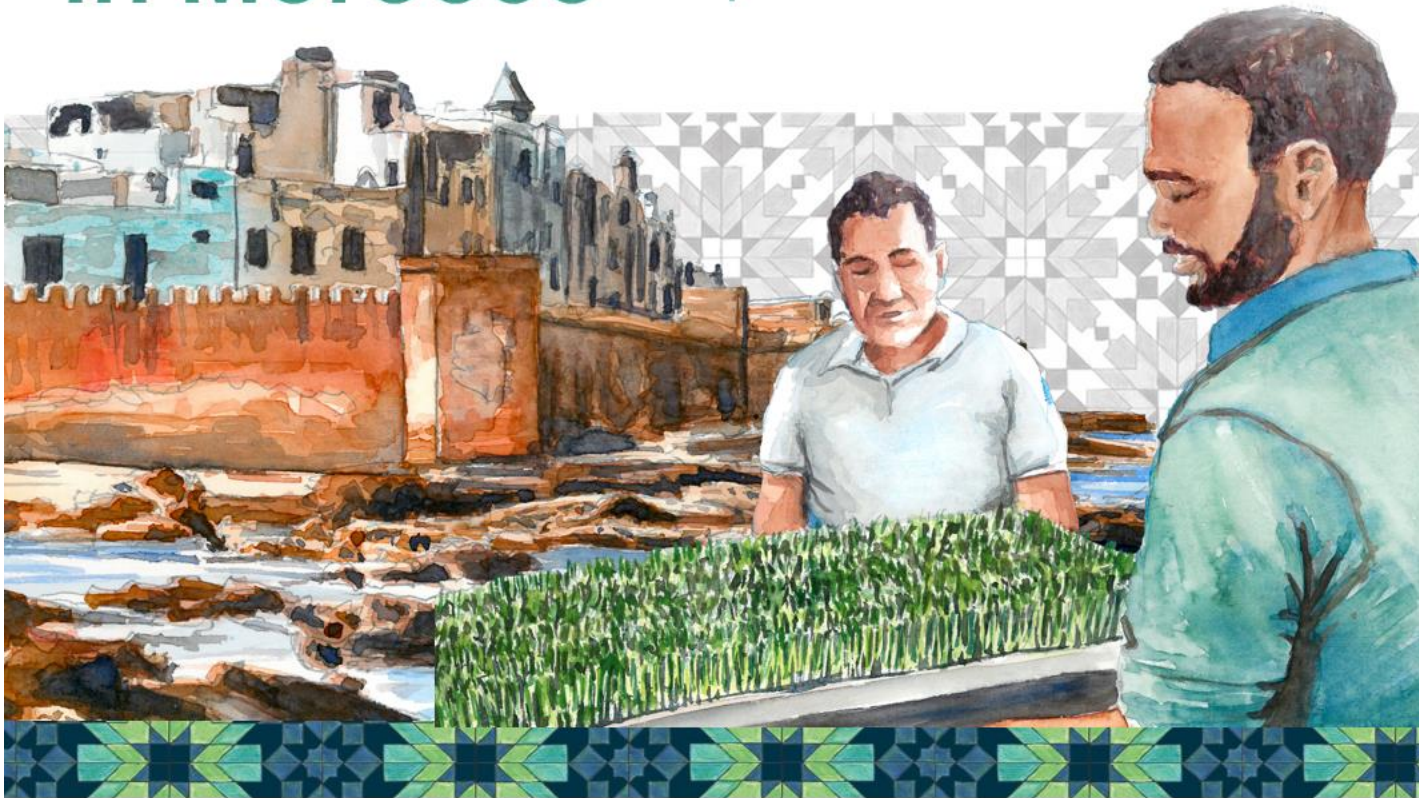


WEBINAR

# Sustainable Microfinance in Morocco

Wednesday, 11 October  
9 am Rabat time/10 am CET

*Live translations into  
Arabic and English*



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En:

Fr:

:Ar

Quick housekeeping

Informations importantes:

معلومات مهمة:

Interpretation is offered in French and Arabic; please click on the language you want to listen to.

L'interprétation est offerte en Français et en Arabe ;  
Veuillez cliquer sur la langue que vous souhaitez pour l'écouter.

للاستماع إلى الترجمة المباشرة باللغتين الفرنسية و/أو العربية. يرجى النقر على اللغة التي ترغب في الاستماع إليها. تنبيه: للترجمة العربية يرجى اختيار اللغة الإسبانية.

Please introduce yourself in the **chat** and feel free to ask questions there throughout the workshop- Select everyone

**Veillez-vous présenter dans le chat** et n'hésitez pas à poser des questions tout au long de l'atelier - sélectionnez « tout le monde » avant d'envoyer.

نطلب منكم تقديم أنفسكم في المكان المخصص للدردشة, يمكنكم أيضا طرح الأسئلة و تعليقات طوال ورشة العمل - يرجى تحديد "الجميع" قبل الإرسال.

A friendly reminder to speakers – Please **mute** yourself when you are not speaking

Rappel aux intervenants –  
Veuillez vous mettre en **mute** sauf si vous allez présenter.

تذكير للمتحدثين - يرجى كتم الصوت إلا عند التحدث.

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# Plan

## WEBINAR HOSTS



Naïma SAHIL  
Centre Mohammed VI  
de Soutien à la  
Microfinance Solidaire



Khadija EL HANTALI  
Centre Mohammed VI  
de Soutien à la  
Microfinance Solidaire



Almudena Márquez  
Finance in Motion for  
SANAD Fund for  
MSMEs Technical  
Assistance Facility



Dr.-Ing. Natalia  
Realpe Carrillo  
HEDERA  
Sustainable  
Solutions

**Moderator**



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# Plan



**Zakaria JEBBOURI**  
Attadamoune  
Micro Finance



**Hammou MOUSTAIN**  
Bab Rizk Jameel



**Pierre CHAMPSAVOIR**  
happy smala

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# Opening Session

SANAD's Technical Support Facility

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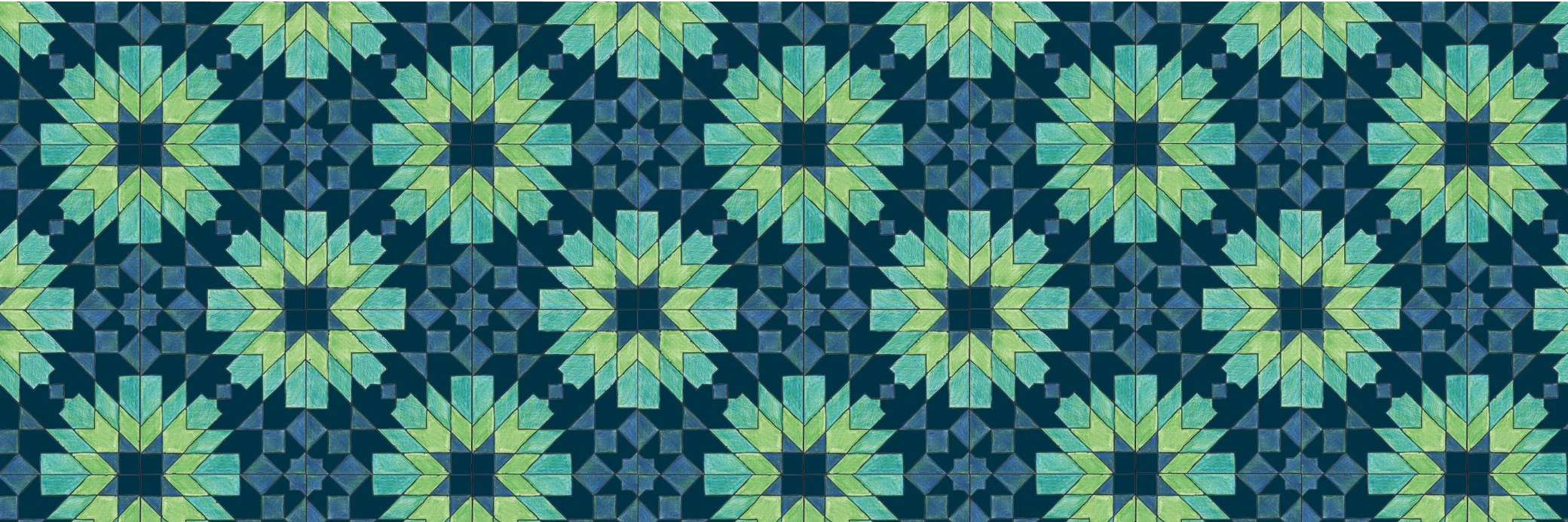


Naima Sahil & Khadija El Hantali

# Mohammed VI Centre for Support for Solidarity Microfinance and Green Finance in Morocco



مرکز محمد السادس لدعم القروض الصغرى التضامنية  
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# Activities Mohammed VI Centre for the Support of Solidarity Microfinance



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# CMS OVERVIEW



- The CMS was created on **November 8, 2007**, on the occasion of the launch of the 10th National Solidarity Campaign, in accordance with the High Royal Instructions, by the **Mohammed V Foundation for Solidarity**, in consultation with Microfinance stakeholders in Morocco.
- It is part of the Mohammed V Foundation for Solidarity's policy to broaden the scope of financial inclusion for the entire population through microcredit.
- Constituted in the form of an Association recognized as being of public utility, the CMS is managed by a Board of Directors composed of National Citizen Institutions (Mohammed V Foundation for Solidarity, Banks, Microcredit Associations and other reputable national institutions) which support its action plan.

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Through its mission, the CMS deploys its actions through 3 major axes:

- **Training the staff of the Micro-Credit Associations and their beneficiary clients;**
- **Commercialization support the products of micro-credit beneficiaries;**
- **The National Observatory of Microfinance.**

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# Structure of the CMS

The CMS is organized into three poles and 2 departments:

- ❖ Skills Support Hub
- ❖ Business Development & Promotion Department
- ❖ Microfinance Observatory Cluster
- ❖ Support services: communication department and administration, finance and logistics department



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# 8 categories of Prizes, including two prizes reserved for Respect for Sustainable Development

Category	Content
<b>1. Special CMS Award</b>	Transition from an informal activity to the formalization of the company
<b>2. Human Development</b>	Entrepreneur who has contributed to the development of his environment through the transmission and dissemination of know-how, the creation of permanent and seasonal jobs.
<b>4. Innovation</b>	The success of the activity is based on an invention, an original idea, a new manufacturing or organizational process.
<b>5. Women's Business</b>	The women's enterprise has been able to establish itself in a field and/or an environment other than that traditionally reserved for women. She is in charge of all aspects of the business, human, financial, commercial and legal.
<b>6. Young Entrepreneur</b>	The best initiative for the creation by young people of an IGA allowing self-employment and financial autonomy.
<b>7. Responsible tourism »</b>	Micro-entrepreneur who has managed to invest and succeed in responsible tourism and the promotion of territories.
<b>8. "TPE Price"</b>	Very small enterprises (VSEs), which employ less than 10 employees and have a turnover of less than 3 million dirhams, whether it is Auto entrepreneur, RC, SARLAU, SARL and SNC, beneficiary of the products and services of an AMC.
<b>9. "Green Economy"</b>	A company related to the sustainable development sector as an economic activity, i.e. whose main activity is energy efficiency, the fight against waste, the preservation of biodiversity, waste management, etc.
<b>10. Expected results</b>	Financing EMs through financial aid for the development of their projects

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# Some achievements of the CMS in the field of Promotion of Micro-Enterprise and Marketing Support

- ❖ Organization of "Regional Micro-Entrepreneur Meetings" in different regions of the Kingdom;



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# Some achievements of the CMS in the field of Promotion of Micro-Enterprise and Marketing Support

- ❖ Organization of the National Micro-Entrepreneur Award;
- ❖ Participation in the annual organization of the CDG Foundation Prize.



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# Some of the CMS's achievements in the field of The Microfinance Observatory

- ❖ Development of means and tools to support the sector's stakeholders in terms of information and decision-making support: Reviews, Reports, Studies, Mapping, etc.;
- ❖ Developed with a firm of the Microfinance Observatory platform ;
- ❖ Carrying out sectoral studies and any study related to microfinance ;



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## Some achievements of the CMS in the field of Communication and Partnerships

- ❖ Support for all CMS activities in terms of support, internal and external communication and contacts with potential partners: in particular.
- ❖ Creation and distribution, as and throughout the year, of the electronic newsletter "Flash Info du Sector".
- ❖ Updating the CMS website.
- ❖ Promotion of CMS activities and development of strategic partnership relationships with microfinance actors around the world.

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# CMS Training Mission



- ❖ Training engineering for the development of the sector's training plan;
- ❖ Continuing education on different training topics; such as: Social Performance, Customer Protection, Customer Support (Financial Education, Loyalty, Marketing, Segmentation,...), Risks, Financial Performance (Dashboards, Performance Indicators), Personal Development, etc.;
- ❖ Various Microfinance and Transversal training modules at the level of the CMS e-learning platform;
- ❖ Hosting and animation by the CMS of certifying and diploma cycles, in partnership with internationally renowned schools: "Expert in Microfinance" cycle, in partnership with the FRANKFURT SCHOOL; "Credit Officer" and "Branch Manager" cycles in partnership with the Training Center for the Banking Profession (CFPB- Ecole Supérieure de la Banque);

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# CMS Training Mission

- ❖ Strengthening the managerial, behavioural and technical capacities of micro-entrepreneurs through training on various themes such as **Financial Education**, merchandising, entrepreneurship, the creation of an IGA, personal development,...;
- ❖ Master's Degree in Microfinance Experts in partnership with Hassan II University;
- ❖ International certifications of skills in the Moroccan Microfinance sector as certified trainers in SPTF, SMART Campaign, CFPB, CGAP, GIZ, etc.;
- ❖ Partnership agreements signed with: Moroccan Micro-Credit Associations, JAÏDA Fund, SPTF, Facility for Responsible Microfinance, Smart Campaign, GIZ, ADA Luxembourg, Mediterranean Entrepreneurship Agency, Belgian Association for the Promotion of Education and Training Abroad, BIT,... ;

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# CMS Training Mission

- ❖ Support in terms of training on concerted themes, for women beneficiaries of the APEFE's "Min Ajliki" program to encourage them in good management and entrepreneurship;
- ❖ Support for ME beneficiaries of the Programme d'Insertion par les Activités Economiques - PIAE (Donations of Equipment and Support through Non-Financial Products);
- ❖ Signature and execution of contracts with prestigious Training and Financing Organizations such as the EIB, IPC, JAIDA, Microfinanza as part of the revitalization of the "Economic Empowerment of Rural Women" Programs & Compliance with the SDGs, Green Finance in different regions of the Kingdom: El JADIDA, Casablanca, Chefchaouen, Azrou, Tangier...;
- ❖ Active Member "Expert Investangier" Training Program;
- ❖ Promotion of Entrepreneurship, especially Women's Entrepreneurship;

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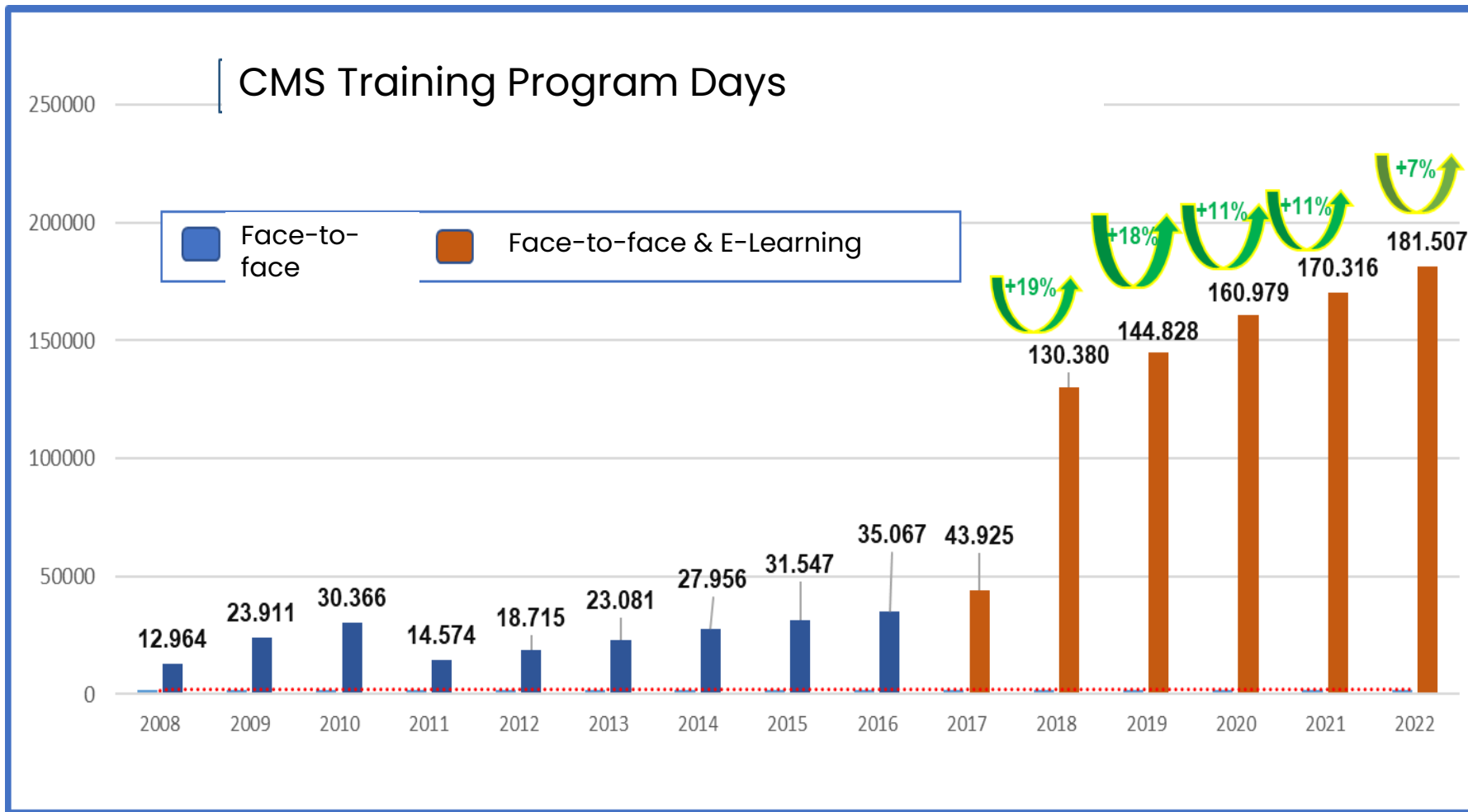
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# Cumulative Training Days 2008-2022



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# Training Achievements January 1 to December 31, 2022



## Training courses carried out from January 1st to December 31st, 2022

Labelling	Number of days of training	Actual	JFP(*)
Specific and Planned Staff Training	320	517	1652
ME Training	56	1231	2229
Consulting & Training Engineering	105	785	1588
Logistical support	69	891	1690
Personal & ME e-Learning Courses	2016	2727	4032
<b>TOTAL</b>	<b>2566</b>	<b>6151</b>	<b>11191</b>

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# Of which ME training

## Realization of ME training courses from January 1st to December 31st, 2022

libelling	No. of D of Training	Actual	Gender		JFP
			F	H	
Financial Education	29	897	539	358	1.533
Sales & Marketing Techniques	4	46	31	15	93
Entrepreneurship	9	135	84	51	297
Personal development	12	89	59	30	178
Digitizing	2	64	34	30	128
<b>Total</b>	<b>56</b>	<b>1231</b>	<b>747</b>	<b>484</b>	<b>2.229</b>

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# Financial Education Programs



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# Financial Education Programs

- The CMS is a pioneer in Morocco of Training and Certification Programs in Financial Education;
- Since its creation in 2007, several Financial Education programs have been carried out for the benefit of Trainers, Coaches & MEs;
- To date, the number of learners is estimated at several thousand face-to-face and distance learning or via the CMS e-learning platform ;
- Our partners in this field: GIZ, Azimut, APEFE, CAWTAR, FMEF, AMC Marocaines, Silatech, Grameen Jameel, BAM, FM5, SANABEL, AGFUND...

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## Rural Women's Empowerment Project in partnership with EIB & IPC

- During the 4th Quarter of 2022, the CMS signed a partnership and Technical Support agreement for the Microfinance Sector, the Human Resources of the Moroccan MF Associations and the Center, as well as MEs, IGAs, Cooperatives in precarious situations;



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## Rural Women's Empowerment Project in partnership with EIB & IPC

- Training courses in "Personal Development" and "Entrepreneurship" have been planned in order to improve the entrepreneurial spirit and self-confidence of this population which in most cases lives in precariousness;



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## Rural Women's Empowerment Project in partnership with EIB & IPC

- As the women are from rural areas, during the accompaniment and training, the consultants encouraged this population to carry out activities and use products that respect the environment and sustainable development: such as natural dyeing for weaving, natural fertilizers in agriculture, solar energy instead of coal...



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## Rural Women's Empowerment Project in partnership with EIB & IPC

- This initiative resulted in the selection of 03 Regions of Morocco and 132 Women from Rural and Peri-urban Areas:
  - 44 women from the City of El Jadida & Regions
  - 44 women from the City of Chefchaouen & Regions
  - 44 women from the City of Azrou & Regions



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## Rural Women's Empowerment Project in partnership with EIB & IPC

- A Training of Trainers has been programmed for the benefit of 16 field agents of the Moroccan AMCs and the Centre to improve their skills and inculcate in them the knowledge and know-how necessary to support their ME.



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Green Finance represents an important opportunity for Moroccan companies to reconcile Economic Development and Respect for the Environment.

The advantages it offers are undeniable, such as:

- Reduction of operating costs;
- Improving brand image;
- Reducing greenhouse gas emissions...

However, to take full advantage of Green Finance, Moroccan companies need to overcome challenges such as:

- High upfront costs
- Lack of necessary knowledge and skills



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# The Green Morocco Plan

- Economic Efficiency, Social Equity and Preservation
- Natural Resources... That was the philosophy
- which permeated the design of the Green Morocco Plan
- in 2008.
- First Agricultural Strategy deployed in the Kingdom,
- it has placed the Intensification of Production and Production
- Investments at the heart of its Operational Set-up
- through Intervention Instruments adapted to the sectors,
- territories and types of operations.



Source: Ministry website "Plan Maroc Vert" <https://www.agriculture.gov.ma/fr/data-agri/plan-maroc-vert>

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## The Green Morocco Plan

- Ten years after the launch of this ambitious plan, the Moroccan agriculture has completely changed color;
  - The evaluation carried out by professionals in the sector, in particular Regional Chambers of Agriculture and Inter-Branch Associations has put forward convincing results
- Between 2008 and 2018:
- ramp-up of investments,
  - Increased production and value chains of the different sectors,
  - Improvement of farmers' living conditions...



Source: Ministry website "Plan Maroc Vert" <https://www.agriculture.gov.ma/fr/data-agri/plan-maroc-vert>

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## Green Finance Training

- To support and raise awareness among MF actors in Morocco, in partnership with Jaida and Microfinanza, the CMS has implemented a training cycle on green microfinance for the benefit of Microcredit Associations and the staff of the Mohammed VI Center;
- The training was spread over six (6) days and was held during the months of July and September 2021;



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# Green Finance Training

- It had three main dimensions:

**1- The Strategy** which consists of integrating the environment at the level of institutional policies, management, reporting to investors, etc. ;

**2- The risk** related to the introduction of tools and procedures to reduce the environmental footprint of microfinance institutions (MFIs) and their clients;

**3- Opportunities** For example, providing credits to support the purchase of green products or the implementation of environmentally conscious practices, as well as non-financial products such as environmental training or awareness-raising.

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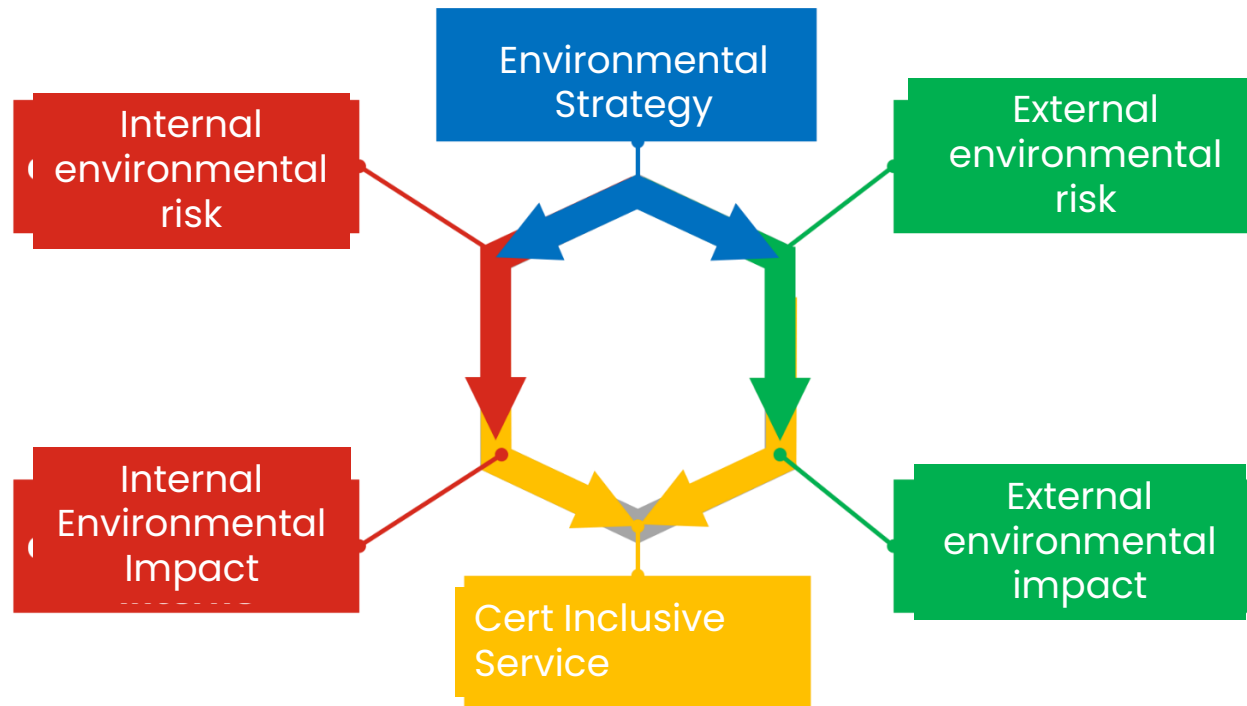


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# Green Finance Training

- The Training saw the participation and interest of the main Moroccan AMCs who had as a future project, the establishment of a **Green Strategy**:
  - AL AMANA MF - ATTAWFIK MF - ATTADAMOUNE MF - ARDI MC



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# Green Finance Training

Libelling	Modules	Number of Training Days
Seminar 1	Introduction to Green Microfinance	2
	Environmental Performance in Microfinance	
Seminar 2	Environmental Risks in Microfinance	2
	Environmental impact in FM	
Seminar 3	Inclusive Green Services	2
	Environmental Strategy & Policy	

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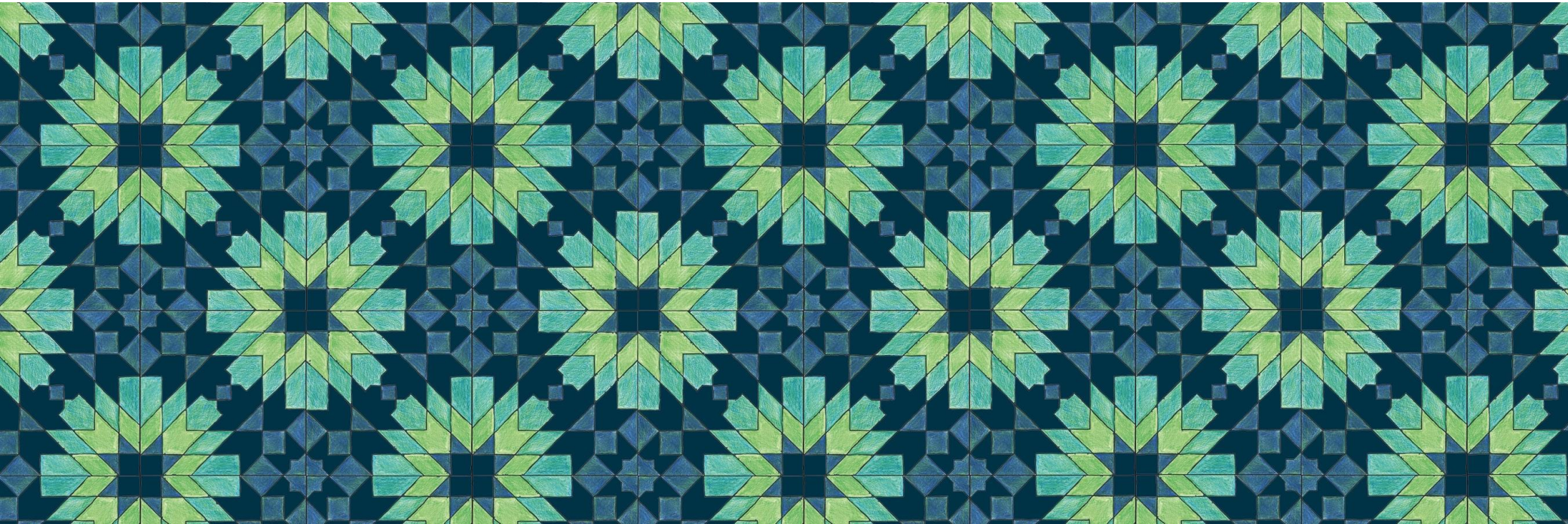


Dr.-Ing. Natalia Realpe Carrillo

# Results of a study on sustainable microfinance in Morocco



HEDERA



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# Sustainable Microfinance in the MENA Region



<https://sanad.lu/events-press/sustainable-finance-in-the-mena-region-state-of-development-challenges-opportunities-for-microfinance-insitutions>

## Sector study

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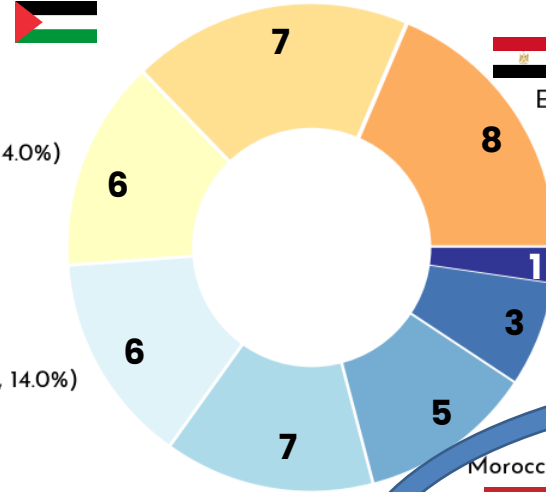
# IMFs Participants

**N** = **45**

- 40 MFIs
- 1 NGO
- 1 Startup
- 3 Networks



Palestinian Territories (8, 18.6%)



Egypt (8, 18.6%)

Lebanon (6, 14.0%)

Syria (1, 2.3%)

Jordan (6, 14.0%)

Tunisia (3, 7.0%)

MICROFUND FOR WOMEN  
Empowering Every Ambitious Woman

Morocco (5, 11.6%)

Yemen (6, 14.0%)

الوطني لتمويل المشاريع الصغيرة  
NATIONAL MICROFINANCE BANK

بنك الكريمة  
ISLAMIC MICROFINANCE  
للتتمويل الأصغر الإسلامي  
Right Beside You ... بجانبك

التحامن للتمويل الصغير والأصغر  
Tadhamon Microfinance

بنك الأمل  
ALAMAL BANK  
للتتمويل الأصغر الإسلامي  
National Microfinance Program

alAmana  
MICROFINANCE

INMAA

FONDATION ARRAWAJ  
DE LA FINANCE INCLUSIVE

ATTADAMOUNE  
Micro-finance

ATTAWFIQ  
MICRO-FINANCE

AZAL  
أزال للتمويل  
الصغير والأصغر الإسلامي  
Azal Microfinance

شبكة اليمن للتمويل الأصغر  
Yemen Microfinance Network

الوطنية  
للتتمويل

البنك الإسلامي للتتمويل الأصغر  
National Microfinance Program

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# Measurement Framework

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# The Green Microfinance Penetration Index



## Objectives:

Identify the implementation of inclusive green finance in a specific area

Assessing the environment

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# Enabling environment

To what extent is the context in which the MFI operates vital for the development of green finance?

INDICATORS

## Demande

Level of demand for green products and services

## Regulation

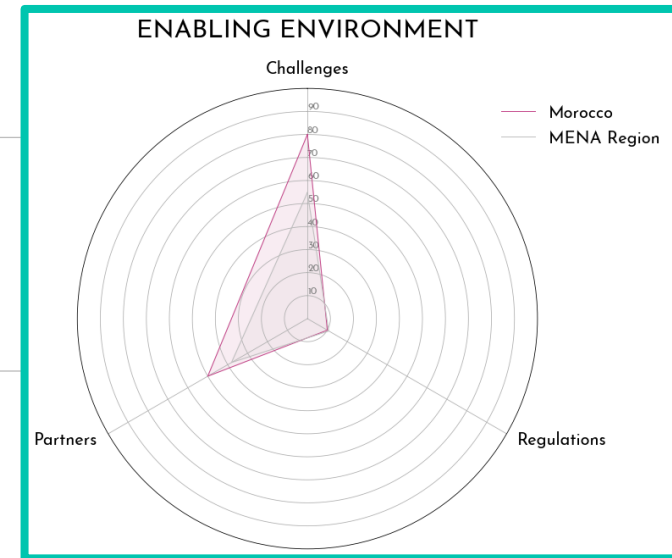
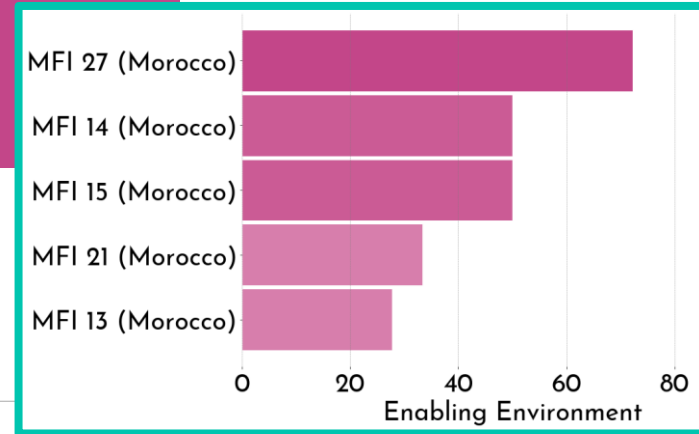
Guidelines for MFIs in place at the national level that encourage/oblige them to offer green finance on favourable terms

## Partners

Partners supporting MFIs in the development of green finance projects

## Dedicated Programs

Ongoing initiatives for MFIs to develop green finance



NONE

Low

MEDIUM

HIGH

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# Execution

## Environmental Strategy and Risk Management

To what extent are MFIs implementing their environmental policies and risk management procedures?

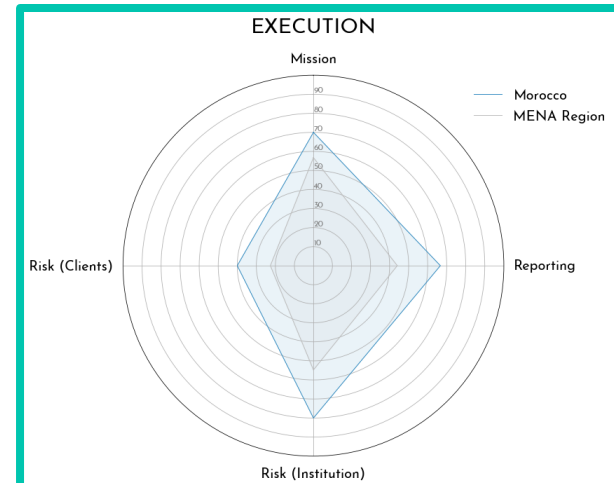
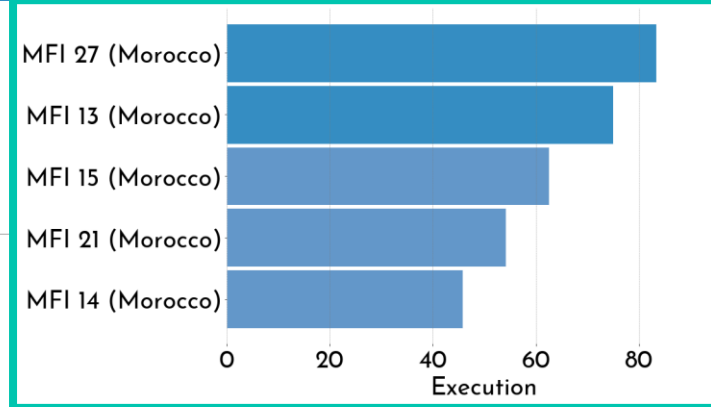
INDICATORS

Activities and aspirations of the institutions  
Institutional commitment to implement an environmental strategy

Reports  
Institutional transparency on the Key Performance Indicators achieved related to environmental initiatives at the client and institution level

Risk management at the institutional level  
Strategies and actions to manage the institution's negative environmental impact and reduce its vulnerability

Client-level risk management  
Strategies and actions to reduce customers' vulnerability and the negative environmental impact of their activities



**BEGINNER**

**BASIC**

**COMPETENT**

**ADVANCED**

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# Offer

## Green financial and non-financial products

What do MFIs offer to improve the climate resilience of their institutions and clients?

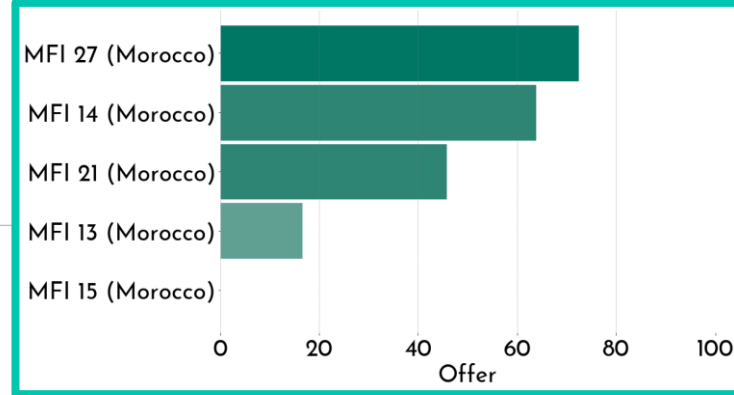
INDICATORS

Financial products

Scope of financial products

Non-financial services

Scope of non-financial services



BEGINNER

BASIC

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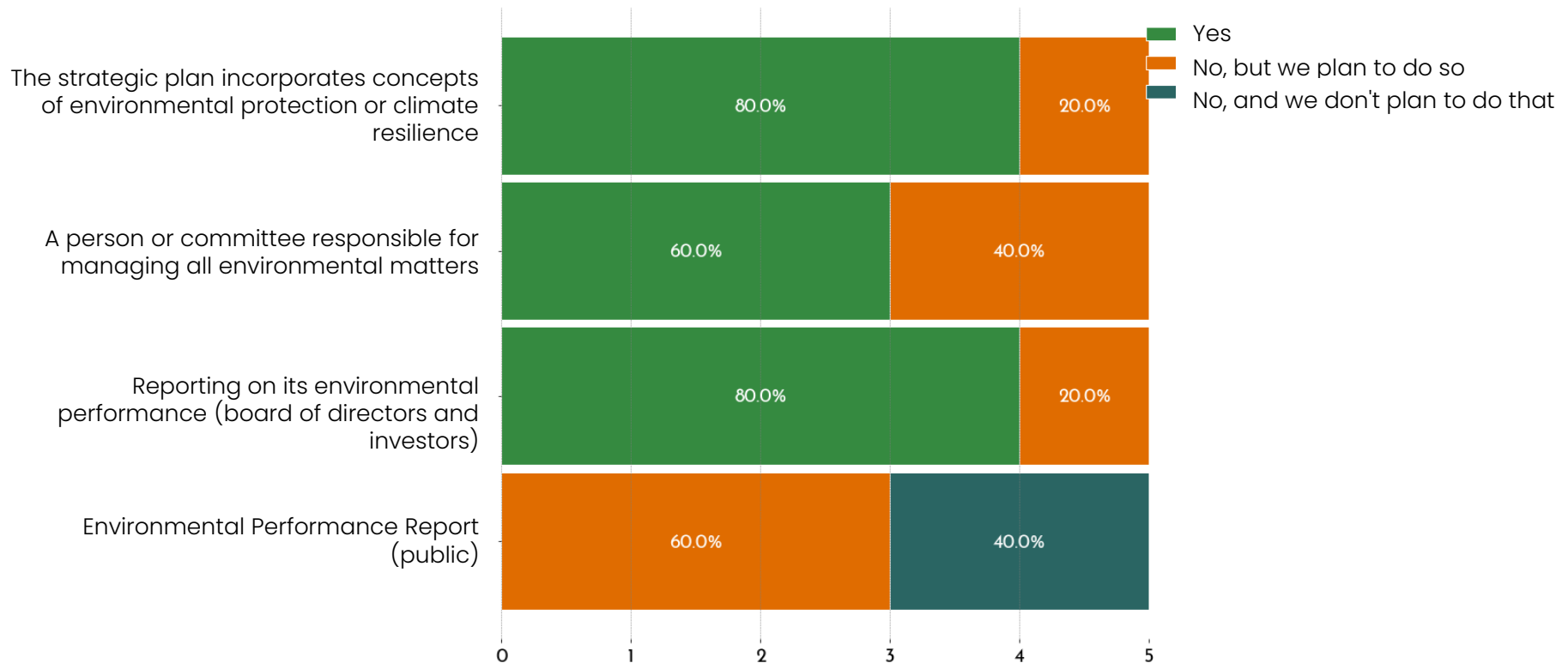


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# Green Strategy



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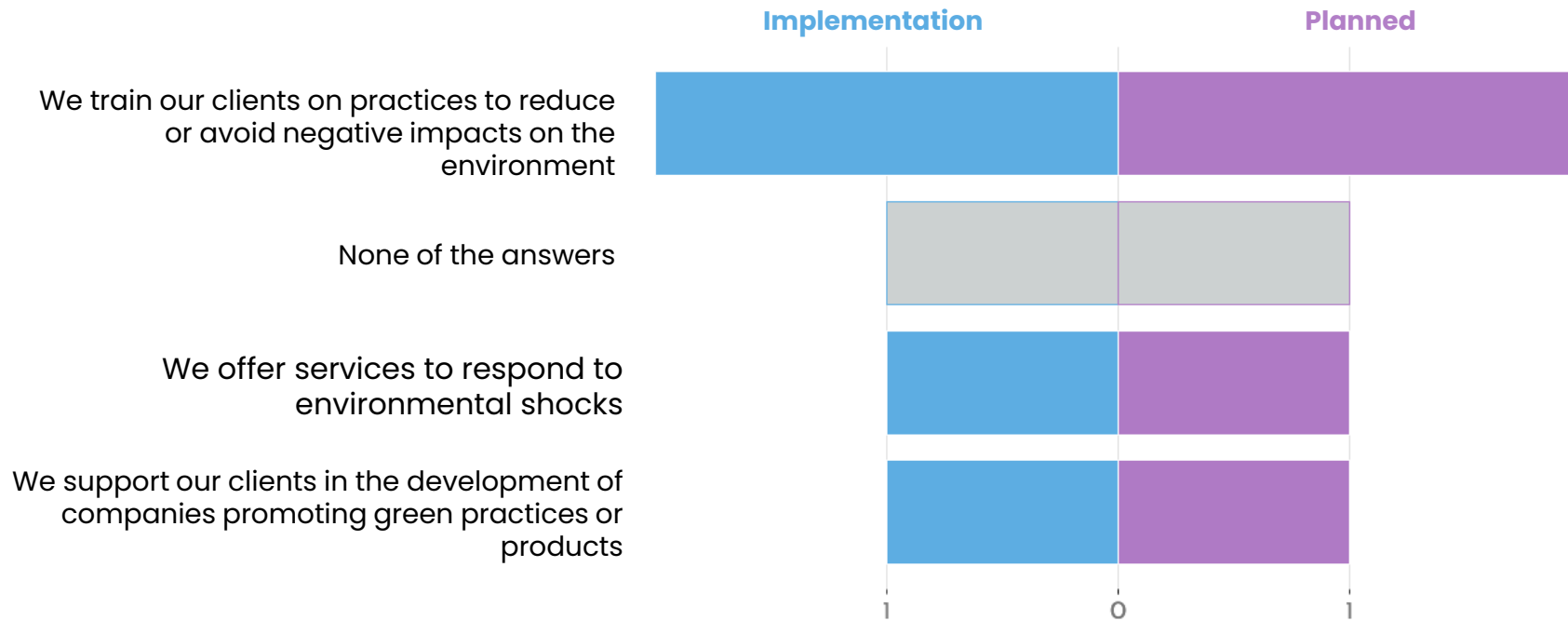
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# Implemented Risk Management Activities (Clients)



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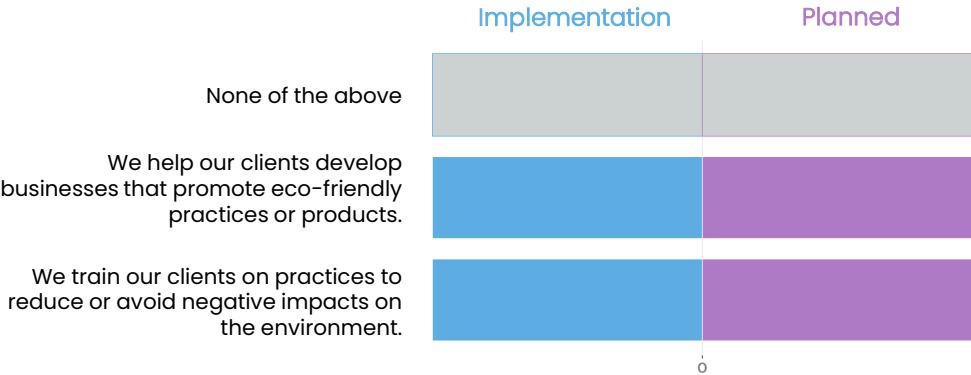
Media partner:



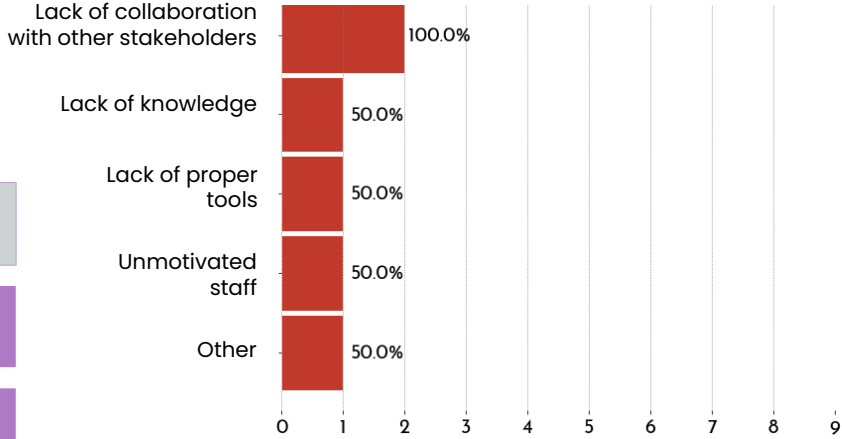


# Risk Management Activities (Clients) and Challenges

Risk Management Activities (at the client level)



Key Challenges for Implementing Risk Management Practices (at the level of CLIENTS) (n=2)



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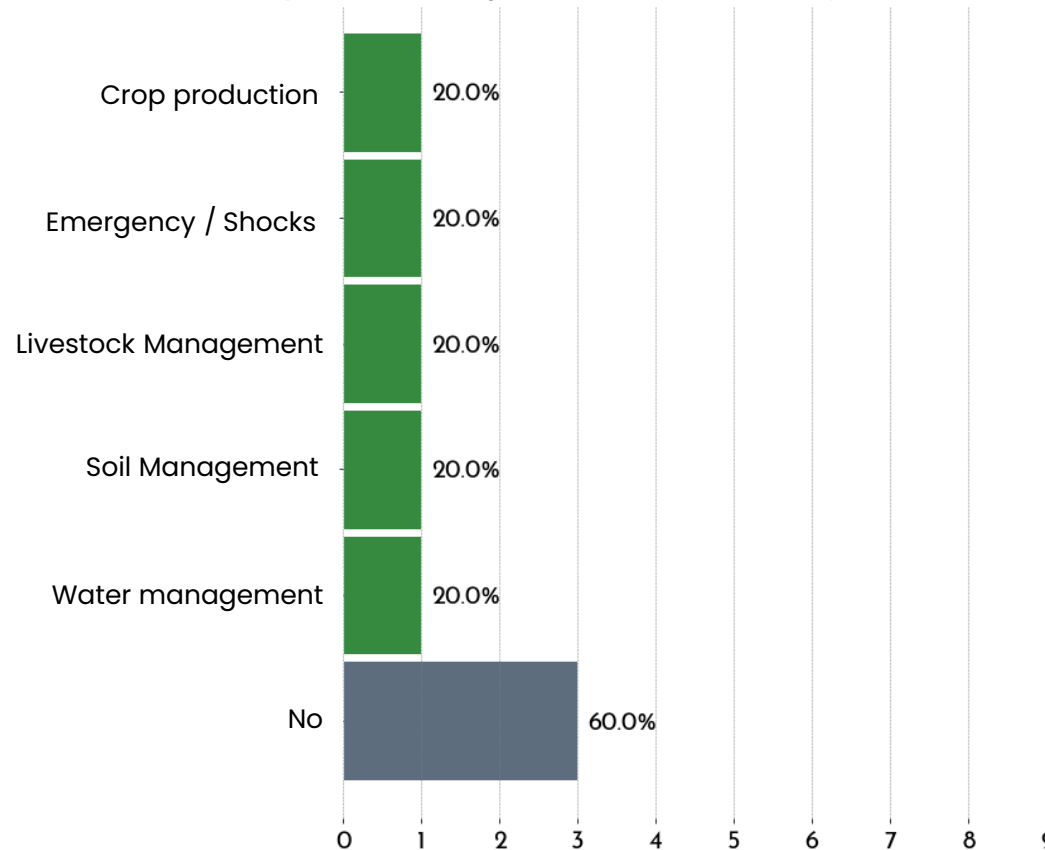


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# Green Products (Agri)

Green products for agriculture and biodiversity (n=3)



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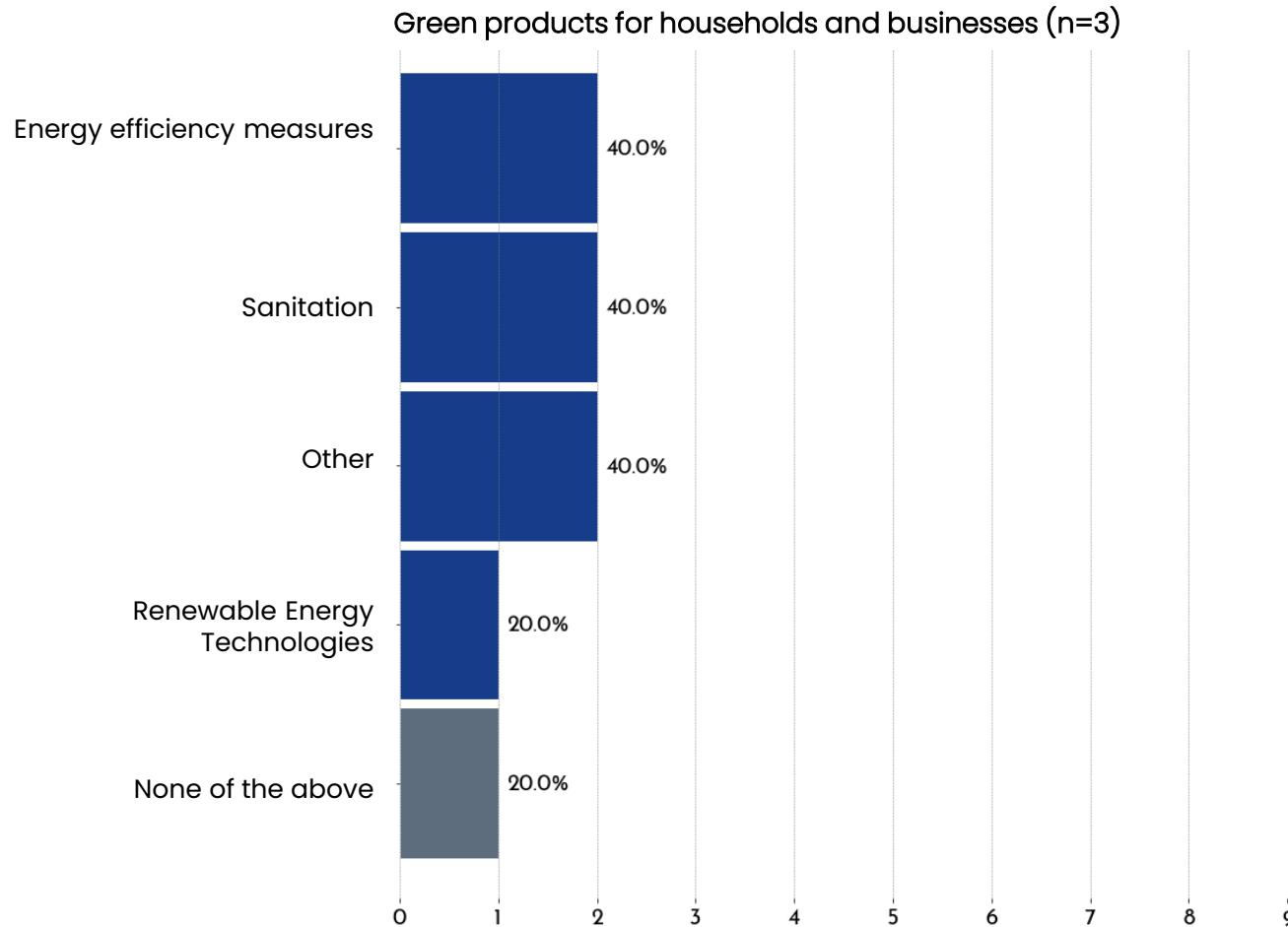
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# Green Products (Households/Businesses)



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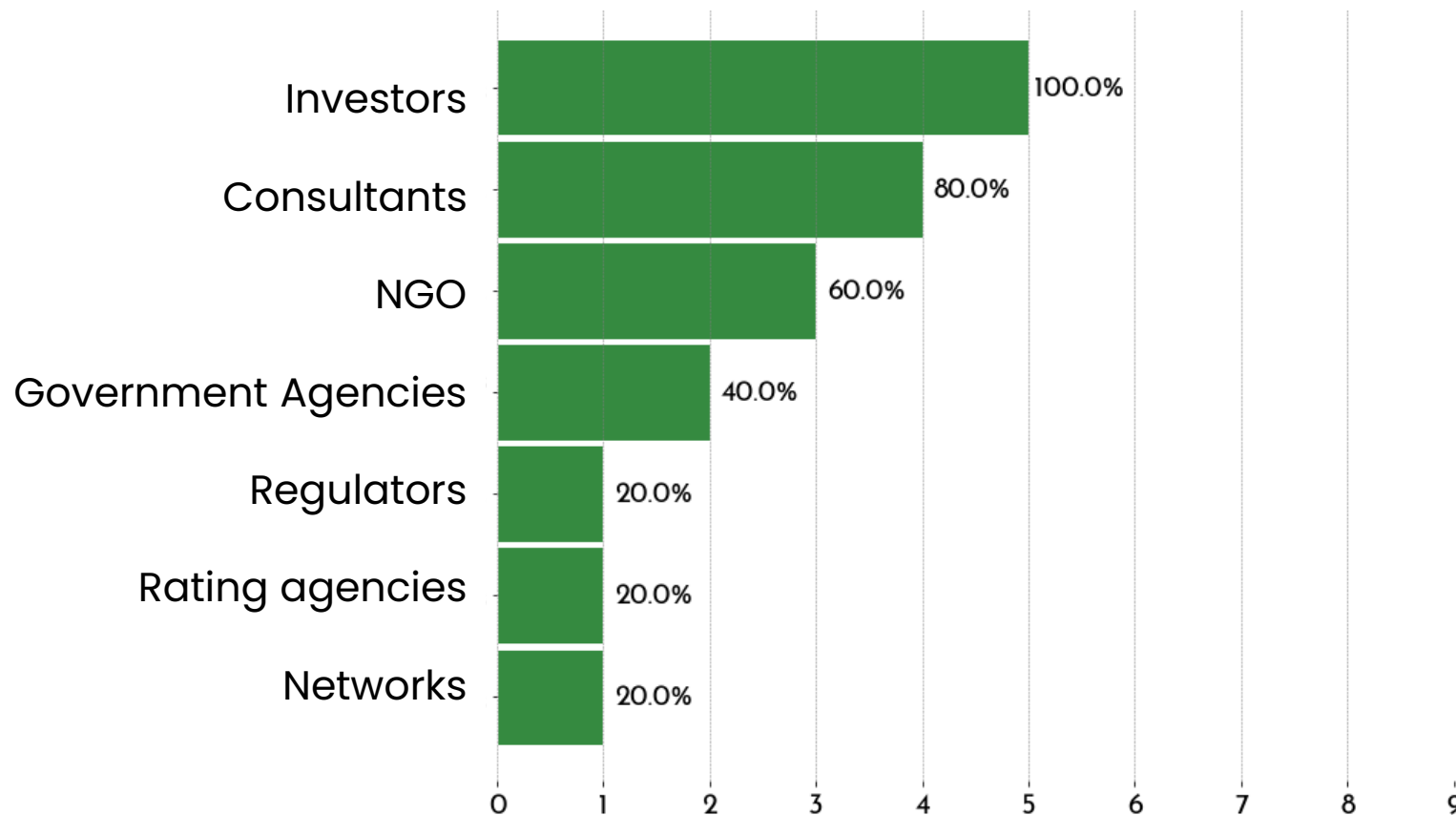


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# Stakeholders who can support you



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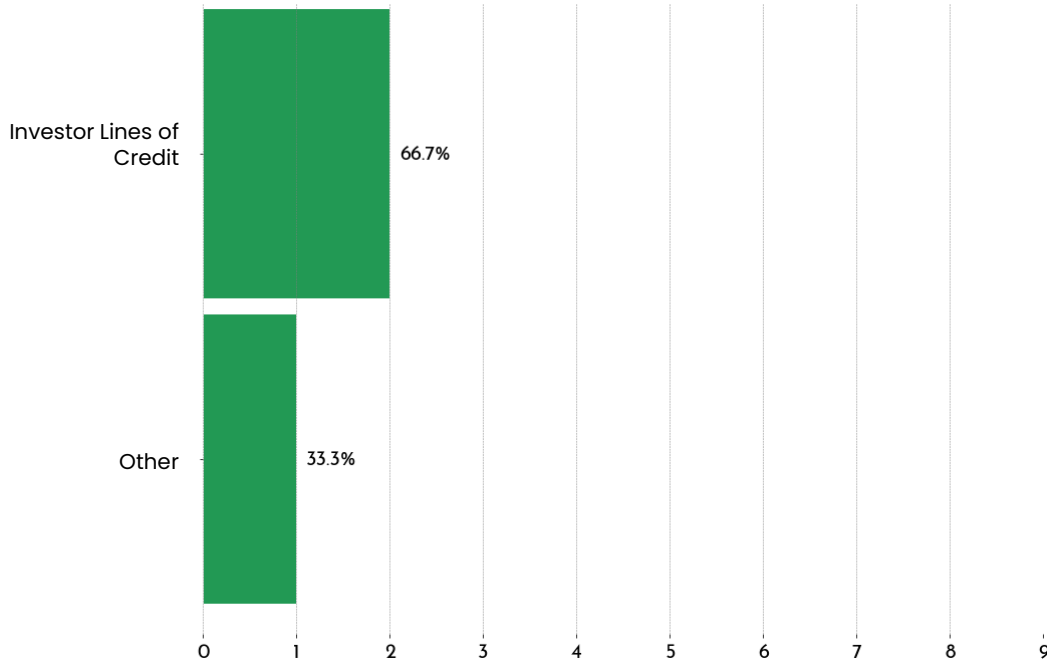
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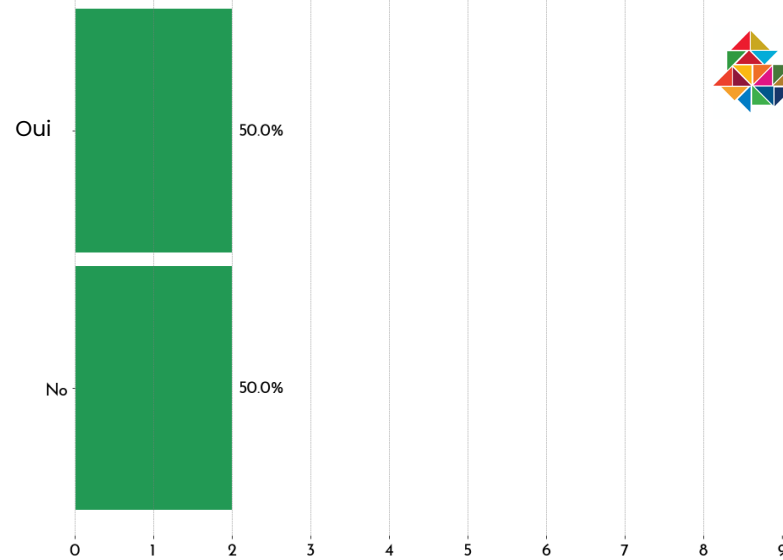
# Characteristics of the green offer



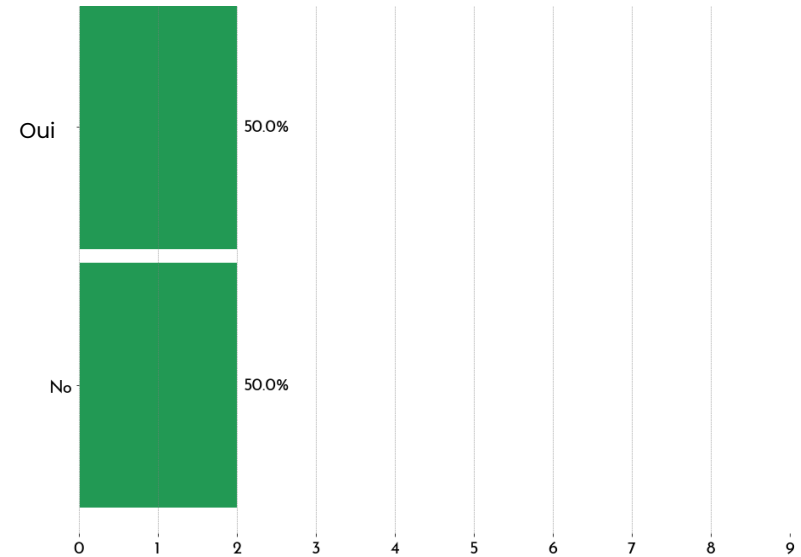
Source of funding for green products (n=3)



Credit Incentives for Green Products (n=4)



Alliances with other actors to offer green loans (n=4)



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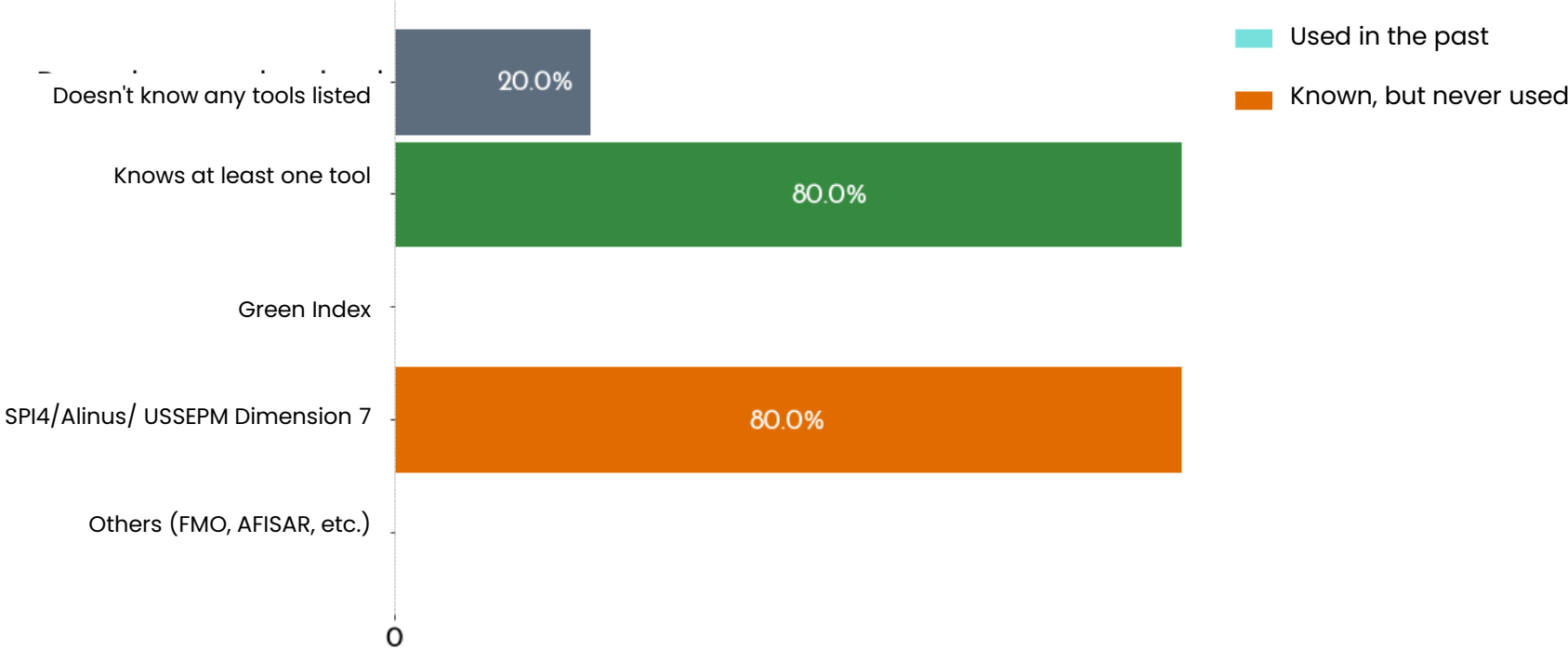
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# Environmental Performance Management Knowledge Tools



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# Thank you!

Natalia Realpe Carrillo – CEO

[Natalia@hedera.online](mailto:Natalia@hedera.online)

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Zakaria Jebbouri & Abdellah Echchakir

# Webinar on Sustainable Microfinance in Morocco



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## • Presentation :

**ATTADAMOUNE MICRO-FINANCE** is a non-profit Micro-Finance Institution, created in Fez in 1994, and approved on September 5, 1999 by the Ministry of Finance as a Micro-Credit Association, following the publication of Law No. 18-97 on Micro-Credit in Morocco.

- ✓ Agency number: 48.
- ✓ Outstanding receivables: 100 million MAD.
- ✓ Staff: 210.
- ✓ Equity: MAD 21 million.

ATTADAMOUNE MICRO - FINANCE  
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التمويل الأصغر  
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Tanger Tétouan AlHouceima  
Kénitra  
Larache  
sahc  
Rabat  
casablanca  
Ouazzane Oriental  
Fés meknes  
Taza Guercif  
Bordj Bouia Khoultra  
Makn Bouia Errachidia  
Draa Tafilalet

قرض المجموعة  
إصلاح السلخ  
الشباب النشط  
تربية المواشي  
نجوم التضامن  
الإستثمار  
الفلاح  
التعاونيات  
المقاولات الصغيرة

تمويلات ملائمة لجميع  
إستثماراتكم الصغيرة



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# VISION

## • PURPOSES



- Offering Financial and Non-Financial Services
- Social Responsibility:
  - Satisfaction of its target population.
  - Satisfaction of its staff.

## • AMBITION



- Sustainability and development strategy.
- Organizational and operational management.
- Human Resources Policy.
- Risk management.
- Social performance.

## • MISSION



To enable urban, peri-urban, rural/rural micro-entrepreneurs from socio-economically poor, very poor, geographically excluded strata and from the traditional financial system, to develop and/or stabilize their income-generating activity, through adapted, diversified and quality financial and non-financial products that meet their needs. And this without discrimination.

## • Values



- Transparency
- Professionalism.
- Fulfillment of commitments.
- Solidarity.
- Excellence.
- Social Responsibility.



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\*OS: Objectif Stratégique  
 \*CS : Cible Stratégique

# Strategic Objective 5 – Social and Environmental Performance

- **Social and environmental performance is the alignment of the intentions of actions with the responsible use of resources, processes and means to ensure a successful customer relationship and the fulfillment of staff.**
- Integrating the strengthening of the ecological dimension at the heart of the mission of ATTADAMOUNE MICRO-FINANCE to roll out its environmental strategy; Particular attention will be paid to 2025.
- **Strategic Target 1:** Implement monitoring indicators to reduce the environmental footprint internally and externally
- ATTADAMOUNE MICRO-FINANCE will have an ambitious environmental action plan and rigorous monitoring of its indicators through environmental reporting in order to measure its direct impact on the environment. This reporting will bring together indicators related to water and energy consumption, waste and business travel
- **Strategic Target 2:** Developing products for financing green solutions
- Promote green products and services in a way that is compatible with climate issues and beneficial to the Institution and its clients

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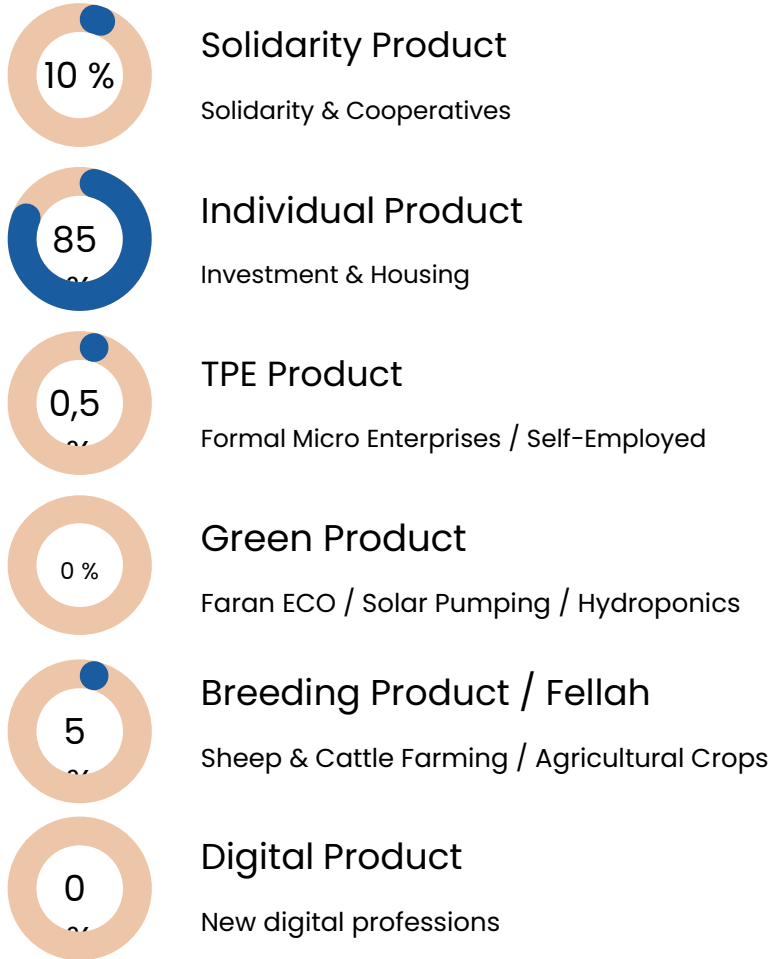
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# Product Portfolio Growth Strategy 2023–2025

## Current Toolkit



## Targeted Toolkit



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# Intervention framework / Ecology

ATTADAMOUNE MCRO-FINANCE has resolutely chosen to integrate the strengthening of the ecological dimension at the heart of its mission. To deploy its environmental strategy, particular attention will be allocated by 2025 to:

- Implement monitoring indicators to reduce your environmental footprint internally and externally
- Developing products for financing green solutions

- 15% reduction in electricity consumption
- 20% less transport costs
- 20% reduction in water use
- 30% reduction in paper usage
- 60% use of recycled paper

- 100% of employees trained on risk and impact assessment and mitigation
- Strengthening the monitoring team
- 

- 50% of agriculture customers have adopted efficient irrigation systems
- 25% of rural customers use biogas by reusing wastewater
- 75% of customers sensitized to respect waste treatment channels

- Various green products and services developed
- Various technical partnerships established

Reduced internal footprint  
Improved

Increased Environmental Resilience

Promoting resource efficiency

Proposal for inclusive green services

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### III. SWOT ANALYSIS

In order to be able to formulate relevant recommendations to improve the environmental performance of the institution, a SWOT analysis was carried out with the main conclusions:

Forces	Weakness
<ul style="list-style-type: none"> <li>• Strong commitment to the theme of green microfinance (GA, Board of Directors and operational team).</li> <li>• Training experience on organic farming</li> <li>• Existence of an ecological transition plan</li> <li>• Social and Environmental Performance Directorate</li> <li>• Local entities in rural areas.</li> </ul>	<ul style="list-style-type: none"> <li>• Environmental performance management policy to be formalized.</li> <li>• Climate change and environmental risk management policy to be put in place.</li> </ul>
Opportunity	Threats
<ul style="list-style-type: none"> <li>• Strategic orientation of the state towards the green economy.</li> <li>• Green Generation Plan for Agriculture</li> <li>• Interest of the fund's donors on the theme of green microfinance.</li> </ul>	<ul style="list-style-type: none"> <li>• Resistance to change (client and staff of the association)</li> <li>• Effects of the health crisis, inflation and drought on sustainability.</li> </ul>

**Rural House Project  
 Evaluation  
 "SANAD Partner"**

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## Transition to the Meba approach "SNUP Project"

- The project proposes to adapt UN Environnement's MEbA (<https://unepmeba.org/fr/>) approach to the local reality of Morocco and in particular to **ATTADAMOUNE's** strategy, processes and products, and to its target customers.
- The Meba approach makes it possible to work on a transversal approach, which goes beyond the pilot technical approach of the proposed product by focusing on the value chain.
- It allows the institution to verify what it is able to finance by giving it the means to report on the one hand and to integrate the climate risks part on the other.
- The Adaptive Capacity Indicator EbA and the Biodiversity Risk Indicator of the MEbA Biodiversity Platform will be included in the assessment of each agricultural loan in order to be able to identify, manage and monitor the climate and biodiversity risks of rural clients and the portfolio.

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JuST Institute Climate, Biodiversity & Inclusive Finance

HEDERA

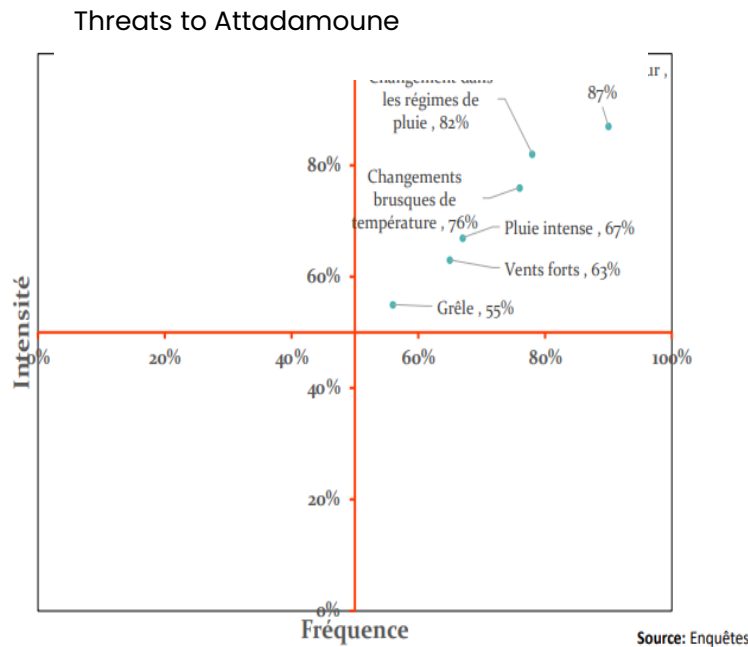
**Project :**  
 Reduced climate vulnerability of Attadamoune producers and improved environmental risk management

**Report of the Investigation into Meba Practices**

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## INSTITUTION-LEVEL THREATS

According to respondents, the following threats have been identified in the area where Attadamoune is operational.



The sum of the threats identified by each of the respondents makes it possible to determine the major threats as well as their frequencies and intensities. According to the respondents, it is clear that the climate threats that Attadamoune faces are real given their intensities and frequencies.

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## Project :

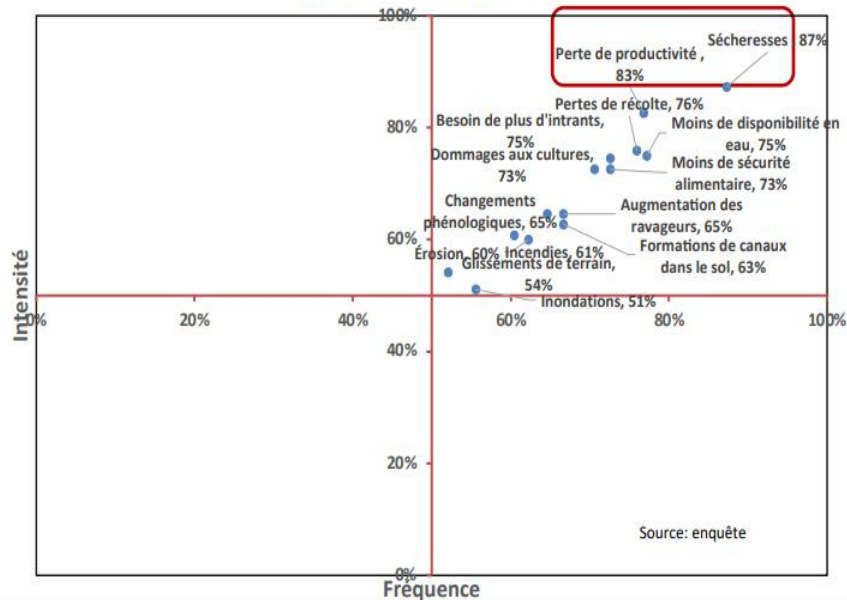
Reduced climate vulnerability of Attadamoune producers and improved environmental risk management

# Report of the Investigation into Meba Practices

## Impact at the institutional level

When identifying climate impacts, it can be seen that drought and loss of productivity are the impacts of higher intensity and frequency, but also the need for more inputs as well as water availability they are perceived as important

Impact on the institution



Respondents to the survey identified all climate impacts in their regions and with a higher frequency and intensity

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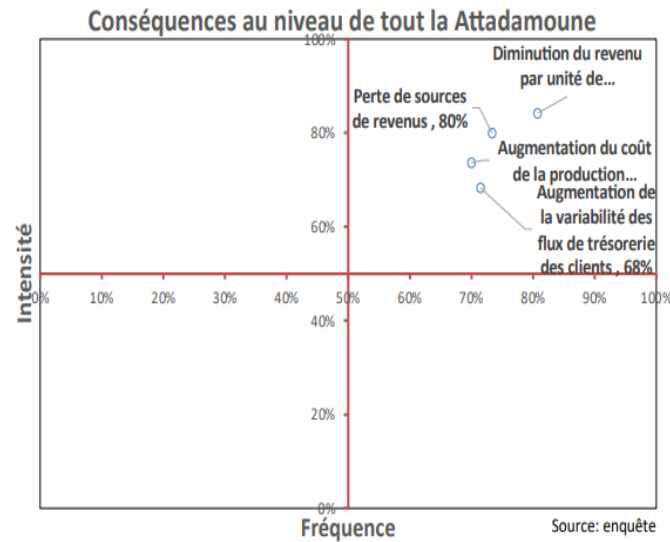
**Project :**  
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## Impact at the institutional level

Respondents identified the following climatic consequences for their customers: lower income per unit of production, loss of revenue resources, increased cost of agricultural production and increased cash flow variability.



All of the consequences presented are a reflection of the current state of the clients and the causes of the situation must be addressed in order to improve their vulnerability

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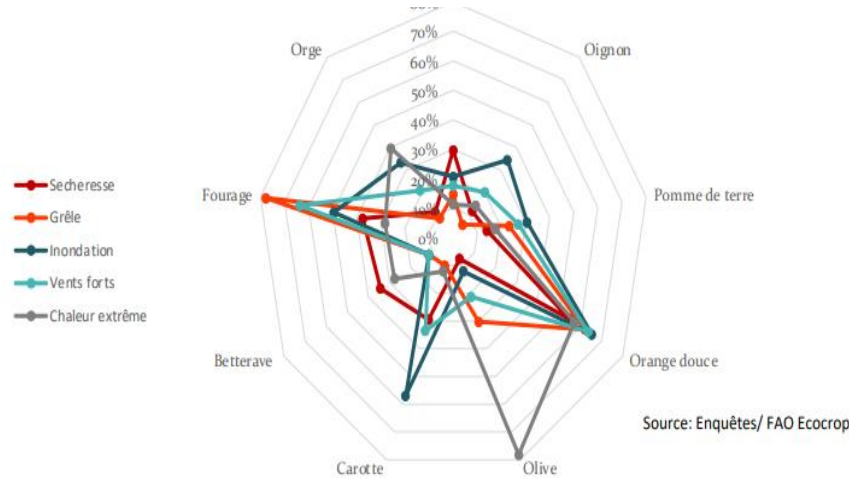
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## SENSITIVITY OF FUNDED CROPS

after the sensitivity of the financed crops to the climatic events identified in the region. This visibility will be used by Attadamoune to select the crops to be financed according to the region and the climatic situation.

Sensitivity of the crops most financed by Attadamoune to climate impacts



This graph shows that the orange crop as well as fodder is more sensitive compared to other crops in general. Also the cultivation of olives is very sensitive to extreme heat and carrots to high rainfall

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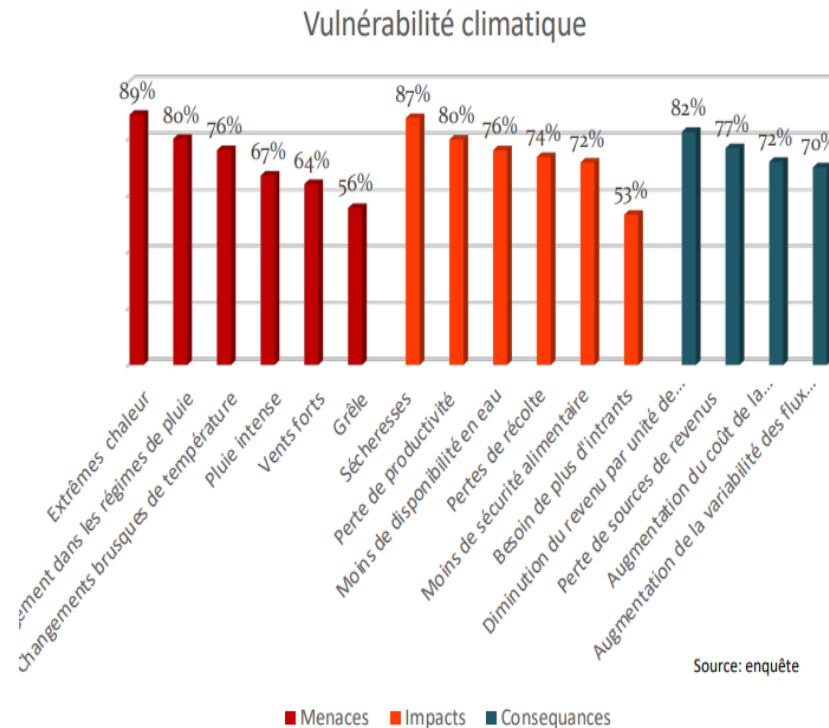
**Project :**  
 Reduced climate vulnerability of Attadamoune producers and improved environmental risk management

**Report of the Investigation into Meba Practices**

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## CLIMATE VULNERABILITY

L'identification de la vulnérabilité face au climat visé à hiérarchiser les menaces, les impacts et les conséquences



Climate vulnerability is represented by the materialization of impacts, due to the low adaptive capacity of agricultural producers. Therefore, we determine an axis of action, in which we choose the most representative impacts, knowing that if we manage to get producers to implement Eba solutions that adapt them to these impacts, we will reduce the climate vulnerability of producers and society. We will calculate it in the pilot phase and complete the variables for the measurement

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# Thank you!

Zakaria Jebbouri

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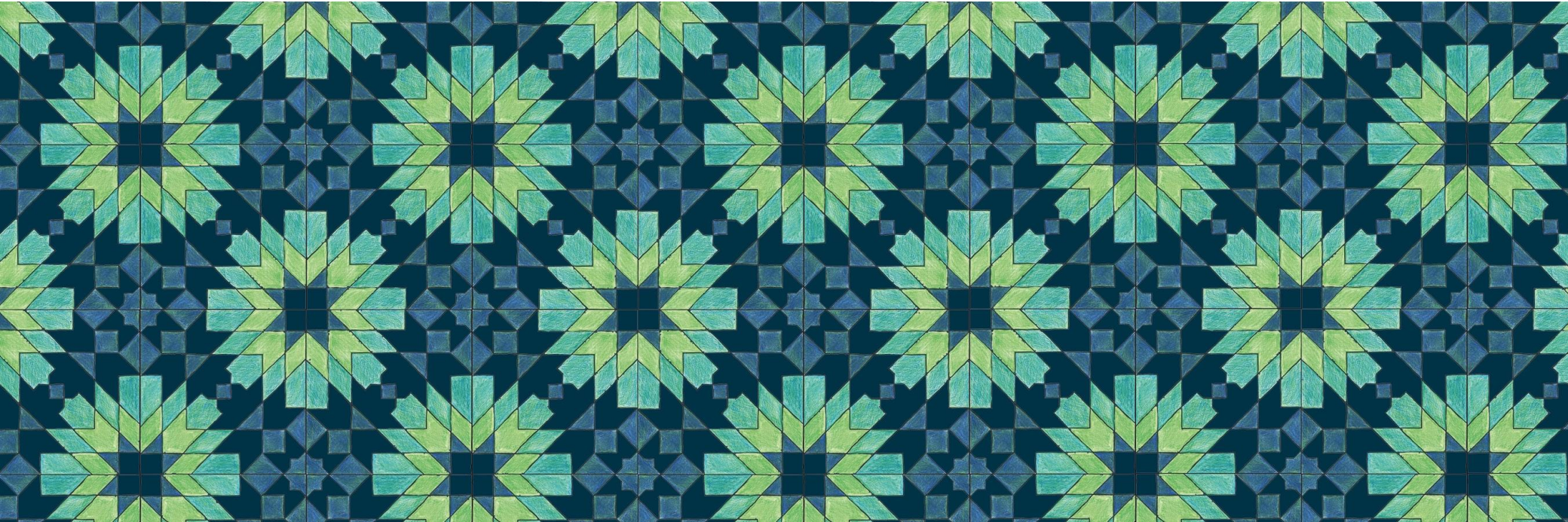


Pierre Champsavoit

# Innovations for green finance in Morocco



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# INNOVATION LAB FOR ECONOMIC INCLUSION AND SUSTAINABLE FINANCE



happy smala



Rabat



2014



10+

Studies and program design

Implementation, Strengthening and Adaptation

Monitoring, Evaluation, Learning and Measuring Accountability



SCAN ME

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CLIMATE LISTENING  
TOUR



FINANCE  
COLLABORATIVE



HIGH-IMPACT  
INVESTING

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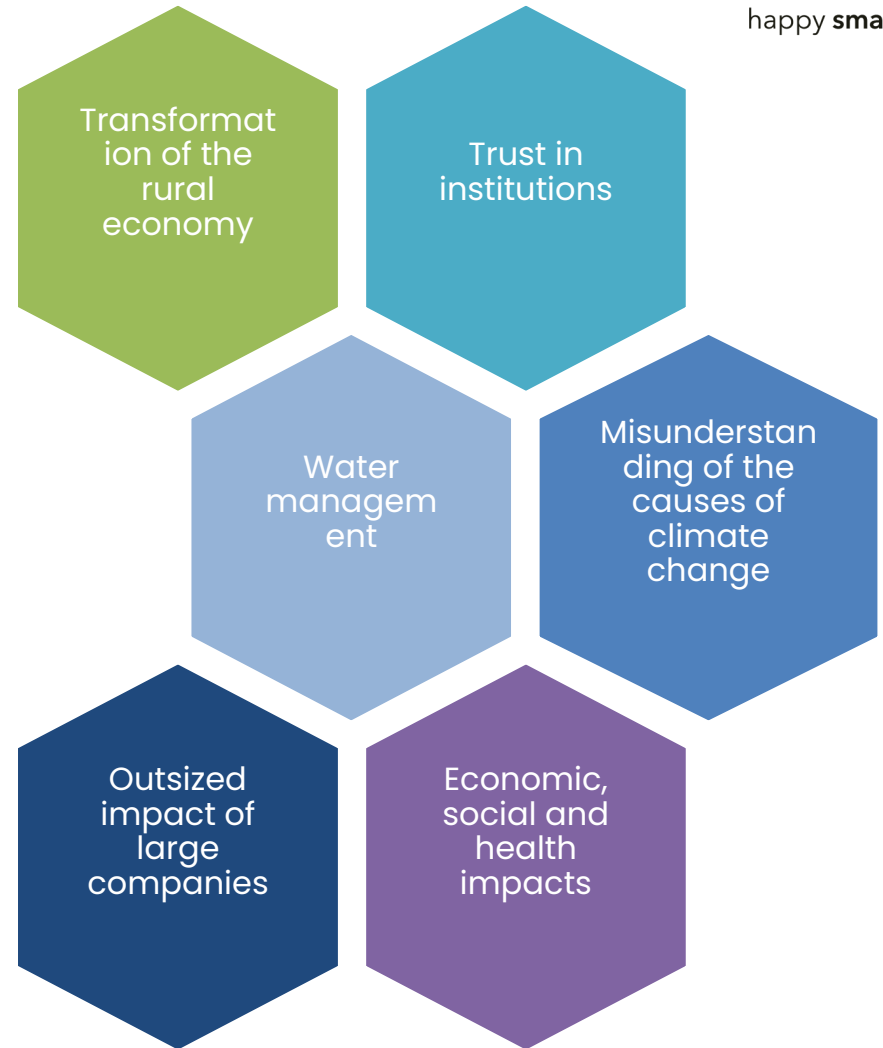
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Field Consultation  
(Orientale, Fez-Meknes, Beni-Mellal, Souss Massa, Marrakech-Safi, Draa-Tafilelt)

1. Listening methodology designed to build trust and open dialogue
  2. Exclusive focus on vulnerable populations
  3. Questioning about:
    - les **impacts** du changement climatique
      - Adaptation/mitigation measures already in place
      - The priorities of the most affected populations
- 
1. Validation of learning
  2. Dissemination of results to the target



Key issues facing vulnerable populations (women, youth, persons with disabilities, NEETs)

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# NEW DIGITAL CHANNELS FOR PROJECT FINANCE

## Benefits of Crowdfunding (Law 15-18)

### Market access

- Market test at a lower cost
- Rapid opening to international markets

### Access to finance

- New financing products (donation, credit, equity)
- Complementary to existing products

### Financial Sustainability

- De-risking projects
- Engaging new types of investors

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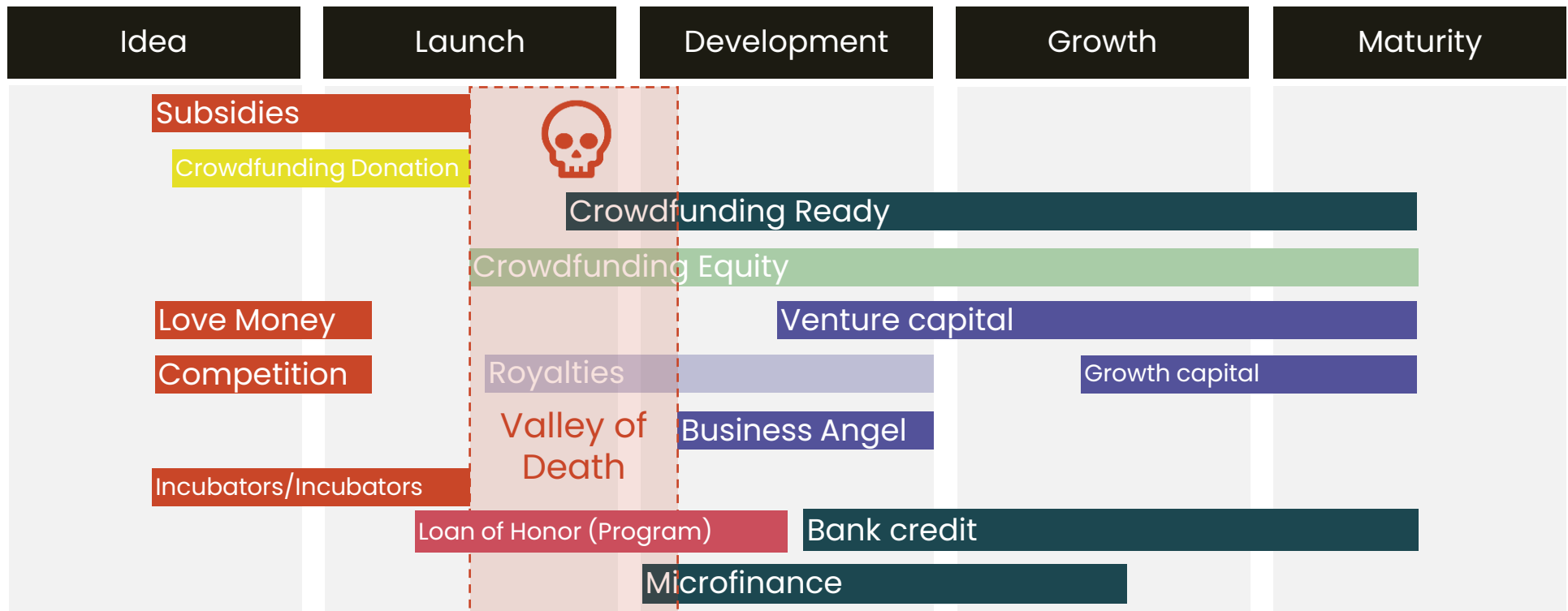


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# NEW DIGITAL CHANNELS FOR PROJECT FINANCE

## Innovation Financing Ecosystem

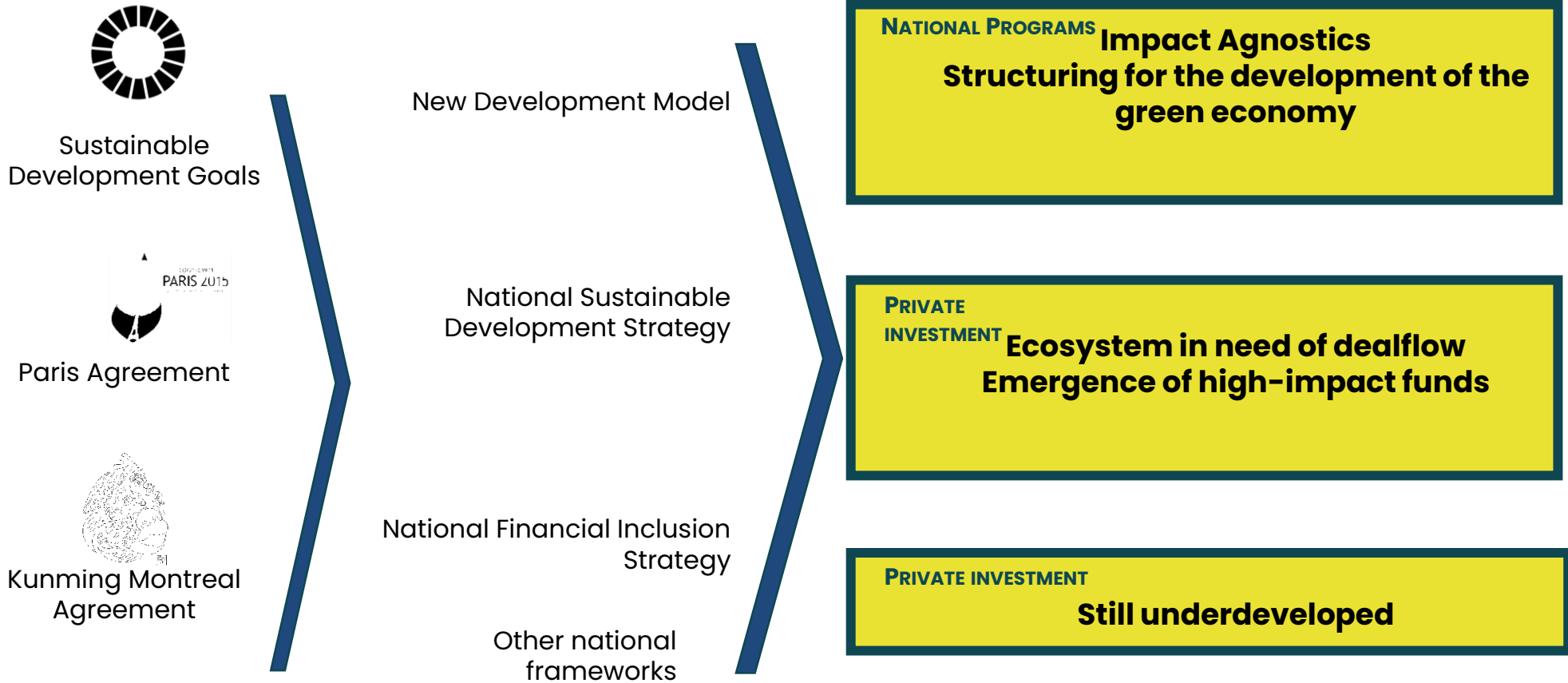


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# IMPACT TOGETHER! 2023-2027

Happy Smala has been involved since the conception of the project as an implementation partner for Morocco. Its role is to ensure the implementation of activities, to federate stakeholders, and to represent Morocco in regional coordination bodies and financial partners.



Funded by the European Union



INVESTING FOR IMPACT



**Creation of a National Advisory Board within the Global Steering Committee for Impact Investment of Impact Together!**



**Development of a national platform to promote investment in HE, including the green economy**



**Support for the creation of innovative schemes for investment in HE, including the green economy**



**Technical and financial support to SESOs in Morocco**



**Creation of an investment fund dedicated to HE, including the green economy**

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# NATIONAL EVENT ON HIGH-IMPACT FINANCE



SCAN ME



October 31 and November 1, 2023



Barcelo Hotel, Casablanca



By invitation >>

A leading multi-stakeholder event combining panels, workshops and debates around high-impact investing in the Moroccan context.

**Target audience: Social entrepreneurs, non-profit sector, SSE companies, Microfinance, Investors, and Donors.**

1

Raise awareness on the role and mechanisms of high-impact financing in the face of social and environmental challenges.

2

Facilitate the sharing of experiences and ideas between the key actors in SSE financing.

3

Foster synergies, collaborations, and the creation of partnerships between impact finance actors.



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## In Conclusion



1. **Adaptation issues are seen as a priority** in relation to mitigation issues
2. Collaborative finance can be used as a **A capacity building and market testing tool** "Green" projects upstream
3. The development of **New markets/products can be designed around resource ecosystems** Complementary
4. Dialogue with impact investors should increase downstream capacity

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# Thank you!

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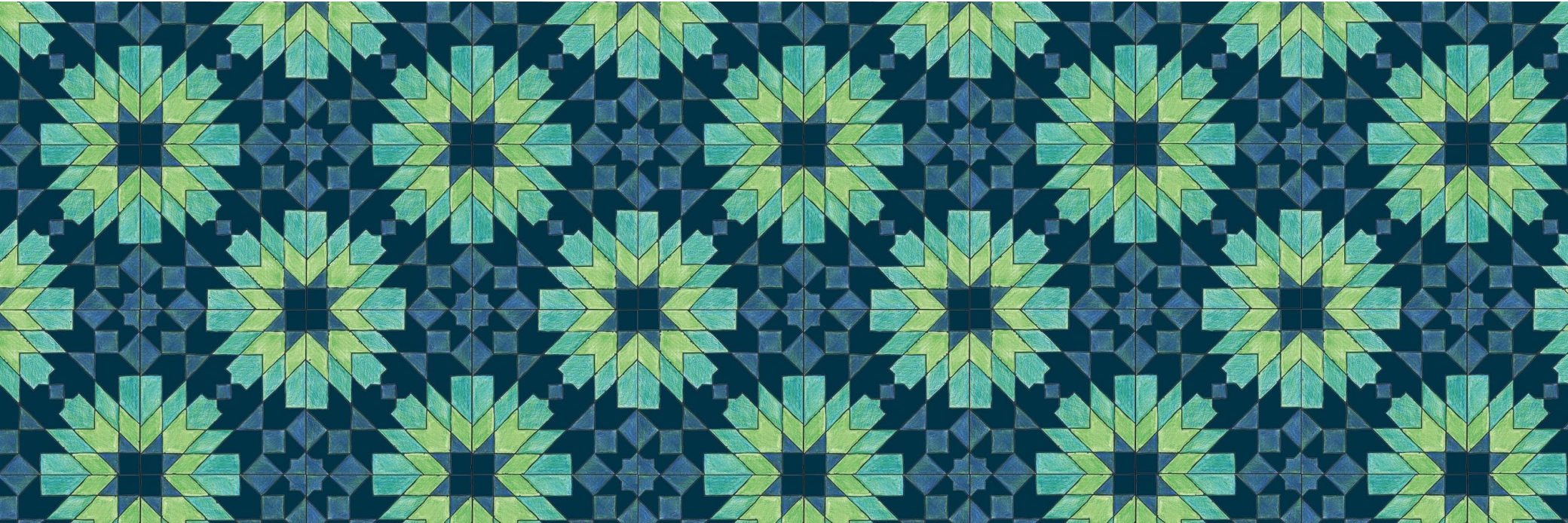
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Hammou Moustain

# Green microfinance in Morocco



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# Bab Rizq Jameel Microfinance

- Microfinance institution created in 2011 (just after the crisis of the microfinance sector in Morocco)
- A dozen employees and a few thousand customers (small size) with a very ambitious development plan
- Since 2021 has been operating without physical branches (in digital mode)
- In the process of formalizing all processes to integrate the environmental dimension
- Development of a green product "**Akhdar Jameel**" for the financing of green agricultural activities (solar pumping and efficient irrigation (in the process of start-up))

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# Particularities of the microfinance sector in Morocco

- Actors in the form of NGOs (social fiber) AMC and CMS
- Mature sector (more than 20 years of existence)
- Actors among the world's leading institutions
- Leader in the MENA region
- Better distribution (urban/rural & male/female, ...)

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# Favourable national context

- Will at the level of the high authorities (renewable energies, etc.)
- Post-pandemic context
- Geographical position of Morocco and its diversity (sunshine, etc.)
- Climate Change Risks
- Willingness of Moroccan MFAs to contribute to efforts to protect the environment and increase the resilience of entrepreneurs' activities
- Willingness and motivation of stakeholders (AMF, donors, CMS, MEF, central bank)

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# Objectives of green microfinance

- **Ecosystem Conservation**
  - Healthy ecosystems provide more services
  
- **Increased resilience**

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# Potential channels for green loans in Morocco

Renewable  
(solar, wind, biogas, etc.)

Water  
(efficient irrigation... )

Rubbish  
(sorting, recycling, etc.)

Sustainable Housing  
(sanitation, isolation)

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# Environmental Education Program

- Raising customer awareness of good practices in environmental protection
- Waste management
- Greening the production cycle
- (from raw material sourcing to product recycling)

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# Challenges

1. Knowledge management
2. Appropriate technologies
3. Green inclusive financial services that meet customers' needs

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# Recommendations

- MFAs will benefit by formalizing their best practices in protecting ecosystems and developing green strategies
- **Donors:** Thematic funds dedicated to green microfinance
- **Regulators:** Incentive Regulation for Green Microfinance
- **CMS: Customer Training and Awareness Programs**

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# Thank you!

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# Q&A

Let's discuss!

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Weekly Webinar Series

# Sustainable Microfinance in the MENA Region

From 6 September to 25 October,  
every **Wednesday**  
10 am to 11:30 am CET

Live translations into Arabic and French

**DATES:** Yemen, 6 Sept | Tunisia, 13 Sept | Jordan, 20 Sept |  
Egypt, 4 Oct | Morocco, 11 Oct | Lebanon, 18 Oct | Palestine, 25 Oct

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