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The Grameen Bank, founded in Bangladesh in 1983, won the Nobel Peace Prize in 2006 for its achievements in supporting people in financial need through microfinance.

Grameen Japan is a microfinance institution founded in Japan in 2018 with reference to Grameen Bank's business model.

Grameen Japan is operated with generous support such as donations and cooperation by individuals and corporations.

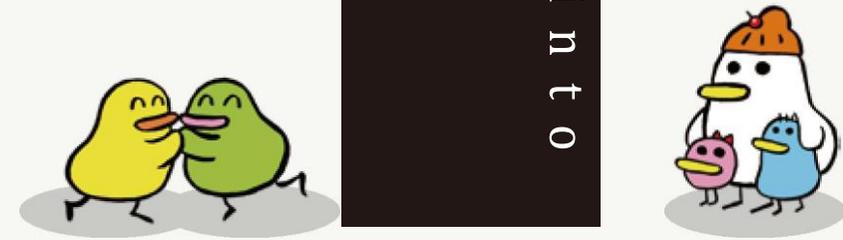
In this Story Book, we are introducing the story of the members who are positively walking to make their lives shine with everyone's warm support.

*Members are people who belong to a group of five and are supported by Grameen.

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Investment into the future



Low wages, long working hours, economic losses due to COVID-19. Our society seems surrounded by a feeling of obstruction that we should not dream of.

But is that the case? The situation may change if there are only a handful of support, opportunities, and colleagues who have the knowledge and can work together.

Providing the support and knowledge you need, having friends to work with, Grameen has the potential to make your dreams come true.

We never want to give up our dream. Grameen Japan will support your "future investment" in your one-time future.

Grameen: The Society Japan Aims at

1. A society where safety net and infrastructure is in place to help people get out of poverty when they fall into poverty
2. A society where people can normally start their own businesses (Small Business)
3. Job creator rather than Job seeker can play an active role
4. Local communities help each other and have sympathy
5. The seven principles of Yunus Social Business are practiced
6. A society that contributes to all stakeholders, including business partners, customers, regions and communities not only shareholders

How We Work

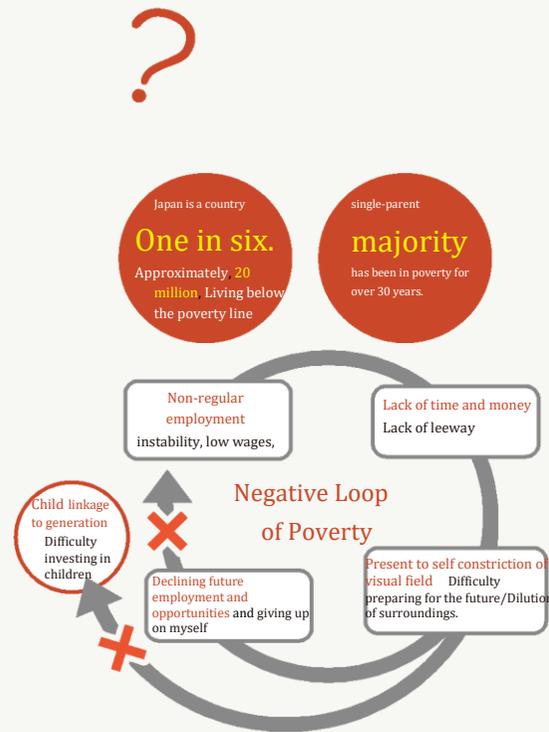
support of the Grameen

One in Six people is Poor

In Japan, which is called a developed country, 1 in 6 Japanese people are forced to live below the poverty line (*), and the "hidden poverty" has become a serious problem. Japan is the only country among the 35 advanced OECD countries where a majority of single-parent households are poor.

In modern Japan, poverty can happen to most people due to job loss, illness, injury, accident, separation from spouse, bereavement and nursing care, and tomorrow is a personal problem.

In poverty, the focus is so much on living in the present, Actions that lead to future life improvement tend to be insufficient. The current situation is that efforts to support independence are not sufficient.



*Annual disposable income of about 1.22 million yen or less, and about 100,000 yen or less per month (Source: Overview of the 2016 Comprehensive Survey of Living Conditions, Ministry of Health, Labour and Welfare)

What is Microfinance?

- 1) For needy (poverty)
- 2) A small scale
- 3) Unsecured loans (Insurance, remittances and savings) Financial

Grameen has a business model different from ordinary banks, and has achieved a low credit loss rate while remaining close to the needy. In this way, businesses that pursue both financial returns and social impact by using business methods to solve the social issue of poverty reduction are called social businesses.

Flow of support

In Grameen Japan, people who are willing to work but have no money at the moment. We provide a one-stop service for small loans and employment support for self-reliance.



Member Criteria

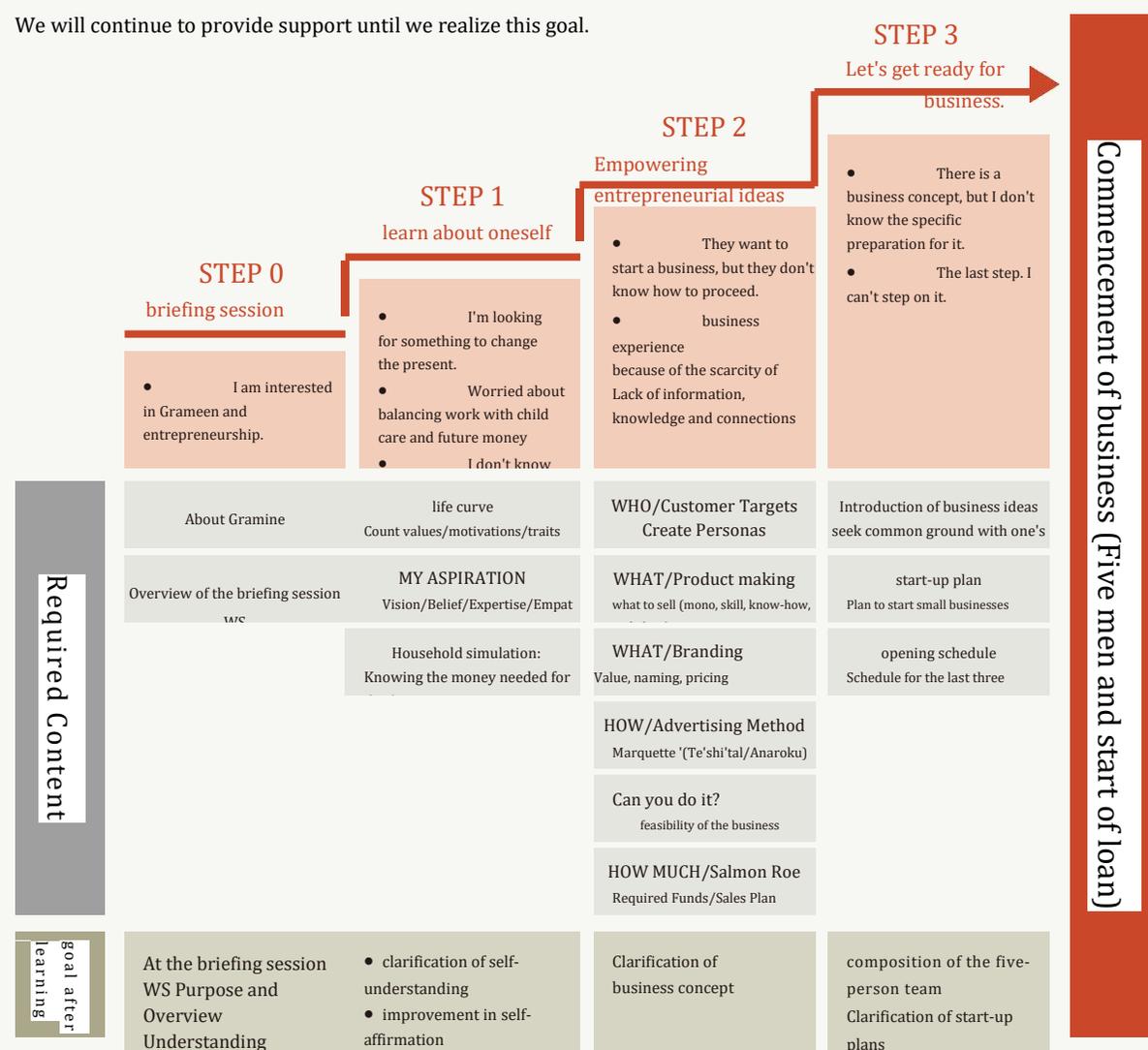
- Those whose current income is below a certain level (*)
*The standard should be within 1.8 times the standard for public assistance. It
- People who can trust each other and help each other in groups of five.
A five-person mutual aid group is the basic unit of a Grameen member. It is a community where people support each other and work hard together based on a relationship of trust, not for the purpose of monitoring each other.
- Those who can maintain discipline
Anyone who can attend a weekly center meeting (a meeting of a group of five people)

Our Projects

worktop

Grameen Japan, together with Accenture and SMBC Nikko Securities, We planned and held a briefing workshops for those who aim to start a business. The workshop consists of three stages, "Step 1: Learn about yourself" "Step 2: Bring Your Entrepreneurship Idea to Life" "Step 3: Get Ready to Start" Through these activities, participants can create dreams and business ideas from scratch.

We will continue to provide support until we realize this goal.



Plans for future

Grameen Japan will establish a successful model in Japan to support entrepreneurship and employment for those who are taking a step forward in their new lives and future. With the aim of helping as many needy people as possible to achieve a bright future and become economically self-reliant, we provide various support, including loans, in cooperation with companies and NPOs.

At present, the environment surrounding people in poverty and poverty is becoming more serious due to the impact of the COVID-19. We need an opportunity to step out of the difficult situation. To this end, we will actively hold explanatory meetings and workshops online for those who wish to become financially independent.

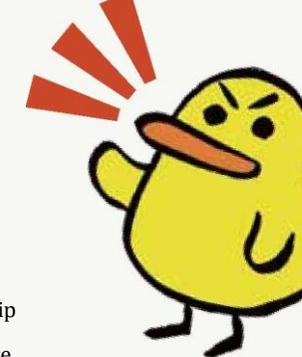
In order to secure the loan funds, we will use crowdfunding and SNS media to raise awareness in Japan of Grameen and social issues such as poverty and expand individual and corporate donations.

The COVID-19 disaster has reduced employment matching opportunities, making it more challenging to achieve employment matching in which those who are motivated to work can work stably. This situation is expected to continue in the future. Even in such a case, Grameen Japan would like to place great importance on supporting people to listen to each and every one of them and choose their own way of working. Grameen Japan offers opportunities to develop customized training that focuses on working and earning in the future and to create models for new ways of working that suit one's own needs. We would also like to encourage companies to foster a culture of accepting employees.

For those who want to start a business, we want to contribute to creating an environment that makes it easier for them to "step" by providing small business know-how and a community where they can support each other.

In the medium to long term, we will focus on digital marketing to meet more of our loan recipients. In addition to initiatives targeting borrowers, SMBC is also expanding its scope of activities by providing training materials and trainer training programs for NPOs and related organizations, and by distributing videos on financial literacy as part of its efforts to promote financial education in Japanese society.

As a leader in making forward-looking investments for a bright future, Grameen Japan will do its utmost to realize a society in which everyone without poverty can live vigorously.





Seya-san

55 years old

Born in 1965. Studying studio makeup, engaged in beautician, therapist, esthetique, general beauty and health-related work. Now, they are preparing to develop their own original cosmetics "cell-AXIS".

2.Grameen, Japan.

1.Until I joined Grameen.

I wondered how I should start a business, and I started it in my own way, but I couldn't expand my business well, so I had no choice but to make it small.

I put top priority on protecting my present life and thought about what I should do to make money.

When I thought about this and that, I thought, "No, no, no! No way, I can't ...".

how someone met

I was worried about my job, old age, and future, so when I went to the Japan Single Mother Support Association for advice, they recommended me to participate in "pregramine" *.

I was worried about money when I was working, so I wanted to check what I could do. Up until now, I had not looked at business plans and funds, and I had felt the limitations of having my own job.

At Grameen, there are members with the same purpose and you can receive various advice, so I thought I could do something, so I decided to become a loan member.

to work." It's called "continuing

3.and actually participate in it,

Until now, even a sole proprietor has never been able to deal with money because I am not very good at it.

But through Grameen's financial education, I realized that money is vital for doing business, and the joy of learning outweighed the embarrassment of not knowing.

Before the introduction of the Grameen system, which consisted of 5 people working in different occupations with different worries, I thought, "Do we get along?".

But when I actually started, I was very happy to have friends!

All 5 of us are colleagues with the same goal of "embody one's "self" fortune", and we have started our own businesses and are moving forward in our own ways.

Once I set my direction, I began to feel that I was making progress at one meeting every month.

The feedback and evaluation from the people around me gave me confidence, which helped me develop my skills. Each time I participated in the event, my mind grew and I gained the ability to make my own decisions. If I had not participated, I would have been anxious.

My Business

I've been involved in beauty and health-related work for many years. Currently, we sell stem cell culture liquid beauty essence, placenta cosmetics original brand, and head relaxation. I am thinking of making "forehead therapy" that people can easily heal by themselves.



4.And finally,

I am proud of the history of my life. Have confidence. Believe in what you will do. This is the value I cherish now. I owe this much to the guidance of the Single Mother Support Association and the people of Grameen Japan. There's still a long way to go, but I feel like I can still do my best.

If it hadn't been for this opportunity, I would have been buried. Thank you for pulling me up.



Hiromi Endo, 46 years old.

Born in 1974, Saitama Prefecture. "Cocoaro" combines aromatherapy and illustrations in a unique way to heal the mind. She is currently launching an illustration therapy "left painting" service.

1.Until I joined Grameen.

I used to work as a sole proprietor, drawing illustrations for many years with no profit.

I started my own business, but I'm not a salesperson or attracting customers so, I wasn't confident and unmotivated.

The phrase "I can't, It doesn't sell, I can't make money, I have no money" became a habit.

2.Grameen, Japan.

how someone met

When my divorce was decided, I consulted with "relife" * of the Single Mother Support Association and they recommended me to join Grameen.

I attended Grameen events in Japan, learn about financial training and business operations.

While I was studying that, the courage came to me that I can do it myself. Naturally I became one of a member. Also, I realized when someone asked me "You don't think you are going to live on illustration, do you?"

3.and actually participate in it,

At first, I was suspicious that "You could be exploited.", but now I feel secure and grateful that there are people who will work with me to make my job better.

I think of each group of five as important friends who can encourage each other and listen to what's going on. I'm looking forward to going to the monthly meeting.

Sometimes I feel discouraged when I'm alone, but it's reassuring to have a meeting where I can talk with friends who can encourage me.

I realize how important to talk about myself.

They'll think about it together.

My BusinessThe portrait of the deceased decorates

In Saitama City, I run Cocoaro that heals the mind using aromatherapy and illustrations utilizing my experience of aromatherapist and counselor.

The business I am working on is "remaining picture," which is the service of the illustration of the deceased to decorate. This aim is to heal the heart of the viewer rather than provide illustrations. That is why this is called "illustration therapy."

I started a business with a request from a family member who was too sad to see, to draw a portrait with an illustration. This service use by a bereaved family, the person themselves.

The bereaved family can face the deceased with a soft impression by making it into an illustration, and the person can face their portrait was drawn beautifully (Use of multicolor colors and ideas for adding plants), which increases their motivation and self-affirmation.



4.And

I was able to participate in this event when I was going to face the big change of divorce from now on, so I was ready to live on my own strength. Everything was good timing. I was able to get unexpected offers after repeated small actions and announcements, and I was able to confidently communicate about my business.

I thought. I gave up because I became a single mother, but it was good to be able to meet this environment.

Grameen's activities have been an opportunity for me to change, and I really appreciate it.

I'll still do my best to make my business a success.



Because it's an environment without

N, 41.



After graduating from a professional school for the media industry, she studied under the master photographer. She became independent after working as an assistant and went abroad for shooting and studying. After that, she got married and gave birth.

While raising a half-Japanese child with a foreign nationality, she makes a new start as a Japanese photographer, using traditional Japanese wedding kimono.

1.Until I joined Grameen.

When I was single, I paid a lot of money to take a management seminar before I had a baby, but it didn't work. After I had a child and became a single mother, I was afraid to go to such a place. I thought that I was different from a happy housewife, and I felt depressed. Also, I gave up because people didn't understand the idea of a single mother starting a business.

2.Grameen, Japan.

how someone met

I have known Yunus and the Grameen Bank in Bangladesh for a long time, and if I am from Bangladesh, I would like to participate. In fact, I have participated in Yunus' seminar.

When I learned that the Japan Single Mother Support Association is working with Grameen Japan, I participated in the program.

I knew Grameen because I lived in a poor country and gave birth there. I was impressed that there is such a thing in Japan, and I wanted to get support.

3.and actually participate in it,

Until now, even if I went to a seminar or a cram school for starting a business, I had given up because of prejudice, and I didn't think that there was no place for me.

I actually participated in the Japan Single Mother Support Association's Pre-Grameen, and I felt a sense of security that I was accepted. I had given up thinking that it would be impossible for me to participate in the event due to the view and atmosphere of the people around me, as well as the fact that I could not sit still with my children, but it was the first time for me to be relaxed because I was welcomed and other children took care of me. Thanks to that, I was able to concentrate on participating, and it made me happy that there was such a place.

The best way to create a five-person team is to share knowledge and ideas that you don't have. Also, when I was having a hard day at work or raising children, I was able to encourage each other, so I was glad to meet everyone. It is helpful to have financial education because it makes no difference from living expenses.

Up until now, I have prioritized what I want to do, and there was a lack of things that would please customers and monetize, but every center meeting is also a place to learn.

My Business

For foreigners, we sell Kimono called Irouchikake, photograph and video shoot services.



4.And finally,

I remembered that I wanted to support mothers who have a mixed-race child and is biased in many ways.

I gave up thinking that a single mother wouldn't be able to do it, and I felt lonely, but now I want to move on with my single mother friends.

I felt that there was something I could do because I received a loan.

Even a single mother, I am thankful that I was able to get such an opportunity.

Tell me about Grameen. !

Grameen, I am curious about Japan, but I feel nervous to go to listen ... Grameen members who are single mothers will answer those questions!

01 How did you like joining Grameen?

I was able to confirm my awareness of starting my own business. Although the axis of what I really want to do and what I want to aim for was blurred every time, I could reconfirm the axis by taking Grameen's workshop. (SEYA!)

By listening to and giving advice to the small business of an individual, I was able to develop an awareness of my work and increase my motivation. (Hiromi Endō)

Rather than being Japanese style, I felt the way of doing things overseas. My words and thoughts were not suppressed, and my business changed into my responsibility. (N)

02 How about a group of five?

There are different types of businesses, but we have a very good relationship where everyone takes the same starting line and gives us advice as if it were their own business. They talk to each other about their problems and find good ways to

You can see the ups and downs of each, and the long-term relationship is very good. (N)

There was always a "Everyone is working hard, so am I!" stimulus, and when we felt uneasy in Corona, we complained and encouraged each other.

I feel like I'm growing as a human being because I can honestly enjoy my colleagues' efforts. (Hiromi Endō)

03

Why did you choose Grameen?

How does it compare with other groups?

There were workshops and debriefing sessions held twice a month, so we could talk about our worries, and they gave us advice that would help us learn about starting a business. A 200,000 yen business fund loan is not too much burden for repayment. (SEYA!)

I was inspired by doing center meeting with my friends, and I was motivated to do my best. Also, having a meeting doesn't leave things half done. If I were alone, I would probably have given up (Get out of here.). (Hiromi Endō)

It was good that they worked as a team. With all this information, I can do business even if I am isolated, but by having all the services provided by the team, my sense of values and mental insecurity, which I have become isolated due to the deadlock, all turn out to be positive. (N)

04 What kind of person is suitable?

a person who is positive about his or her future (SEYA!) & Want to start or run a business

someone who is not a person waiting to be supported. You don't need to be confident because you will change positively during the workshop. But I feel that a positive attitude will produce better results. (Hiromi Endō)

05 Message for Single Mothers

I think you can do business and start a business if you have the feeling that "Let's do it!". I'm still in the early stages of my career, and I haven't got any numbers or results. But my mind gradually becomes an entrepreneurial brain. I think that is also a change and growth. Don't decide, "I can't ... can't ... seems difficult ...". Try it first. It starts small, so there is no big mistake, and if you make a mistake, you can change the direction. You have to create your own potential.

If I don't do anything, it stops, and even if I try to do something, I always think about the same thing, "I can't do it well, what should I do ...". But I think it's fun too. You can get advice from not only one person, but also your friends and the best Grameen. Being not alone is the strength! If you want to shape yourself, please try! (SEYA!)

Through the activities of Grameen Japan and the Japan Single Mother Support Association, I have found that being able to see the road to work gives you peace of mind, vitality and confidence. If you don't have energy, you tend to stay, but if you don't start moving, it doesn't start. Nothing works. And this activity has friends who will accompany you from a small step forward. This may be the biggest. So I really recommend it. (Hiromi Endō)

To Single mothers. I have received a lot of education since I was a child, and I am living as a Japanese woman ... I think it is valuable even just for that! There are many wonderful places to learn in Japan. Failure, anxiety and poverty can be solved by learning. (N)



Ryuta Kaneko

21

Mixed the Philippines and Japan was born in 1999. Received a loan from 2020, and is currently launching a service to send non-standard vegetables from parents to children at a low price "OSUSOWAKE"

1. Until I joined Grameen.

When I decided to start my own business about a year ago in the summer of 2019, I had decided what I wanted to do, but I didn't know what to do at all, and I had failed many times.

2.Grameen, Japan.

It all started with an introduction from Mr. Imai (Members of the Young Entrepreneurs Roundtable). While I was using Mr. Imai's CHIRITUMO service to discuss my dream, he invited me to join Grameen's activities in Japan.



3.change someone is

I saw reality in a good way. Before the training, we made our own plans and showed them to companies and venture capitals, but we didn't know what materials we needed, how to make them, and what elements we needed. But after training in Grameen, we were able to learn a lot of practical things, not just through know-how, because we were closely related to our projects.

Then, the adults who cooperated changed. Before I came across Grameen Japan, I think I surmised that I was comfortable with the adults of companies and venture capitalists who were considering investing in me.

However, Grameen put their eyes on how to improve products and businesses without surmise, and cooperated without regard to profits.

in a good way

4.About Business

We are currently launching a service called "OSUSOWAKE" that allows parents to send non-standard vegetables to their children at low prices.

It was a change in my physical condition that triggered the launch.

I haven't eaten much vegetables since I became a university student, and I mainly eat out and noodles. I was in such a situation that I could easily get a fever if I stayed up all night. During the period of self-restraint caused by the spread of coronavirus infection in Japan, I started to eat nutritious food at my parents' home, and I didn't feel sick, so I realized that I was malnourished. If this malnutrition happened to me who lived at home, wouldn't people who live alone be more malnourished? So, I came up with the idea of serving vegetables to children who live alone.

But I learned that vegetables are actually expensive. Therefore, we thought that we could offer vegetables that are out of the standard or unsold at a low price, so we have come to the present service.

Due to the spread of coronavirus, I am preparing for the business by sharing information with 4 colleagues, managing to do and giving feedback to each other every day.



5.And finally,

For those who are thinking of participating in Grameen Japan's activities...

If you follow your dream, you may be denied by others. But I'm sure your dreams are right, so trust yourself and keep doing it. I think I can accomplish something.

In order to realize your dream, I think you can jump into activities!

To Grameen Japan

Thank you very much for being kind and giving me advice, sometimes even in the middle of the night!

I think there are many young people who want to challenge like me but don't know what to do.

If there is such a person, please cooperate with as many young people as possible and



Shun Oka

20 years old

Born in 2000, from Osaka. Influencer with a total of 200,000 followers (As of September 2020) on Tik Tok and Instagram. He have received a loan since 2020 and are currently launching an environmentally friendly fashion brand made of organic cotton.

1. Before joining Grameen 3. Changes you realize

There were things I wanted to do, but I didn't know what to do. While I was reading various books, I became to like business books, and even though I acquired knowledge, I didn't know how to use that knowledge.

The Grameen Japanese not only taught me the knowledge, but also taught me how to use it more practically. Also, when I talked about my dream in Osaka, it was normal for people around me to think it was strange or not to accept it, but the thing that struck me most when I participated in Grameen Japan training was that there were people who admitted what they wanted to do, respected it, and never denied it. I am very happy to have met such a friend, and it is a source for me to work hard!

2.Grameen, Japan.

Through the introduction of an acquaintance in Osaka, I was connected to Mr. Imai (Members of the Young Entrepreneurs Roundtable).

The day after the introduction, I quit school and came to Tokyo to get Mr. Imai's support for my dream. Among them, Mr. Imai introduced Grameen Japan to me, which led me to join.

He met his comrade,

To the source of

4.About Business

We are launching a fashion brand made of environmentally friendly organic cotton.

I started it because I wanted to make "liking" into a job.

I like fashion and soccer, but when I wasn't able to make it into my job, I decided to launch a fashion brand.

When I actually researched fashion, I discovered that 90% of cotton is used for clothing, and that a large amount of water is used to make clothes made from that cotton, which causes environmental pollution, harm to people, and death. I felt so bad for that. when I thought that the clothes I wore were made even after someone died, and I wanted to change that reality, so I decided to create a fashion brand made of organic cotton that uses less water.



5.And

For those who are thinking of participating in Grameen Japan's activities...

I feel that there are few people in the world who really want to make their dreams come true. I feel sad that my life ends without being able to do what I want to do, and I think that an environment where I can work "liking" can be realized with Grameen Japan's support. If you have something you like, something you want to do, you will change your lives by listening to Japanese stories!

To Grameen Japan

There is no merit for Grameen Japan, and I really appreciate all the support I received while I was not able to do anything!

I think what I can do now is to respond seriously to Grameen Japan's generous support.

Finally, please continue to support the young people who will participate in the activities of Japan.

Young Entrepreneurs Roundtable



This year's event was attended by young entrepreneurs who have dreams and are starting or planning their own businesses!

You attended the Grameen Japan Entrepreneurship Workshop and have received or are planning to receive a loan.

Please tell us about your future business and relationship with Grameen Japan.



Jose Imai

Born in 1993, half Dominican Republic and half Japanese. With the aim of supporting young people with dreams, we developed the "CHIRITUMO" service.



Saki Oshima

Born in 1999, majored in animal husbandry at university. Prepare a service "OS U SO WA KE" that delivers non-standard vegetables from parent to child at low cost.



KANEKO RYUTA

Born in 1999, half Filipino and half Japanese. He majored in business administration in the department of global business



Haruto Oka

Born in 2000. He is the influencer has a total of 200,000 followers (As of September 2020) on TikTok and Instagram. In order to solve the water shortage in the world, launching a fashion brand using organic cotton.

How was it after taking three entrepreneurship workshops?

Kaneko I read a lot of books and learned the essential of business, but I felt it was difficult to apply it to the business I wanted to do. Through workshops and other activities, I really learned a lot from the people who know business practices and who came along with me step by step and gave me advice.

Oshima I participated in the workshop without any knowledge or skills. I was worried if I could keep up with the people around me because they were the members who were originally conscious of doing business. But even for me, who didn't know anything, Grameen taught me one step at a time. The content was very easy to understand and more interesting, which gave me motivate to study.

Oka, Like everyone else, I was taught concrete steps in Grameen Japan, and while there were various things to think about, I was also taught the detailed way of thinking. It was very easy and I learned a lot.

Imai, It was great that you teach me the specific steps. My service was limited to providing and supporting to everyone, and I moved forward as I learned the next steps through workshops and so on.

Kaneko: If you look up something that the world doesn't know, there's a lot of information and you don't know which one to extract. The workshop in Japan is not one-sided but two-way communication, and because there is feedback on my hypothesis. For example, I was able to extract necessary information and gain practical experience.

Why did you choose Grameen Japan?

Kaneko, As I said earlier, we can communicate in both directions.

Oka: I used to talk to other company presidents, but I had a glimpse of the other company president trying to increase his own profit. In other words, it had the image of being hijacked. But Grameen Japan supports you like a gentleman. I thought Grameen is a trustworthy partner and participated in the activity.

Imai It's because they will be kind without profit.

Kaneko: That's right. They give their opinions regardless of their own interests.

OSHIMA, I'VE NEVER CONSULTED OTHER COMPANIES ABOUT BUSINESS, SO I DON'T KNOW ...

Imai Oshima came to a good place from the first. They don't give me advice late at night like Kaneko did.

Kaneko:That's right. One day, I met a Grameen Japanese person at noon and asked him to send me a plan within the day. I sent a mail at night and got a reply right away, and they had a meeting even in the middle of the night.

Imai: You can have a workshop in Japan for free, but I've actually calculated how much it would cost to have a consultation. It was a ridiculous amount of money ... Grameen Japanese people, thank you very much!

To young people with dreams, People who have interested in Grameen

Please leave a message!

Imai: There are very few young people in Japan who have dreams. Moreover, even fewer people are taking action in their dreams. Among them, the members of this symposium are gathered with an extraordinary miracle probability. People who want to pursue their dreams and realize them are also very precious. I think that the realization of the dream will come closer if we talk to the entrepreneur members and Grameen Japan after summarizing the dream we have now in a more linguistic form!

Kaneko: If you want to challenge yourself after reading this article, you should first brush up on your dreams. Even now, I spend about a year brushing up on my dream, and I get feedback through conversations with various people. The service of Mr. Imai's "CHIRITUMO" also supports the linguization of dreams, so please do! I think many people who have already challenged their dreams will find it difficult to continue to realize them. Don't hesitate to jump into Grameen Japan!

Oshima: I have a lot of things I want to do, but I was a person who never acted. Even for me, the workshops in Japan and the activities with my friends here have increased my motivation and I have gained knowledge. There is such a good environment, so please take part in the activity positively!

Oka: Until now, most people have not understood our dreams or what we want to achieve, even if we send them out to others, and no one has ever shared our dreams with us. There are things I want to accomplish like I did in the past, but I think there are people who say they are worried by themselves. If you are having trouble with your friends or want to do something but have no one to understand, please join Grameen Japan! I have friends who understand!

What is Grameen?

The Grameen Bank which is a microfinance institution founded in Bangladesh in 1983 by Dr. Muhammad Yunus.

We provide low-interest, unsecured, small-amount loans to people living in poverty and help them overcome poverty and become self-reliant. Since its establishment, it has provided loans to a total of more than 9 million people, boasting a remarkable repayment ratio of 99%.



1989: The Grameen Circle Spreads Around the World

In 1989, he founded the nonprofit organization "Grameen Trust" to spread Grameen Bank's microfinance model around the world and to eradicate poverty.

It is deployed in more than 40 countries around the world and contributes to poverty reduction not only in developing countries but also in developed countries in Europe and the United States.

2008: "Grameen America" was established.

Founded in the United States, "Grameen America" is a non-profit, tax-exempt organization that promotes entrepreneurship and self-employment by providing loans to poor women who cannot get loans from banks.

Since its establishment in January 2008, the Grameen Model has provided more than \$1.2 billion in loans to approximately 120,000 people, creating more than 120,000 jobs, demonstrating that the Grameen Model has a significant impact on poverty reduction in developed countries.

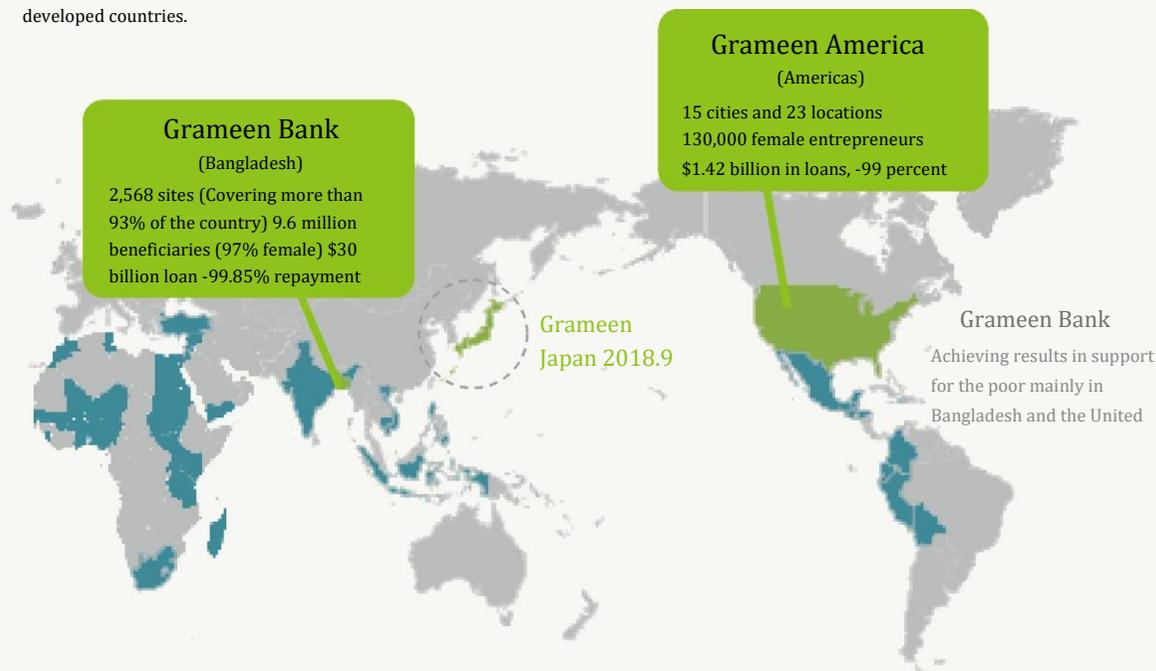
2006 Nobel Peace Prize

For their work in helping people get out of poverty, The Grameen Bank and Dr. Yunus won the Nobel Peace Prize.



2018: "Grameen Japan" established.

When Dr. Yunus visited Japan in 2017, he reached an agreement with Professor Masahiro Kan of the Graduate School of Meiji Gakuin University, and in 2018 the "Grameen Japan" was established. Grameen Japan provides microfinance to the poor and poor based on the success of Grameen America, another developed country.



Information

"Everybody power" and Grameen Japan

Start of "Grameen Denki" to support the independence of the needy

Minna Denryoku. and Grameen Japan have collaborated to support the independence of needy persons receiving loans from Japan.

We will launch a power plan "Grameen Denki" on Wednesday, October 7.

For those who have been economically affected by the new coronavirus, such as layoffs or termination of employment,

We provide support through electricity, which is essential for living infrastructure.

Donating 100 yen a month to support

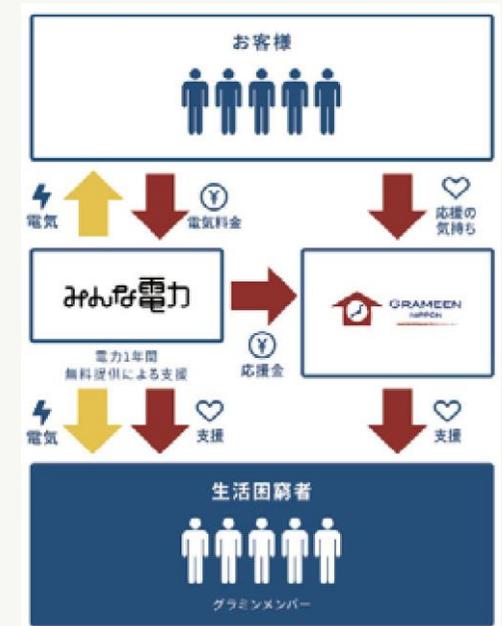
By switching to a "Grameen Denki" system, 100 yen from monthly electricity bills can be donated to Grameen Japan, which provides low-interest, unsecured micro-loans to needy people. The donation will be used for Grameen Japan's operating expenses.

It is possible to express the feelings of support for the independence of those who are having a hard time in a simple and continuous way.

If you are having trouble with your daily life, you can get free electricity for one year.

Grameen receives support from Japan as a needy person, and if you switch your home electricity to "Grameen Denki" you will receive 1 year of free electricity. You can devote yourself to preparing for starting a business or working without worrying about electricity charges.

People who have become economically self-reliant through support from Grameen Japan can continue to use the "Grameen Denki" and donate 100 yen a month to support needy people.



Efforts for SDGs

Sustainable Development Goals

SDGs consist of the 17 global targets and 169 targets adopted at the UN Summit in September 2015 and intended to be achieved by 2030.

Grameen Japan is making contributions through its microfinance business and working with supporting companies and organizations to achieve Goal 1 "end all forms of poverty everywhere" and related goals.