

CLOSING SPEECH FIRST DAY

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Good evening everyone,

As we wrap up this first day, I want to tell you how impressed I've been — by your energy, your experience, and the generosity with which you shared your stories.

Today, we didn't just celebrate the legacy of Professor Muhammad Yunus and the Grameen movement.

We built the foundations of something bigger: a future where our collective impact is stronger than anything we could achieve alone.

What a journey we've taken, just in one day.

From **New York** to the villages of **Bangladesh** and **Yemen**, from the powerful voices of women entrepreneurs in **Kosovo**, **South Africa**, and the **Philippines**, to climate adaptation initiatives in **Pakistan**, **Thailand**, and **Bangladesh**. From the rise of 3-zero communities in **Nepal**, to youth education programs in **Italy**, **Malaysia**, **Albania**, from the resilience of refugee entrepreneurs in **Turkey**, to digital finance reaching the remotest areas of the **DRC**, and innovative blended finance in **Luxembourg**— we have seen the Grameen spirit alive, active, and transformative in every corner of the world.

Our four sessions reminded us of something essential: **we share the same roots, the same purpose — and together we have the capacity to go much further.**

They showed how Grameen principles adapt to local needs, how we innovate to reach the most vulnerable, how we build sustainable livelihoods, and how financial inclusion and climate action now go hand in hand.

But above all, one message stood out clearly: **Cooperation is not optional — it is the only way forward.**

And tonight, I want to focus on this second pillar of the Grameen Credit Agricole Foundation strategy, LIFT 2028: **Cooperate.**

Cooperate is not a slogan.

It's not a nice word in a strategy document.

It is a mindset.

A method.

A responsibility.

Because the challenges we face — climate shocks, forced displacement, digital divides, gender inequalities — are too big, too interconnected for any of us to face alone.

To cooperate means to share what we know, to align our resources, to build bridges between public and private actors, and to empower local institutions to lead their own transformation.

Today showed us the incredible strength of this Family.

A microfinance institution in Yemen can learn from a social business in Thailand. A women's cooperative in South Africa can benefit from blended finance designed in Luxembourg.

And together, we can respond to the most urgent issues of our time.

We heard how women — so often the most exposed — are leading climate resilience: with solar home systems, water tanks, seaweed farms, micro-insurance for farmers...

They are not beneficiaries. They are **leaders**.

We heard how **digital finance** is opening doors for those left behind.

But digital inclusion isn't only about technology — it's about trust, protection, and making sure no one is excluded from the digital future.

And we heard powerful testimonies about **refugees**. Too often invisible, yet full of resilience. And we were reminded that financial inclusion is not a service — it is a **right**.

Another theme emerged today: the importance of **champions** — those strong institutions that can inspire, train, support others. To cooperate means to identify them, support them, and let them lift the entire ecosystem.

Because yes — if we want change at scale, we need more than successful projects.
We need systems that work.

This is why blended finance will be so critical.

With the Women Empowerment for Climate Fund, we are already combining public, private and philanthropic capital to support women-led climate solutions.

But we need to go further, co-create new instruments, and build tools tailored to the people we serve — from smallholder farmers in Nepal to young entrepreneurs in Kosovo, to women-led SMEs in Senegal.

Because the Grameen Family is more than a network.

It is a community of values and innovation.

And with LIFT 2028, the Foundation is committed to:

- strengthen peer learning,
- launch joint initiatives,
- share data and impact evidence,
- and speak with one strong, united voice.

To conclude, I want to ask you one question:

What commitment will you take from today?

Maybe it's a new partnership.

Maybe it's scaling a model that works.

Maybe it's supporting women's leadership, or exploring blended finance.

Maybe it's mentoring a younger institution.

Whatever it is — make it concrete, make it bold.

Because the world does not need more conferences.

It needs collaboration.

And courage.

Before I leave you, I want to express my deep gratitude:

to Professor Yunus for his vision,

to Raphaël Appert and Md. Ashraful Hassan for bringing us together,

and to all of you — for your dedication, your resilience, and your belief in what we can achieve together.

I won't be able to join you tomorrow, but remember this:

we are not just a network.

We are a Family.

And families stand together, support each other, and lift each other up.

So tonight, as you enjoy Paris and each other's company, take a moment to reflect on the connections you've made.

Because this — this human connection — is what will move us forward.

Thank you, merci beaucoup, and I look forward to all we will accomplish together