



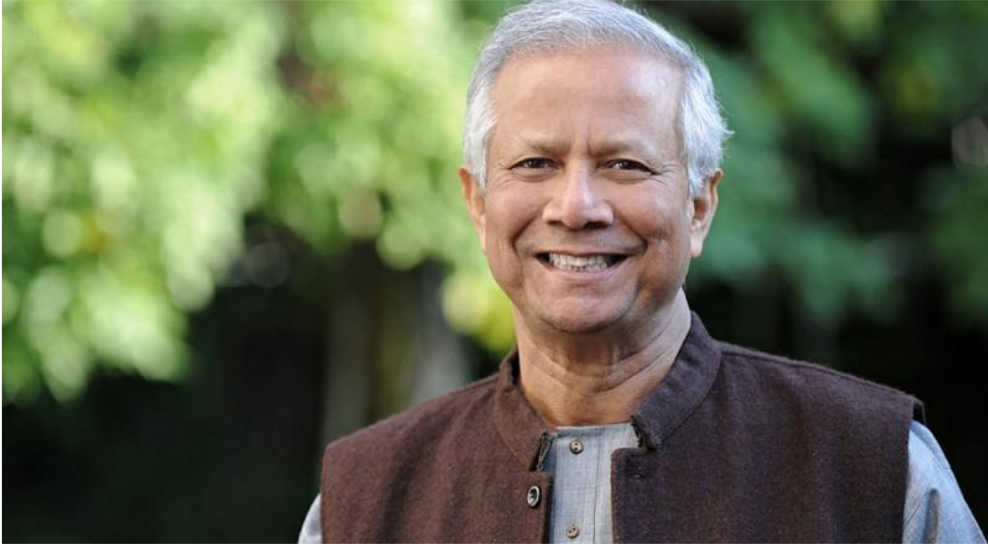
# ***Yunus Centre***

## ***INTERNS` MAGAZINE***

**- Issue No. 03 -**



# *Message*



I am delighted to see that YC interns have not lost their link with YC, and with each other. Now you even want to give it a more organized shape in the form of a magazine. Congratulations! I like your idea. This will keep our channel open to you wherever you are.

I hope you found your time in YC worth spending. This at least gave you an opportunity to see us in our daily work and be a co-traveler with us. We are pursuing a dream to find a way to create a world which is different and much better. You became part of our dream too. I believe we can make this dream a reality given our combined creative power. Then we add the power of social business and technology. This can become unbeatable. Let's keep trying until our dream becomes a reality.

It's good to have you with us.

Stay tuned.

**Professor Muhammad Yunus**  
**Nobel Peace Prize Laureate (2006)**

# *Message*



The Involvement of the young generation is essential to achieve our goal of putting poverty into museums in a near future. Therefore, it is our duty to give to the youth the opportunity to get involved with the vision and activities of the Yunus Centre, so that they can learn first-hand about the concept and practice of social business. Within the established network of Yunus Centre, many past interns have already blossomed into leaders and advocates of social and human rights, developing knowledge and expertise that is being shared across the world. Our target is to involve as motivated students as possible in our activities create a better tomorrow.

**Lamiya Morshed**  
Executive Director, Yunus Centre

# ***Message***



A human being has many responsibilities in this wonderful world. Helping the young generation to contribute in building the world peace is one of humanity's great responsibilities. At the Yunus Centre, we are honoured to extend our help to the youth through our internship program. Our interns are very talented, energetic and ambitious learners who have a high interest in what social business is, how it works and how to take the idea forward into our society. They become part of our daily activities and gather numerous experiences for their future career. We are proud of our interns who are exceptional in the capability to work for the society and the world peace, making them grow into the leaders not just of tomorrow but of today.

**Rahima Khatun Selina**  
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<b>1. Field Visit -----</b>	<b>07</b>
<b>Grameen Bank Village Centre -----</b>	<b>07</b>
<b>Grameen Veolia Water Ltd. -----</b>	<b>08</b>
<b>Trip to Jobra -----</b>	<b>10</b>
<b>2. Exploring Bangladesh -----</b>	<b>13</b>
<b>Dhaka: The Oldest Urban Culture of Bangladesh -----</b>	<b>13</b>
<b>Cox's Bazar: Amazing Beauty of Nature -----</b>	<b>14</b>
<b>3. Exploring Ideas -----</b>	<b>17</b>
<b>Yes we can. I can and so do you -----</b>	<b>17</b>
<b>The Social Business Experience -----</b>	<b>19</b>
<b>Social Work Saved My Live -----</b>	<b>20</b>
<b>4. Upcoming Event -----</b>	<b>22</b>
<b>Global Social Business Summit 2015 -----</b>	<b>22</b>
<b>5. Others -----</b>	<b>23</b>
<b>A letter from a follower to his inspiration -----</b>	<b>23</b>
<b>Street Children's Partners -----</b>	<b>24</b>
<b>Anika's Birthday Celebration -----</b>	<b>25</b>
<b>6. Interns Profile -----</b>	<b>26</b>
<b>7. Photo Gallery -----</b>	<b>29</b>

## Field Visit

### *Grameen Bank Village Centre, Dholda Village at Sonargaon*

By Paul Wilkes

One of the most valuable sequences of the internship at Yunus Centre is most likely the section that includes Field Visits. Within the villages you can gain practical experience and learn about the impact of Grameen projects first hand. One of the micro finance actions of Grameen Bank has been taken place at Dholda, a small village next to Sonargaon, Narayangonj District, in the south of Dhaka. During the centre meetings, where all groups of borrowers are gathering to repay their weekly charges on their loans, we could learn a lot about the businesses of those families. Because the loans are given to groups that control themselves independently, the repayment rate is very high in general. If a single member of a group is not able to collect the needed amount of money right on time, the other members of a group will usually cover her repayment and get will it back from her later. In the village of Dholda itself you are able to see the progress of an increasing living standard among the villagers since they joined a financial Grameen project. Some of them are Grameen members for over twenty years by now and are yet in the third or fourth credit program. We actually were able to see some of the businesses the villagers created during the last years with the help of Grameen loans. These projects show sustainability and independence. Thus many of the borrowers are not just repaying their charges during the Centre Meetings but deposit money in a Grameen Bank saving account to secure their future.

One of the Women presented us her business of string production during the Field Visit. The strings, produced out of raw material, are mainly used to manufacture fishing nets. Through this entrepreneurship the family was able to create with the help of Grameen, she earns up to 3000 BDT per month. Nevertheless most of the borrowers of Dholda are originally farmers. The Businesses they created during the past years are mostly side projects to improve their living standard and become financially secure and independent. Another business created in Dholda by one of the borrowers is a cow breeding. In this particular case the family of the borrowing women, already farmers, where able to buy young cows, breed and feed them on their property and sell them within one year with a high interest. Thus many of the borrowers in Dholda are using their Grameen credits to buy land as well as to upgrade their houses. At some places they even provide rooms and food for long term visitors.

During the Centre Meeting the Branch Manager is collecting the repayment of the different groups located in the area of Dholda. If a group is not able to repay the full amount of



money it's supposed to, the Branch Manager refuses the money and will collect it another time. The Branch Manager has a very close relation to the groups and the projects itself. If projects are failing, he and the Centre Manager, as well as the group itself tries to consult the concerned borrower to become successful. Grameen Bank will even provide another credit to the concerned individual among the consultation by the Field Managers to provide them a tool to overcome their situation.

During a session of questioning the villagers about the differences they were able to create in their lives due to micro credits from Grameen Bank, we got the strong impression that their lifestyle as well as their financial security and independence has increased dramatically. The villagers seemed happy and grateful for what they achieved with the support of Grameen Bank. Dholda is the perfect example of a Grameen success story. The villagers have solid houses with access to electric power. Moreover they were able to afford cell-phones and even to deposit money in saving accounts for their financial security. Nearly all of the children are visiting schools and some even universities. Of course there are Grameen projects among Bangladesh that are not as developed as the one in Dholda yet, but despite of some criticism at least they have a tool to overcome poverty due to the services of Grameen Bank and Yunus Centre. The improvement of the living standard of most of the borrowers in general is undeniable. To actually see the progress in the task of overcoming poverty, Dholda is a perfect spot to visit in Bangladesh. You'll most likely enjoy the experience of see real progress within the mission of Prof. Muhammed Yunus.



### ***Water Plant of Grameen Veolia Water Ltd.***

By Thomas Collin-Lefebvre

On September 14th, we, interns of the Yunus Centre, went to visit the plant and operations of the joint venture between Grameen Healthcare and Veolia Environment Company. Veolia is a well-known multinational that spreads its activities around the globe in order to help cities and industries to manage, optimize and utilize their resources in the most efficient way. The business activities of the company touch various sectors such as water management, waste management and other related energy services. It is in 2008 that Professor Muhammad Yunus alongside with Antoine Frérot, CEO of Veolia Environment, signed a contract to start the Grameen Veolia Water Joint Venture, a social business striving to provide access to clean and safe drinking water to 100,000 Bangladeshis. The social issue tackled by the joint venture comes from the contaminated arsenic water in rural villages of the country, which has been proven to have caused health damages, such as skin lesions and cancers, to an approximate 30 to 80 million inhabitants of the country. Even with the use of different techniques undergone to collect pure and drinkable water, such as digging deeper wells in the villages, levels of arsenic were still found no matter the solution undertaken. It is with the knowledge of Veolia Environment on water treatment and the



experience of Grameen on social business that the joint venture was able to provide a water treatment method that would improve poor people's lives.

We thus had the opportunity to visit the water treatment plant and operations located in Goalmari, near Dhaka. We learned that the facilities are very effective, as it only takes an approximate one hour to transform 20,000 litres of the heavy polluted water from Meghna River into pure and drinkable water. The clean water is then distributed to more than 70 distribution points located in nearby villages via a complex system of pipelines. It was extremely interesting to visit one of these tap point and meet with the lady who is responsible of the distribution of the water to the villagers. Indeed, at every distribution points, one lady is designated to dispense the treated water to the individuals living in the village. She keeps track of the amount of water distributed and also collects the money from the customers. Also, we were able to notice that an impressive amount of individuals are able to see the benefits of the Grameen Veolia water as few ladies queued to collect the precious and clean liquid during our visit. It is through an innovative financial structure that the poorest inhabitants surrounding the Goalmari region are able to afford the product at a very low cost: 2.5 BDT (USD 0.03) for 10 litres. The creative idea of the joint venture lies behind the idea of having a "20-litre jar" business which uses price discrimination and sell the water at higher price (70 BDT) to corporations and embassies located in Dhaka. This allows the social business to sell the water at a minimum price to the individuals in need, extending the social benefit to everyone.

However, when discussing with Rubina Amin, social economic officer of Grameen Veolia Water, we found out that transporting the jars from the villages to Dhaka was extremely expensive. Thus, a new project of developing a treatment water closer to the city centre to continue the "jar-business" is currently being analysed. By cutting on transportation costs, more profit will be reinvested in the business activities, allowing the company to reach the break-even point sooner. By visiting the installations and by seeing the social benefit that that represent clean water access to the poor, our journey to discover the plant and operations of Grameen Veolia Water Joint Venture is another example that the social business concept can be viable and sustainable, but mostly beneficial to all. Not only the marginalized individuals of the country can now have access to one of the most basic yet precious resource that is water, but the project also empowers individuals through employment opportunities that the business activities have created. With the goal to reach financial sustainability by 2023, the project will certainly expand in the near future, reaching other individuals that are struggling to obtain the most basic resources that should be available to everyone.



## *Trip to Jobra*

By Bhaskar Kumar

In order to find those 42 initial borrowers who took a collective loan of \$27 and gave birth to Nobel Prize winning concept “Microcredit”. The enthusiasm, passion and a sense of learning compels me to walk a long journey from capital of Bihar, India to a place of dreams for emerging entrepreneurs, who actually wants to learn the aspects of “Microcredit”. This is better known as Professor Muhammad Yunus own place “JOBRA” which no longer a village rather a converted town now; is situated in the heart of Chittagong city.

I remember the winter of 2014 sitting at the corners of library for hours reading “Banker to the Poor” in my college Tata Institute of Social Sciences, Tuljapur and imagining the situations of 1970s. I was shocked while reading that a woman borrowing mere cents with the condition that the lender will have the exclusive right to buy all she produces at the price the lender decides Was it a way to recruit slave labour? Trust me! I had lived those moments. A Professor of Economics department, Chittagong University, who was teaching his students the Five Year Development Plan of the country with billions of dollars in investments to help the poor. When he researched and make a list of the victims of this “recruiting slave labour category”; he found total number to be 42 and the amount taken was mere \$27. Then, the question comes what was the need to teach the theories of billions of dollars which you can’t use it practically. This disappointment on the contrary, the excitement of giving those \$27 to those victims and making them out of clutches of the moneylenders; believe me it had wetted my eyes! And that is why, to bring my imagination into reality; to understand and learn the first hand concept and aspect of “Microcredit”. I decided to visit “JOBRA”.

Grameen bank, as a project came into existence on 1976. In 1979, the project expanded to Tangail in corporation with Bangladesh Bank. Later in October 1983, a special ordinance in Bangladeshi Parliament was passed which resulted in a specialised bank for “Microcredit” which gives birth to fully legalise independent first bank for the poor “GRAMEEN BANK”. Today, Grameen is operating all across the country and has been replicated in more than 100 countries.

The very first branch of Grameen Bank was established in 1982 at Jobra named “Jobra Hathazari Branch”. This was actually the beginning of a revolution which was initiated by Professor Muhamad Yunus. Jobra Branch is beautifully constructed providing different facilities to their borrowers.

Grameen Kalyan provides interest subsidy for medical loans borrowed by GB employees and their families for treatment purposes. It also awards scholarships to the students of GB borrowers' families for their outstanding performances in education, sports & cultural activities. The branch is managed by Mr. Jahangir Alam who is highly qualified and responsible. Every day the Centre Manager (CM) went to the different centres in their respective area for collection of money, takes application for loan including Higher Education Loan, Flexible Loan, Micro-Enterprise Loan, Beggars Loan etc., as well as play a vital role in motivating people. Till afternoon, the CM returns back to the branch; counts all the money and process the loan application to Second Officer (SO) cum Cashier. The SO go through all the activities of Loan Disbursement; he finalizes and refers to Branch Manager. Branch Manager collects all the information related to Loans. The flexible amount which he has the permission; he paid directly to Borrowers and for huge amount of loans, he transfer it to Area Manager (AM). AM within one week took decision over particular loan. Next week, the same loan is been disbursed from the same branch with the permission of Branch Manager.

Jobra branch is also the host for the Area office which is managed by Area Manager Muhammad Maqsd Islam, who is having 30 years of vast experience in Grameen Bank. The office controls 594 centres and 9 branches. Actually, this office is responsible for collecting all

data's from different branches in terms of all types of loan disbursement, total collected money and total disbursed money. There are 3- 4 Data Operators in Area Office, who feed all these received data and send it to their respective Zonal Office. Apart from this, Area Manager looks after all loan proposals send by respective Branch Managers. Some of the loans like Housing Loan and Education Loan; he has to take permission from Zonal Manager in order to approve it.

Apart from this, on September 19, Nobel Laureate Professor Muhammad Yunus inaugurated the Jobra Museum and Archive in the presence of most of the former staff from its first branch, Professor HI Latifee who had coordinated all of Yunus' activities in the early years, distinguished guests from the port city of Chittagong, Chittagong University, acting managing director of Grameen Bank ASM Mohiuddin, and senior executives also attended the event.

#### **AT A GLANCE GRAMEEN BANK JOBRA HATHAZARI BRANCH UPTO JULY 2015**

<b>SL NO</b>	<b>DESCRIPTION</b>	<b>AMOUNT NUMBER</b>
01	Number of Member	3341
02	Number of Center	59
03	Number of Village	12
04	Number of Group	474
05	Education Loanee	23
06	Struggle Member	37
07	Total Deposit	151.44 (Million)
08	Loan Disbursement	999.74 (Million)
09	Loan Repayment	945.62 (Million)
10	Total Outstanding	54.12 (Million)
11	Net Profit	2.76 (Million)

As an intern, I had been given full freedom to observe Loan Disbursement System, centre meeting activities and learn about the beginning of the centre, visited borrowers houses and businesses. I got a chance to interview High Educated borrowers, Beggars Group, Old Borrower, Micro- Enterprise borrowers, staffs and managers of particular Branch.

#### **The story of first lady.....**

You might have gone through the very first sentence of mine of finding out the 42 initial borrowers. Banolata is one of them. She was under the clutches of moneylenders working as a slave and the time Professor Yunus offered her from his own pocket. She is a Grameen member since its formation as an independent bank i.e., 1982. Centre No: 09, Centre Name: Jobra Bhoomihin Mohila Samiti and having centre id no: 1322. Her first loan of 500 Taka for his bamboo business and her pre-trainings before joining GB were given by Professor Yunus himself. After that, she never stopped, took another loan of 1000 Taka then 2000 Taka, 5000 Taka, 10000 Taka and so on. Today, she has taken 60,000 Taka as housing loan and having a handsome amount of money in her deposits. She has 100 % repayment rate. She is having a son and a daughter. Son is a graduated business man and daughter, a matriculate serves Grameen Bank as a Centre Manager. It is said that "the system changes with better policies. Society changes with better values". It is the values of Nobel Laureate Professor Muhammad Yunus that a woman from the clutches of slavery is now a self-reliant person.

#### **A true story on Beggars Group/ Struggling members**

The main objective of this loan is to "Stop begging". Loans to Beggars is been given without interest till 5000TK. There is no Repayment schedule. If they unfortunately die carrying loan; all the money will be given by bank. Apart from this, at the time of joining GB; they had been given Umbrella, Blanket, and Mosquito net at a mere instalment of 6Tk/ month having no interest. Out of 1 lakh beggars; more than 21,000 had stopped begging, 10000 has become



normal beggars.

Halima khatun and Jalea Khatun, both are the members of Grameen bank from 10 years and 17 years respectively, having ID no's 0003 and 0004; Centre no: 75 female; Centre name: Paschim Dabua. The situations of both the ladies were thinkable! Their basic way of livelihood before joining Grameen Bank was begging, working for different households around the streets. When I initiated talk with Jalea Khatun, she said, "She joined Grameen Bank with initial amount of 1000 Taka, started selling food products door to door. With her very first loan she made a profit of 250Tk and re-invest in her business. She took another loan of 2000 Taka and the things started working for her. Today, she is no more a beggar; apart from her business activities; she has deposited 20000 Taka in her bank account. She is having her own home with the help of Grameen bank Home- Loan Scheme, Proper toilet and 3 meals a day. This incident inspired Halima Khatum to become a Grameen Bank member; she took initially interest free 1000 Taka loan from GB and started to sell "Paan" (Betel leaves) and made some basic profits. Then, there were no question of looking back. Today, not only she had stopped begging but also is looking after her only mad child.

This is actually the beauty of Grameen Bank. Trust, Faith, Determination of doing something, No Collateral, Motivation and most importantly Self- Confidence- these are the few words which define the legacy of Grameen Bank.

#### **A life changing experience.....**

What a huge gap there was between the high-falutin words of theories in class and the realities on the ground. No one is opposed to build roads and bridges. But these become meaningful only when the poor are enabled to take advantage of their existence. Otherwise, these decorations remain futile. This trip has understood me the importance of Trust, Faith, Motivation and most importantly Confidence. It is the confidence, trust, faith and self- motivation of millions of people particularly women which makes them to take loans continuously one after other which leads to better Socio- Economic condition.

***"I don't know how many good decisions I had taken in my life in last 21 years; but now I can proudly say that I had taken at least one good decision and that was my planning for Jobra"***





## Exploring Bangladesh

### *Dhaka: The Oldest Urban Culture of Bangladesh*

By Deborah Regina Donadelli Paz

The city of Dhaka offers amazing cultural sites within various districts that are just waiting to be explored. The experiences we had during the internship program at Yunus Centre are just wonderful and will last forever. At the weekends you'll have the opportunity to get to discover Dhaka and its unique spirits. During the first weekend in Bangladesh we had the chance to visit the University of Dhaka as well as old Dhaka. There you're able to take a trip with one of the many wooden boats along the river banks. Alone as a foreigner; one might have a problem but if you have local fellow; things become really easy for you to explore.



You can take the bus in front of the Grand Prince Hotel that goes from Mirpur straight to the New Market and the University of Dhaka which is located in the south of the city. The bus can be crowded and the traffic really exhausting but it is the cheapest way to get there. Of course a CNG will take you to any desired place as well.

Dhaka University, established in 1921 is the oldest University in Bangladesh and offers really glimpsing architecture. The students have been significant contributors to the modern history of Bangladesh. After the partition of India the university became the central point of progressive and democratic movements in former East Pakistan. It is students and teachers who played a key role in the movement and philosophy of Bengali nationalism. In the end they succeeded in converting Bangladesh into an independent nation. Nowadays it is a peaceful, quiet and perfect place to walk through and enjoy the natural and historical monuments. From the University of Dhaka; you can take a rickshaw to old Dhaka.

The University of Dhaka is very close to the old and unique part of the town where all the marketing took place previously. The ride is a great opportunity to observe the peculiarities of small streets full of shops, butcheries, bakeries and restaurants. The Ahsan Manzil, also known as the Pink Palace, is located in old Dhaka as well. The building is full of grandiose ballrooms, snooker halls and river-view bedrooms. Dhaka National Museum acquired the property and changed it in a public tourism institution. Right next to the Ashan Manzil is Dhaka's Buringanga River. It surely is the lifeblood of the city. Running through Old Dhaka, the riverbanks are busy day and night. Porters, passengers and boatmen are jostling for space along the muddy banks. It is a major arrival point for those coming from the countryside to seek their fortune in the city.

The Buriganga riverside is a very unique part of Bangladesh. Next to the river you are able to discover many markets loaded with fresh fruits and vegetables. We had lunch in a local restaurant in old Dhaka, the Haji'r Biriani, it is known for its Biryani in whole old Dhaka. To conclude, Dhaka is an amazing city to discover. You will get in touch with a lot of different kinds of food, and culture. The people are very enthusiastic and usually very kind. It is nearly impossible to get bored in this city.



### ***Cox's Bazar: Amazing Beauty of Nature***

By Kaniz Shapla

30<sup>th</sup> September 9.00 pm, we started our journey from Mirpur to Airport railway station, waited almost two hours for Moitri Express that headed to Chittagong. At 1.00 am we started our journey to Chittagong. It was good journey because we slept all the night. In the morning nearly at 8.00am we arrived in the Chittagong, went to the hotel and got ready for another trip. After having breakfast we hired a car for the whole day and started our trip. Firstly we visited Jobra branch & museum of Grameen Bank, then Chittagong University. I must say that this university stands on a beautiful hilly landscape.



We stayed for a while there. Then we took a ride through Chittagong cantonment area that located in deep hilly area. It was a little adventure to see guerrilla training of Bangladesh Army from inside the car. There was no chance to stay there except in the bank of the lake. It's a



beautiful place that we couldn't stop ourselves to take pictures. We passed some time here and then headed to one of the ship yard in Chittagong. I think it's quite a beautiful experience there. Though we couldn't enter but from the outside we observed how hard people work there. Faces of workers, fisherman there say how they live their life. But the best part is, after all these hard working and living in poor society; they can smile from their heart.



We went for lunch after this place. Had delicious food like Chicken Biriani, I would love to mention that Paul, one of our colleague love this food more than any local people; One can see the happiness while ordering Chicken Biryani for himself. At 3.00 pm we visited Chittagong War Cemetery and then Patenga to watch sunset. But couldn't make it because, we reached out of time. Then sitting and watching lighted ships was our only task. But we enjoyed it.

October 2, in the morning we were heading to the Bandarban. For us, especially for me this is the most important part of the whole trip. But unfortunately couldn't make it at all. Due to unfortunate assassination of the Italian guy in the Gulshan and another Japanese guy in Rangpur, we couldn't manage our pass and bus ticket to Bandarban. We tried for half of the day to manage these but failed. Then we decided to go to Saint Martin. As we decided certainly, we just took the bus for Cox Bazar and had lunch in a restaurant under the open sky in the world's longest natural sea beach. In the evening we took a bus to Teknaf, spent the night there and headed to Saint Martin; next day morning. Quite an adventure!



When we arrived it's nearly 1.00 pm. Sound of waves made us crazy enough to jump into the water and we just did that. Almost for 2 hours we swam with the tide. It was like meditation but for some people like me it's like surviving. But I enjoyed it a lot. We rented a beautiful

cottage. For two days and one night we were in the lap of mother-nature. For me it's like heaven on Earth!

One thing I observed there that is capitalism in another version. A group of people (very few in numbers) actually have money and the rest of them just live by hand to mouth. It must be mentioned that living cost is so high there. People usually are fisherman here and only in tourist season they can earn some extra money. Four months of extra earning is hardly enough to live sufficiently for the rest eight months with regular natural calamities.



I personally met a boy named Habib who acted as our guide for two days. Strange thing is this 13 years old boy works hard from morning to midnight for a very little amount of money like Taka 200 or Taka 300. He said he is doing this during his Eid vacation but I think it's not. He gave me sad information that there is no doctor for them, but a government hospital is there. No doctor stays there. At this situation they have to depend on some pharmaceutical shops. Still people, especially pregnant women suffer, sometimes die. I think necessary steps should be taken as soon as possible with modern telecommunication system. I was listening this story at the time of drinking Daab. This is the best drink here. We enjoyed it a lot like in breakfast, in dinner, lunch every time.

We couldn't realize how and when we passed two days. Time to get back to Dhaka! No one actually wanted to come back but we didn't have any choice! So we came back through lots of problems (especially bus journey) and tensions. 5<sup>th</sup> October we made it. It was an adventurous trip for all of us. Special thanks to Mahbub for his effort, without him this trip was nearly impossible. The best thing of the trip is learning lots of things, having fun and bad thing is that I lost my favourite goggles.





## Exploring Ideas

*Yes we can. I can and so do you.*

By Fernanda Nucci Gasparini

Don't wait for innovation. Be innovative! During a trip to Central Grameen Bank in the Comilla District, I was able to meet the brave women of that area. I observed closely how the Grameen Telecom Trust and other investing institutions such as Grameen Shikkha, Grameen Veolia, Grameen Danone, Grameen Health Care and Islamic schools are operating to develop the lives of the villagers. Hereby I intensely shaped my senses according to Social Business. The beautiful and inspiring success stories of Prof. Muhammad Yunus, told in his books had motivated me to join the internship program at Yunus Centre. To share my experience I chose to present four intense moments during my time at Yunus Centre that changed my view on traditional capitalism and improved social awareness.

Take off your glasses to get a clear view. As I visited Grameen Shikkha and its amazing projects that are dedicated to provide education from basic level studies to more advanced lessons. The program contains Mathematics, Bengali and English classes as well as "Formal Education for Slum Children Projects" and "Vocational Training Programs". I have to confess that I was filled with an unusual excitement by the time I visited a Slum School. Little angels were learning in very simple conditions, no chairs or desks, just a dark room and the heat of the jungle. At a certain point tears were running down my face and merging with the sweat on my cheeks. But I stopped and started thinking about the future immediately. I decided to talk to the children in English and surprisingly they all knew how to introduce themselves and having smalltalk in a language that even I still have difficulties with. I realized that small actions can result in big movements. So when I looked at those children I got to see the face of future entrepreneurs, doctors and engineers. I reinforced my knowledge: it all starts with education. These children have much potential and that small school with the minimum cost of 10tk per student is one of the first steps of a long successful journey!



Every problem offers a solution. Be creative and innovate! I learned in Grameen Telecom Trust a lot about the implementation of Social Business. During the meeting with the Managing Director Parveen Mahmud I learned that the values of "Innovation, Integrity and Excellence" are necessary to identify and modify different scenarios of project implementations. During my visit at the farms of Bogra, the joint venture Grameen Danone, which follows the strategy of rebuilding the immune system of undernourishment children by putting essential micronutrients and vitamins in affordable yoghurt products I felt great joy and excitement. The same feelings I had when I visited the treatment plant of Grameen Veolia and the Grameen Health Care institution. Those Social Businesses provide high quality within simple solutions to solve social issues in a very efficient way due to innovation and creativity. Grameen Veolia for example will hopefully be replicated among Bangladesh treating the water to ensure a healthy water supply for everyone who doesn't have access to clean drinking water.



In Goalmari, Comilla district, which is located in the south of Dhaka, Grameen Bank operates a village centre. I had the opportunity to participate in a Grameen centre meeting. The brave women of that village invited me to join the session. Some of the borrowers have been involved in Grameen programs for over 20 years. The facilitator proudly told us that one day one of his sons will become a doctor, the other lawyer. We were able to take a closer look at some of the established businesses they put up with the help of micro finance. It was impossible for me not to compare these projects with the national policies of development aid in Brazil and noticed the huge difference between welfare and empowerment through self-employment. That strong impression was confirmed a little later when we went to Bogra. There I had the opportunity to meet a young entrepreneur who tripled the value of his business in 15 years and now has three shops and a heritage of more than 1 million BDT. I was curious to explore how many jobs this self-made entrepreneur generated with his business. It must have been a lot. I hope someday people all over the world starting to realize that the poor themselves have the power to overcome their situation in the most efficient way. They only need the right tool to do so.

Everyone can use his own expertise and creativity related on his history to react against unfair conditions in this world. It's our choices that make the difference. Reading about the millions of people benefiting from the Grameen Bank and Yunus Centre projects inspired me to act within the reconstruction of our world. I understood that things are always related to others and that our work has to target the structures to change single lives. Dignity should always accompany development projects. A good result will always be a consequence of hard work and creativity. It is important to respect the individuality but act as a collective. What people need is training, education, and a tool to develop their situation in a sustainable way. I can and so do you. As a consequence we'll receive a more equitable and fair society.



## *The Social Business Experience*

By Anika Muzib

Being born in a country where people die namelessly every day at the foot of hunger and poverty, where children beg to make both ends meet, where democracy is a misnomer, makes you think what's wrong with the world. I chose to study economics with a hope that when I go back to Bangladesh I shall be able to contribute to the welfare of my economy. But the moment I entered the University I observed that the world works in a mechanical way, treating us like robots born to hunt down the best jobs. It's frustrating, it's exhausting, and it hinders me to be myself.

I got to know about SBYA through a friend and thus came across social business. I am a Bangladeshi, hence I was quite familiar with the generous contribution of Muhammad Yunus and his Grameen Bank but I was new to social business. When I read about this philosophy of Prof. Yunus I was so touched and enthralled that I started a social business society at my university to gather like-minded students so that we could promote and practice this concept. Unlike the refined economic theories, which we were being taught in class, Muhammad Yunus' philosophy made sense to me. His concept worked because it involved the most important part of any economy - its people. He works with the neglected and the abandoned, with the poor, women and youth. I knew what I had to do during summer – go back to Bangladesh and rediscover it through the eyes of social business.

That's what led me to come to Yunus Centre. The three months I have worked there has helped me shape my ideas and thoughts and nurture my entrepreneurial skills. Not only have I been able to learn how to design social business plans but also visited Grameen Social Business companies to see how it actually works. The confident female Grameen Bank borrowers, the innovative 'Nobin Udyokta' (New Entrepreneurs), the efficient operations of Grameen Veolia, and the water company – it all gave me the thrill and motivation to start working on my own social business plan. YC has also helped me meet so many dedicated young people who have come from different parts of the world and are learning how to make this world a better place through social business. My colleagues and friends at Yunus Centre have supported me with my work and made my experience a joyful one. I am grateful to Yunus Centre for giving me this great opportunity to be an intern there. It has helped me understand what I am capable of and has reassured me that I am much more than just making money. In deed doing things for others and helping people brings 'Super happiness'!



## *Social work saved my life*

By Fernanda Nucci Gasparini

Social work saved my life-that must be the reason why I love to work in vulnerable communities and around scenarios of poverty such as social inequality. My first job was in an organization that served people with HIV / AIDS in the nineties. We provided basic food, medicines and psychological support for those in need. To keep the NGO sustainable we were selling used clothes at very cheap prices. Very few people donated money for this NGO. There were many taboos about the disease among the citizen and all preferred to stay away. The same reality of financial lags I discovered in other NGOs. The impact of this little support was a minimum wage and sometimes there was no payment at all. Fifteen years I had to combine two jobs to be able to do what I love and to support my family. I always "played" to have a formal job and a social employment.

Over the time the government established innovations for project financing and organization certified by public bodies (Municipal, State and Federal). That was audited by the Ministry of Justice and other authorities. Now you could participate in tenders and get funding for projects in the social sector. It turned out that most NGOs, especially in the interior of Sao Paulo and other major cities of Brazil, were not professionalized and therefore not able to provide sustainability and any security for their projects. Thus there was a huge lag in the long term success and efficiency within the projects back then. In 2010, after returning from a social project in Bolivia, I decided to join the Third Time Sector (Sector which regulates NGOs in Brazil) and dedicate myself to my formal employment. During this period I decided to resume my studies and after completing my degree in Human Resources I started my specialization in Behaviour Analysis. I worked as a Telecom Manager at one of the companies in the America Movil Group, Claro SA for 4 years. During this period I got enough salary to buy a car and to provide very well for my family. But I had no more time to spend on social development. The truth is that I did not feel happy. I was earning good money but losing emotional longing and the joy of doing what I did. It was then that I decided to return to the social sector. This time inspired by Professor Muhammad Yunus.





After reading the books, "the banker of the poor", "A world without poverty" and "Building Social Business", I was thinking about how to use the concept of Social Business to transform small NGOs that are already established but facing problems in context of their sustainability. In Brazil there are more than 250,000 NGOs (IBGE). Facing the problems of those it is very important to foster a new culture of Social Business and sustainability. Sadly it's almost impossible to change the mentality of these NGOs and therefore their strategy. This was one of the concerns that I felt. I was wondering how anyone could recycle resources of NGOs. I asked a friend how to submit my idea for a national social entrepreneurship development program called "Social Good Brazil Lab". He recommended me to join the internship program at Yunus Centre and that's what I did. My idea is to create an interactive, dynamic platform, to share and improve the knowledge and strategies among NGOs in Brazil. Education on gaining financial independence as well as the "Creation and Development of self- sustaining projects," "Knowledge Workshops", "Entrepreneurship", "Micro Finance", "How to become a self-sustaining NGO", "Management Human Resources for Social Business ", and so on. There could be tests to measure sustainability and efficiency. I decided to plunge into the research on Social Business and Micro finance. The application at the Yunus Centre was the beginning of series of great and emotional experiences. The boundaries were much greater than the chances, but I decided to apply anyway.

I still want to create such a platform, and just need to find dreamers and creators who are just like me for creating a network by putting the hands into the dirty. Nowadays I am researching for a project development model known as Canvas; it is simple, didactical and allows stakeholders to work together in different places, even in different countries. I want to find NGOs that are committing to move from one business model to another.

I am also researching concepts of Business and innovative options to develop those NGOs. It's natural that everyone has to start from small initiative. So, my current mission is to conduct a pilot project with a NGO in Kenya, Mhatara Foundation. Eric, the manager of the NGO, contacted me after seeing a publication at my Facebook page and told me that he would need my help to implement a photo studio to empower young people. My first question was- what will the studio do for the young people? How will many of them benefit from this project? What is the financial impact of this project for the Foundation and for the lives of these young people, and your clients? The project has an average cost of 16.000 USD and the foundation has no self-sustaining project. Thus it is allocated on donations. When Eric answered my questions, I tried to establish a strategy that would add sustainability and independence to the project. My decision is to give them an idea; though I am not clear yet but I will develop a strategy for making the project sustainable. My focus is not only on new entrepreneurs but to inspire and encourage NGOs to become increasingly self-sustaining so that they are not only dependent on donations any longer.

Now, I am looking forward to absolve a master's program in "Strategic Business Management" or a related field. Therefore I'll keep doing the juggling that many women need to do to reconcile the care of their families while entering an educational or business task to forward their careers. Of course I'll keep on working on the project I intend to invent some day in the near future as well to make the world a better place.



## Upcoming Event

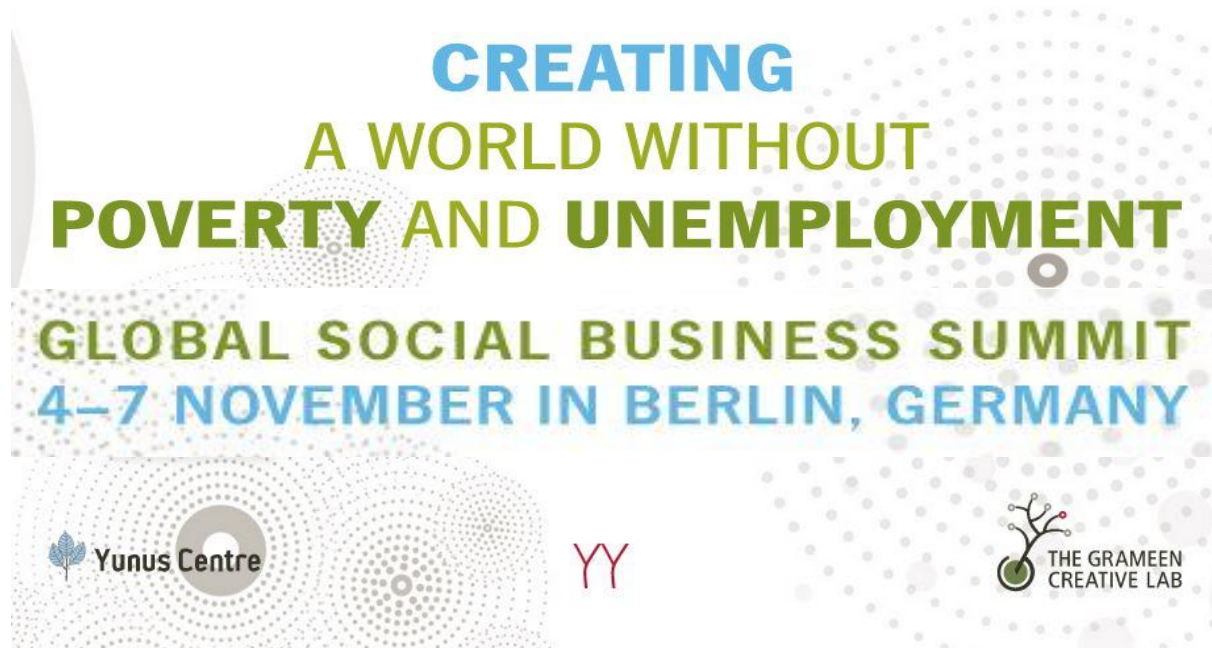
### *Global Social Business Summit 2015*

Global Social Business Summit is an annual event which is organized by **Nobel Peace Prize Laureate Professor Muhammad Yunus** and his **Creative Advisor Hans Reitz** which gathers renowned and inspirational speakers from social businesses, the business world, the political scene, as well as entrepreneurs, scientists and academics to deliver a conference with high quality content. After Travelling across the globe from Germany to Austria, Malaysia and Mexico, the Global Social Business Summit 2015 will return to Germany and take over the city of Berlin from November 4th – 7th.

The three day event will start from a welcome address by head of GSBS Hans Reitz and a key note speech by Nobel Peace Laureate Prof. Muhammad Yunus. However, there will be plenty of parallel sessions which will make one to take a deep dive into the soul of Social Business. On 2<sup>nd</sup> day, following 7<sup>th</sup> principal of Social Business; the event will start with joy following the first day parallel session; focussing on the impact and the future of Social Business and will lead to the closing of event by closing remark of Professor Yunus and the final day will see presentation and discussion on Refugee Task Force and Public Speech by Prof. Yunus about the role of social Business in achieving the 17 Sustainable Development Goals.

Therefore, for creating broad awareness, movement and establishment of Grameen is now a worldwide brand. To enable access to corporate knowledge, funding and ensuring quality control for Social Business. This year Team GSBS is excited to welcome you at its 7<sup>th</sup> edition in Berlin, Germany.

For more details kindly find the link: [www.gsbs2015.com](http://www.gsbs2015.com)



The graphic features a background of a dotted grid. The main text is centered and reads: "CREATING A WORLD WITHOUT POVERTY AND UNEMPLOYMENT" in blue and green, followed by "GLOBAL SOCIAL BUSINESS SUMMIT 4-7 NOVEMBER IN BERLIN, GERMANY" in blue. At the bottom, there are three logos: the Yunus Centre logo (a leaf and a circle), the YY logo (two red Y's), and the Grameen Creative Lab logo (a tree and a circle).

## Others

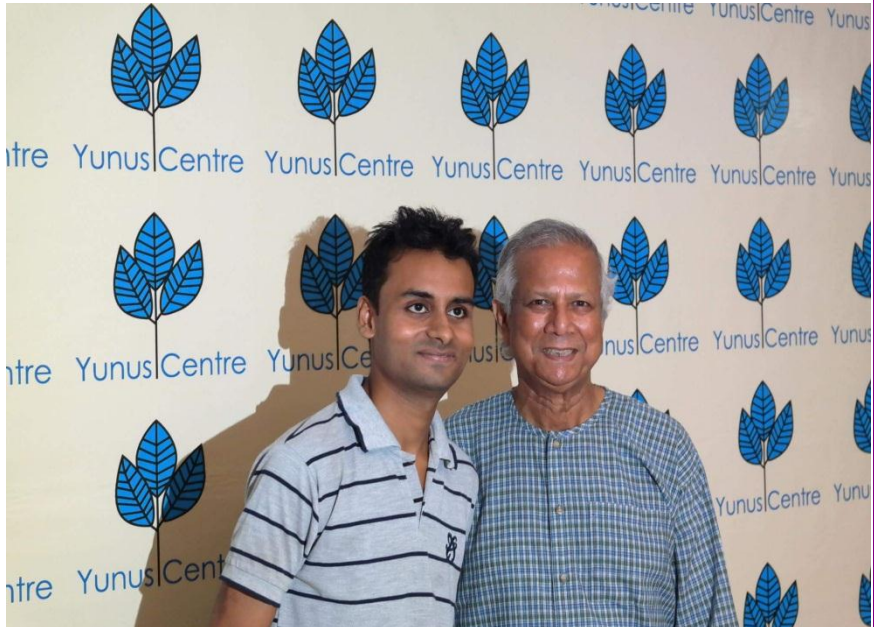
### *A letter from a follower to his inspiration*

By Bhaskar Kumar

“I’m encouraging young people to become social business entrepreneurs and contribute to the world, rather than just making money. Making money is no fun. Contributing to and changing the world is a lot more fun.” We usually think and imagine how much money will it take to change and make real and lasting progress against global poverty? May be billion dollars or say one hundred billion dollars. But for one man; it just take simply 27\$ for compiling an idea which created hope, opportunity and pride for some of the poorest family on earth. His name is Professor Muhammad Yunus.

The system changes with better policies. Society changes with better values. This is the values of selflessness, modesty, humbleness and motivation which you have created that tends youngster like me to travel a long distance in order to become; a part of your Social Business Society. “Sir”- the name

you usually called as; we sit merely at a distance of 20 feet and trust me, every time I took the edge corner of my seat; put my ear towards your door and even a knock make my eyes; a hope to take a glimpse of the face which has created a difference in millions life. Sir, with your ever-smiling adorable personality; coming out of your chamber and greeting interns with your favourite “Ki Khobar” and entering into the conference room.



These are the unforgettable moments which no one can forget including me. “Selfies” the most memorable thing that you never feel hesitate in creating. These speak beyond your personality.

I remember sir; listening to you on youtube’s; someday it was a dream for me to listen to you live. As an intern, I enjoyed your several live speeches as well as got a chance to interact. What more I can expect! Sometimes, I do think I might not be able to help many people but I certainly want to make myself useful for a day, or just a few hours, to one other human being. That would be the great accomplishment for me. Sir, you had and still today, are making differences in millions life; I have no words to define that!

This is nearly the last moments of my internship; while I am writing this to you. Sir, never think that these sentences I have used to please or impress you. It’s a feeling from a small follower to his inspiration. Someday, if I can be even 10% of you; will be a great achievement for me.

***“They say every journey has a beginning and an end; I don’t believe in end but I do believe in beginning as it is a beginning of our new relationship with reasons”.....***



## *Street Childrens` Partners*

By Paul Wilkes

Facing the situation of an enormous range of poverty located in the city of Dhaka, there are many NGOs and social workers struggling a day to day fight to overcome this humanitarian problem. In this article we want to introduce such a non-governmental institution located in Mirpur-2 next to the Grameen Bank headquarter. The Maer Achol (shadow of a mother) is a facility run by the organisation that focuses on street children. It gives shelter to those who have none and provides daily food and education to them. There are cooking and stitching classes as well as english and other foreign language courses every day. The caregivers allocate those children a sustainable future without poverty. When the boys and girls turn 18, the child care workers at Maer Achol try to put them into jobs that they are able to provide for their future by themselves.

The Maer Achol shelter is founded by the NGO Street Children Partners. Its financial support is mainly generated by the French and the German embassy such as foreign social organisations. However, currently the monetary goal of the NGO is to become independent from external donations. Therefore the shelter provides one single and one double room for volunteers as well as Grameen interns at very fair prices. The generated money is used directly to settle the running costs. Grameen interns are welcome to take the opportunity to stay at the shelter during their intern period at Grameen Bank or Yunus Centre and support the teachers or just enjoy the time with the children. There is a rooftop where volleyball training is processed every Friday. The Jung boys love to play cricket and football. Anyway, if you decide to apply for a room in Maer Achol you can experience a lot of joy and the spirit of Bangladeshis' lively youth. Above that you can add a valuable contribution to the educational training of these lovely children.

The child care workers of Maer Achol, mostly women, are operating in the field as well. They are searching for children who are in the rough areas of Dhaka. Their intention is to give them the opportunity of a daily food supply and educational training so that one day they are able to provide for themselves and overcome their background of poverty. But although children of poor families that are not able to achieve any institutional education are most welcome to take part in the daily classes at the Maer Achol shelter. During the week the children are t by professionals and volunteers in multiple directions. On the weekend there are physical education programs.

If you are interested in staying at the Maer Achol and support the valuable mission of those women and men, the institution offers you shelter within a walkable distance to the Yunus Centre. To contact them just send a request e-mail to the managing director Kalkoli Nagris Akter (dhaka\_maerachol@yahoo.com) and discover an unforgettable experience.



## *Anika's Birthday Celebration*

By Bhaskar Kumar

“Everyone knows one can't choose their family, but one can choose their friends. The most beautiful part of our internship at Yunus Centre is our personal time that we spend together. Those petty times, when it converts into a good friendship; even a scientist cannot research. We all interns have had a very close and faithful relationship with each other that tends us to be together in almost every parts of our internship journey.

It was 8<sup>th</sup> of September; it was normal for us but for someone it was special! As it was the birthday of one of our favourite colleague Anika Muzib; she had already impressed all of us with her friendly, intelligent and pleasant personality. The best thing about her was willingness to help and always offering for lunches and dinners at her home which we thoroughly enjoy. That particular day, we planned a surprise birthday celebration on for her. We went to market; bought cakes and waited for her to arrive. The best way of creating surprises is pretending that you don't know anything about Birthday's and celebrations. And suddenly, when you



jump with the cakes; it's a moment which one can create on others face. That something we had observed on her face on her birthday. We waited for Lamiya Morshed mam to arrive and once after her arrival; we cut the cake and celebrated her 20<sup>th</sup> birthday.

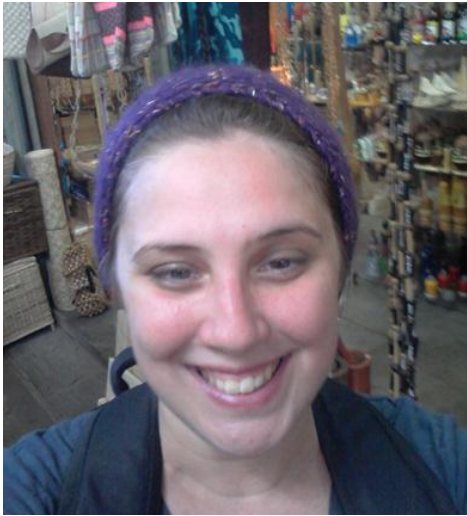
This was not just only a birthday celebration but also it was a moment that we all interns had created together. A lifetime and unforgettable moment!

**“Some togetherness without reason,  
Some aimless conversation;  
A small spell of quietude is all it takes;  
To build that special bond and mutual trust”**



## Interns' Profile

### **Fernanda Nucci Gasparini**



I'm **Brazilian**, mother of two beautiful daughters, and have been working at an NGO for 15 years. I have a degree in Human Resources from Anhembi Morumbi, I just finished my Masters specializing in the Instituto Brasileiro de Coach - IBC. After reading the book of Prof. Muhammad Yunus - "The Banker of the Poor" I was in love with the concept of Micro Finance and Social Business. In Brazil one of the biggest difficulties for NGOs (mostly small) is to remain self-sustainable. I wrote to the Yunus Centre and tell them I would like to learn the best way to change this situation, I told them my dreams and plans, including the lack of fluency in English.

And they accepted me! I hope to return to Brazil and contribute to the movement of new social business and mainly work with NGOs who want to migrate to fully self-sustainable systems and help them to grow into Social Business.

### **Kaniz Fatema**



I am from **Bangladesh** and am dreaming to work for the United Nations Organization. As a fresh graduate from National University of Bangladesh I choose to join Yunus Centre because I think it provides the opportunity to gain practical experience without any hassle and with a good working environment as well. It also should be mentioned that I got very interested in social business field since after I heard about this concept. I've chosen philanthropy as my job anyway. I want to get to know about it in detail to use this knowledge after the internship. Yunus

Centre can help me to learn a lot. I hope soon I can use all my knowledge in creative way within the Bangladeshi economy.

### **Déborah Regina Donadelli Paz**



I'm from **Brazil**, and this is my first experience outside my country. I recently graduated in Economics, and actually I didn't like so much, I had a chance to work as a Intern in a multinational company but I really didn't like too, no sense to me work hard to make rich people even more rich. So in the beginning of this year I was lost, so I tried find some volunteer job and at this time a friend gave me a Professor Yunus's book "Creating a world without poverty", I didn't know the Yunus history until march of this year, and when I read the book I fell in love for the



concept of Social Business. For some coincidence, sometime later had an international event about Social Business in my University, I saw a Professor Yunus's lecture and other teachers talking about Social Business in the world. In my country this is a new concept and we don't have so many courses in this area, so I decided go as a volunteer intern at the Yunus Centre to learn with the people that are world reference in this area. I think living and seeing the place where Social Business concept was created will be amazing and inspirational for my new work area

### **Thomas Collin-Lefebvre**



I was born and raised in Quebec City, **Canada** and moved to Montreal to study International Management and International Development at McGill University. I have been exposed to Muhammad Yunus and his work during my first year of studies at university and immediately orientated my academic curriculum to become more exposed and involved with social businesses. This opportunity to intern at the Yunus Centre is a great occasion to deepen my understanding on the functioning of social businesses in general, as well as seeing first-hand

the impact of creating a world without poverty.

### **Jakir Hasan**



I am Jakir Hasan from University of Dhaka, **Bangladesh**. I have completed my BSS and MSS degree on Mass Communication & Journalism. As a post-graduate of Journalism I have a long desire to work for the betterment of the people. In my University life I have done a lot of social works. I worked for the welfare of the students, for the street children and so on. I have participated in the internship program at Yunus Centre to understand and to get the hands-on knowledge about Social Business. During my Internship program I always tried to know that how Social

Business works for the betterment of the people. I have been interested in music, photography and travelling.

### **Paul Wilkes**



I am from Germany and just completed my studies of Political Science and Economics at the University of Munich. Given that I was raised in an environment of social consciousness I was always interested in social projects as well as entrepreneurship in a sustainable way. During the internship program at Yunus Centre I hope to learn more about the concept of social business at its roots and gain some practical experience in the field. Furthermore I intend to specify a concrete research thesis in the field of micro finance for the PhD program I intend to start in the beginning

of next year. Last but not least I hope that I am able to come up with some ideas within the framework of social business and am able to add a valuable contribution to the mission of Prof. Muhammed Yunus.

### **Bhaskar Kumar**



I am a 21 years old boy born in the capital of Bihar, India, currently studying masters in social innovation and entrepreneurship from countries prestigious Tata Institute of Social Sciences, Tuljapur Campus, India. In a way to understand the aspects of revolutionary concept “Social Business”; tends me to here. I want to take my country towards Rural Development. I truly believe that Rural India has great untapped potential when it comes to innovation. Often, simple solutions to complex problems emerge from the grassroots, for that they must have first-hand knowledge of the problems of rural areas where they reside. I truly believe that educational qualifications or huge wealth are not essential

conditions to bring change in the society. An Idea with great motivation can change the world and make it a better place to live in.



# Photo Gallery

