to sales points, and fill these up with as much or as little as they need. This reduces the cost to the customer. This innovative solution is also reducing plastic waste in Haiti.



YSB HAITI: KREYOL ESSENCE

revol Essence is an eco-luxury beauty brand, creating products made from Haitian black castor oil. It is working with farmers who grow castor plants and in particular,



women, who are making castor oil from the seeds, buying above market prices and ensuring sustainable incomes for those in the castor oil value chain. In addition, Kreyol Essence is fighting deforestation in Haiti, aiming to grow over 40,000 plants in the next 3 years.

Kreyol Essence is exceeding sales targets, and has recently partnered with Miss Haiti who will act as an ambassador for the brand in Haiti and abroad.

YSB HAITI: HAITI FOREST INITIATIVE

70% of the nation of Haiti relies on the agricultural sector and widespread deforestation has resulted – with now just 2% of Haiti having tree cover. Simultaneously, crippling poverty is a central issue, with 78% of Haitians living under the national poverty line.

In order to address this issue, YSB has joined hands with Sir Richard Branson, Virgin Unite and the Clinton Foundation to set up the Haiti Forest Initiative. In developing a social business ecosystem, the initiative has two main objectives: 1) Increase tree cover and regenerate the environmental benefits of trees; 2) Improve livelihoods of smallholder farmers who are the key to breaking the deforestation cycle, and igniting a reforestation dynamic.

It will be an innovative bottom-up approach to reforestation, setting up a chain of interlinked social businesses that aim to create markets in agroforestry products, such as fruits, nuts, and oils. The social businesses not only cultivate, but also engage in processing, thereby ensuring that economic value is created and retained in the Haitian economy.

If proven successful, the model will be replicated across other regions of Haiti. Ultimately, within ten years, the initiative hopes to have created and additional \$4 million annual revenue for the social businesses involved, with 1 million trees planted annually, 1000 hectares reforested and 4000+ farmers with improved livelihoods.



YSB INDIA

YSB INDIA: SANKARA EYE CARE HOSPITAL

Sankara Eve Care Hospital provides eve care services through cross-subsidizations to those in need. From its inception of Coimbatore with 1 hospital doing 30,000 surgeries, it currently has 9 hospitals performing 150,000 surgeries.



YSB INDIA: SAKHI RETAIL

In rural Maharashtra, access to knowledge about health and safety with regard to cooking appliances – particularly sources of fuel and light, is very limited. The goal of Sakhi Retail is to improve the health and well-being of Indian rural households by distributing high-quality, affordable goods and appliances where they are least accessible.

Sakhi Retail aims to increase incomes in rural areas by teaching rural women entrepreneurs door-to-door sales techniques, which then provide commission-based income. They also developed the 'Oorja', a smokeless biomass stove that uses pellets as fuel.

While YSBFM has invested into a small pilot, Sakhi Retail reaches over 600,000 people in Maharashtra and Bihar through over 850 female micro-entrepreneurs.



YSB INDIA: EKUTIR WASH

eKutir Wash catalyzes the building of household toilets in rural Orissa through a unique microentrepreneur turnkey service provider model. Through YSBFM, eKutir plans to create 40 toilet entrepreneurs per year.



YSB INDIA: SPARC

The Society for the Promotion of Area Resource Centers (SPARC) was founded by Nobel Peace Prize nominated Dr. Jokhin Arputam, and specializes in tackling a number of key social issues, with their stated vision of 'empower[ing] the urban poor in India [to] gain access to the resources they need to upgrade and formalize their settlements.'

The partnership between SPARC and YSB centers on urban slums in Mumbai that have limited or no toilet facilities, allowing SPARC to builds toilets with YSB's financial support. Distinguishing features of the model are co-production of the community in design, construction and maintenance of the toilets and connection to a main sewer line with adequate access to water and electricity. The toilets will also have separate entrances for men and women.

Users pay a single rupee for use of the toilet block. Alternatively, there are monthly family passes for the toilets that cost Rs. 20-25 per household, irrespective of the number of family members or uses. As such, because the community has an investment in the toilet blocks themselves, and a self-sustaining income from their use. they are able to hire a caretaker who can manage, administer and clean the bathrooms.



YSB INDIA: MILAAP/ GUARDIAN

Milaap/ Guardian provides microloans to build water connections and toilets in rural Tamil Nadu and functions as an online fund-raising platform. By sourcing funds from individuals all over the world, Milaap has been able to eliminate the need for their partner MFIs to borrow from banks, facilitating low-cost loans.

As of January 2015, 2625 loans have been given, totaling more than 25 million Rupees and improving the lives of thousands.





YSB INDIA: ALC INDIA

ALC India provides handholding support to primary producers in rural India, helping them to get a higher price for their produce by eliminating supply chain inefficiency and improving their productivity. ALC India is currently working with 15 such producer companies and is in the process of promoting another 22.

It reaches 65,000 producer households currently and hopes to reach 300,000 producers in the next 5 years.

YSB INDIA: BNGVN

Bhagini Nivedita Gramin Vigyan Niketan (BNGVN) was founded in 1995 by Ramon Magsaysay recipient Nileema Mishra and works to empower villages to provide their own livelihoods and create self-sustaining ecosystems. Its activities include providing microfinance and logistical support to farmers and village entrepreneurs at reasonable terms of repayment, organizing women into self-help groups to encourage savings and imparting skills for alternate livelihoods, creating a village fund to drive community activities and allowing villagers to borrow to build sanitation systems.



YSB COLOMBIA: CAMPO VIVO

CAMPO VIVO

Through its Corporate Social Responsibility commitment, McCain approached Prof. Yunus to start a Social Business to improve living conditions of poor farmers worldwide. Among 8 countries, Colombia got selected for a pilot model approach. It is in 2014 that Campo Vivo Negocio Social S.A.S. emerged as a corporate social business joint venture between McCain and YSB, combining their respective know-how in agronomy and social business incubation.

Campo Vivo intervenes in the agricultural value chain by developing competencies in small-scale farmers, strengthening the social tissue and promoting competitive productive activities in vulnerable rural communities. It provides high quality technical assistance and ensures entrepreneurial capacity building to farmers and thus, increases family income, improves productivity levels and working conditions, and engages both men and women. It also strengthens the community by fostering associations among farmers to cultivate collectively, while providing individual family support.

On May 2014, Campo Vivo began its operations in Une, Cundinamarca with a pilot group of 21 families working in

40 ha of land. The second group will start its activities on February 2015 within the same area. Potato is the initial crop and it shall be alternated periodically with rotation crops.

During its initial phase, which will last 3 years, Campo Vivo will run 3 pilots with 225 families of producers in different areas of the country. As such, in three years, Campo Vivo will directly impact 675 producers and their families or an estimated 2.400 individuals.

YSB COLOMBIA: BIVE

Denial of services and medications, long waiting times, and difficult administrative procedures are huge obstacles for access to healthcare for the poor in Colombia. This translates into a higher occurrence of preventable disease, delayed diagnosis, increased spending on high complexity treatments and lower quality of life. Bive has created a network of 62 health care providers that offers discounts and immediate care with a focus on the poorest of the poor. A BIVE membership plan not only provides general access to care, but also discounts of up to 68% on the price of private providers and a guaranteed medical appointment within 7 days.

Since its operations from November 2012, it currently has 10,000 users in the state of Caldas, 90% of whom are people of low and middle income. Over 950 services have been rendered through the Bive network, and its sales revenue from 2014 is over \$65,000.

In 2015, Bive will expand to two more Colombian providences, located in the Coffee region; aiming to reach 20,000 users and generating revenue of around 150,000 USD. Bive will also implement the program Healthy Smiles Colombia this year, to impact the dental care of 1,100 children from 5 to 12 years from low socio-economic level in Manizales, Colombia.









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SAVE THE DATES

Global Social Business Summit 2015 3-7 November 2015, Berlin, Germany www.gsbs2015.com

Social Business Day 2016 May 28, 2016 in Dhaka, Bangladesh www.muhammadyunus.org

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