Excerpt from a message of His Majesty the King Mohammed VI
On the occasion of the 5th World Entrepreneurship Summit
November 20th, 2014

One is not born an entrepreneur, one becomes an entrepreneur by embarking on the road to success in an interactive process involving hard work, learning and a capacity to deal with challenges.

Entrepreneurs are people who challenge the established order and the status quo. They do not hesitate to respond – at their own level – to needs that are yet to be identified, that are unmet or that are new.

Entrepreneurship and innovation are twin values; they are both springboards for freedom, social mobility and prosperity, provided the business environment is favorable and the required conditions are met.

Education is an essential step, a prerequisite for the maturation process that leads people to think critically and to hone their skills so that they are able to seize an economic, technological or social opportunity when they see one.

Therefore, it is up to us to provide future generations with an education that goes beyond the mere «accumulation-transmission» process in order to develop creativity, responsiveness and inventiveness...»
Our mission

Encouraging initiative-taking and developing the entrepreneurial skills of the Moroccan youth attending state schools

Our vision

Providing youth attending Moroccan state schools, from middle school to university levels, with appropriate entrepreneurial programmes that are delivered by professionals from the corporate world and ensuring that they understand the nuts and bolts of how to launch and manage a company, making sure that they are prepared for the challenges of the professional world.

Our ambitions

- Develop an entrepreneurial culture among youth
- Better integrate youth into the business sector
- Involve the private sector in education
- Promote a volunteerism culture in society
- Improve educational opportunities

Our approach

To achieve this mission, our association involves volunteers, business executives, in public schools from middle-school to university, during 2 hours per week for few weeks, to facilitate Junior Achievement Worldwide entrepreneurship programmes, world leader in entrepreneurship education since 1919.

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Encouraging initiative-taking and developing the entrepreneurial skills of the Moroccan youth attending state schools

SUMMARY

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In 2007, INJAZ Al-Maghrib Association was founded under the aegis of the SNI. Eight years later, at a Board meeting held in September 2015, acting on the proposal of Mr Mounir El Majidi, Chairman of the holding company Siger, its majority shareholder, SNI, fully aware of its social responsibility, decided to place entrepreneurship at the very core of its CSR strategy.

In order to fulfil its commitment, SNI decided to call upon INJAZ Al-Maghrib Association had achieved a remarkable track record, gaining credibility both at national and international levels.

In practical terms, this decision resulted in SNI significantly increasing its funding from 19% to 50% of INJAZ’s budget as well as providing the Association with rent-free use of its premises.

In addition to providing financial support, SNI Group is strongly committed to mobilize its staff, most often highly experienced professionals, to participate in training programmes on a volunteering basis.

SNI is delighted to support INJAZ, thereby helping to develop an entrepreneurial culture among youth who are Morocco’s future.

By making this investment, SNI hopes that the youth trained in entrepreneurship will go on to enrich the wider community by creating start-ups, some of which may go on to become large companies employing thousands of people.

Mr. Hassan OURIAGHLI Chairman and CEO
SNI

INJAZ Al-Maghrib has made this its credo since it was founded in 2007. In 2014-2015, more than 17,000 youth participated in our training programmes, an increase of more than 70% compared to the previous year, and long programmes saw strong growth (+95%). Our aim for 2020 is to train 200,000 youth across the entire country by mobilising all our partners and volunteers in our project.

Now more than ever, we need to rise to the challenge of offering our students relevant, high-quality training programmes whilst being able to maintain the uniqueness and the quality of our educational style.

At the Combined General Meeting of December 21st, 2015, INJAZ announced a major change in its governance, resulting in an increased support for our project from our founding member, the SNI.

Another highlight was the review by BCG of our strategy and the launch of a development plan for 2020. This will result in increased emphasis on the upstream segment of the entrepreneurial ecosystem by focusing on middle and high school students attending state schools.

I invite you to participate in our project to help us quench this thirst for knowledge, innovation and entrepreneurship. Your participation, the involvement of our volunteers in our training programmes and the support of all our partners are essential if we are to meet our goals. Thank you to all who have been part of this success and to our ambitions, of which we are so proud, are yours.”

Mr. Mhammed ABBAD ANDALOUISS Chairman
INJAZ Al-Maghrib

INJAZ Al-Maghrib is one of the most important partners of the Ministry of National Education and Vocational Training.

“INJAZ Al-Maghrib has met with incredible success and has grown exponentially, delivering high quality training programmes in such a small time-frame. I am convinced that, given the leadership and the dedication of the entire INJAZ team and with the support of the Moroccan government and the private sector: INJAZ Al-Maghrib will have an even greater impact on the Morrocans’ youth.”

Mr. Akef AQRABAWI
CEO of INJAZ Al-Arab

Mr. Rachid BENMOHCTAR Ministry of National Education and Vocational Training

“The school system plays a crucial role in meeting the challenges of our youth’s employability. That is why the General Confederation of Moroccan Enterprises (CGEM) encourages executives from the private sector to give of their time, experience and network to coach the entrepreneurs of the future.”

Mrs Miriam BENSAalah CHAGROUN Chairman of the CGEM

“INJAZ Al-Maghrib is one of the most important partners of the Ministry of National Education and Vocational Training. INJAZ works together with senior executives and an ever-greater number of students. These students have an opportunity to learn the basic principles of business and entrepreneurship but also the behaviors, skills of business and communication skills. I hope this unique opportunity to be offered to all our students.”

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2014-2015, a record-breaking year in the network’s history

After a year of concertation and contributions from all levels of the network, INJAZ began to implement its strategic plan to provide training across the entire country.

2014-2015 was a record-breaking year in the network’s history with regional centers opened in the southern provinces in Laayoune as well as in Agadir and Marrakesh. In 2015-2016, INJAZ plans to open an office in Dakhla and deliver a pilot programme in Guelmim.

Based on the three pillars of growth, efficiency and cohesion, the ambition that we have for our youth is embodied in the regionalisation of our activities.
Our programmes, which are designed by experts from Junior Achievement, are translated and adapted for a Moroccan audience by INJAZ Al Maghreb. Training is delivered weekly at a rate of two hours per week by volunteer senior executives. This training has been developed for middle school, high school and university students attending Moroccan state schools.

Junior Achievement Worldwide, is a world leader in the field of entrepreneurship training. Since 1919, it has trained youth for the business world by designing and delivering learning programmes based on the principle of «learning by doing».
Creation of INJAZ Al-Maghrib under the impulsion of the SNI Group at Casablanca
Training of 200 students by 10 volunteers

2007 - 2008
Launch of the Company Program
Training of 200 students by 10 volunteers
Mobilization of 17 volunteers

2008 - 2009
Training of 510 students for 10 volunteers
Launch of the Company Program
Training of 200 students by 10 volunteers
Mobilization of 17 volunteers

2009 - 2010
Opening of an office in Rabat
Launch of two new programmes: Entrepreneurship Masterclass and Success Skills
Training of 5,300 students
Mobilization of 117 volunteers

2010 - 2011
Training of 5,500 students
Launch of a new programme: Business Leaders
Mobilization of 173 volunteers

2011 - 2012
Training of 5,600 students
Launch of a new programme: Bank in Action
Training of 5,600 students
Mobilization of 215 volunteers
Opening of an office at Tangier
Honored at the Clinton Global Initiative

2012 - 2013
Deployment of INJAZ Al-Maghrib
Training of 5,000 students
Launch of a new programme: Business Leaders
Mobilization of 173 volunteers

2012-2016 Strategic plan of the BCG
Training of 6,500 students by 344 volunteers
Opening of offices at El Jadida and Marrakech
Launch of the my Business, Economics for Success and Stock in Action
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Recognition of Public Utility
Training of 17,874 students
Launch of Career Success, Innovation Camp and Steer your Career
Obtention of the « Responsible Association» Label from VIGEO
Honored at the Clinton Global Initiative

2013 - 2014
2014 - 2015
Opening of offices at Fez, Oujda, Kenitra, Laayoune, Marrakesh and Agadir
Training of 17,874 students
Launch of Career Success, Innovation Camp and Steer your Career
Training of 10,544 students by 479 volunteers
Opening of an office at Safi
Launch of a new programme: Smart Start
Honored at the World Innovation Summit for Education (WISE)
President Bill Clinton mentioned INJAZ in the TIME magazine as an agent of change

2015 - 2016
Opening of offices at Berkane, Ben Guerir, Dakhla, Youssoufia, Meknes, Sale and Nador
Training of 20,000 students
Launch of It’s my Business, Economics for Success and Stock in Action
Adaptation of our programmes to the social entrepreneurship
Opening of offices at El Jadida and Khouribga
Launch of It’s my Business, Economics for Success and Stock in Action
Obtention of the « Responsible Association» Label from VIGEO
Honored at the Clinton Global Initiative

2016 - 2020 Strategic plan from the BCG
Opening of offices at Berkane, Ben Guerir, Dakhla, Youssoufia, Meknes, Sale and Nador
Training of 20,000 students
Launch of It’s my Business, Economics for Success and Stock in Action
Obtention of the « Responsible Association» Label from VIGEO
Honored at the Clinton Global Initiative

2020 - 2023 Strategic plan from the BCG
Opening of offices at Berkane, Ben Guerir, Dakhla, Youssoufia, Meknes, Sale and Nador
Training of 20,000 students
Launch of It’s my Business, Economics for Success and Stock in Action
Obtention of the « Responsible Association» Label from VIGEO
Honored at the Clinton Global Initiative

Testimonial

Mr. Fouad BENSEDDIK
Member of VIGEO France Management Committee and CEO of VIGEO Morocco

“This work accomplished by INJAZ Al-Maghrib Association fully meets very real needs in terms of entrepreneurship and business as well as society. The social utility is enormous because, by working for the inclusion and dynamism of youth via company formation, INJAZ Al-Maghrib is contributing to the emergence of justifiable and industrious Moroccans, thriving on the talent of independent, creative and fulfilled men and women. This Association is managed in a transparent way and it gives real means reports as to the content and impact of its activities. It is led and sustained by a balanced and effective governance, which is balanced and effective. The Association adheres strictly to labor laws with respect to its staff and is committed to incorporating respect for the environment within its training programmes. I am pleased that INJAZ Al-Maghrib is one of the Moroccan associations which VIGEO has certified as being socially responsible.”
The pillars of the 2020 strategic development plan

Three years after implementing INJAZ’s strategic development plan, drawn up in 2012, BCG undertook a strategic review of the 2020 plan. The goal was to analyse the current situation and redefine the mission in line with recent developments in terms of programmes and targets. The challenge is not simply about achieving growth targets but also about delivering quality. The focus is on preserving INJAZ’s DNA and defining a new growth model without compromising in any way our programmes quality.

The development plan aims to train 200,000 youth by 2020. After an initial consolidation phase from 2016 to 2018, the Association will focus on the fundamentals and growth will be modest through this phase, the development plan aims to deliver accelerated growth over the 2018-2020 period (+22%). Recruitment of additional staff will be required by INJAZ at the head office and its numerous operations branches at an estimated cost of MAD 16 million.

Projections 2020

- 40,028 trained youth, with 65% from middle-school and 32% from high-school in 2020
- 1,416 mobilized volunteers
- 48% youth that have participated in long programmes
- 477 Company Program classes

“Boston Consulting Group is proud to work alongside INJAZ Al-Maghrib for a second time on its ambitious project, focusing on Morocco’s youth. Since we carried out our first strategic review in 2012, INJAZ has experienced tremendous growth in its activities. It was, therefore, absolutely essential to analyse any potential changes to its mission and growth model for 2020. In September 2015, we assembled a team from our Casablanca office to conduct a study on a pro-bono basis in conjunction with INJAZ’s stakeholders - staff, volunteers, students and professors. Apart from bolstering the entrepreneurial dimension of INJAZ’s role and activities, this study highlighted the importance of three aspects for the Association’s future: the model for volunteers’ engagement, measuring the impact on programme participants and the operating model. We are convinced that INJAZ’s staff, with the support of its many partners, will be able to face these challenges and continue to work successfully for the benefit of Moroccan youth. Consistent with BCG’s commitment to support socially useful initiatives all over the world, we are pleased to be a long-term strategic partner of INJAZ. This long-term commitment is important to us and gives the project meaning to the work undertaken by our employees who are involved in the project, which brings the country’s youth together.”

Mr. Patrick DUPoux,
Partner and Managing Director of the Boston Consulting Group

Testimonial
Review of the period from 2012 to June 30th, 2015: INJAZ Al-Maghrib’s growth accelerates

Since 2012, INJAZ has seen a sharp increase in its activities.

- On average, +34% in the number of youth trained between 2012 and 2015, and +46% between 2012 and 2015, while the total number of youth trained in 2015 has reached 50,000.
- Threadd in the number of volunteers.
- 30% increase in revenue.

This rate of growth reflects a clear trend in favour of long programmes specialising in entrepreneurship.

- Long programmes (+4 hours of training) accounted for 93% of volunteer’s training hours in 2015.
- The number of training hours per person has risen an average of 14 hours in 2011 to 12 hours in 2015.

- 4 new programmes launched: Steer your Career, Company Program accounting for about 30% of youth trained in 2020. The other two programmes, Entrepreneurship Masterclass and It’s my Business, are expected to account for 10% and 15% respectively of volunteer training hours and 48% and 17% of the number of youth trained.

INJAZ’s scope has expanded in all growth areas.

- 4 new programmes launched: Steer your Career, Company Program accounting for about 70% of volunteer training hours in 2015, and about 30% of youth trained in 2020. The other two programmes, Entrepreneurship Masterclass and It’s my Business, are expected to account for 10% and 15% respectively of volunteer training hours and 48% and 17% of the number of youth trained.
- Reaching out to new target audiences, particularly student ‘start-uppers’.

The number of training hours per person has risen an average of 14 hours in 2011 to 12 hours in 2015.

Development Plan
Building blocks for sustainable development

Growth drivers to achieve our 2020 targets

- Refocus INJAZ’s mission on its primary role of entrepreneurship and maintain a strong emphasis on programmes within the portfolio.
- Systematically analyse programme quality and assess the impact on participants in order to achieve growth, without compromising on quality, by developing KPIs and processes for measuring programmes’ long-term impact.
- Focus on middle school and high school students in state schools.
- Readjust the portfolio by focusing on 3 programmes: the flagship Company Program accounting for about 70% of volunteer training hours and about 30% of youth trained in 2020. The other two programmes, Entrepreneurship Masterclass and It’s my Business, are expected to account for 10% and 15% respectively of volunteer training hours and 48% and 17% of the number of youth trained.
- Adapt INJAZ’s operating model to the latest challenges and focus more of the work and programmes on high schools (75% of volunteer training) and middle schools (20%) in order to foster awareness about entrepreneurship and maximise programmes’ impact while reducing exposure to universities.

Quality as a prerequisite for implementing the development plan.

- Systematically analyse programme quality and assess the impact on participants in order to achieve growth, without compromising on quality, by developing KPIs and processes for measuring programmes’ long-term impact.

DEVELOPMENT PLAN

70% volunteers training hours / Company Program
75% volunteers training hours / high-school students
20% volunteers training hours / middle-school students
A year through pictures

**February 3rd**
Launch of our programmes at Fez with the US Embassy from February 3rd to March 25th.

**February 6th**
Skills sponsorship with BMCI.

**February 6th**
SAP becomes an active member of INJAZ.

**March 3rd**
Launch of our programmes in the Oriental in partnership with Unicef.

**March 9th**
Fox university realize a case study on INJAZ.

**March 22nd**
18 laureates elected during the regional Company Program competitions.

**March 31st**
TECHNO STORE won the «Start-up Weekend» prize at Laayoune.

**April 2nd**
INJAZ obtains the «Responsible Association label from VIGEO.

**April 5th**
INJAZ won 2 prizes during the MENA training of INJAZ Al-Arab: quality and compliance awards.

**April 14th**
Participation of INJAZ at the Global Entrepreneurship Summit.

**April 16th**
Partnership with the Regional Council of the Oriental Region.

**April 29th**
INJAZ honored at the CGI at Marrakesh.

**May 22nd**
18 laureates elected during the regional Company Program competitions.

**May 31st**
TECHNO STORE won the «Start-up Weekend» prize at Laayoune.
Our ambition is to lay down the foundations for sustainable growth and build a sustainable future based on strong common values.

INJAZ’s chain of social responsibility

The challenges faced by INJAZ in 2014-2015 bear testimony to the strength of its network and its commitment to its mission. 2014-2015 was an eventful year in many respects – regionalisation, reorganisation and repositioning were the main themes underpinning our development with a highly professional, rapidly growing team that remains fully committed to its role of coordinating and orienting each member of our community of students, volunteers and institutional partners.

INJAZ’s 3 pillars

+90 partners
+1750 volunteers
9 programmes
Career Success and Steer your Career are programmes which aim to develop youth soft skills and other aptitudes which are essential for their success in the workplace.

A pilot project will be launched in 2015-2016 to promote social entrepreneurship among youth. In fact, after signing a partnership agreement with MEPI, INJAZ will adapt four of its programmes (Company Program, Business Leaders, Entrepreneurship Masterclass and It’s my Business) to social entrepreneurship in Meknes, Fez, Kenitra and Sale.

The aim of this programme, developed with the support of Boeing, is to place students in a real-life situation with a practical challenge faced by the host company. During this half-day workshop, students are challenged and encouraged to identify the most innovative solution to a management problem faced by the company.

Implementing an impact assessment study in Marrakesh and Agadir

In 2014-2015, in partnership with Drosos and, after a year spent preparing and setting up systems and processes, Sustainability Frontiers, mandated by NJU2, conducted an impact assessment study on 2,495 students in Marrakesh and Agadir.

- In Agadir, 1,370 youth were covered by this study, 500 of whom were middle school students and 551 high school students.
- In Marrakesh, surveys were conducted on 400 middle school students, 375 high school students and 350 university students. The impact assessment study will be conducted over a 4-year period targeting 3,900 youth in total.

Extending the range of educational programmes to cover the entire skills pyramid

As far as the programme range is concerned, in 2014-2015, the programme’s design team focused on adapting JAW’s 3 new programmes – Career Success, Innovation Camp and Steer your Career - for a Moroccan audience and adapting four of our programmes to social entrepreneurship.

Our challenge regarding training programmes over the coming years is to ensure that growth is matched with quality – quality both in terms of the programmes delivered to youth and the training provided to volunteers, the development of a systematic approach to monitoring and evaluation based on a feedback system that had been developed based on the organization’s experience.

A virtuous cycle of programmes

1. Initial programme portfolio
2. Monitoring system (youth, volunteers, education)
3. Assessment process (youth, volunteer, education)
4. Tweaking the programmes
5. Improvement of communication and information process and reporting

QUALITY as a pre-requisite

As far as quality is concerned, INJAZ’s programme design team focused on developing the following programmes for the Moroccan Market:

- Career Success
- Innovation Camp
- Steer your Career

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In 2012, BCG devised a broad outline for INJAZ’s loyalty plan for volunteer executives. The plan’s implementation is governed by two goals: to enhance volunteers’ experience and recognise their contribution within their social and professional circles by providing a follow-up and assessment of their work and measuring the degree of satisfaction.

1 Ensuring volunteer loyalty

One of the initial measures adopted as part of the strategy for ensuring volunteer loyalty was to define a typical path for volunteers based on its experience and expectations:

- Short programmes would serve as an introduction to new volunteers with additional support provided by an experienced volunteer.
- Longer and more complex programmes are offered to experienced volunteers who wish to continue mentoring.
- Lastly, we invite senior volunteers who wish to be more involved in our project to become INJAZ ambassadors within their own companies so as to promote the programme, recruit and support new volunteers.

Mobilizing volunteers

the cornerstone of our success

In 2013, BCG adopted a three-pronged approach to mobilize volunteers:

2 Mobilizing volunteers

- Raise awareness among executives working in partner companies by organizing presentations about INJAZ and the benefit of volunteering.
- Viral recruitment via our website and social media.
- Circulate notices inviting people with certain skills to volunteer via our media partners’ communications channels (ECOMEDIA Group, FC COM).

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FOCUS ON

Ceremony to distribute responsible citizen certificates to volunteers in Casablanca June 3rd, 2015

On Wednesday, June 3rd, 2015, a certificate distribution ceremony was organized in Casablanca in order to acknowledge the work accomplished by executives who had delivered training programmes on a volunteering basis during the 2014-2015 academic year. More than 50 volunteers participated in this event.

The highlight was the quality of the discussions, enabling volunteers to form bonds and, in some cases, express their commitment for the following year.

INITIATIVE

Open days organized in Rabat

On Friday, October 31st and Saturday, November 1st 2014, INJAZ Rabat organized two Open Days and invited volunteers, existing and prospective partners to walk in and have a look around INJAZ Rabat’s new premises offered by Maroc PME.

During this meeting, INJAZ gave volunteers and partners an overview of the type of training delivered and gathered feedback and recommendations for the future.
Volunteers TESTIMONIALS

Amina BENAMAR
Responsible of Attijariwafa bank Foundation, for Education and Support for Associations

“Volunteers give much of their time both in delivering programmes, either long Company Program or short programmes (Steer your Career or Entrepreneurship Masterclass) and sharing their experiences and career background with students. I can tell you, based on my experience in high schools, universities and prestigious higher educational establishments, that the students are interested in this interaction and closeness. INJAZ Al-Maghrib has succeeded in building a bridge between academia and industry.”

Othmane TRICHA
responsible for Property/Services & Wood, CDG Développement

“Each one of us ought to be capable to contribute to the socio-economic development of the Moroccan society. INJAZ Al-Maghrib has chosen to focus on one of the most sensitive issues facing Morocco, which is the education of the country’s youth, prepare them for the workplace and industry and to encourage initiative-taking. Youth often lack a stimulus to take the initiative and be creative. This is the challenge that I personally decided to assume on behalf of youth, having been in their shoes a few years ago. I would like to thank INJAZ team for their dedication and professionalism.”

Meriem LAHLOU
Consultant

“The most positive feature of INJAZ experience is that it provides volunteers an opportunity for ongoing development. After a few years with INJAZ, I now start each programme in the certainty that it will be new and I will be able to learn something valuable. The challenge of motivating students and creating group dynamics, which are both positive and conducive to initiative-taking, is the constant factor that runs through every programme and is a constant source of fresh ideas. The benefits of each programme is often felt over the long term. I am regularly contacted by former students who ask for my input on a new idea for a mentor or for a professional recommendation.”

Certificates Award Ceremony of the «Responsible Citizen» to INJAZ volunteers of Casablanca
FOCUS ON
INJAZ adopts a cloud-based system with Salesforce

In order to bolster its growth and regional development without, in any way, compromising on quality and ensuring the commitment of its volunteers and partners, INJAZ Al-Maghrib signed a partnership agreement with Salesforce, resulting in the adoption of the Salesforce.com system for managing partner relationships.

The implemented solution was specifically named ‘Donor Relationship Management System’ (a CRM system for donors and partners) with the aim of maximising opportunities for donations and improving the management and follow up of relations with existing partners, academia, volunteers and prospective partners.

INJAZ Al-Maghrib’s tailor-made cloud-based CRM system will enable it to manage important information related to partners and volunteers (record of contacts, initiatives undertaken etc.) in real time.

The direct benefit sought by INJAZ is to introduce a system that helps to develop partner loyalty by improving areas such as contract management, management of deliverables, support for strategic planning, report publishing and real-time indicators for project management.

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Developing alliances with high quality partners for a positive impact on our growth

Our founder member, the SNI, has increased its support during the 2014-2015 academic year, in line with its CSR strategy, which focuses on entrepreneurship. The SNI doubled its financial contribution and continues to offer logistical support in form of premises and human resources.

INJAZ developed new strategic alliances with a number of non-governmental organizations and companies, thereby enabling it to introduce its programmes in new regions, in the South with Kosmos Energy and the Phosboucrâa Foundation and in the North with UNICEF and MEPI.

Strategic partnerships were also signed with companies offering services free of charge or for volunteering work by executives as part of the process of implementing skills sponsorship strategies (BMCI, Al Barid Bank and SAP).

Finally, in terms of process management, a new partnership was initiated with Salesforce, resulting in the adoption of a donor CRM system and the mapping of the entrepreneurial ecosystem. The latter was presented during a seminar of the Group of Associations for Education and Entrepreneurship (CAPEE) to all associations within the educational sector.

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Goverance strengthened
Subsequent to the Annual General Meeting and Extraordinary General Meeting of December 21st, 2015

2014-2015 was a watershed year for INJAZ Al-Maghrib's governance. The Association went through unprecedented growth, experienced a significant rise in the number of partners and increased support from our founder member, SNI, to mention just a few highlights.

In order to rise to the challenge of adapting our governance to the new issues arising from our 2020 development plan, the Combined Meeting of Shareholders December 21st, 2015 initiated a fundamental change by proposing to overhaul our Articles of Association as follows:

- Membership henceforth restricted to corporations only
- A plural voting system to be introduced at the Combined General Meetings to take into account the contributions made by active members
- Implementing eligibility criteria for Board members to take into account the involvement of Association members and limiting the number of board members to eight
- Introducing new governance bodies such as an audit committee and an advisory board

The Annual General Meeting proceeded to the renewal of the Board of Directors members and appointed 8 new Administrators:

- SNI (represented by Mhammed Abbad Andaloussi and Abdelmjid Tazlaoui)
- Managem
- Inwi
- Nareva
- Vivo Energy Morocco
- Citibank Maghreb
- Mastercard Africa
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- Introducing new governance bodies such as an audit committee and an advisory board

The Board of Directors

- Mr. Abbad Andaloussi, Chairman
- Mr. Tazlaoui, Vice-Chairman
- Mrs Kadiri, General Secretary
- Mr. Souhail, Treasurer

The Bureau

- Mhammed Abbad Andaloussi, Chairman
- Abdelmjid Tazlaoui, Vice-Chairman
- Khadija Kadiri, General Secretary
- Souhail, Treasurer

Our organizational chart
December 21st, 2015
A holistic communications strategy for promoting our brand

Projecting a strong brand image that is true to our core values - humanism, responsibility, innovation, professionalism and competence - is fundamental to achieving our ambitions.

Our brand is a quality label for all our programmes and activities. It not only conveys our identity but is also a guarantee of our network’s professionalism.

In order to enhance the strength of our brand, we adapted INJAZ Al-Arab’s new corporate identity and style guide to each of our communications media. We created a template with a strong visual identity - a close-up portrait of our youth – through testimonials from our members around a common goal.

We pay a handsome tribute to our speakers and thank them for their presentations but also due to the animated discussions that followed. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the personal experiences with very emotional questions being sometimes asked by the public. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the personal experiences the speakers had with very emotional questions being sometimes asked by the public.

CASE STUDY

Website created for online voting

For the first time in INJAZ’s history, a website was created to enable the general public to vote online in the National 2015 Competition for the Best Junior Company.

INJAZ never fails to innovate. This is best illustrated by the creation of an online voting platform that is open to the general public to encourage participation from the entire community in what has become a reality – the 2015 Junior Company competition.

From September 7th to September 13th, 2015, the general public was invited to vote via social media (Facebook, Twitter and Google +) for the Best Junior Company that they consider the People’s Choice award. More than 30,000 people voted. At the end of the process, the brand-conscious Junior-banker-turned-company was voted as having the best project in 2015 across all categories.

This website was realized by a start-up created under the Smart Start programme: Atlassia.

+30 000 votes during the National Company Program Competition

Finally, 30,000 votes during the National Company Program Competition

A series of “Business Leaders” conferences have been led during the 2014-2015 academic year by a number of renowned captains of industry talk to the youth and share their experiences. These conferences were characterised by passionate accounts from each speaker of their personal experiences with very emotional questions being sometimes asked by the public. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the animated discussions that followed. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the personal experiences the speakers had with very emotional questions being sometimes asked by the public.

Mr. BENNANI, WTCC World Championship Pilot was invited to talk to the youth and share his experiences. These conferences were characterised by passionate accounts from each speaker of their personal experiences with very emotional questions being sometimes asked by the public. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the animated discussions that followed. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the personal experiences the speakers had with very emotional questions being sometimes asked by the public.

Mr. OUDRHIRI, Director of Human Resources of Unilever was invited to talk to the youth and share his experiences. These conferences were characterised by passionate accounts from each speaker of their personal experiences with very emotional questions being sometimes asked by the public. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the animated discussions that followed. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the personal experiences the speakers had with very emotional questions being sometimes asked by the public.

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Mr. MARRAKCHI, CEO of the BMCI was invited to talk to the youth and share his experiences. These conferences were characterised by passionate accounts from each speaker of their personal experiences with very emotional questions being sometimes asked by the public. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the animated discussions that followed. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the personal experiences the speakers had with very emotional questions being sometimes asked by the public.

Mr. KARIMI, Regional Responsible - BP Foundation - Marrakesh was invited to talk to the youth and share his experiences. These conferences were characterised by passionate accounts from each speaker of their personal experiences with very emotional questions being sometimes asked by the public. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the animated discussions that followed. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the personal experiences the speakers had with very emotional questions being sometimes asked by the public.

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Mr. TARAFA, CEO and Ambassador of the US Embassy in Morocco was invited to talk to the youth and share his experiences. These conferences were characterised by passionate accounts from each speaker of their personal experiences with very emotional questions being sometimes asked by the public. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the animated discussions that followed. These discussions were especially appreciated by youth not simply because of the quality of the talks but also because of the personal experiences the speakers had with very emotional questions being sometimes asked by the public.

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CONGRATULATIONS

START-UPPERS, COMPETITION PRIZE WINNERS AND ALUMNI

we are proud of your achievements!

To be an entrepreneur is to act responsibly and create projects with added value for society.
To be an entrepreneur is to follow new paths, acquire and develop new skills.
It is about daring to take risks, innovating and encouraging initiative.
To be an entrepreneur is to build the future today!

To all of you we say

CONGRATULATIONS
The awards ceremony for the Stock in Action 2015 championship was held Tuesday April 14th, 2015 at the Casablanca Stock Exchange. This championship was organized in partnership with the Casablanca Stock Exchange as part of the Stock in Action programme. The Championship, which took place between March 17th and April 2nd, 2015, brought together more than 300 high school students from 12 Casablanca state schools.

AND THE WINNERS ARE...

The winners of the championship for the best portfolio management skills were students from Moulay Idriss I High School of Casablanca, who were mentored by Mr. Hamza TAZI from Lydec.

Congratulations to our winners: Mountassir Benchekroun, Taha Amesaoud, Omar Affane, Youssef Benslimane, Ali Fallah et Mouad Ouarrad.

First, I would like to express my gratitude to the entire INJAZ team which has worked extraordinarily around a set of strong values and common goals. The Stock in Action programme was, in my opinion, one of the most worthwhile experiences that I have had the good fortune and immense joy of having. I never thought that we could receive so much by simply spending a few hours per week with such generous students.

Mr Hamza TAZI, Financial Analyst at Lydec and INJAZ volunteer, who led the winning team from the Moulay Idriss I school.

INJAZ Al-Maghrib established the alumni club

An Alumni Club was established by INJAZ Al-Maghrib alumni who have participated in one or more entrepreneurship training programmes.

The goal is to provide each year’s programme winners with networking opportunities created by and for alumni.

The Club’s executive committee comprises Ayman Soussi, Chairman, Youmn Mazoul, Vice-Chairman, Sahar El Aida, General Secretary and Imane Echehban, Treasurer.

To ensure that the Club performs effectively, three committees were set up - youth support, network and recruitment.
National Competition for the Best Junior Company 2015

On completing the Company Program training, each city organizes a competition for the Best Junior Company of the year at high school and university levels in order to celebrate the achievements of 4 months of intense efforts from these budding young entrepreneurs.

The winners of these regional competitions participate in the national finals in which two Junior Company winners emerge from the high school and university categories. Finally, at the end of November, our national champions represent Morocco in the MENA competition in which all the Company finalists compete from INJAZ Al-Arab’s member countries.

The Best 2015 Junior Company at the high school level was awarded to ELECTRONIC COMPANY from Rabat’s Moulay Youssef High School. The team, which was mentored by Mrs. Outla and Mr. Zahraoui, designed a charger using three sources of energy (mechanical, electrical and solar).

The Best 2015 Junior Company at the university level was awarded to USE FORFAIT from Rabat’s Economics Faculty. The team, which was mentored by Mrs. Zerhouni, invented a system for converting the unused minutes of telephone subscriptions into purchase coupons.

The SNCF’s Special Mobility Award was presented to GUARD MY RIDE from Rabat’s Mohammed V University, mentored by Mr. El Jazouli and Mrs. Manni, which designed a detector for detecting movement or a moving car.

The People’s Choice was awarded to AMIS CREATEURS from Tangier’s Torres High School. The team, which was mentored by Mrs. Zida, designed a bicycle which is able to transform mechanical energy into electrical energy.

Awards 2015 National Competition Award Winners

- **High-school category jury**
  - Mr. Hassan Allouch, Mazars;
  - Mrs Mona Alami Merrouni, Unilever;
  - Mrs Jihane Boukaidi, Unilever;
  - Mr. Mohammadin Alaoui Ismaili, Ministry of National Education;
  - Mr. Faycal Khdiri, Mastercard;
  - Mrs Laila Miyara, AFEM.

- **University category jury**
  - Mr. Michael Dancel, Embassy of the US;
  - Mr. Jean-François Eltahi, Unilever;
  - Mr. Zakaria Falah, MAFODER;
  - Mr. Karim Haji, Caesarea Tech Exchange;
  - Mr. Mohamed Souissi, R2C;
  - Mrs Houda Farrahe, CJD.

- **General Public category jury**
  - INJAZ Al-Maghrib organized the eight National Competition for the Best 2015 Junior Company on Monday, September 14th, 2015, which was attended by more than 200 personalities from industry and academia, as a follow up to the regional competitions in which more than 161 Junior Companies (4,000 youths) from 12 Moroccan cities competed: Casablanca, Rabat, Kenitra, Tanger, Oujda, Fès, Agadir, Marrakech, Laâyoune, El-Jadida, Safi and Mektoub.

  Among these Junior Companies, 18 finalists were selected, 7 from the university category and 12 from the high school category.

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- **A jury of professionals**
  - **High-school category jury**
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    - Mrs Mona Alami Merrouni, Unilever;
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- **Awards 2015 National Competition award winners**
  - **Best Junior Company High School Level**
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  - **Best Junior Company University Level**
    - The Best 2015 Junior Company at the university level was awarded to USE FORFAIT from Rabat’s Economics Faculty. The team, which was mentored by Mrs. Zerhouni, invented a system for converting the unused minutes of telephone subscriptions into purchase coupons.
  - **People’s Choice**
    - The People’s Choice was awarded to AMIS CREATEURS from Tangier’s Torres High School. The team, which was mentored by Mrs. Zida, designed a bicycle which is able to transform mechanical energy into electrical energy.

- **The jury included:**
  - Mr. Dominique Vastel, SNCF;
  - Mr. Philippe Hancart, Adecco;
  - Mr. Brahim Slaoui, Mafoder;
  - Mrs Laila Mamou, Wafasalaf;
  - Mr. Aziz Qadiri, Réseau Entreprendre Maroc;
  - Mr. Said Sekkat, CGEM.

The SNCF Foundation and INJAZ Al-Maghrib presented Mobility Awards for the third consecutive year in recognition of young entrepreneurs who had set up a Junior Company around the «mobility» theme.

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8th edition
National Competition for the Best 2015 Junior Company
Each year, the winners of the national Company Program competition participate in a regional competition, which is organized in one of INJAZ Al-Arab’s 14 member countries. This competition brings together the winners of INJAZ Al-Arab’s member nations competitions. The 2015 competition was organized in the Sultanate of Oman, November 24th and 25th, 2015. Morocco was represented by two junior companies, Electronic Company and Use Forfait, winners of the national competition.

AND THE WINNERS ARE...

Our two Junior Companies won two of the prestigious awards presented by INJAZ Al-Arab:

- USE FORFAIT

  BEST 2015 ARAB JUNIOR COMPANY AWARD

  USE FORFAIT, represented by Ismail Bougaillou, Rime Bakhir and Azelmat Mayssae from the Economics Faculty in Rabat-Souissi, won the Best 2015 Arab Junior Company award.

- ELECTRONIC COMPANY

  MOST INNOVATIVE PRODUCT AWARD

  ELECTRONIC COMPANY, from Moulay Youssouf High School in Rabat, represented by Imane Hmiddou, Aïkil Bouchiassa and Ouaasim Benchekroun, won the Most Innovative Product award.

"I feel very emotional this evening. We have successfully represented all Moroccan universities! We are very grateful to you. We would like to thank INJAZ Al-Maghrib and its entire team, who have made this incredible adventure possible. The best is yet to come!"

Ismail Bougaillou, CEO, USE FORFAIT

"Through the Junior Achievement experience, we have been able to meet business leaders who are considered to be amongst the best in the Arab world. They gave us inputs on how to improve and develop our knowledge."

Imane Hmiddou, CEO, Electronic Company

Company Program 2015 competition
within the MENA region
2nd edition of the SMART START programme

Support and mentoring for the creation of 20 start-ups

Responding to the needs of those who wish to continue the Company Program adventure beyond a formal academic programme, INJAZ Al-Maghrib, in partnership with CEED-USAID, delivered for the 2nd consecutive year a support programme for youth who wish to create their own start-ups. The goal was to have 30 start-ups by the end of the second year. There were 18 in 2013-2014 and 20 in 2014-2015 with 120 youth mentored.

Incubation of the 2013-2014 promotion

Following the first Smart Start programme, there were three start-ups which benefited from the services of an incubator.

GREEN ELECTRONIC LINK, managed by Jihad Hammouch and Othmane Taleb, which specialises in collecting, sorting and transferring electronic waste for recycling and processing, was incubated by Eiréné4Impact which offered start-up venture capital of MAD 500,000 to MAD 1,500,000.

SOS COURS, managed by Sahar El Ait A, Noureddine Aouzi and Souheil Gabouret, which provides academic support to students, was incubated by the AFEM of Casablanca. The latter provided the start-up with premises and support in the form of specific training.

YOUTH YELL, managed by Lina El Yakhlef and Sami Abdellaoui, was incubated by the AFEM of Rabat and the Réseau Entreprendre Maroc, which gave the start-up MAD 215,000. Youth Yell had won the Best Project award at a competition organised by AFEM in 2015.

Our Mentors testify

«The transformation of young entrepreneurs is both surprising and pleasant to witness. Over and above the technical help given to create and launch the project, I must say that my main satisfaction was the metamorphosis of those young entrepreneurs in terms of their professional maturity and business acumen.» Ali Zerouali, Managing Director, MCS

«Prior to our INJAZ experience, I had a misperception of the corporate world. After my entrepreneurship training, I realised that I could never be a salaried employee. I launched my own company at the age of nineteen, specialising in Moroccan street art. I am now proud to be managing a flourishing company.» Lina Yakhloufi, start-upper and CEO, Youth Yell

«I cannot find the words to express my ambition and motivation for our project, Eco Dôme. This effort that we have made to launch the project has produced real results in terms of building our network of contacts and partners and in terms of achievements.» Mustapha El-Bahraoui, start-upper and CEO, Eco-Dôme

«I was pleasantly surprised by how the SMART START programme evolved. It is a programme which focuses on what entrepreneurship really is about and teaches youth the techniques required to prepare a business plan and to sell it. I think that INJAZ Al-Maghrib has done an excellent job in preparing and providing support to young start-uppers.» Karim Faidi, Deputy Director, Costhouse

Our start-uppers testify

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<thead>
<tr>
<th>Start-ups</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-TOUR: managed by Marcone Saghir, sells a mobile version of a tourism guide</td>
</tr>
<tr>
<td>GREEN INVENTORS ENERGY: directed by Samir El-Zaid, produces handbags containing a photovoltaic module</td>
</tr>
<tr>
<td>BIO INNOVANT: managed by Ahmed Mansri, sells Oud El Haman-based cosmetic products</td>
</tr>
<tr>
<td>ABIDAP: managed by Hamza Messaoudi, is an online B-to-B car leasing company</td>
</tr>
<tr>
<td>BELDIA: managed by Nabi El Adadi, produces 100% natural organic cosmetic products</td>
</tr>
<tr>
<td>ADMIPOCH: managed by Meryem El Rharbi, provides administrative support</td>
</tr>
<tr>
<td>BIO ESCA: managed by Fatma-Zahra El Ayachi, markets a natural concentrates-based anti-wrinkle cream</td>
</tr>
<tr>
<td>ATLASSIA: managed by Mohamed Amaatab, is a collaborative digital economy platform</td>
</tr>
<tr>
<td>COSPLAY CAFE: managed by Hajar Jeddou, designs and fits out Asian theme-based cafes</td>
</tr>
<tr>
<td>MAROC ECO-DÔME: managed by Moustafa Elbahraoui, builds ecological domes used for accommodation within the tourism industry</td>
</tr>
<tr>
<td>Tous Services à Votre service: managed by Mohamed Atti, handles troublesome tasks on behalf of customers</td>
</tr>
<tr>
<td>PARA ENERGY: managed by Mohamed Bennar, manufactures a photovoltaic parasol that generates electricity at zero cost</td>
</tr>
<tr>
<td>LELE TECH: managed by Mohamed Elhamdia, produces dustbins and containers for sorting waste</td>
</tr>
<tr>
<td>WLADNA: managed by Amine Bouchelkhat, provides baby-sitting and child-minding services at home or in specially-adapted areas</td>
</tr>
<tr>
<td>AMACASA: managed by Hornie Mouloud, operates a language and IT training centre</td>
</tr>
<tr>
<td>INNOECOVERT: managed by Jhane Mouloud, designs and fits out Asian theme-based cafes</td>
</tr>
<tr>
<td>DOROSSNAJAH: managed by Redouane Benserrar, offers home tutoring classes</td>
</tr>
<tr>
<td>AMACASA: managed by Hamza Messaoudi, is an online B-to-B car leasing company</td>
</tr>
<tr>
<td>TRIP ECO: managed by Youssef Mahrouz, is an e-tourism mobile application</td>
</tr>
<tr>
<td>INNOECOVERT: managed by Jhane Mouloud, designs and fits out Asian theme-based cafes</td>
</tr>
</tbody>
</table>

20 start-ups mentored in 2014-2015
For the 2014-2015 academic year, INJAZ Al-Maghrib experienced an accelerated growth with training provided to 17,874 youth compared to 10,544 youth the previous year, an increase of 62%.

Total training hours, which is a more reliable indicator of our business, grew 77% from 5,154 hours to 9,127 hours. This was due to the extension of our activities in six new towns, Marrakesh, Agadir, Fes, Oujda, Kenitra and Laayoune, in addition to offering three new programmes.

Our Association now has operations in 12 towns, offering 9 different training programmes.

As far as long programmes are concerned, growth was even stronger - the number of classes +97%, the number of students +95% and total training hours +82%.

Our Association provided long programme training to 8,698 students with Company Program accounting for 53% of the total or 4,574 youth.

<table>
<thead>
<tr>
<th>Programme</th>
<th>Students</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Program (high school)</td>
<td>1,284</td>
<td>1,536</td>
</tr>
<tr>
<td>Company Program (University)</td>
<td>2,106</td>
<td>2,560</td>
</tr>
<tr>
<td>Economics for Success</td>
<td>75</td>
<td>36</td>
</tr>
<tr>
<td>Start a Business</td>
<td>870</td>
<td>2,120</td>
</tr>
<tr>
<td>Grow Your Business</td>
<td>3</td>
<td>264</td>
</tr>
<tr>
<td>See Your Career</td>
<td>44</td>
<td>528</td>
</tr>
<tr>
<td>Smart Start</td>
<td>60</td>
<td>80</td>
</tr>
<tr>
<td>Success Skills</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>4,461</td>
<td>6,580</td>
</tr>
</tbody>
</table>

Δ +70% 82%

<table>
<thead>
<tr>
<th>Programme</th>
<th>Students</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Leaders</td>
<td>2,213</td>
<td>44</td>
</tr>
<tr>
<td>Entrepreneurship Masterclass</td>
<td>3,870</td>
<td>420</td>
</tr>
<tr>
<td>Innovation Camp</td>
<td>6,083</td>
<td>464</td>
</tr>
<tr>
<td>TOTAL</td>
<td>10,144</td>
<td>1,354</td>
</tr>
</tbody>
</table>

Δ +51% 29%

<table>
<thead>
<tr>
<th>GENERAL TOTAL</th>
<th>Students</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013-2014</td>
<td>10,544</td>
<td>5,154</td>
</tr>
<tr>
<td>2014-2015</td>
<td>17,874</td>
<td>9,127</td>
</tr>
</tbody>
</table>

Δ +77% 77%
Highlights in respect of corporate members and partnerships were as follows:

- **Boeing** financed the setting up of the Innovation Camp programme with a USD 25,000 donation.
- The **United States Embassy** subsidised the opening of the Association’s Fez office with a USD 96,000 donation.
- **UNICEF** helped us to set up operations in the Eastern region with a USD 300,000 donation over three years including USD 75,000 this year. At the end of this agreement of a 26-months period, 5,080 youth will be trained.
- **Alcatel Lucent Foundation** increased its donation from EUR 5,000 to EUR 10,000.
- **Mastercard Foundation** (USD 50 K) and **Citi Foundation** (USD 40 K) renewed their subsidies.
- **SNCF Foundation** renewed its EUR 15,000 subsidy for the mobility award.
- A subsidy payment was made by the **OCP Foundation** for the second consecutive year to the towns of El Jadida, Khouribga and Safi.
- 2 sponsors became active members: **Wafacash** (MAD 10 K to MAD 50 K) and **Maroclear** (MAD 20 K to MAD 50 K).
- **BMCI**, **Boeing**, **Marsa Maroc** and **SAP** became members, taking total active membership to 57 members.
- The partnership was strengthened with **Sorec** which increased its donation from MAD 50 K to MAD 100 K.

**Companies**

<table>
<thead>
<tr>
<th>Companies</th>
<th>Number of volunteers in 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>NH Group</td>
<td>276</td>
</tr>
<tr>
<td>Privy</td>
<td>168</td>
</tr>
<tr>
<td>AGO</td>
<td>58</td>
</tr>
<tr>
<td>Other companies</td>
<td>54</td>
</tr>
<tr>
<td>SNI</td>
<td>18</td>
</tr>
<tr>
<td>ENE</td>
<td>13</td>
</tr>
<tr>
<td>TFPIA</td>
<td>12</td>
</tr>
<tr>
<td>AMK</td>
<td>11</td>
</tr>
<tr>
<td>OHI</td>
<td>11</td>
</tr>
<tr>
<td>Al Bardin Bank</td>
<td>8</td>
</tr>
<tr>
<td>Ulliver</td>
<td>7</td>
</tr>
<tr>
<td>CDG</td>
<td>6</td>
</tr>
<tr>
<td>Dell</td>
<td>6</td>
</tr>
<tr>
<td>Royal Air Maroc</td>
<td>6</td>
</tr>
<tr>
<td>TOTAL</td>
<td>652</td>
</tr>
</tbody>
</table>

**Principal ratios 2014-2015**

<table>
<thead>
<tr>
<th>Ratios for all programmes</th>
<th>Middle-school</th>
<th>High-school</th>
<th>University</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classes</td>
<td>212</td>
<td>155</td>
<td>170</td>
<td>537</td>
</tr>
<tr>
<td>Students</td>
<td>7,159</td>
<td>3,766</td>
<td>6,992</td>
<td>17,954</td>
</tr>
<tr>
<td>Hours</td>
<td>1,496</td>
<td>4,006</td>
<td>3,633</td>
<td>9,135</td>
</tr>
<tr>
<td>Hours-students</td>
<td>21%</td>
<td>40%</td>
<td>40%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Companies

- **CDG Developpement**, **Centrale Latitire**, **FC Com**, **Microsoft**, **Procter & Gamble** and **Western Union** cancelled their membership.
- **SNCF Foundation** renewed its EUR 15,000 subsidy for the mobility award.
- A subsidy payment was made by the OCP Foundation for the second consecutive year to the towns of El Jadida, Khouribga and Safi.
- 2 sponsors became active members: **Wafacash** (MAD 10 K to MAD 50 K) and **Maroclear** (MAD 20 K to MAD 50 K).
- **BMCi**, **Boeing**, Marsa Maroc and **SAP** became members, taking total active membership to 57 members.
- The partnership was strengthened with **Sorec** which increased its donation from MAD 50 K to MAD 100 K.
- **Bowing** financed the setting up of the Innovation Camp programme with a USD 25,000 donation.
- **The United States Embassy** subsidised the opening of the Association’s Fez office with a USD 96,000 donation.
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- **Alcatel Lucent Foundation** increased its donation from EUR 5,000 to EUR 10,000.
- **Mastercard Foundation** (USD 50 K) and **Citi Foundation** (USD 40 K) renewed their subsidies.
- A partnership agreement was signed with **Phosphate Council Foundation and CGEM South** to promote entrepreneurship among 7,740 youth over 3 years in Layyoun, Dakhla and Guemim.
- A partnership agreement was signed with **BMCi** to support implementation of our programmes in all towns in which INJAZ has operations.

**Number of volunteers per company**

To train these youth, the Association successfully mobilized 652 volunteers in the year ended June 30th, 2015 versus 479 the previous year, an increase of 36%.

The training hours provided by volunteers were valued at MAD 5,476 K versus MAD 3,092 K the previous year, an increase of 77%.
For the 2014-2015 financial year, INJAZ reported a 9% rise in income and a 34% increase in expenses, resulting in net income of MAD 391 K versus MAD 1,913 K the previous year.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total income</td>
<td>8,561</td>
<td>9,311</td>
<td>9%</td>
</tr>
<tr>
<td>Total expenses</td>
<td>6,648</td>
<td>8,920</td>
<td>34%</td>
</tr>
<tr>
<td>Net income for the period</td>
<td>1,913</td>
<td>391</td>
<td>-80%</td>
</tr>
</tbody>
</table>

In 2013-2014, INJAZ reported a 9% rise in income and a 34% increase in expenses, resulting in net income of MAD 391 K versus MAD 1,913 K the previous year.

For the financial year which ended June 30th, 2014, the Association’s income grew 9% to MAD 9,311 K due to a 23% increase in recurring income and a 67% rise in non-recurring income. Recurring income, comprising subscriptions, recurring donations and signed agreements for two or more years, increased 23% to MAD 8,855 million, accounting for 95% of total income versus 84% last year.

This was due to:
- A 56% increase in recurring overseas donations to MAD 3,505 K, accounting for 38% of total income. This was due to an agreement with UNICEF, which donated MAD 283 K, a contribution from the US Embassy in Morocco which helped us to set up our operations in Fez with a MAD 485 K donation and CEED, which subsidised the Smart Smart programme for up to MAD 862 K versus MAD 324 K the previous year.
- Subscriptions volumes were broadly unchanged. Contributions accounted for 31% of total income versus 33% last year.
- A 16% rise to MAD 2,449 K in recurring domestic donations, accounting for 25% of total income. This was due to additional donations from SNI (+MAD 138 K), National Agency for the Development of the Northern Region (+MAD 95 K) and Sorec (+MAD 75 K). The other main partners included Vivo Energy (MAD 400 K), Attijariwafa bank (MAD 200 K) and Wafa Assurance (MAD 100 K).

For the financial year which ended June 30th, 2015, the Association’s income grew 9% to MAD 9,311 K due to a 23% increase in recurring income and a 67% rise in non-recurring income.

Income (in KMAD) | 2015-2016 | 2016-2017 | Δ |
<table>
<thead>
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Net income does not include the following items, accounting MAD 1,718,753 – a second MAD 410,000 instalment from the US Embassy, a EUR 15,000 donation from SNCF Foundation, a second MAD 75,000 instalment from the National Agency for the Development of the Northern Region and other donations received which have not yet been recorded (MAD 386,536 from UNICEF and MAD 137,217 from Boeing), a third USD 40,000 instalment from CEED-USAD and a MAD 150,000 subsidy from the Eastern Regional Council.
External expenses rose by 44% from MAD 1,322 K to MAD 1,910 K due to:

- A 62% increase in travel expenses from MAD 476 K to MAD 770 K due to business development and the opening of offices in Fez, Oujda, Marrakesh, and Agadir, as well as marketing and training, particularly in Safi and Laayoune;

- A 12% increase in entertainment expenses to MAD 338 K due to a rise in the number of ceremonies (office openings in Marrakesh, Fez, and Oujda) and an increase in the number of regional competitions.

Staff costs rose from MAD 3,751 K to MAD 5,033 K, an increase of 34%.

This was due to:

- Recognition on a full-year basis of staff recruited the previous year as well as the recruitment of an additional 8 staff members during the financial year, 6 of whom were recruited to work in the new regional offices.

Other expenses increased by 42% to MAD 482 K due to the write-off of irrecoverable debts totalling MAD 390 K.

For the 2014-2015 financial year, the Association reported a 34% rise in expenses to MAD 8,920 K. The rise in expenditure was primarily due to a 32% increase in purchases of materials and supplies to MAD 1,305 K due to:

- A 51% increase in purchases of teaching materials from MAD 509 K to MAD 769 K due to the growth of our business;

- An 84% increase in communications expenses from MAD 200 K to MAD 359 K, due to the cost of printing our Annual Report (MAD 86 K) and translating into English, the FC Com mentor recruitment campaign (MAD 72 K), the "Thanking all our partners” advertisement in the Economiste (MAD 30 K) and the cost of printing a range of communications materials such as brochures, flyers and roll-ups (MAD 120 K).

Receipt of a MAD 410 K subsidy from Western Union and an award for the most innovative programme worth MAD 213 K from Mecluche in recognition of the Association’s Stock Exchange in Action programme.
Assets and Liabilities by 30/06/2015

<table>
<thead>
<tr>
<th>Asset Category</th>
<th>Previous Year</th>
<th>Financial Year</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Banks, T.G, and CP</strong></td>
<td>1,317,208.51</td>
<td>1,532,842.39</td>
<td>+215,633.88</td>
</tr>
<tr>
<td><strong>Cash - Active</strong></td>
<td>5,903,255.31</td>
<td>5,903,255.31</td>
<td>0</td>
</tr>
<tr>
<td><strong>SECURITIES AND VALUE OF INVESTMENT</strong></td>
<td>4,507,676.99</td>
<td>5,903,255.31</td>
<td>+1,395,578.32</td>
</tr>
<tr>
<td><strong>OTHER RECEIVABLES</strong></td>
<td>461,683.05</td>
<td>1,643,156.67</td>
<td>+1,181,473.62</td>
</tr>
<tr>
<td><strong>STATE RECEIVABLES, DEPOSITS AND ADVANCES</strong></td>
<td>12,000.00</td>
<td>12,000.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>CLAIMS OF ASSETS</strong></td>
<td>674,658.35</td>
<td>619,658.35</td>
<td>-55,000.00</td>
</tr>
<tr>
<td><strong>FINISHED PRODUCTS</strong></td>
<td>1,368,516.62</td>
<td>561,872.78</td>
<td>-796,643.84</td>
</tr>
<tr>
<td><strong>GOODS STOCKS</strong></td>
<td>84,000.00</td>
<td>84,000.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>IMMOBILIZED LOANS</strong></td>
<td>171,870.00</td>
<td>171,870.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>FINANCIAL ASSETS</strong></td>
<td>1,335,016.39</td>
<td>1,335,016.39</td>
<td>0</td>
</tr>
<tr>
<td><strong>ASSETS UNDER CONSTRUCTION</strong></td>
<td>84,000.00</td>
<td>84,000.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>OTHER INTANGIBLE ASSETS</strong></td>
<td>171,870.00</td>
<td>171,870.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>GOODWILL</strong></td>
<td>171,870.00</td>
<td>171,870.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>PATENTS, TRADEMARKS AND SIMILAR RIGHTS AND VALUES</strong></td>
<td>171,870.00</td>
<td>171,870.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>CAPITAL IN NO VALUE</strong></td>
<td>1,335,016.39</td>
<td>1,335,016.39</td>
<td>0</td>
</tr>
<tr>
<td><strong>ASSETS BY 30/06/2015</strong></td>
<td>8,586,262.68</td>
<td>8,206,644.76</td>
<td>-379,617.92</td>
</tr>
</tbody>
</table>

Liabilities

<table>
<thead>
<tr>
<th>Liability Category</th>
<th>Previous Year</th>
<th>Financial Year</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Banks (overdrafts)</strong></td>
<td>550,000.00</td>
<td>550,000.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>CASH LIABILITIES</strong></td>
<td>3,621,927.78</td>
<td>3,621,927.78</td>
<td>0</td>
</tr>
<tr>
<td><strong>TRANSLATION DIFFERENCES - ASSETS</strong></td>
<td>600.57</td>
<td>600.57</td>
<td>0</td>
</tr>
<tr>
<td><strong>OTHER PROVISIONS FOR LIABILITIES AND EXPENSES</strong></td>
<td>2,500.00</td>
<td>2,500.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>OTHER RECEIVABLES</strong></td>
<td>325,723.32</td>
<td>325,723.32</td>
<td>0</td>
</tr>
<tr>
<td><strong>SOCIAL AGENCIES</strong></td>
<td>149,200.71</td>
<td>149,200.71</td>
<td>0</td>
</tr>
<tr>
<td><strong>CUSTOMERS PAYABLE, ADVANCES AND DEPOSITS</strong></td>
<td>193,933.45</td>
<td>193,933.45</td>
<td>0</td>
</tr>
<tr>
<td><strong>DEBTS OF LIABILITIES</strong></td>
<td>3,042,010.98</td>
<td>3,042,010.98</td>
<td>0</td>
</tr>
<tr>
<td><strong>RESTRICTED PROPERTY RIGHTS</strong></td>
<td>2,500.00</td>
<td>2,500.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>INCREASE IN NONPERFORMING LOANS</strong></td>
<td>550,000.00</td>
<td>550,000.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>TRANSLATION DIFFERENCES - LIABILITIES (circulating elements)</strong></td>
<td>600.57</td>
<td>600.57</td>
<td>0</td>
</tr>
<tr>
<td><strong>DEDICATED FUNDS</strong></td>
<td>1,335,016.39</td>
<td>1,335,016.39</td>
<td>0</td>
</tr>
<tr>
<td><strong>OTHER ASSOCIATIONS FUNDS</strong></td>
<td>2,500.00</td>
<td>2,500.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL ASSOCIATIONS FUNDS</strong></td>
<td>5,292,671.17</td>
<td>4,901,917.78</td>
<td>-390,753.39</td>
</tr>
<tr>
<td><strong>Other borrowings</strong></td>
<td>2,500.00</td>
<td>2,500.00</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>8,206,644.76</td>
<td>8,206,644.76</td>
<td>0</td>
</tr>
</tbody>
</table>

Total Assets and Liabilities

<table>
<thead>
<tr>
<th></th>
<th>Previous Year</th>
<th>Financial Year</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL ASSETS BY 30/06/2015</strong></td>
<td>8,586,262.68</td>
<td>8,206,644.76</td>
<td>-379,617.92</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>8,206,644.76</td>
<td>8,206,644.76</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>8,586,262.68</td>
<td>8,206,644.76</td>
<td>-379,617.92</td>
</tr>
</tbody>
</table>

Statements of income and expenses by 30/06/2015

<table>
<thead>
<tr>
<th>Income/Expense Category</th>
<th>Previous Year</th>
<th>Financial Year</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FINANCIAL INCOME</strong></td>
<td>134,363.04</td>
<td>21,971.60</td>
<td>-112,391.44</td>
</tr>
<tr>
<td><strong>FINANCIAL EXPENSES</strong></td>
<td>24,652.20</td>
<td>24,652.20</td>
<td>0</td>
</tr>
<tr>
<td><strong>NON-CURRENT INCOME</strong></td>
<td>-459,124.23</td>
<td>-195,466.99</td>
<td>-263,657.24</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td>6,647,979.44</td>
<td>6,647,979.44</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL INCOME</strong></td>
<td>8,561,122.77</td>
<td>8,561,122.77</td>
<td>0</td>
</tr>
<tr>
<td><strong>PROFIT BEFORE TAX</strong></td>
<td>390,753.39</td>
<td>1,913,143.33</td>
<td>1,522,390.94</td>
</tr>
<tr>
<td><strong>NON-CURRENT EXPENSES</strong></td>
<td>136,910.98</td>
<td>136,910.98</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>8,442,234.98</td>
<td>8,442,234.98</td>
<td>0</td>
</tr>
</tbody>
</table>

Casablanca, December 7th, 2015

In our opinion, the financial statements give, in all material aspects, a true and fair view of the income from operations for the financial year ended June 30th, 2015 and of the financial position of the company as of June 30th, 2015 in accordance with the generally accepted accounting principles and procedures applicable in Morocco.

Opinion on the Financial Statements

In our opinion, the financial statements give, in all material aspects, a true and fair view of the income from operations for the financial year ended June 30th, 2015 and of the financial position of the company as of June 30th, 2015 in accordance with the generally accepted accounting principles and procedures applicable in Morocco.

Casablanca, December 7th, 2015
Resolutions of the Combined General Meeting of December 21st, 2015

EGM Resolutions
First resolution
The Extraordinary General Meeting, after being informed of INJAZ new draft articles of Association, as proposed by the Chairman, shall adopt them in their entirety.

Second resolution
The Extraordinary General Meeting shall give full powers to the bearer of the original, copy or extract of the present report for the purpose of carrying out the necessary legal formalities.

AGM Resolutions
First resolution
The Annual General Meeting, after listening to the Board of Directors’ reports concerning the financial statements for the financial year ended June 30th, 2015, shall approve the balance sheet and accounts for the said period as presented, showing net income of MAD 390,753.39. It shall also approve the transactions reflected in these financial statements or summarised in this report.

Second resolution
Pursuant to the adoption of the preceding resolution, the Annual General Meeting shall discharge the directors of their management responsibilities in respect of the period ended June 30th, 2015.

Third resolution
The Annual General Meeting shall resolve, on the proposal of the Board of Directors, to appropriate income of MAD 390,753.39 to retained earnings.

Fourth resolution
The Annual General Meeting shall ratify the decision to admit the following new members: BMCI, Maroclear, SAP and Wafacash.

Fifth resolution
The Annual General Meeting shall ratify the decision to cancel the membership of the following members: Central Laitiere, FC Com, Microsoft, Procter & Gamble, CDG Development and Western Union.

Sixth resolution
The Annual General Meeting shall acknowledge that the Directors have completed their terms of office pursuant to the provisions of the new Articles of Association.

Seventh resolution
The Annual General Meeting shall appoint the following new directors:
- SNI (represented by Mhammed Abbad Andaloussi and Abdelmjid Tazlaoui)
- Managem
- Nareva
- Vivo Energy Morocco
- Citibank Maghreb
- Mastercard Africa

Eighth resolution
The Annual General Meeting shall give full powers to the bearer of the original, copy or extract of the present report for the purpose of carrying out the necessary legal formalities.
SNI, INJAZ Al-Maghrib’s founder member

By placing INJAZ Al-Maghrib at the very heart of its CSR strategy, SNI is emphasizing its role as a socially responsible enterprise. This means not only supporting and accompanying INJAZ in its long-term development but also actively helping to provide entrepreneurship education to the next generation. SNI is underlining its commitment to enhancing its CSR vision by adopting a progressive attitude across the entire Group, mobilising staff and encouraging value-creating behaviour. By mobilising and developing its human resources in a responsible manner, SNI is enhancing the wealth of its human capital in the service of a highly worthy national cause.

INJAZ, at the very heart of SNI’s CSR strategy

Our partners
CGEM plays a vital role in helping us to mobilise companies to become involved in our project in each region in which we have operations. This consists of organising meetings to present our Association to local businesses as well as highlighting the benefits to companies of actively pursuing skills sponsorship as part of their CSR strategy. Skills sponsorship makes it possible for company employees to offer their skills during business hours on a regular basis without charge. Choosing to participate in skills sponsorship shows an employee's commitment as well as the willingness of the company to support a worthy social cause.

At INJAZ, skills-based volunteering is the cornerstone of our business. Mobilising business executives to help implement our programmes is an integral part of our business model. In addition, involving company employees in a community service-based project enhances their existing skills as well as helping them to develop new skills in communication and team leadership. Skills sponsorship provides an excellent means of fostering stronger ties between the company and its employees. It is a source of pride for volunteers who, after delivering our programmes, can measure the actual impact of their contribution on the youth who they would have trained.

The partnership initiated by INJAZ Al-Maghrib in the Education sector with universities that deploy our programmes, aims to encourage innovation and development of projects related to the creation of junior companies (Company Program), and also to promote the employability of students by providing them training on the development of soft skills and personal strategies for job search.

A NETWORK OF IMPORTANT PARTNERS UNIVERSITIES

University Hassan II - Casablanca
University Mohammed V Souissi - Rabat
University Chouaib Doukkali - El Jadida
University Cadi Ayyad - Marrakesh et Safi
University Ibn Zohr - Agadir
University Mohamed Brac Abdellah - Fez

Ministry of National Education and Vocational Training, an educational system which promotes entrepreneurial endeavours

Our ambition, which is shared by the Ministry of National Education and Vocational Training, is to develop in our youth the desire to become entrepreneurs. This is best illustrated by preparatory work undertaken by the Ministry in defining ten priority measures, the 10th of which is to promote entrepreneurial endeavour and a business culture. The Ministry of Education’s Schools Department set up an educational commission, in partnership with INJAZ Al-Maghrib, which is responsible for developing the content of the 10th measure, entitled ‘Initiative and Entrepreneurship’. This commission's mission is to develop a training manual for high schools and colleges, decide on training content and identify the means for successful implementation. This Ministry initiative is the next logical step of an overall approach focusing on developing and bolstering the entrepreneurial skills of middle and high school students. It is strongly committed to bringing educational establishments and the business world into contact with each other by involving corporate executives and trainers in the training provided.
Our strategic partners, key to INJAZ’s success

Developing strategic partnerships is part of a long term strategy aimed at helping INJAZ to realise its ambitions. These partnerships have enabled us to develop our footprint across the country, gain access to new technologies as well as hitherto unfamiliar know-how and build our brand. This is largely achieved as a result of our partners’ active participation in our project and offering their services free of charge. Over and above the significant financial contribution provided by our strategic partners, it is the value added component, resulting from the advice offered by them and the close cooperation with them, which gives provides us with the springboard to be able to achieve our goals.

Partners TESTIMONIALS

Mr Mohamed KETTANI, Chairman and CEO, Attijariwafa bank

“Through our partnership with INJAZ Al-Maghrib in support of the entrepreneurial education of youth, by mobilising our volunteer staff, we aim to help develop the potential of youth who will build the Morocco of tomorrow and thereby participate in our country’s development.”

Mr Abdelaziz EL MALLAH, Chairman, OCP’s Alliance des Hors Cadres (ACO)

“INJAZ’s activities responds to real needs in the broadest sense entrepreneurial, economic or social. It is a real project built around volunteer mentorship and a carefully adapted learning model that introduces youth to the world of work, employability and entrepreneurship education. We are pleased in strengthening our partnership, in particular by extending our cooperation to Benguerir and Youssoufia, which has resulted in an expansion in the team of ACO volunteers. We will continue to increase our pool of talent on behalf of the country’s youth.”

Mr Walter SIOUFFI, Chairman and CEO, CITIBANK North Africa

“This partnership aims to introduce youth to an entrepreneurial culture, prepare them for the world of work and help improve the business environment within the country. In working with INJAZ Al-Maghrib, we were able to overcome considerable challenges, not only in urban areas but also in the poorest rural areas. At Citi, we are committed to providing the necessary support to young people to help them to lead successful lives.”

Mrs Regina De Dominicis, UNICEF’s representative in Morocco

“The priority for the country must be to give all Moroccan youth, especially the most vulnerable, opportunities for development and inclusion. UNICEF and its partners support an inclusive and equitable approach that is open to the world and society. Our partnership with INJAZ Al-Maghrib in the framework of the FORSA programme that we have just launched, underlines our commitment to youth, especially the most vulnerable in Morocco, by mobilising a highly reliable partner with a strong expertise background and social responsibility.”
A growing number of major contributors have joined INJAZ Al-Maghrib family including some of the most successful companies. Our project has become a reality thanks to their generous financial support and, in some cases, their adopting a CSR strategy which provides us with volunteers to help us carry out our training.

Laurent DUPUCH, Chairman of BMCI’s Executive Board

“This partnership provides a unique opportunity for BMCI’s employees to convey their know-how and skills and, simply, to give of their time to students so as to encourage them to adopt an entrepreneurial culture, a sense of initiative and a determination to succeed. This programme introduces high school and other students to business management. It is an excellent initiative by INJAZ Al-Maghrib.”

Dominique VASTEL, Project Director of SNCF Foundation Morocco

“Company Program is a very interesting programme. What is important is that it fosters an entrepreneurial culture, a sense of initiative and a determination to succeed. This programme introduces high school and other students to business management. It is an excellent initiative by INJAZ Al-Maghrib.”

Redouane Najm-Eddine, Chairman of Al Barid Bank’s Executive Board

“Our Bank is especially aware of its role as a socially responsible citizen and we are proud of the high level of trust that our fellow citizens have always had in us. We will continue to adopt an overall approach which reflects an ongoing commitment to all Moroccans. The CSR label awarded to Al Barid Bank recognises our unwavering commitment to our implementing a pragmatic social responsibility strategy for many years within the Bank.”

Our major contributors
A large number of companies from a diversity of industries, which are all committed to supporting INJAZ in its mission, are now committed to supporting youth education in state schools. Many of them have become active members of INJAZ.

CREATE a world where everyone feels sufficiently strong and confident to become a change AGENT.
OUR NETWORK

INJAZ CASABLANCA
Sanaa LOUADIA
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