

A photograph of a rural road in Bangladesh. A person is riding a rickshaw on the road, moving away from the camera. The road is paved and runs through a green landscape with trees and fields. The sky is hazy. The text 'Rural Business' and 'Innovation made in Bangladesh' is overlaid on the image in white.

# Rural Business

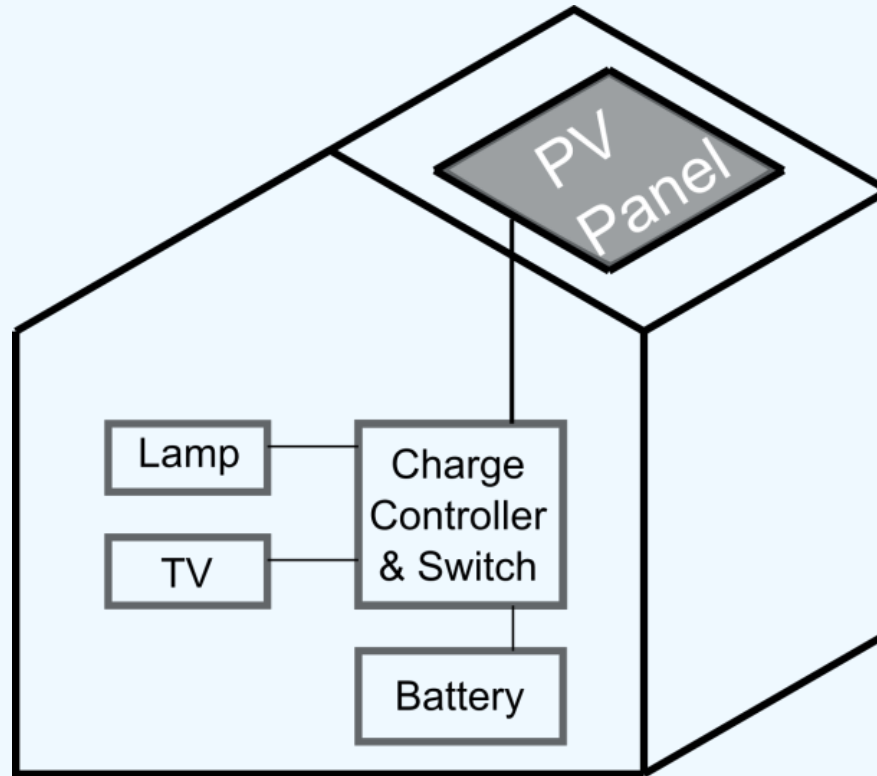
Innovation made in Bangladesh

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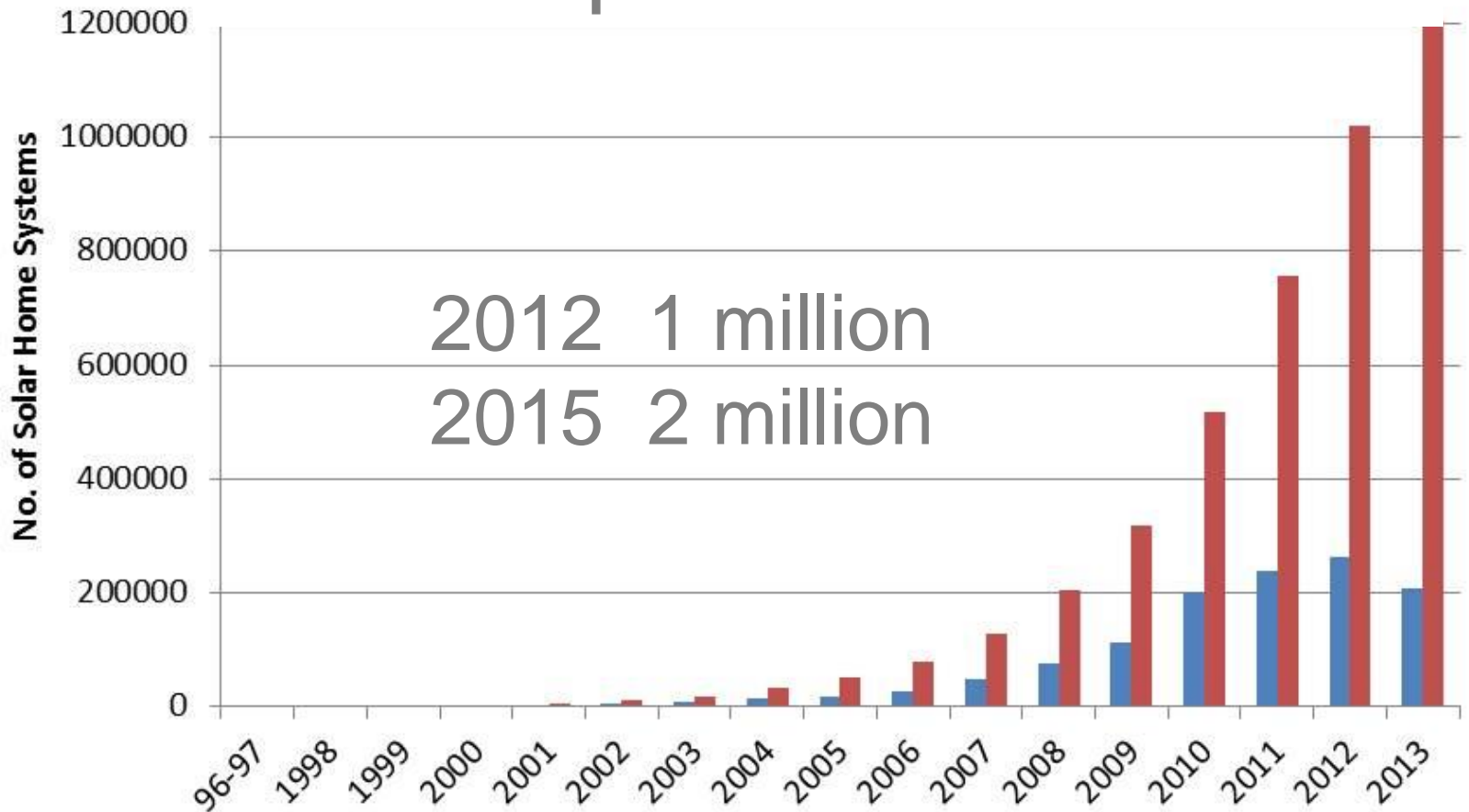
October 2013

# Solar Home Systems



are unspectacular, but...

...have spectacular success



it's a difficult market



poverty

it's a difficult market



remoteness

it's a difficult market



risk



farmers  
fishermen  
merchants  
craftsmen

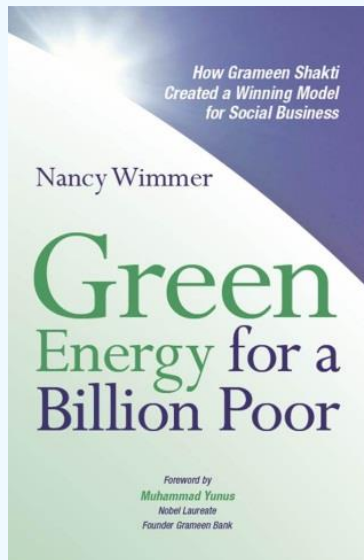
where does this  
unique success  
come from?

powered by a multinational or a genius MBA?





# Grameen Shakti



experience  
&  
innovation  
&  
scale

all business is rural



staff lives & works in the villages

12,000+ employees



in 1,500 branches

# one-stop service

finance  
installation  
maintenance  
repair  
training





Grameen Shakti

three decisions in 1996

- customer must own SHS
- customer must be financed
- villagers must get full service

# young engineers

- run branches
- master technology
- train staff
- fix daily problems
- assess the market
- discover new business
- take part in village life
- improve products
- counsel customers



every engineer: a trainer



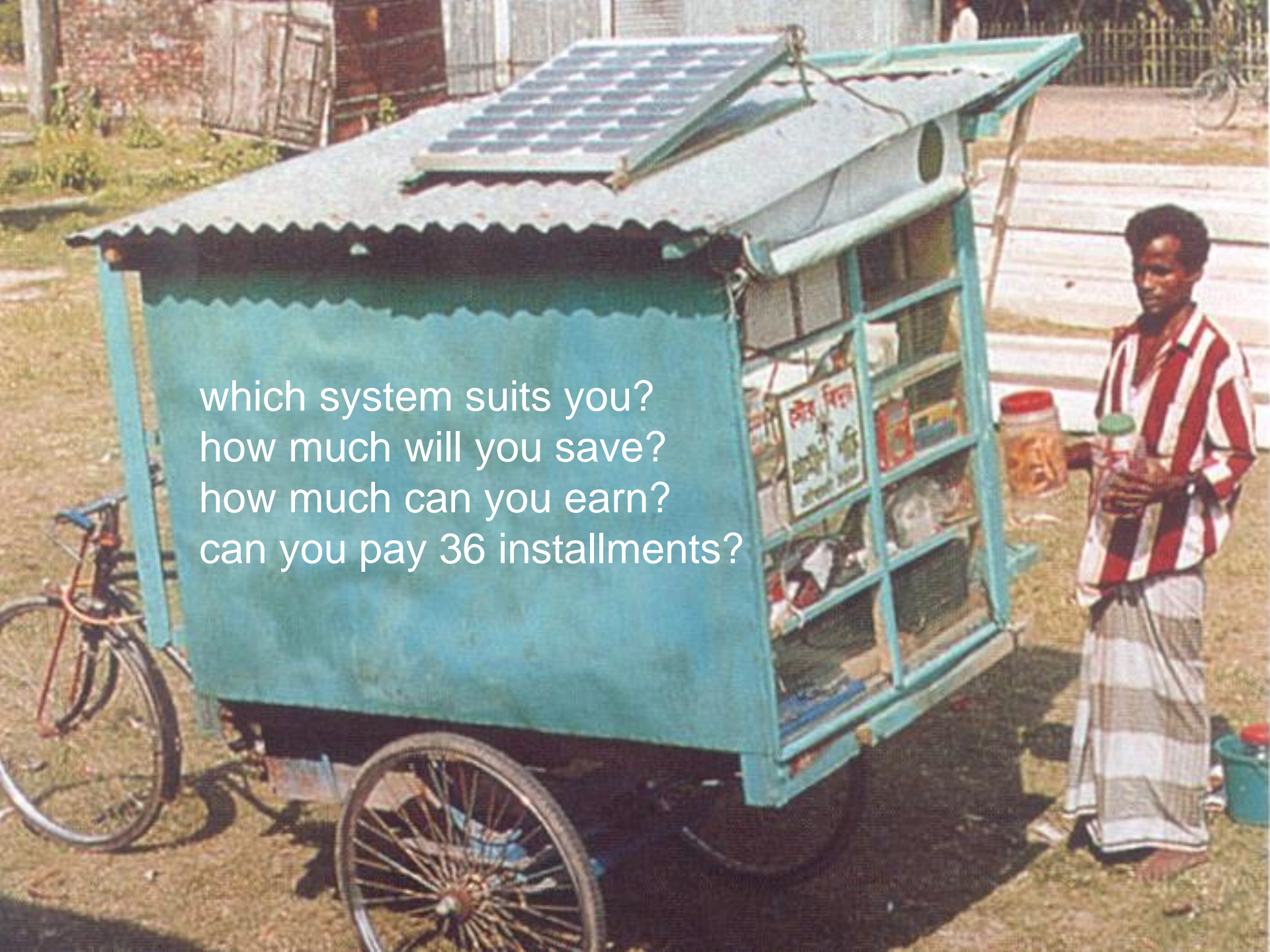
every branch: a training center

every local technician:



a link to the local society





which system suits you?  
how much will you save?  
how much can you earn?  
can you pay 36 installments?

# woman engineers & managers run rural technology centers



this entrepreneur



sells, installs, maintains

audit teams check every unit twice a year



finance &  
performance  
checks

audit teams spot & pass on good ideas

# a model for rural business

<b>rural presence</b>	startup strategy	social business	customer financing	strategic partners	rural procurement
product packaging	<b>full service</b>	Internal networking	start-up & break-even	IT management	HR management
unit economics	synergy of services	<b>qualified personnel</b>	micro-utility	risk management	product diversification
cost structure	rural marketing	branch networking	<b>training &amp; audit</b>	funds management	carbon credits
product design	trust & motivation	synergy of services	social ecology	<b>product ownership</b>	energy entrepreneur
funds management	village society	things to avoid	crisis area management	technology center	<b>start up funding</b>

a model to start an industry



thank you



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