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Empowering Youth through Entrepreneurship in Morocco
Situation

Young people in Morocco represent 44 percent of the working age population; 51 percent are out of school and out of work. Micro and small enterprises play a central role in Morocco’s economy, but youth face a number of challenges in entrepreneurship, including: the absence of a strong entrepreneurial culture; a lack of access to credit; lack of access to networks; low risk tolerance by both youth and financial stakeholders; and a lack of personalized coaching and support. Existing entrepreneurship programs are largely uncoordinated and have yet to penetrate deeply into communities where youth unemployment is highest.

Project Summary

EYEM leverages and bridges resources by engaging existing youth associations as drivers of regional economic and enterprise development for youth. The Near East Foundation (NEF) provides training, creates support networks, and supports young entrepreneurs (50 percent women) to grow profitable and sustainable businesses that are market-oriented and scalable. NEF works in partnership with three well-established Moroccan associations: the Association Marocaine d’Appui à la Promotion de la Petite Entreprise (AMAPPE), the Réseau Marocain de l’Entreprise Social et Solidaire, REMESS, and Al Amana Microcredit.

Project Objectives

Working in Doukkala-Abda, the project sought to:

• Build skills of 400 young men and women to facilitate creation of small and microenterprises.

• Build virtual business incubators to serve young entrepreneurs.
• Facilitate enterprise development and launch through start-up grants, microcredit, and other forms of resource mobilization.

• Introduce one microfranchise for youth entrepreneurs.

Summary of Project Activities

Objective 1: Build skills of 400 young men and women to facilitate creation of small and micro-enterprises

• Participatory Regional Economic Assessment completed with the participation of local economic actors, youth, and partners to assess the economic situation and opportunities in Safi, Jemaat Shim, El Jadida, and Moulay Abdallah. Lessons learned continue to shape project training and coaching, and guide youth project development.

• 16 selected youth trained as trainers in Entrepreneurship Training Program. The trainers continued to receive ongoing coaching and participate in project training activities. Trained coaches have become junior consultants and are successfully leading youth microenterprise development training sessions (2 additional coaches trained; 6 youth currently serving as coaches). 2 coaches have launched their own enterprise and 3 have received employment related to the field of entrepreneurship.

• 486 youth (265 men; 221 women) completed the pre-business creation cycle of the Enterprise Development and Management Training program. Significant mobilization efforts helped the project to exceed initial targets for the number of youth trained (target: 400) and the number of women trained (target: 200).

• Post-business creation training and coaching is ongoing with youth who have started their enterprises.

Objective 2: Build virtual business incubators to serve young entrepreneurs

• Business incubators (Machrou3i) launched in Safi, Jemaat Shim, El Jadida, and Moulay Abdallah and currently active in spaces with partners. Trainers trained to provide coaching and support. The spaces are used by youth seeking advice on their business plans, guidance on the management of their enterprises, and access to computers, Internet, and printers.

• Regular meetings are held with youth to engage youth participants and promote their ownership of objectives.

Objective 3: Facilitate enterprise development and launch through start-up grants, microcredit, and other forms of resource mobilization

• 349 business plans completed and validated by selection committees, and 251 businesses launched by youth.

• 251 youth have received small grants through the EYEM project to launch their businesses.

• Follow up visits conducted quarterly with grant recipients. 77% of businesses are officially registered. 96% are satisfied with the training provided by the project; and nearly 93% of beneficiaries stated that the launch of their enterprise increased their economic independence.

Objective 4: Introduce one microfranchise for youth entrepreneurs.

• Microfranchise Rashma, a tailoring enterprise, officially launched with 4 pilot microfranchises. Business plan and operations guidelines development, business spaces prepared, and businesses launched with project support. Official launch events in El Jadida (February 8, 2017) and Safi (February 9, 2017) brought together partners, local institutions, and the project holders to inaugurate the official opening.
Kamal Riad: Young doctor launches medical center to improve healthcare in Morocco

After graduating from the University of Casablanca’s Faculty of Medicine and Pharmacy in 2012, Kamal held positions providing medical services for a number of healthcare facilities. He then worked as a medical assistant in El Jadida for three years to gain more experience and refine his skills—all of which helped to prepare him to start his own medical center.

“To be honest, I thought I knew everything,” Kamal said. “But, I learned so much about the process of creating a business, the necessary administrative papers for registration, techniques for marketing, and how to handle clients.”

Kamal was approved for a grant of 20,000 Moroccan Dirhams (2,000 USD). With the funds, Kamal was able to purchase essential equipment for his clinic, including a mobile halogen lamp, a finger pulse oximeter, and an omron tensimeter.

In January 2016, Kamal opened his clinic in El Jadida, providing different services in general medicine and medical emergencies.

“My wife, friends, and family encouraged me as well as supported me financially to take this step,” Kamal said. “I was always inspired by my friends who started their own projects through the years, and couldn’t believe that now I was starting my own.”

After one year, Kamal’s business saw great progress and success, despite financial obstacles and competition. He was able to cover all center expenses, while also making profits of approximately 6,600 Moroccan Dirhmas (700 USD) per month.

At that time he said, “This is just the start.” Kamal said he planned to participate in social activities with local associations to market his business and build its reputation. He was also planning to organize a medical caravan in rural areas to provide free services to particularly underserved populations.

When NEF last followed up with Kamal in May of 2018 his business was continuing to see much success and a growing client base. His monthly profits are now between 8,000 to 9,000 Moroccan Dirhams (840 - 950 USD) per month. He delivered on his plans and has organized a number of medical outreach events in rural areas to benefit disadvantaged populations.

Said Grillou: Taking computer repair into his own hands

Said Grillou, a 29-year-old from Safi, Morocco, worked in several different technology companies after received his degree in computer science from the Specialized Institute of Applied Technology (ISTA) in Safi in 2012.

“Through my work, I learned to practice what I had studied in school,” Said said. “Most importantly, I learned that I needed to create my own business.” In an effort to put all he learned into practice, Said decided to start his
own business repairing and selling computers and other electronic devices.

In May 2015, Said joined the EYEM project and enrolled in the trainings as well as coaching sessions, during which he developed and refined his business plan with guidance from the project team. “The EYEM training was a good start to learn about basic entrepreneurship skills and gain enough knowledge about all legal papers needed to start any project, particularly in the framework of starting a small businesses.” Said explained.

With the project grant, Said purchased the necessary equipment to start his business and officially opened his computer repair shop in July 2016. In the first four months, Said was able to make a profit of 35,000 Moroccan Dirhams (3,700 USD). He invested much of this back into the business, adding more services and products. Said also plans to further develop his management skills as he hopes to soon hire staff to help him meet his customers demand.

During a follow up visit in May of 2018, NEF learned that Said’s project has continue to expand. He has moved to a larger location and is seeing profits of 7,000 to 8,000 Moroccan Dirhams (740 - 840 USD) per month.

Tarek launched his business at the end of March 2016, and with the project grant he was able to buy a 100-meter tent with 18 cages for his rabbits.

Tarek Boudhir: A childhood dream becomes a successful business

Tarek Boudhir, a 23-year-old entrepreneur from El Jadida, had a dream of owning and operating a succesful farming business. As a child Tarek raised rabbits at his home as a hobby, and hoped to one day make it a career. After earning his degree from a private school focused on commerce, marketing and management in El Jadida, Tarek decided to turn his dream into reality.

Eager to refine the skills he needed to develop and launch his business, Tarek applied to participate in the EYEM Believing strongly that young Moroccan’s should not solely depend on government job opportunities, but instead create a business—and future—of their own.

In the first phase of the program, Tarek obtained the basics—what types of business models existed, how to set up a business, and how to develop a business strategy by analyzing the current market. The next phase of training focused on longterm development an management of a business.

Tarek’s initiative and determination to succeed as an entrepreneur and make a positive impact on his community was keenly observed by the project team. He was awarded a grant for 20,000 DH (2,000 USD) to help with launching his business.

“I wanted to benefit from the trainings as well as the
Tarek launched his business at the end of March 2016, and with the project grant he was able to buy a 100-meter shelter tent with 18 cages for his rabbits (36 female and 6 male). His female rabbits started to give birth shortly after and Tarek estimated that he would sell more than 180 rabbits by the end of May 2017—making a profit of 10,800 DH (1,140 USD).

Tarek plans to further develop his business by reinvesting his profits and expanding his farm to raise 500 female and 50 male rabbits.

Hakima Mlihi: Entrepreneur’s business allows her to support her children’s education

Hakima Mlihi had to drop out of elementary school as a child and work in agriculture to help support her family. Now, with the income she is earning from a store she opened, the mother of three is making sure that her children receive the education she missed.

Hakima’s life has changed greatly with the opening of her business. Through the EYEM project, Hakima received the support she needed to become a successful shop owner.

“I tried to understand as much as I could,” Hakima said. “It was hard for me to acquire all those skills and information provided for me during the training because of my low level in education. I told my husband that I will not go back, but he insisted and he encouraged me to carry on.”

With the grant project grant, Hakima was able to stock her store with household staples supplies that are most in demand in her community. With careful management, Hakima has seen success – and has changed the life of her family.

“Before I launched my business, I couldn’t even afford a taxi ride to EYEM trainings. Our family only had two rooms,” Hakima said. “Now, with the money I have saved, we have built another two rooms.” She is also now able to pay the school fees for her three children to attend school which is of great importance to her.

When NEF followed up with Hakima in May of 2018, her business was still doing very well and her profits had increased. She is saving to expand her business and plans to open another shop nearby to sell chicken, vegetables, and fruit.

Malika Benabid: Young woman overcomes odds to launch successful sewing business

Malika was born and brought up in Midelt, a small town in the high plains of central Morocco. Without access to a school after her primary years, Malika was unable to continue her education and began studying sewing, as it did not require fluency in French.

After a year of professional training in sewing in Tangier, Malika undertook an internship and soon after secured a job at fashion company. After several years working there, she was recruited to join StanaFashion, a modern textile company.

Just when Malika’s career was on the rise, her life took a turn when she discovered she had breast cancer and was told she could not work anymore. Malika had to leave the company and take two years off to receive the necessary treatment. Because of her skills, StanaFashion asked her to come back to work, but Malika declined the offer as she lacked the strength and stamina.

“I didn’t have the power or enough strength to rejoin the
stress of the company, thus I thought of starting a business together with my sister that would give me more freedom and some rest in the future.” Malika said.

When Malika got to a point that she felt strong enough, she moved to El Jadida to start her own sewing business with her sister. They purchased a basic sewing machine and started their business working from home for almost two years. During this time, Malika joined EYEM and began business development trainings and began to develop a professional plan for her business.

Malika was able to meet with the project team to learn how they could help her improve and expand her business. “During the training, I learned to market my products, deal with clients and manage my business,” Malika said. “My goal in life has always been to start my own business, even before I became sick. I like sewing and I like being creative in my work.”

With her improved skills and a grant from the project, Malika was able to rent a professional space and purchase more sewing equipment. She formally registered her business and worked hard to attract new clients. Within a few months she was able to increase her income to nearly 1,000 Moroccan dirhams (100 USD) a month, which is enough to cover her everyday expenditures as well as her medical expenses for her continued medical treatments.

Malika hopes to see her business continue to grow and to hire more people in order to provide others with work opportunities. She is determined to work hard and provide a better future for her family.

Farah Souimtou: Realizing Her Dream, Young Woman Opens Her Own Tailoring Shop

An expert tailor, Farah Souimtou had dreamed of opening her own business for years. After earning a diploma in tailoring from a private tailoring school in Safi in 2004, she remained on as a trainer for 12 years. Then at 32 years of age and with a four year-old son, Farah wanted to build something on her own for herself and her family.

Her first step was working with NEF and EYEM to pursue her goal. Through her participation, she learned basic entrepreneurship skills, which included how to identify her market, clients, and competitors. She also learned how to formally establish her business in compliance with the legal requirements in Morocco.

“I was very satisfied with the training and coaching sessions provided by the EYEM team,” Farah said. “With support from the project team, I was able to confidently develop my business plan.”

In May 2016, Farah used the project start-up grant to purchase the necessary machines and equipment to get started. Farah was able to earn enough money from her business to support her family. Her quality of work and network of friends have made her well known in the market in Safi.

She continued to work with the EYEM project to launch a Rashma microfranchise with three other tailors. She also continues to work on her own clothing designs. In the
future, Farah hopes to train other tailors in Safi through a private tailoring school.

**Siham Laajil: A young entrepreneur turns her passion into a profitable business**

Five years ago Siham, a now 33-year old chef, completed her training at a culinary school in Casablanca, Morocco. Siham has always loved cooking and culinary arts.

After graduating Siham returned to Safi to be closer to her family, but she never stopped thinking about her pursuing her career as a professional chef and her dream to one day open her own culinary school. In spite of her efforts, Siham was not able to find a job in her field in Safi so she immersed herself in culinary workshops and trainings so that she could continue to develop her skills.

After attending EYEM project trainings and receiving her start-up grant, Siham purchased equipment and materials to start her own culinary school. The school organizes kitchen courses for women and fun educational sessions for schoolchildren.

Seven months after opening her business, Siham was earning an income of 1500 Moroccan Dirhams (150 USD) per month. Siham uses the business management and marketing skills she learned from the trainings to negotiate prices for her services, manage the bookkeeping, and advertise in order to grow her clientele (particularly through social media).

“Thanks to the project grant, I was able to accomplish my goals,” Siham said. “My next dream is to open a bakery microfranchise to support other entrepreneurs.”

When NEF followed up with Siham in May of 2018 her school had continue to expand and develop. She now employs three full-time employees, all women.

**Maha Mounir: Fashionably Ambitious**

Maha Mounir, a 27-year-old entrepreneur from Safi, has turned her vision of running her own clothing store into a reality. Maha worked in a call center after finishing her degree in computer science and management, but her passion was in sales. In May 2016, Maha joined the EYEM and participated in its training program on entrepreneurship and business management. She conducted a market study on women's clothing stores with the support of the project, and developed her business plan for a designer clothes outlet. The start-up grant allowed her to buy a stock of clothes in order to launch her business.

After ten month of operation, Maha’s store saw an average income of 7,000 Moroccan Dirhams (740 USD) per month, with average profits of 2,000 Moroccan Dirhams (210 USD) per month.

“Thanks to the EYEM project, I am now a independent businesswoman,” Maha said. Maha has plans to expand in the future including opening an outlet store for children's clothing.

As of May of 2018, Maha’s business remains active and thriving with profits between 4,000 to 5,000 Moroccan Dirhams (420 - 530 USD) per month.
Yasmine Zaze: Young Woman Overcomes Adversity to Launch Enterprise

Yasmine Zaze, a 20-year-old woman from Safi, was born deaf. Due to her challenges and a lack of support from her school, Yasmina had to leave at the end of her primary education. Determined to not let her disability limit her, Yasmina pursued professional training as a beautician and gained experience in the field. In spite of her efforts and talent, she was unable to find a job and earn an income of her own—leaving her completely reliant on her parents.

“For a long time, I considered opening up my own business,” Yasmina said. “The EYEM program helped me transform my idea into reality.”

With the help of the project’s junior coaches and staff, Yasmina developed a viable business plan and financial strategy. With the project grant, Yasmina purchased all the materials she needed to open her beauty salon and launched in July of 2016.

“I love my business and I am happy to open the salon every morning,” Yasmina said. “It provides me with flexibility and it makes me more independent financially. My parents are so proud of me now. I am highly motivated in this new stage of life and I have many future plans.”

Yasmina is able to communicate with her clients through signs, and her mother and sister-in-law provide support—especially in taking appointments over the phone. To expand her business model, Yasmina created a space for her sister-in-law who is a hair stylist.

Yasmina has ambitious plans for the future of her salon. She participated in post-business creation training sessions offered through the EYEM project, and is interested in learning about microcredit opportunities.

During a follow up in May of 2018, NEF learned that Yasmina’s business is still active and thriving.

Hayat Bachak: Young Moroccan launches kinesiotherapy clinic in El Jadida

Hayat Bachak is a 26-year-old kinesiotherapist from El Jadida, Morocco—and now also an entrepreneur, running her own clinic to help patients of all ages manage pain, facilitate recovery, and prevent disease.

The youngest of seven children, Hayat graduated with a degree in Kinesiotherapy in 2013. While in school, Hayat undertook a four-year internship at a Hospital in El Jadida, and a two-month internship at a center for Kinesiotherapy. She also worked as an apprentice at the Alfath Center in El Jadida where she learned how to manage a center administratively and financially.

“I learned to manage a center, organize administrative papers, and manage clients,” Hayat said. “I learned more about the field of work and the market.”

Her experience in helping to manage the Alfath Center gave Hayat the strength and self-confidence that pushed her towards opening her own clinic, however she didn’t have the financial resources to receive the necessary authorization.

After beginning her participation with EYEM, Hayat

Hayat working to rehabilitate one of her young patients
learned about different types of enterprises, creation procedures, and how to develop her marketing skills. She also had the opportunity to meet other entrepreneurs and exchange ideas and knowledge.

Hayat developed a business plan for her center, and with support from an EYEM and family support that provided her with a retail space, Hayat’s Center opened on August 1, 2016. It provides services for people affected by injury, illness, or disability through movement and exercise. Kinesiotherapy helps with back pain or sudden injury, and managing long-term medical illnesses such as asthma.

In the early stages of operation, Hayat was making a profit of 4,000 Moroccan Dirhams (420 USD) per month. While happy with these results, she worked to expand her clientele by offering “one-time” free services to attract new clients.

When NEF caught up with Hayat in May of 2018, her center was highly successful and continuing to expand. She has been able to purchase new equipment and has hired on a full-time employee.

Ahmed Amine El Assam: Young doctor determined to improve dental care in Morocco

Ahmed Amine El Assam, a 31-year recent graduate of medical school, aspired to open his own dental clinic. After graduating in 2013, Ahmed worked part-time for a dentist in El Jadida, Morocco. While the work allowed him to develop his practical skills, Ahmed remained determined to pursue his own practice.

In May 2016, Ahmed joined EYEM. He saw the training and coaching sessions as the perfect opportunity to acquire the skills and knowledge he still needed to establish his own business.

“I had the chance to meet new entrepreneurs, exchange knowledge, and share experiences,” Ahmed said.

With project support, Ahmed developed a business plan for his clinic. He used the project grant to supplement the costs of equipment.

Ahmed faced a few challenges at the outset of his project. In particular, he found it difficult to find available space to lease in El Jadida. Once the location was secured, his clinic officially opened in December of 2016.

“When the EYEM team’s encouragement and follow up, everything seemed to be possible,” Ahmed said. After the launch of his project, Ahmed was averaging a monthly income of 5000 Moroccan Dirhams (530 USD), which covered all of his clinic’s expenses.

“I am working hard to make my dream come true, I want to enlarge my clinic and hire more people,” says Ahmed.

When NEF spoke to Ahmed in May of 2018, we learned that the clinic has been very successful, earning revenues of more than 30,000 Moroccan Dirhams (3,100 USD) per month. Ahmed continues to pursue advanced dental trainings to stay ahead of the latest techniques. He recently signed a number of agreements with public and private companies to provide special rates to their employees which has greatly increased his client base.
On Saturday, May 20th, 2017, four Moroccan youth in El Jadida and Safi looking to expand or start a new business were awarded small business grants in the highly competitive Machrou3i DreamUp competition. The Machrou3i Business Incubators, created through the Near East Foundation’s (NEF) Empowering Youth through Entrepreneurship in Morocco (EYEM) project funded by the U.S. Department of State’s Middle East Partnership Initiative (MEPI), provide support and coaching to youth entrepreneurs.

DreamUp Grant Competition

Over 260 youth applied to participate in the DreamUp competition in El Jadida and Safi. Forty selected youth participated in training and coaching events organized by the Machrou3i incubators to develop their business plans. In the final competition, the top ten selected youth presented their innovative projects and business plans in front of a selection committee of local economic actors and an audience of interested individuals.

The selection committee scored plans based on a number of criteria including the level of innovation presented in the business concept, the ability of the business to introduce new technologies, well-defined social or environmental benefits, and the ability of the business to eventually create new jobs.

The selection committee, who have been highly engaged throughout the EYEM project in business plan review and other activities, were highly impressed with the quality of presentations and innovation of business plans. The individuals on the selection committee represented partner organizations including: Regional Delegation for Commerce and Industry of El Jadida, the Regional Investment Center (CRI), and ANAPEC. All have been engaged throughout the project, and participated in over 20 of the selection committees.

Four youth were selected to receive in-kind grants of $2,000 USD to launch their plans. These youth will receive ongoing mentoring and coaching through the incubators,
developing and promoting these important enterprise development structures in El Jadida and Safi.

In bringing together local actors, the event also provided new connections and opportunities for youth. The representative from the National Human Development Initiative (INDH) was highly impressed by the projects presented and encouraged youth to consider forming cooperatives and apply for funding. While the INDH only funds cooperatives, they struggle to find enough high quality, innovative projects, to support with their available funds.

A second DreamUp competition hosted by the Machrou3i incubators in Moulay Abdellah and Jemaat Shim awarded an additional grant to a young entrepreneur.

THE WINNERS

Transforming Spaces with New Art
Youssef Hamlouchi, a 34-year-old entrepreneur from El Jadida, did not finish his studies—leaving in high school. With YouTube videos and self-study, he taught himself new and innovative concepts in 3D design and arts. He is using his innovative techniques to transform spaces with special 3D designs.

A Mom with a Plan
Farida El Meskine, a 33-year-old mother from Safi, has developed a business concept for a cloth diapering enterprise. With a degree in computer management and studies in clothing design, she is building on her experience as a mother to develop her business plan to help young parents more affordably diaper their children.

Bringing Light to Poor Communities
Zakaria Rai, a 23-year-old engineering student in his 3rd year at university in Safi, has developed a social enterprise to bring environmentally friendly lighting to remote and impoverished communities in Morocco and throughout Africa. His business concept offers two forms of solar and environmentally sustainable lighting—one for regular use and one for use in high-end hotels.

E-commerce Innovator
Mohammed Yassine Cherad, a 24-year-old from Jemaat Shim, developed a landscaping and interior design business. He will offer a variety of plant and floral sculptures for household and garden decoration.
El Jadida Showcase

The DreamUp competition was complemented by a showcase event in El Jadida featuring youth entrepreneurs and businesses launched through the EYEM project. Organized in partnership Province of El Jadida National Initiative for Human Development on the celebration of its twelfth anniversary, the showcase event—held May 19-21, 2017—allowed young entrepreneurs to present their products and services to potential customers as well as network with fellow business owners.

Held in the Mohamed V Park in El Jadida, the showcase event included 20 stands—12 projects developed by EYEM youth, and 8 by cooperatives funded by INDH.

Supporting Youth Entrepreneurship

Both the DreamUp and showcase events aimed to promote the spirit of entrepreneurship and innovation among young people in Morocco and to inform young people on the advantages of the Machrou3i business incubators and their role in regional youth economic development.

The EYEM project has reached more than 3,000 youth in its efforts to promote the spirit of entrepreneurship, provided business development training to more than 349 young people, and funded 255 new businesses with start up assistance.