

WELCOME ADDRESS

Md. Ashraful Hassan : Chairman of Grameen Trust and Grameen Group

**Honorable Chairman and Managing Director of Grameen Crédit Agricole Microfinance Foundation,
Distinguished leaders of partner organizations,
Respected development professionals and scholars,
Dear colleagues, friends, ladies and gentlemen,**

It is my great honor and privilege to welcome you to Paris, here at the premises of Credit Agricole Group, for this historic Grameen Family Gathering.

Your presence — representing Grameen partner organizations, movements, and communities from around the world — marks an important moment in our shared journey. For the first time, organizations inspired by the Grameen philosophy have come together as one global family to reflect, connect, and plan our future together.

At the outset, I would like to sincerely thank the Grameen Crédit Agricole Foundation for their partnership and support in making this gathering possible. Your contribution reflects the growing link between ethical finance, social responsibility, and sustainable development.

Ladies and gentlemen,

Grameen began not simply as an institution, but as a moral question — one that challenged common beliefs about poverty, finance, and human potential. When Professor Muhammad Yunus asked why poor people should be denied access to credit, he was proposing not just a technical solution, but a new way of thinking.

That way of thinking has traveled far beyond the villages of Bangladesh. It has crossed cultures and economic systems — from rural communities to fragile states and even advanced economies — carrying a single core belief: people living in poverty are not the problem — they are the solution.

Today, the Grameen family exists in more than 175 countries. It includes microfinance institutions, social businesses, foundations, research centers, and development partners. Each has applied the philosophy in its own context — responding to local needs, innovating, and serving communities often overlooked by traditional systems.

Beyond financial inclusion, our vision has grown to include healthcare, education, access to technology, and deeper participation in digital financial systems as pillars of social development.

In healthcare, we have built an ecosystem spanning primary, secondary, and tertiary care, supported by digital health innovations such as telemedicine and data-driven solutions — anchored by a Centre of Excellence within the Social Hospital, bringing quality services closer to underserved communities.

In education, we are building a continuum from early childhood to university, ensuring learning opportunities evolve with the individual. Technology-enabled learning and skills development expand reach and prepare young people for a rapidly changing world.

At the same time, we are working to bring people into digital financial systems — expanding access to digital payments and inclusive financial tools. These innovations enhance transparency, efficiency, and empowerment, enabling individuals — especially women and young entrepreneurs — to participate more fully in economic life.

We believe access to technology and digital finance is not a luxury — it is an essential enabler of opportunity. Combined with healthcare and education, it strengthens communities and accelerates inclusive development.

Yet, despite shared values, we have often worked separately. This gathering was created to change that. This is not simply a meeting of institutions — it is a reunion of purpose.

Over the next two days, we will listen, learn, and begin building a stronger and more connected Grameen network.

The world faces serious challenges: rising inequality, climate change, youth unemployment, conflict, and economic uncertainty. In this context, Professor Yunus's vision of the Three Zeros — zero poverty, zero unemployment, and zero net carbon emissions — is not merely aspirational. It is a practical guide for shaping economies that serve people and the planet.

Our plenary & networking sessions will explore how Grameen principles are being used today — to reduce poverty, create employment opportunities through entrepreneurship, support climate resilience, strengthen education, and expand healthcare access. You will hear from people working with refugees, farmers, women entrepreneurs and young people. You will learn about success and innovation, as well as challenges and difficult decisions.

We encourage open dialogue. The strength of the Grameen movement has always been its ability to learn, adapt, and stay grounded in real needs. The workshops ahead offer opportunities to collaborate through joint initiatives, shared learning, and resource mobilization.

As Chairman of Grameen Trust and Grameen Group, I emphasize that our goal is not to control or standardize the family. Our diversity is our strength. Our aim is to connect, support, and strengthen cooperation while respecting independence.

At the same time, the world looks to the Grameen family for leadership. A united voice can influence global discussions on financial inclusion, social business, ethical finance, healthcare, and education. This gathering is a step toward strengthening that shared identity.

Ladies and gentlemen,

The Grameen experience teaches us that real change begins not with money, but with trust — trust in people, communities, and human potential.

Let us renew that trust — in those we serve and in one another.

Let us build relationships beyond this gathering.

Let us move from ideas to action, from discussion to delivery — carrying forward the spirit of Grameen with humility, integrity, and courage.

This gathering marks the beginning of a new chapter for the entire Grameen family. Guided by the Three Zeros vision and our shared belief in human dignity, we share both responsibility and opportunity to help create a more inclusive and sustainable world.

On behalf of the Grameen Trust, I thank you for your commitment, leadership, and presence. I wish you inspiring discussions, meaningful connections, and lasting collaborations.

Welcome to the Grameen Family Gathering.

Together, let us turn shared values into shared action.

Thank you.