

Prof. Yunus, Grameen and Social Business

Grameen Creative Lab Overview

February 2011



Agenda

Prof. Yunus and the Grameen Success Story

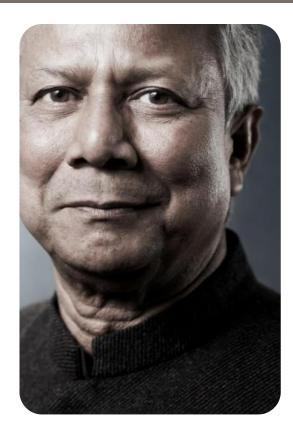
Social Business

Grameen Creative Lab: Accelerating the Social Business Movement



"Poverty is a Threat to Peace" Nobel Peace Laureate 2006 Professor Muhammad Yunus





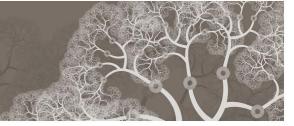
"I am proposing to create **another kind of business**, based on **selflessness** that is in all of us. I am calling it **social business**."

Professor Muhammad Yunus – Quick Facts:

- Nobel Peace Prize Laureate 2006 for his efforts to create social and economic development
- Recipient of the Presidential Medal of Freedom in 2009 and many other awards including 48 honorary doctorate degrees
- Founder of Grameen Bank that has loaned more than \$10 billion to 8.3 million poor people
- Nobel Peace Prize Committee about Prof Yunus: "Muhammad Yunus has shown himself to be a leader who has managed to translate visions into practical action for the benefit of millions of people."
- Initiator of social business and co-founder of the Grameen Creative Lab



Grameen Bank Impacts ~40M Lives in Bangladesh Success Story of the Grameen Bank





- ... brings **microcredit to poor** people who would otherwise be unable to obtain a loan
- ... since its founding in 1983 it has **loaned over USD 10 billion** some in amounts as little as
 USD 5
- ... has **8.3 million clients**, 97% women who are also **owners of the bank**
- ... operates **2,565 branches** in over **81,000** villages
- ... 97% loan recovery rate
- ... 99% literacy in second generation



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



Grameen Developed in Several Waves The Evolvement of the Grameen Family of Businesses



Microfinance in Bangladesh

1983

Grameen Bank

(8.3m borrowers in Bangladesh)

Internationalization

1989

Grameen Trust

(147 partners in 39 countries, 6.9m borrowers worldwide)

Diversification

1994

Engagement in essential industries: ICT (Telecom 1999, Comms 1996, Solutions 1999), Textiles, Healthcare

Partnering

2006

Joint ventures with corporations: Danone 2006, Intel 2007, Veolia 2008, BASF 2009, Otto 2009 etc.

Further Expansion

2009

Grameen Employment, Grameen Creative Lab, Cooperations with Academia



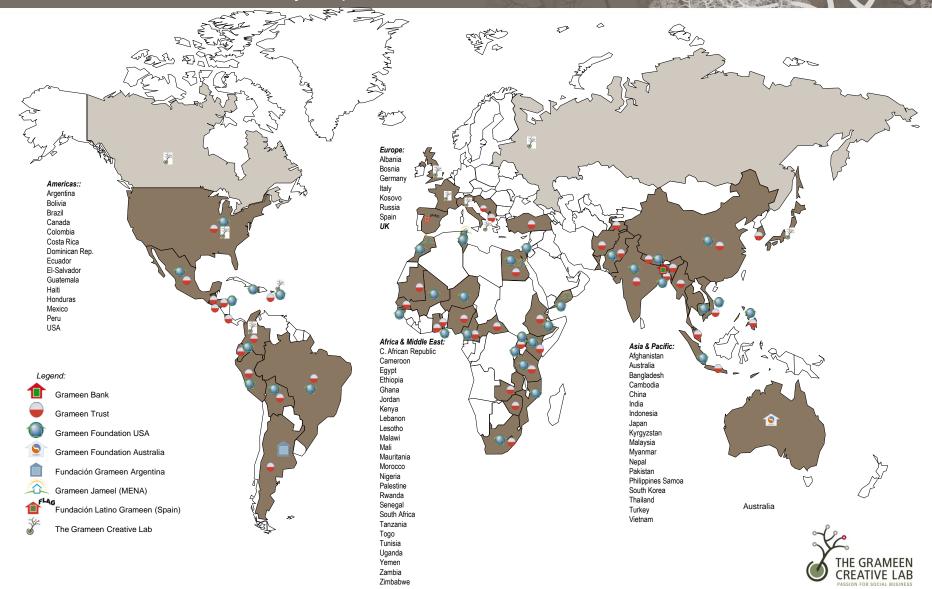
Grameen is Not Just a Bank Examples of Grameen Activities in Different Sectors



Sector		Grameen companies	Comments
FP COMP	Healthcare	Grameen Clinics Grameen Eye Hospital	48 health clinics in rural areas serving ~250,000 Bangladeshis High-quality cataract surgeries and examinations
	ICT	Grameen Telecom Grameen Solutions	Grameenphone has >23m subscribers in Bangladesh and its Village Phone Program is an income-earning opportunity to >210,000 mostly women Village Phone operators living in rural areas
	Energy	Grameen Shakti	Solar home systems for energy generation and improved cooking stoves, since its inception >420,000 and >100,000, respectively
	Agriculture & Farming	Grameen Krishi	Community-based fisheries and livestock. The Krishi Foundation lends and accepts repayments in cash as well as in agricultural input and produce, while profit is plowed back into the Foundation
6.5	Textiles	Grameen Check Grameen Knitwear	Cotton and non-cotton fabrics and textile products exported all over the world
	Education	Grameen Shikka	Promotes mass education in rural areas, provides financial support in the form of loans and grants for the purpose of education, uses IT for alleviation of illiteracy and development of education



Grameen is Active in over 60 Countries Worldwide Grameen Worldwide Activity Map



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Social Business

Grameen Creative Lab: Accelerating the Social Business Movement



Non-Loss, Non-Dividend Company Solving a Social Problem Definition of a Social Business

NGOs/Public Sector Social Business Traditional Business Social / Social / ecological use ecological use **Ends** Profit maximization maximization maximization Means Donation financed Self sustainable Self sustainable

"Social business unites the dynamism of traditional business with the social conscience of charity" - *Prof. Yunus*



Social Businesses Follow Seven Principles The Principles of Social Business Defined by Prof. Yunus



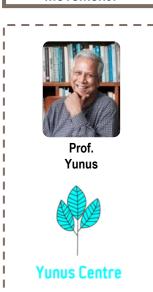
Six Principles of Granen Social Business Echnology access, environment, etc) which threaten people 2. Financial and economic sustainability. 3. Invertors gets back on the paid back, company profit stays with company for expansion and interrovement. r. Environmentally ansions 6. Workforce get market wage with better working andihim. 7 do it with Joy

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



Numerous Institutions Already Engaged in the Movement Example of Institutions Involved in the SBM

Who initiated the social business movement?



THE GRAMEEN CREATIVE LAB

Which corporations have joined?



Which academic institutions have joined?



Which government organizations are joining?



Which large global networks are joining?





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Prof. Yunus and the Grameen Success Story

Social Business

Grameen Creative Lab: Accelerating the Social Business Movement



We Want to Serve Society's Most Pressing Needs Vision and Mission of the Grameen Creative Lab





GCL Supports Prof. Yunus in Accelerating the Movement The Unique Role of the GCL



Social business is a new and spreading concept. Companies, entrepreneurs, academia and governments are approaching Professor Yunus at a faster rate than he can respond to alone. Furthermore, much of this demand stems from Europe and North America, far from Professor Yunus' base in Bangladesh



How do we contribute?

We share Professor Yunus' vision of a world without poverty. With his support, our unique network, and our consulting and communication skills, we help to spread the concept of social business throughout Europe and the world, and actively support those individuals and organizations looking to develop social businesses worldwide

What is our relationship with Prof. Yunus?

We regularly (2-3 times/month) accompany Prof. Yunus on work trips throughout Asia, Africa, the Americas and Europe. We follow-up on his meetings and bring ideas into performance. We also represent Prof. Yunus at formal meetings (e.g. Africa Progress Panel).

Hans Reitz is additionally the creative advisor to Prof. Yunus and creative director of the Yunus Centre

Why are we a social business ourselves?

Most importantly, we want to live what we preach. We generate revenue through our activities and services that we provide. Investors receive their investment back, with no dividends. Our aim is to be financially self-sustainable. We are very proud to be the first social business GmbH (Ltd.) in Germany



Key Activities Three Pillars of the GCL Activities

Vision: To serve society's most pressing needs

Mission: Leading by example, we accelerate and spread the social business movement worldwide

Interact

Incubate

- Set up conferences and education events
- Network and connect (focus on youth)
- Publish & speak (including Prof. Yunus' engagements in Europe)
- Collaborate with universities to integrate social business into research, teaching and practice
- Brainstorm and experiment with social business ideas

Create

- Initiate and support creation of social businesses (esp. JV)
- Establish social business public private partnerships
- Support creation of social business funds









What is it?



organized?

How is it



What is the outlook?



■>30% of population undernourished

For Bangladesh:

Malnutrition a major cause of economic underdevelopment

For Danone:

- Develop local production know how
- Source of innovation and motivation
- Fit with founder's vision

The product

- Yoghurt fortified with micronutrients
- Produced with solar and bio gas energy

The price

-6 Taka (€0.06) per package of 60g

The place

- Bogra, 230 km north of Dhaka
- Distribution by Grameen Ladies and local stores

Grameen Social Business JV

- Four Grameen companies - social know how
- Danone and Danone.communities1 - product and technical know how

Late 2006

- 1st plant started producing and will break even in 2011
- Second plant planned

Within 10 years time

- Establishment of 50+ plants
- Several hundred distribution jobs
- Creation of partnerships (e.g. for better additives)

What do people say?

Professor M. Yunus

Peace Nobel Laureate "It is a small project to begin with, but contains the seed of a new breed of business that can change the economic world fundamentally"

Franck Riboud

CEO, Group Danone "... a business model of proximity which will daily bring healthy nutrition to people with no resources."

Salma

Sales woman, Grameen Danone "...I can make a living from selling healthy yoghurt to my community - with Grameen Danone taking the commercial risk."



Grameen Veolia Supplies People with Clean Water Grameen Social Business JV: Grameen Veolia



Why was it created?



For Bangladesh:

- In Bangladesh, 35-80m people suffer from water contamination
- In 1993 discovery of natural arsenic in groundwater causing cancer and skin lesions
- Especially rural areas are affected

For Veolia:

- Develop market knowhow
- Test new business model

What is it?



The product

- Cleaned surface water
- 1 plant supplies 20K people

The price

2.5 Taka (€0.025) per 10L depending on distance from plant

The place

- Goalmari,100km east of Dhaka
- 5 villages supplied

How is it organized?



Grameen Social Business JV

- Grameen Healthcare
- social know how
- Veolia Water technical know how

What is the outlook?



Jan 2009

- 1st plant started production
- 18 months from idea to implementation

Until 2012

- 3 more plants
- 100K people will be supplied

What do people say?

Professor M. Yunus

Peace Nobel Laureate
"Economy must adapt itself
to the needs of the
poor...Grameen Veolia is
dedicated to this aim."

Antoine Frérot

CEO, Veolia Water
"...the social business is
what we need to
implement effective
solutions for the supply of
drinking water to the poor."



BASF Grameen Produces Bed Nets and Micronutrients Grameen Social Business JV: BASF Grameen



Why was it created?



For Bangladesh:

- Danger of catching Malaria (58K newly infected in 2007)
- >30% of population undernourished

For BASF:

- Develop affordable products for the poor
- Capture new market segments
- Boost reputation
- Motivate employees

What is it?



The product

- Mosquito net against Malaria effective for 2-5yrs
- 0.5M nets already produced
- Micronutrient sachets to sprinkle on food

The price

- Mosquito net, at 475 Tk, leasable
- Nutrition sachet 2T/package

The place

East Bangladesh (malaria regions)

How is it organized?



Grameen Social Business JV

- Grameen Health Care Trust – social know how
- BASF SE technical know how

3 Board members

 One from each and one additional chairman

What is the outlook?



JV signed on 3 March 2009

First bed nets sold in October 2009

Goal to provide nets for population of ~3M people

The product portfolio may be extended

Floating roofs made of Styropor

What do people say?

Professor M. Yunus

Peace Nobel Laureate
"...it fascinates me, how
fast we were able to put
an idea into place and
create a social business
with such a great social
benefit..."

Dr. Jürgen Hambrecht CEO, BASF SE

"...Sustainable development is key for BASF – that's why we engage in social businesses ..."



Grameen Otto is the Textile Company of the Future Grameen Social Business JV: Grameen Otto



Why was it created?



For Bangladesh:

- Textile is the biggest industry in Bangladesh
- Highly abusive working conditions

For Otto:

- Take on responsibility for upstream market
- Find a model factory that works socially and ecologically while achieving its economic sustainability

What is it?



The project

 Profits of textile production plant benefit workers through social services, health care, etc.

The goals

- Provide employment to poor people
- Improve living conditions of workers and their families
- Protect the environment
- Achieve product excellence to ensure sustainable economic activity

How is it organized?



Grameen Otto Trust

- In charge of social services
- Owns Grameen Otto Textile Company
- Representative of workers

Grameen Otto Textile Company

- Produces clothing to export
- Provide profits into Grameen Otto Trust

What is the outlook?



JV agreement signed between Prof. M. Yunus & Dr. Michael Otto

November 2009 during Prof. Yunus visit

Construction to be started by end of 2010

Goal to start production by 2011



GCL is Developing a Joint Venture with Reebok Grameen Social Business JV: Grameen Reebok



Why was it created?



For Bangladesh:

"(...) to produce affordable shoes for the poor in Bangladesh, to decrease the incidence of hookworm and other parasitic illnesses in Bangladesh (...) The idea behind the project is that no person anywhere in the world should go without shoes" (Prof. Yunus 2009)

For Reebok:

- Develop affordable products for the poor
- Capture new market segments and know-how
- Key element in Reebok CSR program, motivate employees

What is it?



The product

- Affordable, durable and appealing multi-purpose footwear product suitable for the impoverished market in Bangladesh
- The product will be sustainable and involve simple production processes allowing opportunities for social business activation

The price

 Affordable price for the poor – exact price point not yet determined

The place

Bangladesh

How is it organized?



Probably a Grameen Social Business JV

- Production facilities may not be with Reebok, but subcontracted
- Design, development and material selection through Reebok
- Distribution through conventional channels and Grameen network

What is the outlook?



Memorandum of Understanding

 Signed 7 November 2009 during the Global Grameen Meeting

Pilot phase successfully completed in October 2010

Next steps to be defined and taken throughout 2011



GCL Initiates Social Businesses in Haiti and a Fund Grameen Creative Lab Initiative: YY Haiti



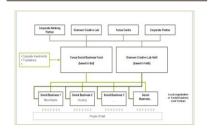
Why was it created?



What is it?



How is it organized?



What is the outlook?



For Haiti:

Haiti significantly hit by recent earthquake on 12 January 2010:

- 250,000 dead, additional 300,000 badly injured
- 2 million left homeless
- 50% of business destroyed after earthquake

For Grameen:

 Develop YY Haiti Social Business Fund as role model for future social business fund structures

The project

YY Haiti-an initiative of the Grameen Creative Lab, the Yunus Centre, and SAP AGintends to create the infrastructure and provide the skills needed for social businesses in Haiti

The goals

 Establish long-term and selfsustainable social businesses for Haiti's development (in contrast to short-term emergency relief and general charity)

Set up the infrastructure for social business

- YY Haiti is a social business fund investing in social businesses
- YY Haiti is run by Haitian professionals of the Grameen Creative Lab (GCL) in Haiti
- GCL Haiti to initiate, support and monitor social businesses in Haiti

Our milestones for 2011

- Set up of the Grameen Creative Lab office in Haiti
- Raise funds for YY Haiti Social Business Fund
- Set up approx. 4 social businesses in 2011
- Spread the social business movement in Haiti



GCL is Developing a Holistic SB Movement in Caldas Government Co-operations



Why was it created?



For the State of Caldas:

- More than 70% of population living below poverty line
- Declining population due to migration abroad
- Lack of job opportunities
- Sharp drop in coffee output (the single most important agricultural crop)

For Grameen:

- Prove social business as a powerful tool to fight poverty in a whole region
- Develop a new kind of public private partnership

What is it?



Holistic Social Business Movement

Three different organizations will be created:

- Microcredit organization
- Venture capital fund
- Joint ventures with international and national companies

The place

 State of Caldas located in the coffee triangle of Colombia (heart of coffee production region in the country)

How is it organized?



Grameen Social Business JV

- Government of Caldas: social and local know-how and investment
- Yunus Centre/ GCL: technical and social business know-how and network

Operational Management

- Young Colombians aged between 25 and 30 years ("ability generation")
- Supported by Grameen and government in order to build up a social business movement to fight poverty

What is the outlook?



Memorandum of Understanding signed

 Signed 7 November 2009 during the Global Grameen Meeting

GCL on the ground in Caldas since March 2010

 Team of GCL started to advise the government of Caldas in setting up the social business fund and the microcredit organisation

Microcredit organisation and social business fund to be set up in 2011

GCL is Developing a Holistic SB Movement in Albania Government Co-operations



Why was it created?



For the State of Albania:

- More than 18% of population living below poverty line
- Declining population due to migration abroad
- Lack of job opportunities

For Grameen:

- Prove social business as a powerful tool to fight poverty in a whole country
- Develop a new kind of public private partnership

What is it?



Holistic Social Business Movement

- Several organizations will be created
- Agency for the Promotion of Social Business (governmentowned)
- Microfinance Institution (MFI)
- Social Business Fund (SB Fund) for the financing of new ventures
- Joint ventures with international and national companies

The place

Projects can be sited anywhere in Albania

How is it organized?



Social Business JVs

- Private-sector partners lead the projects
- GCL and Grameen supply technical and social business know-how and network
- Local facilitation & investment to be provided by government of Albania through a new Agency for the Promotion of Social Business

MFI and SB Fund

 Ownership and decisionmaking structure of the microfinance institution and of the social business fund is being discussed

What is the outlook?

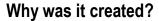


Groundwork is being laid

- Initial screening and research study took place in December 2009 and in January 2010
- Currently in discussion with the Government of Albania concerning setting up of the Agency for the Promotion of Social Business as well as the MFI and SB Fund
- Also discussing potential SB JVs with well-known international companies



GCL leads the Social Business City Network Wiesbaden Holistic Movement in Developed Nations





For the City of Wiesbaden:

- 10,000 children live below the poverty line
- Insufficient number of daycare facilities
- High percentage of migrants with low graduation rates
- High level of youth unemployment
- Problematic city districts

For Grameen:

- Prove social business to be a powerful tool to serve society's needs in a developed country
- Establish Wiesbaden as a best practice approach for social business in cities

What is it?



Social Businesses Incubator

- Social business fund for financial support of social business entrepreneurs
- Physical infrastructure and support for social businesses start ups

The Network

 Join forces of local key players to encourage entrepreneurs and foster social business

How is it organized?



Network Partners

- City of Wiesbaden
- European Business School
- Wiesbaden Foundation
- Social Business Women
- Local Media
- The Grameen Creative Lab

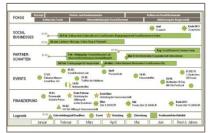
Social Business Fund

 The fund will provide financial means to social businesses

Operational Management

 GCL consults, enables and coordinates the network

What is the outlook?



Milestones

- Official initiation of the Network Social Business City Wiesbaden by the mayor Dr. Müller in November 2010
- Launch of Social business chair at the European Business School in November 2010

Next Steps

- Search for partners and investors
- Social business events in Wiesbaden
- Social business launches
- Set-up infrastructure (



Key Activities Three Pillars of the GCL Activities

Vision: To serve society's most pressing needs

Mission: Leading by example, we accelerate and spread the social business movement worldwide

Interact

- Set up conferences and education events
- Network and connect (focus on youth)
- Publish & speak (including Prof. Yunus' engagements in Europe)

2 Incubate

- Collaborate with universities to integrate social business into research, teaching and practice
- Brainstorm and experiment with social business ideas

3 Create

- Initiate and support creation of social businesses (esp. JVs)
- Establish social business public private partnerships
- Support creation of social business funds



GCL Collaborates with Universities Worldwide University Co-operations





EBS Business School, Germany



Glasgow Caledonian University, Scotland



Kyushu University, Japan



CALIFORNIA
INSTITUTE FOR
SOCIAL BUSINESS
C H A N N E L

California State University Channel Islands, United States



McGill University, Canada



Bocconi University, Italy



Istituto Europeo di Design, Italy



National University of Singapore



Finance University of Moscow, Russia



University of Luxembourg



GCL is Setting Up Social Business Chair at EBS Example of University Co-operations



Why was it created?

What is it?

How is it organized?

What is the outlook?



For the EBS:

- The EBS is the first university in Germany to incorporate SB in research, teaching and practice
- There is a strong need for socially-responsible leaders
- Unique offering in the academic world

For Grameen:

- Draw upon a university's expertise to conduct research on social business
- Universities are important for the acceleration of SB
- Tap into pool of talented students to make them part of the social business movement





The Product

The EBS will integrate social business into three areas

- Research on key success factors of social business
- Build up social business curriculum
- Practice social business by generating social business pilots

The place

- EBS is located near Wiesbaden, Germany
- It ranks among the best business schools in Germany



The EBS launched a Social Business Chair in November 2010

- EBS: Team of one professor, two assistant professors and one assistant will position social business within university and deliver theoretical content
- GCL will support the EBS to develop the three areas, mainly providing practical content

Support through Danone

 Danone agreed to fund the EBS Social Business Chair



Development of Curriculum

Piloting first classes on social business

Development of relevant research

 First research study will be released in the first half of 2011



GCL Works with German Students on SB Ideas Talent Project at "Hauptschule" Wiesbaden



Why was it created?



For the pupils

- Learn how to discover own talents
- Pride through foundation of social business
- Re-integrate into society

For Grameen Creative Lab

- Seed social business idea at an early age
- Draw upon young talent
- Engage in local community

What is it?



The place

- Hauptschule located in a troubled area
- Pupils often from socially disadvantaged families

How is it organized?



Hans Reitz as teacher

 Regular classes taught by Hans Reitz

Participation in creative labs

 Pupils participate in social business labs

Performances during events

 Students showcase their talents during Wiesbaden based events (e.g. during Yunus' public speech in November 2009)

What is the outlook?



First social business established

- Pupils bought meadow with fruit trees
- Sell their own apple sauce at Wiesbaden-based events
- Cater cookies and cakes during Grameen Creative Labs

More social businesses planned

 The GCL actively integrates pupils in any social business in Wiesbaden

Key Activities Three Pillars of the GCL Activities

Vision: To serve society's most pressing needs

Mission: Leading by example, we accelerate and spread the social business movement worldwide

Interact

- Set up conferences and education events
- Network and connect (focus on youth)
- Publish & speak (including Prof. Yunus' engagements in Europe)

2 Incubate

- Collaborate with universities to integrate social business into research, teaching and practice
- Brainstorm and experiment with social business ideas

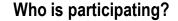
3 Create

- Initiate and support creation of social businesses (esp. JVs)
- Establish social business public private partnerships
- Support creation of social business funds



Global Social Business Summit with High-Profile Participants Example of GCL-Organized Event

Why was it created?



What is it?

What is the outlook?



Convene partners and supporters of social business to

- Exchange experiences among existing social businesses
- Foster intensive networking and discussion of new social business ideas with Professor Yunus
- Create a platform for interactions with potential partners from the 'classical' world of business, universities, opinion leaders



Participants are CEOs, board members and selected representatives from:

- GCL joint venture corporate partners (e.g. Michael Otto spoke 2009)
- Businesses interested in forming joint partnerships or otherwise becoming actively involved in social business
- Universities developing social business curriculum
- Active supporters of Professor Yunus, the GCL and the social business movement
- Close friends of the Grameen Family



Two-day conference hosted by Autostadt in Wolfsburg:

- Annual strategy of social business community
- Expert exchange sessions and focus groups
- Marketplace of Social Business
- Public Speeches (incl. Prof. Yunus and Paulo Coelho in 2010)
- High-level panel discussions (among others with Dr. Hambrecht)



2nd Global Social Business Summit (GSBS) Autumn 2011 (tbd)

- 2nd GSBS will take place in different country this year
- The GSBS is the annual reunion bringing together all leaders of the social business movement
- It is a critical component of the annual November week, which brings Professor Yunus to Europe to highlight social business in Germany and the developed world



Social Business Tour 2010 Example of GCL-Organized Tour

Why was it created?

Who is participating?

What is it?

What is the outlook?



Introducing the social business concept into Central and Eastern Europe and beginning a long term social business initiative

Goal is to solve the burning social problems that are right at our door step in Eastern and Central Europe



Participants of the events:

- Business and opinion leaders of the region (leadership symposium)
- Entrepreneurs, Students, NGOs, University representatives (social business labs)
- Public (idea contest)

Partners:

 ERSTE Foundation, Erste Group, good.bee, the Austrian Federal Ministry of Labour, Social Affairs and Consumer Protection



The tour:

- Providing information on social business to promote sustainable social business initiatives
- Events taking place in six countries and six cities (Vienna, Bratislava, Praque, Belgrade, Budapest and Bucharest)

The Idea Contest:

- A contest between ideas with the potential to solve a clearly specified problem through social business
- Consists of six national preliminaries and a European final



Supporting new SB ideas:

- Winners of the preliminary decisions will receive consultation and training
- The winner of the European final will be supported by a range of expert advice and also financial provision for his social business
- Long-term impetus for the Social Business Movement in Central and Eastern Europe
- Continue with regular social business labs



Social Business Labs Build Up Global Network Example of Networking Event



What is the goal?

For new participants:

- Provide background on social business
- Offer tools and ideas for greater involvement

For existing participants:

- Provide depth on social business
- Generate new social business ideas
- Network and strengthen ties
- Provide tools and support

Who is participating?



Participants:

- Representatives from corporations, academia and NGOs
- Students
- Entrepreneurs
- Artists
- Other individuals interested in social business

Participation rates:

 Participation at the courses ranges from 20-100 individuals

What do we offer?



Social Business Labs:

- A Social Business Lab aims at introducing the concept of social business and initiating concrete ideas
- We discuss how to get from a relevant social problem (e.g. the hookworm) to a sustainable social business solution!

What is the outlook?



Regular Social Business Labs:

- Continue the annual tradition of the 'class meeting' and 'class trip'
- Expand participation in each type of course
- Increase number of courses outside of Germany



GCL Published Illustrated Book on Bangladesh Example of GCL Publication



What is the goal?

What is it?

GCL business model

What is the outlook?



- Make Grameen and social business easily accessible
- To change the perception people have of "the poor"
- Show the real faces of successful Grameen stories in Bangladesh
- Show graphically that "the poor" have the potential to raise themselves out of poverty

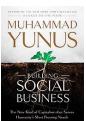


- A magnificent 221-page book with more than 100 photographs by Roger Richter and an essay written by Peter Spiegel
- Clear documentation of the Grameen family in Bangladesh



- GCL does not generate significant revenues from this activity
- It serves as a marketing instrument to create awareness for social business





- Power of Dignity first published in December 2008
- GCL also contributes to Prof. Yunus' third worldwide publication "Building Social Business" which was launched in January 2010



Prof. Yunus' Speech at Brandenburg Gate in Berlin Example of Prof. Yunus' Speaking Engagements



What is the goal?

Who is participating? Frequency?

GCL business model

What is the outlook?





- Professor Yunus and other personalities including Genscher and Gorbatschow gave a speech and a symbolic contribution regarding "Next Wall to Fall" at the Brandenburg Gate, in commemoration of the 20th anniversary of the fall of the Berlin Wall
- Professor Yunus highlighted the next wall to fall: The Wall of Poverty



Participants:

 This was a once-off public event drawing hundreds of thousands of participants



Financing:

 Costs for speaking engagements are borne by event sponsors



Speaking events:

- GCL will continue to represent Professor Yunus in Europe
- All events and speaking engagements in Europe will be sourced by or passed through the GCL



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