



YUNUS & SHIKI SOCIAL BUSINESS
RESEARCH CENTRE

"Poverty is a Threat to Peace."

Nobel Laureate 2006 Professor Muhammad Yunus



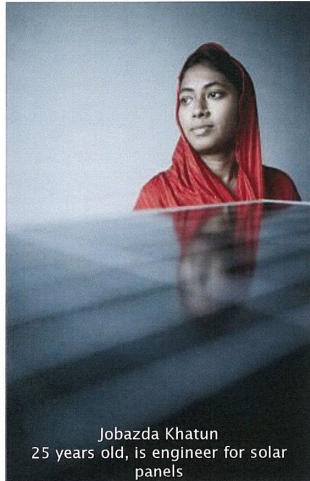
"I believe that we can create a world without poverty, because it is not the poor who created poverty."

"We will create a poverty museum by 2030. We will start with Bangladesh."



The Grameen Bank – a success story to build on

Impact on ~40M Lives in Bangladesh



Jobazda Khatun
25 years old, is engineer for solar panels

...brings **microcredit to poor** people who otherwise would not be able to obtain a loan

...since its founding in 1983 it has **loaned over 6 billion €**—some in portions of as little as 5 Euros

... it has **7.6 million clients**, 97% women who are also **owners of the bank**

...active in over **80,000 villages**

...**98% loan recovery rate**

...**100% literacy** in 2nd generation

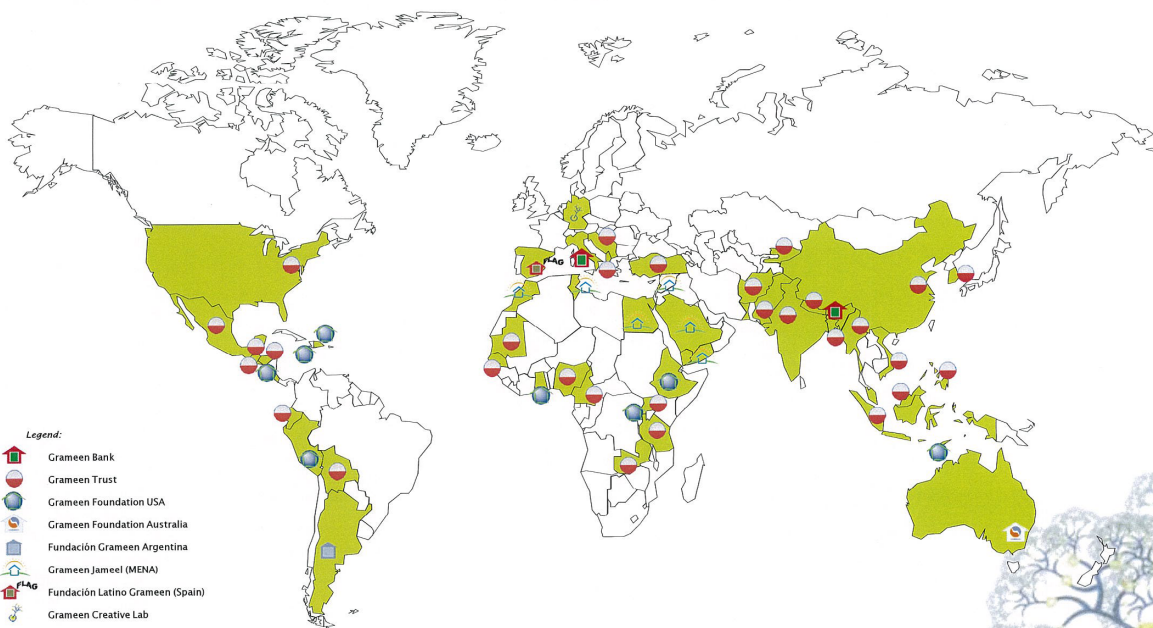


Solema Khatun,
70 years old, makes bamboo chairs

Grameen Bank was the first Social Business providing the seed and structure for the creation of many businesses across all industries

Grameen Creative Lab

Grameen is not only active in Bangladesh



Source: Grameen Creative Lab.

Grameen Creative Lab

Grameen is not only a bank...



...it is also a family of businesses

Grameen Creative Lab



Grameen is not only a bank...

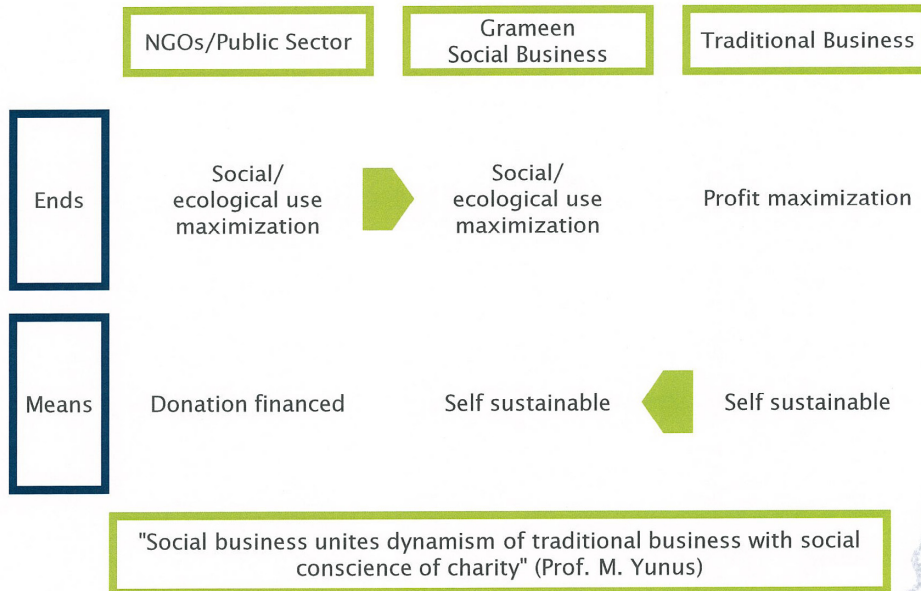


The family of **social** businesses! and much more :-)

Grameen Creative Lab

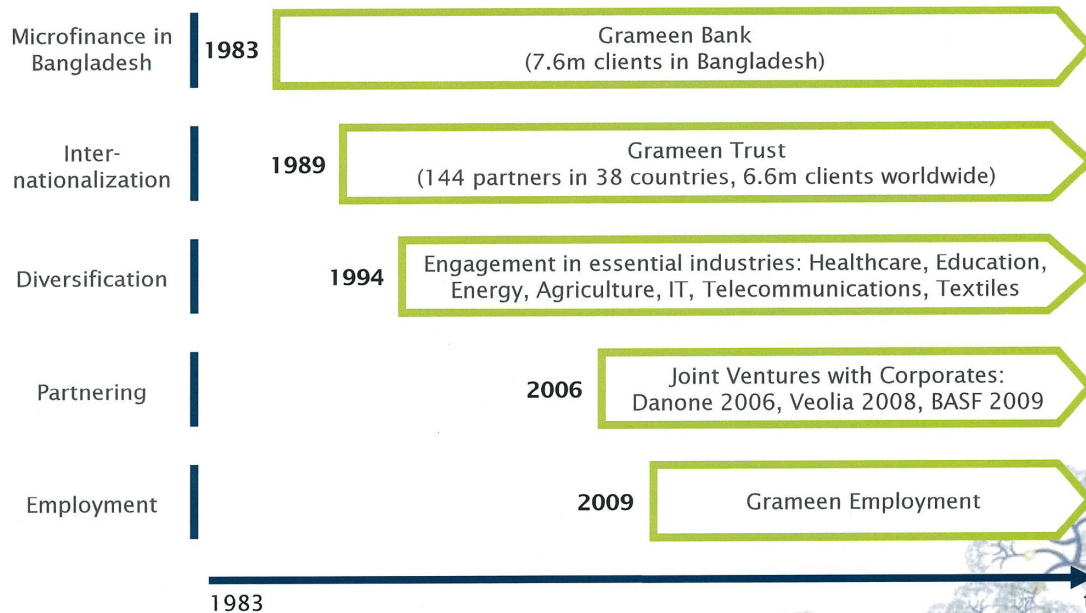


Social Business is a Third Way Between Traditional Business and NGOs/Public Sector



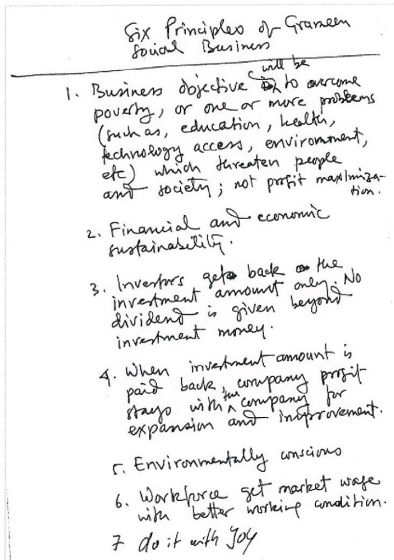
Grameen Creative Lab

Grameen developed in several waves The evolution of the Grameen family of businesses



Grameen Creative Lab

The Seven Principles of Grameen Social Business



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

