GLOBAL SOCIAL BUSINESS SUMMIT 2012

FOLLOW UP REPORT

GLOBAL SOCIAL BUSINESS SUMMIT

YY2012

THE GRAMEEN CREATIVE LAB

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Yunus Centre
This report will provide a summary of these workshops. We will share with you also the output of the networking sessions and will give more impressions from the Global Social Business Summit for all who have not been able to participate this time.

We are looking forward to welcoming you to the next Global Social Business Summit, which will take place from 7th – 9th November 2013 in Kuala Lumpur, Malaysia.

Read it with joy!

Your GCL Team
08 November 2012

09:30-11:30 am  **Welcome by** Hans Reitz, Head of Global Social Business Summit and Managing Director of The Grameen Creative Lab
**Opening speeches by**
Prof. Muhammad Yunus, Nobel Peace Prize Laureate
HM Queen Sofia of Spain

Swarm Intelligence Session 1:
The most urgent issues in social business by Prof. Yunus
**On stage:** Hubertus Külps, Head of Global Communications SAP;
Monique Coleman, UN Youth Ambassador; Eric Leusuer, Projects Director
Veolia Water; Simon Kleine, Vice President Corporate Communications
Western Union; Saskia Bruysten, CEO Yunus Social Business and Dr. Fatima Al-Balooshi, Minister for Social Development Kingdom of Bahrain

11:30-01:00 pm  **Social Business Focus Groups**, part 1

01:00-02:30 pm Lunch Break

02:30-04:00 pm  **Social Business Focus Groups**, Part 2

04:00-04:30 pm Energy Break

04:30-06:00 pm  **Swarm Intelligence Session 2:**
Policy, governance and licensing of social business by Hans Reitz
**On stage:** John Davies, Vice President Intel Corporation; Saori Dubourg,
President Asia Pacific BASF; Jean-Luc Perron, CEO Grameen Credit Agricole;
Jean Bernou, CEO McCain Europe; Dr. Mathias Terheggen, Head
Philanthropy, Philanthropy and Values Based Investing UBS AG; Sophie
Eisenmann, CFO Yunus Social Business

06:00-09:30 pm  **Social Business Expert Meetings** – 4 sessions with presentations and discussion among experts from corporations, NGOs & Foundations, Governments & Cities and Social Business Entrepreneurs followed by networking and dinner
09 November 2012

09:30-11:00 am  Social Business Product Experience

   Summary of Day 1 by Emmanuel Faber, COO Danone Group and Saori Dubourg, President Asia Pacific BASF

   Swarm Intelligence Session 3: How can we innovate SB projects?
   On Stage: Prof. Masaharu Okada, Executive Director GCL@Kyushu University; Ulrich Villis, Global Co-Leader Social Impact Practice The Boston Consulting Group; Martin Löffler, CEO Grameen Caldas, Aarti Wig, Country Lead YY India, Zoran Puljic, Director Mozaik Social Enterprise

11:00-12:30 pm  Connected Creativity – Marketplace of Social Businesses, Academia World and Space of Entrepreneurs

12:30-01:30 pm  Lunch Break

01:30-03:30 pm  Pecha Kucha Festival – Pecha Kucha style presentations of different social business projects

03:30-04:00 pm  Energy Break

04:00-05:30 pm  Importance of innovation and technology for social development by Dr. Hamadoun Touré, Secretary-General of ITU and Co-Chair of UN Broadband Commission

   Panel discussion combined with Swarm Intelligence: How can we leverage 2 Nobel Peace Prizes – the EU and social business?
   Panelists: Prof. Muhammad Yunus, Nobel Peace Prize Laureate; Thomas Stelzer, UN Assistant Secretary-General; Saskia Bruysten, CEO Yunus Social Business; Heinz Becker, Member of the European Parliament

05:30-06:30 pm  Closing speech by Prof. Yunus and Hans Reitz and Roadmap to Global Social Business Summit 2013

10:00-11:00 pm  Movie Late Night Show – documentary on social business innovations

11:00-03:00 am  YY Party
Panel discussion: Which contribution can culture make to social business?

Moderator: Prof. Muhammad Yunus, Nobel Peace Prize Laureate
Panelists: Monique Coleman, US actress; Felix Hallwachs, CEO Little Sun; Alan Webber, Co-founder of Fast Company magazine, Dr. Gerald Bast, Rector University of Applied Arts Vienna

End of Global Social Business Summit 2012
// FOCUS GROUPS //

// The Focus Groups are topic-oriented interactive workshop sessions. Purpose of the session is to work on challenges and identify opportunities as well as concrete recommendations related to the topic of the session. //
<p>| 1) Social Business Funds I (basic) | Access to finance for social businesses |
| 2) Social Business Funds II (advanced) | Best practices and challenges from a structural perspective |
| 3) Innovative ways to finance social business |
| 4) Starting up | The creation of a social business |
| 5) Roadmaps for social business: How to start a social business movement? Examples of France, Japan and Colombia |
| 6) Growing successful social businesses: How to develop and scale social businesses? |
| 7) Rebels with a cause: How to communicate your Social Business and make your story heard? |
| 8) Social business in Academia: How students can get involved in social business? |
| 9) Innovative technology solutions and business models to deliver healthcare services to the poor |
| 10) Social Business in Nutrition – Combating (hidden) hunger and malnourishment |</p>
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1 SOCIAL BUSINESS FUNDS I (BASIC) – ACCESS TO FINANCE FOR SOCIAL BUSINESSES
This workshop presented an overview about existing social business funds and initiatives and enabled entrepreneurs to exchange experiences and create ideas for new incubation programs.

The focus group started with an introduction given by Saskia Bruysten explaining the goal and the procedure of the whole workshop. After brief get to know sessions, the following social business funds were presented by each moderator:

Presentation on “danone.communities SICAV” by Emmanuel Marchant, General Manager, danone.communities

Presentation on “Grameen Credit Agricole Social Business Fund” by Christophe Person, Social Business Expert, Grameen Credit Agricole

Presentation on “Yunus Social Business Incubator Fund” by Saskia Bruysten, Co-founder and CEO Yunus Social Business.

In the afternoon, all participants were split up into five groups and worked on the questions collected and brainstormed during/after the presentations.

At the end of the workshop each group presented the key findings of the discussion and solutions proposed.
Expert-led presentation and group discussions

1st presentation

“danone.communinties SICAV” is a French mutual fund open to the public and was created in 2007. In total a sum of 70 M€ has been raised from Danone, Credit Agricole, institutions, individual investors and Danone employees. While 90% of this fund represent the so-called safe investments, a maximum of 10% can be devoted to social business projects. Facing a lot of challenges to attract institutions, companies and other individuals to the fund, however, every year approximately one third wants to invest in the more risky social business sub-fund. Thus there is evidence that such funds can work.

The selection process of the projects is based on specific criteria:

- There must be a clear problem which needs to be solved
- There must be a way to solve the problem and to measure the impact
- The project must be scalable to assure sustainability
- The project must fit into the portfolio profile
- Partners must be available and willing to support the project

2nd presentation

The Grameen Credit Agricole Fund is supposed to start at the beginning of 2013 and is devoted to 100% investments in social businesses. It targets a size of € 20M. Being comparable to a classic private equity fund, in its investment cycle, a minimum of € 12M is expected for the launch in 2013. The main difference to “normal” funds is the compliance with Yunus' social business principles. Thus investments are restricted to social businesses offering services/goods for the poor and following a strict no-dividend policy. While investors may recoup their nominal investment amount, any additional surplus is reinvested into social business.

Concerning the outcome of the fund (after a period of 10 years) there are three possible scenarios:

Pessimistic scenario: at the liquidation, the net asset value of the fund is below the subscribed amount, in this case some investors will take the first losses

Base scenario: the net asset value of the fund equals the subscribed amount

Optimistic scenario: the net asset value of the fund surpasses the subscribed amount, so the investors will commit to recycle any surplus into social business initiatives, either directly or through another fund

Big corporations, NGOs doing for-profit projects and other impact investing funds will be the origination channels of the fund. However, finding highly motivated people who are willing to invest more than 125,000 € will probably be the biggest challenge.
The Yunus Social Business incubator fund is similar to a venture capital model and involves two functions. Firstly, the responsibility of the incubator is to identify high-potential social businesses and to offer hands-on management support to get them investment ready (business planning, capacity building, and network creation). For the sustainability of the whole fund the selection of each project/entrepreneur is based on a comprehensive due diligence. The decision making is spread between different levels (country team, review and investment committee) to ensure complete scrutiny of the business investment. Secondly, financing these projects is the goal of the investment fund. It is made up of two different sources including donors and philanthropic investors. The latter must be repaid in approximately 10 years.

The initial step to get this program started is an invitation by the government. The first two years of operating costs are part of the service contract. Later, the costs are covered by management fees. At the moment this program is run in Haiti (focus on education, agriculture, environment, and nutrition) and Albania (focus on public awareness, idea contests, partnerships, international exchange and university activities). Further YSB incubator funds are supposed to start in Tunisia, Togo and Brazil.

**Q & A:**

How many people are engaged in doing social business?
Referring to one swarm intelligence session more than 10 mio jobs have been created. Additionally, the concept of social business is adopted more and more internationally by the UN (millennium goals), EU, universities, corporations, NGOs and development agencies.

What is the definition of social business used in those funds?
The definition of social business varies from country to country. It is essential for the funds that the projects pursue a social mission (“doing business for the benefit of the others not for the personal enrichment”).
Expert-led presentation and group discussions

**Group discussions:**
Specific financial tools: How does it technically work (equity, debts, etc.)?

Funding: Where do we get it from? How can we attract venture capital and institutional investors? Awareness is the most powerful medium to attract investors. Governments could induce competitions, become “shareholders” or guarantors themselves (e.g. social impact bonds in London to reduce the number of people going back to jail). Additionally, more and more customers want to believe in more than just a product. Therefore, corporations can use social business funds as a good opportunity to acquire new clients and to expand their CSR activities. Last but not least, alternative ways like crowding funding should be take into consideration.

Valuation and mechanism: What kind of non-financial indicators should we take into account to measure the impact of the investments? The Grameen Credit Agricole Social Business Fund will be liquidated after ten years, therefore it will have to find new investors to buy back underlying investments (Social Business Companies). As a result, it is important to know which indicators, other than price and brand, should be considered to offer a higher return. Microfinance as a strongly regulated business disposes of 12 indicators very much linked to social impact. The question is whether education, culture, etc. should be also taken into account. If yes, which and how many indicators should be chosen in order to keep a balance between costs and benefits?

Social business pipeline: How to select and establish projects? With the help of an incubator promising projects can be selected and established. Crowdsourcing platforms and competitions (e.g. social impact award) represent further possibilities to catch up good social business ideas.

Development in Europe: What kind of ecosystem and legislation are needed? Except of Albania there is no social business fund in Europe. The legal framework needs to be adapted in order to promote social business and social business funds (e.g. tax breaks).
SOCIAL BUSINESS FUNDS II (ADVANCED) – BEST PRACTICES AND PERSPECTIVES FROM A STRUCTURAL PERSPECTIVE
This workshop focused on discussing challenges faced by existing social business funds and important lessons learnt.

The focus group started with an introduction given by the moderator Karen Hitschke from Yunus Social Business (YSB) explaining the goal and the procedure of the workshop. After brief get to know sessions, each moderator presented the following social business funds:

Karen Hitschke, Project Director YSB: **YSB Incubator Fund concept**

Jean-Luc Perron, CEO Grameen Credit Agricole: **Grameen Credit Agricole Social Business Fund**

Emmanuel Faber, COO Danone Group: **Danone Group: Inclusive Value Chain – Managing Hybrid Investment Cases**

Celine Hyon-Naudin, Social Business Investment Officer Grameen Credit Agricole and Emmanuel Marchant, General Manager danone.communities: **danone.communities: Valorization and Social Performance Management and Reporting**

Jean-Luc Perron, CEO Grameen Credit Agricole: **Cost of Funding and European Regulations**

At the end of the workshop each group presented the key findings of the discussion and solutions proposed.
Expert-led presentation and group discussions

**YSB Incubator Fund concept**

YSB’s innovative incubator fund approach matches the capital requirements of social businesses with the needs of social investors. A social investor invests to generate social returns for the benefit of society. Those investors could be corporations, foundations, NGOs or philanthropic individuals. YSB pools such philanthropic capital into a fund, which distributes capital to small to medium social businesses in the specific target countries. The fund provides benefits of diversification for individual investors.

**Grameen Credit Agricole Social Business Fund**

Funding is a major issue hampering social businesses. In process of developing channels for and pools of funds specifically for social businesses. Work has been done on Social Business Funds – most recently with Credit Agricole to form Grameen Credit Agricole Social Business Fund, which is targeting €20 million in investments from corporate CSR budgets, private donations and institutions such as foundations and pension funds.

**Danone Group: Inclusive Value Chain – Managing Hybrid Investment Cases**

“danone.communinties SICAV” is a French mutual fund open to the public and was created in 2007. A total of 70 M€ has been raised from Danone, Credit Agricole, institutions, individual investors and Danone employees. While 90% of this fund represents the so-called safe investments, a maximum of 10% can be devoted to social business projects. Facing a lot of challenges to attract institutions, companies and other individuals to the fund, however, every year approximately one third wants to invest in the more risky social business sub-fund. Thus there is evidence that such funds can work.

1. Challenges of Inclusive Value Chain

Various entities contribute along the social business value chain, and not all of them are recognized on the business P&L:

- Social business entrepreneurs
- Academic experts
- Governments and NGOs
It is important in social business to recognize both financial and non-financial contributions of participants in the social value chain, and to clarify what each of them contributes and expects to get back. For example, with voluntary secondments, companies providing employees might expect value in terms of image improvements, branding benefits etc. It is important to address the agenda of both parties clearly before the project begins.

In addition, there is a need to design the governance of companies to be in line with social business principles: there must be incentive structures for management and the board, which are in line with social business principles. Governance must involve the beneficiaries; making employees shareholders and de-scale to smaller plants. The company must also plan when to pay back to shareholders.

2. Managing Shareholders

The implementer must understand what brings together shareholders and balance motivations, balance power by showing respect to every shareholder. As well as standard tools (e.g. balance sheet, P&L, cash flow), deploy alternative tools: Social Business Chapter, roadmap, golden share, protected shareholders etc.

danone.communities: Valorization and Social Performance Management and Reporting

Valuation is performed by investors when they want to buy shares, exit the fund or when the portfolio needs to be valued. Existing formula on valorization are based on DCF / NAV calculations (as it is difficult to find comparables).

For Social Performance Management, measurement is split into quantitative and qualitative measurements. The IRIS methodology is used for quantitative methodology. Moreover, a Social Impact study will be commissioned every 2/3 years as a qualitative methodology.

Cost of Funding and European Regulations

Cost of Funding

The cost of funding is calculated as approximately:

WACC  0% (no dividend) + currency risk + other risks = approx. 10 - 12%
European Regulations

The regulation to legalise the European Social Entrepreneurship Funds is in its final revision and is soon to be adopted. The benefit of legislating as a regulation means that the law will be simultaneously adopted across all EU countries. To become a European Social Entrepreneurship Fund, the fund has to have more than 70% assets in ‘social undertakings’ – profit distribution policy linked to social mission. The fund will be strictly for non-retail investors (>EUR100k investment).

Results from the group work session:

Social Business Funds Best Practice

- Transparent, precise measurements

Define mission, more specifically how to achieve goals measured against explicit indicators. Report indicators and results clearly to investors

- Demonstrate social dividends for investors

It is impossible to translate social benefits into financial terms. Thus establishing effective social impact measurement is key

- Objectives of investment should be clear

The social mission will be a psychological substitute for financial return

- Diversification of risk

Hedge loans against risks (e.g. currency fluctuations)
INNOVATIVE WAYS TO
FINANCE SOCIAL BUSINESS
Goal and Agenda

Beyond social business funds, how can social businesses get the financing they need to grow? Can a social stock market or social bonds be developed? Is crowd funding the future? Can governments, development agencies and large corporations encourage third-party investment through credit guarantees or purchasing guarantees? The goal of the workshop was to share existing experiences, needs and potential solutions as well as to identify ways to replicate and develop the best financing innovations.

The morning session was used for introductions and scope setting, generation of initial ideas and the selection of the best ideas followed by the formation of groups to work on specific proposals. In the afternoon session the breakout groups worked on the specific proposals followed by results reporting to the whole group as well as action pledges.
There were about 40 participants (seven tables with five-six people each).

It was stressed that the networking element was as important as the content discovery. Introductions were carried out as a kind of speed-dating. The participants were asked to talk to the others at their table, and then participants from randomly selected tables were asked to introduce one of their neighbors at their table. This encouraged free-flowing conversation for the group exercises later.

A brief scope-setting presentation was given. It was highlighted that the idea was to go beyond existing funding mechanisms (e.g. companies paying for social businesses out of their CSR budgets, and now Social Business Funds) to try to find new sources and mechanisms for financing social businesses. Participants were encouraged to think like Muhammad Yunus did when he pioneered the Grameen Bank: forget existing rules about finance, and start with fresh and innovative ideas. In the course of the discussions, we would see the best ones emerge from the failed attempts. The definition of social business was also explored and discussed, to make sure that we were talking about financing ideas which (a) turned on financial sustainability (i.e. not completely donation-based) and (b) did not generate investment returns for the investors (although it was highlighted that profit from a social business can be reinvested in the same social business OR IN ANOTHER social business).

This presentation generated some discussion. In particular, the idea that profit from a social business can also be reinvested in another social business (and therefore that the “social business investing world” can itself also be financially sustainable as a whole, even when some of the portfolio social businesses fail), generated a great deal of interest.

The tables were then set to work: each group should come up with at least three innovative financing ideas, to be thrown out into the room for discussion. A “beauty contest” would ensue, and the tables would each pick one idea to develop further during the afternoon session.
The initial long-list list of ideas was:

- Crowd-funding: e.g. Kiva, Kickstarter
- Voluntary tax collective
- Transaction taxes (Carbon tax, Unitaid, Tobin tax...)
- Foundation law reform, so that foundations can invest their capital, not just the derived interest
- SB Funds: Structure funds for first-tranche losses so that retail investors allowed in as well
- P+L Sharing (Islamic Banking)
- Social Business Fee for Risk, Insurance and certifying
- A system for pre-checking donations, to see if can they be transformed into social business investments
- Venture Philanthropy
- Foundations: "Parked" money > Zero-risk investments in social business
- Tax advantages for investing in social business
- Social business investing by Corporates, in their core competencies
- Joint-ventures between Corporates & Social Initiatives
- Partnerships for Pro-bono Competencies
- Skills bank for social business (time credit / pro-bono)
- Purchasing guarantees from large corporations / Advance payment from customers
- Social business stock market?
- Social impact bond (from governments, for resolving measurable social problems)
- Credit guarantees (so that social businesses can borrow money from banks etc.)
- Danone "shareholder penny" example
- "Dormant shares" and “Dormant bank accounts"
- “Pants to Poverty” bond example
- “Employee savings plan” example
As a result of the beauty contest (short open discussion of the feasibility and desirability of each idea), the following ideas were worked on in more detail:

• Crowd-funding: e.g. Kiva, Kickstarter (with Voluntary tax collective as part of the money inflow)
• How to transform venture philanthropy into social business investing
• Various aspects of Social Business Funds (several tables)
• Skills sharing platforms – reducing the costs of doing business by having systems for exchanging skills rather than having to pay for them (e.g. legal costs, design costs, etc.) (several tables)

The groups were asked to make their idea more concrete and report back to the room towards the end of the afternoon session, based on the following set of questions:

Why is your idea a powerful innovative finance tool? (or not)

4 Questions to be answered by each table:

1. **Describe the tool**
   - *What is the concept?*
   - *Where does the investment come from?*
   - *What types of social businesses does this idea apply to?*

2. **Give two very concrete examples (real or not)**

3. **What are the benefits of such a tool? (vs. other financing tools for social business)**

4. **What could prevent this tool to become massive? How hard is it to implement it?**
The discussions in the groups were somewhat exploratory in nature – which was to be expected, given the various experience levels of the participants and the innovative nature of the concepts being discussed. However, a clear direction forwards was given in the following cases:

**Crowd-funding:**
The idea was to build a platform for crowd funding for social businesses, loosely based on the Kiva, Kickstarter and/or related models, (with the connected idea that many online shoppers might willingly choose to pay a “voluntary tax”) and combining this with the operating procedures of a social business incubator fund. Social business projects would be prepared for investment by the incubator and would be proposed for funding to the platform. They would go ahead only if enough “crowd-funders” were convinced enough about the social mission, financial sustainability and general quality of the proposal. The platform would effectively act as a kind of “swarm” investment committee.

**Skills sharing platforms:**
Several groups explored the idea that maybe not as much funding might be needed to start up social businesses, as is conventionally imagined. In particular, a lot of the requirements in human resource and specialized services (e.g. legal advice, design, IT…) in the start-up phase could be expected to be shared pro-bono. However, to avoid a free-rider circularity problem (in which everyone expects others to provide services for free, but no-one offers their own services for free), the platform should include some kind of “credit” or “points” system, so that those who help most are also those who can ask for the most help back.

**Transforming venture philanthropy into social business investing / Social business funds:**
Several groups worked on ideas that were related to combining the “philanthropic mindset” – giving benefits to other people (and getting a personal moral benefit), rather than getting a personal financial benefit – and the “investor mindset” – having a disciplined approach to ensure financial sustainability. Several groups worked independently but came up with strikingly similar suggestions: create social business funds to join the best aspects of these two mindsets in favor of social business financing.
Conclusion:

At the end of the session, participants were encouraged to declare “action pledges” based on their discussions. Some participants from each of the groups did in fact offer to move forwards on exploring and developing further some of these aspects. Excitingly, we saw the beginning of partnerships and coalitions of individuals and representatives who could actually bring some of these ideas to life: e.g. internet payments-services experts and social business fund implementers, time-bank entrepreneurs and willing time-bank volunteers, etc. Business cards were exchanged…Results this time next year?
// 4 // STARTING UP – THE CREATION OF A SOCIAL BUSINESS //
Goal and Agenda

The goal of the workshop was to get to know tools and facts about the challenges and opportunities when creating a social business by seeing best practice examples, learning from theory and the experience of the moderators as well through practical case studies and group work.

The two moderators Fionn Dobbin (CI Program Director / Stockholm School of Economics, SSE Riga) and Lamiya Morshed /Executive Director / Yunus Centre Grameen Bank Bhaban Bangladesh)
Presentation of Fionn Dobbin (Part I)

Fionn Dobbin presented parts of his university lecture on social business about key success factors within the concept such as:

- Creativity ("from which 90% is educated out of us")
- The workshop group had to do an exercise (30sec. to draw a portrait of the neighbor) to talk about fear or failure ("something you have to be familiar with as entrepreneur"). Fionn Dobbin was telling stories about failures by known entrepreneurs
- You have "to become like a child and play on a playground with playmates"
- Connecting with other people is important (Group-Game: 30 seconds to get to know each other, quick personal pitch - learning how to connect)
- Recipes are important/necessary when creating new ideas/ways of solving a problem. For example "what ever you think, think the opposite" - e.g. Grameen Bank, "Creativity beats the capital", "combine things", "hate something-change something", "try to involve people in the process of creativity to enlarge acceptance and to learn from them"
- Fionn Dobbin further explained one certain problem that he was focusing on in the past in order to find a solution for a global, social problem: The problem/challenge of lack of sanitary facilities in many parts of the world. Important: Do market research for and in the country where the business is designated to. It was an unpleasant issue which often is normal for social businesses, in this case with the key business question: "how to bring the shit from A to B". His solution was a business plan with using the "shit" for energy reasons- here the bridge to social business was made

Presentation of Lamiya Morshed

Lamiya Morshed presented her practical knowledge that she made at Grameen Bank and the Yunus Centre in order to explain social business and the key success factors of the social business cycle, presented advice of Professor Yunus when starting a social business as well as further initiatives of Grameen:
Every social business has the goal to solve a social problem where profits are used to reinvested in the company itself.

**Introduction of the 7 principles of social businesses:**

1. Business objective will be to overcome poverty, or one or more problems (such as education, health, technology access, and environment) which threaten people and society; not profit maximization.

2. Financial and economic sustainability.

3. Investors get back their investment amount only. No dividend is given beyond investment money.

4. When investment amount is paid back, company profit stays with the company for expansion and improvement.

5. Environmentally conscious.

6. Workforce gets market wage with better working conditions.

7. ...do it with joy.

**Cycle of social business:**

1. Identify a need
2. Investment
3. Product or service
4. Sales

**Professor Muhammad Yunus’ recommendations:**

- Focus on a simple idea
- Make a small prototype
- Have a clear product
- You have to measure the social impact
- Make a market plan
Training session

Examples of social businesses, where a business or a fund were already in place:
- Grameen Danone
- Grameen BASF
- Grameen Uniqlo
- Grameen Veolia
- Grameen Yukiguni Maitake
- Grameen Intel
- Grameen GC Eyecare Hospital
- Grameen Caledonian College of Nursing

Examples of social businesses, where no funds have been available at the beginning:
- Grocery store with the goal to employ five people
- Make a business with the focus to clean up a neighborhood

She explained the role of social business funds to support social business start ups and showed further initiatives to enable social business:
- Social business certifications
- Social impact indicators
- Social MBA courses
- Social stock exchange
Presentation of Fionn Dobbin (Part II)

- Showcasing the example of his social business Mammu (http://www.mammu.lv)
- Social problem: mothers who want to work while taking care of their children
- Solution: producing high quality scarves in cooperation with designers at their mothers’ homes
- Recommendation: make a sound business which works by selling the product to customers and enlarge the customer group. Let others benefit from your business success. Appreciate and motivate.
- Turn your brand (e.g. MAMMU) into a movement via the following 13 steps:
  1) sell your product to people who care
     - go to the innovators end early adopters
     - TV commercials are not efficient anymore. Use other marketing channels
     - don't try to sell "a product" because "people buy what other people have"
  2) be social
  3) tell a (good) story (marketing)
  4) be joyful
  5) be joyful (again it is important!)
  6) be art (work with experts. Don't try to do what your are not good at)
  7) be transparent (don't hide anything)
  8) give opportunities (to people to join)
  9) take opportunities
  10) be innovative
  11) inspire (the more you are giving away the more you getting back)
  12) cross boarders
  13) don’t exclude
Group work Exercise: "Bring a Social Tension into a Business Model"

- Everybody had to write down ten social tensions.
- Then, participants had to exchange them with a group of two first, reduce these twenty tensions to ten, then make a group of four and do the same so finally a group of six persons had to decide on one social tension only and make a business case out of it via answering the following seven questions and defining the answers for the business model canvas brackets (http://www.businessmodelgeneration.com/canvas):
  1. What is the social tension?
  2. How does your business overcome the social tension? Product or service?
  3. How would you measure your business success in solving the problem?
  4. What is the initial investment?
  5. How does your social business generate revenues?
  6. What would be the payback period of our investment?
  7. When does your social business achieve sustainability?

- Presentation of the business ideas in form of an "Elevator-Pitch" (1-3 Minutes to describe the business idea of each of the 5 groups):
  1) Exclusion of the elderly in Germany - business model where elderly people take care of children
  2) Employment social business agency to provide domestic workers in Bangladesh to middle class families - improved standard of work for domestic workers
  3) Set up a learning center for students of primary schools in the morning and in the afternoon/evening offer courses for expatriates and professionals to make profit for cross-finance - the lack of education in Brazil at primary schools as a goal to overcome
  4) School inside a minibus in Brazil to get to the rural areas for an affordable price
  5) Education providence in Haiti in rural areas by participating in environmental-friendly art programs (art that can be sold with an identifiable sign or symbol)
ROADMAPS FOR SOCIAL BUSINESS: HOW TO START A SOCIAL BUSINESS MOVEMENT? EXAMPLES OF FRANCE, JAPAN AND COLOMBIA
Growing Successful Social Businesses: How to Develop and Scale Social Businesses?
The focus of this workshop was to discuss key success factors and lessons learnt based on Grameen's experience in Bangladesh and to discuss how to scale business models of some of the participants of the workshop.

After a brief introduction of the speakers, an overview of the workshop agenda and a presentation of the context of the BCG study were given.

Ulrich Villis, Partner at the Boston Consulting Group (BCG), presented results from a 12-week “lessons learned” project conducted by the BCG on the Grameen experience in Bangladesh in collaboration with Professor Muhammad Yunus, the Yunus Centre and Yunus Social Business.

Participants then had time to ask questions regarding the study to a panel consisting of representatives from BCG and from the featured social businesses: Ulrich Villis (Partner BCG), Fabian Ulrich (BCG), Corinne Bazina (Managing Director Grameen Danone Foods), Patrick Rousseau (Managing Director Grameen Veolia Water) and Ashraf Hassan (Managing Director Grameen Distribution, Grameen Telecom, Grameen Fabrics & Fashion).

In the afternoon, participants worked in groups in order to think about challenges and solutions to scale their social businesses. Five social businesses presented by participants of the workshop were selected. Participants first gave a brief presentation of those projects and then split in groups to discuss the challenges encountered in scaling their projects and possible solutions.

During the closing each break-out session presented the key findings of their discussion and solutions proposed.
In 2012, The Boston Consulting Group (BCG) conducted a 12-week “lessons learned” project on the Grameen experience in Bangladesh in collaboration with Professor Muhammad Yunus, the Yunus Center, and Yunus Social Business. The project’s objectives were to identify and analyze lessons learned on how to build and operate successful social businesses, provide content for a knowledge management system within the Grameen network, and share the lessons learned with the broader community in a subsequent publication.

The specific focus of the project was on social businesses created in cooperation with large, multinational corporations, with an emphasis on addressing the needs of the most disadvantaged. Ten social businesses in Bangladesh were analyzed in detail. The team drew upon the experience and views of local management and corporate partners, which were complemented by on the ground visits, existing materials, and additional analyses.

While social businesses confront many of the same challenges as fully commercial enterprises, there are also specific challenges and lessons learned due to the social mission of a social business. Based on the experiences of the examined Grameen businesses, key success factors and lessons learned were synthesized along the identified key phases of building a social business:

1. Understanding the social problem and potential solutions
2. Designing a successful business model
3. Piloting, learning, and iterating
4. Building a sustainable organization and efficient processes
5. Managing for sustainable impact and scaling-up

1. Understanding the social problem and potential solutions

Understanding the social problem is the first key success factor. While designing a social business, one should always start from the social problem. While respecting the pre-condition of financial sustainability the focus should be on affecting significantly the life of the most disadvantaged.

Then, one must check what has been done already. It is important to take some time to research them. For example some social businesses of Grameen were based on existing products/technologies which were adapted for the needs of the social business.
2. Designing a successful business model

Important issues in designing a successful social business model include pricing, distribution and educational marketing.

- Having affordable prices is key: this can be attained by decreasing the cost of production, or adapting distribution channels, for example; another lever involves innovation in pricing such as pay per use (ex. school children can rent chapters of text books on electronic tablets for a limited time – a week for example - and pay per usage instead of buying the textbook); finally differentiated pricing is a common approach, allowing cross-subsidization.

- Reaching the poorest can require innovation in the distribution system, such as setting up a sales force in rural areas, such as the Grameen ladies, for example.

- Educational marketing is also a key element of social business models. Grameen Veolia’s social business, which gives access to drinkable water, had initially underestimated the lack of awareness about contaminated drinking water. They worked with anthropologists and social engineers and understood that people consume the water the same way regardless of their revenues, because they are not aware of the health benefits of clean water. They then started building awareness through workshops to make the communities realize that to shift to the water that Grameen Veolia was distributing was better for their health, which was key to increasing adoption.

3. Piloting, learning, and iterating

Piloting, learning, and iterating is key because social business development necessitates a lot of iteration, as these are often new business models or new customer segments, where there is a lot to be learned.

4. Building a sustainable organization and efficient processes

Scaling up takes longer than one would expect. Key success factors for scalability include having a sustainable model, the access to enough resources to grow it (to hire and train people and/or financial resources), a good know-how management to make sure that the knowledge stays even if some people leave.
5. Managing for sustainable impact and scaling-up

It is then important to replicate models that work, inspiring and convincing people to adapt the solution in other places. Corporate organizations have a key role in this process as they have resources to experiment new solutions and the capacity to scale them.

Results from group work:

During the afternoon workshop, participants discussed possible solutions to scale up their social businesses. The main challenges and ideas presented during the workshops were:

1. **Franchised pharmacies** to distribute medicines in rural areas in Haiti and eastern Congo, to the “last mile”. Ideas proposed: going from a pharmacy box to a pharmacy on wheels, delivering generic medicines at home instead of asking people to come to a pharmacy. Thus, the pharmacy would not compete with classical ones as it can target new segments of population, especially those who can hardly afford the transportation costs to a pharmacy.

2. **Mobility solutions** for people who don’t have a car or people who have difficulties to address their mobility needs (Renault Mobiliz program). Ideas proposed: some possible sources of additional income could include government loans, selling carbon offsets, cross subsidization through differentiation pricing methods (renting out the same vehicles to companies at higher prices, and to populations who have mobility needs at lower prices), involve increasingly in the program employees from Renault – where the project arose from, create a shared taxi offer (in China for example, where cities are far away from each other).

3. **Art and sustainable development**: every rich person employs one artist. Ideas proposed: it is a key to find the right partners for this project as well as to ensure the quality of the artists participating in the projects. Moreover, the impact of the project should be well demonstrated. To encourage companies to become partners, the idea of creating awards promoted through the press is interesting. To finish, services such as interest rate free credits usually given to employees of companies could be offered to the artists.

4. **Blindness prevention** in India through eye care services. Ideas proposed: target main Foundations and build an Academy to train doctors and social workers.

5. **Supporting women** (unemployed, migrants, divorced) to find work or start their own business with the help of a social business fund, delivering microcredit.
// 7 // REBELS WITH A CAUSE: HOW TO COMMUNICATE YOUR SOCIAL BUSINESS AND MAKE YOUR STORY HEARD? //
Goal and Agenda

The goal of the workshop is to understand principles of communication elements and strategies of business as well as to be able to apply concepts to specific issues such as intelligence tools, storytelling, green washing and individual projects of participants.

The workshop was led by Katharina Holzinger and Sandra Luger from Gaisberg Consulting, experts for corporate, crisis and litigation PR.

The workshop was divided into two sessions. During the morning session key elements of a communication strategy were presented. Participants were encouraged to tell their own story and expose their USP. To make the story heard the participants had to have clear positioning and activities. In the afternoon the audience was divided into three groups. Each group was supported by an expert from media or corporate perspective and worked 20 minutes on each of the following topics:

- Intelligence (how to find and monitor relevant information and trends)
- Storytelling (how to structure a message)
- Greenwashing (how to cope with critical topics)
Successful communication always puts the Corporate Personality in the center of action. The corporate behavior, design and communications are then derived from the core personality. The communicated picture of the company should reflect these elements. Based on the communicated picture the people get a corporate image and derive reputation.

As a public picture and reputation of a company can be crucial to business success, communication underlies a concept structure of three dimensions. During the analysis phase classic models such as SWOT, market analysis etc. are used to collect facts. To find the right communication strategy the goals, target groups and messages have to be selected. The execution strategy combines these results and states how to achieve the goals.

At last the tactic describes precisely how the communication program is implemented. Project, time schedule, resources as well as the budget are defined. The evaluation of the program leads to improvement of future communication strategies.

**What do we need for successful communications?**

- Analysis: Know-How and Intelligence
- Brand, Story, Face/ Speaker Elevator Talk
- Clear corporate and communications goals
- Dialogue groups
- Strategy
- Messages Storytelling
- Activity plan
- Preparation of critical issues Greenwashing
Training Session

Afternoon Session

As the Elevator talk was already practiced in the first session the afternoon session focused on the three issues Intelligence, Storytelling and Greenwashing. The three groups discussed the issue with an expert and presented their individual problems of communicating their goals. Those were actively discussed within the group. Some further communication models such as a message tree and tools how to structure a message helped to think more structured.

Results from Storytelling:

The headline of storytelling is crucial as it attracts the first attention and the recipient decides if he wants to hear more. Next step should be facts and background information to convince the audience. Risks show what would happen if nothing was done. Communication of the targets, tasks and challenges bring the objective to the point. Solution and benefit present the implementation and how others will benefit from it. The repetition of the headline at the end turns the spotlight back to the main problem and its urgency.

Storytelling of social businesses is different to for-profit companies, that might not need to fear of getting accused for greenwashing. Therefore the marketing can be done much more aggressively. How does a company like McCain communicate their planned social business in Columbia? They do not communicate it much unless there has been proof of success. There is an internal communication but external communication underlies the threat of getting accused of greenwashing. “McCain for example has the mission of doing good in their genes and we feel committed to farmers as we are also a family business that started as farmers.”

Results from Greenwashing:

Greenwashing is an accusation that many companies have to face. CSR seems to be a possible tool for companies to justify for example their environmental pollution or production sites in low-cost countries. The main intention of a CSR measure is often questioned. Corporate volunteering could therefore be an employee retention tool or an initiative for the good of poor people or polluted areas. It is hard to define what a company’s main purpose is. To overcome this accuse is difficult. Companies can always argue that it doesn’t matter if people perceive the initiative as greenwashing because in every case they do good in a certain area. Needless to say that companies also have to ensure their short and long term goals of retaining their main competencies.
SOCIAL BUSINESS IN ACADEMIA: HOW STUDENTS CAN GET INVOLVED IN SOCIAL BUSINESS?
Goal and Agenda

The workshop focused on the question how students can get involved in social business and provided an overview on the current social business initiatives at universities worldwide.

After a short presentation of those initiatives the participants were called to action: In small groups they developed their own ideas on the most important fields that students could get involved in.

Leonhard Nima (Head of Academia GCL) warmly welcomed the 25 workshop participants and gave a short overview about the global social business activities at universities. Showing a world map with currently active universities he encouraged the participants to think about how this map could look like in three years time. He then presented the “Academia Report” as well as the “Student Guide to Social Business” both books that are meant to provide guidance and should encourage students and universities to become active in the social business movement. As both books are draft documents that are about to be released, workshop participants were invited to contribute their comments. In the following the floor was given to Peter Gallivan, Global Vice President of Marketing for AIESEC International, who presented the current activities at AIESEC.

Peter gave a short overview on the most recent AIESEC social business activities. He then presented three ideas how to attract young people to social business:

a) Give them the feeling to be part of something bigger/ global.

b) Young people want to take part in things that fits what is in their minds. It needs to be adaptable, flexible and cool. Therefore one should keep the creativity in social business in order to attract the youth.

c) Give young people responsibility early on: “Try, fail, succeed, and test” are essential factors of motivation.

In the following, Leonhard Nima took up the community thought comparing the MBA to a Master in Social Business. From his teaching experience in San Francisco he shared the view that ownership can be manufactured which highlights the importance of putting young people on the spot. He took Joanna Klimczak as an example – a student from Canada (present in the workshop) who is currently establishing a lecture on social business at her university. To find more ideas to foster the social business movement, he then led over to the workshop session.
Workshop Session

A short introduction on the aim of the workshop sessions was given. Participants were asked to:

a) Figure out what the most important things are that students can do in the field of social business.

B) Chose one or two of their ideas to work them out including details on what needs to be done, how it could be done and what challenges would be faced.

C) Show your own commitment: What is your personal commitment? What will you do? Will you start any of these ideas?

After lunch break, the groups finalized their brainstorming sessions and decided on the two ideas they wanted to work out in detail. In the course of the session Professor Yunus joined the group to listen to some of the ideas and provide feedback. After putting their thoughts together, the five different groups presented their key findings:

Group 1:

The group identified three concrete ideas how to motivate students to get involved in social business:

Provide social business education: Bring students from different background together (integrated social business in fields such as business, social science and engineering)

Make use of stage plays, films, documentaries, cartoons and other multimedia tools/ performing art tools to motivate students to be involved in social business (rather than lectures or discussions, which students might find boring, it thereby becomes a joyful experience).

Networking: People with common interest should come together/share their ideas. They can thereby build associations, forums and Facebook groups. Furthermore there should evolve “Networks of networks” where one institution brings all associations together and supports the students.

Found a Masters program and involve students when designing the program. Students could be attracted to social business by documentaries that point out problems the students could help to solve. In addition, students should try to “bridge knowledge” in between different disciplines. Accordingly the following action plan was developed:
HOW STUDENTS CAN GET INVOLVED IN SOCIAL BUSINESS?

1. A documentary show: on a social problem – for example on sanitation.
2. A workshop on how the problem can be solved with a business
3. Another documentary show: how originally the problem was solved with a social business successfully
4. Ask the students to address another problem in the society very known to him/her and work on a business plan to solve it.
5. While participating in the business plan contest- the students understands they should have business knowledge and social business knowledge.
6. Now the students will opt for social business courses or training or diplomas or Masters to better learn about it.
7. In the way of doing social business courses the students will do internships in real social businesses.
8. The students will be involved deeply in social business and start in their own.

Group 2:
The group discussed the question how to implement student-led startups in order to solve social problems? To do so, three steps were identified:

1. Problem: Search and analyze problems. If you don't have a problem to solve, you don't have to create a social business! To do so one needs to generate information:
   Overview: municipal statistics can tell you a lot about unemployment rate at your city, energy efficiency, waste problems; measure: demanding statistical information from your mayor; screening web and newspaper
   Go into detail: conduct a survey on a special issue, on a special group, interview people, ask them, what are the problems in your neighborhood; and how could they be solved
2. Resources: Find out everything about your resources.
   Make use of social media and connect on Facebook with people of similar interests, motives
   Integrate your professors, using their expertise as a tool to create your own social business start up
   Create your own Social Business Chapter at University, a student group which focuses on creating ideas for S.B.; interact with other Chapters; and with similar students groups (oikos, SIFE)
3. Creation: How can you implement your idea? Create your own social business start up to solve a problem that is pressing you most at the moment.

Explore the different possibilities of funding

Write a social business plan

Choose the legal form; ask your professor which is best

Ask a Social Business Angel! (The concept Social Business Angel doesn’t exist so far, but it should; consider installing a Social Business Angel Network)

Who should be involved? NGO’s, corporations, academics, social entrepreneurs and students.

Group 3: Academia Social Business FLAME

How to get the social business to a lot of places on the world? Try to reach students champions and attract them to social business. This could be done by spreading the word and building networks with universities. A symbol like the “Flame of Social Business” could be handed over from university to university to raise awareness. The flame itself/the concept could be made more prominent on campus by social business events.

By linking these champions, young challengers could build a network of students in different countries.

Group 4: Build student associations and grow Social Businesses

Students could start to create demand for courses (actively ask for the education in the field of social business). Furthermore, student associations could build workshops to create a lot of interest in the topic. Those associations would also do fundraising events (e.g. selling food on campus) to get the money required to foster social business activities. As another opportunity the student associations could buy books and rent them over the years to students. By connecting to other student associations one could foster the buildup of far-reaching networks.

With the network of associations and the money raised, lawyers could be hired to help build a social business/ provide social business service to other students.

Slowly growing the network would make it strong and sustainable.
Group 5: Competition (presentation created on-the-go)

The group suggested starting with social business education earlier than at university level; i.e. in the Kindergarten. Later on in school, the children could become active on their own. At university level, social business programs should be promoted. By making the students aware that satisfaction can compensate for less money they could be convinced to get involved in social business professionally. To get this conviction, one needs role models. Those role models should support competitions/social projects/buildup of networks with corporations. To allow students to gather expertise, projects with corporate/business angels should be established.

In order to promote the idea of social business in general one must trigger a paradigm shift in the mentality of people. This means to master empathy and make people realize that one can be happy earning less money but making more impact (the Yunus formula from his book – “You can earn less but compensate it by getting more satisfaction from what you do”).

Children should start to get acquainted with social entrepreneurship and positive role models from this field as early as possible – maybe even in the kindergarten! At the early stages (kindergarten and school) children are not expected to be innovative but to master empathy and realize that an individual should be proactive in solving problems around him.

As for the university level, two streams of information for students should be developed:

Theoretical part (about business management in general and about social business and social entrepreneurship in particular) provided by university professors, student researches, etc. Developing special courses within other major programs or developing a special social business major is crucial here.

Inspiration (which will also contribute to the desired paradigm shift in thinking) coming from successful social entrepreneurs (e.g. Ashoka Fellows) and successful social business practitioners (Grameen Family, other ones). This can be done through the presentations of their work and successes, through giving the students an opportunity to intern with them.

The next step is to identify hot topics (problems) that students should work on. Problem identification can come from various sides – joint effort of public, municipality, academia, etc.
Then one needs to get students involved in becoming social entrepreneurs and social businessmen. It obviously has to be done through project competitions organized by the university itself (the motivation for students would be getting credits for participation), by companies as their CSR (motivation for companies will be HR - looking for active and promising candidates and motivation for students will be to master their skills and show their best to companies), by foundations promoting social business, etc.

However, students themselves might not be necessarily capable of coming up with truly realistic and well-tailored projects. That is why one could engage some more experienced people to help out with projects. It can be experienced social entrepreneurs or business consultants who can help the students articulate their ideas more precisely and realistically.

Next step is to have students realize their projects for them to get a first-hand experience and get "hooked" on social entrepreneurship. Finance can come from several sources: companies in the framework of their CSR, impact investors OR public money (because with some projects students can actually provide assistance to state and take care of the things it needs to take care of).
INNOVATIVE TECHNOLOGY SOLUTIONS AND BUSINESS MODELS TO DELIVER HEALTHCARE SERVICES TO THE POOR
The workshop focused on best practice examples in the field of healthcare and group discussions on selected issues.

The workshop started with a brief introduction of each participant and the workshop moderators. It was held by Narayan Sundararajan, CTO of Grameen Intel and Kazi Huque, CEO of Grameen Intel.

The agenda of the day included a 20 minutes presentation about Grameen Intel Healthcare Solutions held by Mr. Narayan followed by a talk about the Grameen Intel Framework by Mr. Kazi and an open group discussion with feedback.
Given the global problem of maternal and child mortality in mostly underdeveloped countries in Africa and Asia, Grameen Intel is developing technology solutions to increase access to healthcare for people in need. By doing so, they start to increase the skills of the so called mobile health workers in Bangladesh who visit the local people in their villages. With the help of them they can enable business models to fight health problems.

In order to solve the overall problem they started down-streaming it to the core. A solution roadmap for targeted problem areas which is divided into ante-natal care, peri-natal care and vaccine tracker solution was created to approach cohesive problems. They came to the conclusion that it is helpful to do regularly follow ups in the pregnancy and peri-natal period to identify early risks and complications. The vaccine tracker solution wants infants to have immunizations coverage.

To provide a technology for the ante-natal phase, they came up with a product called schumata. It is a tracking software for pregnant woman. It is designed for mobile health worker, doctors and clinics to establish early problems. Mobile health workers use smartphones to screen pregnant woman in villages for potential risk factors. The collected data is sent to clinics for further analysis. Identified high risk mothers are passed on to follow-up treatment and prenatal care.

Another technology solution is dolna. It is a vaccine scheduling and tracking software for newborns and infants. Health care professionals use it to make sure those newborns and infants are getting the needed immunization and vaccinations on time.

All the data that has been collected is not on paper and leads to cost reduction and transparency in the healthcare system. Besides this both software solutions are very easy to use and less technical knowledge is applied. Intel found a process orientated way to deliver health care to the youth, which is accessible for people with a secondary school level education. The developed statistics help clinics to get a deeper inside into the society and to make decisions based on that.

Grameen Intel works in collaboration with Grameen Kaylan which is a non-profit healthcare provider. Grameen Kalyan operates through 54 clinics in Bangladesh and is a comprehensive health service financing and delivery program established to provide quality, affordable healthcare for Grameen Bank members and other villages.

Another collaboration which is working in field for Intel is Development Research Network (D.Net). It is based in Netrkona and run by 4 female entrepreneurs. It is very successful for more than a year and has helped 600 women in identifying complications and obtaining medical aid.
In the afternoon, participants were split up into two groups to state a particular health problem, discussing challenges and find possible business solutions. After 40 minutes the group did present their results and solutions.

**Group 1**

**Problem definition:**
The first group was addressing the problem of lacking accountability of health service providers, which leads to poor quality of provision and services. It further creates absenteeism and centralization and lacks oversight. Centralization leads to distant reporting and limited and poor tools. Therefore the reporting gaps are not followed up.

**Technology solution:**
The group proposed to track working hours of the staff and the stock inventory of supplies. Furthermore to create clear permissions and to provide open access of this data to anybody to guarantee transparency. The end-users of this model would be basically everyone and especially managers.

It is a tool to collect info that can be used to bring about change and to build a better and more responsible system through improved technology and more transparency.

**Business model:**
The offered model would be a functional transparent system which could be introduced with the help of training, education, change management and IT skills. The potential key partners are doctors, nurses, stock keepers and engineers who want to improve things to the greater good.
Group 2

**Problem definition:**

The targeted problem of this group was the ageing population, which is less integrated and tolerated in the society. In addition, this group faces serious health problems and has less access to technology and entertainment. This all leads to an outcast position that can create loneliness and depressions. The social impact is immense since in many countries the population is getting older nowadays. You can see the impact especially in rural areas where people have less access to infrastructure and entertainment.

**Technology solution:**

Creating public communities where old people gather and get trained in using a computer, the internet or cell phones. Offer them the possibility to socialize with people from the same age physically and virtually via the internet.

Set up online platforms where they can share their professional and personal life experience to make them feel needed again.

**Business model:**

The model would be different courses supported by electronic devices such as computers, cell phones etc. In collaboration with a technology company special prices could be offered and give incentives for buying devices to train at home. The company would only provide the service and premises.
SOCIAL BUSINESS IN NUTRITION – FIGHTING (HIDDEN) HUNGER AND MALNOURISHMENT
Goal and Agenda

The focus of the workshop was to first understand the difference between undernourishment, hidden hunger as well as the difference between overweight and obesity and secondly to understand the biggest challenges in combating malnutrition.

The session was introduced by Dr. Kerstin Humberg (McKinsey) and Christina Hunn (Grameen Caldas). After presenting statistics and definitions, the following two case studies have been discussed in detail:

- Grameen Danone Foods (by Kerstin Humberg)
- Fortified Panela “Vitalius” (by Christina Hunn)
Results concerning **challenges in combating malnutrition** (affordability, accessibility, availability, acceptability, Government policies/education/infrastructure/standards, macroeconomic regulations, approach by engaged parties i.e. NGOs etc.) as well as how **Yunus’ social business approach** contributes to the fight against malnutrition (sustainability, partnerships, affordability, focus on children, integration of food production, income generation, local distribution networks, awareness) have been presented by the subgroups at the beginning.

In the following, Christina Hunn presented vital statistics on nutrition challenges:

- 870 Million people are undernourished (1/8 of world population)
- 2 Billion people suffer from hidden hunger (1/4 of world population)
- 1.4 Billion adults are overweight (1/5 of world population)
- 500 Million adults are obese (1/14 of world population)

**Social Business Case I: Grameen Danone Foods**

Grameen Danone Foods Ltd. is a multinational social business joint venture to fight child malnutrition in Bangladesh. In addition, the social mission concerns the reduction of poverty by employment/income creation as well as improved nutrition in the long term. The business model includes a local production and distribution of fortified yogurt (60g cup “Shokti Doi” covers 30% of children’s daily needs of vitamin A, zinc, iron and iodine) for poor children at an affordable price. The business is based on the social business principles (no loss, no dividends, payback of initial investment).

Challenges within Grameen Danone Foods Ltd. include low performance due to internal and external factors such as unrealistic business plans, governance issues and external shocks. In addition rural challenges regarding infrastructure, socio-cultural challenges and lack of purchasing power hit the business.

To ensure distribution of fresh yoghurt products in rural Bangladesh, own sales forces (sales women) are necessary, which turned out to be more complicated and time consuming than expected.

To foster regular consumption in the absence of nutritional awareness and lacking purchasing power, poor women and children have been educated about nutrition at Grameen Danone’s mini events (however behavioral changes require time). Additional challenges in urban expansion included additional transportation costs, illegal sales, lack of fridges, low margins and sales of expired products.
Despite challenges in business operations, Grameen Danone contributes to poverty reduction:

- Access to beneficial products at affordable price
- Access to economic resources i.e. yoghurt stock, rickshaw van etc. and new social capital
- Increase in income and food security
- Gain in human capital e.g. computer skills, accounting skills

What can Yunus’ social business approach contribute to poverty reduction?

- Argument for investments in market-based solutions, direct poverty reduction
- Shared value creation, integration of poor into business cycles (inclusive business)
- Mobilization of additional private sector resources, allows new strategic alliances
- No panacea, but complementary approach with own opportunities, limitations and risks
- Plea for social entrepreneurship in third sector

Social Business Case II: Fortified Panela “Vitalius”

The social problem: Malnutrition can be medically indicated by missing neural connections in malnourished child-brains. Key facts regarding malnutrition in Caldas and Colombia:

- Chronic undernourishment: 13.6% of children < 5 years
- Deficiencies of zinc: 50% of children < 4 years
- Anemia: 25% of children < 4 years

Possible solutions are improved nutrition by a balanced diet including

- Macronutrients (carbohydrates, protein, fat)
- Micronutrients (diverse fresh food, fortification)
The product of Vitalius concerns a fortified “Panela”, a culturally well-established sweet with an annual per capita consumption of 32 kg in Colombia. 1.2 Million tons are produced yearly and 363,000 people work in this agronomical sector. The product itself is basically a concentrated sugar, consumed by nearly every member of the society due to cultural reasons and gives the opportunity to fight malnutrition through the fortification with micronutrients.

The social business model includes the client segment (fortified panelas to fight malnutrition) as well as the production itself in terms of decentralized production centers called “Trapiches” to create employment. The distribution is planned to mainly use the channels of school canteens, traditional supermarkets and “Distributing Mothers” (similar to Grameen).

The expected social impact over the next 10 years includes a constant increase in consumers of the fortified panela up to 1 million customers in year 10, including 300,000 children per year.

In summary, the vision of Vitalius wants to solve problems in accessing healthy food on an (inter-)national level and being a sustainable business in terms of Yunus’ principles. Its concrete mission is to reduce malnutrition, maximizing social benefit (Trapiches) and creating a leading brand of fortified food in Latin America.
SOCIAL IMPACT: HOW TO MEASURE THE IMPACT OF SOCIAL BUSINESSES?
This workshop focused on questions centered around how to measure the social impact of social businesses. Can there be one approach for all social businesses or do there have to be various? What are the challenges of social impact measurement? How do social businesses face this challenge today?

First an Introduction was made by Sophie Eisenmann of Yunus Social Business. She explained that measurement of social impact is one of the most urgent topics, which the social business movement faces today. The introduction included various models of measuring social impact, such as the following:

- Acumen Fund: The Best Available Charitable Option (BACO)
- Social e-valuatar: Measurement of social return on investment (SROI)
- The Boston Consulting Group: Quantifying Social Impact
- William Davidson Institute: Base of the Pyramid Impact Assessment Framework
- Ashoka: Measuring Effectiveness

The introduction was followed by short expert speeches of praxis examples, how social impact is measured in various companies and social businesses. The key speakers were:

- Sophie Eisenmann, Co-founder & COO, Yunus Social Business
- Alex Counts, President, Grameen Foundation
- Jürgen Hammer, Chief Investment Officer, Grameen Crédit Agricole
- Arielle Genton, HR Director, danone.communities

After the lunch break the attendants of the focus group split up to work on three questions:

1. Can you identify a "best" practice approach to impact measurement? How should a "best" practice approach to impact measurement look like?
2. What are key operational challenges? How can you ensure that data is actually received?
3. Is it possible to establish industry wide impact measurement standards? What does it take to define a "best" practice approach as an industry wide standard?

Every attendant had the chance to work on each question. Results were presented to the whole group in the end. Afterwards another expert, Hubertus Külps (Head of Global Communications) from SAP AG presented their strategy of social impact measuring through a technological approach.
Expert-led presentation

Key points of expert speeches:

- There are already various ways of measurement
- Need to measure the impact, not the outcome of social business
- Simplicity
- Technological solutions to reach all
- Measurement as a proof for investors
- To make social businesses comparable
- Use the microfinance industry as a historical example
- University studies can help to investigate strategies (less money consuming)
- Not: implement a measuring system and the social business has to follow
- Can we create some kind of currency for social impact?
  - Comparable to competitors
  - You create something
  - Stock exchange for this currency possible?
- We need something like the CO2-Footprint for nature
  - Easy to understand
  - But: doesn’t give the whole image
  - But: can be compared
- We shouldn’t measure everything, we have to set a realistic end
- Is it the task of the investor or the social business to measure the social impact
- Essential of a social business: Doing good and not just profit. How do we measure our business activities then?
Challenges identified:

- The social business movement is still small enough to reach all of the social businesses
- But: it will grow fast and it has to be implemented fast
- Which institution should present a measurement?
- The institution will influence who will measure what and so will limit further innovations
- The data has to be reliable and broad
- Simplicity is essential (easy to understand surveys, easy to observe)
- Individual measurement vs. globally unique measurement
- What is a social impact? Should it include “soft facts” like happiness? Or is it enough to measure “hard facts”?

Ideas:

- Measurement though technology that’s easy to understand (pictures instead of words to make it understandable for everyone) - paperless
- Crowd-measuring: Easy to access tool for everyone
- Base of measurement (globally), added by individual measurement by culture/industry etc.
HOW TO MEASURE THE IMPACT OF SOCIAL BUSINESSES?

Expert-led presentation and discussions

The topic of social impact measurement is a key threat of the social business movement. This has its root in the fact that social businesses aim to create a high positive social impact. Especially investors want to see their social impact as a kind of “return of investment”.

The essential questions are:

• For whom do we measure?
• Do we want to have a very exact or more general picture of the situation?
• How much do we want to invest (time wise, money wise)
• Can we measure hard facts (jobs created, children with access to education etc.) and soft facts (happiness etc.) on the background of diverse cultures?

Key threats are:

• Social businesses exist in many different industries and cultures
• The measurement has to adapt to these industries/cultures to give a real image
• But an individual measurement prevents investors and other key role players to compare social businesses
• Depending on who is asked in the survey, measurement can be very time and money consuming (threats are: illiteracy, access to internet/mobile phones)
• Only a globally used measurement fulfils its task – there is no need of another measuring tool, but of one that as many businesses as possible use

→ There are different things possible to measure: output, outcome and impact

Ideal situation: every company (not only social businesses) should measure these three facts
1. Can you identify a "best" practice approach to impact measurement? How should a "best" practice approach to impact measurement look like?
   - Redefine impact (What are the industries included? What is poverty?)
   - Impact is used as a credibility indicator
   - Transparency is essential

2. What are key operational challenges? How can you ensure that data is actually received?
   - Most important: define target
   - What kind of data do we want (select certain kind of data)
   - Inform people about necessity of measurement
   - For whom do we measure? Who do we ask in the survey? Whom do we address?
   - Incentivising
   - Easy to use technology solutions
   - Nuclear: holistic approach
   - Relation for social/ ecological/ economical aspects
   - Go from shareholder value to stakeholder value “shared value”
   - Who measures and who does the marketing?
   - Balance between comprehensiveness and precision
   - Cost and benefit ratio
3. Is it possible to establish industry wide impact measurement standards? What does it take to define a "best" practice approach as an industry wide standard?

- We need to know what to measure first
- Then we can decide if it can be used in all industries with the same core questions
- Why do we standardise?
  - Comparative for investors
  - Comparative for self-evaluation (measure success and progress)
- Risk of standardization
  - Losing essence of social business/ creativity
  - Simplicity
- Possible
  - Core measurements (+industry context, + country peculiarities)
    - Common Areas (Identify outcomes, agreeing on definitions)
    - By sectors? (Example: Education, Health etc.)
  - Global Reporting Initiative
    - Metrics
    - Message carrier for Standards
- Broad is good (3-5 Common indicators)
- Best Practice
  - Driven by Social Entrepreneurs
  - Stakeholders
    - Universities/ Academia
    - Influencers (Top 10 “Yunus”, Add credibility validates)
SOCIAL BUSINESS AS A CATALYST FOR CHANGE IN HAITI
This workshop focused on understanding how social business helps at solving social problems such as poverty, illiteracy, social exclusion or unemployment in Haiti, while the economy becomes more financially sustainable.

The workshop began by a short presentation of each participant. A small group of 4 persons attended the session, each initially presenting its business or professional background. Host of the event Claudine Francois, Country Director of Yunus Social Business, presented her step-by-step experience in implementing social business in Haiti. Among different social projects, she gave insights on the following:

- YSB Haiti Initiative
- Two poultry farms and a poultry processing plant
- Jatropha plant plantation
- Bakery inside school

Hubertus Külps from SAP AG was another speaker, whose company is supporting the YSB Haiti Initiative.

The workshop ended with questions from the audience with the scope of highlighting the main issues related to social business in Haiti.
Key questions addressed during the session were the following:

- What are main social problems to be addressed and why is Haiti a potential country for social business practices?

From a social and economic point of view it is a fact that Haiti is struggling with inequality, unemployment and low access to education. Furthermore, the country is exposed to natural disasters like hurricanes or earthquakes. An additional challenge is to fight with government regulations. There is need for a ‘social business approach’ to promote social and economic prosperity.

- What are the projects used to overcome the identified challenges in Haiti?

To improve education, YSB Haiti Initiative provides consultation and training to young social business entrepreneurs. Inside the initiative, a nationwide social business ideas competition is organized and aims at engaging Haiti’s youth in innovative business-related solutions to rebuild the country’s economy and to increase the pipeline of social business entrepreneurs and projects.

In order to create additional employment and alternative sources of energy, YSB created two poultry farms, a bakery and a plantation of jatropha plants that produces biodiesel.

About YSB Haiti:

The idea of YSB Haiti Initiative consists of two parts: An incubator that promotes the idea of social business, identifies and trains social business entrepreneurs. Second is the funding organ that conducts due diligence and invests loans and equity into social businesses. The project is addressing three main directions: education & vocational training, environment & agriculture, and nutrition sectors, others than the ones approached by big corporations after the earthquake, like health and construction.

In implementing another social business project, i.e. the poultry farm or the plantation of jatropha, YSB faced the challenge of bad soil as a result of natural disasters. However, by finding strategic commercial partners, YSB succeeded in creating successful social businesses, thereby helping at encouraging domestic production and consumption. A local team composed of 7 persons succeeded in developing ways of solving social and economic problems of the Haitians with the help of social business.
There are several lessons to be learned from Haiti’s example of rapid recovery when social business is strategically and efficiently used:

- Quantify results: e.g.: 1) From YSB organized nationwide business plan competition, 10 business plans were rewarded, and 2 of them joined the Center pipeline 2) When opening up poultry farms, 20 jobs were created.

- Don’t think challenges cannot be overcome: Take each problem, analyze it, if it can be solved, solve it, if not, try to address another issue.

- Try to find strategic solutions when government doesn’t support an appropriate framework to develop social business, e.g., create joint ventures, use the experience of local companies.

- Evaluate the qualitative impact of your social business development model, e.g. by creating the poultry farms, YSB promotes local production and consumption, thereby imports are decreased. Later is intended to increase exports, thus trade balance of the country can be improved.

The Haiti’s development strategic model of social business calls for a reorientation of today’s policy and economic thinking especially because the world is threatened by further increase in inequality and unemployment as a result of the ongoing crisis. Social business can contribute significantly to overcoming nowadays challenges.
ACCESS TO WATER AS SOCIAL BUSINESS – SOCIAL BUSINESS MODELS TO PROVIDE DRINKING WATER IN POOR AREAS
The goal of the workshop was to first present existing initiatives & share experiences, second to identify key learning for water social businesses and third to develop solutions to increase its effectiveness: create higher sanitary and social impact.

The workshop was moderated by Benoit Ringot from Grameen Veolia Water (GVW) and Pierre Alain Mahé from Veolia Environment. After an introduction and get to know round the main discussion items were identified. Then participants voted on the items to be focused on during the afternoon session. In an interactive presentation of Grameen Veolia Water the four main items selected in the morning session were presented and followed by an Q&A. Then an interactive presentation of ACCESS policy by Veolia was held on how to increase social and sanitary impact developing areas including a Q&A. The workshop closed with a discussion on the selected items and how participants can integrate them in their own projects.
Items discussed and chosen (in bold):

- **Technology**:
  - Water treatment and energy
  - Water conservation
  - Rain water
  - Water usage efficiency

- **Community engagement**

- **Drinking water quality** (WHO vs purified water)

- Last mile distribution

- Transporting water / access to water

- Water & women rights

- Financing / Business models

- Water affordability

Grameen Veolia Water presentation linked to the four main items:

- **Technology**: GVW chose a classic technology to run its plant in Goalmari. This solution allows to control the cost structure (reasonable CAPEX and a low OPEX due to a controlled renewal and maintenance) and to avoid arsenic waste treatment (i.e.: GVW decided not to take water from the ground where the arsenic contamination is located to avoid high cost OPEX (energy) and CAPEX (membranes) and not get arsenic wastes than are not reusable in Bangladesh now (pollution transfer)).

  - **Conclusion**: Choose a locale resource that is the less costly (in term of investment and operating expenditures) and avoid pollution transfers

- **Community engagement**: GVW chose to work with anthropologists in Bangladesh to better understand the link between the local population / water and Grameen Veolia Water. After a six months study, GVW learnt a lot on cultural/religious/economic and social mechanisms that were blocking the water consumption by the local population. GVW decided to create auxiliaries jobs for women who explain, share, discuss, convince and try to find local solutions. This job is separated from the water dealer job that is managed by other women who are village’s neighbors.
Expert-led presentation and discussions

→ Conclusion: take time to understand all the local cultural/economic/religious and social mechanisms that block the water consumption development (frequency and volume)

→ Drinking water: GVW decided to produce drinking water fitting with the national and the WHO standards. Veolia believes that if a water is not fully following these standards, the sanitary impact is always wrong: biological contamination always leads to rapid diseases (like diarrhea) and chemical contamination leads to long term diseases like arsenicosis linked cancers (it is the same for Iron, Manganese, Uranium… that are easily found in deep ground water and that give diseases on a long term by bio-accumulation). To check if GVW water is always fitting with this standard, the water at the plant is tested every day (raw water and produced water) in GVW’s own laboratory. For external analysis, GVW water is tested every 3 months in ICDDR,B biological lab and BUET/BCSIR labs for chemicals (Biological and chemical analysis are both important). This process is costly but is needed for sanitary reasons.

→ Conclusion: Drinking water has to follow the WHO standards (and not a part of it). Check regularly the quality of the water you produce and distribute.

→ Financing and business models: GVW launched a complementary profit making business of 5US Gallons jars production and distribution in Dhaka city that will provide profits and will give the global economic equilibrium of the GVW business unit in 2015 and will allow further investments in the rural network. In the water sector, very often, the urban profits (due to high density) allow the rural surrounding area developments, in the GVW case, the profit making business is with high value product (jars). Grameen Veolia Water is a private company that has to make profit like every social business, but is looking for social and sanitary impact, which lead to the creation of management tools to integrate all those items into the project development (economical / sanitary / social).

→ Conclusion: Drinking water production is costly. Find out financing tools (cross-subsidization in GVW case) to increase the business development.
Veolia Water ACCES policy:
Veolia Environnement has developed a methodology that it applies to all of its business activities. It combines technical, financial and legal innovations and specialized communication and marketing techniques to form a body of expertise known as “ACCES,” based on the eight principles shown below.
The purpose of the first five is to adapt services provided under public service management contracts to low-income customers, while the last three relate to the company’s corporate social responsibility in general.

1. **Use existing water resources and infrastructure to serve more people**, by optimizing the operation of infrastructure and reducing leakage in the network.

2. **Implement pricing policies that are socially acceptable**, by helping public authorities set tariffs that are affordable to the most disadvantaged populations, while ensuring the ongoing economic viability of the service.

3. **Promote subsidized individual connections**, by using an approach that makes it possible to establish a dialogue with disadvantaged people, understand their requirements, provide assistance to reduce the cost of connection to water supply and sanitation systems, and remove or reduce technical and administrative obstacles.

4. **Propose new methods of providing regulated and secure collective service** when individual customer service lines are currently not possible.

5. **Develop accessible services that meet specific local needs**, by providing all customers with nearby resources and services that are tailored to meet the specific characteristics of their neighborhood or village.

6. **Promote more efficient water use to optimize service**, by raising awareness of the relationship between hygiene and health with simple messages about water use.
Expert-led presentation and discussions

7. **Societal research and innovation.** Develop new and innovative service models that make it possible to provide good quality water in accordance with local requirements and in an economically viable manner despite local constraints.

8. **Assess the impact of the actions taken on human development and local communities** through programs with researchers.
Goal and Agenda

The goal of the workshop was to learn from two examples of successful Renewable Energy Technologies (“RET”) based on the social business concept operating at the Bottom of the Pyramid (“BoP”). Further, to discuss opportunities and barriers to the global replication or creation of new RET focused on social businesses.

A brief introduction to the topic and workshop flow was made by the moderator followed by introductions of the two experts Abser Kamal (CEO, Grameen Shakti) and Nicholas Von Wilcke (CEO, Klares Licht Kampagne). After the two expert presentations, the participants were divided into two parallel break-out groups. These groups discussed “Ideas for the global replication of RET social businesses” and “The formulation of new strategies to reach the BoP through RETs” respectively.
Introduction to topic:

Around 1.5 billion people, or 20% of the world’s population has no access to electricity and a billion more has only intermittent supply. On current trends, i.e. an extension of top down centralized energy production - the number of “energy poor” will barely budge - 16% of the world’s population will have no energy by 2030, according to the International Energy Agency. On top of this is the fact that most centralized energy production techniques burn fossil fuels, which are highly polluting, contributing to climate change, and are also rapidly depleting. Adopting RETs for energy production solves both problems. It allows developing countries to leapfrog traditional energy production directly to decentralized energy solutions, which are naturally suited to RETs. Because of their renewable and non-polluting nature, a world that is powered through RETs is also a more sustainable planet for humanity. Next, we examined RETs for the BoP in action, starting with one of the world’s largest renewable energy businesses focused on the BoP - Grameen Shakti.

Grameen Shakti presentation (key discussion points):

• Energy crisis in Bangladesh, challenges and solutions
• Vision and mission of Grameen Shakti
• Details of Grameen Shakti model: products (solar home systems, biogas plants, cooking stoves)
• SWOT analysis
• Future plans
• Awards won and outreach

Please find more details on Grameen Shakti on http://www.gshakti.org.
Klares Licht Kampagne (Clear Light Campaign) presentation (key discussion points):

- History of the clear light campaign
- Working to exhibit the waka-waka lamp, a very innovative, low cost solar lamp distributable at the BoP
- Call for partnerships

For more information please visit http://klareslicht.de.

Following the expert presentations, the group split into two discussion groups on the following topics:

**Ideas for the global replication of RET social businesses (Summary):**

A multipronged approach is necessary for successful global replication of RETs. Success factors were analyzed across several main areas:

1. **Funding and Support:**
   a. Funding options: public subsidies, multinational corporations
   b. Partnerships with funding agencies, NGOs and corporations who have networks on the ground
   c. Government support: creating an enabling regulatory environment
   d. Carbon credits

2. **Manufacturing:**
   a. Create DIY kits to assemble RET products as this may create ownership
   b. Multi option products for differentiated use
   c. Enable technology and knowledge transfer for local manufacturing or assembly

3. **Pricing and end user financing:**
   a. Create affordability through customer friendly end user financing model (either through partnerships with microfinance organizations or rural banks)
Expert-led presentation and discussions

4. Marketing and distribution:
   a. Product bundling: through partnerships with MFIs, SHGs, NGOs
   b. Awareness and education campaigns through distribution partners with on ground networks and credibility: local entrepreneurs, NGOs etc
   c. Aggressive marketing: training local entrepreneurs
   d. Creating a quality customer service presence for after sales

This multipronged holistic approach creates social impact in multiple ways: by creating jobs, reducing carbon emissions and empowering people.

The results of the 2nd group were strikingly similar in their approach, underscoring the importance of a holistic approach to both replication as well as ideation of new RET solutions.

Formulating new strategies to reach the BoP through RETs (Summary):

The group discussed the following ways to identify new strategies:

1. Create design thinking programs for BoP strategies: process should focus on renewability, scalability, the ultra poor and employment generation
2. Create a database for best practices
3. Conduct trials and focus on impact measurement: monitoring and proving the technology and products
4. Make the field ready for “planting”: educate potential customers about benefits of RETs before trying to sell products
5. Create an exchange program or a global approach: Create a mixed group of locals and people from developed countries to share ideas and experiences and create joint solutions
6. Link people from the BoP with engineers and entrepreneurs from developed countries
7. Use supply chains of multinationals: involve them through their CSR programs
AGE AS AN ASSET: HOW TO USE THE POTENTIAL OF ELDERLY PEOPLE FOR SOCIAL BUSINESS?
The workshop focused on the question how we can transform the life of elderly people through social business. The workshop began with an introduction of the moderators Andreas Heinecke (Founder and CEO of Dialogue in the Dark) and Ester Bergmann (Austrian Ministry of Social Affairs). Both moderators gave a presentation, Ms. Bergmann introducing programs for elderly people and Mr. Heinecke about "How we can transform the life of elderly people through social business?", followed by a Q & A session. Afterwards the participants worked on practical solutions on how one can include elderly people into social business and improve their living standards.

During the presentation, there are some key points and key questions arose:

- Elderly people present a potential demographic transition in the future, especially in industrial countries such as Japan and European countries. Is this a threat or an asset?
- How can we change our perception that this demographic transition is an asset for society? How can we change the perception towards the productivity of elderly people, such as:
  - The elderly people provide a huge and steadily growing market potential
  - Elderly people also provide a big potential for social business. They possess high expertise ("young people run faster but the old people knows the shortcut" - German Minister of Social Affairs), they are also more mature in mentality/personality which is important for entrepreneurship, and they are more likely to be idealistic and want to do give back to society.
  - Involving elderly people in active contribution also increases their health, thus potentially reducing the state’s budget for healthcare.

In general, it was agreed among workshop participants that elderly people are potentially an asset rather than a burden for society. The discussion which followed then was focused on the question of how we could cultivate this asset/potential in one practical movement to transform their life (through social business).
In the discussion it seemed that the main challenges to involve elderly people into society is mostly regarding public perception. For example, there is a bigger priority to employ youth instead of the elderly, because employers think that youth are much more productive (and in some countries, there is also an urgent situation of the growing youth unemployment). This has further caused a feeling of being "unused and wasted" for elderly people, which potentially results in health decline.

Three main steps to tackle the main challenge:

- First, we need to identify what are the values we want to induce to change public perception
- Second, we need to identify who are the actors that could be the best agent to change this perception
- Third, we need to identify what kind of projects/movements we could build as continuation of the perception change

Suggestions:

- Values: elderly people are productive and could provide productivity for the society.
- Actors:
  - Government: policy needed, which would support the involvement, give recommendation to companies as well as provide funding.
  - Companies: they could act as pioneers to drive public perception by conducting coherent CSR programs, pensionary programs or even integration to its core businesses.
  - Media: to change public perception through publication of elderly projects/programs.
- Projects:
  - To involve elderly and youth (children) in a gathering with each other, for example: teenager consultation, children/babysitting, teaching, etc.
  - To have a 4 hours/day work for elderly in companies/organizations.
  - To have a social business entrepreneurship program for employees that are near to pension age limit, to prepare them for an entrepreneurship career.
Best practice examples given:

- In Israel, Andreas Heinecke talked about a project where around 50 elderly (pensionary) employees are employed in a company.
- In Bahrain, a participant (member of Bahrain Social Ministry) told about their government program for pensionary in forms of group meetings, 4 hours/day job, etc.
- Video presentation "Encore Careers Animation" on YouTube explaining how they involve elderly people
- Andreas Heinecke also talked about an award program given to elderly with the best business idea. The winner gets around 100,000$.

Two main suggestions of social business ideas for elderly people:

- Companies (organizations) could introduce a (social business) entrepreneurship preparation program for its employees, 3-4 years before their pension age limit. Elderly people could start a social business after their pensionary and have an entrepreneurship encore careers. This is possible because pensionary have the knowledge, expertise, mental maturity, and idealism needed for social business entrepreneurship.
- Companies (organizations) and government could propose an option of increasing the pension age limit for those who still want to work in their company. This is also a chance to introduce social business models into the company because they could be positioned in social or innovative projects (in CSR departments, etc). This option is possible because not all employees want to become an entrepreneur after pensionary and they have been adapted to the industry since years they probably would not want to change. However, it is also emphasized that despite of many possibilities of projects/programs for elderly, we need to have a focused endeavor on one specific, practical, simple and "do-able" project to scale up the impact.
// 16 // SOCIAL BUSINESS TO ADDRESS THE PROBLEM OF MARGINALIZED GROUPS: EXPERIENCE DIALOGUE IN THE DARK //
Dialogue in the Dark

The Problem

There are more than 160 million people being visually impaired worldwide with 45 million of them being blind. Most of the world’s visually impaired live in developing countries. A blind person has significant challenges finding employment; even in developed countries like Germany, only about 15% of the blind have a job. Moreover, the common prejudice that blind people cannot participate in the working world is one of the reasons for their lack of integration and acceptance in society. In addition, interaction between “abled” and “disabled” people is hindered by stereotypes, fears, avoidance, prejudice, discrimination and marginalization.

The Story

The German social entrepreneur Andreas Heinecke developed the idea that blind people guide sighted visitors through an exhibition in complete darkness. Walking through the dark, people get a sense of the everyday world without sight and switch roles with the blind as they require their assistance and perceive the obstacles they often face. Starting with one exhibition in Hamburg, Germany, “Dialogue in the Dark” meanwhile became a social franchise active in many different countries and attended by more than 700,000 visitors per year. Andreas Heinecke also broadened the concept and founded a restaurant in which customers eat and drink in the dark and explore how their sense of taste changes when the light is switched off. With the recently initiated exhibition “Dialogue in Silence” the founder started to employ deaf people guiding visitors through a completely quite world. Dialogue in Dark aims at the social inclusion of marginalized people and to establish employment for disabled people on a global scale. Thereby, awareness is raised and a shift in perspectives on “otherness” enforced to overcome barriers between the “abled” and “disabled”.

The Business Model

Dialogue in the Dark has established 21 permanent exhibitions all around the world and in addition also sets up temporary exhibitions at many different locations. The exhibitions have been in more than 30 countries and over 160 sites throughout Europe, Asia and America since its beginning in 1988. Dialogue in the Dark obtains its main revenues from the international franchise model and permanent exhibitions and leadership trainings worldwide, followed by entrance fees and gastronomic revenues. All profits are reinvested, which is one of the basic preconditions for social business.
During the summit Dialogue in the Dark hosted one workshop in complete darkness. Participants experienced themselves and others in complete darkness where they were challenged by solving tasks within groups. They were assisted by Dialogue in the Dark blind trainers who create a unique learning atmosphere, filled with authenticity, empathy and openness. The progression of exercises in complete darkness creates absolutely unpredictable situations. Since it is not possible to use one’s visual sense, one has to activate entirely new resources and unused potentials to reach the set goal. The skills involved are of utmost importance in the dark and practicing them within the workshop has a lasting effect.

In addition to the workshop, drop-in sessions in complete darkness could be visited during the summit. For more information http://www.dialogue-in-the-dark.com/
“BLUE FOR GOOD”: CAUSE-RELATED MARKETING IN THE FIGHT AGAINST DRUGS AND CRIME
The goal of the workshop was to create a common understanding of the activities of the United Nations Office on Drugs and Crime, especially in the field of human trafficking and drug cultivation and to discuss challenges and possible options to create social businesses around existing activities and explore further options to address social problems related to drugs and crime.

After a brief introduction to what is going to happen during the workshop, the following presentations were held:

- Blue for Good – Cause Related Marketing
- Introduction to Grameen and the Concept of Social Business

Subsequently participants discussed about the possibilities to address social issues related to drugs and crime and extending the reach of the UN’s “Blue Heart Campaign” through social business.
Addressing drug related problems:

Currently, campaigns against drugs and crime target the victims of crimes or the ones producing the raw materials for drugs. The question was discussed, if it is possible to create social businesses that address individuals involved on another level, for example individuals trafficking humans or drug lords and drug traffickers. On the one hand, addressing all levels involved may result in a greater impact. On the other hand, there are major obstacles in addressing these issues on other levels. One of these obstacles are political sensibilities in cooperating with drug lords etc. As a positive example the Rapper Jay Z was mentioned who was involved in drug trade at a younger age but now established himself as a respected person, able to pose with the President of the United States on pictures.

Blue Heart Campaign:

Under the blue heart umbrella there have been several cause related marketing activities so far, e.g. with the small fashion label Beulah or the watchmaker Blackes and Strauss. From sales of products that were designed using the Blue Heart logo, a portion of the profits went to the UN Voluntary Trust Fund for Victims of Human Trafficking which affords different groups the opportunity to channel funding toward helping victims of human trafficking.

It was discussed, that while co-operations with small partners have the advantage of a fairly easy due diligence process, the outreach is limited, restricting the rate of expansion of the campaign. To increase the outreach of the campaign in a short time, partnerships with big companies would be necessary, preferably within the food and beverage industry. Also getting designers to support the Blue Heart campaign, creating fashion to promote it, would be an excellent tool to further promote the campaign.

To successfully speed up the movement, it was agreed that an extension outside the UN is necessary to support the promotion and management of the campaign. One of the biggest challenges in doing this and extending the outreach of the campaign is building a bridge between the United Nations and private companies and organizations outside the United Nations that can support the campaign with staff and funding, both being a major impediment to growing the campaign. As the case of the cause related marketing activities have been proven successful, general opinion was that it should be possible by now to create a social business outside the United Nations around the idea.
Goal and Agenda

The goal of the workshop was to define and understand the role of social business in contrast to charities, share social business examples in Africa and to collect success factors for implementing social business in Africa.

After a brief introduction about what is going to happen during the workshop, the following presentations were held:

- Importance of young leaders for social business movement
- Key principles of social business
- Presentation of a sanitation system in Burkina Faso

Referring to the presented examples the participants discussed challenges and possible social business solutions.

During the closing all participants collected key findings of the discussion and solutions were proposed.
What are the difficulties in doing a social business in a developing country?

The most common difficulties for setting up a social business are on the one hand financial problems, namely getting money for the business and on the other hand the enormous problem of young people’s nescience. Especially in developing countries, the young generation has no idea about what social business is and how it could be organized.

Which characteristics describe a social business?

The idea of social business is to be self-sustainable. It keeps itself going without donations and is focused on the creation of employment and solving human problems. Its aim is to make people benefit through the business. In general the device is “help to help themselves”.

Presentation of a sanitation business model

Idea:
using a compost toilet and a grey water treatment system for agro-sanitation asset to maximize rural people’s income. Philanthropic investors invest in local factories which produce a compost toilet and a grey water treatment system. The local factory is paid by the households. The investors also invest in the facilitating organization, e.g. private, farmer’s union through microfinance, technical and marketing support. The agro- sanitation asset expedites the vegetable production which affects the market. Repayment starts after a period of 3-5 years. The sanitation business model is a good example for a sustainable social business.

Success factors identified for establishing social business in Africa:

- Increase awareness and knowledge of social business
- Knowledge of geographical requisites
- Market research: knowledge of the local market needed
- Building up a network: using and connecting experts
- Inclusion of local human resources
- Sustainability: use of local resources
19 // SOCIAL BUSINESS IN MIDDLE-INCOME COUNTRIES: CASE STUDY ALBANIA //
Goal and Agenda

A social business movement has been launched in Albania. This focus group will deal with the following questions: What is the experience so far? Who are the partners, and their roles? What are the challenges? How does the Albanian experience compare with other middle-income countries with similar social problems?

The workshop commences with a brief introduction of moderators and participants. Shkelzen Marku, Country Director of the Albania initiative of Yunus Social Business GmbH, then introduced the work in Albania and Yunus Social Business Albania:

The Social Business Movement of Albania (SBMA) helps incubate, support, advise and finance social business projects throughout Albania, as well as generating public enthusiasm for social business. At the request of the Albanian government, the program is managed by Yunus Social Business GmbH (YSB), working hand-in-hand with the new public Agency for the Promotion of Social Business in Albania (Nxitja e Biznesit Social sh.a.).

YSB is the international advisory and project implementation company for Nobel Peace Laureate Muhammad Yunus, whose mission it is to help create social businesses worldwide. Reporting directly to Prof. Yunus, YSB is a team of 20 people with backgrounds in strategy consulting, entrepreneurship, civil society and international development. The main office is in Frankfurt, Germany and the country office in Albania is in Tirana. YSB is part of the Grameen network of over 40 social businesses and more than 50,000 employees. Grameen/Yunus projects, in microfinance and in social business, have been implemented in more than 50 countries around the world.
Albania, like many other countries, wants to introduce new ways of encouraging social innovation and community-based solutions for social issues. Social business is one answer to this: a combination of social action with entrepreneurship and market discipline. The SBMA focuses on the needs of the poorest and most vulnerable members of Albanian society. It is helping to generate a first wave of social business entrepreneurs and social business projects, and will finance the best ones through a new Social Business Fund for Albania.

More concretely, Yunus Social Business’s two key roles in supporting social businesses in Albania are Incubation (identify existing and potential social businesses, provide business services, e.g. helping to write the business plan, finding partners for SB) and Investment (provide investment capital to the social business, based on successful “incubation” phase and thorough due diligence, Repaid investment is reused for other social businesses).

The key activities of the social business incubator are business planning, capacity building and network creation. Business planning comprises guiding the entrepreneur/ team in thinking through business & social impact goals and financial implications; advising the entrepreneur/ team in formulating a business strategy and helping the entrepreneur/ team to write a business plan). Capacity building includes organizing training workshops for social business entrepreneurs on various topics like budgeting, planning, etc., coaching entrepreneurs and providing them with the business skills necessary for running their social business. For Network creation, YSB leverages the Grameen/ Yunus brand & network to find strong institutional/ corporate partners for local entrepreneurs, and helps social businesses to increase their customer base & international exposure through marketing & promotional help.

In order to finance social businesses, YSB uses a simplified Social Business Fund concept. The main features of a Social Business Fund are:

**Goal:** Identify and finance high potential entrepreneurs and ideas to build successful social businesses

**Source of Funds:** Donations or non-interest bearing, non-recourse loans

**Investment in SB:** Predominantly long-term soft loans and/or equity

**Use of proceeds from investment:** Reinvestment into other social businesses; investors’ loan principal – but no interest – repaid between 6th and 12th year

**Annual management fee:** Coverage of operational and administrative expenses of fund team
Expert-led presentation and discussions

This diagram shows the links between donors, philanthropic investors, the fund and the social businesses more concretely:

- Donors
- Philanthropic investors
- Social business incubator fund
- Social businesses in Albania
In order to create awareness and find Social Business entrepreneurs, YSB has launched a Social Business Plan Competition which will last from October 2012 until March 2013. The timeline for this competition looks as follows:

- **31st October:** media blitz & launch event
- **Nov-Dec:** Events in a half-dozen cities, encouraging project teams & entrepreneurs to apply
- **Two categories:** Pilot projects (e.g. NGO-type activity already exists, to be converted into a social business) and new ideas (business plan only)
- **22nd December:** Entry deadline
- **21st January:** During Albania visit, Prof. Yunus announces & meets semi-finalists (6 projects in each category)
- **Jan-Feb:** Intensive coaching of finalists by MBA students
- **Mid-February:** 6 finalists selected (3 in each category): receive seed money for pilot testing
- **Feb-March:** pilot testing, followed by TV crews
- **Mid-March:** Big final, televised on live TV
  Winners will be announced
  Winners will receive investment from the SB Fund to implement their business plan

**Another way to increase awareness for social business in Albania are partnerships with universities and local authorities:**

The European University of Tirana:

- Will start teaching social business as a module in their business and economics degrees
- Launching research project: first Albanian PhD about social business ongoing (being written by deputy minister of social affairs!)
- University press will publish Albanian translation of “Building Social Business” book
- Student volunteers for e.g. events of the social business plan competition
- Activities being developed with other universities

In terms of local authorities: Develop partnerships with enthusiastic municipalities, communes and other local and regional authorities

A virtuous circle: local support and successful SB examples create a viable “ecosystem” for more social businesses
Expert-led presentation and discussions

Three existing examples of social business in Albania were presented:

1. Goat cheese factory:
   Working with a local “slow food” restaurant entrepreneur
   Social impact: rural livelihoods (farmer incomes)
   Business idea: buy local goats’ milk, produce high-quality cheese, create a premium brand, sell to restaurants & shops

2. Textile handicrafts:
   Working with existing SB/NGO hybrid with 13 production centers (~100 women in rural areas)
   Social impact: create more jobs for people in need
   Business idea: improved product range, brand and marketing for increased export sales

3. Home nursing service:
   Working with a health-related NGO
   Social impact: improve health services for old people, create jobs for unemployed nurses and care-givers
   Business idea: offer nursing services to old people; post-hospital rehabilitation at home

Challenges and opportunities identified especially in middle-income countries like Albania:

- Money to fund the initiative and the fund
- Companies are only starting to discover the use of CSR in their strategies as they are a few years behind high income countries
- The nursing social business fits perfectly into Albania, as there is not “middle” between a not-at-all educated nurse and a nurse at University level, so no nurse who would be exactly qualified to only do minor procedures such as taking blood with elderly patients.
- There are a lot of NGOs who do important work, but this work has a lot potential to become self-sustainable and more efficient – the social business approach will help them to become more so.
- Albania’s history with socialism prevents people from wanting to do anything “social” again – the capitalism aspect of social business therefore appeals to many Albanians.
- Albania has a bad infrastructure which is both a challenge and opportunity for social businesses as the country is willing to invest in infrastructure.
- There are a lot of SMEs in Albania and no big corporations. This is a disadvantage in terms of using those corporations for social business, but an advantage since more SME social businesses can be easily created.
Q & As:

Q: How can we measure Social impact such as the impact in the nursing example?
A: Here, one could work with universities in Albania and collect data on the individual cases.

Q: How can we create awareness in rural areas where most people in Albania live?
A: One has to work with many areas in parallel and work with people who are motivated socially and use examples to replicate.

Q: How can we get the government more into social business (it saves time and money to have the help of the government)?
A: It is very important to have a partnership with different actors (public & private) and to raise awareness between those who have a role to play. This way, synergies can be created and conflicts can be avoided. YSB Albania is very happy to have a supporter in the government from the beginning.
// EXPERT MEETINGS //

// The Expert Meetings are background-oriented workshop sessions bringing together participants with similar backgrounds. Purpose of the session is to have experts sharing their experience and learning's with the participants. The session includes a formal part with presentations and discussion and an informal part with networking and dinner //
1) Expert Meeting Corporations
2) Expert Meeting NGOs & Foundations
3) Expert Meeting Governments & Cities
4) Expert Meeting Social Business Entrepreneurs
// 1 // EXPERT MEETING
CORPORATIONS //
Summary

Moderated by Dr. Walter Seufert, five panelists introduced their company’s activities in social business and discussed the motivation of the companies to engage in social business. The discussion round was followed by a short Q&A session engaging the audience.

The following participants were part of the panel discussion:

- Saori Dubourg, President BASF Asia Pacific
- Jean Bernou, CEO McCain Europe
- Emmanuel Faber, COO Danone Group
- Ashraful Hassan, Managing Director Grameen Fabrics and Fashion
- Kazi Huque, CEO Grameen Intel

As theme of the discussion, the moderator put up the question "What benefits do corporations have from engaging in social business". The following key points were discussed during the panel session:

Social business is a constant source of motivation for employees as well as shareholders. The mission of the company gets redesigned by adding a new objective.

The company is faced with problems which it otherwise would not have to engage in, subsequently creating solutions that the company can use in its day to day business. Social business creates an innovation potential within the company, challenging common practices and solutions that have been established. In this way, social business offers an opportunity for companies to acquire new knowledge. This includes redefining the way of how to work in the company.

Finally, social business offers companies an alternative to charity as a way of engaging in socially responsible activities. While charity needs a constant renewal of funds for the same thing, a social business offers the opportunity for companies to direct funds to a socially desirable activity and maximizing its outreach as the business gets self sustainable. However, the panelists also agreed that a motivation for engaging in social business lies also in improving the image and self-image of the company.
// 2 // EXPERT MEETING
NGOS & FOUNDATIONS //
The focus of the Expert Meeting NGOs & Foundations was to discuss and understand the motivation of NGOs and Foundations to support social business entrepreneurs and how they work. Two presentations were given as case studies:

- Youth Trust Foundation – myHarapan (www.myharapan.org)
- Ashoka (www.ashoka.org)

**Youth Trust Foundation – myHarapan**

- Helps movements reach their true potential and create greater impact in the communities they target
- In line with the Foundation’s goal to increase youth participation in civic engagement and activism, it provides youths a channel for peer-to-peer learning and a platform for scaling-up of their projects.
- It is built upon three cornerstones: Outreach, Capacity & Capability Development and Special Projects.
- The Youth Action Grants division exists as a solution to a recurring issue: funding
- Offering conditional funding to support youth organizations in selected projects based on their economical and social impact. These grants are valued at anything between RM500 (approx. €130) and RM15,000 (approx. €3,800), depending on the corresponding levels of scalability, feasibility, ease of replication and sustainability.
- Supported projects are in the areas of environmental conservation, entrepreneurship, volunteerism, education and poverty alleviation, amongst others.

**Ashoka**

- **Support leading social entrepreneurs**: Ashoka is the world’s largest working community of nearly 3,000 leading social entrepreneurs.
- **Build community**: They connect social and business entrepreneurs to build an “eco-system” of initiatives that address the social needs of the world
- **Support global change**: They initiate programs that help everyone to be a changemaker
Each Ashoka Fellow meets five criteria:

- New idea that changes the pattern in the field
- Social impact
- Entrepreneurial quality
- Creativity
- Ethical fiber

Summary

- Selection Process
- 3-year stipend
- Pro bono consulting
- Social-business Partnerships

- Ashoka’s Support Network
- Ashoka Localizer
- Changemakers’ Competitions
- Youth Venture

- Ashoka Globalizer
- Act as bridge towards business sector (HVC)
The Expert Meeting Governments and Cities gathered around 40 people from various countries in Europe and from all over the world.

Using the example of the first Social Business City Wiesbaden, Germany, the main focus of the interactive group discussion laid on the establishment and development of “Social Business Cities”, which are interdisciplinary networks within a city defined by Prof. Yunus in 2008.

Representatives from Mönchengladbach, the second Social Business City in Germany, presented their activities as well as the Responsible of Fukuoka, Japan. Special attention was put on the role of how governments should be involved in social business activities such as promotion and investments and the importance of creating a hub i.e. The Grameen Creative Lab or Grameen Technology Lab or a Social Business Chair at an universities.
// 4 // EXPERT MEETING
SOCIAL BUSINESS
ENTREPRENEURS //
The Expert Meeting focused on story sharing as well as talking about motivations and challenges of social business entrepreneurs in a supportive environment. The discussion ranged from talking about the philosophical basis of entrepreneurship and social business to sharing stories of struggles and successes.

Hans Reitz was the main speaker and moderator for the session. He started talking about the origin of the word entrepreneur – arising from the French word “entreprendre” which means, “to do”. He also talked about the origin of the word “business”- which arose from the old English word “bizigness”- which essentially means activity arising out of caring. In a sense social business goes back to the root of what it means to be an entrepreneur involved in business, where the motivation is not money, but caring deeply about society and actively seeking to create a solution to problems that the entrepreneur perceives. Money therefore becomes a product of this creative process, or a means to an end, but not the end in itself. As he finally said, “an entrepreneur is born out of pain, out of the need to see change in society”.

Hans Reitz then talked about his own entrepreneurial journey and described how he set up his social businesses: The Grameen Creative Lab (www.grameencreativelab.com) and Perfect Day (http://myperfectday.de), among others.

Hans Reitz then opened up the floor for other entrepreneurs to share their journeys. Zoran Puljic, founder of Mozaik Foundation (www.mozaik.ba) talked briefly about his journey from the war in Bosnia-Herzegovina to becoming a pioneer of post war reconciliation in his country. His hybrid social business implements a variety of programs that support economic and social development in rural, war affected communities.

Fionn Dobin, founder of Mammu (www.mammu.lv) also talked about his social business, which teaches young mothers in Latvia to create their own clothing microenterprises. Mammu provides both training and market linkages for these enterprises.

Responding to a question on whether there was a network to connect social business entrepreneurs across the world to share ideas and resources, Christian Vanizette, founder of Makesense.org (http://we.makesense.org) talked about his global and fast growing network which is doing exactly that and has already created huge awareness of social business in many countries and helped entrepreneurs connect with each other and find resources.

Finally, after a few more questions, Fionn closed the inspirational session with a vote of thanks.
SWARM INTELLIGENCE

Swarm Works is an innovative live-communication tool that allows interactive discussions in small and large groups and enables to gather input of all individuals independent of the group size.
Swarm Intelligence

The Global Social Business Summit 2012 attracted more than 500 participants from more than 50 nations from all over the world. The diversity among the participants with respect to professional background and experience in the field of social business was enormous. In order to grasp the vast potential of such diversity we used the Swarm Works tool for the first time. Facing specific questions in the plenary every individual was able to share his thoughts and ideas with the group at his table. Each table had a computer to submit the results from those group interactions to our team. On the one hand this allowed us to determine the content and questions to be asked during plenary sessions. On the other hand there is now a database full of ideas, comments and suggestions by all participants of the summit. In this short documentation we will highlight the main observations from taking a second look at the feedback received.

Throughout the summit, the Swarm Work tool was used several times to collect:

a) Feedback on concrete questions
b) Your most burning questions to Prof. Yunus
c) Feedback on specific social business projects

Given the difference in the types of questions, they are treated separately in our analysis.

a) Feedback on concrete questions

In the sessions on Thursday we asked eight different questions and received more than 2,400 answers from all participants. This indicates an average of 300 answers per question which implies that the majority of participants shared their ideas within the plenary.

The questions asked during the two sessions were the following:

Morning Session

1.1 What are three actions and three ideas to significantly drive social business around the world?
1.2 In your opinion or from your experience, what are the three biggest obstacles to setting up more and more social businesses?
1.3 What are your suggestions for making social business more popular among the young generation (under the age of 30) around the world?
Summary

1.4 Do you have a favorite social business idea of your own that you would like to share with others at the summit? What is it and how can others support it?

1.5 What are your suggestions for strengthening the social business movement?

Afternoon Session

2.1 What measures (e.g. innovations, alliances, policy changes...) would have the greatest impact on the expansion of social business?

2.2 What issues should we be careful about to protect the social business movement from getting derailed?

2.3 What do you think social business can do to address the present economic situation either in a particular region or in the world as a whole?

To analyze the answers provided we categorized them into different clusters. It turned out that some clusters and even some ideas repeatedly appeared throughout the catalogue of questions. In order to allow deriving conclusions and takeaways we therefore decided to outline the prevailing ideas in the ten most prominent clusters. By this approach we touch upon the majority of the most popular ideas.

Most prominent categories

<table>
<thead>
<tr>
<th>#</th>
<th>Cluster</th>
<th>Appearance (out of 8 Q's)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Finance</td>
<td>7</td>
</tr>
<tr>
<td>2.</td>
<td>Networking, Media and Communication</td>
<td>7</td>
</tr>
<tr>
<td>3.</td>
<td>Education</td>
<td>6</td>
</tr>
<tr>
<td>4.</td>
<td>Legal Framework</td>
<td>5</td>
</tr>
<tr>
<td>5.</td>
<td>Politics and Governments</td>
<td>5</td>
</tr>
<tr>
<td>6.</td>
<td>Promotion</td>
<td>5</td>
</tr>
<tr>
<td>7.</td>
<td>Youth</td>
<td>5</td>
</tr>
<tr>
<td>8.</td>
<td>Corporations</td>
<td>5</td>
</tr>
<tr>
<td>9.</td>
<td>Knowledge Management</td>
<td>4</td>
</tr>
<tr>
<td>10.</td>
<td>Partnerships</td>
<td>4</td>
</tr>
</tbody>
</table>
1. **Finance**

Finance related ideas were omnipresent. In particular, participants see the pressing need to provide capital access to early stage start-ups and young entrepreneurs. To overcome the existing lack of financing the foundation of social business funds and government funds is a popular suggestion. In order to obtain a vote in favor of an investment in social business initiatives by a corporation the involvement of a broader stakeholder base is regarded as supportive.

With respect to funding there is the desire to put an even stronger focus on global micro financing opportunities. The foundation of a stock exchange for social business remains a prominent suggestion. Some participants proposed a non-monetary currency that helps to establish a new set of values and rethink business. Others would appreciate an involvement of the World Bank and other financial institutions in social business.

2. **Networking, Media and Communication**

"Raise awareness of social business and showcase success stories" is the essential key takeaway from answers related to networking, media and communication. To do so, different opportunities were outlined:

First and foremost, participants see the need for an internet based platform that allows building international networks. Such platform should preferably make use of existing social networks.

To exchange experiences and information with experts and provide mentoring a content database similar to Wikipedia found broad recognition.

In addition, the use of alternative media is suggested. This reaches from case studies on TV over a videogame that simulates real life issues to cartoons and mangas on social business. Also, social business sections in prominent journals and a film about social business showing the way from the idea to the implementation are proposed.

3. **Education**

With respect to education participants shared consistent ideas: In order to develop social business further, it needs to become an academic discipline. To realize this vision most participants see the imminent importance to start the social business education as early as possible and make it part of the curriculum at schools and universities.

Social business programs should convey the main principles and concepts. To gather the required expertise, teachers need to be taught first by experts in the field. As part of the education on social business it is essential to convey that social business offers professional career opportunities.

**Summary**

- Finance
- Networking, Media and Communication
- Education
Summary

Furthermore, students need to be educated on how to start and run a social business.
To provide education on social business, universities are regarded as the most relevant institutions. They should create academic networks, foster research in the field and offer study programs. To encourage student activities, one of the ideas was to rank universities according to their contribution to social business/alleviation of poverty.
Additional activities in the field of education are student challenges, career fairs and social business workshops. There is also the request for an increased number of internship opportunities during studies and schools/universities that are based on a social business model.

4. Legal Framework
The consensus is that social business requires an own legal framework that enables further development but does not build obstacles. The most relevant pillar of such framework is the legal recognition of social business including an own company form and a certification process. Those measures are considered as helpful to distinguish social business from other forms of business and/or social movements. In addition, it would provide the chance to clearly define what social business really is. However, at this point the opinions diverge: While some participants state that the non-dividend policy must remain one of the defining principles of social business others think that this policy is an obstacle given the lack of personal profitability and sustainability of such concept.
In any case a uniform definition would help to protect the initiative itself and would allow building international standards for regulation.
A legal framework would also allow setting fiscal incentives such as tax deductions to foster investments in social businesses.

5. Politics and Governments
Overall, participants desire a broad involvement of politicians and governments in social business.
In order to establish the widely discussed legal framework for social business, governments should show responsibility to create an infrastructure, public policies and transparency. To enable governments to do so many participants brought up the idea to have a social business delegate, chamber or even ministry.
As an effective way to encourage governmental involvement, social business could be added to the "development aid" balance of any country. In addition, initiatives that ask for a certain percentage of GDP to be spent on social business are suggested. To raise global awareness and foster dialogues among politicians, one idea was to put social business on the agenda of G8, G20 and the UN. By making social.
business a political topic some participants fear the risk that it could thereby be misused a “tool of politicians”.

6. Promotion

To effectively market social business, participants see the strong need to make people aware of the beauty of helping others. Creating a mindset that promotes social inclusion and generosity will result in a shift away from profit oriented thinking. Such awareness could be raised by telling success stories of different social entrepreneurs. By honoring successful ideas with awards or prizes one would build publicly recognized role models that motivate others to become a part of the movement.

Many participants brought up ideas on how the concrete promotion of social business could look like: Some indicate that more lobbyists are required. Others make the hint that everybody should start on a personal level by activating friends. Another popular suggestion was a network of ambassadors. Those ambassadors could be anybody from students to state- and opinion leaders to celebrities.

In addition to directly marketing the concept an involvement of arts, music and sports is deemed to be useful to find creative ways to challenge the status quo.

7. Youth

Many relevant aspects have already been highlighted in the Education cluster. An additional consideration how to encourage youth involvement in social business is the idea to marry the expertise of established professionals with the passion and work ethic of young high potential leaders. As one practical approach to realize this idea a free consulting service to student-led social businesses was proposed. To attract more young leaders for social business in general, it is suggested to grow the Young Challengers movement.

8. Corporations

There is a strong overall desire to involve for-profit companies in social business. One of the proposals is to make social business part of a company’s CSR measures. The set up of social business projects would allow corporations to offer internship positions and graduate trainee programs in this field. Furthermore, corporations would thereby have the chance to institutionalize a different company culture that attracts new investor types.

When it comes to for-profit company involvement participants see the need to fish out businesses that
mask their true intentions under the name social business. This is deemed to be inevitable to avoid usage of social business for the purpose of company promotion only (“green washing”).

9. Knowledge Management

Effective tools for knowledge management have already been presented in the cluster on Networking, Media and Communication. In their ideas related to knowledge management participants laid special focus on the content to be managed.

First, a uniform definition of social business and a clear separation from CSR, voluntary association, NGO and other charities needs to be developed. This measure would help to make people aware that social business is a profession that offers career opportunities and high development potential.

With respect to knowledge about social business itself, it will be essential to provide an understanding about how to start a social business and how to reach break-even. To foster the social business movement one needs to achieve scalability and replicability of successful initiatives. To gather such knowledge high quality research will play a major role.

10. Partnerships

Throughout the clusters it already became evident that partnerships of social businesses with other institutions are key to success. Relevant partners include NGOs, multinational corporations (especially tech companies to drive innovation), (local) governments, academia, prominent politicians and qualification bodies (similar to CFA). On a macroeconomic level a stronger collaboration between developed and underdeveloped countries is considered as fruitful. To flourish the movement, social businesses should avoid competition among themselves.

Of course, much more food for thought can be found by screening the individual answers provided. For this purpose the clustered raw data is provided in the document Appendix I.
b) Your most burning questions to Prof. Yunus

Using the Swarm Works tool, every participant of the summit was able to submit his most burning questions to Prof. Yunus. During this session we received 149 different questions. In a second step each of the groups on the 90 tables received 20 credits that they were allowed to freely distribute to the questions they considered as most interesting. During this vote 1,307 credits or 73% of all credits were allotted. As a result we received the top 5 of the most burning questions to Prof. Yunus.

Questions ranked by voted obtained

<table>
<thead>
<tr>
<th>#</th>
<th>Question</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Do you think the ‘zero dividend’ position of social business a threat to the sustainability / scalability of social business?</td>
<td>62</td>
</tr>
<tr>
<td>2.</td>
<td>How can create a social stock exchange?</td>
<td>52</td>
</tr>
<tr>
<td>3.</td>
<td>Can we integrate social business and CSR?</td>
<td>51</td>
</tr>
<tr>
<td>4.</td>
<td>Who will you hand over to once you turn 100 so that the movement will prevail?</td>
<td>49</td>
</tr>
<tr>
<td>5.</td>
<td>How to encourage corporations to support social business?</td>
<td>41</td>
</tr>
</tbody>
</table>

The answers to those questions were given by Prof. Yunus in the plenary. Once the video material is finalized we will provide you with his answers to these questions in a written form.
c) Feedback on specific social business projects

In our Swarm Works session on Friday we used the tool to obtain considerations on the following question:

“What innovative ideas can we bring to selected social business projects?”

The 90 working groups had the opportunity to choose three case studies from a list of social business initiatives. On each of the selected projects the groups received slides with detailed background information. They were then asked to work out answers to the three following questions:

1. What are the lessons about social business that we can learn from this case study?
2. What ideas do we have at this table to help this project?
3. In the future, what could I do to help this project?

Available case studies listed by number of selections

<table>
<thead>
<tr>
<th>#</th>
<th>Case Study</th>
<th># of selections</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Social Business Incubator Fund Haiti</td>
<td>29</td>
</tr>
<tr>
<td>2</td>
<td>Yunus Amazon Social Business Initiative</td>
<td>28</td>
</tr>
<tr>
<td>3</td>
<td>Social Business in Academia</td>
<td>26</td>
</tr>
<tr>
<td>4</td>
<td>BASF Grameen Ltd.</td>
<td>24</td>
</tr>
<tr>
<td>5</td>
<td>Social Business Movement in Latin America</td>
<td>24</td>
</tr>
<tr>
<td>6</td>
<td>Rozafa SB: Handicrafts from Albania</td>
<td>23</td>
</tr>
<tr>
<td>7</td>
<td>Grameen Caledonian College of Nursing</td>
<td>20</td>
</tr>
<tr>
<td>8</td>
<td>Grameen Fabrics &amp; Fashions Ltd.</td>
<td>18</td>
</tr>
<tr>
<td>9</td>
<td>Lalaland</td>
<td>17</td>
</tr>
<tr>
<td>10</td>
<td>Holistic Social Business Movement Bahrain</td>
<td>17</td>
</tr>
<tr>
<td>11</td>
<td>Projeto Libélula</td>
<td>13</td>
</tr>
<tr>
<td>12</td>
<td>Yunus Social Business Fund Mumbai</td>
<td>11</td>
</tr>
</tbody>
</table>

(a) Out of 270 possible selections 250 were made (11 groups only selected one or two projects)

The respective feedback for each of the case studies can be found in the document Appendix II.
At the Space of Entrepreneurs, social business entrepreneurs presented their ideas and products at exhibition stands visited by participants of the summit during breaks and free-flow times. The following profiles were provided by the businesses that were present.
Books International

Social challenge addressed by the business:
As a global organization, Books International aims to create a comprehensive program and network of like-minded individuals who want to get involved in improving education in developing countries by activating the passion and dedication of people all over the world to bring together the resources and guidance needed.

How is the business creating social value:
The focus of Books International is on empowering individuals in the community to create content that is of utmost importance at the local level. It addresses the educational divide through the creation and delivery of children's books in developing and Least Developed Countries (LDCs) and enhances the professional capacity of young aspiring writers and translators through the provision of publishing opportunities.
Little Sun

Social challenge addressed by the business:
People living off the electrical grid pay 300 times more for light than people who have access to electricity and incandescent light bulbs. Today, 1.6 billion people worldwide have no access to main electricity.

How is the business creating social value:
Little Sun has developed an affordable solar-powered light to satisfy the urgent human need for off-grid lighting and to promote economic growth in regions of the world where electricity is not available, reliable, affordable, or sustainable.

Little Sun helps decentralize access to power in the world, making affordable lighting and its many benefits directly available to users. Replacing kerosene lanterns with the Little Sun solar-powered light radically reduces energy costs. Over the course of three years, a family can save 90% of what it usually spends on energy for lighting – receiving ten times more and better light.

http://littlesun.com
Monon e.U.

**Social Challenges addressed by the business:**
Alienation, unemployment, negative impacts of globalization, lack of infrastructure, over-commercialization, gender disparity, xenophobia, illiteracy, loss of biodiversity

**How is the business creating social value:**

- **Operative level:** professional workshops and training for social organizations create more sustainable and effective social impact.
- **Structural level:** structures for the social intercultural field create knowledge and better networks.
- **Reflective level:** educational material and media products for responsible citizens create awareness, understanding and respect.

**Current status of the social business:**
Established in April 2012 with ongoing projects on the operative, structural and reflective level. Activities on the operative and structural level cover the costs as far as possible. Full cost recovery is achieved through activities on the reflective level.

http://www.monon.eu/
Social Challenge being addressed by the business:
45 Million people are visually handicapped and 12 Million are totally blind in India, the majority living in rural areas. By providing preventive and curative eye care, Sankara Eye Care Institutions provide the visually handicapped an opportunity to become more independent.

How is the business creating social value:
Patients that cannot afford the treatment are cross-subsidized with fees collected from patients that can afford to pay for treatment. 80 percent of patients receive a subsidized treatment, 20 percent pay the full price. After surgery, 85% of men and 58% of women got back to work within weeks after a cataract surgery.

Employees at Sankara Eye Care Institutions are paid at par or slightly higher than the market wage.

Current status of the business:
Currently there are eleven fully operational community eye care Hospitals across India with a total bed strength of 2,000.
1,300 Employees work at the eye-care institutions, of which 125 are doctors and 600 are paramedics, performing 500 free eye surgeries every day and providing preventive eye care for children.
943,218 surgeries to restore vision have been performed till the end of September 2012 at Sankara Eye Care Institutions.
http://www.sankaraeye.com/
Three Coins

Social challenge addressed by the business:
Rising levels of financial illiteracy and mis-management of one’s own resources that prevent a person from living a free and self-determined life and increase the risk of living in poverty.

How is the business creating social value:
Even in a wealthy country like Austria, every fifth client in debt counseling is under 25 with an average of 30.000 Euro in debt. Three Coins develops online games and interactive media that teach financially responsible behavior to young people on their terms and in their space.

Three Coins pioneers a new behavioral approach aimed at equipping young people with the skills they need in order to stay out of debt traps. The resulting value is both financial and social: people become self-confident about their own resources, which makes them responsible players in the economic system and prevents them from needing debt advice.

Current of the business:
Three Coins was founded as a company in June 2012. The venture currently employs 3 people. Funding is secured for game design, first concept arts and operations until Spring 2013. Planned launch date of the game is June 2013.

http://threecoins.org/
Variomondo

**Social Challenge being addressed by the business:**
Objective of Variomondo is to bring disabled people into jobs.

**How is the business creating social value:**
Variomondo is an online shopping platform, aggregating sustainable products from different sources, offering around 2974 product variations. Suppliers are workshops for disabled people, social businesses, social projects, fairtrade organisations and organic brands. Not only does it provide a sales channel for workshops for disabled people but also all logistics is done IT-based by disabled people.

**Current status of the business:**
Currently, variomondo is in the startup phase and fully financed by its founder Markus Feix. Variomondo is part of the Social Business City Wiesbaden network.

www.variomondo.com
Waste into Life!

Social Challenge addressed by the business:
Providing a solution for the household solid waste problem that causes a range of diseases, plagues and sanitary problems in the Brazilian favelas afflicting a countless number of poor villagers.

How is the business creating social value:
Waste into Life! Creates an income generating activity around solid household waste and reverts the pattern of treating organic matter - a gift of Mother Nature - as something to be thrown away.

Villagers are trained to act as Sanitation Agents and in turn train families to separate waste into organic (compostable) and recyclable. Participating families get a small amount of money if their waste is properly separated and delivered at the Waste into Life! Collection & Treatment Centers. Recyclables will be sold; compostable waste will be transformed into humus using the worm composting technique.

Current status of the business:
Conceptual phase
x-runner

Social challenge addressed by the business:
One billion people worldwide live in urban slums and lack access to reliable sanitation systems. Affected inhabitants have to deal with various diseases due to poor hygiene, they face rape and attacks due to lack of private space, and they struggle with stigmas and social exclusion and carry economic burdens. Their land and waters are polluted – their homes and neighborhoods become inhabitable.

How is the business creating social value:
x-runner provides a private, hygienic and sustainable sanitation solution linked to an affordable pick-up and cleaning service to urban households that lack adequate water and sanitation infrastructure.

Customers are provided with a toilet that separates urine and feces into different outlets. For a monthly fee, a pickup service replaces the full feces containers with clean ones. Full containers are transported to a treatment plant where composting allows for safe treatment, removal of pathogens and production of nutrient-rich soil.

Current of the business:
x-runner has carried out a 5-month pilot with over 50 households in Lima, Peru, employing 10 people. 93% of users feel that our solution has improved their lives and even skeptical participants changed their minds throughout the course of the pilot. More than two thirds of users said that they are satisfied with the fee charged by x-runner for the pick-up service.

x-runner is now looking to scale the central facility hub to 560 families.

http://www.xrunner-venture.com/
Babele

Sustainable development projects often lack the resources (knowledge, network, skills and funds) to structure all activities effectively, as well as to grow in scale and scope. BABELE’s aim is to create an online platform devoted to the collaborative creation, management and deployment of sustainable development projects.

http://babeleproject.com

Bive

Sistema Bive is a social business that connects the opportunities and needs of the health care sector in Colombia enabling people with low income to gain access to high quality health care services.

http://grameencaldas.com/en/negocios/bive/

Panela Fortificada

Panela Fortificada uses a type of food that is already massively consumed - the panela (sugar cane) - in order to reach the most vulnerable people with the micronutrients, improving their nutrition conditions without changing their diet.

Mammú

MAMMU is a social business fashion company following Grameen principles. The company sells high quality fashion produced by single mothers from Latvia.

http://www.mammu.lv/
Ruralive

Ruralive is a touristic social business that generates income for vulnerable households from the rural areas of the Caldas department while improving the touristic infrastructure in the region.


Social Bite

Social Bite is a café that prepares handmade food every day, using the best local ingredients, served up daily. The food is competitively priced, offering outstanding value for money. The main difference between social bite and regular cafés is that 100% (every single penny) of profit goes towards solving social problems.

http://www.social-bite.co.uk/

Social Business Women

The Social Business Women project is a social business providing support to women that have a business idea but lack the adequate funding with microcredit, networking, mentoring and support during the start up phase. It is part of the Social Business City Wiesbaden network.

http://www.social-business-women.com/
// MARKETPLACE OF SOCIAL BUSINESS //

// At the Marketplace of Social Business Grameen social businesses present their business models and products at interactive exhibition stands visited by participants of the summit during breaks and free-flow times //
In October 2005, Franck Riboud, Danone CEO, and Muhammad Yunus decided to create a “social business model” in Bangladesh. This company aims at maximizing social value — nutrition to the poor and poverty alleviation — while being profitable enough to be sustainable.

For Prof. Yunus, this is “the next big idea”. For Danone it is a new way to fulfill its mission to bring health through food to the largest number of people. This project started in 2007 with the opening of a plant producing a highly nutritional yogurt at a very low price (€ 6 cents).

Grameen Danone Foods

The Challenge to be tackled

Exploring new frontiers to reduce malnutrition

What is the social business initiative about?

Co-build, co-invest, co-learn… and consolidate

In 2007, danone.communities was launched as a mutual fund focusing investments on social businesses. These projects are in areas where Danone can concretely add value by mobilizing both its resources and the competencies of its staff and partners.

Very soon, danone.communities will have invested in 10 projects, over four continents with the help of Crédit Agricole, Naandi Foundation, ADIE, ENDA GRAF, the French Red Cross and CARE (over 3 major topics: kids’ nutrition, access to water, northern countries).

After exploration, consolidation is the next phase.
The Challenge to be tackled

Making the world a much better place

Grameen UNIQLO is a social business to help solve social problems, including poverty, sanitation and education issues, in Bangladesh by establishing a new business model, that covers all aspects from product development to sales of clothing, to help the poor become independent.

What is the social business initiative about?

Solve social challenges through business

Establish a method so that all product-related processes can be completed within Bangladesh.

Contribute to improving daily life for those living in poverty, by producing products that can help resolve health and sanitation issues at definitely affordable prices.

Provide new employment opportunities to the poor in Bangladesh so that they can become independent as entrepreneurs.

All profits from this venture will be reinvested in other social businesses.
Grameen Veolia Water

The Challenge to be tackled

Safe drinking water for the rural population in Bangladesh

People in rural areas of Bangladesh drink water from arsenic contaminated wells. This causes arsenic related diseases like cancers. Around 50% of Bangladesh’s population is affected.

Grameen Health Care Service and Veolia Water decided to build a social business to supply drinking water at an affordable tariff in rural areas.


What is the social business initiative about?

A “work in progress” social business project

To guaranty its sustainability, the project has 2 objectives:

- **Develop sales in Goalmari and Padua Union**: based on the results of an anthropological study, GVW has launched a dedicated action plan than has come to double the sales level in one year. Next step is to develop the number of water accesses (tap points) in the coming months of 2013 (+50%).

- **Increase company profitability, with the development of a 5US Gallon Jar service in Dhaka city**: since October 2011, the Goalmarri water plant also produces premium quality jars, which are sold to offices, schools and embassies in Dhaka. In October 2012, GVW sells 550 jars per day and forecasts to sell 4 times more in the 2 coming years.

This cross-subsidization system will give the company a global financial equilibrium in 2015.
The difference between rich and poor is not talent, but opportunity. The poor are the world’s greatest entrepreneurs. Every day, they must innovate in order to survive. They remain poor because they do not have the opportunities to turn their creativity into sustainable income.

The economic system in which we live does not create enough opportunities for the poor. Governments and charities have the will to change this, but lack the efficiency and innovation potential of the private sector. Traditional private companies, however, are often unable to address this because their setup requires profit-making opportunities.

What is the social business initiative about?

GCL accelerates the global social business movement

What we do:
The Grameen Creative Lab (GCL) is the global awareness, incubation and implementation agency for social business, following the seven principles as stipulated by Prof. Yunus. In everything we do, we believe in establishing a new dimension for capitalism and to serve society’s most pressing needs. We do this by accelerating and spreading the social business movement worldwide.

Who we are:
We are a young-minded team of business, development and communication experts with a positive “can do” approach. What we all have in common is dedication to create social impact. We believe that social business has the power to change the world.
Since October 2006, when Professor Yunus and Grameen Bank jointly received the Nobel Peace Prize, local and international interest in Professor Yunus’ work has continuously increased. In order to address this ever-growing attention, an organization aimed primarily at promoting and disseminating Professor Yunus’ philosophy with a special focus on social business, was created in the form of the Yunus Centre. The Yunus Centre has since been the one-stop resource centre for all social business related activities, both internationally and in Bangladesh. The Yunus Centre also helps forge lasting, productive relationships among all social business institutions around the world. The Centre is chaired by Nobel Peace Prize Laureate, Professor Muhammad Yunus and the Executive Director is Lamiya Morshed.

What does the Yunus Centre do?

- **International Communication and Networking:**
  Yunus Centre aims to aggrandize Professor Yunus’ existing international network of individuals and institutions that work in the field of poverty eradication.

- **Social Business:**
  The centre acts as a resource centre for existing and potential social businesses by assisting each venture in adhering to social business principles, and by extension, achieving the targeted social goal.

- **Research & Publications:**
  Disseminating Professor Yunus’ ideas in poverty eradication by contributing articles and other media to renowned publications around the world is one of the Centre’s primary activities.

- **Academic Programs:**
  The Yunus Centre helps in the development of academic programs focusing on social business within academic institutions.
The Challenge to be tackled

Incubating, supporting and financing social businesses

There are many great social business ideas out there, and many potential social entrepreneurs. But turning those ideas into reality and making them financially sustainable requires specific business skills, such as strategic planning, financial modeling and market research. Many social businesses also need investment capital to start-up and to grow.

Meanwhile, governments, development agencies, corporations and philanthropic investors are increasingly seeing the power and potential of social business to change lives for the better. But they do not always know how to proceed: where to find the best entrepreneurs and promote the best ideas? How to use funding efficiently? How to make corporate social responsibility activities effective and sustainable? How can we get involved?

What is the social business initiative about?

YSB helps create social businesses around the world

Co-founded by Nobel Peace Laureate Prof. Yunus, Yunus Social Business initiates and manages incubator funds for social businesses in several countries. While the incubators search, coach and select social businesses, the funds provide loans and equity after a thorough due diligence process.

YSB also provides advisory services to corporates, NGOs, foundations and governments.

YSB has a team of enthusiastic consulting, venture capital and development experts based in Germany, with subsidiaries in Haiti and Albania, and is currently expanding into Brazil, Togo and Tunisia.
The Academia World is a format where universities present their social business initiatives. You will find information about social business in academic research, practice and teaching.
WorldWide Academia Activities in Social Business
Vision
Bringing social business into universities and create a common vision, with the goal to serve society’s most pressing needs through social business.

Mission
Our mission is to build relations with leading universities worldwide to encourage research as well as teaching and practical implementation of social business. In order to accelerate the social business movement within academia, we support universities with our services and expertise in a variety of areas in order to help them to implement their individual social business initiatives.

Approach
GCL connects with universities within the pillars of Seeding, Networking, and Consulting & Joint Initiatives. These elements comprise GCL’s university activities.

http://www.grameencreativelab.com/academia.html
Yunus Centre

Yunus Centre is the global hub for promoting the concept of social business among academia, researchers, practitioners, corporations and governments worldwide. It is a one-stop resource centre for all Grameen social business related activities both globally and in Bangladesh.

Nationwide University Campaign
In Yunus Centre, we believe – young minds are always creative and they possess immense potentials to bring positive changes to our society. This is why we formed an academic team with a view to promoting the very basic concepts of social business among university students.

The aim of our activities are to engage the next generation leaders with the idea of social business - the 'most groundbreaking thoughts of our time' to bring positive social changes in a business way.

Yunus Centre's academia team has conducted a series of seminars and workshops in 15 prominent universities across the nation, among which - University of Dhaka; Chittagong; Khulna; Rajshahi; Daffodil International University and North South University are mentionable.

Social business Center in China
Sun Yat-sen University in Guangzhou has set up a Yunus Centre for Microcredit and Social Business to promote poverty focused social businesses.

The new centre at the university will be managed through a partnership between Sun Yat-sen University and Nobel Laureate Professor Muhammad Yunus.

Academic courses will be offered through the business school of the university. A team from Yunus Centre is working with the faculty and management of the university along with The Time Weekly media group to set up these programs based on experiences in Bangladesh and elsewhere.

www.muhammadyunus.org/
Yunus Centre at AIT

Vision
Working within AIT's development mandate, create a world free from poverty by harnessing the power of social business and effective technologies to improve the lives of the marginalized.

Mission
To establish an action-learning platform that fosters the development, implementation and valuation of sustainable social business models driven by research, technology and partnerships that effectively solve social problems, with a particular focus on gender equality.

Approach
An Action-Learning approach with ongoing dialogue at its core, towards becoming an effective, open platform with the professional capacity to process relevant information received from stakeholders and key constituencies within and outside AIT and the Grameen family, and converting it into practical ideas for social business promoted and implemented through diverse partnerships and the effective use of learning outreach.

www.yca.ait.ac.th
Yunus & Shiiki Social Business Research Center

**Vision**
To study, research, and promote social business. The center envisions to produce skilled social architects, build partnership with related organizations in the world and to create replicable social business models to combat the global issues (poverty, health, environment, energy, education, natural disaster crisis, etc.).

**History**
2007: Memorandum of Understanding between Kyushu University (KU) & Grameen Communication.
2009: Memorandum of Understanding between KU and Grameen Family
2010: Creation of Grameen Creative Lab@KU and Grameen Technology Lab
2011: Establishment of Yunus & Shiiki Social Business Research Center (SBRC)

**Approach**
1. Education and research: About all types of social business, focusing on the social business ideas of Prof. Yunus
2. Partnership and alliance: With key players, organizations, communities and local alliances
3. Promotion: Through workshops, forums, symposia and events

The Yunus Social Business Centre University of Florence (YSBCUF):
The YSBCUF is the first centre in Italy accredited by the Yunus Centre in Dhaka, founded by Nobel Peace Prize laureate Prof. Muhammad Yunus.
The Centre was born in 2011 thanks to a partnership between the University of Florence, PIN S.c.r.l. – Servizi Didattici e Scientifici per l'Università di Firenze and the Yunus Centre in Dhaka. It is based at PIN S.c.r.l. and it is the result of the research and consulting job carried on in these years by ARCO lab (Action Research for CO-development) on Social Business, Social Enterprise, Impact Evaluation and Local and Human development.
The centre works in order to spread the theories of social business and to offer strategic support to private individuals and Institutions who want to put them into practice.
The YSBCUF acts as a social business. Any profit is re-invested in the activities of the YSBCUF to promote and support research and evaluation activities as well as consultancy on the creation of social businesses in Italy and in the world.

www.sb Florence.org
// ROOM OF WISHES, IDEAS AND NEEDS //
// WHAT IS YOUR WISH //

// Every journey starts with a wish. During the Global Social Business Summit 2012, participants had time to think about their wishes and to share them with the rest of the participants //
„I wish to live in a world where people are taught empathy and no one is selfish.”

“I wish everyone has a decent life with sustainable jobs and a secured monthly income, from youth to retiree to live with dignity.”

“I wish that there is a better guidance on where to seek support for innovation.”

“I wish travelling around the world could be made into a Social Business so those who love to travel can do so without having to wait to have a lot of money.”

“I wish all people in the world to become happy.”

“I wish for 300 million youth to be united and engaged in Social Business in order to reach the Millennium Development Goals.”

“A world where everyone has access to opportunities and resources and acts with confidence and idealism in a sustainable manner. [Nutrition] [Education] [Employment]”

Hoping that injustice and intolerance could be eliminated forever and that Social Business will prevail for the benefit of humanity.”


“We can make this business work! All in!”

“I wish illiteracy is eradicated on earth & unemployment goes to the museum, which will by default eliminate terrorism & save innocent lives.”

“I wish to see the world free from the vicious cycle of poverty in my lifetime.”

“For everyone to find their passion in life.”

The elimination of ALL weapons & war! The ‘war exhibit’ down the hall from ‘poverty’ in the museum.”

“A Social Business Bank in 2 years time for the Social Business Entrepreneurs.”

“My biggest wish is that we as a world community manage it fast enough to find innovations for more sustainable solutions steering governments, companies etc. more sustainable to reach a society that has a future for our children; to reach the 2°C maximum and not a 6°C scenario which we are currently heading to!”

“I wish to use this experience to help build a stronger, more sustainable tomorrow in a world free of extreme poverty.”

“A world where we all can travel without borders!”
Participants came with great ideas in their mind or got inspired during the summit and developed new ideas. If you can contribute or want to give feedback to the ideas, you will find the respective contact details on the following pages.
**My idea for social business is...**

to improve the area of education and access to education on Romania by 1) helping young students to acquire the necessary skills to start up social businesses. Best projects will be financed. 2) Offer more facilities (e.g.: teaching staff, bakery) in rural areas.

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**My idea for social business is...**

sustainable, commercially viable solution to everyday problems.

---

**My idea for social business is...**

to use social business in Ireland to protect our lands and natural resources to our people.

We need: 1) Grameen Foundation Ireland funding: 2) NPO/NGO development to work with Social Impact Bonds with Grameen as investor. 3) The development of Land Trusts to operate to combat unemployment & help restore the social Fabric.
My idea for social business is...
setting up a social stock exchange platform with
crowd funding & crowd sourcing. So knowledge & funding from
developed countries to entrepreneurs in developing countries can be provided.

My idea for social business is...
to maximize the existing mobile phone technology in Kenya
in order to improve people’s health.

My idea for social business is...
safe disinfected & sanitized water for drinking,
cooking, bathing & swimming @ 2$ for 4,000 liters or
1,000 US gallon.

Contact me for details!
Thalita van Ogtrop

My idea for social business is...

a circular economy.

The circle economy aims to accelerate the transition from a linear to a circular economy, by supporting individuals, companies and organizations.

Matthias Jackel

My idea for social business is...

create a quality sign that shows easily that pure social business is inside. Like for BIO or gene free foods. That will allow that social business will become famous as a defined USP for businesses. And it will avoid that competitors of social business entrepreneurs can argue that it is only a marketing bubble to make money.

Naren Krishna

My idea for social business is...

to create rural enterprises with the help or rural women.

I am planning to partner with arts clubs in various colleges and conduct workshops for rural women. I plan to sell the products by organizing “weekend markets” in colleges.
My idea for social business is... a circular economy. A platform where circular knowledge comes together in the fields of: 1. Education, 2. Lobby/ politics, 3. Media, 4. Guiding the transformation process (consultancy), 5. Capital – money flows should be invested in circular projects and profit should not be merely based on $$.

I am... a social-entrepreneur

Full Name: Thalita von Ogtrop
E-mail: thalita@circle-economy.com

My idea for social business is... “GIRLS FOR GIRLS”
The idea: No girl should miss a day at school because of lack of sanitary products. Looking for: - Idea to model this philanthropic initiative into a social business - Anyone who worked with sanitary pads (manufacturing/ buying...) - Lessons from “Multi-pricing” products

I am... Friends of Londiani

Full Name: Maria Kidney
E-mail: info@friendsoflondiani.com

My idea for social business is... help elder women (65+) to start a social business where they can contribute their expertise and can earn a decent income to have a life with dignity.

I am... Salma

Full Name: Salma
E-mail: salmaKhon512@yahoo.com
My idea for social business is...

“Give children hope!”
A project for malnourished and impoverished children and their single mothers, located in Zambia, Central Africa.
* Emergency aid (providing food, blankets…), * Help to help themselves (microcredits, sewing course…), * School sponsorship (starting with pre-school)

“One social business is more than a billion words!”

I am... inspired! happy! full of joy!

Full Name: Natalie Stiller
E-mail: Natalie.Stiller@gmx.de

My idea for social business is...

a public area cleaning and grooming company that would sustain itself and employ dozens of unskilled labor in dire need of work. The company would clean all areas the public municipal company does not and more (along motorways, along rivers etc.). It needs not need to make a profit – only to sustain itself, employ people, and keep our country clean. Country = Bosnia-Herzegovina

Please help with ideas!!!

I am... Haris

Full Name: Haris Hadrovic
E-mail: haris.hadrovic@gmail.com

My idea for social business is...

inspire. connect. change!
If you can inspire enough professionals to change the world with their passion and connect them to one another, you can truly create a change!

I am... a believer

Full Name: Lieke Pypers
E-mail: lieke@professionalpassionates.org
I am... Friends of Londiani

My idea for social business is...

to ensure that monitoring & evaluation systems/ tools/ framework can measure social impact effectively.

---

I am... Prometheus

My idea for social business is...

a recycle plant to make better use of left over and unused paper in Bangladesh.
And couple the process of hand made paper.

---

I am... Durani Roya from Afghanistan

My idea for social business is...

an orphanage in Afghanistan for children with and without disabilities that offers shelter, education, professional perspectives etc.
My idea for social business is...

to provide the disadvantaged people with primary legal advice service which may save them from getting involved in or becoming victim of lengthy and costly legal proceedings.

I am...

Asif

Full Name: Nazrul Islam
E-mail: asifnazrul@gmail.com

My idea for social business is...

turn beggars into social business developers by empowering them with lean & agile methodologies.
Make them face people outside to quickly validate their value proposition.

Inspiration: Macadam-France

I am...

Emilien

Full Name: Emilien Ah-Kiem
E-mail: Emilien.Ak@gmail.com

My idea for social business is...

turning an NGO into a social business model in order to sustain project delivery.
We are looking for models/ examples of others who have done this.
- What works, what doesn’t
- How do we work with others to achieve this?

I am...

Maria from Kenya

Full Name: Maria Kidney
E-mail: info@friendsoflondiani.com
My idea for social business is...

- an online social marketplace where people can buy new, pre-loved, vintage & designer fashion items.
- Mission: “Give your wardrobe a second life”

I am... social entrepreneur

Full Name: Thalita von Ogtrop
E-mail: thalita@label2label.com

My idea for social business is...

- “Sustainable tourism community based project in North-West-Kenya”
- We have two villages committed to establishing a sustainable tourism project in order to generate income & improve the health of their communities. We look for:
  - Models of sustainable tourism as social businesses
  - Lessons learned by others

I am... Friends of Londiani, Kenya

Full Name: Linden Edgell
E-mail: linden@friendsoflondiani.com

My idea for social business is...

- (1) A life of honorable economic existence of the social entrepreneur
- (2) Ecologically contributory while being socially relevant
- (3) Economically viable & replicable in similar context
- (4) Joyfully democratic & sustainable

I am... Sandeep Sabharwal

Full Name: Sandeep Sabharwal
E-mail: sandeep.sabharwal@reliacefoundation.org
Get in touch with the people that asked for your help or offered their services to bring your and other social business ideas or projects further. Everyone has something valuable to share.
I AM...  
Social Business Entrepreneur Babele

I NEED...  
- Networks of social business and social business enthusiasts that can spread the word  
- Social business experts  
- Open source programmers  
- Talented web designers

I CAN OFFER...  
- An online collaborative platform where people can structure their business model and receive feedback, network & help from the community  
- As open software has influenced the IT development, we want to introduce an open collaboration system for the creation of interactive business plans.

I AM...  
Tudor Tarlev

I NEED...  
- Challenges :)  
- Like minded people  
- Stories to spread

I CAN OFFER...  
- dreamups.org  
- Time  
- Ideas & Actions  
- Project management skills  
- Smiles :)

WE ARE...  
Yunus Center AIT

WE NEED...  
- Funding to roll out our new projects  
- Mobile diagnosis in Thai-Myanmar border  
- Waterless urinal in water scarce communities  
- Water purification in villages near textile industry in Bangladesh  
- Partnerships

WE CAN OFFER...  
- Technical advice  
- Capacity buildup in the form of professional education  
- Action research
I AM...
Bistra Kumbaroska

I NEED...
– Youth that innovates!
– Social innovations & business innovations

I CAN OFFER...
www.challengefuture.org
A platform of open innovation for and from youth…
24,500 members…
270,000 lives impacted in 2012

I AM...
Working for sanitation issue for Sahel Africa

I NEED...
– Social capitalist for Africa
– Facilitating Partner in West Africa

I CAN OFFER...
Sanitation Technologies
– Composting toilet, Urine management, Grey water reclamation
Agricultural technology based on linkage with sanitation
Idea of new business model
Finance, technology and agriculture
3 years experience in Burkina Faso

I AM...
Alice Thompson & Josh Littlejohn
Social Bite Ltd.

WE NEED...
– Franchising expert, franchisees
– Investors
– Marketing advise
– Professional negotiator to help push supplier prices down
– Motivated, strong work ethic volunteer/intern for Social Bite or The Scottish Business Awards

WE CAN OFFER...
– Advise on successfully opening social business retail shop
– Accommodation, free great food & coffee to people keen to spend month or so in Edinburgh furthering Social Bite
– Volunteer spaces
– High profile internship to work on The Scottish Business Awards 2013
| **I AM...** | **FULL NAME:** Magdalena-Maria Slowinska  
**E-MAIL:** magdaslowinska@gmail.com |
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| Partners & educationalists  
Creative individuals  
Software developers  
Artists  
You! :-) | Innovation  
Amazing Projects all over the world  
Creativity  
Playful opportunities to work with children youth  
and really...everybody!  
Look soon for www.inventika-studio.com |

| **I AM...** | **FULL NAME:** Eimhin Shorit  
**E-MAIL:** InvoluteConduit@gmail.com |
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<td><strong>I NEED...</strong></td>
<td><strong>I CAN OFFER...</strong></td>
</tr>
</tbody>
</table>
| Help in developing & initiating a social business based solution to a critical situation in Ireland.  
The solution is in the creation of a social business based organic farming land trust specializing in new agricultural technologies and sustainable development | Connections & the information about the situation in Ireland, legs and hands and a capable mind on the ground in Ireland and the chance to make lasting meaningful change beyond the self...ish |

| **I AM...** | **FULL NAME:** Blanka Krisztina Uduari (CEMS International Management Master Student, Vienna)  
**E-MAIL:** ublanka@yahoo.com |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I NEED...</strong></td>
<td><strong>I CAN OFFER...</strong></td>
</tr>
</tbody>
</table>
| - We (CEMS MIM Program) are looking for passionate people/ social entrepreneurs/ experts in the field of SB to exchange ideas/ teach/ share experience about SB in our study program through workshops/ seminars/ lectures / international projects with students/ young professionals  
- Not only in Vienna but also worldwide | - Advertise SB projects (reach a lot of people through worldwide business networks which involves a lot of big corporate partners)  
- Develop business strategies by working on SB projects/case studies  
- LET’S INCLUDE THE POWER OF YOUTH TO CHANGE THE WORLD TOGETHER!  
- Check out our website: www.cems.org |
<table>
<thead>
<tr>
<th>FULL NAME</th>
<th>Henning Siedentopp</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-MAIL</td>
<td><a href="mailto:HenningSiedentopp@googlemail.com">HenningSiedentopp@googlemail.com</a></td>
</tr>
</tbody>
</table>

**I AM...**
Henning Siedentopp

**I NEED...**
- A **volunteer job**
- **Social and/or ecological projects in ASIA**
- From 01.01.2012 – 30.09.2013 to work at as volunteer (everything from 1 week – 2 months)

**I CAN OFFER...**
- Project management, sales, marketing, CSR
- Business and political contacts to Europe
- English, Spanish, German
- **Motivation**, intelligence, friendly
- Willing to not design but implement things

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<table>
<thead>
<tr>
<th>FULL NAME</th>
<th>Claudia</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-MAIL</td>
<td><a href="mailto:claufja@hotmail.com">claufja@hotmail.com</a></td>
</tr>
</tbody>
</table>

**I AM...**
Claudia

**I NEED...**
- A **volunteer job**. I’m free to go everywhere!

**Background:**
- Master: Politics, Management and Regional Development
- International Experience: Argentina, Brazil, Ukraine, Hungary
- Languages: English, Portuguese, Spanish

**I CAN OFFER...**
- Motivation
- Open Mind
- New Ideas
- Work Hand
- Fun! :-)

---

<table>
<thead>
<tr>
<th>FULL NAME</th>
<th>Doreen Loo</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-MAIL</td>
<td><a href="mailto:doreen@myharapan.org">doreen@myharapan.org</a></td>
</tr>
</tbody>
</table>

**I AM...**
Doreen

**I NEED...**
- Collaborators to champion youth empowerment with us either via:
  1) Program matching
  2) Funding

**I CAN OFFER...**
Plenty of ideas, passion and drive from our youths!
<table>
<thead>
<tr>
<th>AM</th>
<th>FULL NAME</th>
<th>E-MAIL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inge Patsch – Monon e.U.</td>
<td>Inge Patsch</td>
<td><a href="mailto:inge@monon.eu">inge@monon.eu</a></td>
</tr>
<tr>
<td>Taciana Abreu from Rio de Janeiro</td>
<td>Taciana Abreu</td>
<td><a href="mailto:taciana.abreu@nobullshit.com.br">taciana.abreu@nobullshit.com.br</a></td>
</tr>
<tr>
<td>Namibian</td>
<td>Bernett Thornes</td>
<td><a href="mailto:bernett.thornes@hult.edu">bernett.thornes@hult.edu</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NEED</th>
<th>CAN OFFER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Infrastructure providers, Partners, Investors</td>
<td>Project-management skills, High ability to problem solution on a strategic level, Broad knowledge to IT-Solutions, Contact in Nepal, Creative approaches using methods from arts as well as economy</td>
</tr>
<tr>
<td>People interested in Brazil &amp; Rio de Janeiro, People interested in favela projects, Youth empowerment &amp; entrepreneurship, Volunteer mentors</td>
<td>Local knowledge, Contacts, Social business ideas for the region, Social business run by favela’s youth for investment, incubation &amp; mentoring</td>
</tr>
<tr>
<td>I would like to get involved in social business projects in Africa</td>
<td></td>
</tr>
</tbody>
</table>
FULL NAME: André
E-MAIL: info@go4school.org

I NEED...
- Drivers that want to get inspired by the people in Africa!
- Sponsors that support our project (www.go4school.org)

I CAN OFFER...
- FUN :-)
- Impacts from different countries

FULL NAME: Tiffany Kuehner
E-MAIL: Tiffany@hopeforhaiti.com

I NEED...
- Ideas
- Partners
- Support
- Lessons learned in development of social business

I CAN OFFER...
- Focus groups
- Partnerships
- Connections to US & Haiti markets
- NGO development

Twitter... @HopeforHaitiFL

FULL NAME: Andrea Yriberry
E-MAIL: andrea.yriberry@gmail.com

I NEED...
Mentors for my social business SoyMarca that includes Handcrafts arts, Mexico communities, women and helping them create a common brand to approach BIGGER OPPORTUNITIES!

I CAN OFFER...
- A network of communities on Mexico-Bolivia that is open for more social business
- Support on social business!!
<table>
<thead>
<tr>
<th>FULL NAME: Matteo Landi</th>
<th>E-MAIL: <a href="mailto:matteo.landi@gmail.com">matteo.landi@gmail.com</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>I AM...</td>
<td>A convener</td>
</tr>
<tr>
<td>I NEED...</td>
<td>Young dynamic social businesses from Middle-East and North-Africa to participate in a regional conference on youth employment</td>
</tr>
<tr>
<td>I CAN OFFER...</td>
<td>Over 600 young participants from M.E.N.A. region, decision makers, investors, U.N., international media.</td>
</tr>
<tr>
<td></td>
<td>Best businesses will be sponsored!</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FULL NAME: Rafal Siepak</th>
<th>E-MAIL: <a href="mailto:rafal.siepak@senstation.org">rafal.siepak@senstation.org</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>I AM...</td>
<td>SENStation-Social Empowering / Entrepreneurship Net (<a href="http://www.senstation.org">www.senstation.org</a>)</td>
</tr>
<tr>
<td>I NEED...</td>
<td>We have set up an online media for social entrepreneurs around the world and developed Global Social Business Competition 2012</td>
</tr>
<tr>
<td>BRING SENS TO LIFE!</td>
<td>We are looking for sponsors to support the next Edition</td>
</tr>
<tr>
<td>I CAN OFFER...</td>
<td>Promotion and exposure to students in 28 countries through the CEMS.org network of top business universities</td>
</tr>
<tr>
<td></td>
<td>Premium exposure on Senstation.org</td>
</tr>
<tr>
<td></td>
<td>Direct access to all participating socially conscious students</td>
</tr>
<tr>
<td></td>
<td>Building your CSR</td>
</tr>
</tbody>
</table>

<p>| I AM...                 | Human 😊 |
| I NEED...               | Subsistence, Protection, Affection, Participation, Understanding, Creativity, Identity, Freedom, Leisure, (Spirituality) |
| I CAN OFFER...          | These are the fundamental needs as Manfred Max-Neef defined them (Chilean economist Right Livelihood Award) |</p>
<table>
<thead>
<tr>
<th>Nini Daring</th>
<th>Nini <a href="mailto:daing@gmail.com">daing@gmail.com</a></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I NEED...</strong></td>
<td><strong>I CAN OFFER...</strong></td>
</tr>
<tr>
<td>a) Mentors &amp; trainers for our beneficiaries (youth 16-25)</td>
<td>a) Tender loving care 😊</td>
</tr>
<tr>
<td>b) Founders to match our funds for social initiatives</td>
<td>b) Project implementers among our youth</td>
</tr>
<tr>
<td>c) Someone to facilitate the amplifying of professionalism among not-for-profits in Malaysia via social businesses</td>
<td>c) Matching grants/funding</td>
</tr>
<tr>
<td>d) Connections to social entrepreneurs in Malaysia 😊</td>
<td>d) Connections to social entrepreneurs in Malaysia 😊</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Olga Cordón Gironés</th>
<th><a href="mailto:algordondo@hotmail.com">algordondo@hotmail.com</a></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I NEED...</strong></td>
<td><strong>I CAN OFFER...</strong></td>
</tr>
<tr>
<td>Ideas on social business from a gender approach (not only working with women) to alleviate poverty</td>
<td>Ideas on social business from a gender approach (not only working with women) to alleviate poverty</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Emanuel Böhm</th>
<th><a href="mailto:eca.bohm@ymail.com">eca.bohm@ymail.com</a></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I NEED...</strong></td>
<td><strong>I CAN OFFER...</strong></td>
</tr>
<tr>
<td>A VOLUNTEER JOB in South America, Asia or Africa in social or ecological projects for an unspecified period beginning in April 2013 or later</td>
<td>– B.A. in International Business and Management &amp; MSocSc in Service Management</td>
</tr>
<tr>
<td></td>
<td>– A lot of drive, motivation, energy, passion and dedication to make a difference</td>
</tr>
<tr>
<td></td>
<td>– Several years of international working and studying experience</td>
</tr>
<tr>
<td></td>
<td>– Fluency in Spanish and intermediate in French</td>
</tr>
</tbody>
</table>
| **I AM...** | **FULL NAME:** Marisa Vögele  
|             | **E-MAIL:** marisa.voegele@fib-net.de |
| Marisa from Germany FIB e.V./YMCA | |
| **I NEED...** | **I CAN OFFER...** |
| Experts to interview & support me in my research about SOCIAL BUSINESS & INTERCULTURAL COMMUNICATION | – Open mind & young spirit  
| | – Experience in international volunteering  
| | – The view of a student |

| **I AM...** | **FULL NAME:** Jorge García  
|             | **E-MAIL:** jorge@bive.co |
| A Medical Doctor Entrepreneur - BIVE | |
| **I NEED...** | **I CAN OFFER...** |
| – IT Partner:  
  Develop IT infrastructure/ software for health prevention/ and connectivity access  
| | – Organizational support:  
  Grameen Caldas  
  BIVE (www.bive.co - SB in health)  
  Operation in Colombia  
| | – Development of healthcare providers partnership  
| – Pharmaceutical Partner:  
  To develop a social business for low cost access to generic medicines | |

| **I AM...** | **FULL NAME:** Pamela Wagner  
|             | **E-MAIL:** p.wagner@helioz.org |
| Pamela from Helioz GmbH | |
| **I NEED...** | **I CAN OFFER...** |
| – Partners  
| – Microfinance opportunities  
| – Distributors  
| – Ideas | – WADI  
| | (measurement device for solar drinking water purification) |
I AM…a Management Technocrat
multicultural open to innovative ideas

I NEED…
Social Business Potential that can integrate
upcoming innovative environmental renewable
technologies

I CAN OFFER…
High potential innovative technologies that are
ready to implement in nascent market & that can
offer scale up (Social) Business development

FULL NAME: Shantanu Reinhold
E-MAIL: shantanu.reinhold@gmail.com

I AM…
An adventurer

I NEED…
A ride to Paris

I CAN OFFER…
My story!

FULL NAME: Emilien
E-MAIL: emilien.ak@gmail.com

...We hope that even the adventurers found their way back home!

In our Room of Needs plenty of voluntary manpower and
experience was offered. Use the momentum and get in touch with
the people that asked for your help or offered their services.
The expertise and experience you need is there – reach out for it!
With the idea of social business, Prof. Muhammad Yunus has introduced a new dimension for capitalism: a business model that does not strive to maximize profits but rather to serve humanity's most pressing needs.

Thus, the first motive of a social business is not profit, and second, it does not pay its investors dividends. Instead, it aims at solving social problems with products and services at affordable prices, or giving the poor and marginalized people ownership in a business and therefore allows them to share in its profits.

A social business pays back only its original investment and reinvests its profits in innovations or further growth that advance its social goals. Although the social business is pioneering in its aims, it is traditional in its management. Its workforce is professional and paid according to market wages.

This type of business may or may not earn profit, but like any other business it must not incur losses in order to be able to sustain itself. In every sense the social business is sustainable: in its direct environmental impact, its impact down the value chain, and critically, in its financial independence.

This is a key difference between social business and charity. Once its initial investment is repaid, the social business aims to be financially self-sustaining, giving it the independence and security to focus its efforts on the long-term improvement of the lives of the disadvantaged.

Thus the social business is a new type of company and "social business entrepreneurs" (SBE) are a new type of entrepreneurs who are not interested in profit-maximisation. They are totally committed to making a difference in the world. They want to give a better chance in life to other people and they want to achieve this objective through creating and supporting sustainable business companies.

Social business follows 7 principles, which serve as its defining elements.

The seven principles of social business:

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

1. Business objective to overcome poverty, or one or more problems (such as, education, health, technology access, environment, etc) which threaten people and society; not profit maximization.

2. Financial and economic sustainability.

3. Investors get back the investment amount only. No dividend is given beyond investment money.

4. When investment amount is paid back, company profit stays with company for expansion and improvement.

5. Environmentally conscious

6. Workforce get market wage with better working condition.

7. Do it with joy
// INTERACT //
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https://twitter.com/#!/grameencl

Sign up for our Newsletter:
http://www.grameencreativelab.com/Newsletter.html

Contact us directly and share your ideas and questions
The Grameen Creative Lab

Christina Jäger
Christina.jaeger@grameencl.com
www.grameencreativelab.com