

# ALL HUMANS ARE ENTREPRENEURS

- DR. MUHAMMAD YUNUS



## YC INTERNS' MAGAZINE

December 2017

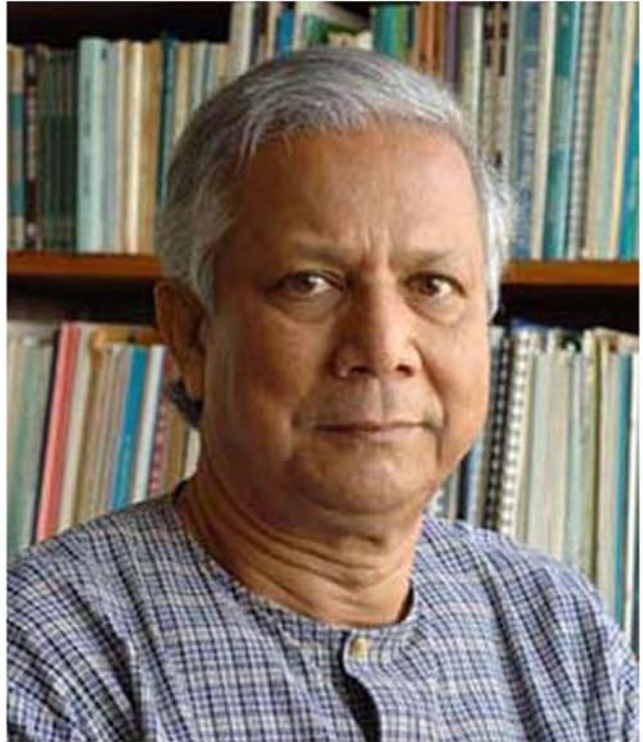


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It is a pleasure to have the privilege of spending some time with our interns. I am always impressed by the intense desire of the interns to learn that drives them to Yunus Centre from all parts of the world. These young people come to us to deepen their understanding of social business. We take our task seriously making sure they get a thorough exposure to the concept and use it to create a better world. We wish to equip the young people with tools to create the world they want. They are already powerful. They become extra powerful through acquiring the tool of social business. We encourage them to imagine a world where there is everything they have in their dreams. We introduce



them to three zeroes to see if they would like to adopt them as their goals. Whether zero poverty, zero unemployment and zero net carbon emission can become their destination.

Thank you for coming all the way to work with us.

**Muhammad Yunus**

Chairman, Yunus Centre



I am delighted to have this energetic group of young people as our interns. Their interest in social business not only motivated us, but also strengthens our belief that the world can become the better place we all are trying to build – a world free from poverty, unemployment and the high level of carbon emission that harm us and our planet.

other people happy is Super Happiness.'I hope the knowledge they gain from Yunus Centre will be useful for them in their future ventures.

**Lamiya Morshed**  
Executive Director

Article







## Importance of Equity Crowdfunding in Developing Countries

Equity Crowdfunding is a newborn concept in the capital market. Erected on the non-profit model of Crowdfunding, it is not entirely a pro-capitalist concept. For those of you who are not familiar with the practice of Equity Crowdfunding, please avoid disturbing the peace of Google, as I will be explaining the concept shortly.

Moreover, memorizing the universal definition of Equity Crowdfunding will be of little help as we will be looking into a niche-based adaptive Equity Crowdfunding model, suitable only for the developing economy.

This funding system is commonly described as a mechanism that enables broad group of investors to fund startup companies and small businesses in return for equity. It is considered as a form of Effective Altruism. This realization is crucial, as our stereotypical views often bar the practice of pro-capitalist concepts – even if it brings about a positive social changes.

Developing countries have an abundance of progressive young minds. Entrepreneurship is a natural instinct for young people. But, unfortunately we have an agonizing shortage of investors. This crisis can be averted by the practice of Equity Crowdfunding.

Equity Crowdfunding or as I like to call it “micro-investment” can be a real game-changer in the developing economy. In Bangladesh, seed capital of Tk. 1,00,000 is

enough to start a small business. Sometimes 100 GB server space, costing less than Tk. 1,000 a month is enough to start an IT venture. I can say this so confidently because I have been closely associated with some successful ventures, including the world’s first Bengali Social Network “nogorbalok.com”, Bangladesh’s first anonymous social networking platform “Incognito” and the popular file sharing website

“dhakawap.com”. I have also closely observed the ascent of the largest online book store in Bangladesh “rokomari.com” and the country’s first classified website “clickbd.com”. By the way, Nogorbalok is no longer in operation but the others in the list are happily making millions (of taka).

In the developing countries, capital markets are small and unattractive. We don’t have sufficient big



investors to fund startups or even help kick start new business ventures. Equity Crowdfunding can help fill up this void as its practice will introduce a set of new seed investors in the capital market.

Equity Crowdfunding is sufficiently risk free. Any seed investment less than \$10,000 is considered risk free in the capital market, while Equity Crowdfunding or Micro-Investment only asks for \$1,500. So, it would not be a bad idea to revise your



## Traditional Business versus Social Business: A Know-How from Grameen Institutions

retirement plan and reconsider your next year's vacation trip. According to the Equity Crowdfunding model described here, you will receive approximately 5% stakes for each \$1,500 investment. The money you invest is described as seed capital and is used only to develop the product. This development phase can range from three months to two years. During this phase, the business will develop their product and prepare a suitable business model. At the end of this phase, the business venture will seek for Series A Financing. Promising Healthcare and IT startups can raise up to 35 million dollars in USA, while the average is 2 million dollars in India. The seed investors can then sell their shares to a number of investors for a huge profit or wait until an even bigger IPO return on investment.

While Equity Crowdfunding model annuls the existing capacity constraints, the Venture Incubators like Startup Dhaka can peacefully work out a solution for improving the quality of the projects in the pipeline. The Connecting Organizations like ThinkersWeb will keep expanding their network (beyond borders) to attract big investors for the Series A Financing.

There is very little credit on the line and the number of success stories have increased exponentially in the recent years. All you have to do is to make up your mind and sign a small check to get a taste of the corporate world and if fortune favors, a chance to share the stage with the business grandees of our generation.

--- Ali Ehsan

It is obvious without any doubt that the main objective of business is to earn profit. This is the traditional view of business. Almost every business enterprise exists in order to earn profit. Apart from earning profit from doing the regular functions of business, there are some other initiatives that are directed to the betterment of the society and country, among them CSR- Corporate Social Responsibility is eye-catching. Sometimes CSR is a strong tool through which organizations try to erase the spots for which they are responsible to the society. On the contrary, Social Business is a fresh term that is being adopted by many countries around the world.

### TRADITIONAL BUSINESS

- OWNER
- EMPLOYEE
- SALARY
- CUSTOMER
- PRODUCT/SERVICE
- CONSUMER
- FINANCIAL RESULT
- FINANCIAL PROFITABILITY
- COMPETITION
- NETWORK

Apart from that, many business organizations are trying to turn some of their SBUs into social business where some other are going into joint venture with social business to reap the fruit of social business.

Social business is a new type of business suggested by Noble Laureate Prof. Dr. Muhammad Yunus who is also the founder of

Grameen Bank and many other Grameen Institutions. The main idea of social business is that it is such a type of business where the investors do not get any dividend from the business beyond their initial investment amount. Provided that the investment is made in a profitable project and it must yield to profit. Previously mentioned that the investors will not gain any profit beyond the initial investment amount, so what about the profit arisen from the business? It will be used in the extension of the business that will address social problems like poverty reduction, removing illiteracy, removing malnutrition, reducing child death rate, ensuring fresh drinking water to remote areas,

### SOCIAL BUSINESS

- FOUNDER
- CONTRIBUTOR
- MEANING
- PARTNER
- SOLUTION
- EMPOWEREE
- SOCIAL IMPACT
- FINANCIAL SUSTAINABILITY
- COOPERATION
- COMMUNITY

encouraging entrepreneurs etc. or it could be given to the poor who are badly in need of money as microfinance.

So if we dream of a poverty free, hunger free, empathic, happy world, it is high time we should incorporate social business with traditional business.

--- Maeen Uddin



## THE GLOBAL GOALS For Sustainable Development



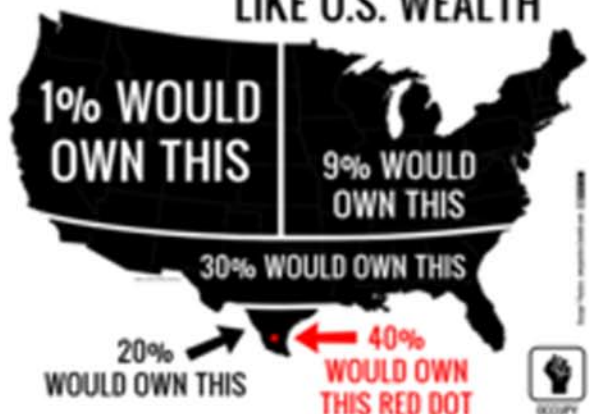
## What it means to be **developed**

Development has been the center of attention of politics, international conferences, and the goal of many nations who try to take direct steps toward achieving it. However, the nature of development is nebulous itself. What aspects of a country determine whether it has passed the exam of development? It encompasses such a wide variety of definitions, similar to the catchall phrase that we use to describe personal, social, national, and international growth and progress. This required leaders to come up with a way to measure development. Because of its multi-dimensional nature, measuring development requires us to use complex tools to take into account every dimension. However, it is not possible to measure it in one single way.

To be developed, briefly, should mean a process that enhances the quality of life for the citizens, and with a better quality of life, citizens are more capable to promote economic growth and economic independence.

There is no single way in defining development that

**IF U.S. LAND MASS WERE DIVIDED  
LIKE U.S. WEALTH**



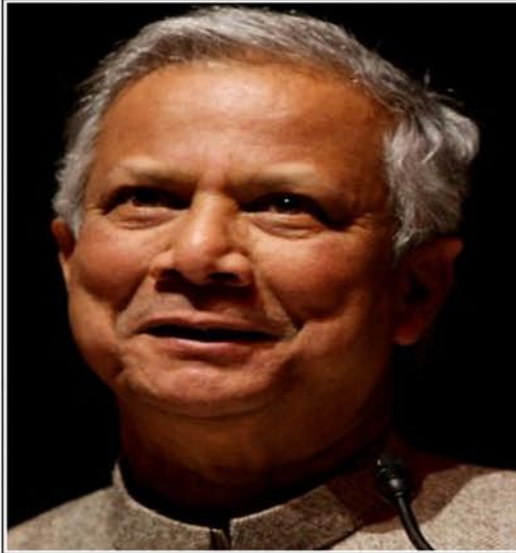
accounts for all its intrinsic dimensions. The first word that comes to mind when we think of development is a "positive change." Bringing positive change must be done with caution in any developmental effort. One of the main cautions is that this positive change should not be a drastic change from the previous state, but an improvement in the daily lives. Thus, development encapsulates a benefit in change that results in a better way of living.

To be developed does not only mean having a high GDP, or being industrialized, but more importantly the quality of life of the people should be considered. Can we consider a country, which has the wealth to build skyscrapers but still has people who are living below the poverty line, truly a developed country? Only looking at economic indicators masks many aspects inside a country. A developed country looks at the hidden inequalities and acts accordingly. When human development is included, it gives us a wider perspective and a list of things that should be noted, such as health, political freedom, employment. It gives an overall view of the well-being.

Attaining true development may be possible on paper, but practically there are innumerable boundaries, such as education, proper health care, gender equality, and all these things fall into the proper wellbeing and the quality of life of all the citizens of a nation. It must be remembered that variation of Abraham Lincoln's definition of government gives us human development as development of the people, for the people, and by the people."

---- **Abreshmi Nowar**





People should wake up in the morning and say 'I am not a job seeker, I am a job-creator.'

— *Muhammad Yunus* —

## Social Business and Its Impact

Social Business is a myth. Or at least it was. But before I studied more into it and learned the mechanism behind it, it didn't seem like anything more than a over stretched, unrealistic model that, for me, didn't seem to work. But I found the concept of having a mechanism that's both self-sustaining and provides welfare for underprivileged to be interesting. Thus I based my High School Research paper on it, which brought me to Yunus Centre.

The work we did, revolved around Social Business Day from which I didn't learn much about micro credit or Grameen investments. But this one day, I was asked to edit the profiles of the Nobin Program Entrepreneurs for the magazine. I wasn't too excited when I got the work first, but it ended up being a stimulus for my research paper. Reading their stories, I realised this particular program, is actually a work of art. In such a risky venture, both the investor (Grameen subdivision) and the entrepreneur both get benefitted. It's like any other Equity investment where the investor buys a large share of the new company created by the underprivileged entrepreneur. This gives the new entrepreneur a big boost to grow their business. This creates more wealth and the entrepreneur slowly pays off for the remaining shares still owned by Grameen, with a 20 percent increase. This way, after a while, they fully own their business and have the strong base to function independently.

Now this, straight away creates more disposable income for the entrepreneurs themselves, which they can further spend on consumer goods and services, stimulating the economy. Moreover, they can decide to save that money in Banks, creating more wealth in the long run, thus more spending.

Moreover, these increase in incomes, make way for more tax revenue for government which the governments can further use to create more employment opportunities leading to more consumer spending, creating the cascading effect stimulating the economy.

My research aims to analyse this scenario and I plan on contacting some of those entrepreneurs to learn more about the reality of these equity investments.

--- Akib Marzuk Jamal

## Social Business

- Economic Concept Created by Professor Muhammad Yunus
- Aimed to help eradicate poverty and improve society
- Different from not-for-profit because self-sustaining, and no donation required
- Investor can't take profit, profit will be for further expansion
- Gender sensitive and environmentally conscious
- Workforce gets market wage with better working conditions





## Seniorities.....

They have been trapped in high school for almost four years now. They trudge through every day, not paying much attention to the time that is flying by. It hasn't occurred to them how soon they will be out of the prison called high school...until now. Most, if not all, seniors catch a case of senioritis early on in their senior year. Once they have caught senioritis, there is little hope that they will recover, at least not until they receive their high school diploma. Upon catching senioritis, students no longer find joy in the day to day attending of classes. The seniors begin to realize that half of the classes that they are taking won't matter in the long run of their career

ambitions. The awe and terror of what high school was before they started now starts to crumble at the foundation. There are a few exceptions to the contraction of this horrid disease, however. Seniors who get involved come to appreciate the fact that they will no longer be able to attend high school anymore, so they want to make their last year the very best.

High school is life for the students that attend it. Nothing else really matters to the teenagers at the time because high school is all they really know. Senioritis plants a furrowing

little bug in seniors' minds that they don't like the life they lead. The bug planted by senioritis whispers of change. Although there is nothing wrong with high school, seniors begin to feel antsy. They don't find the excitement of attending high school anymore. Senioritis can be enthralling; it gets to the best of the seniors out there. Without realizing it, seniors mentally begin preparing to leave their lives as they know them for change. Seniors don't really comprehend why they suddenly resent high school, but they do. They are bored with it. High school becomes mundane to the seniors, and they just want out. Senioritis makes seniors anxious to get out of the boring, humdrum lives they lead and move on to bigger and better things, though they tend to have no idea what those bigger and better things may be.

Senior year begins for most seniors as a normal high school year would usually begin. The senior students fall into the normal routine of attending eight class hours throughout the block days. When senioritis hits the unsuspecting students, a realization hits soon after. Why would a student who planned on being an author or a lawyer even want to think about taking a calculus class? Is there a reason for a future kindergarten teacher to be taking classes on animal sciences? Seniors begin to get a sense of frustration that they were led to believe that those classes were needed. Some seniors may cease attending their classes. Why go to calculus when he or she won't need it after graduation? Seniors start to count down



the months, days, hours, and in some dire cases, even minutes until graduation. In classes, the clocks seem to be slowed down. Time drags on for the seniors who just want to move on with their lives. High school classes just don't seem to hold seniors' interests after senioritis hits.

Students work up to high school for eight years. In middle school, some eighth graders start to hear horrible rumors about how rough high school will be. Some young students may be scared for their life before entering the dreaded high school.

Senioritis is nearly unavoidable for high school seniors. One

cure for senioritis is just to get more involved with the high school that the seniors attend. If they are active in school activities, they notice time flying by less and less. When the high school seniors grasp that their time in high school is dwindling, so it should be cherished, senioritis seems to dim down a little bit. If seniors are not willing to get involved in extracurricular activities at their high school, and they don't comprehend the preciousness of their last high school year, senioritis will claim yet another victim. This disease is a borderline pandemic, but it can be treated fairly easy. Seniors just have to open their minds to the big picture, and not just on the seconds slowly slipping by in their math class.

--- Sun Do Cho





## The Business of Happiness

Previously people worked for their own livelihood and there was no third person who would dominate or exploit them. As the days passed by, the exploitation of people for own profit maximization become stronger and terrible, started with creating business and establishing empire outside of own region by England in various countries enriched with so many natural resources. After hundreds of years people still bear the system of making money. It has been shaped in a strong economic system nowadays in which capital goods are owned by private owners or business. This economic system was named "Capitalism" by famous Economist and Sociologist Karl Marx.

The purest form of capitalism is free-market, in which private individuals are completely free to determine where to invest, what to produce or sell and at what prices to exchange goods and services. This system becomes the traditional or conventional business idea, which largely responsible for creating poverty across the world by profit-maximizing nowadays. In this way, poverty becomes an alarming problem specially in the third world countries.

Still different types of businesses are set up in many developing and underdeveloped countries in the name of development as multinational corporation, these are nothing but imperialism and a new method of exploitation. These types of companies also do several philanthropic steps to do good to people. Profit-maximizing company's CSR (corporate social responsibility) department is set aside by to do something good in the local community, like donate money to hospitals or schools, provide scholarship for few poor children etc. This concept is also used as the tool of business promotion rather than a tool of eradicating poverty. Once the flows of aids or charity are stopped, all their good steps will cease. There needs something sustainable which will never end up and people would not be exploited in any way. In this selfish world there should be something selflessness in mankind, then and only then the people in the world can get a life without hurdles. This is the revolutionary vision of "The Man of Kindness and Peace" Dr. Muhammad Yunus, who won Nobel Peace Prize in 2006 as the first and one and only Bangladeshi, to place the poverty in museum. Creating a world without poverty is the main motive of his business. In this purpose he created a new form of business which he prefers to call new kind of capitalism that serves humanity. Finding out the social needs and problems and trying to solve them by using business method but without profit maximization. Doing business for social cause, well-being for people is another level of feeling to get closer to people and share their happiness or problems, anything. Also makes profit with this kind of business, but the owners do not take the profit but the company to reinvest in another social business. It's a new category of business that widens market by giving a new option to consumers and new feelings of social awareness. After all, the purpose is to achieve the social goal.





# Article

Everyone sees the problems around him but nobody is committed to himself to eradicate or fight with that problems His message for everyone that by giving up from anything is not the solution, there is a different way to resolve the problem globally that can make people happy. By doing things which one never did before, thinking in a way that one never did before, make one start exploring a new world which was totally unknown. This about complete sacrifice of financial reward from business. It offers a "Creativity" to express it in an exciting way. Make the business fellows rethink about the multidimensional human nature, that is both selfish and selfless. When conventional business people understand the importance of being selfless then the business will get another fund to move on. Here's the way to think different, do different, and make different to create a world without poverty and hardships and more likely to place the poverty in the museum. So I strongly believe the words said by Dr. Muhammad Yunus---"It's all up to you to decide whether you want to do a such thing or not. Nobody will raise an accusing finger at you if you do no such things. But you may feel happy if you do it. I am suggesting a way which may make you a happier person."

**---Sabrina Farah Aroni**



## Friends at Yunus Centre

My name is Rahul Roy. I joined Yunus Centre as an intern for the completion of my BBA program. Working at Yunus centre has always been very exciting for me. After joining here, I realized two things; first of all, they hire interns from all over the world and as a result I had the opportunity to make a lot of diversified friends and a broader network around the world and second of all at Yunus Centre, all interns are unpaid but still none of the interns do not have any regret of it, rather we come to work timely and regularly, which I found it very interesting because most of the interns who do unpaid internship are not satisfied.

I have started my internship over here from July. Around 22 interns were hired by Yunus Centre for organizing and executing the 'Social Business Day 2017' event. All of my intern friends over here are really very friendly and helpful. When I am working with them I don't realize how time flies. Some intern friends really became my good buddies and I also hangout with them a lot.

Not only I have made friends at Yunus Centre and enjoyed the good times and moments while doing internship over here, I also learned many things about social business and how it works. Through working here, I have realized that contributing to social businesses is the responsibility of every citizen in the way they can and this will help a country to bring peace. However, I think my father is also a social activist because he has some land and pond in our home town which he has given to the poor framers so that at the end of the day they can earn more profit and live a better life. Well we have also made up our mindset that we will also start our own social business some day in order to help and give the poor people of our society a better standard of living.

**--- Rahul Roy**





# Sustainable rising through Social business: Small Step towards Saving the Planet...

As a young graduate, thousands of ideas pop up in my mind every now and then on how to start my career with. Sometimes I encounter many fast-growing start-up ideas inside me. Sometimes I see myself as an executive of a Non-Profit Organization to help the unprivileged worldwide. But one thing has always remained unchanged and that being a responsible citizen and an Environmental Science graduate, I want to indulge myself as a resolving member of the degrading nature of my country, Bangladesh.

This summer, when I came Bangladesh to join Yunus Centre as a summer intern, my dilemma towards choosing the right career path just vanished in no time. The life changing ideas for millions, that social business holds motivated me to walk into this path from now on. During this short period of my internship at Yunus Centre, I got to learn about so many projects run for the welfare of society among which most of the projects have excited me very much. But when it comes to choose one to take forward with me, I loved the incorporation of social business with a sustainable approach.

All of the indicators of the planet shows that something is really not right in the conventional businesses that we hold for our progress. Social business can really do a lot about it. The social business promoters are in the business to implement solutions to environmental crisis. They make their products with lowest footprint possible which has both beneficial outcome for the planet and the society. They use the profit of the business to give back. They give support to the environmental groups worldwide, those are devoted to environmental protection. In recent time, Professor Muhammad Yunus has collaborated with WWF, works at managing ocean littering, which has become a concerning issue through the disposal of plastic bags to pesticides for decades.



Likewise, I have developed a plan establishing a manufacturing company to produce SMART TRASH BINS. The idea is to merge three important means of global development technology, sustainability and business and of course the collaboration of energetic young minds. A smart trash bin design along with a user friendly mobile application can be fruitfully practiced using human psychology and social principles to provide behavior changing eco-feedback. It will trigger reaching a clean city along with extended recycling industry. The goal of this company will be to give the users the tools to engage and motivate others to act as a changing agent through the SMART BIN technology.

Today we have everything but a good will to turn ourselves the change makers. I believe, incorporating the well availed knowledge into a deep passion to change should take the first place to walk into the path of the changing world, the better world.

--- Jannatul Ferdous





## Why people are still more interested about conventional business rather than Social Business

The idea of social business, as advocated by Nobel Peace laureate Muhammad Yunus, has drawn considerable attention from the global business community and many business schools around the world, but so far there has been little response from the mainstream economic profession.

It is also argued that a rigid definition of social business may leave a grey area in between such businesses and the purely profit-motivated ones, particularly since the 'social' element may exist in various extents in the running of a business.

The idea of socially-oriented business is not new, although Nobel Peace laureate Muhammad Yunus has certainly given an enormous impetus to it by his articulate branding of it as "social business". The reason his campaign has caught so much public attention is at least partly to do with its timing.

In the world of academia, while many top business schools worldwide are already offering specialized courses on social business, the response from the mainstream economists is at best lukewarm. Why? First, the idea of social business may appear to be too fuzzy for the analytical tools of economics. An academic discipline that claims the status of a science. Alternatives to profit motive and the self-seeking behavior of economic agents have occasionally appeared in the analytical constructs of economics, but never became part of the mainstream.

A social business is expected to achieve its social objectives by producing some socially-oriented products or services that are not supplied by profit-oriented businesses.

Examples may include marketing products that have



public health benefits or promoting some environment-friendly or employment generating technology. These products and services are supposed to have what economists call "public good" characteristics with beneficial externalities; that is, their benefits extend beyond what would be otherwise reflected in the market demand and business profits. As a result, these goods and services will be under-supplied, or not be supplied at all, by profit-maximizing businesses. In contrast, when these are produced and supplied by a social business having no profit-maximization goal, an implicit subsidy is involved; only the subsidies in this case come not from the public exchequer but from the foregone business profits. Such subsidies can be justified in economic theory as a legitimate means of correcting market distortions and deficiencies arising from the so-called economic externalities.

The above line of reasoning can perhaps be a more fruitful way of conceptualizing social business instead attempting to reconstruct the entire logic of the efficiency of the profit-oriented market economy.

--- Rashedul Islam Nihar



# NGOs: Success or Failure?

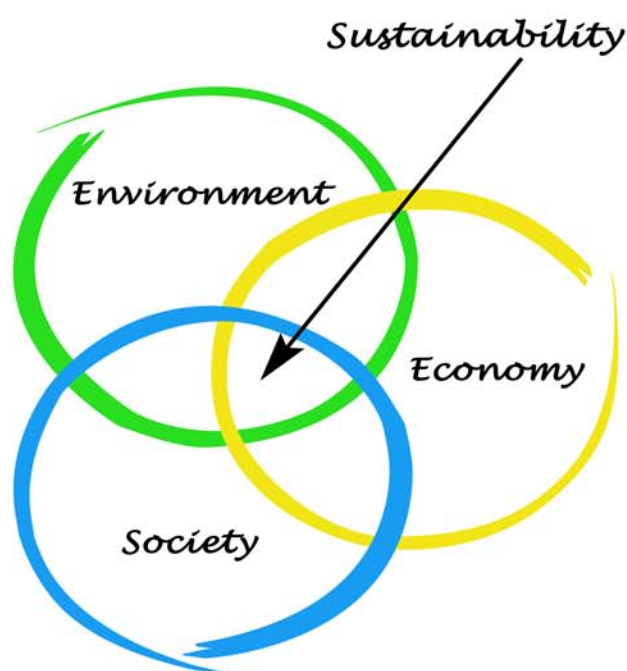
Non-Governmental Organization which is differentiated from other governmental or private organizations by its characteristics of being independent with no intervene of government and the services given by NGOs are non-profit services. NGOs focus on collaborating with the local people in a friendly way to reach the root of their problems which is basically bottom up approach of attaining development. They also try to narrow down the problems moderately to make the development process easily accessible. NGOs always have main concerns regarding about the population growth, skilled manpower, education, etc. for poverty reduction in poorer or underdeveloped or developing countries. The main motive of NGOs is to thrive for those kinds of social and economical development which government or other private organizations can't do for the society or country. After the declaration of sustainable development goals which need to be achieved by 2030, NGOs are striving towards achieving these goals. NGOs are now working on Eliminate gender inequalities, Ensure that all people have equitable access to democratic participation in decision making, political and civil rights, information, and justice. It is also working on to ensure GDP per capita of the richest 10% of the population is not more than 5 times larger than the share going to the poorest 10% (EEB report 2). Particularly, NGOs are taking steps towards making people of different backgrounds think and act together, bringing the unheard



voices, and pushing the knowledge and the experience of all people to implement and evaluate policies and programs for achieving sustainable goals.

NGOs cannot always bring development to certain societies or countries. It also has some limitations. NGOs are distinguished from political interferences by definition. Therefore, it is not yet completely independent. Hence, it faces restrictions in challenging government policies for public benefit. Moreover, it is criticized as 'privatizing foreign assistance'. It is a limitation for NGOs to work in a people-friendly way. Some NGOs channel foreign food supplies in emergencies that often obstruct the local production. NGOs showing concerns about population growth limitation sometimes criticized for harming the community or family structures. They cannot always reach all the people but still claims to talk on everyone's behalf. Moreover, as NGOs don't have accountability to anyone, sometimes it takes initiatives but don't fulfill it within time. Thus this activity of NGOs also gets criticized by different development thinkers. Sometimes in time of need, people don't get the help of NGOs always as NGOs' projects are always time bounded and after certain period of time the projects end so the people might not get hold on NGOs for their every call (Lu 9).

In conclusion, we can see the patterns of NGOs in such a way that they have a tremendous impact in the development for their global partnership and their reach to the roots with bottom up approaches. Despite NGOs' limitations, their function is essential as they have the scope to balance the state's power over the public. We cannot deny the overwhelming development projects initiated by NGOs which were successful in fighting world hunger, mitigating poverty and help in achieving sustainable goals. Therefore, NGOs' role in development cannot be ignored.



--- **Sadia Chowdhury**



## Social Business/Entrepreneurship and the Youth of Today

In October 2016, I took part in a Social Entrepreneurship Bootcamp at my school (United World College, Red Cross Nordic). As part of the Bootcamp, I took part in many workshops where I learnt more about social entrepreneurship, the know-hows and eventually presented my own social business idea of setting up schools in local villages in Bangladesh that would include both academic and vocational training. During the course of the workshop, I found answers to three questions that I had been in search of for a while now as I continue to learn more about social business directly as a result of this internship. The three questions and their answers/solutions, in my opinion:

### *What is Social Business?*

In his books, Professor Yunus defined a social business as a business:

- Created and designed to address a social problem
- A non-loss, non-dividend company, i.e.

1) It is financially self-sustainable and

2) Profits realized by the business are reinvested in the business itself (or used

to start other social businesses), with the aim of increasing social impact, for example expanding the company's reach, improving the products or services or in other ways subsidizing the social mission. Unlike a profit-maximizing business, the prime aim of a social business is not to maximize profits (although generating profits is desired). Furthermore, business owners are not receiving any dividend out of the business profits, if any.

### *Why is it important to encourage the youth to take up different social business/entrepreneurship initiatives?*

Simply put: In order to create a better tomorrow. Social entrepreneurship is one of the ways in which young people can contribute to their communities yet it differs from other routes as it enables young people to plan and run their own social project to address a problem they are passionate about. In the

process of running a social venture, young people learn skills which they are less likely to learn in formal education such as persistence, team building and management, communication, networking and project planning. Young social entrepreneurship can bring new solutions and direction to these social realities. Research demonstrates that young social entrepreneurs fruitfully bring their passions and creativity to design and run social projects which address the community problems which affect their own lives, and that in the process they gain transferable skills which prepare them for both employment and a future as active and responsible citizens. Social entrepreneurship offers young people an opportunity to take responsibility for an activity they are passionate about while learning skills which are directly transferable to the marketplace.



### *How do we encourage the youth to join this movement?*

One of the best ways young people are motivated to become social entrepreneurs is from being inspired by others who are doing the same in their schools and communities. Youth organi-

sations that work both inside and outside of formal educational contexts, can promote activities including many which are experiential rather than academic, and thereby encourage young people's participation in social action projects. Interactive workshops and events which explain the processes and activities of social entrepreneurship would be another good way of sharing knowledge within educational and community contexts. Well-organised events which provide a platform for young social entrepreneurs to share their passion and experience would provide a structure through which young social entrepreneurs can reach and inspire young people.

**---Shafneen Shah**





## Seasonal Beauty of Bangladeshi Village

**Rainy Season:** In this season, 70 percent of the land is under water – water from rivers, the sea, rain, tidal waves, floods and the melting snows of the Himalayas. Fields and homes are flooded; people and animals have to move to higher ground. Food is reduced to pre-cooked rice, dal, mango and jackfruit that ripen at this time in village. During the rains, most villages are isolated, accessible only by boat. It is during the rainy season that Bangladesh's main crop, jute, begins to ripen and is harvested.

**Autumn:** As September begins, the skies are blue and a cool wind blows. The village road & field turns into a carpet of bright green rice shoots while the smell of drying jute invades the air. Flowers bloom, the rice ripens and the harvest begins. Blue, gold and green are the colors of sarat – blue sky, golden sun and green vegetation & the village looks like so colorful.

**Late autumn:** Once the land has emerged from its watery grave, it is time to replant in new, fertile soil that is rich in nutrients. During this season, the land is at its luscious best. Festivals flourish to hail the harvest, the end of the floods, the coming of the new soil and the wonder of the rivers. The land and its people come to life during hemanto, when the flowers bloom – jasmine, water lily, rose, magnolia, hibiscus and bougainvillea.

**Winter:** From mid-November to early January, the weather becomes more arid and less humid. The earth dries and dust forms. Warm clothes are pulled out. Young people play tennis, football, cricket and golf.

**Seet** is also the season when people return to their ancestral villages, where they can experience once again the essence of Bangladesh – the harmony of man, beast, land, water and air. The village people try to warm themselves by firing their morning & night. The morning is full of date juice smell & most of woman makes various types of pitha (cakes).

**Spring:** The coolest days are from mid-December to February when the days are golden with light, the flowers are blooming and the nights and early mornings are chilly. During basanto, the village hums with fairs. Rural people celebrate painting and handicrafts, music and drama. This season is good for weeding.

**Summer:** Throughout basanto, the weather warms up a bit each day until March, when the heat starts intensifying more rapidly. The soil turns a dusty khaki and then almost white. There are lightning and thunder storms and sometimes, icy lumps of hail crash down. In this season the village people facing many of problems. The rivers dry out and are difficult to navigate. The farmer can't do his work for the hot temperature.

Bangladeshi village is the resource of natural beauty. In six seasons we saw thousand variation of nature. Sometimes the nature looks like blessings of god & sometimes it is curse for us. But, We are proud to be a Bangladeshi.

--- **Shuva Das**





## A story of the spirit of **Nobin Udyokta** (Young Entrepreneur)

Among all the opportunities I have got while working in Yunus Centre, I found the Young Entrepreneur project (we call it NU projects or Nobin Udyokta Projects) is the most effective and extraordinary opportunity to work with. Those of you, who are already familiar with NU Projects, know that these NUs are the children of Grameen Bank borrowers. These youth were underprivileged and deprived even after having good education and knowledge about business. So finally the children of Grameen Bank borrowers talked with Professor Muhammad Yunus about how they can find jobs to improve their condition but the Noble Laureate talked them out of the concept of “taking jobs” and become an entrepreneur instead. With this motto of “We are not Job takers, We are Job Givers” all the children of Grameen Bank borrowers have started a new life with a new spirit. Currently Grameen Shakti Samajik Byabosha Ltd, Grameen Trust, Grameen Telecom Trust and Grameen Kalyan these four organizations are facilitating the Nobin Udyokta Project with 0% interest which has inspired the youth to take business loans in easy terms.

---Tahmid Tawsif Nur



### **Nobin Udyokta Projects At a Glance**

- Started from 2013
- 4 funding companies:
  1. Grameen Telecom Trust
  2. Grameen Kalyan
  3. Grameen Trust
  4. Grameen Shakti Smajik Byabosha
- Children of Grameen borrowers are eligible for the program
- 18-35 age can apply, but the age limit is relaxed for female applicants
- Physically involved in some kind of business
- Applicants should have no loans from any other banks or financial institutions
- Total 20, 493 Projects (Up to August 31, 2017)



## Addressing the challenge of economic inequality

Rising income inequality continues to be an economic, social and political concern around the world. Both developed and developing countries are faced with this growing issue although the nature and magnitude of the problems vary from place to place. An increase in economic inequality can be manifested in different ways such as inequality in the distribution of income, wealth assets and more dramatic indicators like the rise in number of billionaires and opulent living enjoyed by the rich.

The challenge of income inequality is particularly daunting for developing countries where a rise in inequality needs to be prevented without creating an adverse effect on economic growth – a problem also faced by Bangladesh. In Bangladesh, income inequality measured by the Gini coefficient increased from 0.350 in 1984 to 0.458 in 2010, with a similar trend in both rural and urban areas (0 represents perfect equality and 1 represents perfect inequality). Between 1984 and 2010, the share of the poorest 20 percent of population in national income decreased from 2.9 percent to 2 percent, while for the richest 20 percent of population, it grew from 28.3 percent to 37.6 percent.

The problem of growing income inequality becomes even more serious when we take wealth accumulation

into account. About 75 % of the population live under USD 2 a day (at PPP). This indicates that they hardly ever save to bring about significant wealth accumulation compared to the richest 1 % which holds a significant proportion of the national wealth and continue to accumulate more over time. Hence, the actual inequality is much worse once existing wealth owned and prospect of future wealth accumulation is taken into account. What about poverty? Are we seeing a fall in poverty with our near constant 6 % economic growth? We are but at an extremely slow pace. Poverty is falling at a rate of about 1 % annually despite the healthy economic growth. Very little of that growth is actually going to the people that need it the most.

To conclude, the numbers are certainly confirming the common worry – the gap between the rich and poor is increasing with poverty decreasing at an agonizingly slow rate. A lot needs to be done in the years to come to make sure that the fruits of economic growth go down to those who need it the most.



--- Tasfia Jashim







## Youth Unemployment in Bangladesh

Recent statistics have shed light on two disconcerting issues that pose threats to Bangladesh's socio-economic wellbeing in the near future. The first issue is that 25%, numbering around 11 million, of the population between the ages of 15-29 are inactive, i.e. they are neither in the education cycle nor do they participate in any economic activity. The second point of concern, that is equally perplexing and of equal concern, is the fact that the prevalence of unemployment is greater among the higher educated section of the youth.

Despite the emphasis and added focus the government has put on the education sector, the youth unemployment rate in Bangladesh remains at 10.3%, compared to an average of 9.45% of 21 countries in the Asia-Pacific region, while being higher than the global youth unemployment rate of 12.4%.

Along with the obvious loss in economic productivity, it adversely affects the country's social conditions in countless ways, with young people who are disillusioned with the opportunities they have turning to illegal activities, or searching for employment in unregulated black markets. Experts from various fields have identified some of the reasons for the lack of employment opportunities, such as lack of work, constraints and barriers to entry in the way of youth entrepreneurship. The short-sightedness of the government can also be attributed to the current state of affairs, as short-term benefits are prioritized, rather than nation building, which inevitably requires the participation of the nation's youth.



Our government very much has the resources and ability to tackle this issue, whether it be through allocation of state capital towards skills-based training, such as apprenticeships in mechanics or management, or the restructuring of the primary education syllabi. Even though there has been an upshot in the number of students attaining GPA 5.0 in the national board exams, these results have not translated onto the job market.

There has also been an unwillingness among the college graduate demographic to join the ranks of the public sector, choosing to try their luck abroad. Engaging the younger generation in state sponsored programmes, associated with organisations ranging from the Election Commission to the Ministry of Water Resources, will create an avenue for greater social mobility of a capable Bangladeshi labor force.

Bangladeshis are a hardworking people. We tend to thrive under pressure, to which high levels of foreign remittance and a resilient RMG sector stand testament.

On order to continue the success of the Bangladesh economy, the youth of the country must be encouraged and motivated so as to increase innovation and reduce overall youth unemployment. However much we celebrate our country's economy, basing it mostly on two or three sectors is fundamentally unsustainable. Building people and building an environment to encourage people to work has to be prioritized. The long-term success of this country depends on its youth.

--- Tausif Bashar





## SUPER HAPPINESS

We have grown up knowing how horrible the world can get; realizing that a reluctance to not do anything about the problem's we have grown up with, mean they are going to keep coming back to haunt us. The fear of not being able to do anything about widespread social disparities and global situations is what molds our ambitions and drives us to work and bring change. We are millennials, a generation defined by our determination and idealism.

We derive a greater sense of purpose than merely collecting expensive cars and houses while droning in an office cubicle. Our generation can witness genocides, watch poverty and suffer in refugee camps merely by tapping on our phones. We can see the problems that plague our world firsthand. Growing up in smaller fam-

ilies than our forefathers, has taught us to be closer to our parents, and being instilled the value of caring for them and others around us when it shall be our time to take on responsibilities. Couple this social awareness with an undying passion for seeking knowledge and Bangladesh has a generation with immense potential and a deep awareness of social utility. This is why we love being social entrepreneurs and are constantly being inspired by them. Professor Yunus' work has pushed social businesses into mainstream financial sectors which enables us to channel our ambitions to go beyond simply generating profit and pave our own pathways to create solutions for the problems we have grown up with.

Deloitte's Millennial Survey polled 7800 college students in the US and the primary findings of the poll prove that this generation prioritizes a company's purpose in society over its ability to churn out money. Deloitte's survey extends beyond the United States. Jaa-go's initiatives to educate the impoverished, Footsteps' attempts to deliver warm clothes to our coldest regions, collecting money for the Rangamati landslides, all of these initiative were brought forth by entrepreneurs of our age. The small group of interns I have worked had come from a diverse range of backgrounds but all of us had an overriding sense of contribution to society, otherwise we wouldn't have met in Yunus Centre and have a chance to participate in social change. These events suggest that my generation is unified in its approach to life ; our sense of happiness is derived from making the lives around us better, because that is what leads to Super happiness.

--- Yaman Karim

**"Happiness**

is not something  
ready made.

It comes from  
**your own  
actions."**

- 14th Dalai Lama





## Social Business Day 2017 **Inside Stories**

### July 26

Tomorrow is the Social Business Day 2017, the day we've been waiting for, the biggest event we were about to experience. I had worked very hard the last day sending emails and contacting over a hundred delegates but today was supposed to be fun day. No work, just travelling around and seeing our preparations come to life. As I was scampering into office like a child, the environment seemed to disagree with my mood. The moment I set foot in office, all I could see was somber faces. On my way to the interns' section someone whispered to me something about the event. When I reached the place, same faces. I burst out laughing when a colleague tried to tell me that SBD might not be happening the next day. After all my day couldn't be ruined because of a prank!

No matter how painful it was, the news was true. Security authorities had denied us with their services. With dull faces we sat together in shock as if a friend's wedding has been called off. Hours passed by and all we could hope for was to somehow make the event happen. Hours later we saw the professor walking towards the meeting room. He had the same smile on his face that he always has. He taught me something important. He taught me how to deal with stress. He greeted everyone as if nothing had happened.

As the sun went down, we were still impatiently waiting for news. At around seven pm, there was a press release which brought our enthusiasm back. The event venue was changed to Le Meridian and we started working once again with full force.

This time we were contacting everyone possible and inform them of the new location.

### July 27

The sun woke up and so did I. Suited and booted, I travelled to the hotel with joy. I was supposed to see the biggest stars of Social Business. The moment I entered the auditorium there was only one person there. Guess who? The Assistant Secretary General of the UN! Two of my colleagues joined in and the very next moment we were talking to him like he was our high school friend. He even gave us a UN coat pin.

One by one everyone arrived but we kept working. Everything in the new venue was happening at that instant, nothing was preplanned. People couldn't believe us when we told them this. They in fact complemented us. They thought it was one of the most well executed programs they've ever been to.

It was lunch time when I met a man called Abdul. We started talking about Canadian Universities, as far as I can recall. Our conversation stretched to education, business and innovation. I have never met a such a like-minded person before. Abdul went on to winning the Social Business competition.

As the day came to an end, I realized that I've seen the impossible happening. An event unlikely to happen, ended to be one of the best I've ever seen. I was proud that I was a part of the organizing team. It was a dream come true, a journey I'd someday tell my grandkids about.

--- Farhan T. Sami and Rameen M. Rashid





interns

**BIOGRAPHY**



# Interns Bios



**Abreshmi Nowar**  
**Asian University for Women**

**C**oming from a family rich in conservative values, there are many hardships and inequalities that were hidden from my sight. It was not until the end of my high school when I began to see the increasing gap between beggars, earning less than a dollar a day on the streets, to men and women riding luxurious cars. Money, income, and theories about the wealth of nations, these things are not science, which can be replicated in labs with the use of technology; these things are what determine the quality of life. With this personal conclusion, I delved into the subject of Economics as my undergrad major in the Asian University for Women, in Chittagong, Bangladesh. Looking at the magnanimous contributions of Professor Yunus, I came to the Yunus Centre to see the reality of what studies like Economics can do in the real life.



**Akib Jamal**  
**United World College of  
Changshu China**

**G**oing to the United World College of Changshu China, this past year has been a turning point of my life. If I had to write the same bio a year ago, it would've been a lot different. A couple of things I like include Photography, Business, Politics and talking about different ideas which will probably never see the light of day. Which is one of the many reasons why I chose to do an internship at Yunus. I want to find ways to learn how businesses more specifically businesses with a social outlook works and I want to learn how I can implement my ideas into the social business structure.

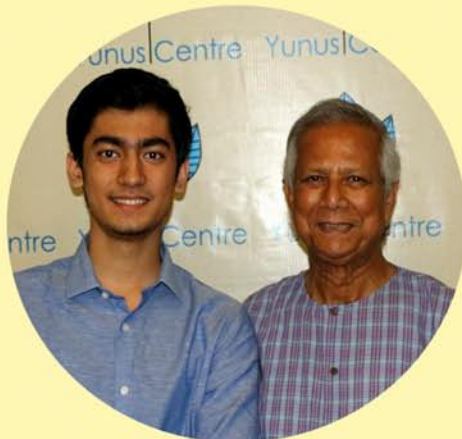


**Ali Ehsan**  
**Lafayette College, USA**

**H**ello! I am Ali Ehsan. I am currently a rising sophomore at Lafayette College majoring in Economics and Finance. I like reading books and I spend my free time reading biographies and autobiographies of successful people – my favorite book is “Long Walk to Freedom” by Nelson Mandela. Beside reading books I also have a good taste in fantasy movies and pop songs. Social Business is my newly found love and I have been exploring all aspects of it for the last three years.



# Interns Bios



**Ayman Kabir**  
**Wesleyan University, USA**



**Sun Do Cho**  
**Scholastica, Bangladesh**



**Sabrina Aroni**  
**University of Chittagong,**  
**Bangladesh**

I was born in New York, USA but was brought up in Dhaka, Bangladesh. I study at Wesleyan University, USA and my major is Economics. For the Spring 2017 semester, I studied abroad at the Stockholm School of Economics (SSE). Most people I know who study abroad, want to eventually settle abroad as well. I, on the other hand, have always wanted to come back and work towards developing my country. Through my courses and research, I got to know about the tremendous recent economic achievements by Bangladesh and the role organizations such as BRAC and Yunus Centre have played. Working with social businesses will help me utilize my knowledge and skills to help those who need it most. Professor Yunus and his organization is highly respected throughout the world and it is an honour to be interning at his organization.

Being a Korean-Bangladeshi high school student hailing from Scholastica, I have always been exposed to a multicultural environment ever since I can remember due to my active participation in the Boy Scouts of America here in Bangladesh at the American International School Dhaka. I have grown to hold a strong liking for camping and fund-raising events alongside with a hoard of life skills over the past 9 years. Yearning for more, I stepped into the world of Model United Nations and have gone from being a scared beginner to being Best Delegate to Co-founding the school's MUN Club to organizing the country's largest high school level MUN conference in 2016. With a goal for further attainment, I have therefore ventured to intern here at the Yunus Centre for the senior year of my high school adventure. My ultimate goal in life is to be a successful entrepreneur known for philanthropy and I strongly believe that I can start from my priceless experience gained from the Yunus Centre.

I am Sabrina Farah Aroni and I have completed Graduation and post-graduation from University of Chittagong, Bangladesh. While studying, I conducted two research papers and field level works on the street dwellers of Chittagong city, and health consciousness of a village area of Comilla in BARD. My career objective is to build up an excellent career as a challenging professional working with utmost sincerity. I am currently doing Internship at Yunus Centre and participating in various activities. I very much appreciate Dr. Yunus' works and activities for the poor and struggling people, solving their problems by making them self-dependent. That's why I'm here to understand social business more. Besides that, I'm a skilled dancer. I have performed in many national and international programs and competitions along with many cultural events of Grameen Bank.



# Interns Bios



**Ishmam Khan**  
**College of Wooster, USA**

**H**ello,

My name is Ishmam Khan, I am currently a rising junior at The College of Wooster, majoring in Business Economics with a minor in mathematics. I started college in August 2015, and expect to graduate in May 2019. My primary focus of study has been related to behavioral economics, especially work related to choice bracketing, mental accounting and libertarian paternalism and how the different agencies in economics act with respect to each other's actions.



**Jannatul Ferdous**  
**University of Oulu, Finland**

**I** am Jannatul Ferdous, a Masters student in Ecology and Population Genetics at the University of Oulu, Finland. Core principle of the programme is to undertake research training in the form of both laboratory and field excursions. I gained a broader knowledge on major environmental issues, and also developed a keen passion for interdisciplinary approaches to solve the Environmental degradation challenges including environmental issues like biodiversity degradation, humans effects on the environment, including waters, land, air and living organisms. As an effective communicator, I have been associated with Tellus Innovation area, University of Oulu, coordinating a variety of activities as a volunteer. I previously graduated with Bachelor in Environmental Science and Resource Management from Mawlana Bhashani Science and Technology University, Bangladesh. Also, working as a free-lance environmental columnist, I intend to raise awareness among the common people.



**Maeen Uddin**  
**University of Dhaka,**  
**Bangladesh**

**H**ello, I am Maeen Uddin. I am done with my graduation from University Of Dhaka majoring in Management. I am lucky that I got the opportunity to meet the Professor who also graduated from the same institution from where I belong to. The excitement behind working at an organization and along with a person which and who were rewarded with Nobel Peace Award has been immense. The curiosity to explore Grameen Bank and Prof. Dr. Muhammad Yunus have led me to come to Yunus Centre and it has also made the long lasting desire of mine to come true. The opportunity to meet and share ideas and experiences with pupils from various institutions around the world was exciting. The gathering of like-minded people at Yunus Centre made it a unique place to pursue dreams and pinned a feeling to serve the society, the needy in the heart. And when one leaves YC, he/she is sent off with the urge to do something to the society.



# Interns Bios



**Rameen M. Rasheed**  
**United World College**  
**Changshu China**



**Rashedul Nihar**  
**Eastern University, Bangladesh**



**Sadia Chowdhury**  
**Asian University for Women**

**M**y name is Rameen M Rashid. I study in the United World College Changshu China. Before going to the UWC, I graduated from Sunbeams School in Dhaka in the year 2016. I am really eager in knowing and understanding how the banking sector works. This internship will help me get a clearer picture of the difference between the Grameen bank and conventional banks. Furthermore, in my school, I really like studying Economics especially because I can see its implementation. That's one of the other main reasons I joined for this internship in the Yunus Center this summer. This gave me an opportunity to see and learn how to work closely with the implementation of social business concept to create a change in the society. I am really glad I could get this opportunity in the Yunus Center.

**I** am Rashedul Islam Nihar, a student of bachelor of business administration and I have completed my under-graduation degree from Eastern University. I studied my under-graduation program at Eastern University. Meanwhile I have been associated with several organizations like Z & Z Bangladesh, Noman Group & Aftab automobiles. I love to travel around the country and passionately indulge myself into music. I was well attached with musical bands and performed in several concerts around the city. In other voluntary works for the society I served for 2 years in LEO Club International which is under the observation of Lions Club International. In recent days, I am working at Yunus Centre, the largest social business company of Bangladesh as an under graduate intern. I hope to be accepted to various programs that focus on developing my communicating skills that will hopefully be useful as I work hard to become an efficient contributor towards his country.

**B**orn in Bangladesh, a third world country, where inequality of resources is almost at its peak, I, Sadia Chowdhury, have witnessed people all around me become victims of hardship. All these piqued my interest in Economics and prompted me to think about socio-economic inequalities and the stratification of wealth distribution in this country. By taking Economics as my major in my undergraduate studies at the Asian University for Women Chittagong, I began to appreciate the implications of macroeconomic policy changes on an individual and societal level. Therefore, I wanted to use my learnings beyond my classrooms. Yunus Centre to some extent also follows the same thinking and works in the field of poverty alleviation and sustainability. It is well renowned prestige and philosophy attracted me towards it.



# Interns Bios



**Shafneen Shah**  
**United World College Red**  
**Cross Nordic (RCN), Norway**

**M**y name is Shafneen Ahmed Shah and I am currently completing the International Baccalaureate at United World College Red Cross Nordic (RCN), Norway. I have always been passionate about understanding Economics, especially given the many Economic factors that concern Bangladesh and have also led to major developments in our country due to the likes of Professor Yunus and Sir Fazle Abed. I recently participated in a Social Entrepreneurship Bootcamp at RCN that provided deeper insight on social business and made me realize how small simple gestures can create a great impact on improving the lives of the poor people who make up a large majority in Bangladesh. As Bangladesh continues to tackle problems such as poverty and sustain economic growth and development, I aspire to work towards this success for my nation alongside other likeminded youth!



**Shuva Das**  
**American International**  
**University Bangladesh**

**I** am Shuva Ronjon Das, from Bangladesh. I have completed my Undergraduate degree from American International University Bangladesh. My hometown is Comilla. Traveling is my hobby. My preferences have recently changed. I Love to enjoy my life alone. I am a friendly person; I like to help people unconditionally. I like to take my decisions independently. I enjoy passing my leisure time browsing Facebook or watching Youtube videos. Now I am doing my internship from Yunus Centre. In future I want to be a big businessman. I see my father as my role model.



**Takrar Ahmed Yatoo**  
**University of Jammu**

**B**onjour le monde, my name is Takrar Ahmad Yatoo and I hail from the state of Jammu and Kashmir, currently pursuing MBA in International Business from International Centre for Cross Cultural Research and Human Resource Management (University of Jammu). My hobbies are mountaineering, rafting and playing football. Watching my parents serving the nation as philanthropists and being aware that how much immense pleasure a person gets while serving the humanity as it is well said, "serving humanity is serving GOD." I have the same urge of serving the humanity and this urge brought me all the way from India to the Yunus Centre in Bangladesh for my summer Internship. I feel privileged to be at this Centre, this opportunity comes once in a lifetime. The social business concept and the three zeros i.e. zero poverty, zero unemployment and zero net carbon emission given by professor Muhammad Yunus rapt me to come over to Yunus Centre.



# Interns Bios



**Tausif Bashar**  
**Boston University, USA**

I am currently an undergraduate student at Boston University pursuing my bachelors in biology and international relations. Getting the opportunity to intern at this prestigious organization is a dream come true for many in the same field of studies as I am. I have always been interested about the attributes that have made operating a social business in Bangladesh so successful and being able to do so in such close proximity to someone as inspiring as Professor Yunus is an opportunity that is impossible to turn down.

Grameen Bank's work has been able to free many from the grasp of poverty and in my time here, hopefully I will be able to learn and utilise my new skills in future endeavors.



**Yaman Karim**  
**Scholastica, Bangladesh**

Dr. Yunus' work has enabled me to be grateful for all the privileges I have received being born into a family that loves me and can afford an education in Scholastica. Financial incentives might be important but with so many people out there not being able to attain a better life simply because of the lottery of birth is a severe injustice. This is why my ambition is molded by the wish to remove this injustice from our country.

However, I have no qualms in actually letting go of privileges and take a "worm's eye view" as quoted by Dr. Yunus to find a solution for the numerous people in our country who have been handicapped by money and build a better future for them and Yunus Centre is the only place I can begin my journey to fulfilling my responsibility.



**Farhan Tahmeed Sami**  
**Manarat International School, Bangladesh**

When asked about my future plans, I always respond saying that I plan to serve my country as its President. As bold as it might be, I have my reasons. I want to serve my countrymen and the citizens of this planet. I believe in freedom. With the inherited dream from Professor Yunus, I dream to die seeing the World free from poverty, unemployment and net carbon emission along with my addition of being free from nuclear weapons and malnutrition. I believe that any person with a computer and an internet connection can change the world and I'd try my best to prove it.





# **Photo Gallery**

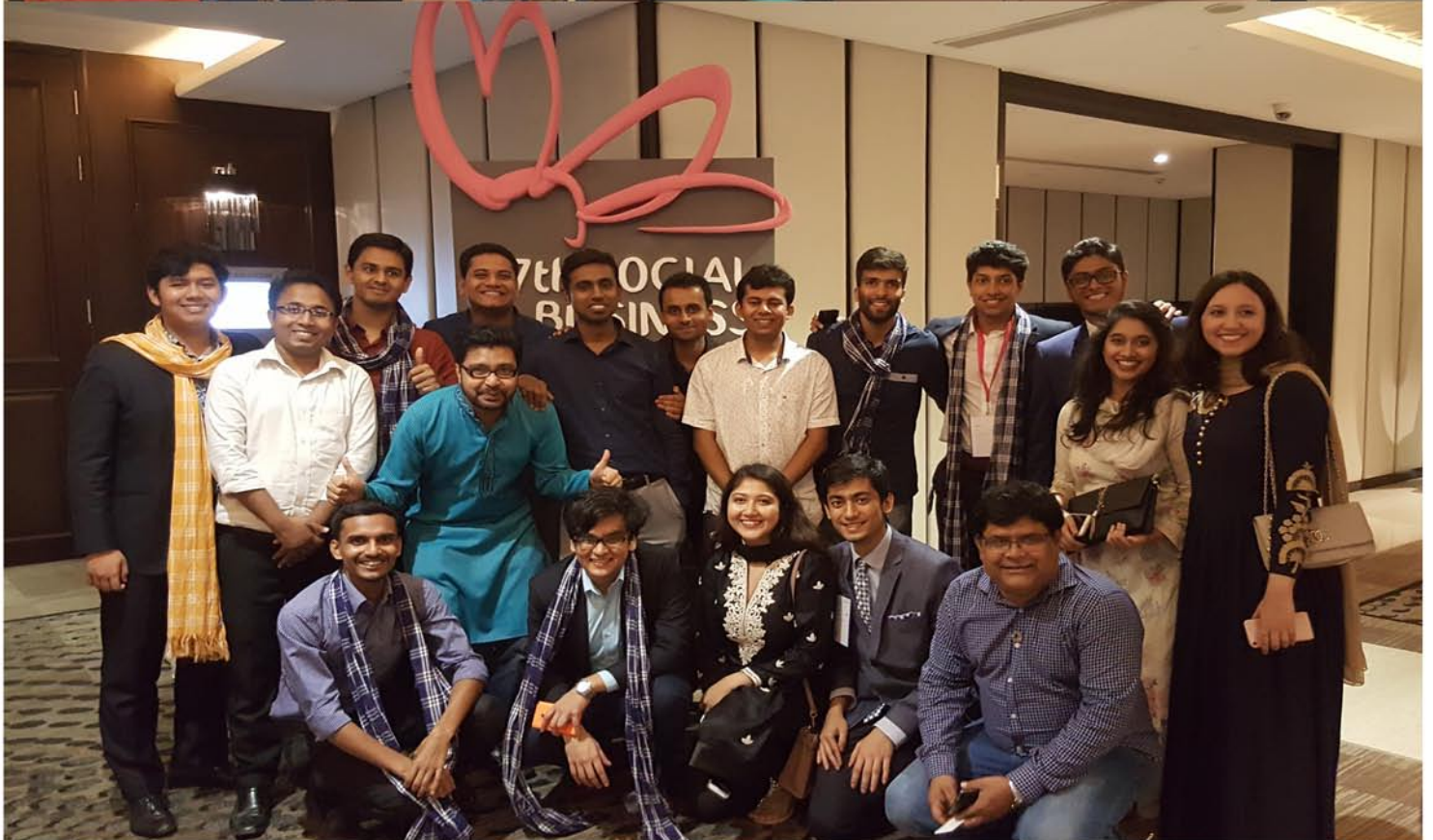


















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