



Messages  
Reflections  
Intern Biographies  
Photo Gallery

**MARCH 2017**

# **YC INTERN MAGAZINE**

## **ISSUE NO. 6**



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**Words  
FROM THE  
WISE**



# MESSAGE

It's a pleasure to see the quality work of our interns. I have always been impressed to see the knowledge seeking nature of our interns, that drive them to Bangladesh from all parts of the world. These youngsters come to us to develop their knowledge on social business. It is our responsibility to plant the seed of social business in their young minds in order to create a better world where the youth take charge and begin to have socially conscious thoughts at an early age. Because they are young, they tend to be more flexible, more inquisitive and full of zeal; hence they can easily channel their energy towards working to reduce poverty.

The ability of the young people is boundless. They are the potential leaders, who will lead the world towards a better future. Needless to say, social business is a weapon for minimizing poverty and leading the world to brighter days. If every young person tries to contribute to society from his or her side, there will be no one to stop this world from becoming a beautiful place to live. To all the young people, I am encouraging you to become social business entrepreneurs and contribute to the world rather than just making money. Changing the world is a lot more fun than just making money.

MUHAMMAD YUNUS  
CHAIRMAN, YUNUS CENTRE  
NOBEL PEACE PRIZE WINNER, 2006



# MESSAGE

I am delighted to have this energetic group of young people as our interns. Their interest in social business not only motivates 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. The youth are the new entrepreneurs and job creators; they are already today's leaders who will contribute to realizing the vision of Professor Muhammad Yunus, "Making money is happiness but making 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,  
YUNUS CENTRE

# MESSAGE

Our happiness knows no bound when we find our interns with the flag of social business to lead their societies. They are special by their ambition, merit, hard working mentality and thirst to acquire knowledge. Our effort to them becomes more meaningful when we see they complete the internship program very successfully and proceed to their destinations. We believe-the day is not far when they will lead the world to win three zeros- zero poverty, zero unemployment and zero carbon. We wish their success.

RAHIMA KHATUN  
AGM  
ADMIN & HR  
CHIEF OF INTERNSHIP PROGRAM  
YUNUS CENTRE



# **THE YUNUS CENTRE EXPERIENCE**

# YC EXPERIENCE

Internships; we all need them. Whether they are for college acceptance, jobs, or scholarships, some way or another, they are important. An internship is a temporary position that gives you work experience for something you are passionate about. Most of the time, an intern's age will vary from 19 to 25 years old, college age typically, but I am fifteen. Yes, fifteen! And this obviously, was an

It wasn't just an internship for me, it was more of a kickstarter towards something bigger. In the one month that I was there, I met students from all around the world, going to some of the best universities. I got the amazing opportunity to work with Bangladesh's only Nobel Prize winner, Muhammad Yunus, and many others.

## INTERNSHIP :



## THROUGH THE EYES OF A FIFTEEN YEAR OLD

enlightening opportunity for me.

Before I even got the email that I got accepted, my parents were already bugging me. They made me do research on social business and micro-credit, which I barely had any idea about. I was also afraid. I thought everyone would be on their third month of their internship, and they'd all be grouped together and talking, but that was not the case. When I told anyone I was fifteen, the most obvious reply would be "What, fifteen? Why are you even interning?" or "Excuse me?" Because of my age, I've been called Babu, and had my cheeks pulled more times than I can count.

During my time as an intern, we went to many Grameen sister companies, got to visit some Nobin Udyokta projects and even help out at the Social Business Design Lab. From this, I learnt about the 7 principles of Social, the three zeroes, what social business and what microcredit is. I was intrigued by everything throughout the program. And most importantly, I learnt the importance of money and how if used properly, it can change the lives of many.

Overall, the internship was memorable experience for me and it opened up the world to me. All my life I thought that businesses were created in order

# YC EXPERIENCE

to make profit, no one ever told me that it's possible for businesses to operate without profit. That one can change their whole lives just by operating a business a certain way, without getting bogged down by banks and loan sharks. It taught me how to solve social problems through social businesses for the betterment of the society. That is one of the main things I learnt from interning at

Yunus Center and it is something I will remember forever. My future is still uncertain but one thing I will always hold on to are the things I learnt from Yunus Center. ■

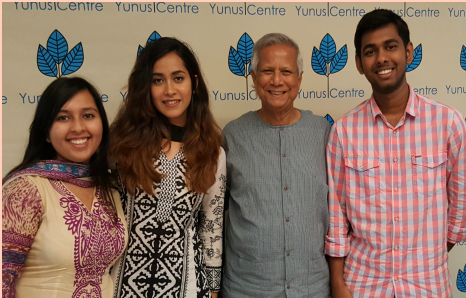
Ahmed Abdullah



**“All my life I thought that businesses were created in order to make profit, no one ever told me that it's possible for businesses to operate without profit. “**



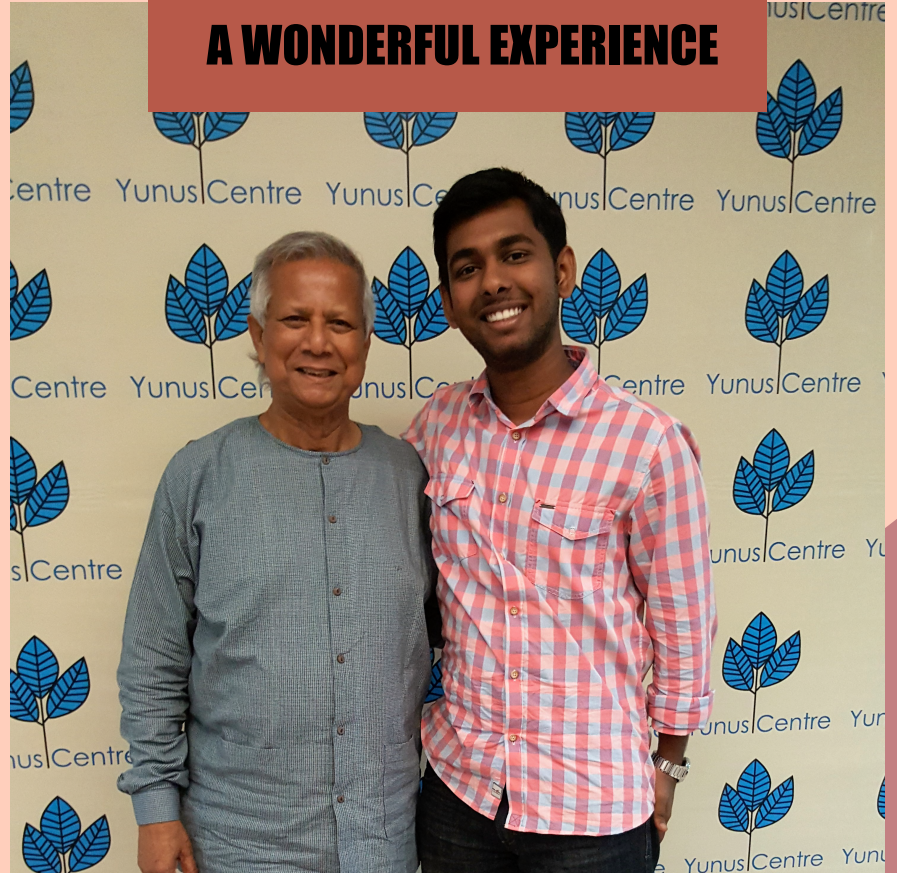
# YC EXPERIENCE



# AT

Yunus Centre and Social Business; very little did I know about these two things before my elder brother joined the Yunus Centre (YC) as an intern. After he joined, every time I used to call him from Shanghai, most of the time he used to speak about YC. He was so excited too when he talked about YC! By the time he got to know that I'm coming to Bangladesh during the summer vacation, he started poking me to apply for an internship at YC and every time I was like, "Nah, I'm coming to spend a lazy summer here not for taking up a boring internship and I'm not even a business student!". But truly speaking, it wasn't a boring internship at all, from what I got to experience. Later I have

## A WONDERFUL EXPERIENCE



## YUNUS CENTRE

thanked my brother a lot for pushing me hard so that I would apply to YC.

Though I should have checked it before, but after (yes, it is not before. It is after!) I applied to YC, I tried to find about YC. When I was going through the topics on the website, I found some interesting projects like Grameen Shakti (which is working with renewable energy), Japan auto mechanic school (which provides technical training to underprivileged students) which made me interested in YC and social business because I'm an engineering student. I was thinking that at least I have found something related to my interested fields.

# YC EXPERIENCE

But after joining YC, I have found that this place is all about social business and social business is not only a topic for the business student. Social business is about the whole world, this is about poor people around the world, this is a weapon to fight against the poverty. And this weapon was invented by none other than the only Nobel laureate from Bangladesh Professor Dr. Muhammad Yunus. It was a great privilege for me to meet with such a generous, prudent and visionary person. Not only this, but also I have met with many enthusiastic people from different sectors in YC. I have also experienced the environment of working in an office and of professional life. It has been a significant learning experience starting from the desk work, the field visits and group chats. The most amazing part of my internship program was the "Design Lab" and "Nobin Uddyokta" project where small entrepreneurs come with their business ideas and give a short presentation on that. After that,

interested investors invest on that project which is a different story in Bangladesh where a lot of young entrepreneurs don't get the opportunity to start something new because of investment. There are a lot of things I can write in this article about the experience of doing the internship at YC. But I would like to make this short.

Before I finish, I would like to add that though I'm almost three thousand miles away from that place but still I feel the warmth of working with those jolly minded people from YC. I would like to thank all of them, especially Kamrul vai for tolerating us (the interns) and helping us in many ways. I would also like to thank Selina Ma'am for guiding us for different purposes.

Finally, I would like to thank Yunus Centre for giving me this great opportunity to learn and know about Social Business. ■

Md. Khaled Hasan

## "MY FAVORITE GRAMEEN SISTER COMPANY?"

My favorite Grameen family of enterprises happens to be Grameen Healthcare Trust. In 2010 Grameen healthcare trust collaborated with Glasgow Caledonian University to establish "Grameen Caledonian College of Nursing (GCCN)". The college aims to provide quality education for the nurses and midwives to promote the health care sector in Bangladesh. Just few years back it was very difficult to imagine rural girls studying further after completing the primary schools and now they have an opportunity to make an identity for themselves by getting scholarships and studying abroad. The

reason why I like this project is because it is giving an incentive to the young rural girls to complete their education in nursing so that they are able to contribute to the country's medical sector. Moreover, the international exposure and the employment along with quality nursing are empowering the young girls on many levels. ■



Unaiza Harris

# YC EXPERIENCE

## THE NEED

# FOR SOCIAL BUSINESS

The world is more chaotic than ever before. Wars, epidemics, failing economies, terrorism, etc. are only threats on the surface; the spillover effects of these conflicts affecting individuals at a micro level are far more damaging. The damage faced here is by the displaced survivors of war in need of starting life anew, by whole communities recovering from outbreaks of contagious diseases, by people who lost everything being hard-hit by recessions and policies of corrupt regimes. The world cries for peace.

Although, world peace may yet be a goal too far to reach, helping individuals sustain a certain standard of living and empowering them should be an attainable goal and be pursued by all. It is important to enable people, be it refugees starting a new life in a new country or homemakers breaking out from abusive families and communities, to rebuild their lives and sustain it. Individuals have to be turned into entrepreneurs and their businesses have to

be sustained. The world needs more social business ideas and awareness on it to sustain communities and people affected by the ills of the world.

My pursuit of learning about Social Business stems from compassion and belief

**“A Charity dollar has only one life; a social business dollar can be invested over and over again”  
-Muhammad Yunus**

that it can make the world a more livable place. My academic background in Development made me learn about Social Business and Microfinance through secondary sources such as articles and journals. Being a lecturer of a discipline that is still purely theoretical, I always wanted to understand and experience what shapes the theories take in practice! My interest in the subject warrants an in-depth understanding and hence, my eagerness to pursue the internship at Yunus Center. My stint as an intern here has been much more insightful than learning from books

and teaching theories.

Field visits arranged by the Yunus Center have enabled me to come face to face with hard-working entrepreneurs and learn about their stories, through conversations and observation, of finding an identity. I became enthusiastic when I saw the entrepreneurs from all walks of life, coming all the way from the rural areas and giving presentations on their business proposals at the social business design lab, where participants including foreign visitors, discussed their business plans. They expressed their need for social business which will make their future better. Thus I confirmed that social business has empowered people on social, financial and individual level. Working in the centre with a friendly and a flexible environment has been a wonderful experience. I learned how to make social business plans and also I learned how to work in different teams.



# YC EXPERIENCE

In future I would like to see social business emerging on a different level in terms of creating investors from entrepreneurs. In a world where self-interest reigns, the concept of social business is a relief, in my way of thinking. One can always expand the horizon of knowledge through knowing how theories and ideas are applied in reality. The internship program gave me a chance to experience that. ■

Unaiza Harris

**“In a world where self-interest reigns, the concept of social business is a relief”**

## REFLECTION ON THE SOCIAL BUSINESS EXPERIENCE

Despite the fact that I have only been able to intern at the Yunus Centre for less than a month, I have taken back a lot of insights on social business. Social business can be related to any stream of education to some extent, hence being a Finance student, I was fortunate enough to intern at the Yunus Centre to closely learn how the business model operates. Moreover, other than the actual work, I have interacted with people from different backgrounds and ended up making great friends while interning here. This platform gives you an open space to broadcast your business skills and provides society improvement opportunities

Moving away from home for an undergraduate degree can very be overwhelming and intimidating simultaneously. However, this has taught me how to actually be independent and responsible. Visiting home for the summer then utilizing the spare time to do an internship was definitely worth the time. At work, we have been taken to different legitimate sites to observe the business-

es that are run with the help of a project: “Nobin Udyokta”. In my opinion, the Social Business Design Lab is a very appropriate and essential way to conceptualize and analyze new business ideas that could be sustainable. To the few businesses that we visited, most of them were running successfully which makes this cause driven business thriving while solving multiple social problems.

Furthermore, I got a chance to look in on to the types of services and business Grameen has effectively established. Grameen Intel, Grameen Danone, Grameen Veolia, Grameen Eye Care and Grameen Communication are the vital projects based on social cause and improvement. Learning and deploying social business methods has been one of the major things that I have absorbed from this internship.

Finally, getting to know and personally meet-

# YC EXPERIENCE

ing the free-spirited man, who is making social development in Bangladesh feasible, Nobel Peace Laureate Professor Muhammad Yunus, was very gratifying and splendid. I would like to highlight one of his quotes that explains how this generation can actually change the perspective of business models and social growth: "We prepare our students for jobs and careers, but we don't teach them to think as individuals about what kind of

world they would create." All we have to do is take small steps at a time and eventually eliminate the poverty that our country is suffering from. This could only be possible by increasing social awareness and I believe that the social business has the potential to expand and reduce communal problems all over the world. ■

Fableha Subah



**“Give me a Professor Yunus**

**AND**

**I will give you  
A poverty-free world”**

As soon as Kohinoor Begum stepped on to the dais, the agitation on her face was apparent. No doubt, walking onto a 6-inch dais, and talking in front of 150 people, including the only Noble Laureate of Bangladesh Professor Yunus, is never a piece of cake. The guru of social business quickly understood the problem and took the mike in his hand to speak. “ Why don’t we all welcome Kohinoor with a round of applause? She has come all the way from Thakurgaon to Dhaka to present her project. To her, travelling to Dhaka is like travelling to the Moon for us. It takes guts to do that. I think we should appreciate her effort”

Kohinoor Begum is an entrepreneur from Thakurgaon, situated in the north western side of Bangladesh. She has a little cloth store and is planning to expand it. So she came to Dhaka to present her project at the Design Lab. The Yunus Centre Social Business Design Lab is a meeting place for people of diverse backgrounds having only one goal – developing social business for the betterment of society. The Social Business Design Lab is a daylong program for the people who are interested in social business. This Design Lab is structured in a way to train, brainstorm and involve its participants in social business as well as develop new ideas. So Miss Begum was one of them.

Thakurgaon is near about 400km away from Dhaka and takes no less than 12 hours to travel.

Kohinoor hardly travelled to Dhaka before this and presenting her idea in front of a full house should be considered to be one of the hardest tasks for her till that moment. However, actually it’s not where you present your idea, whether it’s in Dhaka or in New York. The most important thing is to have a dream. Every human being has the right to see a dream. Doesn’t matter, how wild the dream is, but a dream is requisite to be successful. A dream just has to be there and that dream will be enough to take you to your final destination. Kohinoor did have that dream. She did everything to make it a reality. Hundreds of projects come from different parts of the world, but only a few make it to the design lab, in front of Professor Yunus. Needless to say, she worked hard and dreamt big.

That day, Professor Yunus asked all in the auditorium, to give a round of applause for Kohinoor Begum. But he himself also deserves all the respect in the world for giving opportunities to the Kohinoors (Famous Diamond) spread all over the world. Design Lab is a world class initiative by Professor Yunus. He is not only an asset to this nation, but to the whole world. Napoleon Bonaparte once said, “Give me an educated mother, I shall promise you to give birth of a civilized and educated nation”. Likewise, I must say, “Give me one Professor Yunus, I will give you a poverty free world” ■

Tahmid Ahmed



# YC EXPERIENCE



Kohinoor Begum, second from left, with other Nobin Udoktyas and Professor Yunus at the closing of Design Lab Session

## MY SOCIAL BUSINESS PLAN

One of the social problems around the world is a phenomenon known as 'Feminization of Poverty' which explains why poverty strikes women harder than men as they get paid less even though they provide hard labor.

In developing countries, this phenomenon is easily noticeable. My social business plan includes the disadvantaged groups like divorced, widowed or elderly women who do not have any male support and are having a hard time earning because of such cultural biases. The plan is to collect funds to open a roadside restaurant which

they will run. A group of 5-6 women will be selected. The location will be nearby any college or university and the meals will be regular Bengali meals popular among students. The women do not



need training for cooking as they will already know how to cook the regular items and they would only need training for business transactions and maintaining hygiene. It's a business done by men mostly in Dhaka and it is a profitable business as well.

A group leader among the women will be selected. The profit generated from the business will be shared among the group and certain percentage of the money generated will be given as the management fee and certain percentage will be used for re-investment for further expansion. After the repayment of the initial amount in a span of two years, the entrepreneurs will gain the sole ownership of the program. This will not only give them a place in the male-dominating business but also will develop leadership skills so that they do not have to depend on anyone in future. ■

## MAKING A DIFFERENCE THROUGH INCREMENTAL CHANGE

We live in the age of instant gratification. Our messages are expected to be instantly replied to, our palate of choice is more often than not 'fast' food and we pay our bills instantaneously online. While most of these things have indeed changed our lives for the better, our hunger for instant results do not always bear fruit

Some things, whether we like it or not, take time and effort. We are so nurtured to believe that we must get somewhere in 'x' amount of time that we are often prone to being blind to the bigger picture. Progress, when slow, is looked down upon and small steps towards good are ignored entirely in favor of bigger, better, flashier things.

But I'm here to write in favor of the unsung, the little acts of kindness, the small steps to change that nobody speaks about.

Don't we as humans, often feel insignificant? It feels as though whatever step we want to take will be no better than a needle in a haystack and so we dismiss the idea completely. This is why we need to appreciate small-scale acts of good and understand that together, each of our minuscule steps can add up to make a lasting difference in our communities.

I have learnt that you don't have to have the best publicity or the biggest resources to do good for your community. It is always possible to pass on

the blessings given to you to those not as fortunate. By this, I do not only mean monetary assistance, rather, I am talking about something even more valuable: knowledge. Think about it, if you are a part of the educated society, you are blessed and each of us can do our part to spread this blessing in some way.

Have a house-help at home? Teach her the alphabets, be it Bengali or English. Show her how to write her name or write a list of items for the grocery store. Gather slum children or street-children near your homes and give them some basic education on basic English, Bengali,

Mathematics, Science. You can even teach basic hygiene and general knowledge which they may not have been exposed to. It's really not very difficult to do so and anyone can do this. Maybe by teaching a handful of children, you will have reached out to a couple more through a chain of knowledge. Your small effort would have made a lasting difference in these people's lives.

I have found that when I teach young children, especially young girls, I empower them towards a better future. Perhaps that is a hefty statement to make but I do believe my small contribution will not go in vain if I was to enthuse them to pursue further education and build a better life for themselves and their families. I especially enjoy how competitive and eager to learn my





# YC EXPERIENCE

young students are and just how grateful they are and that is a better feeling than any monetary benefit can bring.

So, the next time you think your small idea may be insignificant, drop that thought and go ahead and do it. You'll find the world is at least a little better off with it. ■

Nazrana Khaled



## MY EXPERIENCE



My experience at Yunus Centre and Grameen Bank was educational and enlightening. I learned a great deal about social business, about Dr. Yunus's great vision to eradicate poverty from the world, and the steps being taken every day to achieve that goal.

I attended a social business design lab, visited Grameen Telecom Trust to learn about the work they do, and got to see the work Grameen Bank does firsthand by visiting a rural village.

## WITH GRAMEEN BANK

I saw the women that have taken loans from Grameen Bank, saw the cows they have bought with them, heard the happiness in their voices as they proclaimed that with Grameen Bank's help, they were able to send their children to school, buy mobile phones and televisions. ■

Tausif Faizullah

**Who  
ARE  
WE?**

# BIOGRAPHY

Hi I'm Fableha, and I am currently in my fourth year, studying Finance and Economics Specialist at the University of Toronto in Canada. The irony that finance is the only course which I'm not very good at when it comes to exams but I enjoy learning the most. Being accepted at UofT and moving to Canada was probably the best and worst decision I took. Best because I got to experience the multicultural society and there's so much to learn and experience for expats. Worst because staying away from family isn't too pleasant obviously. Nonetheless, now that I'm independent, I'm learning how to cook as well as taking photography lessons, something that I really enjoy. In addition, in my spare time I like to just not do anything other than eating, sleeping or hanging with friends, although sometimes I do read books too.



I am Unaiza Harris from Bangladesh, and I have completed Masters in Development Studies from Independent University, Bangladesh (IUB). As a student I have always been fascinated by development ideas and theories but never known how it is done on a practical level. Over time I began to learn more about Microcredit and Social Business and after completing my dissertation on Microcredit which involved long field works and participation, I came to know how rural people are empowered from different

dynamics. I was further intrigued to know about Social Business and at the Yunus Centre I got this opportunity to learn how the concept actually works in reality. During my stay as an intern, I met different people, shared ideas and opinions on social business, learned about their passion for social change, and we often engaged ourselves in fruitful discussions. In the future, I would like to work in development projects that aim to solve social problems. I believe each and every individual can contribute unique ideas and become change-makers to social problems; all it takes is a little passion and dedication!



# BIOGRAPHY



Hello world, this is Md Khaled Hasan Morshedul Bari. I was born in Bangladesh and I have grown up here as well. My father is a decorated War Veteran who fought for his country in 1971 during the Liberation War of Bangladesh. I have completed my HSC from St. Joseph Higher Secondary School. Currently, I'm studying in Shanghai Jiaotong University on the Fulbright government scholarship from Chinese Scholarship Council (CSC) majoring in Mechanical engineering. I was been in Yunus centre only for a month. It may seem that there is no relation between engineering and social business but I guess there is and Grameen Shakti is an example of that. As my elder brother was also an intern of Yunus Centre, he motivated me to join. I thanked him a lot after joining because it was a great experience. Not only did I get the chance to meet with the only Nobel laureate of Bangladesh but also I have met a lot of good people here. It was a good experience to learn more elaborately about social business. I would like to work more on social business in my future life. Now a little bit about myself: I'm easy going with people and like to make friends wherever I go. I like reading history books and current news about science and technology. I also like to translate historical topics and science and technology from English to Bengali. I'm also a freelance journalist of a online based Science News portal [www.bigganpotri-ka.com](http://www.bigganpotri-ka.com) and also write in some other blogs as well.

I am Ahmed Abdullah. I am from Bangladesh and I currently live in Abu Dhabi, UAE. I am currently in Grade 11, at the International School of Choueifat. I have always heard people talking about social business and microcredit but never really understood what it was. My uncle is the one and only Muhammad Yunus and after hearing one of his speeches I was intrigued about the concept of social business. I hope to create a school based on the concept of social business that can change the way kids are educated. Interning at Yunus

Center opened up a whole world of possibilities. This was an amazing and memorable experience for me and I will never forget the amazing people I met at Yunus Center and made my time worthwhile.



# BIOGRAPHY

Hi, I am Nazrana Khaled from Dhaka, Bangladesh. I've recently completed my undergraduate studies in Life Sciences from the National University of Singapore (NUS). Despite being from a wildly different discipline, I'm here because I'm a firm believer in stepping out of our designated boxes and taking paths less travelled by. Who says the sciences, the arts and business cannot co-exist?

I must confess I knew little about social business before I took up this internship but in the past two months, I have learned plenty about the concept. It's fascinating to know that you can be an

entrepreneur while helping out people and solving social problems simultaneously. One of my goals is to become a public health professional and I had never before considered how my discipline could be co-related to entrepreneurship but I feel that I can see where they might converge now.

Hopefully my experiences here continue to grow and equip me with a lot more transferable knowledge and skills. I'm especially looking forward to making those field visits I keep hearing everyone rave about!



I am Tahmid Ahmed, a student of NSU School of Business & Economics. Since my O-Levels days, I had a feeling that if the youth of the society doesn't come to rescue the world from poverty, then who else?

Youth can literally shape the future of the world by addressing the problems, that remained unaddressed in the past eras. Yunus Centre is undoubtedly the best place to nurture the

youth, who can take leadership and make a significant impact in the global growth. What actually makes Yunus Centre special is they are always welcome to fresh ideas, innovation, research and publication. The knowledge that I'm taking from here is simply priceless and worth it.

# BIOGRAPHY



Hello, my name is Tausif Faizullah. I am a second year university student at the University of Texas at Dallas, in the state of Texas in the United States of America. I was born in Texas to immigrants from Bangladesh, and I am currently majoring in Biology with the hopes of becoming a doctor like my father was. I have visited Bangladesh many times, and consider it a second home; I have lots of family here and cultural ties as well from my heritage. To that end, I signed up for an internship with Yunus Centre and Grameen to learn more about the state of Bangladesh and what is being done to help it, to gain valuable life experience going forward.

I am Numaya Shahriar. I'm studying Economics & International Studies in Northwestern University. I completed my O levels and A levels from Sunbeams. An internship at Yunus Centre has given me strong insight into work at the field level in Bangladesh in sustainable development and social business. As an Economics and International Studies student, I am constantly looking for opportunities to see how direct application of development projects work. I took an introductory development studies course, in which Dr Yunus' work was analyzed and I found it interesting to explore different areas of social work in Bangladesh.



My name is Samiha Kahn and I'm 20, currently enrolled in Middlesex University, majoring Marketing. The Yunus Centre is renowned not only for it's work on social business and poverty free world campaign, but has also made a made a name for itself for it's research on social business and microfinance. As someone who firmly believes it is important to create jobs and hopes to assist people to do such, I believe that The Yunus Centre is an ideal workplace for me to learn more about this issue, especially considering its success in the New Entrepreneur Project in 2014.

**MEMORABLE**  
**Moments**  
**IN FRAME**









# FIELD VISITS







Yunus Centre

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