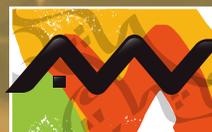


Attijariwafa bank Foundation

ACHIEVEMENTS

2018



FONDATION
Attijariwafa bank

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F O N D A T I O N
Attijariwafa bank

The Foundation and its areas of involvement



Saloua Benmehrez

Executive Director, Group Communications responsible for Attijariwafa bank Foundation

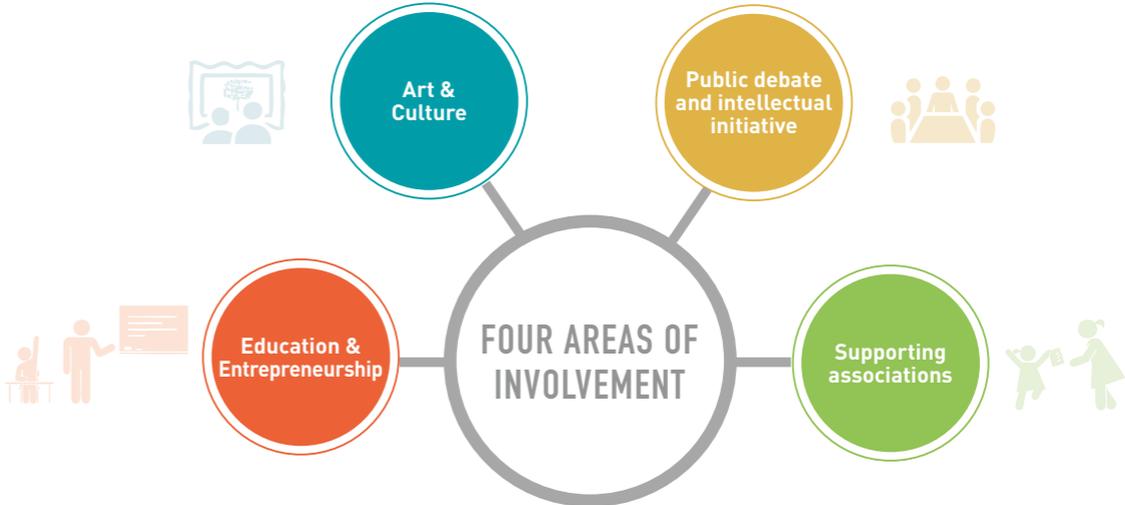
Ever since it was founded more than 40 years ago, Attijariwafa bank Foundation's primary goal has been to promote education and entrepreneurship, art and culture, public debate and intellectual initiative, as well as supporting associations.

We are committed, through our Foundation, to reducing school dropout and failure rates, encouraging excellence and promoting entrepreneurship among young people.

“Attijariwafa bank Foundation’s ongoing action demonstrates strength of conviction and consistency of commitment.”

We play an active role in ensuring that art, culture and dialogue act a catalyst for individual and social development by supporting a large number of projects that have a positive impact on society. In each of its areas of involvement, the Foundation

has acquired recognised expertise from carrying out several cornerstone and innovative projects. Its ongoing action demonstrates strength of conviction and consistency of commitment.



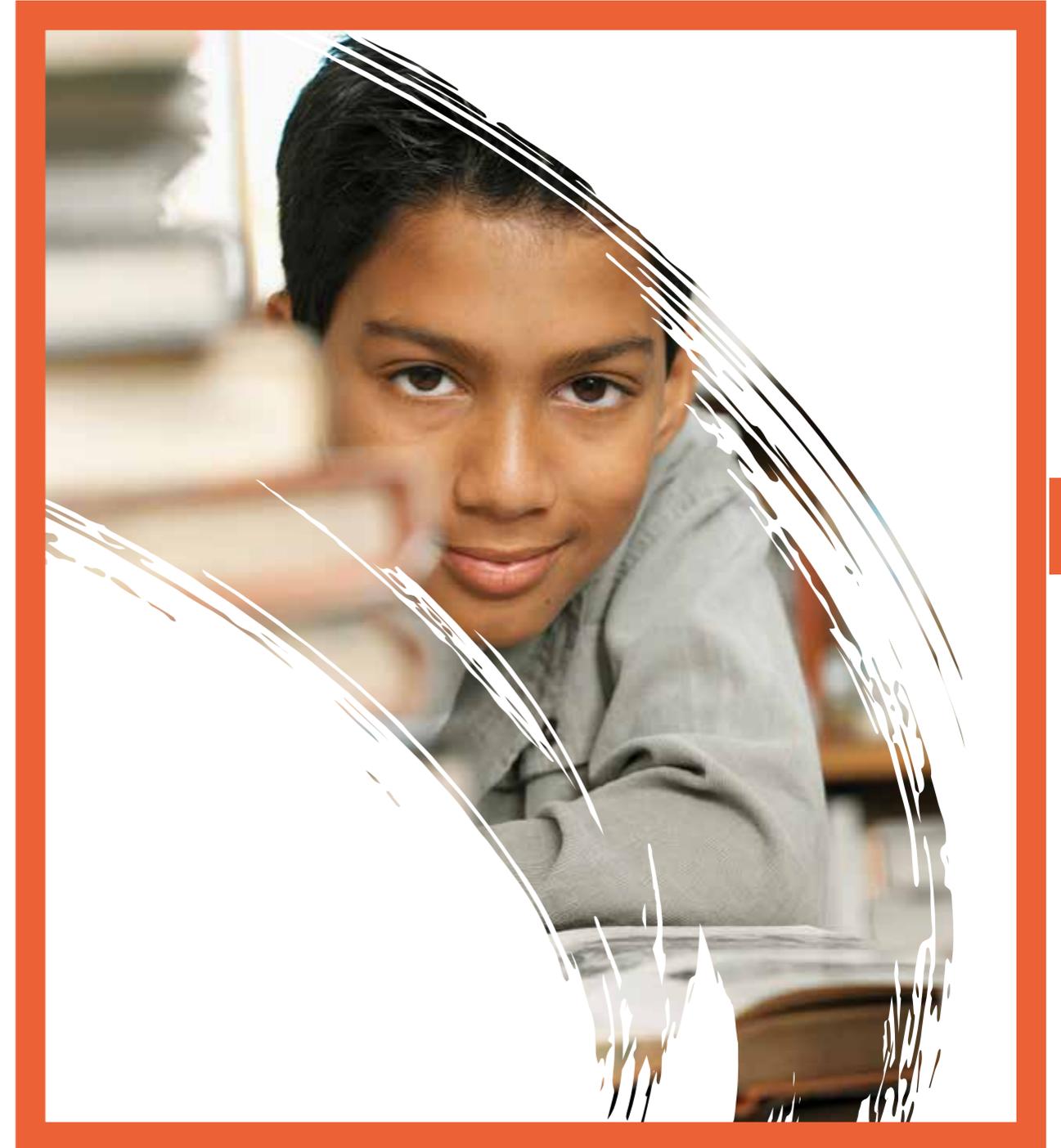
Education & Entrepreneurship

Amina Ben Amar
Head of Attijariwafa bank
Foundation's Education,
Entrepreneurship and Support
for Associations Division

” Attijariwafa bank Foundation supports initiatives that help improve the educational level of Moroccan citizens, particularly those from the most socially disadvantaged backgrounds and those that help reduce school dropout and failure rates. It also oversees a large number of programmes, through partnerships with leading organisations, that aim to improve and modernise education and encourage youngsters to pursue higher educational studies. Consistent with the social project of AL MADA, Attijariwafa bank Group's reference shareholder, it also promotes youth education and entrepreneurship.

”

Supporting youth education and entrepreneurship



ENCOURAGING AND REWARDING EXCELLENCE THROUGH ITS PROGRAMME

‘ELITE SCHOOLS FOR EVERYONE’

Through its ‘Elite Schools for Everyone’ programme launched in 2007, the Foundation organises an intensive study programme each year for commerce and science students enrolled in preparatory classes in Morocco so as to prepare them thoroughly for their entrance examinations to gain admission to elite French higher educational establishments.



In 2018, **152** students benefited from this initiative. Since it was launched, a total of 1,580 students have benefited from this programme. The aim of this initiative, which has the full support of the Ministry of National Education, is to inform, guide and provide practical advice about admission to elite schools to students enrolled in state-run

preparatory classes, who intend to apply to elite French business schools and engineering colleges. In 2018, **more than 4,000 students** benefited from this initiative in a number of centres across the Kingdom.

This programme also involves equipping libraries in the 27 state-run preparatory class centres with costly software and reference works that would otherwise be inaccessible to the majority of students, particularly those from disadvantaged backgrounds. Training is also provided to librarians to ensure that they are comfortable with using the latest software for managing the loan of reference works.

Similarly, every year since it was launched in 2006, the Foundation has supported the AMGE caravan organised by the Moroccan Association of Elite Schools (AMGE), as exclusive partner.

More than **20,000** students benefiting from the ‘Elite Schools for Everyone’ programme since its launch in 2007

CONTRIBUTING TO THE DEVELOPMENT OF HIGHER EDUCATION

A DECISIVE PARTNERSHIP BETWEEN THE PUBLIC AND PRIVATE SECTORS



Developed in 2007 in partnership with Banco Santander, the ‘International Masters in Banking and Financial Markets’ programme is a dual Moroccan-Spanish degree from Hassan II University, delivered by Casablanca’s Faculty of Legal, Economic and Social Sciences and the University of Cantabria.

This specialised Masters programme is designed to meet a rapidly growing demand for highly specialised finance and banking professionals. The two-year programme therefore aims to provide those students selected with the very latest know-how of the financial industry to best meet the industry’s needs.

The courses are taught by Moroccan and Spanish academics and experts from both banks. The programme includes a practical six-month internship towards the end of the course, designed to make it easier for students to make the transition into the workplace.

The 12th Masters programme was launched in October 2018. In total, nearly 400 students have enrolled since it was first launched in 2007, with 30% of students coming from sub-Saharan Africa. This underlines the programme’s appeal beyond national borders. The employment rate of Masters Graduates is more than 90%.



The ‘International Masters in Banking and Financial Markets’ programme, launched in October 2018, is now in its 12th year. In total, nearly 400 students have enrolled since it was first launched in 2007.

OFFERING GUIDANCE TO STUDENTS

THROUGH THE JAMIATI PLATFORM

Jamiati.ma, a genuine community-based university guide, is a platform comprising a wealth of useful information. It aims to provide high school graduates and other students with the key information needed to guide and help them decide on their choice of university degree. As Morocco's first ever portal catering to the specific needs of Morocco's university community, it was initially developed in 2007 by Attijariwafa bank Foundation in partnership with Banco Santander's UCEIF Foundation and was inspired by its Spanish equivalent, universia.es.

In 2018, a number of improvements were made to the latest version of the Jamiati.ma platform, which went online at the end of 2017. A number of new features were added such as careers quizzes, e-learning modules, collaborative forums, blogs, job offers and internships and a personal account page.

As part of the platform's ongoing development, to give voice to the Jamiati.ma's main target audience, Attijariwafa bank Foundation is supported by a community of appointed Jamiati ambassadors at various Moroccan higher educational establishments with whom it works on a number of initiatives to ascertain and meet the needs of their respective communities.

A new development in 2018 was to enable high school students to access the portal. This provided fresh impetus, especially on social media, due to the students being highly active social media users. In addition, in 2018, the first ever Jamiati newsletter was published, thereby bringing the year to a successful close.

THE JAMIATI UNIVERSITY CARD FOR STUDENTS

In 2007, Attijariwafa bank Foundation developed Morocco's first ever university smart card in partnership with Santander Group. Used by students, academics and administrative staff at the Foundation's higher educational partner institutions, this card provides a number of integrated university services. Card-holders are able to borrow books, control access or sign-in automatically, etc. The card may also be used as a bank card, on the cardholder's request, thereby helping students to become financial literate and promoting financial inclusion.

In 2018, the Foundation initiated partnerships with a number of new higher educational establishments such as the École Supérieure de l'Industrie Textile et de l'Habillement (ESITH) and Hassan I University. The Jamiati card is being rolled out to all students at these institutions.



Employee volunteers with INJAZ Al-Maghrib Association in 2018

INSTILLING A SENSE OF ENTREPRENEURSHIP IN YOUNGSTERS

As part of its strategic partnership with INJAZ Al-Maghrib Association, the Group's employee volunteers are enrolled in a skills sponsorship programme.

In 2016, the Group announced that it hoped to mobilise 1,000 volunteers by 2018 as part of this partnership. This goal was largely exceeded by the end of 2018 with more than 1,300 staff volunteering over the three years, providing 18,400 hours of training to 26,689 youngsters over the period 2016-18.

In 2018, the Group's volunteer managers provided 8,844 hours of entrepreneurship training as part of one or more of the Association's programs, benefiting 7,500 youngsters (college, high school and university students) in 17 cities across the Kingdom. Group employees accounted for 57% of the total number of training hours provided by INJAZ's network of partners and 43% of its volunteers.

More than **1,300** employee volunteers mobilised since 2016

providing **18,400** hours of entrepreneurship training to **26,689** youngsters

Art & Culture

Ghitha Triki
Head of Attijariwafa bank
Foundation's Art & Culture Division

“ Art and artistic creation play a central role in promoting social harmony. That is why the Foundation, since it was founded, has striven to democratise art and culture. It endeavours to foster an appreciation of art among the general public, while contributing to youngsters’ artistic education as well as inspiring young and experienced artists alike to be creative. The Foundation organises theme-based heritage and contemporary exhibitions that are inspired by the Group’s values. It helps raise the profile of emerging artists through exhibitions, develops educational programmes and guided tours that are open to all sections of the public and enhances the Group’s collection through loans and publications. ”

Improving access to art and culture



INSTILLING IN THE GENERAL PUBLIC A TASTE FOR ART

Attijariwafa bank Foundation organises art exhibitions several times a year on themes ranging from cultural diversity to inter-African dialogue and heritage. Thanks to its Actua and Moulay Ali Kettani art spaces in the heart of Casablanca, Attijariwafa bank Foundation is able to draw the general public into the very heart of the creative process. In 2018, three exhibitions were organised.



In order to attract a maximum number of visitors to the exhibitions organised in its art spaces, the Foundation programmes guided tours for an increasingly extensive network of Casablanca-based educational establishments and organisations, as an adjunct to each cultural event.

To ensure that these tours are of the highest artistic quality, the Foundation works with lecturers and graduate students in media studies, literature and art history, on their content and organisational aspects.

10,000
visitors
each year

3,000
beneficiaries
of guided
tours



‘Ceramics of Safi, a mix of history and ancestral gestures’ exhibition

This unique exhibition showcased nearly 170 ceramic masterpieces from one of the Kingdom’s most important private collections. Exceptional objects made by master craftsmen from the city of Safi between the nineteenth and the beginning of the twentieth centuries were exhibited.

Alongside these objects were archived documents, historical maps, ancient engravings, notebooks illustrated by students at the School of Ceramics, workshop photographs, travellers’ testimonials, poetry, words of wisdom and legendary tales.

The aim was to introduce visitors to an art form that has been handed down from generation to generation.

In hosting this unique exhibition, Attijariwafa bank Foundation wanted to underline the importance of preserving and transmitting this heritage.

The 4,500 or so visitors from Morocco and overseas, as well as the 2,200 students visiting the exhibition, were able to learn about the origins of a savoir-faire that is specific to region of Safi, a symbol of its regional identity and a source of national pride.



[Access the virtual tour of the ‘Ceramics of Safi’ exhibition:](#)





Oeuvre de Houssein Miloudi au siège régional de Rabat Souissi



Work by Hassan El Glaoui at the Rabat Souissi regional head office

‘Fragments of a collection’ permanent exhibition

To celebrate the inauguration of the new North-West Regional Division in January 2018, Attijariwafa bank Foundation organised a permanent exhibition comprising some 40 masterpieces from the Group’s collection that had been produced over a 40-year period. This site now houses a retro exhibition of masterpieces and commissioned works that convey a longstanding link between art and banking. The chosen exhibits reflect a diversity of artistic styles and include works by artists such as Mustapha Boujemaoui, Khalid El Bekay, Hassan El Glaoui, Saad Hassani, Tibari Kantour, Houssein Miloudi, Mohamed Nabili, Abdelkebir Rabi and Sahbi.

‘Métamorphoses’ exhibition with Malika Agueznay and Amina Agueznay

To celebrate the inauguration of the new North West Regional Division, Attijariwafa bank Foundation also organised a temporary exhibition that was specially designed and produced for the site.

It was the first time that two renowned artists, mother and daughter, had been invited to exhibit together. On display were Amina’s embroidered materials and Malika’s algae-themed engravings.



Amina Agueznay’s ‘Ankabout’ exhibit at the Rabat Souissi regional head office

Training youngsters in good citizenship through art

Since 2009, Attijariwafa bank Foundation has been developing its Academy of Arts educational programme for college and high-school students whose access to art is otherwise limited. The programme, which is designed to raise awareness and artistic creativity, offers these youngsters an opportunity to develop creative flair as well as instilling in them socially-cohesive values such as civic-mindedness, citizenship and a respect for diversity.

This programme, which has acquired a strong reputation, is managed by Attijariwafa bank Foundation in partnership with the Casablanca-Settat Regional Academy of Education and Training (AREF). 120 students per year group are enrolled in a two-year programme and are supervised by a team of seasoned professionals in three creative disciplines. The programme has already unearthed a number of promising young artists and has guided them towards their chosen branch of the arts.

2018 highlights

The Academy of Arts’ third class (2017-19), comprising 138 students, kicked off on the theme of ‘The other, Africa and me’. A number of qualitative improvements were made to the programme. These included adopting a new educational framework that was more relevant to social concerns, organising individual Street Art presentations and personal testimonials in



Academy of Arts workshop pottery workshop in 2018

the urban area and offering specific coaching to the twelve best award-winners from previous years. Other initiatives included inviting a guest speaker specialising in ceramics to provide students with a better understanding of this art form, which would also tie in with ceramics exhibition, as well as focusing on multimedia works that were more relevant to today’s society.

The students received 90 learning sessions over a total of 186 hours, producing 400 works. In 2018, a former prize-winner also joined the Academy in a professional capacity, while 10 new talented artists enrolled for the arts course at their local technical college or at the School of Fine Arts.

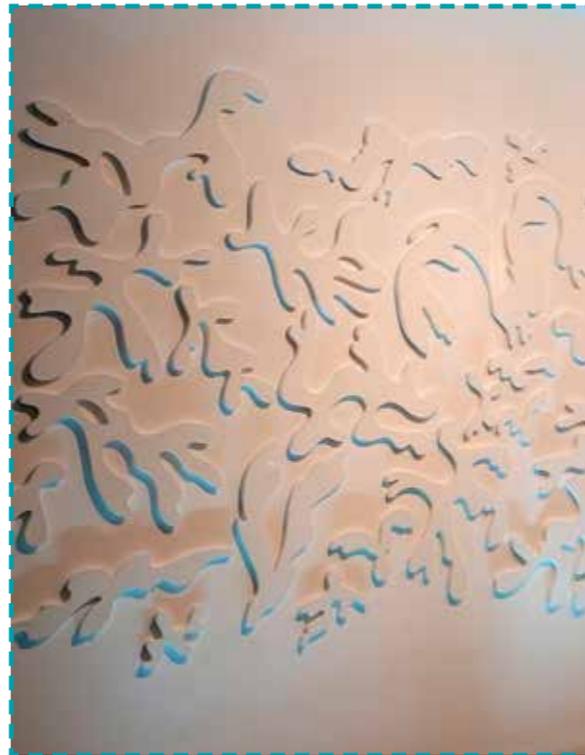
1,000

students benefiting from the Academy of Arts programme since 2009

Promoting best practices in art

Attijariwafa bank Foundation has been a founder member of the International Association of Corporate Collectors of Contemporary Art (IACCCA) network since 2006. As such, it participates in the network's discussions about best practice in acquiring art, loaning out works and conserving and protecting art works. The network aims to create a digital library of best practices for use by its prestigious members.

The Foundation continues to contribute to the development of Attijariwafa bank Group's collection by producing essays, documentary research and through preventive conservation as well as displaying works in the Bank's various workspaces. The aim is to foster a better understanding of the Group's pictorial heritage within the organisation.



Wall frieze by the artist Malika Agueznay at the Rabat Souissi regional head office

Official partner to the National Museums Foundation and the Mohammed VI Museum of Modern and Contemporary Art of Rabat by loaning works to 'Ahmed Cherkaoui, a mix of modernity and tradition' and rooting' and 'Journey to the very sources of art' exhibitions.

Partner to the Rabat Villa des Arts by loaning works by the artist Chaibia to the 'Self-taught artists' exhibition.

In 2018, a variety of 200 or so major art works were put on display at head office and regional sites while 100 or so listed works were either appraised or restored by an international expert.

An artistic wall frieze was also commissioned in 2018 and, after being signed by the Moroccan artist Malika Agueznay, was displayed at the Rabat head office.

Supporting the arts scene in Morocco and Africa

As in previous years, Attijariwafa bank Group sponsored a number of major musical events as including the Fez Festival of World Sacred Music, the Rabat Mawazine Festival, the Casablanca Boulevard Festival and the Africa Laughter Festival.



Supporting associations

Amina Ben Amar
Head of Attijariwafa bank
Foundation's Education,
Entrepreneurship and Support
for Associations Division

” Over the 40 years since it was founded, Attijariwafa bank Foundation has supported a number of associations with which it has forged close ties. Together, they have established, over the passage of time, a common bond, founded upon a distinct set of shared values. The Foundation supports high-social impact projects that are embedded in local communities and that meet specific needs. It endeavours to provide each of its partner-associations, whose missions are aligned with the Group's corporate social responsibility strategy, the necessary means to foster sustainable development and make a positive impact. Support may take a number of forms – financial assistance, donations in kind or skills sponsorship.

Supporting civil society initiatives and organisations



Bridging the digital divide in state primary schools

As a founder member of Al Jisr Association, Attijariwafa bank Group each year provides the association with IT hardware, thereby contributing to its flagship mission, which is to bridge the digital divide experienced by state school pupils from a very early age.

These donations are made as part of the 'Green Chip' programme, now in its 8th year, which closed in July 2018. This programme, launched in 2010, has three major goals – to reduce the unemployment rate of low-skilled youngsters by making them more employable and by encouraging self-employment, to offer a solution for dealing with IT waste and to promote



environmental protection and bridge the digital divide in state schools.

Youngsters attending the programme, who have received training from the association, are able to pass on their knowledge to school teachers.

In 2018, 3,732 items of IT hardware were donated to the association. Since the programme's launch, more than 20,000 items of equipment have been donated overall.

3,732 items
of IT hardware
donated to
Jisr Association

More than **20,000**
items
of IT hardware
donated to the
Green Chip
program since 2007

Attijariwafa bank celebrating International Volunteer Day

As an adjunct to International Volunteer Day on 5th December, the Foundation organised a number of initiatives to encourage volunteering. At Bank level, the Foundation invited employees to promote its skills sponsorship programme in secondary schools and universities alongside its various partner organisations. It was therefore able to raise awareness among youngsters, encouraging them to get involved from a young age and become socially-responsible citizens.



Community days involving employees in socially-responsible initiatives

The Group encourages and values employees' involvement in social initiatives. It provides opportunities for them to get involved as volunteers in its skills sponsorship projects and volunteer programmes.

Since 2016, Attijariwafa bank Foundation has each year organised 'AWB EMC BUZZ' community days for college students in various cities across the Kingdom. These community days comprise an introduction to entrepreneurship workshop, 'Entrepreneurship Master Class', one of INJAZ Al-Maghrib Association's programmes run by some of the Group's volunteer employees during a morning session.

In 2018, approximately 3,200 college students from 11 cities across Morocco participated in community days, which were held for the third time. They participated in workshops on themes ranging from 'Creating a greetings card business', 'International Women's Day' to 'Anti-smoking awareness'.



Publications & Debates

Mouna Kably
Head of Attijariwafa bank
Foundation's Publications &
Debates Division

” To foster dialogue with its stakeholders and encourage openness and intellectual curiosity, Attijariwafa bank established a Publications & Debates Division aegis in January 2014 under the aegis of the Foundation. By organising constructive debates on economic, social and societal issues, the Division provides a forum for intellectuals of all hues, businesses, members of civil society, artists and academics to express their opinion. Its role is both to decrypt and discuss issues affecting Morocco's future. ”

Promoting public debate and intellectual initiative



‘Let’s discuss, for a better understanding’ monthly conference series

In 2014, Attijariwafa bank Foundation established a platform for debating current affairs, ‘Let’s discuss, for a better understanding’. This forum, which is open to every section of society, invites renowned experts from Morocco and overseas to offer their informed opinion about current economic, social, societal and cultural affairs. This monthly conference series, which is held in a variety of cities across the Kingdom, attracts several hundred businesses and members of the general public, particularly Moroccan youngsters.

The Foundation, ever attentive to the expectations of the general public, placed considerable emphasis on cultural, artistic and societal issues in 2018. Ten conferences were organised to discuss current affairs, including two literary events and a couple of regional conferences. In total, 1,680 guests attended the conferences over the year with an average attendance of 170 participants per conference.

Transcripts as well as conference notes for each event organised as part of the ‘Let’s discuss, for a better understanding’ conference series are published on the Bank’s corporate website, www.attijariwafabank.com. ‘Collector 2016’ and ‘Collector 2017’ are also available online.

2018 highlights

‘Moroccan cinema, a variety of perspectives on a changing society’

At this conference on Moroccan cinema, the panel of invitees comprised film directors, Mr Abdelhai Laraki and Mr Ahmed Boulane and sociologist and political scientist, Mr Mohamed Tozy. Moderated by Mr Abdelhak Najib, journalist, writer and arts and cinema critic and, before a knowledgeable audience, the three speakers underlined the genuine progress made by the Moroccan film industry over the past 20 years. The films that were now being produced were dealing increasingly with important social issues as well as depicting the day-to-day lives of normal citizens. They reflect a Kingdom that is undergoing a profound social change, while raising questions about how to live together harmoniously in the future.



‘Moroccan cinema, a variety of perspectives on a changing society’ conference in 2018

‘Let’s discuss, for a better understanding’ conference series attended

by 1,680 guests over the year with an average attendance

of 170 participants per conference

‘The role played by writing in social change’

Organised in partnership with the Professional Union of Moroccan Publishers (UPEM) as an adjunct to the 24th International Publishing and Book Fair (SIEL), this conference kicked-off the new literary season 2018.

The conference was attended by the Minister of Culture and Communication, Mr Mohamed Laâraj, and moderated by writer and columnist, Mr Driss Jaydane. Keynote speakers included Mrs Rahma Bourqia, sociologist and anthropologist, Mr Abdeslam Cheddadi, historian and Mr Mohamed Tozy, political scientist. The audience were able to find out more about the very latest books published in 2017. It also provided an opportunity to underline the ongoing need to support intellectual initiative and encourage reading as a means of passing on knowledge, particularly to the next generation.



Conférence « La jeunesse marocaine face aux défis de l'addiction » en 2018

‘Footballing continents, the geopolitics of the round ball’

With Morocco qualifying for the World Cup for the first time in 20 years and, one month prior to the start of this international competition, the Foundation organised a conference that was moderated by Mr Larbi Bargach, Chairman of the Casablanca Peña Madridista. Attended by Mr Paul Dietschy, Professor of Contemporary History at France’s Franche Comté University and author of several books on this sport and Mr M’Hamed Zeghari, ESSEC graduate and a director of a club and training centre, the debate focused on the popularity of a sport that has gradually become a geo-industry in its own right and on its development in Morocco and Africa. The two experts shared ideas about how to rebalance this sport so that the African continent could finally seize its chance.



Presentation of the book ‘Sufism and Coaching. Meetings here and elsewhere’ in 2018

‘Moroccan youngsters facing the challenges of addiction’

This meeting proved a great success with high school students and other students, parents, educational leaders and representatives of the medical profession. To debate this important public health matter, Attijariwafa bank Foundation invited two eminent psychiatrists and psychologists, both of whom are addiction specialists, Dr Amine Benyamina, Chairman of the French Addiction Federation and Dr Hachem Tyal, Founder of the Villa des Lilas Psychiatric Clinic. This conference provided a platform for the two speakers to deliver an analysis of the challenges of addiction as well as recommendations about how to protect youngsters, who are increasingly exposed to addictions of all types.

Presentation of the book ‘Sufism and Coaching. Meetings here and elsewhere’

As an adjunct to the exhibition about the Guerraoui-Laoufir Safi ceramics collection, a conference was organised to present the book ‘Sufism and Coaching. Meetings here and elsewhere’. The book is co-authored by two certified professional coaches, Mrs Patricia Lambert and Mr Mouhcine Ayouché. The book, a copy of which was donated by Attijariwafa bank Foundation to each guest, takes the form of a dialogue between the co-authors and Mr Faouzi Skali, anthropologist and Mr Christian Lestienne, clinical psychologist and professional coach. This conference enabled the audience to understand more about why the book was written and the approach adopted by its co-authors, as well as each participant’s involvement in this innovative project, which seeks to encourage reflective and critical thinking in the reader.

‘Artistic creation, what role to be played by Moroccan youngsters?’

To celebrate the 40th anniversary of its conference series, Attijariwafa bank Foundation organised a conference to which it invited four young Moroccan creative talents, Mrs Monia Rizkallah, a violinist at the Berlin Opera, Mr Mohammed El Bellaoui, aka ‘Rebel Spirit’, a visual artist, Don Bigg, musician and rapper and Mr Ayoub El Aiassi, theatre and film director. Moderated by Mr Abdelhak Najib, journalist, writer and arts and cinema critic, the guest speakers discussed their career paths, their passions, the challenges that they faced, and the obstacles overcome.



In addition to their personal testimonials, each of the four artists showcased their respective art forms during the debate.

‘Marrakech, what are the fresh challenges facing our cultural and artistic heritage?’

This conference’s keynote speakers included Mr Azzeddine Karra, Regional Director of Culture for the Marrakech-Safi region, Mr Björn Dahlström, Director of the Majorelle Garden Foundation’s Berber Museum and Yves Saint Laurent Marrakech Museum, Mrs Rajae Benchemsi, writer and art critic and director of the Farid Belkahlia Foundation, Mrs Maha El Madi, director of the Dar Bellarj Foundation and Mrs Leila Hida, founder of ‘Le 18’, a cultural centre in Marrakech. Moderated by Mr Ahmed Skounti, anthropologist and professor-researcher at the National Institute of Archaeological and Heritage Sciences (INSAP) and Mrs Ghitha Triki, head of Attijariwafa bank Foundation’s Art & Culture Division, this debate highlighted Marrakech’s cultural and artistic heritage and the challenges facing the ochre city in safeguarding and enhancing it.

‘Workplace happiness, just a fad or an irreversible trend?’

The theme chosen for this conference was ‘Workplace happiness’, increasingly regarded as strategically important to a growing number of businesses and start-ups. Moderated by Mrs Mouna Kably, Head of Attijariwafa bank Foundation’s Publications & Debates Division, the panel of guest speakers comprised Mr Christian Lestienne, professional coach and clinical psychologist, Mrs Meryem Lahlou, management and personal development consultant and Managing Director of Compétence Plus and Mrs Saida Fikri, Head of Happiness at Comdata Group. This constructive debate concluded with the need to revolutionise managerial practices to ensure that employees were fulfilled, motivated and loyal.

‘El Jadida’s new economic opportunities’

The panel of keynote speakers at this regional conference held in El Jadida comprised Mr Abdallah Chater, director of the Casablanca-Settat Regional Investment Centre, Mr Karim Laghmich, Managing Director of the designated development company for the Mazagan Urban Pole (PUMA), Mr Mohamed Daoud, vice-dean of El Jadida’s Faculty of Arts and expert about the region’s cultural and historical heritage and Mr Abdelhak Eddoubi, facilitator for the Act4community initiative at OCP Jorf Lasfar. The highlight of the conference was the testimony provided by two young entrepreneurs who had been assisted by the El Jadida section of Réseau Entreprendre. Moderated by Mr Talal Chakir, radio columnist and economics and social sciences teacher, the conference showcased El Jadida’s attributes and the investment opportunities available to businesses.



‘El Jadida’s new economic opportunities’ conference in 2018

‘Incubators, a realistic solution for boosting entrepreneurship in Morocco?’

This final conference of the year was jointly organised with the Centre for Young Moroccan Business Leaders (CJD Maroc). The panel of guest speakers comprised Mrs Khouloud Abejja, Managing Director of the Digital Development Agency (ADD), Mr Khalid El Ouazzani, Team Leader of GEM Morocco and Director of the Entrepreneurship & Organisational Management Research Laboratory at Hassan II University, Mr Mehdi Alaoui, Chairman and CEO of LaFactory, an incubator and Mrs Sarah Diouri, director of Bidaya, a Social Green Tech incubator. Moderated by Mrs Houda Farrahe, Founder of EngiMa, conference participants drew up a check-list of the current state of Morocco’s business incubator industry. During the debate, two testimonials were given by entrepreneurs.



‘Incubators, a realistic solution for boosting entrepreneurship in Morocco?’ conference in 2018



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