



## 2024 ACTIVITY REPORT





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## 2024 A YEAR OF ACHIEVEMENTS

In 2024, the Foundation Mohammed V for Solidarity committed an annual budget of 866 million dirhams (MAD), with nearly half of it dedicated to humanitarian interventions.

A few months after the devastating Al Haouz earthquake, and following the emergency phase, the Foundation's presence remained active on the ground. Its focus was primarily on support for housing, education, access to healthcare, and economic integration, to best support the return to normalcy. These projects were carried out in cooperation with numerous public partners and economic operators, who maintained their mobilization alongside the Foundation in favor of the affected populations.

Solidarity was also expressed internationally in the difficult context of the conflict in Palestine. Upon the High Instructions of His Majesty King Mohammed VI, may God assist Him, the Foundation organized emergency humanitarian aid, directly delivered to the civilian populations in the Gaza Strip. Simultaneously, it continued its large-scale annual operations, key moments marked by mutual aid and social cohesion.

The year also saw major achievements in the field of health. Among them was the continued deployment of the Connected Mobile Medical Units – Foundation Mohammed V for Solidarity program (UMMC – FMVS) dedicated to improving access to care in rural areas, which was reinforced by the launch of its second phase, bringing the total number of units to 100. Additionally, the semi-hospital structure program was enriched with the opening of a primary healthcare center in Oujda and the start of construction for a third community medical center – Foundation Mohammed V for Solidarity in Casablanca.

The PIAE\* and PAAC\*\* economic integration programs experienced a growth in momentum, reflected by an increase in financial commitments and the number of supported initiatives. As a result, 1,003 new projects—including Income-Generating Activities (AGR), Very Small Enterprises (TPE), and cooperatives—were selected and will benefit from the support and guidance mechanisms established by the Foundation.

True to its mission and values, the Foundation continues to invest in the future through supporting education, guiding youth, and combating vulnerability, by multiplying new projects across the Kingdom and strengthening the sustainable impact of its actions.

\* The insertion through economic activities program

\*\*The support and accompaniment program for cooperatives

# THE YEAR 2024 IN PICTURES



## FEBRUARY

### February 13

The Foundation unveils the implementation framework and initial results of the UMMC – FMVS program.

On October 28, 2023, His Majesty King Mohammed VI, may God assist Him, launched an ambitious digital health program dedicated to rural areas, entrusting the Foundation with its implementation and monitoring of its activities nationwide. Three and a half months later, the system is fully operational: the initial 50 units planned have opened and are welcoming patients from douars (villages), spread across 34 targeted provinces.

To mark this occasion, a national press conference was held in Casablanca where the program's initial benefits were presented. Between November 30, 2023 (date of the first unit's service launch) and January 31, 2024, a total of 73,364 people, including 46,219 women, have benefited from medical services. Among them, 60,778 have received general consultations and care, while 5,967 procedures involved remote-expertise in the various specialties available.

**50** UMMC-FMVS deployed across 34 provinces

**73.364** beneficiaries from the medical services

## MARCH

### March 1

Activation of the first medical cataract surgery campaign linked to the UMMC – FMVS program.

From March 1 to 3, the Foundation organized a cataract surgery campaign in three rural locations in the provinces of Sefrou and Boulemane, at three operational sites of the UMMC – FMVS. This action provided 259 ophthalmological consultations and treated 114 patients for cataracts. It illustrates the complementarity between the UMMC – FMVS program and the local medical campaigns program, as the operated beneficiaries were identified during the tele-expertise sessions conducted within the UMMC – FMVS units.



### March 6

Creation of a solidarity accommodation platform for affected families in the Toulkine douar.

In continuation of its support program for victims of the Al Haouz earthquake, the Foundation created accommodations for the inhabitants of the Toulkine douar, located in the rural commune of Azgour in the Al Haouz province. Thanks to the support of Renault Group Morocco, 44 shipping containers were converted into equipped homes with beds, kitchen equipment, and personal hygiene areas for 220 people. Two teaching classrooms within a primary school were also set up to welcome the young schoolchildren of the douar, which is located 45 km from Amizmiz.



### March 12

Dispatch of emergency aid to the Gaza Strip.

Upon the Order of His Majesty King Mohammed VI, may God assist Him, the Foundation mobilized alongside the Moroccan Agency for International Cooperation (AMCI) to provide emergency humanitarian aid. Intended to relieve families and mitigate the effects of the extremely vulnerable conditions they are facing, the aid consisted of 46 tons of foodstuffs, water, and a significant provision of food and specific products for infants and young children.

## THE YEAR 2024 IN PICTURES



### March 13

Launch of the 26<sup>th</sup> edition of the Ramadan food support operation.

His Majesty King Mohammed VI, may God assist Him, proceeded with the launch of the Ramadan food aid distribution at the Lfqih Mohammed Ghazi school, located in the Amal 4 Idafi district, in Yaacoub Al Mansour (Rabat). On this occasion, one hundred and sixty-six vulnerable families, including widows, elderly people, and people with disabilities, benefited from this support. In total, this solidarity operation benefits 5 million people from one million households.

**5 million  
people from one million  
of households  
benefit from the Ramadan  
food support**



### March 22

Organization of a cataract surgery campaign dedicated to the populations of the Al Haouz and Chichaoua provinces.

As part of its medical-humanitarian activities deployed during the month of Ramadan, the Foundation organized a major cataract surgery campaign for populations from Amizmiz and Mzouda. Activated for one week on the ground at the UMMC – FMVS sites operating in these areas, it allowed for the treatment of cataracts for 252 people and the provision of 574 ophthalmic consultations that benefited young schoolchildren from neighboring douars.



### March 26

Launch of the Lissasfa - Casablanca CMP and the second phase of the UMMC - FMVS program.

His Majesty King Mohammed VI, may God assist Him, laid the cornerstone for a new CMP (Community Medical Center – Foundation Mohammed V for Solidarity) in the Lissasfa district of the Hay Hassani prefecture (Casablanca) and launched the second phase of the UMMC – FMVS program. These two projects, mobilizing an investment of nearly 200 million dirhams, aim to strengthen the national health provision by improving the quality of care provided to citizens and facilitating access to medical services in rural areas.

# THE YEAR 2024 IN PICTURES



## APRIL

### April 29

**Implementation of the economic support program for the cooperative sector in the Chichaoua and Al Haouz provinces.**

The Foundation organized a ceremony in Chichaoua to hand over professional equipment and materials to cooperatives whose production activities were severely affected by the earthquake. This support concerned 10 cooperatives located across the communes of Ichamraren, Oued El Bour, Imindounit, Imintanout, Taouloukoult, Assif El Mal, Sidi L'mokhtar, and Saidate, active in the sale of local products and crafts. This initiative is part of a larger solidarity program that targeted 35 cooperatives in total, including 7 located in the Al Haouz province and 18 additionally benefiting from donations of transportation, provided thanks to the support of Renault Group Morocco, to strengthen their logistical and marketing capacities.



## JUNE

### June 5

**Launch of the 24<sup>th</sup> edition of the Marhaba operation.**

Under the Effective Presidency of His Majesty King Mohammed VI, may God assist Him, Operation Marhaba 2024 was launched. It started with the opening of twenty-four reception sites in Morocco and abroad, and the mobilization of over 1,300 social assistants, doctors, Foundation executives, and volunteers to accompany and provide assistance to members of the Moroccan community living abroad during the arrival and departure phases.

Between June 5 and September 15, arrivals totaled 3,761,589 people, an unprecedented increase of 18.84% compared to the 2023 edition. Furthermore, 155,907 people benefited from the various medico-social assistance services.



## NOVEMBER

### November 6

**PIAE - Equipment handover ceremony for 176 project leaders in the Casablanca - Settat region.**

On the occasion of the 49<sup>th</sup> anniversary of the Green March, the Foundation distributed equipment and materials in Casablanca aimed at supporting the economic initiatives of 176 young people, including 97 women, from disadvantaged backgrounds in the Casablanca-Settat region. These beneficiaries belong to the third cohort (2023-2024) of AGR (Income-Generating Activity) leaders supported under the PIAE, and whose projects cover varied sectors such as audiovisual, IT, poultry farming, smartphone repair, digital printing, carpentry, hairdressing/beauty, and baking/pastry.



## TOTAL FINANCIAL COMMITMENTS 2024

**866** MILLION DIRHAMS (MAD)

including 10.21% in kind



## 2024 ACTION PROGRAMS OVERVIEW



### PROJECTS RELATED TO CENTERS

**2** CENTERS  
commissioned

- Health
- Fight against Precariousness

Oujda - Khénifra

**4** NEW PROJECTS  
initiated

- Health
- Fight against Precariousness
- Economic Integration

Casablanca - Khénifra - M'rirt

### HEALTH

- Launch of the second phase of the UMMC - FMVS program dedicated to the rural areas

**50** NEW UNITS  
deployed to a total of 100 units

### HUMANITARIAN AND MEDICAL OPERATIONS

- **26<sup>th</sup> Edition** of Ramadan Food Support Operation
- **24<sup>th</sup> Edition** of Operation Marhaba to welcome Moroccans living abroad
- **Business continuity** of Al Haouz humanitarian program

**2** LOCAL SURGERY CAMPAIGNS  
set up across 4 provinces

### ECONOMIC INTEGRATION

**PIAE**  
**894** ECONOMIC INITIATIVES PROJECTS retained

**PAAC**  
**109** Selected LOCAL AND CRAFT COOPERATIVES

## WORKFORCE OF BENEFICIARIES



### TRAINING AND EMPLOYMENT

**37,879** Young trainees were admitted to training and professional qualification centers



### EDUCATION

**7,420** Young girls and students were welcomed into hostels and boarding schools

**5,700** Children were supervised in spaces dedicated to preschool in social and training centers



### SOCIO-EDUCATIONAL AND CULTURAL SUPPORT

**54,994** Children and young people were supported in education, cultural and sports

**11,176** Women benefited from the services of socio-educational and skills-building centers



### ECONOMIC INTEGRATION

**1,086** Projects and cooperatives were supported for the development of their income-generating activities

**4,913** Members of associations and economic actors who participated in training programs



### HEALTH AND DISABILITY

**3,673** People were treated during solidarity medical campaigns, including 574 beneficiaries from Al Haouz province

**91,754** People with disabilities monitored in specialized centers and the national CNMH network

**242,436** People were treated in medical centers and specialized structures

**289,484** People from rural areas benefited from UMMC - FMVS services



### HUMANITARIAN

**5 million** People from rural areas and disadvantaged areas received food support during Ramadan

**3,761,589** Moroccans Residing Abroad were welcomed during the 2024 edition of Operation Marhaba

**155,907** People benefited from Marhaba social and medical assistance

**240** Associations, Dar Taliba, residential homes for boys, koranic schools from the Al Haouz disaster benefited from humanitarian aid

## THE ANNUAL PROJECT COMMITMENTS

### PROJECTS LAUNCHED BY HIS MAJESTY KING MOHAMMED VI MAY GOD ASSIST HIM

PROJECT NAME	LOCATION	COST IN MDH	PARTNERS	
Community Medical Center - Foundation Mohammed V for Solidarity	Casablanca	Lissassa - Hay Hassani District	90	• Ministry of Health and Social Protection
Connected Mobile Medical Units Program – Mohammed V Foundation for Solidarity Extension	National	130	• Ministry of Health and Social Protection • Mediot Technology	

### PROJECTS COMMISSIONED

PROJECT NAME	PROVINCE	LOCATION	COST IN MDH	PARTNERS
Primary Healthcare Center	Oujda - Angad	Oujda	12	• Regional Council of Oriental • Ministry of Health and Social Protection
Training and Qualification Center for Women	Khénifra	Krouchén	2.7	• Association Aït Othman for the rural development of Krouchén

### NEW PROJECTS

PROJECT NAME	PROVINCE	LOCATION	COST IN MDH	PARTNERS
Regional Hosting and Psychosocial Rehabilitation Facility for people with mental and psychological disorders	Casablanca	Médouina	300	• Ministry of Health and Social Protection • Ministry of Solidarity, Social Integration and Family • Regional Council of Casablanca-Settat • Prefectural Council of Casablanca • Provincial Council of Médouina • Casablanca City Council
Addictology Center	Khénifra	Khénifra	6	• Ministry of Health and Social Protection • Regional Council of Beni Mellal - Khénifra
Wool Weaving Unit	Khénifra	M'rirt	28	• Ministry of Tourism, Handicrafts and Social Solidarity Economy • Ministry of Solidarity, Social Integration and Family • Caisse de Dépôt et de Gestion Foundation • Provincial Human Development Committee • Regional Council of Béni Mellal-Khénifra • Khénifra Provincial Council

## FOCUS ON PROJECT CENTERS

True to its commitments across all areas of intervention, the Foundation continues its work supporting local needs through the project centers it develops in all regions of the Kingdom.

The year 2024 saw the launch of four new initiatives to improve access to healthcare. These include the Lissasfa Community Medical Center – Foundation Mohammed V for Solidarity which brings the national program to a total of twelve units, the Médiouna regional mental health complex, a major project

distinguished by its design and the upcoming introduction of a new care approach, the Khénifra Addictology Center, which will provide the city with its first facility of this kind.

All centers which have been launched or put into service in 2024, as well as those whose studies have been initiated fall under this focus, excluding projects where construction had already begun.

### PRIMARY HEALTHCARE CENTER OUJDA - ANGAD

#### Project Cost:

**12** Million dirhams

#### Partners:

- Ministry of Health and Social Protection
- Regional Council of Oriental



Put into service in March 2024, the primary healthcare center of Oujda met a strong local demand following the closure, due to the dilapidation of its buildings, of the old dispensary covering the Dhar Lamhalla and Lazaret neighborhoods in the old medina.

Equipped with a small day hospital, the center offers a wide range of services: a maternity unit, a dedicated mother and child health unit, consultation units for general

medicine and the treatment of chronic diseases (cardiology, ophthalmology, nephrology, and dental care), as well as radiology, biology, and pharmacy services. The facility also includes an emergency service and a set of curative and preventive health actions. In five months of operation, the center has provided care for 8,334 people, including 980 children.

## HEALTH

### COMMUNITY MEDICAL CENTER – FOUNDATION MOHAMMED V FOR SOLIDARITY (CMP) OF LISSASFA - CASABLANCA

#### Project Cost:

**90** Million dirhams

#### Partner:

- Ministry of Health and Social Protection



The future CMP in Lissasfa is the third establishment of this kind in the Casablanca-Settat region. Following those in Sidi Moumen and the new city of Errahma which were launched in 2019 and 2023 respectively.

Designed to meet the needs of an estimated population of nearly 60,000 beneficiaries per year, the Lissasfa CMP will house several specialized units: outpatient consultations, exploration and functional rehabilitation, dental care, local

medical emergencies, as well as primary care, radiology, delivery, and sterilization services, consistent with the general model for this type of facility. The project also includes an operating theater, a medical analysis laboratory, a 13-double-room hospitalization unit, a pharmacy, and a kitchen.

Located on a plot of 11,170 m<sup>2</sup>, with 7,692 m<sup>2</sup> of built infrastructure, the Center will be completed over a period of 24 months.

### REGIONAL HOSTING AND PSYCHOSOCIAL REHABILITATION FACILITY FOR PEOPLE WITH MENTAL AND PSYCHOLOGICAL DISORDERS - MÉDIOUNA

#### Project Cost:

**300** Million dirhams

#### Partners:

- Ministry of Health and Social Protection
- Ministry of Solidarity, Social Integration and Family
- Regional Council of Casablanca-Settat
- Prefectural Council of Casablanca
- Provincial Council of Médiouna
- Casablanca City Council
- National Initiative for Human Development
- Casablanca Prefecture



A new initiative launched in 2024, this regional complex will provide a solidarity-based response to issues of exclusion and insufficient care for people in situations of psychological fragility or social vulnerability, particularly those with mental or psychological disorders.

A large-scale establishment, the complex was conceived as a living and post-care rehabilitation space, based on a holistic approach to mental health. This approach considers not only symptoms and disorders but also the social, emotional, and environmental dimensions that influence an individual's state. The uniqueness of the project lies in

the integration of nature and animals at the heart of the therapeutic process, complementing conventional care methods. Care will include medical support, psychological monitoring, and temporary accommodation. The complex will also offer educational, recreational, and sports areas, as well as activities promoting the development of social, collective, and individual skills. The goal is to support the recovery process, foster autonomy, and promote social and family reintegration.

The first phase of the project, including the final setup and the launch of studies, has already been completed.

## FOCUS ON PROJECT CENTERS

### HEALTH

#### ADDICTOLOGY CENTER – KHÉNIFRA

**Project Cost:**

**6** Million dirhams

**Partners:**

- Ministry of Health and Social Protection
- Regional Council of Beni Mellal - Khénifra



The Foundation continues the deployment of the national program to combat addictive behaviors, expanding its geographical coverage to bring access to medical-social care closer to young people in situations of addiction. In 2024, priority was given to the city of Khénifra, which will benefit from an addictology center for the first time. This new project will bring the total number of programmed centers to twenty, including fifteen already operational and five under construction, spread across sixteen cities in the Kingdom. Designed according to the program's operational model,

the center will include two complementary intervention units: a medical unit, dedicated to consultations, care, and psychological support, provided by the medical teams from the Ministry of Health and Social Protection, and a community unit, managed by a specialized local association, which will support young people in their rehabilitation and social reintegration journey. Construction work has already started, and the project is expected to be completed within a period of twelve months.

### ECONOMIC INTEGRATION

#### WOOL WEAVING UNIT OF M'RIRT – KHÉNIFRA

**Project Cost:**

**28** Million dirhams

**Partners:**

- Ministry of Tourism, Handicrafts and Social and Solidarity Economy
- Ministry of Solidarity, Social Integration and the Family
- Caisse de Dépôt et de Gestion Foundation
- Provincial Human Development Committee
- Regional Council of Beni Mellal-Khénifra
- Khénifra Provincial Council



The project to construct a wool weaving and monetization unit in Khénifra is part of the Foundation's commitment to the social and solidarity economy, particularly through support for rural cooperatives holding traditional expertise. It aims to preserve and promote the production of the M'rirt rug, emblematic of the Middle Atlas, recognized for the finesse of its lamb's wool, its red color, and its distinctive geometric patterns.

This project aims to strengthen the wool sector in the Khénifra province by developing its entire value chain, from improving the sheep breeding to the commercialization of Zayane rugs. It will also serve as a lever for economic inclusion for women weavers, offering them a structured, modern and equipped space to practice and monetize their activity under better conditions.

The unit will include functional spaces for the treatment, dyeing, drying, and storage of wool as well as the presentation of finished products. It will also integrate common areas such as administration, a multi-functional room, a communal dining room and a well equipped with a solar pumping system, promoting sustainable resource management. The project will contribute to the creation of local jobs, the improvement of cooperative incomes and the up-skilling of women weavers. It will also participate in the preservation of artisanal heritage and the sustainable monetization of natural resources, while boosting the local economy and consolidating the territory's cultural identity.

### FIGHT AGAINST PRECARIOUSNESS

#### TRAINING AND QUALIFICATION CENTER FOR WOMEN OF KROUCHEN – KHÉNIFRA

**Project Cost:**

**2.7** Million dirhams

**Partner:**

- Aït Othman Association for Rural Development of Krouchén

Opened in September 2024, this new center is the first structure of its kind to be established in the rural commune of Krouchén, located over 86 km from Khénifra, home to more than 7,500 inhabitants.

Designed according to the model of centers established in rural areas, the facility welcomes various kinds of beneficiaries, women, youth, and young children, and offers activities adapted for each profile. It features skills development workshops for women (particularly culinary arts), a preschool education space open to beneficiaries' children, as well as initiation and training workshops (particularly in IT) for the commune's youth. Upon its launch, the center registered 75 participants: 20 children, 42 women and young girls, and 13 young people.

## 2024 ACTION PROGRAMS

- HEALTH** 26
- ECONOMIC  
INTEGRATION** 32
- HUMANITARIAN** 40
- SUPPORT  
FOR SOCIAL  
ACTORS** 49



## 2024 ACTION PROGRAMS

# HEALTH

Beyond the medical center projects initiated or opened in 2024, as detailed in the "Focus on Project Centers" section, the Foundation's annual activity in the health sector saw the implementation of the Connected Mobile Medical Units – Foundation Mohammed V for Solidarity (UMMC - FMVS) program with an accelerated deployment strategy. Facing the difficulties of accessing healthcare in rural areas, priority was given to the rapid operationalization of the program to directly benefit populations. This initiative saw significant progress with the planning of a second phase, launched by His Majesty King Mohammed VI, may God assist Him, just weeks after the implementation of the first 50 UMMC - FMVS units.

In parallel, the 2024 program for local medical campaigns was adjusted based on identified needs, particularly for surgical services. Two large-scale operations were conducted, supplementing the support provided to campaigns organized by contracted medical associations. This support included the provision of mobile medical units and Foundation teams, as well as the granting of medicine supplies.

## 2024 ACTION PROGRAMS

### HEALTH



### THE CONNECTED MOBILE MEDICAL UNITS – MOHAMMED V FOUNDATION FOR SOLIDARITY PROGRAM – A Year of Ramp-Up

At the end of 2023, His Majesty King Mohammed VI, may God assist Him, launched the UMMC - FMVS program. Rural health was thus placed at the heart of the Foundation's priorities and public health policy. This doubly significant date illustrates the Sovereign's desire to make digital health, an essential component of this new program, a lever for change in terms of access to healthcare for populations living in rural and remote areas. The program aims to reduce medical deserts. It improves access to care through an offering that combines in-person general medicine and specialized consultations via tele-expertise. Its deployment relies on fifty UMMCs, supported by a central tele-expertise platform in Casablanca.

The UMMC - FMVS program, designed as a physical platform of mobile units equipped with specific medical resources and means, permanently installed in a given location, follows a network that covers several areas of the national territory. It provides patients with a medical offering that combines consultations and care performed in person by a general practitioner, and tele-expertise practiced remotely by specialist doctors operating from central tele-medicine platforms.

As early as January 30, 2024, all units were operational in 34 provinces across 9 regions of the Kingdom.

The first months served as a testing phase. They allowed measurement of the positive impact of the program and its ability to meet the needs of rural populations. A strong turnout was recorded. The main reasons for consultation concerned maternal and child health, rheumatology, gastroenterology, cardiology, pulmonology, and ENT. The regular medical presence of the teams assigned to each unit strengthened the residents' trust. The populations quickly adopted this local service and integrated its community dimension.

*"The continuity of service and the constant presence of general practitioners and nursing staff have allowed for the creation of a true family medicine relationship. The teams, fully integrated into the daily life of the villages, provide regular follow-up, are familiar with the health determinants, and ensure comprehensive care that encompasses medical, psychological, and family dimensions."*

Doctor Noureddine Ratbi  
Central Coordinator of the UMMC-FMVS Program  
at the Foundation



In 2024, the program reached a new milestone. In March, His Majesty King Mohammed VI, may God assist Him, launched a second phase of deployment. This brought the number of planned units across the entire territory to 100. The program's coverage was thus extended to 5 new provinces (Oujda-Angad, Larache, Ifrane, Khémisset, and Safi) and the initial 34 provinces were reinforced by targeting new communities. To support this ramp-up, a second tele-medicine platform was opened in Rabat. This expanded the specialist workforce to 49 and improved tele-expertise conditions. By the end of 2024, the percentage of interventions performed remotely increased from 16% (in January) to 30%.

#### Criteria for Establishing a UMMC - FMVS

- Territorial and geographic location: the program is intended solely for the rural population, with priority given to remote and isolated areas;
  - Demographics: a catchment area of at least 7,500 inhabitants is required to ensure the units' efficient performance;
  - Accessibility to the site, particularly through the availability of transportation, road conditions, terrain, and population income.
- All of these aforementioned criteria are combined with a crucial criterion related to the availability or lack of medical care.

However, some areas, particularly in the Oriental and Drâa-Tafilalet regions, encountered difficulties. Difficult roads and a lack of transport slowed down activity. The Foundation then proceeded with a redeployment. Units were moved closer to village clusters and new communities benefited. This wave targeted 17 sites spread across five regions as follows:

- Oriental : 5
- Drâa - Tafilalet : 5
- Souss - Massa : 4
- Marrakech - Safi : 2
- Tanger - Tétouan - Al Hoceima : 1

Furthermore, the program served as a platform for two major, complementary medical operations. Notably, this included cataract surgery. The patients had been screened during ophthalmological consultations. These campaigns, conducted in the provinces of Al Haouz, Amizmiz, Sefrou, and Boulemane, enabled 366 individuals to be operated on.

#### GENERAL DEPLOYMENT OF THE UMMC - FMVS

**100**  
UNITS  
**9**  
REGIONS  
**39**  
PROVINCES

Oriental	7 provinces	14 Units
Tanger - Tétouan - Al Hoceima	4 provinces	8 Units
Fès - Meknès	6 provinces	14 Units
Rabat - Salé - Kénitra	2 provinces	3 Units
Beni Mellal - Khénifra	3 provinces	9 Units
Casablanca - Settat	2 provinces	3 Units
Marrakech - Safi	7 provinces	24 Units
Souss - Massa	3 provinces	9 Units
Drâa - Tafilalet	5 provinces	16 Units



## KEY FIGURES

Cumulative Activity as of December 31, 2024

## TOTAL CARE

**393,691**

289,484 General medicine consultations  
 67,639 Tele-expertise procedures  
 15,865 Healthcare procedures  
 3,048 Emergency transfers

## PATIENT DEMOGRAPHICS

Gender distribution:  
 66% Women  
 34% Men

## SCREENING PROCEDURES

**183,277**

144,062 Hypertension  
 26,339 Diabetes  
 12,224 Breast cancer  
 652 Cervical cancer

## Allocated Resources

A total team of 476 personnel assigned to the units, tele-medicine platforms, and back-office operations

100 General Practitioners  
 200 Nurses  
 100 Receptionists  
 49 Specialist Physicians  
 20 Field Team Leaders  
 2 Medical Directors  
 4 Regional Coordinators  
 1 Supply Chain Director



## 2024 PROGRAM OF COMMUNITY MEDICAL CAMPAIGNS

**2**

## CAMPAIGNS FOUNDATION

4 Provinces covered  
 Sefrou - Boulemane  
 Al Haouz - Chichaoua

**5**

## Medical Campaigns

**3**

## CAMPAIGNS SUPPORTING APPROVED ASSOCIATIONS

PARTNER ASSOCIATIONS  
 ABSOS\* - AMPS\*\* - Mouggar Foundation

3 Provinces covered  
 Benslimane - Tan Tan - Tétouan



## MEDICAL TEAMS MOBILIZED

**143** General Practitioners, Specialist Physicians, and Surgeons

**189** Nurses and Technicians

**3,673** BENEFICIARIES

**3,815** MEDICAL PROCEDURES  
 including 346 cataract surgeries

## OVERALL ASSESSMENT 2003 - 2024



**1,010**  
MEDICAL CAMPAIGNS



**1,314,140**  
BENEFICIARIES

\* Amicale Bouhaira Slimania des Œuvres Sociales

\*\* Association Marocaine de la Promotion de la Santé



## 2024 ACTION PROGRAMS

# ECONOMIC INTEGRATION

1,003

PROJECTS  
BENEFITED

In 2024, the implementation of the two main economic integration programs, PIAE and PAAC, had a total budget of 127 million dirhams, an increase of 8.5% compared to the previous financial year. This increase was the result of an extension to the geographical coverage of the programs which integrated the Guelmim-Oued Noun region for PIAE and the Essaouira province for PAAC. In total, 1,003 projects benefited from support during the year 2024.

## 2024 ACTION PROGRAMS

### ECONOMIC INTEGRATION



Regarding PIAE, the program's activity saw the complete digitalization of the registration and monitoring process for project leaders, from the online submission of applications to selection and equipment handover, thanks to the establishment of shared indicator grids among partners. This mechanism reinforced the active participation of stakeholders during selection. Furthermore, pre-creation training was entrusted to ANAPEC (National Agency for the Promotion of Employment and Competencies), while post-creation support was enhanced by the introduction of modules in marketing, the integration of digitalization tools, and the mastery of digital technology, in order to increase the chances of success for the supported activities.

For PAAC, the year saw the completion of 14 local production projects initiated in 2023, the launch of new projects selected for 2024, as well as the execution of an impact assessment study on the supported cooperatives in the Casablanca-Settat region that have launched their projects (5 units).

The evaluation\* highlighted significant results on the productive, commercial, and social levels, reflecting a dynamic of increasing maturity for the cooperatives and a sustainable improvement in their operating conditions.

#### \* MAIN RESULTS OF THE IMPACT ASSESSMENT

##### PRODUCTION

- Significant increase in volumes (from 1.5 tons to 35 tons of annual production), reflecting improved technical expertise.
- Gradual diversification of product ranges (new products and new lines).
- Obtaining health certifications and labeling, including the "Terroir du Maroc" collective label.

##### MARKETING

- Turnover multiplied by 23 (from 22,500 to 525,000 dirhams).
- Participation in national (including SIAM) and regional fairs.
- Access to new structured markets (mass retail, Solidarity Market of l'Oasis, specialized brands, digital platforms).

##### SOCIAL IMPACT

- Increase in the number of members.
- Creation of additional jobs.
- Strengthening the financial empowerment of rural women.
- Improving living conditions for families (housing, education, health, household equipment)

# PIAE

## THE INSERTION THROUGH ECONOMIC ACTIVITIES PROGRAM

EIGHTH COHORT 2024 - KEY RESULTS INDICATORS



**894** PROJECTS SELECTED

**80** million dirhams  
TOTAL BUDGET

### 732 Service Projects

- 222 IT, Audiovisual, Graphics, and Digital
- 185 Construction
- 102 Personal Services
- 96 Hairdressing and Beauty
- 94 Tourism and Catering
- 33 Automotive Mechanics

### 162 Production Projects

Crafts

PIAE

#### PROJECT TYPE

**399**  
VSEs      **495**  
AGR

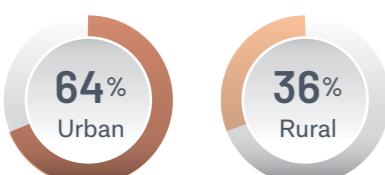
#### GENDER

**31%** Projects Led by Women  
 **69%** Projects Led by Men

#### STAGE OF ACTIVITY

**47%** Development  
**53%** Creation

#### LOCATION AREA



#### GEOGRAPHIC DISTRIBUTION

Souss-Massa	<b>314</b>
Casablanca - Settat	<b>295</b>
Rabat - Salé - Kénitra	<b>131</b>
Drâa-Tafilalet	<b>90</b>
Guelmim-Oued Noun	<b>64</b>

The 2024 cohort of projects supported by the PIAE is distinguished by the emergence of new, innovative sectors of activity such as digital technology, maritime-related trades, renewable energy, and recycling as well as a notable increase in the funding of IGAs (Income Generating Activities) in rural areas, activities which are predominant in the Drâa-Tafilalet region.

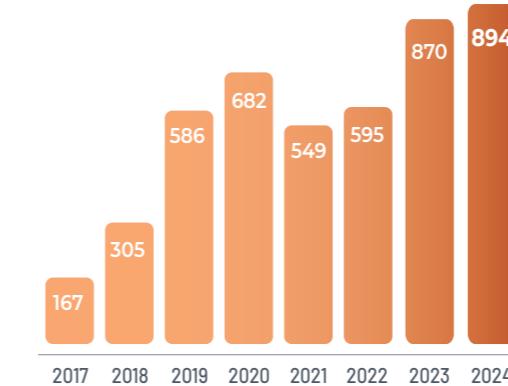
*"The individual successes of the project leaders testify to the strength of the program and reinforce our conviction that investment in human capital is a powerful lever for development."*

Rachid El Badri  
Project Manager at the Foundation Mohammed V for Solidarity in charge of the PIAE

#### PROGRESS REVIEW 2017 - 2024

##### NUMBER OF PROJECTS SUPPORTED

**4,648**

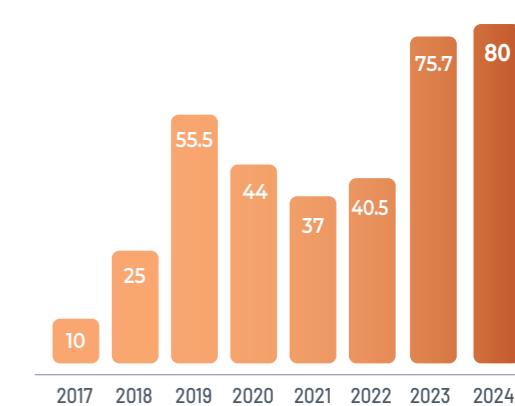


Number of beneficiaries **11,412**

Year	Number of Beneficiaries
2017	1,197
2018	545
2019	1,034
2020	993
2021	1,496
2022	1,565
2023	2,218
2024	2,364

##### TOTAL FINANCIAL COMMITMENTS

**367.7**  
Million dirhams

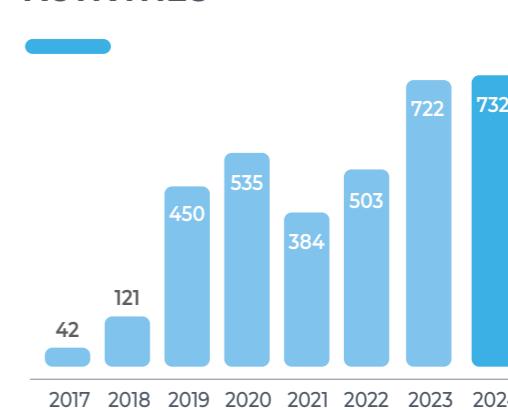


#### ACTIVITY AREA

##### OVERALL WORKFORCE OF ECONOMIC PRODUCTION ACTIVITIES



##### OVERALL WORKFORCE OF SERVICE ECONOMIC ACTIVITIES





*"I hold a technical baccalaureate in mechanical engineering and a specialized technician's diploma in mechatronics, with an aeronautics option.*

*My project focuses on the creation of educational and interactive robots, accessible to children, students, and technology enthusiasts.*

*Among my creations are Car Plus, a teaching robot kit that combines several modes (line-following, manual control, voice command), and Genius Plus, an interactive robot propelled by artificial intelligence, designed to introduce young people to the world of robotics and AI.*

*Before joining the CTPES Oujda (Center of Very Small Solidarity Businesses) I only worked from home. The work was limited, and few people knew about my projects. Thanks to the Centre, I was able to benefit from professional premises as well as audiovisual equipment (camera, shooting tools). This marked a real turning point: today, I have an appropriate space to receive my clients, and the quality of my work has significantly improved.*

*This support allowed me to build my own brand, "Mr Genius," gain visibility, and develop new collaborations. For example, I had the opportunity to collaborate with the Omar Ibn Abdellaziz Foundation on educational and scientific projects for youth, which has given me greater outreach and credibility in the region."*

**Mohammed Bouzyani**  
Robotics Project incubated at CTPES Oujda



## PAAC

### THE SUPPORT AND ACCOMPANIMENT PROGRAM FOR COOPERATIVES



#### 2024 ACTION PROGRAM

New Commitments  
for the 2024 Year

**109**  
COOPERATIVES  
SELECTED

**47** Million  
dirhams  
COMMITTED  
BUDGET

#### SUPPORT PROGRAM

**73** CRAFT  
COOPERATIVES

- Sector development program
- Provision of equipment
- Technical support
- 300 days of training

**531** MEMBERS

**36** LOCAL  
COOPERATIVES

- Upgrading and equipping 18 cooperatives and one cooperative union
- Development of 9 processing units for 8 cooperatives and one cooperative unit in accordance with ONSSA (National Office of Food Safety) health standards
- Upgrading of the processing units of 8 cooperatives
- A total of 1,260 days of training for technical support and skills development for members of the 36 cooperatives

**868** MEMBERS

PAAC



## LOCATION OF ESTABLISHED COOPERATIVES

	Crafts	Terroir
Casablanca - Settat Region Provinces : Benslimane, El Jadida, Mohammédia, Settat, Sidi Bennour	34	8 + 1 Union
Tangier - Tétouan - Al Hoceima Region Provinces : Chefchaouen, Larache, M'diq Fnideq, Ouezzane	21	8 + 1 Union
Souss - Massa Region Provinces : Agadir, Ida Outanane Inezgane Ait Melloul, Taroudant, Tiznit		10
Guelmim - Oued Noun Region Provinces : Assa Zag, Sidi Ifni, Tan Tan		8
Marrakech - Safi Region Essaouira province	18	

## COOPERATIVE SECTORS AND ACTIVITIES

### Crafts

- Jewelry and precious metals ■ Basketwork (raffia)
- Wood carving (thuya) ■ Traditional weaving
- Leather goods ■ Candles
- Modern textiles and clothing
- Carpet ■ Pottery

### Terroir

- Argan ■ Dates and derivatives ■ Henna
- Honey and derivatives ■ PAM ■ Saffron
- Goat's milk and derivatives (specific products of the Northern region)
- Cannabis development
- Vegetable and essential oils ■ Cacti
- Dried fruits ■ Cereals and legumes

## 2023 COMMITMENTS WRAP UP

## 14 COOPERATIVE BENEFICIARIES

### REGIONS

Souss-Massa	10
Casablanca - Settat	4

### SECTORS

- Honey and Derivatives
- PAM ■ Essential Oils
- Henna
- Argan and Derivatives

#### ■ Effective Start of Cooperatives' Activities

After Obtaining ONSSA Approval

#### ■ Completion of Construction and Equipment Works

for 4 Production Units for 3 Cooperatives and a Union of Cooperatives

#### ■ Completion of the Development and Equipment

of 10 Development Units

#### ■ Technical Assistance and Training Plan

in Organization and Management

Total of 410 Days of Support

"The women are from disadvantaged backgrounds and live in difficult conditions (widows, divorced women, young girls who have dropped out of school, etc.). In addition to its members, the cooperative also offers the opportunity to other women (5 to 6 women per month) to contribute to the production of local products such as couscous, hazelnuts, berkoukch, belboula, corn, as well as other varieties of couscous."

The Foundation Mohammed V for Solidarity played a central role in the cooperative's development. While we only had a small space to work from, the Foundation constructed a fully equipped production unit and also helped us market our products via the Marché Solidaire de l'Oasis platform. Today, we receive a significant volume of orders, between 20,000 and 30,000 dirhams per month, whereas previously orders were virtually non-existent. This has allowed the women of the cooperative to achieve financial stability and independence, and to provide for their families, particularly those in vulnerable situations. We are very happy and grateful for this experience and sincerely thank the Foundation for giving women the opportunity to flourish and acquire economic independence. We aspire, in the future, to expand the project and increase the circle of beneficiaries."

**Maria Siraj Eddine**  
President of the Femmes Al Aounat Cooperative  
for the monetization of local products



## 2024 ACTION PROGRAMS

# HUMANITARIAN

**422.73**

Million dirhams

**BUDGET  
COMMITTED**

In 2024, the Foundation's humanitarian activity saw the continuation of the support program for the victims of the Al Haouz earthquake. The projects undertaken focused notably on implementing housing solutions, providing support for education, and ensuring access to specialized healthcare. These efforts were primarily concentrated in the Al Haouz province, the area most severely affected by the catastrophe.

The Foundation also expressed its solidarity with the people of Gaza through the dispatch of several humanitarian aid shipments. Concurrently, it implemented its major annual operations, including the distribution of food parcels during the month of Ramadan in March, as well as the Marhaba operation to welcome Moroccans Living Abroad, conducted between June and September.

These various interventions saw an investment of 422.73 million dirhams, representing an increase of 4.4% compared to 2023. They demonstrate the Foundation's constant commitment to populations in distress and reaffirm its pivotal role in strengthening the social and cultural fabric.

## 2024 ACTION PROGRAMS HUMANITARIAN

### SUPPORT TO AL HAOUZ EARTHQUAKE VICTIMS

### CONTINUITY PROGRAM



In the ongoing support program initiated by the Foundation immediately following the Al Haouz earthquake for the benefit of the affected populations, interventions continued on the ground for several months to ensure sustainable and coordinated assistance in the affected areas.

All the Foundation's contingents and intervention resources remained mobilized until March 2024 guaranteeing the continuity of operations and the response to priority needs. Logistics depots remained active in the provinces of Chichaoua, Al Haouz, and Taroudant to accommodate the numerous donations that continued to arrive in large quantities from national and international partners. This ensured a regular supply of humanitarian aid, temporary shelter materials and essential provisions.

Following this period of intensive intervention, the Foundation initiated targeted projects aimed at addressing the needs expressed locally, particularly in terms of access to healthcare, support for education, and housing. These were conducted in close coordination with local authorities and with the support of the Foundation's institutional and private partners, whose mobilization enabled efficient and concerted management during this post-crisis phase. These initiatives helped to consolidate recovery efforts and support the return to normalcy for the affected communities.

The Foundation expresses its profound gratitude to all the donors, institutions, corporations, and private individuals who demonstrated their solidarity with the populations affected by the Al Haouz disaster. Through their financial or in-kind contributions, provided directly or indirectly, they offered valuable support and contributed to sustaining the humanitarian impetus deployed throughout the year 2024.



## HUMANITARIAN AID

A food aid distribution operation was deployed between the months of March and July for the benefit of affected douars, Dar Talib and Dar Taliba student residences, as well as Koranic schools within the three provinces affected. The operation relied on a network composed of local authorities and active field associations, responsible for ensuring direct distribution to the communities who benefited.

In total, 615 tonnes of food products were delivered, benefiting over 300 douars, 100 Dar Talib and Dar Taliba as well as 45 Koranic schools.



## SUPPORT FOR SCHOOLING

In addition to food aid for Dar Talib and Dar Taliba, the Foundation, in partnership with the TGCC (General Construction Works of Casablanca) Group, undertook a project for the rehabilitation of the Fatima El Fihria primary school in the douar of Agbar, situated at an altitude of 1,974 meters and counted among the areas in the Asni district most severely affected by the earthquake. Within a period of six months, the establishment, comprising four classrooms, was entirely reconstructed and refitted, allowing 138 children from the douar to return to school at the start of the September academic year. The works, executed by the TGCC Group, adhered to local architectural norms, utilized traditional materials, and complied with current anti-seismic standards. A significant portion of the workforce was recruited locally, thereby contributing to the economic support of the douar's residents.



## HOUSING

A relocation project was implemented in the Toulkine douar, part of the Amizmiz province and located at an altitude of 1,700 meters, to offer dignified living conditions to the disaster-stricken inhabitants. In partnership with Renault Group Morocco, the project involved converting 44 maritime containers into fully equipped functional dwellings (beds, kitchen equipment, cleaning products). This initiative benefited 220 individuals, including 12 widows, 14 elderly persons and several families with disabled family members. The site also includes two classrooms integrated into the douar's primary school, ensuring the continuity of children's schooling.



Executed at the Renault Group factory in Tangier, this initiative mobilized over 50 employees and required nearly 6,000 hours of work, illustrating the effectiveness of the partnership and the exemplary solidarity between the various stakeholders, including the CMA CGM Foundation and a network of suppliers from the Renault ecosystem, alongside the Foundation.



## ACCESS TO HEALTHCARE

The ongoing medical services for affected communities was accomplished through the deployment of units under the UMMC - FMVS program, established in the provinces of Al Haouz, Chichaoua, and Taroudant. More specifically, 15 units (7 in Al Haouz, 4 in Chichaoua, and 4 in Taroudant) took over from the field hospitals active during the emergency phase, guaranteeing permanent access to community healthcare. They provided general consultations and treatments, as well as tele-expertise procedures. These units also contributed to the screening of cases requiring surgery, notably for cataracts and to the assessment of ophthalmological needs for children from the relocated douars.

Within this framework, a large-scale ophthalmological campaign was organized from March 22 to 30 during the month of Ramadan, at the sites of Amizmiz and Mzouda. It enabled 252 adults to benefit from cataract surgery, 322 persons to receive ophthalmological consultations and check-ups, and 100 children to receive prescription glasses.

**In 2024, the UMMC - FMVS deployed across the provinces of Al Haouz, Chichaoua, and Taroudant, provided healthcare services to:**

**59,930 patients**  
delivering a total of **80,153 medical consultations, treatments and tele-expertise procedures**  
(including 11,082 specialized services across various medical fields)

## ANNUAL OPERATIONS

### FOOD SUPPORT OPERATION

#### « RAMADAN 1445 »



## 26<sup>th</sup> EDITION OF THE RAMADAN OPERATION

**5 million**  
people from one million  
of households  
benefit from the Ramadan  
food support.

The 26th edition of the Ramadan operation is part of the continuity of a solidarity event that has become essential during the holy month. It reflects the attentiveness of His Majesty King Mohammed VI, may God assist Him, and His constant benevolence towards needy populations living in a situation of vulnerability.

Over the years, this initiative has increased in scale, rising from 473,900 beneficiary households in 2017 to 600,000 in 2020. In 2023, it crossed the threshold of one million households, a figure that now applies as the operational standard for 2024.

#### GLOBAL DISTRIBUTION OF ONE MILLION BENEFICIARY HOUSEHOLDS BY REGION AND SHARE OF RURAL WORLD

REGION	NUMBER OF BENEFICIARY HOUSEHOLDS	RURAL POPULATION BY REGION	NUMBER OF TARGETED RURAL MUNICIPALITIES
Fès - Meknès	<b>149,024</b>	<b>78%</b>	151
Marrakech - Safi	<b>132,899</b>	<b>86%</b>	187
Oriental	<b>100,016</b>	<b>66%</b>	90
Tangier - Tétouan - Al Hoceima	<b>94,123</b>	<b>91%</b>	102
Drâa - Tafilalet	<b>92,498</b>	<b>87%</b>	87
Rabat - Salé - Kénitra	<b>91,720</b>	<b>71%</b>	77
Beni Mellal - Khénifra	<b>84,048</b>	<b>71%</b>	68
Souss - Massa	<b>79,824</b>	<b>85%</b>	146
Casablanca - Settat	<b>79,016</b>	<b>61%</b>	72
Guelmim - Oued Noun	<b>52,728</b>	<b>51%</b>	36
Laâyoune - Sakia Al Hamra	<b>29,933</b>	<b>46%</b>	15
Dakhla - Oued Ed-Dahab	<b>14,171</b>	<b>74%</b>	13
<b>TOTALS</b>	<b>1,000,000</b>	<b>75%</b>	<b>1044</b>

In 2024, each basket was composed of nine basic products necessary for the fasting period: 10 kg of flour, 6 litres of UHT milk, 5 kg of rice, 5 litres of oil, 4 kg of sugar, 1.7 kg of tomato concentrate, 1 kg of vermicelli, 1 kg of lentils, and 850 g of tea. In total, 34,550 tonnes of products were mobilized to constitute the one million distributed baskets, with over 737,000 intended for households in rural areas. The logistics involved 1,304 distribution points across the country, including 1,044 in rural zones. As every year, the distribution was ensured through the mobilization of the Entraide Nationale, the General Directorate of Social Services of the FAR

(Royal Armed Forces), the caïdats, and local authorities, who are also responsible for the identification of beneficiaries. Two committees, one local and one provincial, supervised the monitoring of supplies and the direct handover of food items.

For this edition, a budget envelope of 347 million dirhams was committed, funded with the assistance of the Ministry of the Interior and the Ministry of Habous and Islamic Affairs, thereby guaranteeing the sustainability and effectiveness of this major operation of national solidarity.

## ANNUAL OPERATIONS

### MARHABA OPERATION

#### TO WELCOME MOROCCANS LIVING ABROAD



Placed under the Presidency of His Majesty King Mohammed VI, may God assist Him, the 2024 edition of the Marhaba operation saw a record influx and smooth arrival and departure phases. In total, 3,761,589 arrivals were registered between June 5 and September 15, an unprecedented increase of 18.84% compared to 2023. The launch coincided with the celebration of Eid Al-Adha. The summer arrivals subsequently confirmed the trend, with daily peaks reaching 70,000 entries in July and August. The return phase experienced even higher volumes, exceeding 78,000 departures per day, with a record on August 28.

### 24<sup>th</sup> EDITION OF MARHABA OPERATION

**3,761,589**

Moroccans living abroad  
were welcomed

The fluidity of arrivals and departures was ensured thanks to the strong mobilization of airport authorities, Customs and National Security services, and transport companies. Specific mechanisms were deployed in the ports, which concentrate 53% of arrivals: dedicated lanes, personalized assistance for vulnerable persons and those with disabilities, holding areas at Bab Sebta, Nador, and Bab Mellilia, and upstream management of buses at the Marhaba Méditerranée area. This latter mechanism processed 12,328 passengers transported by 218 buses and 63 mini-buses.

Social and medical assistance provided directly by the Foundation mobilized 1,486 people. The edition also saw the introduction of a tele-medicine kit, made available in the ports of Tanger Med, Tanger Ville, and Nador, which alone accounted for nearly a third of the traffic. In total, 155,907 people benefited from assistance services at the 24 Marhaba sites. Among these, 27,011 cases concerned administrative and legal assistance, 15,244 cases involved support with Customs, 13,714 people received medical care (treatment, emergencies, evacuations), and 1,628 beneficiaries received transport aid.

## MARHABA FACILITIES

### 6 LOCATIONS ABROAD

- ITALY
  - Port of Genoa
- FRANCE
  - Port of Sète
  - Port of Marseille
- ESPAGNE
  - Port of Algésiras
  - Port of Almería
  - Port of Motril



STANDBY SERVICE 24H/24 & 7D/7

CALL-FREE NUMBER  
0800002323



**24**  
FOUNDATION RECEPTION  
AREAS IN MOROCCO  
AND ABROAD



**1**  
CENTRAL  
COORDINATION OFFICE



**383**  
DOCTORS AND  
PARAMEDIC



**943**  
SOCIAL WORKERS

## KEY FIGURES 2024

### MEDICAL AND SOCIAL ASSISTANCE

**155 907**

Persons who received  
administrative, transport  
and guidance assistance

**13 714**

Medical aid: 1st emergency  
care and hospitalization

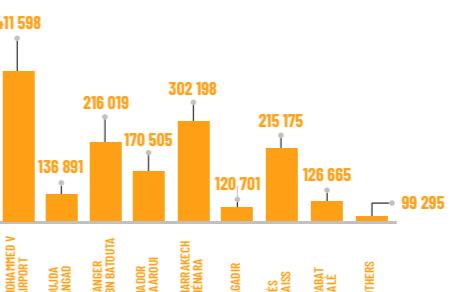
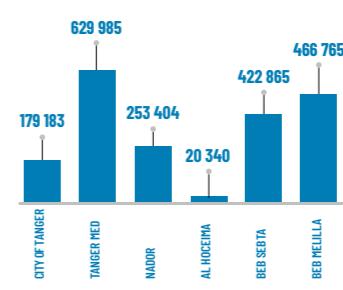
**43 883**

Requests processed at Central  
Coordination Office:  
Administrative - Legal - Customs

**98 310**

Inquiries  
for information

### ARRIVALS STATISTICS



**3 761 589**  
+18,84% vs 2023

**1 972 542**  
53%  
SEA

**1 789 047**  
47%  
AIR

© MOHAMMED V FOUNDATION FOR SOLIDARITY

## INTERNATIONAL HUMANITARIAN AID



### SUPPORT FOR THE PALESTINIAN POPULATION OF GAZA

Within the framework of the support ordered by His Majesty the King Mohammed VI, may God assist Him, for the benefit of the Palestinian population of Gaza, the Foundation mobilized alongside the AMCI (Moroccan Agency for International Cooperation) to provide emergency humanitarian aid. This assistance aims to relieve affected families and mitigate the effects of the conditions of extreme precariousness they were facing. The aid included 46 tonnes of foodstuffs and water, as well as a significant provision of specific foods and products for infants and young children, such as fortified milk and baby bottles.

The delivery of the aid was ensured by 4 C130 FAR (Royal Armed Forces) aircraft, then transported by land via a corridor specially established for the operation. The distribution was carried out directly to the people of Gaza, in collaboration with the Palestinian Red Crescent.

Intervening at the beginning of the holy month of Ramadan, this humanitarian support illustrates the active and ongoing solidarity of Morocco with the Palestinian people, in response to urgent and vital humanitarian needs.

## SUPPORT FOR ASSOCIATIONS



As an essential partner in the management of the Foundation's social centres, associations benefit annually from a solidarity financial contribution, serving to strengthen the operational, development, and animation resources of the structures for which they are responsible.

### MANAGEMENT ASSOCIATIONS FOR SPECIALIZED ENTITIES WITH INDEPENDENT MANAGEMENT

- The Centers of Training and Qualification for Handicrafts Trades in Fès, Salé, and Marrakech
- The Mohammed VI Center for Solidarity-Based Micro-finance - Casablanca
- The Solidarity Market of l'Oasis - Casablanca

In 2024, the Foundation committed 11.8 million dirhams towards partner associations and those in charge of independent specialized management structures.

### PARTNER ASSOCIATION

- L'Heure Joyeuse - Second Chance School of Ben M'sik Sidi Othmane - Casablanca
- The Mohammed VI Foundation for the Reintegration of Prisoners - Rabat



## SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT

As fully independent entities, specialized structures embody initiatives which are designed to give new momentum to solidarity-based mechanisms of care and targeted support programs that address specific issues and sectors. In 2006, services for the disabled were given priority by Mohammed VI National Center for the Disabled (CNMH) a newly formed, reference institution conceived as a multifunctional structure to serve people with physical and mental disabilities. Since then, the CNMH has expanded into a national network of eight regional sections.

In 2007, the Foundation launched the Mohammed VI Center for Solidarity-based Microfinance (CMS) in Casablanca and made micro-credit a lever for action to reach the widest audience and strengthen the solidarity of the micro-finance sector. In 2009, craftsmanship, a key sector, benefited from a new generation of training centers which serve underprivileged youth, combining apprenticeship and continuing training for artisans as well as appreciation for heritage.

Some of the initiatives that illustrate the Foundation's determination to build a solid network of autonomous structures, active throughout the national territory include the social entrepreneurship and solidarity-based incubation of micro-enterprises with the Centers for Very Small Solidarity Businesses (CTPES) network, solidarity economy and support for cooperatives with the Solidarity Market of l'Oasis, professional inclusion of young people with intellectual disabilities through the Center of Worked-based Integration and Assistance (CIAT).

Equipped with their own human and material resources, these structures are entrusted to management associations, chaired by the Foundation and bringing together partners involved in each field of intervention, in order to optimize and sustain their activities.



## SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT

# THE SOLIDARITY MARKET OF L'OASIS

From local authenticity to modern trade



## SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT THE SOLIDARITY MARKET OF L'OASIS

Located in the heart of the Oasis district in Casablanca, the Solidarity Market continues to attract a loyal and ever-expanding customer base. In 2024, foot traffic increased by 15% and turnover rose by 18%, sustaining uninterrupted double-digit growth since its opening in 2017. These results reflect not only the strong appeal of authentic, fair-trade, and high-quality products, but also the concrete impact for the 424 cooperatives listing from across the Kingdom, which benefit from both a structured outlet and a sustainable source of income.

Beyond the strong numbers, 2024 saw qualitative and structural advances, fully aligned with the mission of the Solidarity Market: to support cooperative development in a structured and sustainable framework. As a true incubator, the Market offers personalized coaching - on pricing, value creation, design and packaging, and certification - helping cooperatives to upgrade skills, foster innovation, and diversify sales channels.



## COOPERATIVES OF THE SOLIDARITY MARKET: EXPANDING INTO MODERN TRADE

A highlight of 2024 was the breakthrough achieved by three cooperatives, supported since the Market's creation in 2017, which successfully entered the shelves of national retail chains. One even earned the demanding "Filière Exclusive M" label, certifying rigorous quality control across the entire value chain.

At the same time, ten cooperatives joined forces to open a collective store in Casablanca's Chérifia district. The Solidarity Market supported them in developing the business plan, shaping the product offer, and setting pricing, reinforcing the project's long-term viability.



In 2024, four cooperatives from Casablanca-Settat (Laaounate, Sidi Smail, and two from Sidi Bennour), specialized in semolina, were listed at the Market thanks to support from the PAAC program, illustrating the synergy between the Foundation's initiatives.

Meanwhile, a new cooperative emerged, mentored by Arij Al Ghaba— itself supported by the Market since 2017. Benefiting from shared experience and encouragement, this young cooperative embodies the multiplier effect of solidarity, demonstrating its power as a driver of shared growth.

The Solidarity Market also continues to champion quality and value creation through certification.

Since its opening, it has guided cooperatives in securing ONSSA sanitary authorization, a prerequisite for food product distribution. The next objective focuses on cosmetic cooperatives, which are expected by July 2025 to obtain either DMP authorization or ISO 22716 certification—an essential step to reinforce their national market presence and open export opportunities.

*"We do not provide handouts or financial assistance. What we offer is an organized marketplace, guaranteed payment on time, and guidance. The rest is built by the cooperatives themselves, through their own efforts."*

Abderrahim Belkhadir,  
Director of the Solidarity Market

## THE SOLIDARITY MARKET OF L'OASIS IN FIGURES

### CUMULATIVE TURNOVER 2017–2024

**461.01** Million dirhams

### TURNOVER IN 2024

**104.17** Million dirhams

+ 18% vs. 2023

#### Revenue breakdown

by cooperative type

Terroir	Cosmetics	Handicrafts
<b>69%</b>	<b>22%</b>	<b>9%</b>

Cosmetics recorded the highest growth (+28%)

#### Number of referenced cooperatives

408 in 2023 vs. 424 in 2024

Terroir	Handicrafts	Cosmetics
<b>207</b>	<b>157</b>	<b>60</b>

3 "Incubated" cooperatives now present in national retail chains and 16 new cooperatives added in 2024

#### Regional distribution of cooperatives

Fès – Meknès	74
Souss – Massa	63
Beni Mellal – Khénifra	56
Marrakech – Safi	49
Casablanca – Settat	48
Drâa – Tafilalet	39
Rabat – Salé – Kénitra	35
Tangier – Tétouan – Al Hoceima	21
Oriental	18
Laayoune – Sakia El Hamra	12
Guelmim – Oued Noun	6
Dakhla – Oued Ed-Dahab	3

**Top 10 products by sales volume:** verbena, black olives (various formats), preserved lemons (various formats), sesame seeds, olive oil, and Meslalla olives.

**Top 10 products by sales value:** olive oil, sesame seeds, and the \*Hammam gift set\*. The inclusion of the latter reflects the rise of cosmetics and the effectiveness of seasonal promotional and gift packs. Sales peaks were also observed during Ramadan and year-end festivities, with a +10% increase in December 2024 compared to December 2023.

**Best-performing product segments in 2024:** cosmetics (+19%), spices (+20%), handicrafts (+23%), preserves (+21%) and vinegar (+38%)

#### Cumulative sales volume for 2024

**2,806,142** items sold

+ 17,5% vs. 2023



#### Visitors foot traffic in 2024

**944,262**

+ 15% vs. 2023



## SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT

# THE MOHAMMED VI NATIONAL CENTER FOR THE DISABLED - SALÉ AND REGIONAL SECTIONS

**Enhancing Inclusion  
and the human rights  
of people with disabilities**

## SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT THE MOHAMMED VI NATIONAL CENTER FOR THE DISABLED - SALÉ AND REGIONAL SECTIONS

In 2024, the Mohammed VI National Centers for the Disabled (CNMH) continued their expansion by adapting their actions to local realities and innovating to better meet the needs of persons with disabilities and their families. Two new provincial annexes were inaugurated: one in Khouribga, in partnership with the OCP Group, and another in Tafraoute, marking the first rural center within the network. Reference recognized as multifunctional structures for disability care and inclusion, the CNMHs provide multidisciplinary services tailored to the specific needs of each beneficiary. The Tafraoute opening was preceded by an in-depth field study to ensure that proposed solutions addressed the situation of families living in conditions of severe socio-economic vulnerability.

*"Our action is increasingly part of a genuine proximity policy. This reflects the spirit of the new public policy: anticipating needs by mobilizing local and regional partners who contribute to the success of our projects, alongside the expertise of the Mohammed V Foundation for Solidarity. Together, we build solutions that are both adapted and sustainable for persons with disabilities and their families."*

Dr. Khalid Benhassan, Director General of the CNMH

Throughout the year, the CNMHs provided integrated care to 90,491 children, young people, and adults with disabilities, combining medical and social services, education, sports, vocational training, and professional integration. Family involvement was further reinforced: for each child, a personalized life plan is developed in consultation with parents, who commit through a formalized contract. Parental guidance and psychological support programs complete this system, enabling families to extend the benefits of center-based activities at home.

*"In Agadir, in 2024, we launched a pilot program for inclusive and positive parenting, combining coaching, training, sports, and wellness activities. More than 256 parents are already participating, and their consistency has led to tangible progress in the children's development. This approach demonstrates that supporting families benefits both children and parents."*

Dr. Afaf Lararchi, Director, CNMH Agadir

At the same time, the centers intensified capacity building for partner associations and stakeholders, and strengthened public awareness campaigns to de-stigmatize disability and promote integration into education, vocational training, and ultimately the workforce. Preparing medical professionals was also a priority.

In 2024, the CNMH Agadir hosted a seminar on the ethics of announcing a disability diagnosis, as well as training sessions on early detection and intervention. Scientific studies unanimously show that the earlier support begins, the better the outcomes for children. In this spirit, the network launched an international partnership with New York University around an innovative tool for early autism detection including prenatal applications. The year also saw the creation of new autism units in centers where they did not exist, and the strengthening of existing ones. Another milestone was the inauguration of an early stimulation room for children with Down syndrome (ages 0-3) at CNMH Casablanca which embodies early and comprehensive support for all forms of disabilities.

2024 also saw the long-awaited graduation of trainees from Office of Vocational Training and Employment Promotion (OFPPT) programs launched in 2019, an event postponed by the pandemic. This event was the culmination of several years of mutual effort.

*"Thirty-eight young people graduated. Fifteen have already secured employment, a 40% integration rate, well above the national average of 7-10%. The emotion was palpable among teams and parents. Many had never imagined a future for their children, and to see them graduate, with no mention of the word 'disability', was profoundly moving. This proves that vocational training opens the door to employment and that collective commitment delivers tangible results."*

Dr. Ihsane Hiyari, Director, CNMH Casablanca

Despite these achievements, obstacles remain. The network continued its advocacy efforts to strengthen the inclusion of persons with disabilities, particularly by ensuring that their status is considered in major national reforms relating to family rights, social protection, and employment. This advocacy is essential to advancing lasting inclusion and equality in human rights.



## KEY PERFORMANCE INDICATORS OF THE CNMH NETWORK

**CNMH SALÉ, REGIONAL SECTIONS IN:** Oujda, Fès, Casablanca, Safi, Marrakech, Agadir and Tangeir, and Annexes in Khouribga and Tafraoute



**Activities of the five service hubs** related to medical-social, socio-educational, sports, social, training and employment support during the year 2024.

### Medical and Social Services

30,548	general medical consultations and specialized treatments
54,189	rehabilitation sessions (speech therapy, psychomotoricity (body and mind therapy), physiotherapy, orthoptics)
773	orthopedic devices produced for young people and adults with motor disabilities

### Sport

3,230	participants in therapeutic para-sports activities
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### Professional Integration

68	graduates with intellectual disabilities employed in supervised workplaces at CIAT
75	graduates from CNMH Agadir (26), Casablanca (22), Tanger (16), Marrakech (9), Safi (1) and Fès (1) integrated into the regular labor market

### Education and Socio-Educational Services

1,524	beneficiaries of educational, cultural and artistic programs
474	students supported for integration into mainstream schools
446	school adaptation files prepared under the national inclusive education program

### Vocational Training

267	trainees with intellectual disabilities trained in adapted professions (cooking, pastry, services, gardening, pottery, housekeeping)
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### Social Services

18,460	beneficiaries of social assistance
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## PROJECTS AND CONSOLIDATION OF CARE SERVICES

In 2024, the CNMH maintained its strong commitment to inclusive education for children with disabilities, implementing several structuring initiatives. The school integration program supported 446 adaptation files, which included pedagogical adjustments and exam modifications, with the assistance of school-life support staff when required. A national seminar brought together experts and partners to promote equity and share the CNMH's expertise in inclusive education. At the same time, an inclusive school-health workshop, conducted with the Ministries of Solidarity and National Education, developed

preventive and screening measures, while improving the care of students with disabilities in mainstream schools.

The 2024–2025 academic year was officially launched on September 19 at the CNMH and its regional sections under the theme "For an inclusive education that is accessible and of quality for all." Families, associations, and teachers were mobilized for this occasion, which raised awareness, provided guidance, and further involved parents in the educational follow-up of their children, confirming the CNMH's role as a catalyst for inclusive education in Morocco.



### Toward earlier and more innovative care

In 2024, the CNMH network placed early intervention at the center of its priorities, convinced that the earlier support begins, the better the children's long-term outcomes. In Casablanca, the restructuring of the medical-social division led to the creation of an early stimulation space dedicated specifically to children with Down syndrome (ages 0–3). Staffed by a multidisciplinary team (speech therapy, psychomotoricity, physiotherapy), this unit encourages early development, facilitates learning, and prevents developmental delays.

In Agadir, a pioneering seminar addressed the ethics of announcing a disability diagnosis, in response to the trauma experienced by many parents. This initiative raised awareness among doctors and reinforced early intervention measures: since March 2024, more than 180 babies under the age of five have been referred to the center. Some, admitted as early as

two to six months old, are now integrated into nursery schools, supported by CNMH teams that also work with teachers to ensure effective inclusion.

The CNMH Salé also established a scientific partnership with New York University to deploy Blinklab, a digital application for early autism screening. This innovative technology transforms a smartphone into a neurobehavioral assessment tool and is now in the final validation phase, with promising results. A world first, it will enable remote testing and facilitate research on conditions such as autism and schizophrenia. The trial, conducted in eight centers across Morocco, is part of a multi-center international approach. According to Professor Abdesslem El Idrissi of New York University, the goal is to make Blinklab accessible worldwide to autistic children and their families, offering them advanced tools to better understand, manage, and improve their quality of life.

### Therapeutic innovation at CNMH Marrakech: the Spider Room, Universal Exercise Unit

As the first structure to offer a comprehensive range of specialized services, the network meets the needs of beneficiaries and their families while inspiring similar initiatives in other facilities. In 2024, the CNMH Marrakech launched its "Spider Room", an innovative functional rehabilitation hall. This pioneering space offers an intensive program of exercises based on central nervous system reprogramming and neuromuscular treatment, using equipment such as a poly-therapy cage, a neuro-dynamic integration device, a Solo-Step system, and a climbing wall..

### Advocacy for the human rights of persons with disabilities

The CNMH is not only a provider of care and support; it is also a strong driver of advocacy for the promotion of disability rights. In December 2024, it hosted the regional consultative meeting of the Ministry of Solidarity, Social Integration and Family, focused on the development of the second National Action Plan 2025-2026. The meeting reaffirmed the key pillars of Framework Law No. 97.13: protection and promotion of rights, prevention and awareness-raising, rehabilitation and empowerment, and non-discriminatory social integration.

#### Raising awareness among religious leaders

On December 17, 2024, CNMH Oujda, in partnership with the Mohammed VI Foundation of Religious Officials, held a seminar to promote the rights of persons with disabilities, focusing on sexual and reproductive health (SRH), a key component of universal health coverage. Participants discussed the obstacles facing people with disabilities, particularly the need to expand access to SRH services in rural areas.

At the same time, the CNMH partnered with United Nations sexual and reproductive health agency (UNFPA) to organize a regional seminar on the participation and social inclusion of women and youth with disabilities. Drawing on Article 34 of the Constitution and CNMH's expertise, the seminar positioned the CNMH model as a national reference for sustainable socio-economic inclusion adapted to all forms of disability.



### 15<sup>th</sup> National Disability Forum: sports at the core

In April 2024, under the High Patronage of His Majesty King Mohammed VI, may God assist Him, CNMH Salé hosted the 15th National Disability Forum on the theme: "Adaptive sport, a lever for inclusive development: from therapy to performance." Nearly 400 participants, including civil society actors, public and private institutions, and national and international experts, took part in discussions, joined online by 1,000 participants. The event, led by renowned specialists, reaffirmed the role of adapted sport as a vector of therapy, performance, and inclusion.

## SOCIAL AND PROMOTIONAL ACTIVITIES



### Road Safety Day

In February 2024, the CNMH and National Road Safety Agency (NARSA) celebrated the National Road Safety Day, once again placing young people with disabilities at the center of the initiative. The program trained and sensitized youth to the proper use of traffic rules and signage, strengthening their autonomy and safety in daily life. Supported by the National Police, it combined theoretical workshops with practical exercises, reinforcing road safety as an essential element of social participation.



### Theatre as a Stage for Inclusion

In March 2024, the CNMH Salé organized the 8th edition of the Disabled Children's Theatre Festival, with the participation of the beneficiaries of regional sections and associations from nearly all regions of the Kingdom. The event, enriched by renowned national artists, confirmed the role of theatre as a tool for inclusion, expression, and creativity for children with intellectual disabilities. Safi's regional section and the association Dar Lkbira took the top prize.



#### Inclusion and Sporting Excellence: Para-Karate Kata in Fès

In March 2024, CNMH Fès organized the 2<sup>nd</sup> Handi-Karate Kata Open, a successful event that brought together around 60 athletes with disabilities from CNMH centers in Fès, Salé, Casablanca, Marrakech, Safi, and Oujda, as well as from Taza. As a new discipline in adaptive sports, para-karate kata develops concentration, memory, psychomotoricity, and coordination, while building endurance, confidence, and respect. The competition highlighted the talent and determination of participants, helping to change perceptions of disability. It also resonated with the theme of the 15th National Disability Forum and the successes of Moroccan athletes at the Paris Paralympic Games.



### A summer dedicated to leisure and skills development

In July 2024, CNMH organized an inclusive summer camp under the theme "Rights, Recreation, and Empowerment," bringing together 65 children, 70% of whom had disabilities and 30% from underprivileged backgrounds. Over ten days, participants engaged in adapted sports, music, theatre, cultural, and leisure activities, fostering self-esteem, emotional expression, motivation, communication, and healthy living habits. The experience combined relaxation, learning, and inclusion in a supportive group setting.



## SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT

# THE CENTER OF WORKED-BASED INTEGRATION AND ASSISTANCE

- SALÉ

**Enhancing Inclusion and the human rights of people with disabilities**

## SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT THE CENTER OF WORKED-BASED INTEGRATION AND ASSISTANCE - SALÉ

In 2024, the CIAT reinforced its pioneering role in the socio-professional integration of young people with intellectual disabilities. Hosting both CNMH graduates and trainees, the center achieved remarkable growth, consolidating the integration of these youth into regular work environments.

A true laboratory of social innovation, the CIAT in Salé and its external annexes—including Univers Handi Idmaj in Témara, provide a unique framework for young people to thrive through work, social connections, and progressive autonomy. This success relies on comprehensive support: specialized supervision by CNMH and OFPPT staff, medical and social follow-up, educational activities and a broad range of vocational opportunities.

On its seven-hectare site, CIAT offers diverse activities: gardening, livestock, organic farming, bakery and pastry production, whose products are marketed in an on-site shop alongside cooperative partners. The restaurant and kitchen, open to the public seven days a week, have also become a showcase for success. Attendance surged by 30% in 2024, with weekends often fully booked. To meet demand, a new sales space was built and the restaurant terrace expanded for the third time. Catering services also experienced strong growth.



These successes translated into strong economic results: nearly 50% growth in turnover compared to 2023, with near break-even achieved by the end of 2024. This performance reflects the dynamism of external services, particularly catering and events, supported by new partnerships with government agencies and private companies.

The year also saw the opening of CIAT's first off-site project in Kénitra, in partnership with AXA Assurances Maroc, and the launch of a flagship initiative in the Salé medina: managing a riad that will host a restaurant and shop run by young people with intellectual disabilities from 2025.

CIAT also strengthened international collaboration, welcoming foreign delegations and forming partnerships with embassies (Turkey, Hungary, Kazakhstan, China, among others). This momentum benefited from wide media coverage, with reports on France 24 and TV5, as well as strong social media presence. Beyond recognition, these achievements showcased the potential of young people with intellectual disabilities, highlighting their skills and helping to transform perceptions of social and professional inclusion.

### Snail farming: A model of accessible empowerment

Snail farming was developed at the CIAT and Bouknadel center sites. This activity requires repetitive, precise tasks, making it particularly suitable for people with disabilities and easy to replicate. "We wanted this experiment to serve as a model that could be reproduced in rural areas, offering families a simple, income-generating opportunity," explains Dr. Said Beqqa, CIAT Director.

*"Beyond its social and economic role, the CIAT has become a leisure destination for families in the region, thanks to its restaurant, equestrian club, animal park, play areas, and access to the farm, which delights children. Regular visitors often tell me they come for the smiles of the young people and the positive energy that fills the place."*

- Dr. Said Beqqa, Director, CIAT



## KEY INDICATORS - 2024

### PROFESSIONAL ACTIVITIES OF CIAT YOUTH EMPLOYEES

**68** EMPLOYEES  
in total

**46** ACTIVE  
IN CIAT

and annex work units:

- 16 Agriculture
- 15 Restaurant and catering
- 5 Bakery workshops
- 5 Pastry workshops
- 2 Sales points
- 2 Wheelchair repair workshops
- 1 Cooking workshop

**4** HANDI IDMAJ  
WORK UNITS

**18** PLACED

into regular employment:

- 6 New project in the Salé Medina
- 3 Cafeteria at AXA Assurances Kénitra
- 3 Mamlakate Chay Cooperative
- 2 Cafeteria at SOREC
- 2 Cafeteria at Masen
- 2 Ana Nettoyage Pressing

## PROGRAM OF ACTIVITIES RELATED TO EXTERNAL SERVICE PROVISIONS

### Catering services

Organization of coffee breaks, breakfasts and fitous during the month of Ramadan on behalf of the OFPPT - Rabat Regional Directorate, the Prefecture of Salé, Maroc Handisport, the Faculty of Medicine of Rabat, the International University of Rabat, the INDH, the Royal Boxing Federation, and several foreign embassies in Morocco.

### Continuous catering

Catering services provided for Axa Assurances Maroc, SOREC, MASEN, the Mohammed VI Foundation for Social Works of the Ministry of Habous Staff, and the Foundation Mohammed V for Solidarity.

### External sales stands

Sales of agricultural products, bakery products, and local terroir products at Masen, Ithmar, Sorec, various Axa Assurance Maroc sites including Axa Service Maroc in Kenitra, the Faculty of Humanities in Rabat, the International University of Rabat, and Teleperformance.

## COMMERCIAL PERFORMANCE

### TURNOVER 2024

**15.8** Million dirhams

**+46.3 %**  
vs. 2023

## CUMULATED PERFORMANCE

generated by the CIAT and activities  
of Handi Idmaje space

### CIAT

- 125,604 Visitors
- 77,620 Meals served
- 3,561 Baskets of fresh produce sold
- 289 Events hosted  
(BtoB and general public, with capacity for up to 266 people)

### Handi Idmaje annex (Témara)

- 16,642 Meals served (Restaurant Gusto)
- 25,831 Shop clients
- 15,230 Landry items proceed at Ecolo Idmaje



## SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT

# THE VERY SMALL SOLIDARITY BUSINESSES CENTERS NETWORK

2024: A Year of Innovation  
and Consolidation

## SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT THE VERY SMALL SOLIDARITY BUSINESSES CENTERS NETWORK



In 2024, the network of The Centers of Very Small Solidarity Businesses Solidarity (CTPES) pursued rapid expansion. The management of incubated micro-enterprise cohorts, recruitment of new project holders, pre- and post-creation training, and promotional activities were rolled out across the four centers of the network, all fully operational for the first time.

The most recent centers - CTPES Oujda (2022) and the Digital Solidarity Incubator (IDS) in Salé (December 2023) - launched their first incubation cycles, providing young entrepreneurs with modern work environments equipped with the latest technologies.

To improve performance and coordination, CTPES Casablanca, the central management hub, adopted a new organization chart focused on intervention areas

and implemented a shared activity management system across the four centers. By integrating into the PIAE platform, a program directly led by the Foundation, CTPES has expanded its pool of young entrepreneurs and strengthened support for selected micro-enterprises.

Building on the progress of 2024, the network entered a decisive stage in its development. By integrating new professions, innovating in its practices and anticipating the expectations of a youth eager for market - ready opportunities, the Centers are loyal to their mission: to be a structuring lever for inclusive, sustainable entrepreneurship, transforming the future prospects of thousands of young people.

## PROGRAM OVERVIEW - 2024

### CTPES Casablanca

- 8<sup>th</sup> graduate Class: call for projects launched with PIAE)
- 7<sup>th</sup> graduate Class: 120 TPE in incubation
- 6<sup>th</sup> graduate Class: 145 in post-incubation and gradual exit

### CTPES Oujda

- 2<sup>nd</sup> graduate Class: in final selection with PIAE
- 1<sup>st</sup> graduate Class: 35 TPE in incubation

### CTPES Fès

- 5<sup>th</sup> graduate Class: in final selection to incubation phase
- 4<sup>th</sup> graduate Class: 24 TPE in incubation
- 3<sup>rd</sup> graduate Class: 20 in post-incubation and gradual exit

### IDS Salé

- 1<sup>st</sup> graduate Class: 52 TPE in incubation, including 20 recruited in 2024



## SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT

### THE VERY SMALL SOLIDARITY BUSINESSES CENTERS NETWORK

A Procedures Manual was co-developed and published this year to harmonize practices across centers, ensuring continuity in selection, incubation, and training. It was disseminated this year. It serves to harmonize practices and facilitate the transition from one cohort to the next, thereby ensuring continuity in the reception, support, and training of Young Social Entrepreneurs (JSE). The training program covers four core modules: accounting and finance, marketing and sales, labor law and HR, as well as soft skills. The training sessions are delivered by supervisors holding a Master's degree in Entrepreneurial Support — a program created in 2016 in partnership with Hassan II University of Casablanca (FSJES Aïn Chock), Abdelmalek Essaïdi University of Tétouan, and the Euro-Mediterranean University of Fès, under

the impetus of the Mohammed V Foundation for Solidarity. In 2024, the 9th cohort was recruited, bringing the total number of graduates trained to more than 380. Some sessions also involve industry experts (CNSS and ANAPEC specialists, legal advisors, tax experts, bankers, and insurers) to strengthen the technical dimension of the curriculum.

In parallel, the centers have increased awareness-raising activities promoting the entrepreneurial spirit (notably in OFPPT institutions or during Sensitization Fridays) and have strengthened their national and international partnerships. These initiatives contribute to reducing vulnerability and promoting the socio-economic empowerment of young people and women, by opening up real prospects for professional integration and sustainable success.

#### From co-working to professional collaboration

*"In Oujda, young entrepreneurs whose very small businesses were incubated at the center, took the initiative to pool their skills and launch a joint project: four of them combined their expertise around a single project, demonstrating that collaboration is a source of success and shared profit."*

Ahmed Elmabet, Director, CTPES Oujda

## GENERAL RESULTS AND HIGHLIGHTS

### Concrete results and strengthened momentum

#### ■ An increasingly active network of regional incubators

- 4 centers at Casablanca, Fès, Oujda and Salé, with an overall supervision capacity of 306 projects which can be allocated across 200 service offices and production workshops covering various trades (carpentry, footwear, textiles, communication, IT, etc.), as well as a FabLab in Salé
- 15 promotions supported, 1,046 enterprises created, 1,755 jobs generated, 95% survival rate.
- New cohorts in all centers, including the first cohort of the Women's Entrepreneurship Program in Casablanca, composed of 13 project holders
- 196 entrepreneurs supported in 2024 (+15.3% vs. 2023)
- 20.96 million dirhams mobilized (+15% vs 2023)
- 1,568 individual coaching sessions

#### ■ Enhanced support and coaching for Young Social Entrepreneurs (JSE)

- 1,568 field visits carried out
- Post-creation training: 3 modules, 21 sessions, 117 hours, 155 beneficiaries
- Pre-creation training: 36 sessions, 216 hours, 107 beneficiaries

- Progress meetings: 8 gatherings, 206 participants
- JSE workshops: 19 workshops, 187 participants
- Networking days: 2 editions, bringing together 22 participants

#### ■ Innovation: training for digital professions

- First cohort of the Coding School in Rabat-Salé (16 young participants)
- Two cohorts in work-study digital marketing programs (2 x 25 young participants)
- 84% employment rate among program graduates

#### ■ Large-scale initiatives to promote the entrepreneurial mindset

- Sensitization Fridays: 49 sessions, 758 participants
- Open Days: 608 visitors welcomed
- Awareness sessions in universities and OFPPT institutions: 17 sessions, 41 institutions, 666 students and trainees sensitized

#### ■ A professional training program to strengthen technical skills in entrepreneurial support

- 9 cohorts trained
- 380 certified graduates

### In Salé, digital technology - combining theory and practice - opens up new perspectives

*"In its first full year of operation, IDS – a next-generation structure entirely dedicated to digital professions – demonstrated its full potential. For the 52 micro-enterprises, its FabLab proved to be a powerful driver of creativity and an exceptionally effective prototyping tool, bringing a new dynamic to the network.*

*A true digital incubator, IDS stands out for its work-study digital marketing training program (50% theory, 50% practical experience in companies), developed in partnership with GIZ and OFPPT, as well as for establishing the first coding school*

*inspired by international standards. These innovative initiatives, highly appreciated by both young people and the economic ecosystem, combine academic learning with immediate, hands-on practice. Their effectiveness is already evident: at the end of the first digital marketing cohort, 84% of participants found employment, while others chose to continue their entrepreneurial journey within the incubator."*

Hicham Belaziz, Director, IDS Salé



*"The journey of two young brothers perfectly illustrates the impact of CTPES. Starting with almost nothing, they established a company specializing in the design and decoration of professional areas. Gradually, they brought in their three other brothers as well as their sister, who holds a degree in financial management. Today, their two production sites generate an annual turnover of 700,000 dirhams and employ 7 people on a permanent basis and 6 others temporarily. A modest initiative that has grown into a lasting success."*

Mohammed Bennani, Director CTPES Fès

### SwitchMed Program: the green and blue initiative

In April 2024, the SwitchMed program (2020–2024) concluded, implemented by the CTPS Network and SwitchMed Barcelona with the support of the European Union. Its objective was to support the creation and development of green and blue businesses in Morocco, focusing on three main areas: training of trainers, dissemination of the Switch-Net methodology, and incubation of innovative projects.

In the green economy domain, 14 projects were incubated, benefiting from 30 training sessions,

technical support (20,000 dirhams), and awards for the three winners (30,000 dirhams each). The blue economy segment involved 6 projects in key sectors such as fishing, aquaculture, tourism, logistics, energy, and biotechnology. Three winners were awarded (30,000 dirhams), while each beneficiary received 15,000 dirhams for external expertise. This program illustrates the network's commitment to anchoring its actions in the transition towards a sustainable and innovative economy.



**SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT**

# THE MOHAMMED VI CENTER FOR SOLIDARITY BASED MICROFINANCE - CASABLANCA

**A Year of Growth and Consolidation**

**SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT**  
**THE MOHAMMED VI CENTER FOR SOLIDARITY BASED MICROFINANCE - CASABLANCA**



In 2024, the Mohammed VI Center for Solidarity Based Microfinance (CMS) intensified training activities for both micro-finance institution staff and micro-entrepreneurs, and adopted its 2024-2027 strategy to further enhance performance.

This roadmap, approved by the Strategic Council and the Board of Directors, rests on two pillars: reinforced regionalization to bring training closer to institutions and entrepreneurs, and co-design of a renewed pedagogical model with HR managers and leaders in the micro-finance sector. The aim is to improve content, methods, and systems in order to strengthen financial performance and, by extension, social impact.

**Strengthening skills: a renewed approach**

CMS training programs span a wide range: customer support, arrears management, internal control, management and soft skills, as well as advanced modules on green finance, digitalization, and social and environmental performance. Delivered by experts and enriched with practical approaches, these trainings offer official certificates at the end. Regular surveys ensure continuous adaptation to on-the-ground needs.

**Growth of e-learning and green finance**

In 2024, the CMS strengthened both in-person and remote training through its e-learning platform. Several modules were launched, particularly on finance and marketing. Green finance emerged as a key focus, supported by international partnerships.

Description	Number of training days	JFP*	Participants	% compared to 2023
Specific training for AMC staff	66	1,482	740	63.72
Micro-entrepreneur training	54	2,414	1,107	-6.66
Consulting and engineering training	122	1,689	1,311	9.98
Logistics support	51	1,491	957	10.00
AMC staff and micro-entrepreneur E-learning	552	3,990	798	58.96
<b>TOTAL</b>	<b>845</b>	<b>11,066</b>	<b>4,913</b>	<b>16.92</b>

Since its inception, the CMS has provided training programs to a total of 93,176 people.

\*JFP: Participants Training Days (Training days x Number of staff)



## Programs of business relationship management and cooperation

In 2024, a structuring program of awareness and cooperation consolidated capacity building through flagship initiatives and dynamic partnerships.

### Moazara IV

The CMS continued its work within the framework of the Moazara project, strengthening the skills of cooperatives active in the El Jadida, Fès, and Meknès regions, in partnership with the Ministry of Handicrafts and the Social and Solidarity Economy.

### EIB and IPC: a consolidated partnership

The CMS, together with its partners, the European Investment Bank (EIB) and the IPC firm, strengthened the economic empowerment of rural women. The program also validated the skills of trainers and entrepreneurship coaches, expanding resources and thus increasing the training capacity for both microcredit association staff and micro-entrepreneurs nationwide.

### Cooperatives and micro-enterprises

The CMS broadened its scope of activity to include cooperatives, very small businesses and income-generating activities not yet clients of microcredit

associations, providing them with a concrete overview of the opportunities offered by this mechanism. This opening translated into active participation in national conferences such as the Assises des Services and UNFEM events.

### International partnerships and strategic thinking

At Skhirat, the CMS co-organized a day of contemplation on "Perspectives for Microfinance in Morocco" alongside IPC, EIB, the European Union, Bank Al-Maghrib, and FNAM. The event highlighted priority actions to reinforce micro-finance as a lever for financial and social inclusion. This contemplation was deepened in international forums, where the CMS took an active role, particularly with the Social Performance Task Force (SPTF) in promoting social performance management in inclusive finance, with CERISE (the Committee for Exchange, Reflection, and Information on Savings-Credit Systems), and with Sanabel, the first regional network dedicated to supporting micro-finance institutions in the Arab world.



## Promotion and Commercialization: supporting, showcasing and rewarding micro-entrepreneurs

In 2024, the CMS once again placed the spotlight on micro-entrepreneurs through a series of key initiatives.

The 10<sup>th</sup> National Micro-Entrepreneur Award held in Marrakech, attracted 345 candidates from the different regions of Morocco. Following a rigorous selection process by an independent jury of six experts, 24 graduates were recognized across six categories (women, youth, innovation, human development, rural, and the CMS Special Award). Beyond the awards, the event provided all participants with opportunities for training, networking, and commercialization, confirming its role as a flagship gathering for the national ecosystem.

A special program "Al Haouz Microcredit Support" was carried out with the Caisse de Dépôt et de Gestion Foundation. Forty winners, selected from 338 applications, launched their activities with support from a global envelope of MAD 800,000. Like the National Award, this initiative also included training sessions and exhibitions.

To reinforce the linkages between project holders and microfinance actors the CMS organized its annual Open Days event in Tangier. It benefited to 200 project holders from the region, by connecting them with micro-finance stakeholders and opportunities. The CMS also joined forces with the Foundation's Programme d'Insertion par les Activités Économiques (PIAE), supporting 20 micro-entrepreneur graduates.

The 4<sup>th</sup> edition of Solidarity Bazaars, held in M'diq welcomed 280 micro-entrepreneurs who exhibited and sold their products free of charge to over 80,000 visitors. Similarly, the Regional Meeting of Micro-Entrepreneurs in Marrakech gathered 150 exhibitors and 35,000 visitors, boosting visibility and networking opportunities.

Beyond its own initiatives, the CMS also supported other regional efforts. At the inauguration of the Kounouz Achamal Solidarity Market, it facilitated the integration of seven cooperatives. It also responded to requests from professional chambers and ecosystem partners, such as the Regional Handicraft Fair in Errachidia, offering training, guidance, and opportunities for micro-entrepreneurs to test markets and gain exposure. "We strive to remain attentive to the needs of different ecosystem actors, whether regional or national", highlights Amina Sakioudi, Director General, CMS

### A digital platform to support micro-entrepreneurs

In line with its proactive approach and commitment to digital transition, the CMS is developing an e-commerce platform designed to expand market access and commercial opportunities for micro-entrepreneurs.

## The Observatory: a strategic tool for transparency and governance

In 2024, the Microfinance Observatory pursued its mission of information and analysis in support of the sector by consolidating and enhancing the data provided by the eleven micro-credit associations. This central tool regularly produces and disseminates reports, monthly dashboards, quarterly trend notes and detailed descriptive analyses, enabling precise monitoring of sector indicators.

A major milestone of the year was the launch in July of a new digital platform, hosted at the DXC Technology (CDG subsidiary) data center. This infrastructure strengthens the Observatory's capacity to collect, consolidate, and analyze data from both major institutions and regional associations. Ultimately, it will allow near real-time monitoring of the sector with more granular data, by region and by client type, opening the way to more advanced studies and targeted analyses.

This will contribute to improved decision-making and greater transparency.

In addition, the Observatory produced and published a detailed report from a qualitative survey conducted with participants of the 4th edition of the M'diq Solidarity Bazaar, offering valuable insights into the tangible impact of such initiatives on micro-entrepreneurs.

By integrating these new tools and initiatives into its traditional missions of reporting and sectoral surveys, the Observatory, anchored within the CMS, reinforces its role as a trusted third party and reference point, ensuring the reliability and credibility of the information shared with all micro-finance stakeholders.



## SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT

# THE CENTERS OF TRAINING AND QUALIFICATION FOR HANDICRAFTS TRADES

**Drivers of integration, entrepreneurship,  
and the transmission of know-how**

## SPECIALIZED STRUCTURES WITH AUTONOMOUS MANAGEMENT THE CENTERS OF TRAINING AND QUALIFICATION FOR HANDICRAFTS TRADES



In 2024, the CFQMs of Fès, Marrakech, and Salé continued their mission: to broaden the professional prospects of artisans and to value a living heritage that is more than ever future-oriented. Their vocation is twofold: to provide apprenticeship training for young people, particularly those from disadvantaged backgrounds, and to offer continuing education pathways for active artisans. The CFQMs also contribute to the influence of Moroccan craftsmanship as commercial showcases and cooperation platforms at the national and international levels.

*"Craftsmanship is much more than a profession. It is a promise of independence, dignity, and of passing down their skills."*

Asmaa Hilal, Head of Development and Head of Commercial & Communication CFQMA Marrakech

Thus, some 2,012 young people were initiated into various craft trades through a pathway combining 20% theoretical instruction and 80% practical experience with master artisans, cooperatives, and partner companies of the CFQMs, with support and guidance until they found employment.

### Preserving ancestral heritage and developing employment

The "Treasures of Traditional Moroccan Arts" program, another partnership between the Department of Craftsmanship and UNESCO, illustrates the commitment to safeguard and transmit a threatened artisanal heritage. Following the successful launch of saddlery training in Fès in 2023, this was extended to the two centers, and the initiative was broadened to other trades such as slipper-making (baboucherie) in Salé, ziouiani leather, embroidered poufs in Fès, the moukahla rifle, felt work, musical instrument making, and traditional construction in Marrakech and its region. A total of 147 artisans benefited from the various training modules in these different trades.



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A special attention was paid to communication and the development of young designers. Programs and events organized in the centers benefit from high visibility on social media, while partnerships with major national and international brands open up unprecedented business opportunities. The CFQMA of Marrakech increased its turnover by 40% thanks to the partnership agreement with Marjane Holding for the marketing of handicraft products. For its part, the CFQMA of Fès created an online sales site dedicated

to products made during the training courses: [www.forartisanat.ma](http://www.forartisanat.ma). As for the "Sanaat Beladi" TV program, broadcast on national television, it highlighted Moroccan artisanal creativity and, in particular, the talents trained by the CFQMAs. Five artisans from the CFQMA of Salé participated and presented their various creations in the jewelry, clothing, and interior design categories, and one artisan from the CFQMA of Fès reached the final phase in clothing.

## APPRENTICESHIP TRAINING PROGRAMS

Apprenticeship training, the core mission of the CFQMAs, is aimed at young people aged 15 to 30 from disadvantaged backgrounds who have left the school system. It combines 20% theory and 80% practical experience within craft enterprises: cooperatives, mono-artisanal workshops, and structures hosted within the centers.

### Status of trainees in training

	CQFMA FÈS	CQFMA SALÉ	CQFMA MARRAKECH
Number of new trainees 2024	487	534	991
Female staff	283	384	844
<b>Global</b>	<b>2,012</b>		
Number of apprentices hosted in the centers' workshops	96	129	96
Number of apprentices hosted in external businesses	391	405	895
Staff of 2024 graduated promotion	308	320	795
Female staff	227	284	692
<b>Global</b>	<b>1,423</b>		

In 2024, over 2,000 young people, 65% of whom are girls, joined the three centers in Salé, Fès, and Marrakech. 16% were trained in integrated workshops and 84% in an external professional environment, which reinforces both their professional integration and the direct transfer of expertise transmitted by the maâlems and maâlmas (master artisans).

The textile sector remains largely dominant with 84% of the trainees, followed by metalwork (5%) and woodworking (4%), confirming stable trends and the attractiveness of these trades to the new generation. The year 2024 saw the opening of two new sectors at the CFQMA of Salé: saddlery and baboucherie (slipper making), which simultaneously meets market demand and preserves this expertise.

### Status of trainees by training field

	CQFMA FÈS	CQFMA SALÉ	CQFMA MARRAKECH
Wood working	40	14	33
Leather work	7	3	31
Plant-based crafts	2	3	20
Metal work	26	50	29
stone and earth-based crafts	18	26	17
Textiles	394	438	864

### Professional Integration Support Program

The CFQMAs also place a central focus on the professional integration of graduates and entrepreneurship. Beyond technical mastery, they ensure the development of apprentices' cross-cutting skills as well as those of artisans, in areas such as design, business plans, company creation, language learning, and other soft skills. In 2024, several partnerships enriched this offering: with the National Agency for the Promotion of Employment and Skills (ANAPEC) for entrepreneurial pathway training for 300 apprentices at the CFQMA of Fès, and with the Department of Craftsmanship and Bank Al-Maghrib for financial education for 200 apprentices at the CFQMA of Marrakech and 380 at the CFQMA of Fès.

In the same spirit, collaborations with companies and cooperatives are increasing to facilitate the integration of young people into the workforce. The results are tangible: according to available data, over 64% (average integration rate of the three CFQMAs) of graduates directly enter active life. Excluding the CFQMA of Salé, whose 2024 data is incomplete, the average rate reaches 81%. Those who opt for entrepreneurship benefit, in turn, from support mechanisms for the creation of activities, notably through the Foundation's national PIAE program.

	CQFMA FÈS	CQFMA SALÉ	CQFMA MARRAKECH
Graduates employed by host Artisan businesses	189	52	300
Graduates integrated in craft cooperatives	39	39	200
Self-employed graduates	8	9	40
Graduates being supported in the creation of cooperatives	4	Data non disponible	80
Graduates being supported to create businesses	4	Data non disponible	20
Graduates pursuing higher education	0	Data non disponible	20
Total number of graduated from the centers	308	320	795
Insertion rate	79%	Data on all the graduates not available	83%



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CONTINUING EDUCATION OF ARTISANS PROMOTION AND COOPERATION

CQFMA FÈS

**Training**

- Network of "trade" partners: Mobilizing 125 companies, 20 cooperatives, and 94 single-artisan artisans to train young apprentices.
- "Treasures of Traditional Moroccan Arts" program: Training of 8 saddlery artisans, 10 Ziouani leather artisans, 8 embroidered pouf artisans, and 50 haute couture artisans.
- Creative Approach Integration Program (Design and Marketing): Training of 237 artisans (57 metals, 85 textiles, 36 wood, 25 leather, and 34 clay).
- Partnership with the CMS: Training of 170 artisans in financial education, risk management, debt collection/unpaid bills, digital skills, and entrepreneurship.
- English cycle: Training of 30 seamstresses.

**Events and Cooperation**

- Official kickoff of the 2024/2025 academic year in the presence of the Minister of Economic Inclusion, Small Businesses, Employment, and Skills.
- National School of Architecture of Fès (ENAF): Organization of a 5-day craft exhibition and sale, co-organized with apprentices and artisans.
- International Residency – Qatar: Hosting four Qatari designers trained in drawing, ceramics, textiles, and zellige.
- Centre-Val de Loire Region (France): Official visit from the regional president.
- Astrum College (Netherlands): Academic exchanges with professors and students.

CQFMA SALÉ

**Training**

- A program of 15 training sessions and support for the empowerment of 400 rural women in the Rabat-Salé-Kénitra region, through mobile units developed by the Department of Crafts.
- Partnership with AMAPPE (Association Marocaine d'Appui à la Promotion de la Petite Entreprise): Training for 25 refugee women.
- Partnership with the CNSS (Caisse Nationale de Sécurité Sociale): Awareness-raising among 150 artisans about the national social protection program (AMO).

**Events and Cooperation**

- Participation in the craft week, event exhibition in the Mahaj Ryad neighborhood.
- Partnership with Collège La Salle Rabat: Development of collaborative programs in fashion and design, hosting eight students.
- Visits of foreign delegations to strengthen South-South cooperation: Suriname (3 senior officials), Mauritania (mission led by the Minister of Vocational Training and Crafts), Gabon (6 officials and 15 artisans), Zambia (3 officials) and CODEPA - Committee for the Development & Promotion of African Crafts - (visit of 10 members to share good practices).

CQFMA MARRAKECH

**Training**

- "Share Design" Workshop in collaboration with Edvantis Higher Education Group and Art Com: Workshops for 16 artisans and 20 apprentices brought together around an Innovation and Design challenge.
- Partnership with design schools in Florence, Doha, and Paris: Cross-disciplinary workshops and educational exchanges.
- Training program in partnership with the Ministry of Tourism, Crafts, and the Social and Solidarity Economy: 180 artisans trained in professional techniques and digital marketing (40 carpets, 20 sewing-embroidery, 20 basketry, management/commerce including 40 online sales).
- Partnership with UNESCO: Training of 40 textile cooperatives to strengthen women's skills.
- Support program for the reconstruction of the Al Haouz region: Training of 34 building craftsmen trained in earthquake-resistant techniques of traditional construction in partnership with the supervisory ministry, the CDRT (Centre de Développement de la Région de Tensift) and the Labina association (sustainable architecture) - Support of 50 craftsmen for the co-development of apprenticeship programs (traditional masonry, sustainable ecotourism, photovoltaic systems) in partnership with the World Bank.
- Safeguarding traditional trades: Continuing training in the traditional moukahla rifle of 37 master craftsmen from Azilal, Fès, Salé, Taroudant, Safi, Béjaad, Oujda, Agadir and Marrakech.

**Events and Cooperation**

- Partnership with Marjane Holding: Marketing of products from single-artisan and cooperative producers from the province of Al Haouz in 49 supermarkets.
- Official visit by the Director of UNESCO and signing of three new agreements between UNESCO and the Ministry of Tourism, Crafts, and the Social and Solidarity Economy.
- Certification launch workshop, with a view to obtaining UNESCO certification for the Moroccan caftan and Tétouan zellige.
- Solidarity and inclusion action with the Municipality of Marrakech: donation of three laptops to three apprentices with special needs.
- South-South Cooperation: Visit of a Tunisian delegation for an inspirational mission on plant fibers and weaving.
- Joint action with the Association des Rangs d'Honneur (health): organization of a medical caravan for apprentices, craftsmen and their families (7,386 beneficiaries).

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**Photo Credit**

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