

YC Interns Magazine

Issue No. : 01



 Yunus Centre



Message



I am elated to talk about the works of the young people, the interns in our institute. Their dedication towards their works and also the motivation through the social business amazed me. As it is our responsibility to implant the idea of social business in the young minds that will help to create a better world. Because they are juvenile and are more flexible, more inquisitive and full of zeal; hence they can easily work on to reduce poverty. The purpose is to “Create a World without Poverty” and create a “Poverty Museums”, after bringing a total end to poverty. Therefore, the next generation needs to lead this path of the reduction of poverty. And to all the young people, I am encouraging you to become social business entrepreneurs and contribute to the world, rather just making money. Contributing to and changing the world is lot more fun than making money.

Dr. Muhammad Yunus

Nobel Peace Prize winner (2006)

Message



I am very much delighted working with such bright and talented interns in our institution, Yunus Centre. Basically, we want to encourage the concept of social business and ensure a platform for the youth to nurture their social business ideas for the future to make a poverty free world. This youth are tomorrow's leaders, parents, professionals and workers and today's assets therefore, it is our duty to show them the path to contribute to the world and help the people and create a change to the earth and make a better place to live in.

Lamiya Morshed

Executive Director, Yunus Centre

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Editor:

Lamiya Morshed

Editorial Team:

Rahima Khatun Selina

Md. Kamrul Islam

Kate ina Kolaciova

Marisela Ponce de Leon

Saikat Saha

Nafia Mostafa

Yunus Centre

Grameen Bank Bhaban (16th Floor)

Mirpur 2, Dhaka 1216, Bangladesh.

Phone: +880-2-8015755

E-mail: internship@yunuscentre.org

www.yunuscentre.org

Our Aim

The internship program is aimed at allowing a great number of knowledge seekers to gain a valuable insight on Professor Yunus' philosophy through an active participation within different programs, events, meetings, field trips, research and office work. The internship program takes place at Yunus Centre headquarters in Dhaka, Bangladesh.

This quarter's magazine aim to:

- Share amongst interns and beyond our experiences at Yunus Centre (YC)
- Testimony on interns' activities and important moments at YC
- Express thoughts, achievements and challenges through the exposure here in Bangladesh.
- Learn from interns' colleague's background and experiences.
- Initiate the YC Magazine for the first time and hoping for its continuation.

Who are WE!!!!!!



Innes Hammond

I'm Innes and I'm a 22 year old commerce graduate (Economics, Finance and Marketing) from **New Zealand**. I did a two month internship at Yunus Centre, and loved every minute of it. My main focuses are business development and poverty alleviation and in the future I hope to work predominantly in Africa. In my spare time I love all kinds of media, especially film and books, and I really enjoy both watching and playing sport – especially football, cricket and rugby.

Kate ina Kolaciová

My name is Katerina, I am 28 years old, from **Czech Republic**. This year I have done 2 months Internship at Yunus Centre in Bangladesh. I had the chance to meet up with managers and field workers but mainly I got the chance to deeply examine the social businesses launched by the Nobel Laureate Prof. Muhammad Yunus, such as Grameen Bank, Grameen Veolia Water, Grameen Danone, GCCN, Grameen Solutions, Grameen Telecom Trust. This was my 7th developing country, where I have done similar exposure or worked in my past 10 years and I can fully recommend to all young people around the world to do such exposures in their 20s.



Ebtahal Elghamrawi

Currently an MA student at a joint European master degree in Comparative local Development. I have spent the last two years of my life living in 4 countries (Italy, Germany, Hungary and now Bangladesh), with a passion of finding answers on how NGOs and developmental work could be more sustainable and efficient. And that's why I want to learn how social business could be part of that. I am an **Egyptian** with a wondering soul, who finds joy in music, reading, and spending time with family and friends while sustaining a fair space of solidarity.

Joanna Biswas

My name is Joanna Biswas and I am from Pasadena, CA, **United States**. My life is driven by a passion to serve the underprivileged communities, especially children, which later inspired my master's thesis focused on the role of education in the elimination of child labor in Bangladesh. I worked in Bangladesh at BRAC, Bangladesh Rural Advancement Committee for almost a year where I was an Officer of International Communications and worked with the Donor Liaison Office.



Rafeed Hassan



My name is Rafeed I'm 21 I'm from **UK** currently I'm in my 2nd year of graduation I'm studying Economics in Manchester Metropolitan University. I love travelling, exploring new places meeting new people experiencing different cultures my other interests are politics. I'm really interested in politics and international relations. I also enjoy photography and watching films and sports mainly football.

Nafia Mostafa

I am very straight-thinking **Bangladeshi** girl like to contribute my bit of success (if I do any in future) to my country for betterment. Therefore, I join Yunus Centre to get knowledge of their contribution for the people to have a better life. Apart from that, I am very fond of travelling, seeing the vibrant colors of different culture and capturing those moments with my camera and of course love experiencing new foods. Can name me as "Foodaholic"!!



Nazmul Raihan



I'm Md. Nazmul Islam, from **Bangladesh**, have completed my Bachelor and Masters degree in Peace and Conflict Studies from University of Dhaka. I am interested in political economy of developing countries like Bangladesh and would like to learn more about careers in public policy and policy analysis to overcome the poverty from developing countries.

Nabila

I am 21 years old, from **USA**, and recently I graduated from the University of Michigan. My goal in coming to the Yunus Centre was to get hands-on experience with the social business model, not only to further understand its positive impact on people's lives but to learn how this model can be replicated to achieve the same success in other parts of the world. I love to travel to new places, volunteer for causes that I am passionate about, read a good book, and spend quality time with my family and friends.



Ashlyn



My name is Ashlyn Sears, I am 18 years old, and I was born in the **United States of America**. I graduated from Southport High School in Indianapolis, Indiana, in June 2014. I love to make artwork, travel, and go to temple. I love the idea of social business because I'm passionate about helping others.

Marisela Ponce de Leon

I'm a young **Mexican** girl who is interested in contributing to improve people's quality of life and reduce inequalities, which I believe it can be done when targeting the social determinants of health and tackling risk factors. Coming to Yunus Centre was a question of leaning about how this model contributes to improve people's lives and ended up also meeting great friends!



Jessica Oyarbide



I am a 24 years old **Argentinian** that has come to Bangladesh to see with my own eyes all the things that I have read about Grameen and Yunus. I studied advertising specialized in strategic planning and my interest in both, communication and microfinance/social business, has led me to create tools for people with lower incomes to grow their business and ensure their roles as entrepreneurs. Besides that, I love photography, I do sound healing and traveling is one of my greatest passions.

Saikat Saha

I'm from **Bangladesh**. I have completed my graduation from East West University. I felt I needed further exposure to the community where I have lived all my life. I became interested in learning more about social issues that affect a large number of people – such as poverty and business opportunity. I feel that, given my undergraduate concentration in Accounting and Human Resource Management (HRM), I am suited to contribute in the areas of planning and executing social mobilization programs and entrepreneurship.



Christoph Pellech

I am 23 years old and come from Vienna, **Austria**. My biggest passion is business development; as such I found great pleasure in learning about social business and its model. Consulting entrepreneurs on achieving their long term goals is what I enjoy the most, especially when it comes to finding sustainable means and ultimately improving people's quality of life.



Liliana Fernandez

I'm Liliana, 24years old, from **Venezuela**, interested in Politics and International Relations. I was lecturer of International trade course in the Humboldt University, Caracas. Through this experience I engaged with the importance of the economic integration and the impact of globalization on world economic development. I also worked as an intern for the Central Bank of Venezuela in the International Affairs Development. In this time I compiled analytical reports about politics and economic circumstances based on international context. I've been living in Ireland doing a Business course for the last two years.



Visitation to the Field!!!

Japan Automechanic College

On one of our field trips, we visited the Japanese Automechanic College in Dhaka. It's a school, set-up as a social business which takes students from rural villages and provides them with a world class mechanic education so that they can find jobs in Dhaka or abroad. In speaking to the students, they all expressed an immense gratitude at the opportunity they had been afforded and a love of Dhaka compared to their villages.



Figure 1: Interns (YC) with some students of the Japan Automechanic College

This is a very new, innovative and unique college for the car lovers especially for those car lovers; better using the word mechanic instead of car, the machine lovers actually; who are deprived from having this education. This institution is basically for them who came from the poor family, whose family member is a Grameen borrower, and have a minimal basic education and of course obtain some hand skills except loving the mechanics only. Therefore, this is Japan Auto-mechanic College. A college not only providing knowledge but also train the students about the mechanical tools.

This institution initiates operations in January 2015 with an initial of 10 students under the guidance of a Head Teacher Kenichi Utsunomiya, a highly qualified automobile mechanic and teacher from Japan and Duncan Power, the General Manager and also Director. And we are amazed by their communicating skills. It is unbelievable within a month the communicating skills, the way they

spoke with us in English is very amazing; as it has been said while the students were interviewed at first they were very poor speaking in such accent and within a month they have a massive growth not in terms of communicating but also in their mechanic skills.

This desire to learn and improve their position stems from a life of economic repression. That school was setting them free – providing them with a chance to finally improve their lives.

Grameen Caledonian College of Nursing:

Grameen Caledonian College of Nursing (GCCN) is a non for profit organization and an example of a successful social business. Established in 2010 GCCN is an institute based on social business principles. The main objective behind setting up this organization was to empower women and giving women from villages and rural areas an opportunity to become good nurses. Health care is a big issue in Bangladesh and the lack of a proper health care system with good nurses has been an underlying issue in Bangladesh for many years. The problem is there are not enough nurses and majority of the nurses in the Bangladeshi healthcare system are not well trained, they are under skilled. The organization also aims to decrease gender inequality gap there are not many women in Bangladesh who work or have a full time job and in Bangladesh males are seen as the sole earner in a family and GCCN wants to change this perception.



Figure 2: Interns (YC) with teacher of Grameen Caledonian Nursing College

Meetings with the Grameen Family!!!

Grameen Intel visit

We really enjoyed the visit we did to Grameen Intel. We have always been interested in how technology can change lives and the proposals we saw were really awesome. The questions that arose were very fruitful since it allowed us to get a deeper insight on how the softwares work and how the implementation is done in the village. These softwares tackle very complex issues that people face when talking about agriculture, education and health care in a very intelligent way and easy to understand for the final user.

What we enjoyed the most was to get to know the agricultural softwares and how they are improving the harvest, saving costs to the farmers and diminishing wastes that ultimately damage the environment. If the barriers that currently affect the implementation of the system mainly because of lack of resources can be overcome, this project would significantly improve the lives of farmers in rural villages and create a better future ahead.

We do wish, some time, to get to know that Grameen Intel is generating huge improvements on the rural villages of Bangladesh and other countries and that it is also completely sustainable as a company. This would be a great example for other companies and entrepreneurs around the world that are willing to create softwares that change lives.

Memorable moments during the program

By Marisela (Mexico)

Coming here with so many different ideas and no many expectations helped a lot in getting a great experience and learning a lot, not only on the work being done by Professor Yunus and his team but also by all the interns in their own countries and environment. It was extremely heartwarming seeing that there are more people with similar ideas and the same motivation of helping others in a sustainable matter, questioning current models and systems in order to reach a more equitable and fair world.

By Rafeed Hassan (UK)

I think it is very difficult to just come up with one particular memorable moment during my time here at YC undoubtedly the most memorable would have to be meeting Professor Dr. Yunus but I think the whole experience in general has been amazing the highlight has to be meeting all my other fellow interns and spending time with them traveling with them and all the fun that comes from working together.

By Saikat Saha (Bangladesh)

My memorable moment was taking selfie with Professor Muhammad Yunus. Indeed working at *Yunus Centre* has been a bountiful experience for me. Working under the leadership of Nobel laureate Prof. Muhammad Yunus was great personal and professional attainment. To work freely, candidly and spontaneously – people could enjoy these things at *Yunus Centre*. For me, *Yunus Centre* also had been essential catalyst in reforming my understanding of how a society can be changed positively without hampering our individual needs.

Sharing on the first day's experience

So, new interns are coming!!! Let's please welcome them starting on next March 15th, Jessica from Argentina, Liliana from Venezuela and Christoph from Austria are joining us at *Yunus Centre*! This would be good not only because we will have new friends, but also because we can share our work ☺ and have new insights hahaha

Let's see how their first day at YC was.

This is what **Jessica** told us about her first day...

“My first day was a really good way to start. The Social Business Design Lab was held and I had the opportunity to be part of an event that I had previously attended on line. One of the things I valued the most about it, is how Professor Yunus, being such a busy person with an international schedule, is willing to spend one full morning, every month, to hear the stories of people in rural villages in Bangladesh and giving them the attention and space they deserve. These kinds of attitudes are really generating impact and showing that poverty can be tackled when the entrepreneurs have an important place to demonstrate their leading and business skills and their confidence.”

The group conversations were also very fruitful since I had the opportunity to meet people from different fields willing to generate impact from different sectors of society. The Design Lab is a great opportunity to get together people interested in sending poverty to museums and it is a great place to help people from rural villages boost their business and ensure that their ideas and plans are well targeted.”

Saikat Saha shared his view.....

“My first day was at Yunus Centre after 31st December. I was very cheerful that I was going to start my new work on 1st January. Actually, I was blissful because my journey will start with Professor Muhammad Yunus. Everyone in the office was very amiable and cooperative. I worked there as an employee not an intern.”

And **Nafia's** experience...

“So joined the office a day after my birthday, 1st February, 2015; was very exciting and nervous, for the first time will do some corporate job. But that day remind me of going to first day of my school, holding hand of my father and attending my class. Same way I joined Yunus Centre. So, at the first day I got the friendly approach from everyone, a very warmth welcome which made me very comfortable to work over here”.

And **Christoph** shared with us this...

“My first day at Yunus Centre was extremely nice and welcoming. I had the pleasure to meet the whole team and talk with everyone for a short while, getting to know them personally. In addition, I received an internship guide, helping me with valuable information on what to expect for the internship, Bangladesh and Grameen businesses.

As my day slowly came to an end, we had the opportunity to attend a meeting with Professor Latifee, Managing Director of Grameen Trust. After a short introduction, all of us discussed and asked him several questions about the Grameen programmes and the replication model which he kindly answered without hesitation.

I spent a great first day and couldn't wait for the next day, attending a social design lab”.

In **Ebthehal's** experience...

“My first day was an exciting day. Prior to arrival I faced problem with my visa and until the last days I was about to cancel my flight. I had high fever then but my excitement was higher than the fever. Katerina and Innes (interns then) welcomed me and were of a great help to make me feel at home from the first day”.

And in **Marisela's** experience...

“My first day was a whole experience; normally I should've gone to Grameen Bank but happily ended up in Yunus Center (it's a long story) with a warm welcome by Selina, although I was not yet part of the team hahaha, what she realized later on. Soon after that I started working on some invitations for the Social Business Day, so right on track into contributing for such great event that will bring together people from all over”

For **Liliana...**

“Having experienced my first Social Design Lab at Yunus Centre, gave me a deeper understanding of how Dr. Yunus and his organization work directly with people. This new entrepreneurs presents their business projects to be considered for a panel of experts, students and local people. Suggestion and new ideas thrill in the Lab to be implementing afterwards the meeting.”

Discovering the Green & Red Country

From Katerina

How much do you know about religions, differences between eastern and western cultures, democracy issues, climate zones, your favorite culture and arts of different countries? And how much did you actually experience on your own skin? If you never got out of your continent, you might be missing a lot! If you ever got out of your comfort zone of your native culture, you know exactly what I am talking about, no need for further encouragements. So I am just saying, get a GoPro and start exploring your world. Its little crazy to do something like that (I realized this after I made completely mad friends and enjoyed insane amount of laughs in Bangladesh) and it takes courage but it's rewarding.

From Innes

Bangladesh is a land of contrasts. It's a land of amazing people and incredible experiences.

I remember feeling overwhelmed and deeply perturbed when I first arrived and got a complete view of what exactly Dhaka was. It was crazy, it was overpopulated, and it was hectic. But it's like any place. You can put up with anything, be it the pollution, or the poverty, or the constant dilemmas, so long as the people are nice. And in Bangladesh, that's the thing you'll find in spades – nice people.

Through them, I had the good fortune to go to so many events and places in Dhaka – Holi festival in Old Dhaka, TSC at Dhaka University, the Pink Palace and countless nights in the diplomat district of Gulshan. And while it was profoundly meaningful, after experiencing the intensity and lunacy of that city, I can now safely say that I'm prepared for anything. Dhaka is one of the most ridiculous places on Earth.

Nevertheless, Dhaka is still full of pockets of absolute wonder. I play cricket (a skill which will return enormous dividends in this country), and would quite happily go and play with random people on the street. The friends you make, and the alternative points of view you will be exposed to are incredible – these people are just so amazingly happy in each other's company, and content with so comparatively little.



Design Lab's experiences and learning

We had the opportunities to attend the incredible platform, Social Business Design Lab that happens once a month where 6 young entrepreneurs exposed their projects in front of the audiences to implement the business.

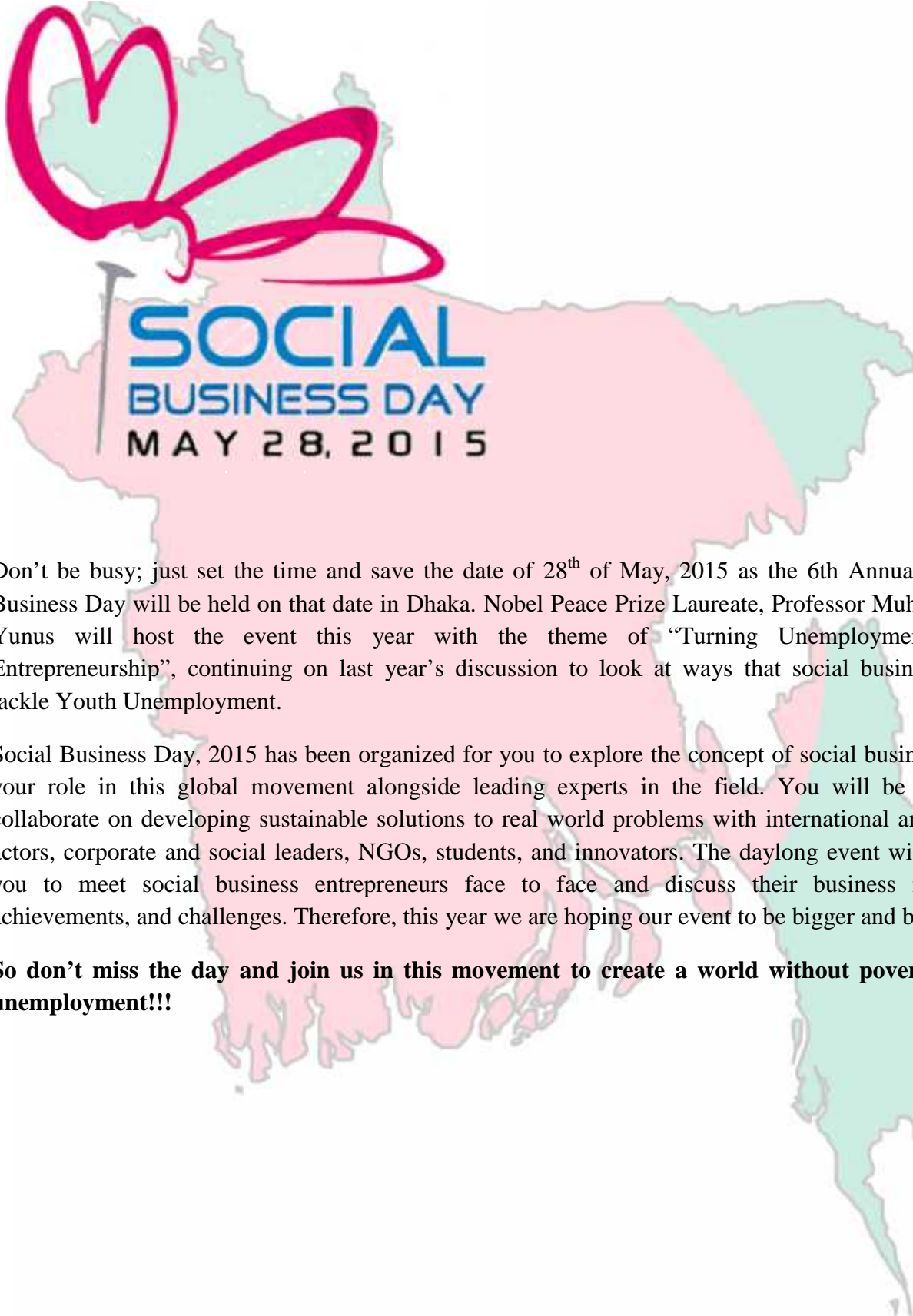
Design Lab is an amazing platform to showcase the entrepreneurial spirit of the people it's inspiring and motivating because you get to see extremely gifted dedicated and talented individuals who have created and established a business almost out of nothing but just will power and determination to do well. Mainly, the idea is to empower young entrepreneurs to stand in a scenario, in front of audiences, with microphones, lights and cameras to share their plans in front of prestige's audience led by Professor Yunus and other intelligent people; probably makes a big difference to them by reaffirming their roles and self confidence about them being entrepreneurs. We think it is a model that could be replicable in other countries in the world and it is also remarkable that it is transmitted live in different countries. **Hence, everyone has the opportunity to watch it from any part of the world.**

Therefore, all we can say that we are very amazed to attend the Social Business Design Lab because it gives us a chance to connect with new entrepreneurs with their big ideas and dreams and it was also an interesting venture seeing Professor Yunus.

Thus, we welcome everyone to join the Social Business Design Lab, at least for once or watch it live from YC website, to enjoy this marvelous event of Social Business.



Save the Date!!!



Don't be busy; just set the time and save the date of 28th of May, 2015 as the 6th Annual Social Business Day will be held on that date in Dhaka. Nobel Peace Prize Laureate, Professor Muhammad Yunus will host the event this year with the theme of "Turning Unemployment into Entrepreneurship", continuing on last year's discussion to look at ways that social business can tackle Youth Unemployment.

Social Business Day, 2015 has been organized for you to explore the concept of social business and your role in this global movement alongside leading experts in the field. You will be able to collaborate on developing sustainable solutions to real world problems with international and local actors, corporate and social leaders, NGOs, students, and innovators. The daylong event will allow you to meet social business entrepreneurs face to face and discuss their business models, achievements, and challenges. Therefore, this year we are hoping our event to be bigger and better.

So don't miss the day and join us in this movement to create a world without poverty and unemployment!!!

Postcards, stories from back home

4 reasons why it's good to do development exposure in your 20s

By Katerina (Czech Republic)

Bangladesh was my 7th developing country, where I have done similar exposure or worked in my past 10 years and I can fully recommend to all young people around the world to do such exposures in their 20s. Here are my reasons why:

1. GET A BREAK FROM JOB SEARCH / SCHOOL / TRADITIONAL BUSINESS

According to the recently published [World Employment and Social Outlook: Trends 2015](#) almost 74 million young people (aged 15-24) was searching for job in the world in 2014, in some Western European and North African countries up to 50% young people are without jobs. I assume that most of the unemployed youngsters are browsing the limited amount of greyish jobs that let them pay bills but dreaming about the job that develops their potential and gives opportunity to save the world and earn fortune.

Unfortunately, such jobs don't really fall from the trees. Instead of suffering while trying the same thing all around you could try investing in finding the business opportunities, and as advised to millennials by Prof. Yunus, thinking how to [create jobs instead of searching for one](#) might become necessary for our generation to survive. If you are a student, doing internship or exposure in developing country is priceless in terms of broadening your world view and adding the value on your CV. If you are already employed, working long hours in traditional profit-maximizing company like I was before going to Bangladesh, I highly recommend you to take a sabbatical and do something different! You get the chance to re-think your life, what you want and completely rebuild yourself.

2. SEE WHAT THE WORLD NEEDS

On the other hand, according to the [Impact Investments report](#) from 2010 done by J.P. Morgan and Rockefeller Foundation it is estimated that by 2020 there is a space for 1 Trillion \$ worth of services and products in order to serve the bottom 50% inhabitants of this planet with education, water, housing, health and financial services. If you actually manage to come to developing country the pressing need of services and products will literally materialize in front of your eyes. And yes, there are businesses that are working for the good of the developing countries but having their headquarters in developed world, great example might be [Kiva.org](#). Let's just roll our sleeves and start using the incredible potential to do something where it's actually needed.

3. GET COURAGE

Coming to Bangladesh actually made me realize that nobody needs me to be ready and I need to rather simplify my opinion on requirements to launch a business. Starting with just looking at some pressing social problem. Not enough nurses in the country to serve the needs of the local hospitals? Ok, let's launch a private nursing college. One university provides academic support, one investor initial investment and couple of people will be hired to start up the activities. The business model

needs to be sustainable with breakeven after first couple of years. Thats all. This is how [GCCN](#) was born.

Simple as slap on the face (as we would say in Czech Rep.). A) Relevant problem B) Business plan C) Investor D) Mentor. The flow of getting the main ingredients might be for each social business different as I could see, yet it's always first thing to define relevant problem. Problem, that is common for significant part of the population and which is in the interest of every member of the society to be solved. It is ok not to expect profit from day one. To start up any business takes time. If the financial plan to become sustainable and business solution to the problem is solid enough investor will be happy to jump in and then you just need to trust the process. GCCN is since its inception in 2009 progressing well, now planning to admit 200 students, build 10 new colleges and a hospital and achieve financial breakeven by 2016. On the other hand I had the chance to meet with the general director of [Japanese Automechanic College](#) which is also a social business but right in the stage of teaching first 10 students right after getting the A) to D) ingredients.

4. ESCAPE CERTAINTY

Close your eyes and imagine how your day looks like if you get internship or traditional holiday nearby? Where do you live, what you do, with whom are you hanging out in your free time? Most probably you can imagine answers for some of these questions. Now try to imagine, how your day looks like when you go down to Bangladesh, Argentina or Uganda and do 3 months long developing exposure over there. No idea right? And it's beautiful, you end up learning and failing and wondering every single day and it's gonna shape a new you. It's gonna shake you and nobody can now tell who you will be after doing this but that's the beauty of it!

Tip; and trick;:

- **Visa:** You can check Bangladesh embassy website before applying for visa, and review which is better for getting visa (applying for tourism may be better option).
- **Hotel:** Dhaka has numerous hotels with varying qualities. Some hotels you may want to consider may be: Hotel Grand Prince (near of Yunus Centre-10 minutes walking distance, \$12 per day), Pan Pacific Sonargaon, Radisson Blu Hotel, The Westin; etc. Besides these hotels there are several sorts of hotel in Dhaka City.
- **Dress:** Bangladesh is conservative country. Long and loose pants are appreciated, and nothing above the knee is acceptable. Long sleeve shirts are recommended, and a shawl is suggested for women.
- **Food:** In Dhaka, you can budget food costs at US\$ 5-6 per day, although the cost may vary depending on the quality of food and/or restaurant. It is recommended that you refrain from street food while in Bangladesh to avoid health issues. As tap water is not drinkable in Bangladesh, bottled water can be purchased from most stores in both cities and rural areas.
- **Transportation:** Dhaka is notorious for its traffic. Rickshaws are used for short distances, at a price of 10 to 50 BDT depending on the trip. CNGs (baby taxis), which are faster motorized vehicles, cost between 100-300 BDT depending on the distance traveled.
- **Climate:** The climate is sub-tropical with a mild winter from November to February, a humid summer from March to May, and a monsoon season from June to October.
- **Shopping:** You may buy clothes from Grameen Check, Arong, Bashudhara Shopping mall, Jamuna Future Park; etc.
- **Tourist places in Dhaka:** Zoo at Mirpur, Bangladesh National Museum (Shahbug), Lalbagh Fort, Ahsan Manjil, Dhaka University Campus, Hatir Jheel, Gazipur Safari Park, National Parliament House, Dhanmondi Lake; etc.
- **Tourist places outside Dhaka:** Chittagong, Rangamati, Cox's bazaar, Bandarban, Sylhet, Khulna, Bagerhat, Taj mahal Bangladesh (Narayanganj); etc.

On the loop... Photos time!



