

GRAMEEN FAMILY GATHERING

11&12
FEBRUARY
2026



**BUILDING SYNERGIES AND UNITING
FOR SHARED VISION FOR ZERO POVERTY,
ZERO UNEMPLOYMENT, AND ZERO CARBON**

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GRAMEEN FAMILY GATHERING



Dear Distinguished Members of the Grameen Family,

It is with great pride and a profound sense of purpose that we welcome you to this historic first gathering of the Grameen Family in Paris. This event marks a significant milestone in our collective journey toward a world of zero poverty, zero unemployment, and zero net carbon emissions.

For decades, organizations inspired by Professor Muhammad Yunus's vision have worked tirelessly across the globe, adapting the Grameen model to diverse contexts and challenges. While we have operated largely independently, we have shared a common philosophy: that financial inclusion, entrepreneurship, and social business are powerful tools for creating sustainable pathways out of poverty.

Today, we stand at a critical juncture. The challenges facing our world—persistent poverty, growing inequality, especially for women, climate change, and social exclusion—demand collaborative solutions that transcend borders and organizational boundaries. This gathering represents our commitment to strengthening the bonds between our organizations and amplifying our collective impact.

Over these two days, we invite you to engage deeply with one another, to share your successes and challenges, and to explore opportunities for meaningful collaboration. The plenary sessions on zero poverty, zero unemployment, and zero net carbon emissions will provide frameworks for our discussions, while the workshops will offer spaces to develop concrete plans for working together more effectively.

We believe that by uniting the Grameen Family, we can:

- Create a stronger collective voice in global conversations about financial inclusion and social business
- Share innovations and best practices that accelerate our impact
- Develop joint initiatives that address complex challenges requiring multi-faceted approaches
- Build a support network that strengthens each organization's resilience and effectiveness
- Present a more coherent identity to the world while celebrating our diversity

This gathering is not an end but a beginning. The connections formed and ideas generated here will, we hope, catalyze ongoing collaboration that extends far beyond these two days in Paris. We envision this as the first step toward a more interconnected Grameen ecosystem that honors our shared heritage while embracing the innovation needed to address 21st-century challenges.

We extend our deepest gratitude to each of you for your commitment to the Grameen mission and for taking the time to participate in this landmark event. Together, we can build on Professor Yunus's legacy and create a future where poverty, unemployment, and carbon emissions will truly be reminded from the past. With hope and determination,

Raphaël Appert
President
Grameen Crédit Agricole Foundation

Md. Ashraful Hassan
Chairman
Grameen Group

EVENT BRIEF

Primary Purpose

The Grameen Family Gathering represents a landmark initiative to bring together diverse organizations that share the Grameen philosophy but have been operating largely independently across the globe. This first-ever gathering aims to create a unified ecosystem where organizations can leverage collective strengths while maintaining their unique approaches to addressing poverty, unemployment, and climate challenges.

Key Objectives

- **Building Relationships and Knowledge Exchange** The gathering provides a platform for Grameen-affiliated organizations to meet face-to-face, many for the first time. Through interactive sessions and social events, participants will develop personal connections that can form the foundation for future collaboration. The diverse experiences from different countries and contexts create a rich environment for learning and inspiration.
- **Identifying Synergies and Collaborative Opportunities** A central focus is discovering areas where organizations can work together more effectively. The structured workshops on Day 2 specifically address how the network can collaborate, present itself more coherently to the outside world, and build foundations for long-term cooperation. These discussions aim to move beyond theoretical concepts to practical action plans.
- **Addressing the Three Zeros Mission** The plenary sessions are organized around Professor Yunus's vision of three zeros: zero poverty, zero unemployment, and zero net carbon emissions. By sharing successful approaches, challenges, and innovations in these areas, the gathering seeks to accelerate progress toward these ambitious goals through collective action.
- **Creating a Coherent Network Identity** While celebrating the diversity of approaches within the Grameen family, the gathering aims to develop a more unified external presence that can amplify the collective voice of the network in global conversations about financial inclusion, social business, and sustainable development.
- **Establishing Foundations for Long-term Collaboration** This gathering is envisioned as the beginning of a more interconnected Grameen ecosystem. The concluding session will focus on concrete next steps and potential follow-up activities to ensure that the momentum generated during these two days continues beyond the event itself.

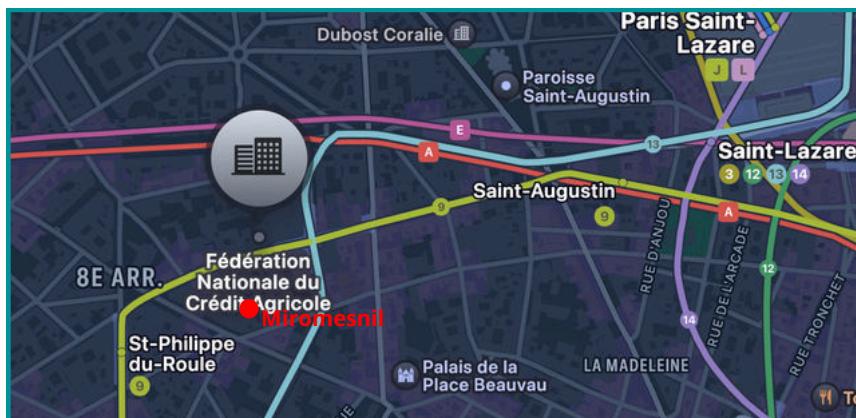
By bringing together leaders from across the Grameen family, this gathering represents a strategic investment in building a more cohesive, effective network that can collectively advance Professor Yunus's vision while addressing the complex challenges of the 21st century.

GRAMEEN FAMILY GATHERING

LOGISTICS

*Place of the
Gathering*

At the Fédération du Crédit Agricole – 48 rue de la Boétie – 75 008
Paris - France



Accessibility

By metro:

- Line 9 - Stop Miromesnil
- Line 13 - Stop Miromesnil

By bus:

- Line 52 - Stop La Boétie - Percier

Place of the Cruise



Bateaux Parisiens, **Ponton 6**, Port de la Bourdonnais, 75007, Paris
+33 (0)1 76 64 14 45

Accessibility

By metro:

- Line 9 - Stop Alma Marceau
- Line 6 - Stop Trocadéro

By RER:

- Line C - Stop Champ de Mars - Tour Eiffel

We will go by metro from Miromesnil to Alma Marceau, then we will finish on foot to the exact place.

AGENDA

FEBRUARY 11

<i>Morning</i>	09:00 – 9:30: Registration 09:30 – 10:00: Interactive Presentation of each organization and participants 10:00 – 10:30: Welcome speeches from Grameen Trust & GCAF 10:30 – 11:00: Keynote speech 11:00 – 11:30: Networking Break 11:30 – 12:30: 1st Plenary session
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<i>Lunch</i>	12:30 – 14:00: Networking Lunch
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<i>Afternoon</i>	14:00 – 15:00: 2nd Plenary session 15:00 - 16:00: 3rd Plenary session 16:00 – 16:30: Networking Break 16:30 – 17:30: 4rd Plenary session 17:30 – 18:00: Closing remark of the day
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<i>Evening</i>	19:00 – 22:00: River Seine Cruise Diner
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FEBRUARY 12

09:00 – 9:30: Opening Plenary Keynote speech 9:30 – 11:00: Workshops on collaborative actions 11:00 – 11:30: Networking Break 11:30 – 12:30: Main conclusion and take away

12:30 – 14:00: Networking Lunch
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14:00 - 15:30: AML-FT awaraness / training session 14:00 - 18:00: Networking Time
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In order to have interactive sessions we will use Beekast, that will help you to raise questions or to answer polls/questions.

Go to: <https://my.beekast.com>

Enter the session code : 366705



AGENDA

DAY 1 WEDNESDAY, FEBRUARY 11, 2026

9:00 - 9:30	Registration
9:30 - 10:00	Interactive presentations of participants and organizations
10:00 - 11:00	Opening Ceremony: <ul style="list-style-type: none"> Welcome from Masters of ceremony Video message by Prof. Muhammad Yunus Welcome speech by Mr. Raphaël Appert, <i>Chairman, Grameen Crédit Agricole Foundation - Luxembourg</i> Welcome speech by Mr. Md. Ashraful Hassan, <i>Chairman, Grameen Group - Bangladesh</i>
10:30 - 11:00	Keynote speech: "The Grameen Legacy: Evolution and Impact of a Global Movement" by Mr. Abdul Hai Khan , <i>Executive Vice-chairman, Grameen Trust</i> – Keynote analysis on history and evolution of Grameen partnerships and replications worldwide, importance and impact
11:00 - 11:30	Networking Break
11:30 - 12:30	1st Plenary session: "Grameen in Action: Lessons Learned and Future Horizons" <i>Exploring the application of Grameen principles across diverse contexts and identifying emerging challenges</i> This session will explore the evolution and impact of Grameen's methodologies across diverse global contexts. Distinguished speakers from Turkey, USA, Philippines, Bangladesh, and South Africa will share their experiences implementing Grameen's microfinance model in their respective regions. The discussion will focus on key lessons learned, successful adaptations to local conditions, and emerging challenges in today's rapidly changing economic landscape. It aims to identify common threads and divergent approaches that have contributed to sustainable poverty alleviation worldwide.

Moderator: **Mr. Raymond Patrick Serios**, *Director of Administration & Strategic Projects, NWTF - Philippines*

Speakers:

- Mr. H. Fatih Akgül**, *General Secretary, Turkish Grameen Microfinance Program - Turkey*
- Mr. Jasper Kubasek**, *Vice President, Chief of Staff, Grameen America Inc., USA*
- Mr. Suresh Krishna**, *CEO, Yunus Social Business, India*

- **Ms. Corazon A. Henares**, *Co-Founder, Negros Women for Tomorrow's Foundation - Philippines*
- **Mr. Zahirul Alam**, *Executive Director, Integrated Development Foundation - Bangladesh*
- **Ms. Lerato Lekhula**, *Head of Microfinance & Social Business, WDB Trust - South Africa*

12:30 - 14:00 Networking Lunch

2nd Plenary session:
"Pathways to Zero Poverty: Inclusive Financial Solutions for Vulnerable Communities" *Addressing innovative approaches to serving refugees, smallholder farmers, and developing effective microinsurance models*

This session will examine innovative approaches to achieving zero poverty through targeted microfinance initiatives. Speakers from Philippines, Pakistan, Yemen, Italy, and Luxembourg will present case studies on working with vulnerable populations including refugees and displaced persons. The discussion will highlight successful models for financing smallholder farmers and implementing effective microinsurance programs that protect vulnerable communities from financial shocks. Participants will share their positive experiences, lessons learned, and current challenges in creating sustainable pathways out of poverty across diverse socioeconomic contexts.

Moderator: **Ms. Tasmina Rahman**, *CEO, Grameen Trust - Bangladesh*
Speakers:

- **Ms. Dr. Dolores M. Torres**, *Senior Management Adviser, CARD MRI - Philippines,*
- **Ms. Roshaneh Zafar**, *CEO, Kashf Foundation - Pakistan,*
- **Mr. Omar Lutf Suwaid**, *Co-founder, Grameen Yemen Foundation - Yemen*
- **Mr. Giuseppe Torluccio**, *Vice-Chairman, Yunus Italia Foundation - Italia*
- **Ms. Hanadi Tutunji**, *Head of Technical Assistance, Grameen Crédit Agricole Foundation - Luxembourg*

15:00 - 16:00 3rd Plenary session:
"Creating Sustainable Livelihoods: The Zero Unemployment Challenge"
Interactive roundtables on women's entrepreneurship, SME financing, and youth employment initiatives

This session will focus on strategies to combat unemployment through entrepreneurship development. Speakers from France, Malaysia, Nepal, Kosovo, Albania will explore successful models for women's economic empowerment, SME financing mechanisms, and youth entrepreneurship initiatives. Special attention will be given to innovative financing models, skills development programs, and market linkage strategies that have proven effective in diverse economic environments.

Moderator: **Ms. Sharifah Sofia**, *Trustee, Albukhary Foundation - Malaysia*
 Speakers:

- **Mr. Clément Delcourt**, *Director of Programs, Yunus France - France*
- **Mr. Md. Abul Kalam**, *CEO, Kosovo Grameen Missione Arcobaleno Microfinance Fund - Kosovo*
- **Mr. Martin Mata**, *Co-CEO, Albanian American development Foundation - Albania*
- **Mr. Shankar Man Shresta**, *Chairman, Centre for Self-help Development - Nepal*
- **Mr. Abdul Matin**, *Director Development, Grameen Trust - Bangladesh*

16:00 - 16:30 Networking Break

16:30 - 17:30 **4th Plenary session:**

"Financing Zero Net Carbone Emissions: Solutions for Climate Resilience" *Exploring climate adaptation strategies, agricultural insurance innovations, and technology-driven solutions for environmental sustainability*

This session will address the critical intersection of microfinance and climate action. Speakers from Luxembourg, Thailand, Democratic Republic of Congo, and Bangladesh will showcase innovative climate adaptation solutions being implemented through microfinance institutions. The discussion will explore agri-microinsurance products designed to help vulnerable farmers manage climate risks, as well as new technologies and AI solutions that support sustainable development. Participants will share successful case studies of green microfinance initiatives that simultaneously address poverty reduction and environmental sustainability.

Moderator: **Mr. Md. Ashraful Hassan**, *Chairman, Grameen Group - Bangladesh*
 Speakers:

- **Mr. Vincent Brousseau**, *Deputy General Delegate, Grameen Crédit Agricole Foundation - Luxembourg*
- **Mr. Callum Mackenzie**, *Managing Director, Yunus Thailand - Thailand*
- **Mr. Jérôme Gabriel**, *Administrator, Virunga Foundation - Democratic Republic of Congo*
- **Mr. AKM Shirajul Islam**, *Executive Director, Basa Foundation - Bangladesh*
- **Mr. Advin Barun Banerjee**, *Executive Director, Pidim Foundation - Bangladesh*

17:00 - 18:00 Concluding remarks by **Ms. Véronique Faujour**, *General Delegate, Grameen Credit Agricole Foundation - Luxembourg*

19:30 - 22:00 River Seine Cruise Diner

DAY 2 THURSDAY, FEBRUARY 12, 2026

9:00 - 9:30 Opening plenary of the day
Keynote speech:
"From Local Solutions to Global Movement: The Next Chapter of the Grameen Story" **Mr. Alex Counts**, *Strategic advisor, Grameen Foundation - USA*: Keynote analysis of current trends and challenges facing the Grameen family of organizations, placing them in historical context while looking toward future opportunities of collaboration

9:30 - 11:00 Workshops
"Building the Grameen Alliance: Strategies for Collective Impact"
Interactive working groups focused on enhancing network effectiveness, coherence, and long-term collaboration

The participants will be divided into 4 to 5 groups to identify potential areas for network-wide cooperation and establishing a framework for the strategic discussions to follow

11:00 - 11:30 Networking Break

11:30 - 12:30 Closing Plenary
"Charting Our Shared Path: From Dialogue to Action" *Workshop reports, collective discussion, and commitment to next steps*
Closing remarks: **Mr. Md. Ashraful Hassan**, *Chairman, Grameen Group - Bangladesh*

12:30 - 14:00 Networking Lunch

14:00 - 15:30 AML-FT awaraness / training session, presented by **Ms. Pauline Blit, Risk Manager**, and **Ms. Ines Yaici, Risk Analyst**.

This session looks at fostering a common understanding of the main AML-FT issues and how they affect the microfinance and impact sectors. This workshop will first address AML-FT fundamentals (definitions, legislative frameworks) in order to better understand everyone's obligations, and especially how international lenders' obligations are susceptible to influence financial service providers worldwide. The second part will mostly focus on practical implementation, especially for financial institutions (including MFIs) : what are the main components of an efficient AML-FT framework and what are the main hurdles to set it up.

14:00 - 18:00 Networking Time

The afternoon of the second day is dedicated to fostering deeper connections between Grameen Family organizations through structured bilateral networking. This valuable time allows participants to translate the collaborative discussions from the morning sessions into concrete partnership opportunities.

What to Expect:

Dedicated Meeting Spaces: Several private meeting rooms will be available throughout the Fédération du Crédit Agricole building, each equipped with comfortable seating and materials to facilitate productive conversations.

Pre-arranged Meetings: Prior to the gathering, participants will have the opportunity to request bilateral meetings with specific organizations through the email list of participants.

Spontaneous Connections: In addition to pre-arranged meetings, a central networking lounge will be available for impromptu discussions and connections that emerge during the gathering.

This bilateral networking time is a crucial component of the Grameen Family Gathering, providing the space needed to transform shared ideas into actionable collaborations. We encourage all participants to use this time strategically to explore potential synergies and establish the foundations for lasting partnerships that will strengthen our collective impact.

ORGANIZATIONS

<i>Bangladesh</i>	Grameen Trust
<i>Luxembourg</i>	Grameen Credit Agricole Foundation
<i>USA</i>	Grameen America Inc.
<i>Kosovo</i>	Kosovo Grameen Missione Acrobeleno Microfinance Fund
<i>Yemen</i>	Grameen Yemen Foundation
<i>Turkey</i>	Turkish Grameen Microfinance Program
<i>South Africa</i>	WDB Trust
<i>DRC</i>	Virunga Foundation
<i>Albania</i>	Albanian-American Development Foundation
<i>Italy</i>	Yunus Italia Foundation
<i>Thailand</i>	Yunus Thailand
<i>Bangladesh</i>	Integrated Development Foundation
<i>Pakistan</i>	Kashf Foundation
<i>Philippines</i>	CARD MRI
<i>Philippines</i>	Negros Women for Tomorrow's Foundation
<i>Nepal</i>	Centre for Self-Help Development
<i>France</i>	Yunus France
<i>USA</i>	Grameen Foundation USA
<i>Malaysia</i>	Albukhary Foundation
<i>India</i>	Yunus Social Business Fund Bengaluru
<i>Bangladesh</i>	BASA Foundation
<i>Bangladesh</i>	DESHA
<i>Bangladesh</i>	Pidim Foundation
<i>Germany</i>	Yunus + You – The YY Foundation
<i>Bangladesh</i>	Proyas Manobik Unnayan Society

GRAMEEN TRUST

Mission / Vision:

Mission: Grameen Trust envisions unemployment and poverty free world.

Vision: To Promote Social Business and Microcredit programs for achieving the goals of zero net carbon emissions, zero wealth concentration for ending poverty and zero unemployment.

Brief history:

Grameen Trust (GT) was established in 1989 by Nobel Laureate Professor Muhammad Yunus as a non-profit and non-government organization to meet the global demand for learning about the Grameen Bank approach as an effective poverty eradication tool.

Aligned with Professor Yunus's vision of a 'World of three zeros- zero poverty, zero unemployment and zero net carbon emissions', GT supports and implements poverty-focused microfinance and social business programs globally.

GT has replicated the Grameen Bank Approach through 155 organizations in 44 countries, reaching over 28 million members and impacting more than 143 million families. GT has directly implemented projects in 18 countries, while the Grameen model is now replicated in over 175 countries.

The Nobin entrepreneurship development program has supported more than 52,087 new entrepreneurs as of December 2025 and has been replicated in Kosovo and Yemen, creating over 3,000 entrepreneurs. GT also hosts the Grameen Global Network (GGN), sharing microcredit and social business information through the Grameen Dialogue Newsletter and other platforms.

Main current activities/Program highlights:

- Grameen Trust (GT) implements two major programs: the Grameen Bank Replication Program (GBRP) and the New Entrepreneur Program (Nobin Program).
- The GBRP supports the establishment and expansion of microcredit initiatives worldwide through local partner organizations to combat poverty, while the Nobin Program fosters entrepreneurship among unemployed youth.
- To further strengthen its mission, GT also offers a comprehensive range of support services, including global networking, arranging dialogue, training and workshop programs, technical assistance and institutional capacity building, monitoring and evaluation, feasibility studies and independent audits, publications and knowledge dissemination, as well as internship, library, and research support.

Expectations at the Meeting:

Through this Grameen family gathering of Grameen Trust's partner organization across the globe we would like to start the process of building a stronger ecosystem—one that respects diversity, protects institutional autonomy, yet enables collaboration, shared learning, and collective voice. The partnerships we form, the initiatives we co-create, the knowledge we share, and the collective impact we achieve during this gathering will be our commitment to staying connected, building trust based relationships among each other, learn from each other and act together. We want the Grameen spirit carried forward with humility, integrity, and courage which will be translated into a renewed commitment to building a world of Three Zeros.



GRAMEEN TRUST

Address:

Mirpur-1, Dhaka-1216,
Bangladesh

Website:

www.grameentrust.org

Email:

md@grameentrust.org

Persons attending the meeting:

- Mr. Md. Ashraful Hassan - *Chairman*
- Mr. Hai Khan - *Executive Vice-Chairman*
- Ms. Tasmina Rahman - *CEO*
- Mr. Abdul Matin - *Head of Operations*

GRAMEEN CRÉDIT AGRICOLE FOUNDATION

Mission / Vision:

The Grameen Crédit Agricole Foundation contributes to the fight against poverty and inequality by promoting financial inclusion and social impact entrepreneurship. Its vision is based on two fundamental beliefs: there can be no effective fight against poverty without financial inclusion, and women are powerful agents of change who, when supported and funded, generate positive effects for their families, communities, and local economies.

Brief history:

Created in 2008 through a partnership between Crédit Agricole SA and Professor Muhammad Yunus with Grameen Trust, the Foundation was initially endowed with 50 million euros. It has evolved from financing microfinance institutions to supporting a diverse ecosystem of social enterprises, while remaining faithful to Professor Yunus's principles of financial inclusion and sustainable development.

Main current activities / Program highlights:

The Foundation has deployed more than 400 million euros (8 times its initial capital), supporting over 150 microfinance institutions and social enterprises in 40 countries, reaching millions of beneficiaries, primarily women in rural areas.

As an investor, lender, technical assistance coordinator, and fund advisor, its main activities include:

- Providing financial services and technical assistance to microfinance institutions and social enterprises
- Supporting rural economic development through targeted investments
- Promoting financial inclusion for underserved populations, especially women entrepreneurs, smallholders farmers, refugees
- Sharing knowledge and building capacity among partners

The Foundation is currently developing the "Women Empowerment for Climate" (WEC) debt fund, which addresses access to clean water, clean energy, and sustainable agriculture in the face of climate change by focusing on women as agents of change. It represents a key strategic initiative in its new strategy LIFT 2028 to combine climate adaptation with financial inclusion through a public-private partnership approach.

Link with Grameen Trust:

The Foundation maintains close ties with Grameen Trust, with representatives in its governance and support for various Grameen initiatives.

Expectations at the Meeting:

By co-organizing this first Grameen family meeting, the Foundation aims to co-create a global coalition of Grameen-affiliated impact organizations, identify priority areas for cooperation, establish a more unified external presence, foster concrete partnerships, and potentially secure a common declaration of intent formalizing the commitment to continued collaboration. This gathering represents a strategic investment for the Foundation to position itself within the Grameen family while advancing its LIFT 2028 strategic plan's cooperation axis.

Address:
5 Allée Scheffer - L2520
Luxembourg

Website:
www.gca-foundation.org

Email:
info@gca-foundation.org

Persons attending the meeting:

- Mr. Raphaël Appert - *President Crédit Agricole Representative*
- Ms. Sylvie Lemmet - *Independent Director*
- Ms. Véronique Faujour - *General Delegate*
- Mr. Vincent Brousseau - *Deputy General Delegate*
- Mr. Philippe Guichandut - *General Secretary*
- Mr. Edouard Sers - *Director of Risks & Impact*
- Ms. Sarah Canetti - *Administrative & Financial Director*
- Mr. Maxime Borgogno - *Investment Officer Central Asia, Eastern Europe*
- Ms. Cécile Pochet - *Senior Investment Officer, South and Southeast Asia*
- Ms. Kathrin Gerner - *Global Customer Relations Advisor*
- Ms. Pauline Blit - *Risk Manager*
- Ms. Ines Yaici - *Risk Analyst*
- Mr. Julien Leroy - *Technical Assistance Program Manager*
- Ms. Anaïs Pantzer - *Communications Officer*

Key Figures:

- 35 countries of intervention
- 100M€ Assets Under Management
- 42% portfolio in fragile countries
- 70 organizations supported

GRAMEEN AMERICA INC.



Mission / Vision:

Vision: We envision an inclusive society in which all entrepreneurs, regardless of gender, race or income have access to fair and affordable financial services to support upward mobility

Mission: Grameen America is dedicated to helping low-income entrepreneurial women build businesses to enable financial mobility

Brief history:

Founded by Nobel Prize laureate Muhammad Yunus in 2008 in Queens, NY, Grameen America has since grown to national scale, creating measurable community impact. Grameen America is a leading 501(c)(3) nonprofit microfinance organization and a nationally certified Community Development Financial Institution (CDFI). Grameen America provides accessible and affordable capital, credit and savings programs, financial education, and peer support to enable financial health and independence among its program participants while bolstering economic growth in their communities. Since inception, Grameen America has disbursed \$6.6 Billion to 260k women nationwide across a 41-branch footprint.

Main current activities/Program highlights:

- Microloans: access to affordable capital through first-time loans up to \$2,500, requiring no credit history or collateral, followed by opportunity for incremental capital as business needs scale.
- Peer Support: fostering networks of like-minded entrepreneurs through weekly facilitated touchpoints and in-person events
- Asset Building: promotion and facilitation of personal savings habits as a foundation for financial mobility and generational wealth.
- Credit Development: help entrepreneurs establish positive payment histories and strengthen credit identities so they can better access the financial ecosystem
- Financial and Health Education: combined curriculum of financial and health education to support members and their families in their mobility journeys.

Link with Grameen Trust:

Grameen America has maintained a strong relationship with Grameen Trust since its founding. A key strategic partner, Grameen Trust continues to be represented with a seat on Grameen America's Board of Directors.

Expectations at the Meeting:

We greatly look forward to the opportunity to connect with, and learn from, this remarkable community of Grameen replicators and like-minded organizations, including opportunities for collaboration and for gathering insights to help chart our next strategic refresh.

Address:

82-11 37th Avenue, Suite 607
Jackson Heights, NY 11372, USA

Website:

www.grameenamerica.org

Email:

jkubasek@grameenamerica.org

Persons attending the meeting:

- Mr. Jasper Kubasek - Vice President & Chief of Staff

Key Figures: Impact

- Total Assets: \$627 million
- Loan Portfolio: \$447 million
- Cumulative Disbursements: \$6.6 billion
- Average Loan Size: \$6,300
- Women Served: 260 thousand
- Branches: 41

KOSOVO GRAMEEN MISSIONE ARCOBALENO- MICROCREDIT FUND

Mission / Vision:

Mission: To provide collateral-free loan, poverty alleviation, women's empowerment, self-employment creation through Nobin (NE) program which turns unemployment into entrepreneurship.

Vision: It is committed to building a sustainable and inclusive economic future for the local community in Kosovo.

Brief history:

Kosovo Grameen Missione Arcobaleno Microcredit Fund (KGMAMF), established in June 2000 with support from Missione Arcobaleno and Grameen Trust, aims to alleviate poverty in communities affected by the 1999 conflict. By its 25th anniversary in 2025, it had reached 26,329 members and disbursed EUR 130.57 million in microloans.

In 2017, Grameen Kosovo launched the Nobin Program for children of members, addressing youth unemployment. By end-2025, it reached 2,870 young entrepreneurs, disbursed EUR 16.41 million, and created 6,760 jobs. Operating as a social business per Professor Yunus's principles, all profits are reinvested to expand services to poor women and unemployed youth across Kosovo.

Main current activities/Program highlights:

Currently KGMAMF runs two programs, microcredit and Social Business. It has four branches in four regions covering whole Kosovo. It has reached more than 26,000 members, disbursed more than 130 million Euro, repayment rate is 96%. It is a sustainable program which has created very positive impact in the livelihood of the borrowers. It has significant impact on poverty alleviation through financial inclusion for low-income individuals and Economic Growth.

The main activities are handworks, small trade, dairy & poultry farms, agriculture, milk production, bakery, hairdresser, transport, metal workshop, travel & tourism, restaurant, Jewelry, car wash, auto polish & rent a car, construction, traditional production etc.

Link with Grameen Trust:

The project was directly implemented by Grameen Trust through on-site and remote monitoring including technical assistance, capacity building, exposure visits, specialized training, replication of the Grameen microcredit model based on the social business concept, aimed at poverty alleviation and financial inclusion.

Expectations at the Meeting:

Based on my past experiences over 37 years as a microfinance practitioner in Bangladesh, Myanmar and Kosovo, I firmly believe that the gathering of Grameen Trust partners in Paris would be a fruitful platform to exchange on sharing of experiences, future collaboration and commitment for the global Poverty Eradication.



GRAMEEN KOSOVO

Address:

Nr.86, Str: Azem Jashanica,
Prishtine, Kosovo

Website:

www.grameenkosovo.org

Email:

ceo@grameenkosovo.org

Attendees:

- Mr. Md. Abul Kalam - CEO, KGMAMF

Key figures 2025:

- Total Br:4, staff:31,
Serving over 26,000
borrowers, disbursed loan
131m euro, repaid loan
121m, Loan portfolio: 9.2m

Impact:

- It is a sustainable program
which has created very
positive impact in the
livelihood of the borrowers.

GRAMEEN YEMEN

Mission / Vision:

Mission: To empower poor families economically and socially, raising their standard of living and enabling them to escape poverty through a unique and proven methodology.

Vision: Providing sustainable financial and developmental services to low Income households through innovative solutions and modern technology, reducing poverty and creating self-employment opportunities.

Brief history:

Grameen Yemen was established in 2018 as a local non-profit organization inspired by the principles of microfinance, enterprise financing and social business developed by Professor Muhammad Yunus, Nobel Peace Prize laureate. The organization plays a vital role in alleviating poverty, improving economic and social conditions in rural areas by adopting the “Bank for the Poor” model (Grameen Bank).

- Became the leading microfinance institution in the country in terms of the “number of active members, total No. of women clients, and the lowest PAR.
- Playing a significant role in integrating credit programs with social development initiatives to combat multiple dimensions of poverty.
- Currently undergoing a transformation into a bank fully adopting the Grameen Bank model, thereby becoming the first bank of its kind to follow Grameen Bank’s methodology entirely.

Main current activities / Program highlights:

Delivery of financial and non-financial services to the poorest segments in rural areas with a strong focus on women and youth, integrating them into the development process and engaging them in economic activities.

This approach is implemented within an integrated household-based framework to ensure tangible outcomes, foremost among them access to decent employment opportunities, sustainable sources of income, and the strengthening of human development pillars, including education, health, a sound environment, and an adequate standard of living, in line with an innovative principle of social economy and social business.

Link with Grameen Trust:

Grameen Yemen has established a strong cooperative partnership between GYF GT under the Model (BOM). Eight Grameen experts have worked on field with GYF to support the implementation of the program.

Additionally, three different official delegations from Grameen Yemen also visited Grameen Trust to gain first-hand exposure to successful practices and to receive specialized training aimed at digitalizing operations and strengthening Grameen Yemen’s institutional and operational capacities.

Expectations at the Meeting:

- Establish partnerships with Grameen institutions,
- Exchange experiences and best practices,
- Learn from diverse initiatives,
- Review programs and activities,
- Explore opportunities for joint initiatives.



Address:

Aman Street, Sana'a, Yemen

Website:

www.GrameenYemen.org

Email:

info@grameenyemen.org

Persons attending the meeting:

- Mr. Omar Lutf - *Co-Founder*
- Mr. Ahmed Alkulani - *Officer*

Key figures:

- 34,921 *Income Generation Loans*
- 118,000 *school Books distributed*
- 5,839 *Water Tanks*
- 1,000 *Home Sanitation Toilet*
- 7,588 *Home Solar System*
- 1,000 *Sleeping Beds*
- 5,982 *Cataract Operation*
- 967 *Clip lips Operation*

TURKISH GRAMEEN MICROFINANCE PROGRAM



Mission / Vision:

Mission: To improve the economic and social conditions of financially challenged women across Türkiye by providing accessible, sustainable, and inclusive microfinance services.

Vision: To create a poverty-free Türkiye where all low-income women have access to economic opportunities in line with the United Nations Sustainable Development Goal 1: No Poverty.

Brief history:

Founded in 2003 by TISVA and Grameen Trust, TGMP is one of the earliest Grameen model replications inspired by Nobel Laureate Professor Muhammad Yunus. It operates under Law No. 5302, is audited annually by PwC, and maintains a fully transparent governance structure.

Main current activities / Program highlights:

TGMP operates as one of the largest women-focused microfinance program in the MENA region. It offers eight collateral-free loan products delivered through weekly field operations and a secure QR-based repayment system.

Link with Grameen Trust:

TGMP was founded with Grameen Trust support and continues to operate in alignment with global Grameen microfinance standards inspired by Professor Yunus.

Expectations at the Meeting:

At the meeting, we aim to:

- Secure substantial funding partnerships to expand TGMP's lending capacity and reach significantly more low-income Turkish and Syrian women with accessible, collateral-free microcredit.
- Identify co-funding opportunities for large-scale programs that support poverty alleviation, refugee livelihoods, green micro-enterprises, and women-led MSMEs

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www.tgmp.net

Email:

bilgi@tgmp.net

Phone:

+90 (312) 436 90 90

Persons attending the meeting:

- Mr. Aziz Akgül, Ph.D. - *Founder, TISVA Member of Board of Directors*
- Mr. Halil Fatih Akgül - *TISVA General Secretary, TISVA Chairman of Board of Directors*

Key Figures: Impact

- 220,000+ women reached since establishment.
- TRY 2.28 billion (76M\$ USD) total microcredit disbursed (as of December 2025).
- Active in 69 cities with 85 branches.
- 99.8% repayment rate, without guarantors or collateral.
- 1:4.05 Social Return on Investment (every TRY 1 creates TRY 4.05 in social value).
- National and international recognition, including the 2006 Nobel Peace Prize awarded to the Grameen model.
- Over 33,000 Syrian and Turkish women supported through partnerships with CARE, Sparkassenstiftung, Kiva, GIZ and CDP

WDB TRUST

Mission / Vision:

Vision: South African women who are safe, economically self-reliant, and fully participating in the socio-economic transformation of an inclusive, democratic, and non-sexist society.

Mission: To build sustainable households that contribute to productive and self-reliant communities.

Brief history:

The Women's Development Business (WDB) Trust was established in 1991 as a women-centred development microfinance organisation, inspired by the philosophy and pioneering work of Professor Muhammad Yunus and the Grameen Bank. Its founding mandate was to advance the socio-economic empowerment of women, particularly in poor rural communities in South Africa. Since its inception, WDB Trust has pursued poverty eradication through integrated financial and non-financial interventions that promote dignity, self-reliance, and women's economic participation. Over three decades, the organisation has evolved into a multi-pillar development institution with a strong national footprint and a growing Pan-African presence.

Main current activities / Program highlights:

WDB Trust delivers its mandate through four interlinked programmes:

- **Microfinance Programme (Flagship):** The Microfinance Programme is the flagship initiative of the WDB Trust and a core instrument for advancing financial inclusion among poor rural women. Following a strategic pause to redesign and strengthen its delivery model, the programme was restructured and relaunched in 2024, reaffirming WDB Trust's original Grameen-inspired, group-based lending methodology while aligning operations with contemporary regulatory, digital, and sustainability requirements.
- **Zenzele Development Programme (ZDP):** A non-financial, community-based programme grounded in the Asset-Based Community Development (ABCD) approach. ZDP provides psychosocial support, facilitates access to services, and strengthens community self-organisation over a structured three-year engagement cycle.
- **Training Academy Programme (TAP):** Established in 2015 to strengthen human capital in poverty-reduction programmes. TAP delivers training in microfinance, enterprise development, digital literacy, healthcare, and institutional capacity building for staff, beneficiaries, and sector stakeholders.
- **Pan-African Advocacy (PAA) Pillar:** Hosts African Women In Dialogue (AfWID) and the Zanele Mbeki Fellowship (ZMF), advancing feminist leadership, continental dialogue, and advocacy. AfWID convenes 1,000 women from all 55 African countries, while ZMF develops a pipeline of emerging African feminist leaders.

Link with Grameen Trust:

In preparation for the relaunch of its Microfinance Programme, WDB Trust entered a Memorandum of Understanding (MoU) with the Grameen Trust to replicate and adapt the Grameen Bank methodology within the South African context. This partnership reflects WDB Trust's commitment to global best practice in development microfinance, strengthening institutional sustainability, and deepening social impact. The collaboration includes technical guidance, methodology alignment, and ongoing institutional learning.

Expectations at the Meeting:

1. **Peer Learning, Replication, and Sustainability:** To exchange experiences and draw practical lessons from Grameen family organisations that have successfully replicated and adapted the Grameen Bank methodology across diverse regulatory, cultural, and economic contexts, with particular focus on governance, digitisation, risk management, and long-term institutional sustainability.
2. **Strengthening the Grameen Ecosystem:** To deepen institutional relationships within the Grameen ecosystem and explore opportunities for continued technical collaboration, knowledge exchange, and mutual support in advancing women-centred development microfinance.
3. **Exploring Social Business Models:** To gain insights into Grameen-aligned social business models including design, capitalisation, governance, and transition pathways, as WDB Trust prepares for the future introduction of social business initiatives aligned to women's economic empowerment.



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2196

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Persons attending the meeting:

- Ms. Lerato Lekhula - *Head of Microfinance & Social Business*
- Ms. Mandisa Matyeka - *Operations Manager*

VIRUNGA FOUNDATION

Mission / Vision:

Grameen Virunga is part of the broader Virunga Alliance ecosystem. Set up by the Virunga Foundation in eastern DRC, the Virunga Alliance's mission is to enable the ongoing preservation of Virunga National Park and the protection of the Congo Basin forests through the establishment of local "cornerstone" businesses which provide key services and economic opportunities for the local communities. Grameen Virunga is the micro-credit arm of the Virunga Alliance, providing loans to underserved populations in Goma and surrounds – both to individuals, businesses and group loans.

Brief history:

Virunga National Park is the oldest park in Africa, established in 1925. It is home to the last mountain gorillas. The Virunga Foundation was established to manage, together with the Institut Congolais pour la Conservation de la Nature (ICCN) the Virunga National Park, a UNESCO World Heritage Site. Since 2008, it has expanded into a regional development driver with investments in energy, support to entrepreneurship (Grameen Virunga), agriculture, tourism, and security infrastructure. Grameen Virunga was launched as a dedicated microfinance initiative to extend financial services to communities around the park's boundaries, especially in areas lacking banking infrastructure.

Main current activities / Program highlights:

Grameen Virunga provides innovative microcredit, tied to electricity consumption, in four different regions of North-Kivu and is currently working on expanding its product offerings to include savings products, and a digital payment ecosystem to replace cash-based transactions in remote villages where access to cash can be difficult. GV has created 4 tailored products which meet the local demand:

- SME loans: loans for SMEs using electricity to generate income, the repayment of which is linked to the seasonality of the business
- Agri loans: loans for equipment and inputs to growers
- Electricity connection loans: loans for a connection to the electricity grid
- Group loans: Grameen core product
- A village-level closed-loop e-wallet MVP is underway in Mutwanga, targeting women-led micro-enterprises and smallholder value chains.

Link with Grameen Trust:

Grameen Trust is a shareholder of Grameen Virunga and provides operational and technical assistance for the Group Loans product.

Expectations at the Meeting:

To explore partnerships that can scale Grameen Virunga's microfinance and payment services, strengthen technology and governance frameworks, and replicate integrated conservationlivelihood models in similar protected zones. Seeking technical insight into financial product design, digital finance deployment, and long-term sustainability planning.



Address:

Rumangabo, North Kivu,
Democratic Republic of
Congo

Website:

www.virunga.org

Email:

jgabriel@virunga.org

Persons attending the meeting:

- Mr. Jérôme Gabriel – *Responsible for the Green Corridor, co-manager*
- Mr. Tengiz Tkeshelashvili - *Deputy CFO*

Key Figures: Impact

- Over 60MW of renewable energy deployed via Virunga Energies
- Over 5mUSD of microloans disbursed via Grameen Virunga
- A new model of conservation and economic development across the Congo Basin

ALBANIAN AMERICAN DEVELOPMENT FOUNDATION

Mission / Vision:

AADF's mission is to contribute to Albania's long-term sustainable development by investing in education, entrepreneurship, and cultural heritage. Its vision is a modern, competitive Albania driven by innovation, empowered human capital, strong institutions, and inclusive economic growth.

Brief history:

The Albanian-American Development Foundation was founded in 2009 as a legacy institution of the Albanian-American Enterprise Fund. Created to strengthen Albania's socio-economic development beyond initial post-transition investments, AADF evolved into a major national actor supporting reforms, capacity building, and institutional modernization, launching large-scale initiatives in education, tourism, cultural heritage, and economic development while continuously expanding its partnerships with government, academia, and international organizations.

Main current activities / Program highlights:

AADF implements programs across three core pillars:

Education & Leadership: strengthening research capacity, improving school systems, mentorship and scholarships, and supporting youth leadership development.

Entrepreneurship & Innovation: launching Business & Tourism Improvement Districts, promoting start-ups, urban economic development, and private-sector competitiveness.

Cultural Heritage & Eco-Tourism: restoring heritage sites, improving tourism infrastructure, museum enhancement, and enabling sustainable visitor economy models.

Flagship initiatives include Business & Tourism Improvement Districts in several cities in Albania, the "Research Expertise from the Academic Diaspora" Program, the Butrint National Park project, TID model expansion, digital tourism platforms, and large-scale interventions in museums and cultural sites across Albania.

Link with Grameen Trust:

AADF is partnering with Grameen Trust to introduce and adapt the internationally recognized Grameen microcredit model to Albania, transferring the original methodology of collateral-free lending, group-based accountability structures, weekly financial meetings, and focus on supporting women entrepreneurs and low-income individuals.

The model will be implemented through a Build-Operate-Manage approach with direct involvement of Bangladesh experts providing capacity building and operational supervision, ensuring preservation of Grameen's core principles while aligning with Albania's regulatory environment. This initiative aims to expand inclusive micro-entrepreneurship, improve financial access in underserved communities, and scale toward national coverage.

Expectations at the Meeting:

We see this meeting in Paris as an opportunity to strengthen collaboration with Grameen Trust, exchange practical experiences from global microfinance programs, and learn from international implementation models that can support the successful rollout in Albania.

Through networking and dialogue with experts and partner organizations, we aim to explore new areas for cooperation, share lessons learned, and identify ways to jointly advance financial inclusion and micro-entrepreneurship. Our expectation is to leave the meeting with clearer next steps, stronger relationships, and a foundation for long-term partnership development.



Albanian-American
Development Foundation

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Building no. 42, Entrance
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Website:

aadf.org

Email:

info@aadf.org

Persons attending the meeting:

- Mr. Aleksander Sarapuli - *Co-CEO*
- Mr. Martin Mata - *Co-CEO*
- Mr. Marin Shtylla - *Project Manager*

FONDAZIONE YUNUS ITALIA

Mission / Vision:

Core Mission: Promoting Social Business, Social Entrepreneurship, and Microfinance as tools to address the most pressing social challenges of our time.

Long-term Vision: Achieving a “World with Three Zeros”, where each individual has the opportunity to realize their potential, without limitations related to poverty, inequality, or limited access to resources.

Brief history:

Previously named Grameen Italia, FYI was founded in 2010 through a partnership between Grameen Trust, UniCredit Foundation, and the University of Bologna, with the aim of bringing the Yunus Grameen model and the social business approach in Italy. Since its establishment, FYI has worked to advance financial inclusion through projects, training, advocacy work and collaborations with institutions, universities and practitioners both at the national and international level.

Main current activities / Program highlights:

FYI's current work links microcredit education, research and policy support, and ecosystem building, with the aim of enabling social business and entrepreneurship for vulnerable individuals and young people. Our flagship projects include:

Fin4Good develops practice-oriented training on microcredit for university students and future practitioners, covering core operations, responsible risk management, and impact measurement.

Microfuture supports cross-country policy work on microcredit and microfinance by mapping local gaps and translating partner insights into practical knowledge outputs and evidence informed recommendations, with particular emphasis on the role of business development support services.

Link with Grameen Trust:

FYI's collaboration with Grameen Trust is long standing and rooted in direct learning and exchange around the Grameen microcredit model. It has included regular visits to Grameen Trust in Dhaka and field visits to observe how the Grameen model operates in practice, from group formation and borrower screening to repayment routines and borrower support.

Building on these exposure activities, FYI and Grameen Trust have engaged in ongoing sharing of experiences and best practices, with a focus on how Grameen-inspired principles can be adapted to European contexts while preserving responsible lending, trust-based mechanisms, and the poverty alleviation mission.

Expectations at the Meeting:

FYI aims to (i) explore strategic partnership opportunities with Grameen Trust and attending organizations, (ii) exchange technical expertise on inclusive finance, microcredit, applied microfinance education, and social business ecosystem building, (iii) identify concrete areas for collaboration such as capacity building activities, joint research or dissemination outputs, and practitioner oriented tool development, and (iv) discuss pathways to enhance program effectiveness and scale social impact through initiatives.



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Email:

info@fondazioneyunus.it

Attendees:

- Mr. Giuseppe Torluccio, *Vice President*
- Ms. Giulia Zanetti, *Senior Project Manager*
- Ms. Alessandra Cavallo, *Researcher and Project Manager*
- Mr. Davide Verrocchi, *Financial and Admin Manager*
- Mr. Iacopo Greppi - *Jr Project Officer*

Key figures 2025:

- 5 active EU projects
- 10 active National projects

Impact

- 25 entrepreneurs obtained business microcredit with FYI support (40% women, 50% migrants)
- Average loan disbursed: €27.000

YUNUS THAILAND

Mission / Vision:

Vision: A 3 Zero World of zero net carbon emissions, zero poverty by ending extreme inequality, and zero unemployment by unleashing the entrepreneur in all.

Mission: To build a social business economy, where social businesses are solving social and environmental problems and those in poverty are enabled to improve their own livelihoods through the power of entrepreneurship.

Brief history:

Yunus Thailand is a foundation and social business co-founded in 2020 by Professor Muhammad Yunus, pioneer of microfinance and the social business movement, to build a social business economy in Thailand.

We provide global best practice social business expertise to deliver innovative, financially sustainable, and scalable solutions for the most pressing social and environmental problems in a Thai context. Yunus Thailand is in the process of establishing Grameen Thailand as a social business subsidiary, to provide Grameen microfinance services to women micro-entrepreneurs in Thailand.

Main current activities / Program highlights:

During Covid-19 Yunus Thailand supported the SME Development Bank of Thailand to design its green recovery initiative, focused on the development of a bio- circular- green economy loan for MSMEs, while also acting as an intermediary for the bank enabling \$3m USD in finance.

Yunus Thailand has also supported the Government Savings Bank of Thailand in service mapping for microfinance delivery, while also conducting an initial feasibility study working with the Asia Foundation, Ministry of Social Development, Thai Government and Grameen Trust to examine microfinancing for childcare centres in low income communities. Building on this, Yunus Thailand is in the mobilisation stage of launching Grameen Thailand, as our own microfinance institution.

The current focus is on urban poor in Bangkok, where 1 in 7 people are indebted to loan sharks, coastal communities in the south of Thailand, where Yunus Thailand has a strong presence through its social franchising approaches for women seaweed entrepreneurs, and in Hat Yai, where recent 1 in 300 year flooding exacerbated the need for microfinance. Other initiatives under development is the creation of a shariah compliant window.

Link with Grameen Trust:

Grameen Trust has been an invaluable partner and friend throughout our microfinance journey to date. We have signed a Build Operate Transfer agreement which brings Bangladesh best practice expertise and Thai expertise together.

Expectations at the Meeting:

To learn from other more developed replications, to build knowledge sharing alliances, and to understand further the differences and similarities across contexts.



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Website:

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Email:

callum@yunus-thailand.org

Persons attending the meeting:

- Mr. Callum Mackenzie - *Co-Founder & Managing Director*
- Ms. Kanokvalee Viriyaprapaikit - *CEO*

INTEGRATED DEVELOPMENT FOUNDATION

Mission / Vision:

Vision: To Create a poverty free comfortable Bangladesh

Mission: To combat poverty and social problems in the impassable hilly regions and other un-served areas of Bangladesh through organizing the poor and providing them with capital, inputs and social services (such as health, education, insurance etc.) for their socio-economic upliftment.

Brief history:

Integrated Development Foundation (IDF), founded in 1992 by economist Zahirul Alam, collaborator of Nobel Laureate Muhammad Yunus during Grameen Bank model development, has grown into a leading development and microfinance organization in Bangladesh. Initially focused on the Chattogram Hill Tracts, IDF now operates in 22 districts, serving over 150,000 households through integrated interventions adapted to local challenges.

Main current activities/Program highlights:

IDF implements development programs for poor and marginalized populations in climate-vulnerable areas:

- **Microfinance:** Operates through 122 branches with customized products for beggars, ultra-poor households, and micro-entrepreneurs.
- **Renewable Energy:** Installed 187,000+ solar systems including home systems, mini-grids, irrigation pumps, and promotes electric vehicles through the Green Rides Program.
- **Agriculture:** Supports integrated farming, climate-smart agriculture, and conservation initiatives like the Halda River Conservation Program.
- **Health:** Provides healthcare through community centers, telemedicine, eye care, nutrition interventions, and micro-insurance schemes.
- **Education:** Manages IDF School and College, technical education institutions, scholarships, and vocational training.
- **Social Protection:** Delivers disaster response, assistance to Rohingya refugees, housing finance, and safety-net initiatives.

Link with Grameen Trust:

IDF began operations in 1993 with Grameen Trust's financial and technical support in remote hilly regions of Bangladesh. The organization adapted the Grameen Microfinance Model in Chattogram Hill Tracts, implemented innovative initiatives including the Beggar Program and ultra-poor focused interventions. This collaboration with Grameen Trust has shaped IDF's rights-based, inclusive, and sustainability-focused development approach.

Expectations at the Meeting:

Explore opportunities to strengthen strategic collaboration with Grameen Trust and its partners worldwide; Exchange technical knowledge in inclusive finance, poverty graduation, and social business models; Identify potential areas for joint initiatives in financial inclusion, renewable energy, climate adaptation, and sustainable livelihoods; Enhance program impact through technical cooperation and partnerships aligned with shared objectives and formation of a Global Social Business Fund to address financial challenges of Grameen Trust partners.



Address:

IDF Head Office- House no 20, Avenue 2, Block D, Mirpur 2, Dhaka, Bangladesh

Website:

www.idfdbd.org

Email:

info@idfdbd.org

Persons attending the meeting:

- Mr. Zahirul Alam - *Founder and Executive Director*
- Ms. Hosne Ara Begum - *Director (Clients Protection)*

Key figures:

- *Experience: 32+ years serving 150,000+ families across 22 districts*
- *Operations: 122 branch offices, 10 project offices, 1,200 staff*
- *Sectors: Financial Inclusion, Health, Education, Renewable Energy, Agriculture, Climate*
- *Impact: 127,000+ renewable energy systems installed*
- *Awards: Pioneer Award (Grameen Foundation USA), Top 50 MFIs (Forbes), Best MFI (City Award Bangladesh)*

KASHF FOUNDATION

Mission / Vision:

Vision: Financial services for all in a poverty free and gender equitable society.

Mission: Serving all with dignity by providing high quality and sustainable microfinance services to low-income families and micro-entrepreneurs to enhance financial capabilities, alleviate household poverty and enable all, especially women, to become active agents of social and economic change.

Brief history:

Kashf Foundation was established in 1995 as Pakistan's first specialized microfinance institution to expand financial access for low-income women. Inspired by the Grameen Bank model, Kashf was founded on the belief that dignified financial services catalyze poverty reduction and social change. Over three decades, Kashf has disbursed over 8 million loans totalling USD 1.09 billion, evolving into one of Pakistan's leading microfinance institutions. Kashf employs an integrated approach combining finance with capacity building, financial literacy, health services, and social advocacy to address structural barriers constraining women's empowerment.

Main current activities/Program highlights:

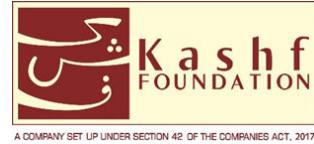
Kashf provides specialized microcredit for business expansion, livestock farming, education, home improvement, and emergencies, alongside pension, life and health microinsurance; pioneering micro-insurance and micro-pension products in Pakistan. Moreover, to promote proactive health seeking behavior among women and improve household well being, Kashf operates 23 health clinics offering free medical check-ups and telehealth services, complemented by maternal and reproductive health training. Financial literacy and business development programs strengthen women's entrepreneurial capabilities and decision-making. Through award-winning television dramas addressing child marriage and education, gender-based violence, and human trafficking, alongside gender training sessions and social theatre performances, Kashf challenges restrictive norms and promotes women's economic participation. Kashf is currently working on climate change adaptation and developing new products/services, along with reviewing existing products to make financial services more responsive to the impact of climate change.

Link with Grameen Trust:

Kashf Foundation was founded in 1995 as a replicator of the Grameen Bank model and has sustained alignment with Grameen principles for poverty alleviation by prioritizing economic engagement and well being of women. Kashf remains actively engaged with the Grameen ecosystem through knowledge sharing on financial inclusion and women's empowerment, while exploring partnership opportunities on emerging priorities including climate-responsive financial services.

Expectations at the Meeting:

Kashf Foundation looks forward to strengthening ties within the Grameen family and engaging with fellow practitioners on pressing issues like poverty alleviation, women's financial and digital inclusion, climate change adaptation and enhancing resilience of low income households. I hope to exchange insights on emerging challenges in microfinance, learn from Grameen friends' experiences, and explore collaboration opportunities aligned with our shared commitment to financial inclusion while contributing Kashf's learnings from three decades of serving low-income women in Pakistan.



A COMPANY SET UP UNDER SECTION 42 OF THE COMPANIES ACT, 2017

Address:

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Website:

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Email:

info@kashf.org

Persons attending the meeting:

- Ms. Roshaneh Zafar - *Founder & Managing Director*

Key figures:

- 1,000,000+ active clients
- 498 branches across Pakistan
- 1.8+ million women reached through financial literacy programs

Impact:

- 99% of clients reported increased monthly household income
- 45% of women report increased authority over household budgets
- 86% women report increased respect in the household
- 48% of women reported improvement in their relationship with their spouse

CARD MRI

Mission / Vision:

Vision: CARD MRI is a world-class leader in micro finance and community-based social development undertakings that improve the quality of life of socially and economically challenged women and families towards nation-building.

Mission: We are committed to:

- Empower vulnerable women and families through financial, educational, health and capacity-building services that transform them into responsible citizens;
- Enable women members to gain control of financial and social development institutions;
- Partner with agencies, private institutions, and community organizations to achieve mutual goals.

Brief history:

CARD started as an NGO in December 1986 committed to do poverty eradication especially among disadvantaged rural women and their families.

CARD implements microfinance with savings, loans, insurance and leasing alongside with other non-financial activities and programs such as on education, health care, scholarships, IT initiatives, business development services and marketing, among others.

Today, CARD MRI is composed of 34 institutions that are all committed to poverty eradication in the country.

Main current activities/Program highlights:

CARD MRI implements:

- Microfinance for the poor through 5 outlets: 3 banks, CARD Inc. and Padayon
- Micro-insurance providing life, non-life and retirement savings for members and public
- Education from senior high school to college with scholarships for members' children
- IT support through 4 companies serving MF and micro-insurance operations
- Healthcare via CARD Care Network (clinics, pharmacy, laboratory)
- Business development and marketing for members' products
- Advocacy initiatives through Hijos Tours, Publishing, and Bente Productions

Link with the Grameen Trust:

CARD has been assisted by Grameen Trust in terms of management development workshops, sustainability workshops as well as in availing of recoverable grant at zero percent interest during CARD's initial years as a Microfinance NGO.

Expectations at the Meeting:

Our attendance to the meeting shall be to keep our relationship with Grameen families alive and we are also open to learning new things especially in doing social business that will reinforce our poverty eradication mission and vision. Would also be good to get updates from other institutions from other parts of the globe and see or identify mutual interest for cooperation and undertakings.



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Website:

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Email:

dtorres@cardmri.com

Persons attending the meeting:

- Dr. Dolores M. Torres - *Management Senior Adviser*
- Dr. Flordeliza L. Sarmiento - *Management Senior Adviser*
- Ms. Aurora M. Lagman - *Member*
- Ms. Emelyn L. Contreras - *Member*

Key figures:

- *Total Clients Served*- 9,848,800
- *Total Insured persons*- 32,151,628
- *Total No. of Clients with access to health*- 5,563,076
- *Educational scholarships*- 32,704
- *No. of Savings Clients*- 9,516,853
- *Total Clients with Loans*- 4,805,445
- *No of Client / Stockholders*- 97,317
- *Total Staff*=19,791
- *Amount of Loans Outstanding*- Php53.8B (961M\$ USD)
- *Amount of Savings*- Php42.5B (759M\$ USD)
- *Repayment Rate*- 99.14%
- *Total offices*- 3,716

NEGROS WOMEN FOR TOMORROW FOUNDATION, INC.

Mission / Vision:

Mission: To provide sustainable financial and client-responsive developmental services to the poor.

Vision: A sustainable institution of change: Building vibrant, "Dungganon" communities.

Brief history:

Founded in 1984 as a non-government organization that aimed to help women achieve self-sufficiency and self-reliance, particularly in low-income and depressed urban and rural communities.

It sought to increase women's awareness of their economic potential, to increase their skills and productivity and to improve their quality of life.

Main current activities / Program highlights:

Project Dungganon provides collateral-free credit to women, helping them start businesses and discover their entrepreneurial potential, while other loan products address additional client needs.

With 352 branches across Luzon, Visayas, and Mindanao, NWTF offers its clients' insurance packages that cover life, accident, hospital income, and a funeral service package. NWTF's non-financial services further strengthen clients' entrepreneurial skills, support their children's education, and promote overall well-being.

Through the Client Services and Client Wellness Departments, clients gain access to livelihood and business training, annual business summits, scholarship programs, environmental activities, medical missions, health clinics, and telemedicine services.

Link with Grameen Trust:

When Grameen Trust was created in 1989 to help early replicators of the Grameen Bank methodology, NWTF was one of the first recipients of its seed capital funding. Grameen staff also came to the Philippines to help train loan officers.

NWTF staff particularly area managers, were sent to Bangladesh to train and witness firsthand how the Grameen group-based, collateral-free lending methodology for poor women worked.

Over the years, NWTF continued to align with the broader Grameen network through capacitybuilding, use of tools such as the Progress out of Poverty Index from Grameen Foundation. It has also joined the social business ecosystem and has been forming 3 zero clubs in the Philippines

Expectations at the Meeting:

We expect to reconnect with Grameen replicators and microfinance colleagues, share best practices especially in new ways of doing things and possibly, discuss possible collaborations and networks in certain areas of interest.



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Email:

info@nwtf.org.ph

Persons attending the meeting:

- Ms. Corazon Henares – *Board Chairperson*
- Ms. Suzette Gaston – *Executive Director*
- Mr. Raymond Patrick Serios – *Director of Administration and Strategic Projects*
- Ms. Syrel Aplaon – *Director of Accounting, Finance and Insurance*

Key Figures: Impact

- *Active Loan Clients:* 598,726
- *Loan Portfolio:* \$ 108,366,506.75
- *Disbursement:* \$ 191,895,478.21

CENTRE FOR SELF-HELP DEVELOPMENT

Mission / Vision:

Vision: Be a sustainable institute of Microfinance Organization (MFOs) committed to promote and develop efficient financial and development services to the poor and the disadvantaged communities by fostering self-help culture of development and augmenting microfinance and social business.

Mission: Improve and strengthen Microfinance and related services of MFOs through capacity building, training, knowledge dissemination, research/study, counselling and networking.

Brief history:

Established in 1991 in Kathmandu, CSD is a non-profit NGO founded on self-help principles to promote inclusive development in Nepal. Since its inception, CSD has worked for socio-economic transformation of disadvantaged populations. The organization pioneered microfinance in Nepal by launching the Self-help Banking Program in 1993, replicating the Grameen model to provide collateral-free, women-centered financial services in areas with high poverty density. In 2002, CSD transformed its microfinance operations into Swabhalamban Bikas Bank Ltd., repositioning itself as an apex institution focused on capacity building, training, research, and policy support.

Main current activities / Program highlights:

For the last four years, efforts focused on reforming microfinance operations through National Microfinance Member Summits and Social Business Support Forums, while promoting 3ZERO Communities (Zero Poverty, Zero Unemployment, Zero Net Carbon Emission) and eco-villages.

Key programs include: professional training for MFIs and cooperatives; technical support for digital transformation and risk management; research and policy facilitation; youth entrepreneurship promotion through 3ZERO Clubs with 22 incubation centers, 17 green shops, and 56 eco-villages established; community empowerment through financial literacy and women's initiatives; and international exposure opportunities for microfinance practitioners.

Link with Grameen Trust:

Mr. Shankar Man Shrestha established CSD as the first Grameen Model replicator in Nepal, in consultation with Prof. Muhammad Yunus. CSD maintains a strong relationship with Grameen Trust based on shared poverty alleviation values. Through exposure visits to Bangladesh, CSD facilitates learning from Grameen Bank's operations, helping replicate microcredit methodologies and strengthen Nepal's microfinance sector with global best practices, with technical support from Grameen Trust.

Expectations at the Meeting:

The Grameen Family Gathering Program combines knowledge exchange and professional collaboration to deepen Grameen methodologies and develop financial inclusion strategies. It facilitates networking among experts to create partnerships and address community development challenges. We share our 3ZERO Club experience as a youth leadership platform, while exploring governance, digital transformation and social impact measurement. This program supports professional development and sustainable microfinance.



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Persons attending the meeting:

- Mr. Shankar Man Shrestha - Chairperson



YUNUS FRANCE

Mission / Vision:

Helping vulnerable communities to become entrepreneurs by providing what they lack the most.

Spreading Social Business throughout society by equipping the actors who can change the rules of the game.

Brief history:

Yunus France was founded in 2017 to relay in Europe the vision and work of Muhammad Yunus, with an initial focus on academia and awareness-raising around Social Business. From 2023 onward, Yunus France expanded its action on the ground by launching concrete entrepreneurship support programs, combining field experimentation with advocacy to promote Social Business as a lever for inclusive and sustainable economic transformation in France and beyond.

Main current activities / Program highlights:

DEGG NAA LAA grassroots entrepreneurship program supporting women-led nano businesses through training, mentoring, and access to practical tools to secure and grow sustainable livelihoods.

NOBIN SENEGAL A micro-equity pilot providing capital and structured support to informal and early-stage entrepreneurs in Senegal.

NOBIN SEINE SAINT DENIS A territorial micro-equity initiative designed to support entrepreneurs by combining funding and local ecosystem partnerships to foster inclusive economic development.

YSBC IAE NICE An academic-practitioner program engaging students in Social Business projects.

YCP BNP PARIBAS A leadership and impact program empowering young talents to design and support high-impact social business initiatives through mentorship, collective intelligence.

Link with Grameen Trust:

Yunus France works in close connection with Grameen Trust, which has been providing guidance and strategic advice on the development of NOBIN as a Social Business spin-off in West Africa and France, starting with Senegal and SeineSaint-Denis. This collaboration builds on a feasibility study conducted in Senegal in 2022, followed by regular exchanges to refine the micro-equity model, governance, and implementation strategy in alignment with Grameen principles.

Expectations at the meeting:

This meeting is seen as an opportunity to better understand the Grameen family ecosystem, to connect with peers and practitioners engaged in similar Social Business initiatives, and to share information about Yunus France's programs, with a particular focus on the NOBIN model and its current and upcoming pilots.

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61 rue de Lyon , 75012 Paris,
France

Website:

yunus.fr

Email:

hello@yunus.fr

Persons attending the meeting:

- Mr. Clément Delcourt - *Head of Programs*

Key Figures:

- 1111 beneficiaries reached directly (mainly women & youth)

- 163 Social business incubated

Impact

Contribution to the development and scaling of Social Business models aligned with the Three Zeros World vision, combining field experimentation, inclusive entrepreneurship, and ecosystem-level advocacy in France and abroad

GRAMEEN FOUNDATION USA

Mission / Vision:

Grameen Foundation's mission is to enable the poor, especially women, to create a world without poverty and hunger. Our long-term vision is a global financial system that works for everyone—one that enables women and marginalized communities to build resilience, seize economic opportunity, and improve their well-being. We are committed to sustainable development, community-led solutions, and scalable innovations that strengthen financial inclusion, gender equity, and climate resilience.

Brief History:

Founded in 1997, Grameen Foundation was established to extend Professor Muhammad Yunus and Grameen Bank's work beyond Bangladesh, responding to global demand for inclusive financial solutions. It has evolved from supporting microfinance institutions to becoming a global leader in digital financial services, human-centered design, and women-centered development. Key milestones include programming that supports women entrepreneurs, Program SAFE to eradicate financial abuse, and health and agriculture finance innovations.

Main current activities / Program Highlights:

Grameen Foundation works across Asia, Africa and Latin America through flagship initiatives that strengthen financial systems, protect women's economic agency, and enable climate-resilient livelihoods.

Core activities include: Bankers without Borders® connecting financial professionals with social enterprises; Program SAFE combating financial abuse by transforming systems to protect women; AgriPath enabling smallholder farmers to adopt sustainable practices through digital advisory tools; and Innovative Blended Financing deploying capital for women-focused enterprises with climate adaptation services in the Philippines and India. These initiatives demonstrate Grameen's leadership in linking financial inclusion with gender equity and climate-resilient opportunity.

Link with Grameen Trust:

Grameen Foundation has a long-standing relationship with Grameen Trust, rooted in a shared commitment to the Grameen philosophy and poverty alleviation through inclusive finance. Building on this history, Grameen Foundation is now deepening its ecosystem approach through a strategic alliance with Yunus Social Business (YSB). This alliance brings together Grameen Foundation's strengths in digital innovation, data, and program design with YSB's expertise in investing and scaling social businesses. Together, the alliance aims to strengthen the full pathway from financial inclusion to enterprise growth—supporting women-led and impact-driven businesses with both technical assistance and patient capital.

Expectations at the Meeting:

Through this meeting, Grameen Foundation hopes to:

- Explore opportunities to deepen strategic collaboration with Grameen Trust and aligned partners.
- Exchange technical expertise on inclusive finance, digital transformation, and women-centered programming.
- Identify opportunities for joint initiatives that link financial inclusion with social business development, climate resilience, and sustainable livelihoods.
- Align on shared priorities and explore how the Grameen Foundation-YSB alliance can complement and strengthen existing Grameen ecosystem efforts.



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squaraishi@grameenfoundation.org

Persons attending the meeting:

- Mr. Alex Counts - *Strategic Advisor*

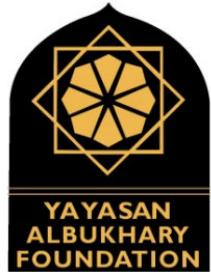
Key Figures: Impact

- *Global presence across multiple regions in Africa, Asia, and Latin America*
- *Millions of women and families reached through financial services, digital tools, and integrated resilience programs*
- *Long-standing partnerships with financial institutions, social enterprises, governments, and global funders*

ALBUKHARY FOUNDATION

Mission / Vision:

To forge a more equitable and tolerant world through health & welfare, education and cultural initiatives that bridge the divide between communities across society.



Brief history:

Established in 1996, the Albukhary Foundation is a Malaysian-based philanthropic organization grounded in the values of Ihsan (Compassion) and Taqwa (Faith). The foundation distinguishes itself from other similar organisations in the way that it began, grew and continues to evolve. It was a simple act that set the course of the Albukhary Foundation; when Syed Mokhtar Albukhary brought home his first salary as a rice trader in 1974, he donated half his income to 15 needy families in his hometown, Kedah, at the request of his mother, Sharifah Rokiah. The Albukhary Foundation was then founded in 1996 to provide opportunity through education, build communities and preserve heritage.

Main Current Activities / Program Highlights:

One of the flagship programs is the Albukhary Tuition Programme which ran in collaboration with the Ministry of Education from 2001 to 2009 to provide free tuition to underachieving secondary students. It created a network of 200 tuition centres across the country that benefitted more than 80,000 students from 500 schools.

The anchor institutions of the Albukhary Foundation are the Islamic Arts Museum Malaysia (IAMM) located in Kuala Lumpur and the Albukhary International University (AIU) in Kedah. The IAMM has 12 permanent galleries and has held more than 40 exhibitions over time including collaborations with the British Museum and Tokyo National Museum. AIU is a private non-profit social business mission focused university with the sole purpose of increasing access to higher education. Its inaugural Chancellor is Professor Muhammad Yunus. As at December 2025, 804 scholars from 45 countries have graduated from Albukhary International University. It has a current student population of more than 1,000 students from 62 countries.

Link with the Grameen Trust

Social business is a core and compulsory part of our curriculum at AIU. We set up the Yunus Social Business Centre in 2019 and championed the 3Zero movement, recording the most number of clubs in any university across the world where close to 500 students on campus have been mobilized. In 2023, AIU and the Yunus Centre co-hosted the 13th Social Business Day in Langkawi. Most recently, the Albukhary Foundation has initiated discussions with the Grameen Trust to explore the possibility of replicating the Nobin Udkyta Program in Malaysia.

Expectations from the Meeting:

From this meeting, we hope to strengthen our network, learn from best practice of our peers and find synergistic collaboration.

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88, Jalan Perdana, Taman Tasik Perdana, Kuala Lumpur, Malaysia 50480

Website:
www.albukharyfoundation.my

Persons attending the meeting:

- Ms. Sharifah Sofia - Trustee

YUNUS SOCIAL BUSINESS

Mission / Vision:

To end poverty and the climate crisis by supporting social businesses.

Brief history:

Yunus Social Business (YSB) was co-founded in Germany in 2011 by Professor Muhammad Yunus, Saskia Bruysten, and Sophie Eisemann to scale the social business movement globally. Corporations soon recognized its potential, leading to early collaborations integrating social business principles into core business models. YSB operates in India, Uganda, Kenya, Colombia and Brazil.

The India entity, Navaka Social Business Fund (NSB), was established in 2017 as an RBI-regulated NBFC by Vinatha Reddy & Suresh Krishna, who previously ran Grameen Koota microfinance (1999-2017). NSB provides patient capital and growth support to social businesses addressing critical challenges, focusing on small growing businesses too large for microfinance yet too small for mainstream investors.

Main current activities / Program highlights:

The India entity NSB is currently focusing on the circular economy within the WASH and waste sectors, alongside agriculture and livelihoods, green energy, crafts and handmade products, and last-mile services. YSB's East Africa entity located in Nairobi, Kenya focuses on agriculture, environment, education, and livelihoods. YSB's Brazil and Colombia entity is managed by the YSB team based in Brazil and focuses and similar objectives. Through its India portfolio, YSB has impacted over 13 million lives, supported 175,000 incomes, and averted 4 million tonnes of CO₂ emissions. In East Africa, YSB's portfolio has served approximately 600,000 low-income customers, supported 26,000 incomes, and averted 3.5 million tonnes of greenhouse gas emissions.

Currently, the India and East Africa teams are implementing the WASH and Waste Fund, which provides patient debt capital to small and growing businesses, alongside curated technical assistance. This integrated approach is designed to accelerate enterprise growth and enable portfolio companies to access commercial capital for scale.

Link with Grameen Trust:

Co-founders of NSB Vinatha Reddy & Suresh Krishna were one of the replicators of Grameen Bank in Bengaluru, India since 1999 and Grameen Trust had provided them with Seed capital and scalup funds for the microfinance program. They have been one amongst who strongly believe in the impact of social business and microfinance. NSB had organised social business day in 2018 in Bengaluru on the advise of Prof. Yunus.

Expectation at the meeting:

To learn about various initiatives of Grameen/ Prof. Yunus inspired entities across the globe and to explore possibilities of collaborations.



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Website:

www.yunussb.com

Email:

suresh@yunussb.com

Persons attending the meeting:

- Mr. Suresh Krishna - MD & CEO

BASA FOUNDATION

Mission / Vision:

Vision: A socially and economically developed, peaceful society free from discrimination and repression, where all people live with dignity, security, and mutual respect.

Mission: To create positive and sustainable socio-economic change in the lives of poor and disadvantaged communities — particularly women, indigenous peoples, and persons with disabilities — through inclusive microfinance and integrated social development programs that promote empowerment, resilience, and self-reliance.

Brief history:

BASA Foundation, established in 1991 by Mr. A. K. M. Shirajul Islam, addresses extreme poverty in Bangladesh through programs in microcredit, agriculture, health, education, legal empowerment, and climate resilience.

Operating in 21 districts with 100 field offices and 900+ staff, BASA is governed by a 21-member General Body, 9-member Executive Body, and an Executive Director, maintaining transparency, accountability, and gender-sensitivity.

Main current activities / Program highlights:

1. Agriculture & Livelihood Development: BASA organized 18,400 rural women across four districts with Heifer International, focusing on climate-smart production and women's financial inclusion, increasing productivity and household income.
2. WASH and Urban Sanitation: BASA implemented Faecal Sludge Management including the Shakhipur Municipality Co-Compost Plant, improving municipal sanitation services.
3. Microfinance Program: This core intervention promotes financial inclusion through group-based microcredit and savings mobilization with flexible loan products for agriculture and small enterprises, integrated with health and education services.

Link with Grameen Trust:

BASA Foundation collaborates with Grameen Trust since 2018, sharing commitment to poverty reduction and social business.

BASA Honey Social Business Project implements a social business model prioritizing social impact over profit. Grameen Trust provides investment and mentorship while BASA handles field implementation. Components include beekeeping training, equipment distribution, and market linkage support, resulting in improved incomes and sustainable livelihoods.

Sukhee Health Package is an e-health platform by Grameen Health Tech Limited. BASA signed a contract with GHTL in December 2025, enabling experienced healthcare professionals to provide services to BASA's Micro Credit beneficiaries

Expectations at the Meeting:

- Strengthen institutional collaboration
- Explore strategic partnerships in microfinance and social business
- Exchange technical expertise and best practices
- Identify opportunities for joint initiatives in poverty alleviation, women and youth entrepreneurship, and financial inclusion
- Scale proven development models for greater national



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islambasa@gmail.com

Persons attending the meeting:

- Mr. A. K. M. Shirajul Islam
– *Founder & Executive Director*
- Ms. Samina Islam : *Deputy Executive Director*

DESHA FOUNDATION

Mission / Vision:

Vision: To establish a free, fair, and harmonious society grounded in equal human and civil rights, where individuals from all walks of life enjoy equal economic, social, and political rights and opportunities.

Mission: To promote human values, skills, and awareness while ensuring environmentally sound and sustainable development.

Goal: To alleviate poverty and empower marginalized communities through targeted economic and social initiatives that drive sustainable, inclusive development.

Brief history:

DESHA, a non-profit NGO established in 1986, promotes socio-economic upliftment of poor communities, focusing on distressed women and children. Launched in 1996 under Md. Robiul Islam's leadership, DESHA's microfinance program targets landless households and vulnerable groups.

Now a nationally recognized organization, DESHA implements 6 core programs and 18 projects across 12 districts, employing 900+ staff and empowering over 200,000 families through sustainable development initiatives.

Main current activities / Program highlights:

- Microfinance Program: Launched in 1996, DESHA provides affordable financial services to marginalized households through a community-based group approach.
- Renewable Energy and Environment: DESHA implements solar home systems, irrigation pumps, biogas production, and improved cook stoves to reduce carbon emissions and promote clean energy adoption.
- Social Business Enterprises: DESHA operates non-profit entities including DESHA TARC, Zen Garden, DESHA Agricultural Research Institute, and DESHA Community Hospital, reinvesting all surplus revenues to expand services and social impact.

Link with Grameen Trust:

DESHA has maintained a longstanding collaborative relationship with Grameen Trust, marked by continuous knowledge sharing, joint reflection, and collective efforts to identify and address emerging challenges.

This partnership is strengthened by the close professional relationship between DESHA's Executive Director, Md. Robiul Islam, and senior Grameen Trust officials, particularly Abdul Hai Khan. Recently, this collaboration has advanced through a shared vision to establish a hospital in DESHA's working area in Kushtia, reflecting a common commitment to expanding inclusive and sustainable social services.

Expectations at the Meeting:

With the participation of leaders, social entrepreneurs, and development activists from different parts of the world, the meeting presents a valuable platform for DESHA to share experiences, exchange ideas and knowledge, and collectively address emerging development challenges. DESHA also looks forward to exploring opportunities for collaboration and joint initiatives aligned with shared values and common development goals.



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Bangladesh

Website:

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www.deshatarc.com
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Email:

desha_bd@yahoo.com

Persons attending the meeting:

- Mr. Md. Robiul Islam, *Executive Director*
- Mr. Nazmus Saleheen, *Assistant Executive Director*

Key figures:

- *December 2025 : the program manages USD 67.86 million in loans, USD 18.5 million in savings, serving 150,712 members, primarily women*

PIDIM FOUNDATION

Mission / Vision:

Mission: To provide partners with innovative, cost-effective, and sustainable solutions to poverty and economic growth barriers while supporting vulnerable people and disaster victims.

Vision: To excel in transforming the life and livelihood of poor and marginalized people irrespective of their ethnic, social, cultural, and religious identities.

Brief history:

Pidim Foundation, established in 1995, is a philanthropic organization focused on improving lives of hard-to-reach populations, particularly women and children. Starting with a Food Security project in Gazipur funded by Dutch Interchurch Aid, it expanded to multiple districts, serving over 12,000 marginalized households. Pidim has been working on improving lives of hard-to-reach populations, particularly women and children. Starting with a Food Security project in Gazipur, it has implemented disaster risk reduction programs, healthcare services including a Vision Centre, and programs for elderly and physically challenged people. As a PKSF partner since 1997, Pidim's microfinance serves 100,000+ households across 19 districts with a BDT 7,026 million portfolio (*57M\$ USD*) and 97.17% on-time realization rate as on June, 2025. Operating through 124 branches with 905 staff, Pidim is undergoing digital transformation and focusing on sustainable growth.

Main current activities /Program highlights:

Challenges and Responses: Pidim faced challenges in FY 2024-25 including flooding, political upheaval, and inflation, which disrupted operations and loan recovery. In response, Pidim implemented competitive compensation, performance incentives, and shifted from group-based lending to sector-focused SME financing with digital banking for loans over 200,000 taka (*1.600\$ USD*). Despite of the challenges, Pidim maintained operations across 19 districts serving 100,033 households, with 80% of loans now repaid monthly.

Financial Performance: Overdue loans increased from 3.74% (FY 2018-19) to 7.39% (FY 2024-25), while maintaining 97.17% On-Time-Realization. The 7,002 million taka (*57M\$ USD*) portfolio includes five major products: Jagoron (small entrepreneurs, 54,216 borrowers), Agrosor (progressive entrepreneurs, 10,762 borrowers), Buniad (ultra-poor, 2,034 borrowers), Shufalon (agriculture, 6,510 borrowers), and Abason (housing, 1,320 borrowers). Funding comes from Member's Savings (35%), PKSF loans (22%), bank loans (19%), equity (16%) and other (98%).

Link with Grameen Trust:

Since Pidim Foundation does not have a direct historical collaboration with Grameen Trust, but does share a common mission and currently partners with Grameen Communications, the best approach is to frame the relationship through shared methodology, sector alignment, and current technical synergies.

Expectations at the Meeting:

- Social Business Innovation: Learning how to evolve traditional microfinance into "Social Business" models that achieve 100% self-sustainability while solving social problems.
- Global Best Practices: Gaining insights from Grameen Trust's global replication projects to improve Pidim's internal efficiency and service delivery.
- Digitization Roadmap: Discussing how Pidim's current work with Grameen Communications can be leveraged to align with Grameen Trust's standards for "Paperless Microfinance."
- Poverty Alleviation Metrics: Establishing clearer frameworks for measuring the real-world impact of our loans on poverty reduction, beyond just repayment rates.
- Strategic Networking: Connecting with other affiliates and partners to explore joint initiatives or shared funding opportunities.



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Persons attending the meeting:

- Mr. Advin Barun Banerjee - *Executive Director*
- Mr. Md. Shofiullah Shovon - *Deputy Executive Director*

YUNUS + YOU – THE YY FOUNDATION

Mission / Vision:

Yunus + You – The YY Foundation represents

Prof. Muhammad Yunus' life's work and is dedicated to his goals of shaping, through dialogue and his globally recognized concept of "Social Business," a healthy trio of business, politics, and civil society, thereby contributing to a more just and socially inclusive world.

Brief history:

Founded in Wiesbaden, Germany, 2012.

Main current activities / Program highlights:

YY Foundation continues its work on the global dissemination and implementation of Social Business with a particular focus on holistic development programs aimed at young people in Germany, Europe, and the Global South, for example in Bangladesh and ASEAN, East and Southern African countries, and the LATAM/Amazon region.

Link with Grameen Trust:

Exchanging expertise on the development of the social business concept, joint initiatives with Yunus Centre to promote the dissemination of 3 Zero initiatives such as 3 Zero Clubs, Yunus Social Business Centre network, various conference formats, scholarships etc.

Expectation at the meeting:

Deepening collaboration and exploring strategic partnerships, identifying new opportunities for joint initiatives and networking.

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Germany

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dominique.dauster@yyfoundation.com

Persons attending the meeting:

- Mr. Dominique V. Dauster – Executive Director

- *Non-Profit Foundation under German Civil Law*
- *Promoting social business globally to reach a world of 3 Zeros*

PROYAS MANOBIK UNNAYAN SOCIETY

Mission / Vision:

Vision: To build a society where all citizens are free from deprivation and discrimination, enjoying their basic rights.

Mission: To develop human resources by enhancing the technical and IT skills of marginalized and underprivileged people, ensuring equal access to public and private opportunities. To empower them with self-awareness on key issues and bring positive, sustainable changes in their lives.

Brief history:

Proyas has been working tirelessly for the disadvantaged poor people of the north-western part of the country and its scope of work is expanding step by step. It started in the district Chapai Nawabganj but its working areas are being expanding to other districts gradually. Its aim is to welfare and development of the poor, deprived and neglected people and to work together to improve and change for them.

As a local non-governmental organization, Proyas has been providing ongoing service basically for the people's socio-economic development, awareness and self-reliance in collaboration with various governmental and non-governmental organizations.

Main current activities /Program highlights:

1. Microfinance & Savings Programs – Supporting rural, semi urban and urban communities with loans, savings, financial skills and financial literacy to promote economic empowerment and sustainable livelihoods
2. SMART (Sustainable Microenterprise and Resilient Transformation) – Microenterprise & safe mango production
3. ECCCP-Drought – Drought resilience, water storage, aquifer recharge
4. RMTP (Rural Microenterprise Transformation Project) – Rural enterprise & market linkages
5. Recovery and Advancement of Informal Sector Employment (RAISE)
6. Radio Mahananda 98.8 FM – Community awareness on health, education, rights
7. ENRICH, LIFT, Adolescent Program, PACE – Health, livelihood, skill & social empowerment
8. BD Rural WASH for Human Capital Development – WASH & hygiene promotion



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Persons attending the meeting:

- Mr. Md. Hasib Hossain - *Founder & Executive Director*

PARTICIPANTS

GRAMEEN TRUST



Mr. Md. Ashraful Hassan:

Chairman

Md. Ashraful Hassan chairs the Grameen Group, the social business network founded by Nobel Laureate Professor Muhammad Yunus. His four-decade journey with Grameen evolved from engineer to senior leadership positions across multiple organizations. He guides the Group's mission toward zero poverty, unemployment, and carbon emissions. As board member and trustee of over 30 organizations, his expertise spans telecommunications, healthcare, education, renewable energy, financial inclusion, and rural development. Mr. Hassan focuses on governance, innovation and sustainability while preserving Grameen's social business principles and expanding its global impact.

ashraf@grameentelecom.net.bd

Mr. Abdul Hai Khan:

Executive Vice-Chairman

Abdul Hai Khan serves as Executive Vice Chairman of Grameen Trust, Chairman of Grameen Caledonian College of Nursing, and Co-Chairman of Grameen Group. A University of Dhaka graduate with additional training from Harvard Kennedy School, he previously led Grameen Trust as Managing Director (2017-2022) and worked as Deputy General Manager at Grameen Bank. For over four decades, he has collaborated with Nobel Laureate Professor Muhammad Yunus, advancing microfinance and social business globally. Mr. Khan has extensive experience in international replication programs, leading training initiatives and evaluation missions across continents. He serves on multiple boards in Bangladesh, India, Italy, Kosovo, and China, and has authored several publications guiding development practitioners worldwide.

haimdgt@gmail.com



Ms. Tasmina Rahman:

CEO

Ms. Tasmina Rahman serves as Managing Director of Grameen Trust since January 2023 and sits on boards of microfinance institutions across Bangladesh, China, France, Italy, USA, Yemen, Kosovo and Congo. With Grameen Trust since 1994, she has worked alongside Nobel Laureate Professor Muhammad Yunus for over three decades. Her leadership has supported 155 Grameen Replication Programs in 44 countries, reaching 28 million microcredit members worldwide. She oversees the Nabin Program, which has funded over 52,087 entrepreneurs through December 2025. Ms. Rahman represents GT internationally, conducts evaluation missions globally, and specializes in microfinance, social business, youth entrepreneurship, and sustainable development models.

md@grameentrust.org

Mr. Abdul Matin:

Head of Operations

Md Abdul Matin heads Development and Social Business at Grameen Trust. Since 2011, he has expanded the organization's reach to 155 Grameen Replication Programs across 44 countries. Working closely with Nobel Laureate Professor Muhammad Yunus, he advances financial inclusion and poverty alleviation initiatives. Mr. Matin specializes in inclusive finance, institutional capacity building, and scalable microcredit models. His experience includes leadership roles in fact-finding missions throughout Africa, Asia, Europe, and Latin America, supporting localized entrepreneurship programs in countries including Albania, Bolivia, Yemen, Senegal, South Africa, DR Congo, Thailand and Uzbekistan.

matin@grameentrust.org



GRAMEEN CRÉDIT AGRICOLE FOUNDATION



Mr. Raphaël Appert:

President Crédit Agricole Representative

EDHEC graduate (Lille 1983), Raphaël Appert built his career at Crédit Agricole. After joining Crédit Agricole du Nord-Est in 1983, he served as Director of sales network at Crédit Agricole de la Sarthe (1995), then Finance and Marketing Director at Crédit Agricole de l'Anjou et du Maine (1998). He became Deputy Managing Director of Crédit Agricole Centre-Est (2002), Managing Director of Crédit Agricole Val de France (2005), and Managing Director of Crédit Agricole Centre-Est since 2010. Within the group, he was elected to the Bureau of the National Federation of Crédit Agricole (2012), became Deputy Secretary General (2015), then First Vice-President (2017). He serves as Vice-President of Crédit Agricole SA and President of the Grameen Crédit Agricole Foundation (2021), where he's been a director since 2008. Raphaël Appert is a Knight of the Legion of Honor and Officer of Agricultural Merit.

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GRAMEEN FAMILY GATHERING

Ms. Sylvie Lemmet:

slemmet@hotmail.com

Independent Director

Sylvie Lemmet is an economist, specialist in climate, energy and the environment and French Ambassador for the Environment. A magistrate at the Court of Auditors and a graduate of HEC and IEP Paris, Sylvie Lemmet worked in the private sector and then at the World Bank on sustainable development in Latin American countries, before heading the Economics Division of the United Nations Environment Programme (UNEP) for seven years. She notably oversaw the publication of the first international report on the green economy in 2011. As Director of International and European Affairs at the Ministry of Ecological and Inclusive Transition, she coordinated the international engagement of the private sector and local authorities for COP 21. She is the author, with Pierre Ducret, of the report "For a French strategy for green finance" submitted to Nicolas Hulot and Bruno Lemaire in December 2017. She joined the board of GCAF in 2019.



Ms. Véronique Faujour:

veronique.faujour@credit-agricole-sa.fr

General Delegate

Véronique Faujour began at Corn Product Company France in 1986 before joining Bayard Presse in 1988, where she progressed to Senior Marketing Director. She worked at La Vie/Le Monde group (2000-2005) managing Top Famille and Fleurus Presse, then joined Marie-Claire group (2005-2008) before becoming Deputy Managing Director and later Managing Director at Uni-Editions (2008-2016). She served as Marketing and Communications Director at Crédit Agricole SA (2016-2019) before being appointed Secretary General in 2020. Since November 2022, she also serves as General Delegate of the Grameen Crédit Agricole Foundation while maintaining her Secretary General role.

Mr. Vincent Brousseau:

vincent.brousseau@credit-agricole-sa.fr

Deputy General Delegate

Vincent Brousseau began at BNP Paribas in 1999 in Leveraged Finance in Spain and France before joining the Executive Committee of BNPP Asset Management's European CLO debt fund in 2006, where he served as head of the investor team and Senior Portfolio Manager, contributing to €2.0 billion in fundraising and managing financial restructurings during the 2008 and 2014 crises. In 2022, he joined the Grameen Crédit Agricole Foundation as Director of Impact Business Financing and later Client and Innovation Division, before being appointed Deputy General Delegate in September 2025. He is a graduate of Paris School of Business, ESCP-EAP.



Mr. Philippe Guichandut:

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Secretary General

Philippe Guichandut worked from 1986 to 2004 with French development NGOs, spending seven years in Rwanda, India and the Philippines implementing microfinance projects. He served as the first Executive Director of the European Microfinance Network (2004-2010) before joining the Grameen Crédit Agricole Foundation as Director of Investments and Technical Assistance, later appointed Secretary General in 2024. Teaching development project management and microfinance for over 20 years, he holds a Master's in Urban Social Development from the University of Evry and an MBA from the European University of San Francisco.

Mr. Edouard Sers:

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Director of Risks & Compliance

Edouard Sers has been Head of Risk and Compliance at the Grameen Crédit Agricole Foundation since 2019. As part of his responsibilities, he is a member of the Foundation's Executive Committee, contributes to the development of ESG and impact standards within the Foundation, and is involved in ensuring the GCA Fund's compliance with SFDR regulations. Previously, Edouard led the audit and risk functions for the OXUS network, where he worked to strengthen the audit and risk management practices of OXUS subsidiaries in Central Asia and Africa. He also worked for many years as a rating analyst and quality manager at Planet Rating in over 30 countries.



GRAMEEN FAMILY GATHERING



Ms. Sarah Canetti:

HP & Financial Director

Sarah Canetti is a graduate of the Ecole Supérieur de Commerce et Développement de Lyon. She began her career in 2009 with the Baobab microfinance network, where she worked in the finance department of the Mexican subsidiary for one year and then at the launch of the Ivorian subsidiary for three years. She then joined the holding company as Head of Strategic Planning, overseeing the strategic thinking of the Group's subsidiaries and contributing to the holding company's acquisition projects and fundraising. After joining ADA in 2014, she became the head of the investment team for the LMDF fund in 2016. Between 2019 and 2023, she held the positions of CFO and Director of Finance and Digital Strategy for the ACEP and Finafrica groups (Duval Group). She joined the Foundation in January 2024 as Chief Financial Officer, in charge of HR.

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Mr. Maxime Borgogno:

Investment Officer Central Asia, Eastern Europe

Maxime Borgogno joined the Grameen Crédit Agricole Foundation in March 2020 as an Assistant Investment Officer. In September 2020, Maxime became Investment Officer for the Asia and Central Europe region. Before joining the Foundation, Maxime was involved in the field of microfinance, working within a Togolese microfinance institution in 2017. He also worked in humanitarian work with ACTED, in France and then in Haiti, in the internal audit department. Maxime has a Master's degree in Finance from Audencia Business School in Nantes, France.



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Ms. Cécile Pochet:

Senior Investment Officer, South and Southeast Asia

Cécile Pochet has been Investment Officer at the Grameen Crédit Agricole Foundation since November 2022. Before joining the Foundation, Cécile spent two years working for the South Asia Regional Directorate of the French Development Agency, based in New Delhi. Cécile has also worked in sustainable investment (ESG analyst in banking and then private equity) and development finance. Cécile holds a Master's degree in Finance from Sciences Po Paris, and a double degree in applied mathematics and social sciences (Sciences Po Paris – Paris 1 Panthéon Sorbonne).

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Ms. Kathrin Gerner:

Global Customer Relations Advisor

As Investment Advisor for East, South Africa and the MENA region, Kathrin Gerner is responsible for identifying potential partners, conducting due diligence, coordinating technical assistance and monitoring existing partners in the region. Kathrin began her career in 2005 as a consultant at Deloitte and Touche in the USA where she participated in risk management and business process improvement for large companies. Since 2011, Kathrin has worked in microfinance for the US-based non-profit platform Kiva. As a Kiva partner, she has participated in operational projects and training for MFIs in Togo, Benin, Mali, Rwanda, and Burundi. In her role as Mission Support Specialist for Francophone Africa, she manages a portfolio of 25 partner organizations. Kathrin holds a Bachelor of Arts in International Business and Finance from Louisiana State University and is fluent in English, French, and German.



Ms. Hanadi Tutunji:

Technical Assistance Manager

Hanadi Tutunji is a financial inclusion expert and Technical Assistance and Partnerships Manager at the Grameen Credit Agricole Foundation (GCAF), with over 20 years of experience in the field, having held leadership positions at UNHCR as Financial Inclusion Manager, IFC as Transformation and Crisis Manager, UNCDF as Investment and Innovation Specialist focusing on Least Developed Countries (LDCs), supported global initiatives like the establishment of the UNSGSA Queen Máxima's office, worked extensively with microfinance institutions in displacement and conflict-affected settings, collaborated with international NGOs on market research and MFI evaluation, and holds an MBA from University of Paris IX Dauphine, speaking fluent Arabic, French and English, with professional experience spanning the MENA region, Asia, and Africa.

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GRAMEEN FAMILY GATHERING

Ms. Pauline Blit:

Risk Manager

Pauline Blit holds a master's degree in applied geoconomics from Sciences Po Bordeaux. After an initial internship in business intelligence at the Areva Group's Protection Department, Pauline worked for over six years as a country risk (Asia) and business intelligence consultant for the strategic intelligence consultancy Risk&Co. Pauline joined the Foundation's team in September 2019 as a Risk and Compliance Analyst in the Risk, Compliance and Impact division before becoming Risk Manager in 2024.



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Ms. Ines Yaici:

Risk Analyst

Before joining the Foundation, Ines enriched her career by working in international organizations and financial institutions. She notably worked as an Analyst on Financial Risk and Financial Crime Prevention at the London Stock Exchange Group. She also completed an internship at the Office of the High Commissioner for Human Rights in Geneva. Previously, she completed internships in legal environments, where she developed her interest in compliance. Ines holds a double master's degree in International Relations from the University of Paris 2 Panthéon Assas and Sorbonne University, as well as a master's degree in International Law from the University of Paris 1 Panthéon Sorbonne. Ines joined the Grameen Crédit Agricole Foundation in January 2025 as a Risk Analyst.

Mr. Julien Leroy:

Consultant

Julien Leroy began his career in 1998 in Abidjan (Ivory Coast) as a project manager at the French Development Agency to participate in the financing of public infrastructure projects and private companies. Between 2001 and 2015, he worked as an IT consultant and then as an organizational and strategy consultant for various banking and asset management groups. In 2015, he joined Crédit Agricole CIB as an internal consultant on the transformation of its international trade and transaction banking activities. In 2016, he became head of cross-functional innovation. In 2022, Julien joined the Grameen Crédit Agricole Foundation as an investment advisor within the Africa and MENA team. Julien holds a Master's degree in Applied Mathematics and Social Sciences (Jussieu) and a DESS in local development economics and regional planning (the Sorbonne).



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Ms. Anaïs Pantzer:

Communications Officer

Guided by her curiosity for initiatives promoting financial inclusion and sustainable development, Anaïs joined the Grameen Crédit Agricole Foundation in October 2025 as a work-study communications officer, as part of her master's degree in communications and digital marketing at ISCOM.



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GRAMEEN AMERICA INC.

Mr. Jasper Kubasek:

Vice President & Chief of Staff

Jasper is creating an integrated, cross-functional process to support and monitor the implementation of Grameen America's bold five-year strategy. Prior to this role, Jasper served as Grameen America's Senior Director of Strategic Finance, supporting the CFO in overseeing Financial Planning & Analysis and Treasury Operations. Since joining Grameen America in 2017, Jasper has been directly involved in the mobilization of over \$350 million in impact-motivated investment capital to fuel the organization's scale trajectory and impact. Jasper holds a double-major B.A. from Wesleyan University with majors in Economics and Classics & Classical Languages, Literatures and Linguistics.



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KOSOVO GRAMEEN MISSIONE ARCOBALENO-MICROCREDIT FUND



Mr. Md. Abul Kalam:

CEO

Md. Abul Kalam serves as CEO of Kosovo Grameen Mission Arcobaleno-Microcredit Fund (KGMAMF) since 2015, after joining as CFO in 2007. With a Master's in Sociology from University of Dhaka, he previously worked at Grameen Bank Bangladesh (since 1986) and managed a UNDP/UNOPS-funded microcredit project in Myanmar for five years. He focuses on building inclusive, sustainable MFIs with proven ability in multi-stakeholder collaboration across cultural contexts, committed to ethical leadership and passionate about social business and financial inclusion.

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GRAMEEN YEMEN

Mr. Omar Lutf:

founder@grameenyemen.org

Co-Founder

Omar Lutf is a businessman from a long-established business family, with ownership and leadership roles in international companies operating across the United Kingdom, Oman, Saudi Arabia, and China. He is also the Co-Founder of Grameen Yemen, where he plays a key role in expanding access to microfinance opportunities and supporting economic empowerment programs across Yemen.



Mr. Ahmed Alkulani:

omar@grameenyemen.org

Officier

Ahmed Alkulani grew up in Germany and holds an engineering background, with several years of experience across Germany, the United Kingdom, Oman and recently Saudi Arabia. He serves as a trusted personal assistant for Omar Lutf.

TURKISH GRAMEEN MICROFINANCE PROGRAM (TGMP)

Mr. Aziz Akgül, Ph.D.:

aakgul@tisva.org

Chairman

Aziz Akgül graduated from the Turkish Military Academy's Business Administration Department and completed his MBA at the Middle East Technical University, followed by an M.S. from the U.S. Naval Postgraduate School and a Ph.D. in Business Administration from Ankara University. He has held several high-level roles, including Senior Advisor to the Prime Minister of Türkiye and President of KOSGEB, and also served as a Member of Parliament, contributing to national economic and social development initiatives. As the pioneer and founder of Turkish Grameen Microfinance Program (TGMP), he currently serves as a Member of the Board of Directors of Turkish Foundation for Waste Reduction (TISVA).



Mr. Halil Fatih Akgül:

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General Secretary

Halil Fatih Akgül studied his Associate's Degree in International Business at Monroe Community College in the USA and completed his BA in Business Administration and Marketing at London Metropolitan University in England. He has worked in a variety of industries since then including; insurance, brokerage, hotel accommodation, information technologies, road transportation, construction and real estate. He transferred to TGMP at the beginning of 2018 as Secretary General. Currently, he serves TISVA Chairman of Board of Directors.

WDB TRUST

Ms. Lerato Lekhula:

Head of Microfinance & Social Business

Lerato holds a Bachelor of Commerce from the University of Pretoria and an Investment Management Certificate from UNISA. Beginning her career in the non-profit sector, she built a strong foundation in finance and institutional management across multiple industries. She joined the WDB Trust Group in 2014, serving nine years as Senior Accountant focused on financial governance and compliance. For three years, she has led as Head of Microfinance and Social Business, spearheading the redesign of the WDB Trust Microfinance Programme using Grameen Bank methodology, emphasizing women's economic empowerment and sustainable development finance. She completed an International Executive Development Programme in Development Finance at Gordon Institute of Business Science, gaining exposure to global best practices in inclusive finance and social impact.



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Ms. Mandisa Matyeka:

Operations Manager

Mandisa Matyeka is a microfinance and operations professional with over 27 years of experience in commercial banking and development finance. After starting in banking, she transitioned to microfinance, developing expertise in credit operations, training, compliance, and programme management. With more than two decades in the WDB Trust ecosystem, she has served in senior roles including Branch and Regional Management, Training Manager, Credit Operations Manager, and Compliance Manager, where she contributed to Board meetings with operational insights. Currently, as Operations Manager of the WDB Trust Microfinance Programme, she oversees operations and implements a Grameen-inspired microfinance methodology. She holds a Bachelor of Commerce in Economics and Business Economics from the University of Fort Hare.

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VIRUNGA FOUNDATION / GRAMEEN VIRUNGA

Mr. Jérôme Gabriel:

Administrator or the Green Corridor

Jérôme Gabriel is a development strategist and infrastructure operator with expertise in microfinance, energy, and economic transformation in conflict-affected regions. He currently serves as Administrator of the Green Corridor under the Virunga Foundation, overseeing the creation and management of a 550,000 km² conservation and development zone in the Democratic Republic of Congo. Formerly CEO of Virunga Energies, he led the deployment of hydro-based electrification across eastern DRC, including utility-scale projects. Prior to his work in DRC, Jérôme was a strategy consultant at McKinsey & Company. He holds degrees in Business and Management Engineering from Solvay Brussels School and Politecnico di Milano.

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Mr. Tengiz Tkeshelashvili:

Deputy CFO

Tengiz Tkeshelashvili is Deputy CFO of Virunga Foundation, where he supports financial strategy, operational oversight, and investment structuring across the organization's activities. He also works closely with Grameen Virunga, providing operational and financial support to strengthen inclusive finance and enterprise development in the DRC. He is a seasoned professional with over 15 years of experience in the finance sector. Prior to Virunga, he held senior roles at Ejada Capital, Speedinvest, and Qatar Development Bank, where he led investment strategies, supported high-growth companies, and managed complex restructurings. Earlier in his career, he worked at McKinsey & Company, advising banks and large institutions across Europe and the Middle East on restructuring and risk management. He holds an MBA from INSEAD, is a CFA charterholder, and speaks five languages fluently.

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ALBANIAN AMERICAN DEVELOPMENT FOUNDATION

Mr. Aleksandër Sarapuli:

a.sarapuli@aaef.com

Co-CEO

Mr. Sarapuli has 33 years of combined management and consulting experience in private equity, project finance, project management, economic and financial feasibility analyses, technology and commodity procurement, and marketing. He joined the Albanian-American Enterprise Fund in 1996 and has been Co-CEO since 2010. His former work experience includes co-founding and managing partner of the Business Advisory Unit (BAU), business adviser for the Food and Agriculture Organization of the United Nations in Albania, and marketing and procurement manager at a private company. He holds a B.A. in Economics from the Faculty of Economics in Tirana. Mr. Sarapuli has participated in many intensive training programs on private equity, finance, management and more. He has been a Co-CEO at the Albanian-American Development Foundation since 2013. Mr. Sarapuli received in 2015 from the President of the Republic the "Award of Distinguished Civil Merits".





Mr. Martin Mata:

Co-CEO

Mr. Mata has 33 years of combined management experience in the public and private sector, strategic planning, advanced investment, economic and market analysis, extensive political analysis, and human resources development. He began working for the Albanian-American Enterprise Fund in 2000 and became a Co-CEO in 2010. His former work experience includes working as General Manager of Mercedes-Benz for Albania, part-time political adviser to the Albanian Prime Minister, political adviser at the American Embassy in Tirana, and PR Manager at the National Agency for Privatization. He holds a B.A. in English History & Language, and an MBA from a joint program between the University of Nebraska and the Faculty of Economics, University of Tirana. He has been a Co-CEO at the Albanian-American Development Foundation since 2013. Mr. Mata received in 2015 from the President of the Republic the "Award of Distinguished Civil Merits".

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Mr. Marin Shtylla:

Project Manager

Marin Shtylla is a Project Manager experienced in nonprofit project delivery, skilled in strategic planning, budget management and stakeholder communication. He previously worked eight years in banking as a relationship manager focusing on SME and Corporate financing. Marin Shylla holds a M.Sc. in European Economic Studies and a B.Sc. in Finance from the University of Tirana, with additional leadership training from Harvard Kennedy School and Center for Creative Leadership. Since joining AADF in 2017, he manages projects in entrepreneurship support, microfinance and community development, combining attention to detail with collaborative leadership.



FONDAZIONE YUNUS ITALIA



Mr. Giuseppe Torluccio:

Vice President

Vice President of the Yunus Foundation Italy since 2010, Giuseppe Torluccio defines its strategic direction and develops high value partnerships with international organizations, universities, and public administrations. Full Professor of Banking and Finance at the University of Bologna and Director of the Yunus Social Business Centre. A recognized reference point in social bio economics and microcredit, he is active in European microfinance networks, widely published, and advises PhD students in Management, bridging advanced financial theory with implementation of financial inclusion initiatives.

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Ms. Giulia Zanetti:

Project Manager and Consortium Coordinator

Holding a Master's Degree in International Cooperation and Protection of Ethno-Cultural Rights, Giulia Zanetti has over 15 years of experience as consultant, trainer, and project manager across Italy, the Middle East, and the Balkans. Her core expertise is in educational programming and socio-educational design, with extensive experience managing local, national, and EU-funded projects. She leads multi-stakeholder initiatives integrating education, social inclusion, and human rights, ensuring methodological coherence and measurable impact, with high skills in EU project design and management.



Ms. Alessandra Cavallo:

Researcher and Project Manager

PhD student in Banking and Finance at the University of Bologna, Alessandra Cavallo works on development finance and financial inclusion. As Researcher and Project Manager at Yunus Foundation Italy, she manages EU-funded projects focused on inclusive finance, migrant entrepreneurship, and education for financial inclusion. Recently awarded the Maria Nowak Research Fellowship 2025 by the European Microfinance Network for a project on alternative finance for migrant women entrepreneurs in Belgium. She holds a Master's Degree in International Development from the University of Edinburgh.

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GRAMEEN FAMILY GATHERING

Mr. Davide Verrocchi:

info@fondazioneyunus.it

Administrative and Financial Manager

Administrative and Financial Manager of Yunus Foundation Italy, Davide Verrocchi supports EU-funded projects focused on financial inclusion, youth empowerment, and social inclusion. He contributes to budgeting, financial monitoring, and reporting for European projects. His academic and professional interests focus on microfinance, cooperative banking models and ethical finance, particularly their role in promoting financial inclusion and local development. He holds a Bachelor's Degree in Business Administration from the University of Ferrara and a Master's Degree in Management of Social Economy from the University of Bologna.



Mr. Iacopo Greppi:

Junior Project Officer

progettazione@fondazioneyunus.it

Iacopo Greppi is a Junior Project Officer at Yunus Foundation Italy, where he supports the development of EU-funded projects. In particular, he assists with proposal writing and the preparation of project materials, contributing to the coordination of activities and collaboration with partners. Alongside, he is currently completing a Master's Degree in Politics, Administration and Organization, with an interest in public policies. He obtained a Bachelor's Degree in International Development and Cooperation from the University of Bologna, which provided him with an understanding of development dynamics and policy processes. He has also gained experience in educational and community contexts, working as an educator.

YUNUS THAILAND

Mr. Callum Mackenzie:

callum@yunus-thailand.org

Co-Founder & Managing Director

Callum co-founded Yunus Thailand in 2020 with Nobel Peace Prize Laureate Prof. Muhammad Yunus, leading efforts to build a social business economy in Southeast Asia with focus on environmental action. He created initiatives including Waste Hero Education (reaching 1+ million students across 6 continents) and is building social business subsidiaries like Seaweed Social Business and Grameen Thailand. With experience from the World Bank, USAID, ActionAid, and UK Government, he has supported over 1000 entrepreneurs. Callum holds a Masters in International Development from Sciences Po Paris and a Bachelors with Honors in Conflict Studies from Queen's University Belfast.



Ms. Kanokvalee Viriyaprapaikit:

kanokvalee@gmail.com

CEO

Kanokvalee, known as Pom, is a talented financial analyst, business leader and social innovator. Having more than 30 years experience in the real estate investment and management sector, including Managing Director of one Thailand's leading hotel and mall companies, Pom transitioned to the social sector approximately 10 years ago. She has accelerated numerous social businesses through SEED - a UNDP program, and Private Financing Advisory Network (PFAN) - a UNIDO program, and has led the growth of Thailand Education Partnership, bringing key stakeholders together to improve educational quality in disadvantaged communities. Pom has also developed an innovative platform for disaster response and risk reduction, which has been a bridge into microfinance, while she is also an active impact investor in a number of social businesses.

INTEGRATED DEVELOPMENT FOUNDATION

Mr. Zahirul Alam:

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Founder and the Executive Director

Mr. Zahirul Alam, Founder and Executive Director of IDF Bangladesh, began as assistant to Nobel Laureate Prof. Muhammad Yunus in 1973 where the Grameen Bank Model was developed. With a Master's in Economics, he worked at Bangladesh Academy for Rural Development (8 years) and as an ILO Economist in Addis Ababa (9 years) before establishing IDF in 1992. The organization began operations in 1993 in the Chittagong Hill Tracts and now focuses on sustainable development through social business initiatives.





Ms. Hosne Ara Begum:

Director, Clients Protection

Ms. Hosne Ara Begum completed her Bachelor from the National University in Bangladesh. She served UN Women Association as Board Member during 1989-91 in Addis Ababa, Ethiopia. She is one of the founding members of Integrated Development Foundation (IDF), Bangladesh and has been contributing towards achieving the objectives of the organization. At present she is serving as the Director of Clients Protection at IDF. She also serves as the board member of Z.A. Trust in Chittagong, Bangladesh.

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KASHF FOUNDATION

Ms. Roshaneh Zafar:

roshaneh.zafar@kashf.org

Founder and Managing Director

Ms. Roshaneh Zafar founded Kashf Foundation in 1996, pioneering microfinance for women in Pakistan. With her Yale and Wharton education, she combines financial inclusion with social development. Her World Bank experience shaped her conviction that women everywhere seek control and agency over their lives. Beyond Kashf, she contributes to global gender equality initiatives through the UN's Advisors Group and World Economic Forum. Her work has earned her the Sitara-i-Imtiaz and international awards like the Skoll Award. She serves on various boards including BEES Network for South Asia, continuing her advocacy for women's empowerment. In 2023, she received an honorary PhD from the University of Antwerp.



CARD MRI



Dr. Dolores M. Torres:

dtorres@cardmri.com

Senior Management Adviser

Dr. Dolores M. Torres is currently the Vice Chairman of CARD Bank, Inc. She is also a Management Senior Adviser since her retirement as its President and CEO of the bank in December 2015. Dr. Torres was also one of the founders of CARD, Inc. in December 1986. She also sits in various board position such as: CMDI, CARD CARE Network Inc, CARD RBI Bank. She also performs various advisory positions with other CARD MRI institutions such as CARD SME Bank, CMIT, CARD MBA, CLFC, MLNI, BDSFI, Hijos Tours, CARD Publishing and Bente Productions, Inc.

Dr. Flordeliza L. Sarmiento:

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Senior Management Adviser

Dr. Flordeliza L. Sarmiento started working at CARD as Account Officer/Training Officer, she managed the CMDI from its early stage until it becomes a full blown institute. She also became Executive Director of CARD Inc. then was promoted as the Managing Director of CARD MRI from 2017-2020. After her retirement, she was appointed as Management Senior Adviser of CMDI. Currently, she is the Dean of Business and Management at CMDI's Buenavista campus in Agusan del Norte, Mindanao region.



Ms. Aurora M. Lagman:

auroralagman52@gmail.com

Bank Member Representative

Aurora M. Lagman is an active CARD Bank member since December 2009. With support from CARD Bank, she managed a dress making business where she became popular in creating custom-fitted garments, school uniforms, and occasional wears such as for weddings and proms. She was also elected as Barangay Councilor in her barangay for 6 years, handling health and nutrition for the poor families especially children and lactating mothers.

Ms. Emelyn L. Contreras:

SME Bank Member Representative

Emelyn L. Contreras is a resilient entrepreneur and a proud CARD SME Bank member in the Philippines. Faced with economic challenges, Ms. Contreras turned adversity into opportunity by establishing her own grocery and lodging house business. Today, she celebrates her success as a testament to hard work, faith and the support of family and CARD SME Bank. Beyond her business achievements, Ms. Contreras is dedicatedly serving her community through religious and civic activities.



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NEGROS WOMEN FOR TOMORROW FOUNDATION, INC.



Ms. Corazon A. Henares:

Board Chairperson

Ms. Corazon A. Henares is currently the Board Chairperson of Negros Women for Tomorrow Foundation. Before she joined NWTF in the mid1980s, she was a professor of psychology and a dean of liberal arts in different colleges in Bacolod City. She served as the Deputy Director of Operations. Ms. Henares spearheaded the research activities of NWTF while supervising field operations for the next 30 years. In 2016, she became the President of Dungganon Bank (a Microfinance Rural Bank), a fully-owned subsidiary of NWTF that was organized in 2005 to ensure that microfinance clients who expand their business ventures from micro to small and medium enterprises.

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Ms. Suzzette D. Gaston:

Executive Director/ President

Ms. Suzzette D. Gaston is one of the Founding Members and an incorporator of NWTF. With her degree in Business Administration from the Maryknoll College, she has played a crucial role in the evolution and growth of NWTF as part of management for more than 30 years. When NWTF started, she served as the Deputy Director for Administration and Finance. In 2018, she became the Executive Director after the death of NWTF's founding Executive Director, Dr. Cecilia del Castillo.



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Ms. Syrel Z. Aplaon :

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Director of Accounting, Finance & Insurance

Syrel provides strategic leadership as Director of Accounting, Finance and Insurance at NWTF, where she began in 1998 as Internal Auditor. She was seconded to CASHPOR, Inc. to implement a Government of Finland-funded capacity-building program before returning to NWTF in 2003 to oversee Dungganon Bank's licensing approval. After joining the bank at its inception in 2005, she returned to NWTF in 2014 to lead Accounting and Finance. With over two decades of experience, she continues strengthening NWTF's financial stewardship and growth.

Mr. Raymond Patrick S. Serios:

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Director of Administration & Strategic Projects

Raymond is the Director for Strategic Projects and Administration at the Negros Women for Tomorrow Foundation (NWTF), one of the early Grameen Bank replications in the Philippines. He has been with NWTF for twenty years, serving in various roles across research, projects, and operations support. In his current role, he oversees Human Resources, Information Technology, and selected social business initiatives and advocacies, and also provides oversight for NWTF's subsubsidiary, Dungganon Bank, which serves MSME clients.



GRAMEEN FAMILY GATHERING

CENTRE FOR SELF-HELP DEVELOPMENT



Mr. Shankar Man Shrestha:

Chairman

Mr. Shankar Man Shrestha, a leader in Nepal's microfinance sector with five decades in poverty alleviation, holds an Economics M.A. from Tribhuvan University with studies at Texas A&M and Harvard Business School. He shaped Nepal's microfinance landscape through policy advocacy and self-help methodologies, building the Centre for Self-help Development into Nepal's premier microfinance training institution. His ethical approach earned him the "Special Recognition Award" at the 3ZERO Club Convention 2025 for establishing numerous 3ZERO Clubs across Nepal.

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YUNUS FRANCE

Mr. Clément Delcourt:

clement.delcourt@yunus.fr

Director of Programs

Clément began his career in humanitarian. His first experiences in Mongolia with nomadic herders and in Lebanon where he organized a workshop on the theme of harm reduction, reinforced his desire to have a positive impact. It was then that a serious back injury forced him to change his path somewhat. Convinced of the power of entrepreneurship, he participated in the launch of Jumia in Central Africa, then launched a coworking space in Côte d'Ivoire and accompanied young Ivorians on the path to entrepreneurship. Now working as Yunus France Head of Programs, Clément wants to facilitate the emergence of entrepreneurial ecosystems by relying on the power of Social Business.



GRAMEEN FOUNDATION USA



Mr. Alex Counts:

Strategic Advisor

Alex Counts is the author of "Changing the World Without Losing Your Mind" and "When in Doubt, Ask for More", the part-time Executive Director of the India Philanthropy Alliance, and a consultant to nonprofits. He founded Grameen Foundation in 1997 with support from Nobel laureate Dr. Muhammad Yunus after working in microfinance for a decade, primarily in Bangladesh, and led the organization for 18 years during which time the organization raised more than \$250 million for Grameen-inspired programs around the world. He has recently gotten back involved in a governance role with Grameen Foundation. A Cornell graduate and Fulbright scholar in Bangladesh, Counts also served as President and CEO of American India Foundation (2016-2017), authored "Small Loans, Big Dreams", which tells the story of Grameen Bank and how its approach spread to the United States and many other countries. He has been published in numerous prestigious publications. He resides in Hyattsville, MD, with his wife Emily.

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ALBUKHARY FOUNDATION

Ms. Sharifah Sofia:

sharifahsofia@albukharyfoundation.my

Trustee

Sharifah Sofia is an Economist with an MSc from the London School of Economics and an MPA from Columbia University. She consulted for the Bill and Melinda Gates Foundation on empowering rural women in Ethiopia and led research on sustainable investment for UN-DESA. A former Fellow at the Yunus Centre in Bangladesh, she serves as a Trustee of the Albukhary Foundation driving educational initiatives and was on Albukhary International University's Board of Governors (2018-2022). With 8 years in corporate finance and private equity across Malaysia and Singapore, she was part of the inaugural Southeast Asia Next-Gen Leaders at the Lee Kuan Yew School, National University of Singapore.



YUNUS SOCIAL BUSINESS



Mr. Suresh Krishna:

CEO

Suresh Krishna is the Co-founder and CEO of Navaka Social Business Fund Bengaluru formerly Yunus Social Business Fund. He previously led Grameen Koota, helping it become one of the largest microfinance institutions in India. Suresh co-founded the Microfinance Institutions Network, Grameen Affordable Shelters, and serves on several boards including BinaArtha and Mifos.org. He is also the Managing Trustee of Navya Disha Trust. He is passionate about social businesses, agriculture, and improving livelihoods for the poor.

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GRAMEEN FAMILY GATHERING

BASA FOUNDATION

Mr. A. K. M. Shirajul Islam:

Executive Director

Mr. Islam (b. 1951, Tangail) holds Economics and Law degrees from University of Dhaka and a Post Graduate Diploma from Mastrict Institute. As Founder Executive Director of BASA Foundation since 1991, he guides development programs across 18 districts, managing projects funded by GIZ, ADB, and World Bank. He serves as Chairman of Palli Mongol Karmosuchi and Board Member of FINISH MONDIAL Bangladesh, following earlier roles at Bangladesh Steel and Engineering Corporation (1980-1998) and Bangladesh Institute of Bank Management (1975-1979). He is active in several national networks including Credit and Development Forum, INAFI, and Bangladesh WASH Alliance.

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Dr. Samina Islam:

Deputy Executive Director

Dr. Samina Islam (b. 1981, Dhaka) holds MBBS from Chittagong University (2006) and MCPS from Bangladesh College of Physicians & Surgeons (2016), with training in Singapore and India. As Deputy Executive Director of BASA Foundation since 2023, she coordinates Micro Finance, Agriculture, WASH, Education, and Women Empowerment programs while serving part-time at Lubana General Hospital, following roles at Enam Medical College, Ahsania Mission Cancer Hospital, and United Hospital. Fluent in Bangla and English, she is a member of European and American Oncology Societies.

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DESHA FOUNDATION

Mr. Md. Robiul Islam:

Executive Director

Md. Robiul Islam is a social entrepreneur with over 32 years in development and management as founder and Executive Director of DESHA Shechsahebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha in Bangladesh, specializing in program development and financial inclusion. He serves as Treasurer of the Credit and Development Forum (CDF), the world's oldest microfinance networking association, and has represented DESHA at international forums. His work focuses on gender equality and social justice, with significant contributions to women's leadership and extensive participation in global conferences on financial inclusion.

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Mr. Nazmus Saleheen:

Assistant Executive Director

Nazmus Saleheen, Assistant Executive Director at DESHA Shechsahebi ArthoSamajik Unnayan O Manobik Kallyan Sangstha, has over 10 years of experience in management and technology. His expertise spans digital transformation, financial inclusion, renewable energy, and project management, with international exposure from conferences across UK, Germany, Thailand, Malaysia, China, Kenya, and the UAE. He holds an MSc in Economics, MBA in Management, and BSc in Computer Science and Engineering, with strong understanding of microfinance and sustainable development.

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PIDIM FOUNDATION

Mr. Advin Barun Banerjee:

Executive Director

Advin Barun Banerjee is a Bangladeshi development strategist with over five decades of experience. Educated at Rajshahi University (B.Sc., 1973) with additional diplomas from Canada and the Netherlands. He began his career at the Christian Commission for Development (1973-1983) before holding leadership positions at CARE International (1983-1991). After consulting for International Development Enterprises (1991-1995), he founded PIDIM Foundation in 1995, where he continues to serve as Executive Director. His work focuses on empowering marginalized communities through microfinance and sustainable development initiatives, with emphasis on gender equity and social accountability.

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Mr. Md. Shofiullah Shovon:

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Deputy Executive Director

Md. Shofiullah Shovon is a Bangladeshi development professional currently serving as Deputy Executive Director at PIDIM Foundation since 2014. He holds a B.Sc. in Computer Science from the UK, complemented by specialized training in microfinance, including a Diploma from the Institute of Microfinance, Dhaka, and Financial Inclusion Training in Dubai. Before joining PIDIM, he worked as Department Manager at Sainsbury's retail in the United Kingdom (2008-2012). A dynamic leader with expertise in strategic operations, he specializes in designing client-centric financial solutions for grassroots communities while driving institutional transformation through digital innovation and automation.

YUNUS + YOU – THE YY FOUNDATION

Mr. Dominique V. Dauster

dominique.dauster@yyfoundation.com

Executive Director

Dominique V. Dauster serves as Executive Director of Nobel Peace Laureate Prof. Muhammad Yunus' international foundation "Yunus + You - The YY-Foundation" based in Germany. The foundation supports the global dissemination of Prof. Yunus' holistic development agenda. Dominique advocates the social business movement, initiated by Prof. Yunus and Grameen, in Europe, Asia, the Americas and in Eastern Africa and serves as Special Advisor for International Relations for Prof. Yunus inter alia at the United Nations, the World Economic Forum and the Vatican. Dominique represents Prof. Yunus as Special Advisor in the Sustainable Development Goals Advocacy Group at United Nations in New York and at FAO in Rome.



PROYAS MANOBIK UNNAYAN SOCIETY

Mr. Md. Hasib Hossain:

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Founder & Leader

Md. Hasib Hossain founded and leads Proyas Manobik Unnayan Society, a development organization serving marginalized communities in Bangladesh. With 35 years of experience, he specializes in microfinance, community development, livelihood promotion, women's empowerment, climate resilience, and WASH initiatives. He has directed key projects including SMART, ECCCP-Drought, RMTP, ENRICH, and Radio Mahananda 98.8 FM, reaching over 1,913 villages across 35 upazilas in 8 districts. He partners with organizations such as PKSF, World Bank, GCF, UNDP, UNICEF and Free Press Unlimited to advance community development goals.

GRAMEEN FAMILY GATHERING

11&12
FEBRUARY
2026

GRAMEEN FAMILY GATHERING

