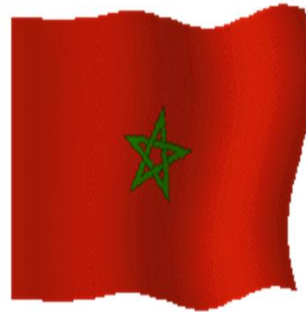




السلام عليكم

Guten Tag
Welcome



D2AD Community



Entrepreneurship in Morocco

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Agenda

- ☐ Context
- ☐ Entrepreneurship Programs
- ☐ Morocco entrepreneurship
 - ☐ National strategies
 - ☐ Priorities, Measures...
 - ☐ Stakeholder organizations
 - ☐ Education for youth entrepreneurship
 - ☐ Evaluation & perspectives



Context

☐ Globalisation

- Markets, economies, unemployment...

☐ Information revolution

- IT, Internet

☐ Social

- Public (NGO...)

☐ Government

- Budget, policies...

☐ Environnement

☐ Ethics

Pressures; threats, opportunities!



Context

□ Major issues

- Youth unemployment (even graduates)
- Insecurity and poverty, particularly among certain groups (women, young not graduates ...)

New modes of
value creation,
wealth creation

New
Challenges

new
paradigm



Youth unemployment

Total unemployment (millions)

YEAR	2004	2007	2008	2010	2011	2012p	2013p	2014p
WORLD	180	170	175	196	196	202	207	210
NORTH AFRICA	-	6,6	6,4	6,7	8,0	8,2	8,3	8,4

Quoted from : ILO - Trends Econometric Model s , Apri l 2012 (<http://www.ilo.org>)

young (women and men) unemployment:
40% (worldwide)



Entrepreneurship education

□ Education for entrepreneurship

- *as one of the strategies to reduce youth unemployment*
- *(and to reduce insecurity and poverty)*



Entrepreneurship education

- ❑ Youth entrepreneurship
 - ❑ International commitments
 - ❑ National commitment (royal letter (january 9, 2002)



National strategy dedicated to
Youth entrepreneurship



Education-Formation

« *Facilitating youth entrepreneurship
Awareness and promotion programs in formal and
non-formal education* » (worldwide)



Entrepreneurship education

International commitments

(Education for entrepreneurship as one of the strategies to reduce youth unemployment)

❑ Part of the Millennium Goals set by the Heads of State and Governments who met at the Millennium Summit (*Sept. 00*)

One goal:

“Reduce youth unemployment to half by 2015) »

❑ Recommendations of the High Level Panel, set-up by the UN Secretary General (*Sept. 02*)



Education for entrepreneurship as one of the strategies to reduce youth unemployment

UN-Working group on Entrepreneurship recommendations:

- ❑ « *the education system must recognize the need for developing the skills and attitudes that make up an entrepreneurial mindset such as lateral thinking, questioning, independence and self-reliance* »
- ❑ « *This education should continue through vocational training, business incubation and the start-up phase for young entrepreneurs'* »



Youth unemployment in Morocco

❑ Total Unemployment:

- 9,1% (average for the decade 2000-2010)

❑ Youth (15 – 24) unemployment:

- 18% (National)
- 32% (Urban)
- 18%-23% (University)
- 16% (Meadle level -high school)
- 20% (High technicien, technicien)

www.hcp.ma



Youth Entrepreneurship in Morocco

1. Promot Entrepreneurship Education–Formation
2. Other accomgnating programs dedicated to Youth entrepreneurship



Youth Entrepreneurship: Educations-formation

❑ Education Reform (initiated by Charte nationale and law 01-00);

❑ Among objectifs

- Devellopping students competenciess to facilite integration in job matket
- Promoting and inhancing their contribution to social and economic environnement
- Etc.



CNPE



Youth Entrepreneurship: Education-formation

□ CNPE

Entrepreneurship curricula
10% - 30%

Preparing youth manager (business school)

+

Promote youth (student) awareness and initiative to
Entrepreneurship, to create their own business

□ 2008 : « *Plan d'urgence 2009-2012 , extended to 2013* »
to accelerate (financial resources) implementing the
reform and Entrepreneurship education



Youth Entrepreneurship

Promotion programs
dedicated to (Priorities):

Youth

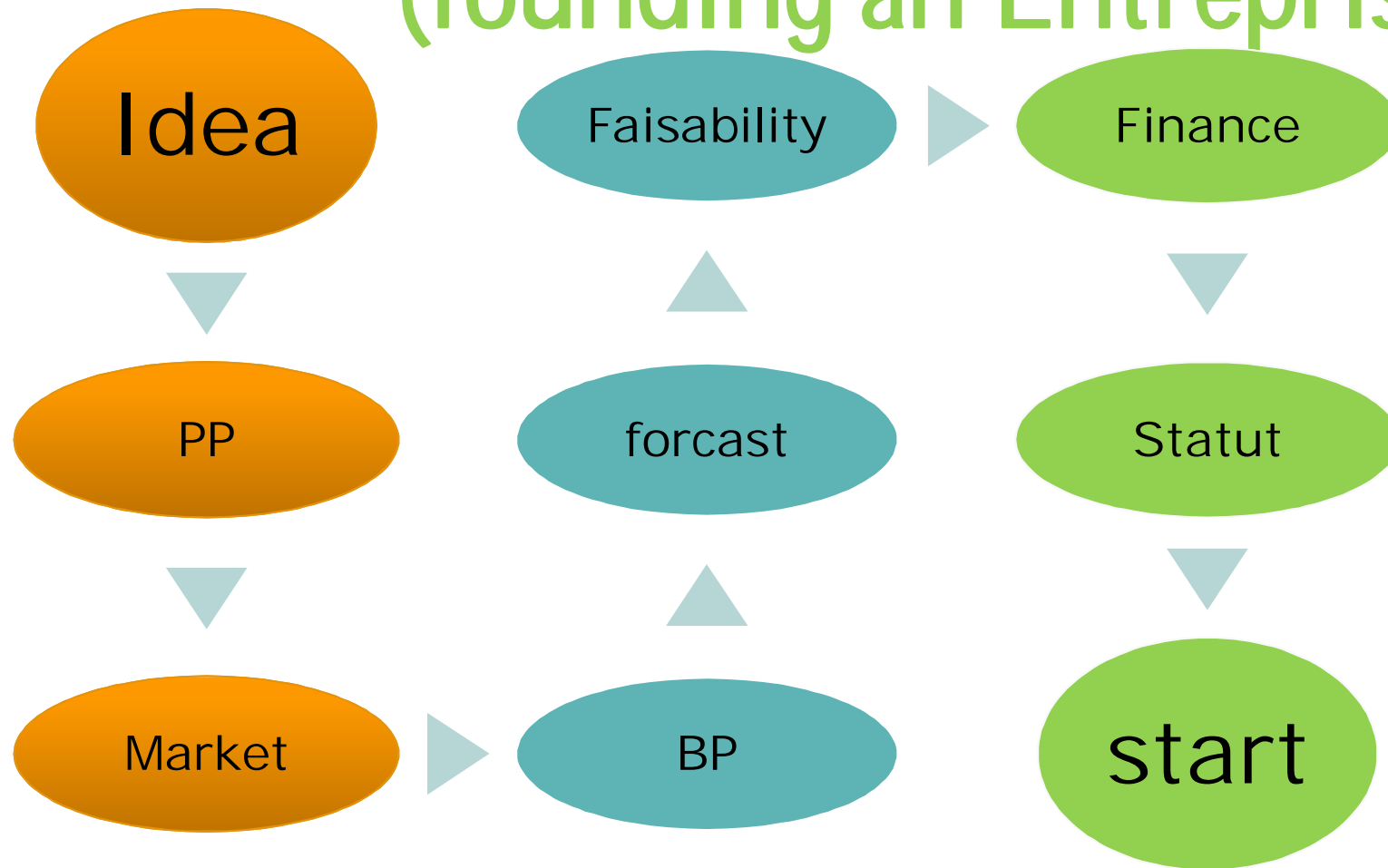
Innovation

Start up

Entrepreneurship



Entrepreneurship Process (founding an Entreprise)





Precarious balance!

SECTOR
OPPORTUNITIES

PERSONNAL

Promising (potentiel)
Transition (Technologie
distribution..)
Imparfect (competition
information...)
Incoherent (consumption
Incomplet (New geograph
Access & benefit

*But...
Amazing
challenge...*

ire,

l, moment)



Entrepreneurship: Accompagnement & Support

- ☐ Network
- ☐ Partners (Banks, ...)
- ☐ Institutions (Academic, Ministries, Technoprak (Casa), Technopolis (Rabat) , NGO...)
- ☐ Others (Showroom, experts, books...)



Accompagnement: Development process

TECHNOLOGY TRANSFERTS

6 months-1year

Spin

1 à 2 years

INCUBATOR

1 à 2 years (debt / capital)

Nursery

2 à 3 years



Accompagnement (coherence!...)

- ❑ Entrepreneurship "nationale affaire"
- ❑ Support to Entrepreneurship: A " Business "
- ❑ Level: Local (City, Region), State, EU, WB...
- ❑ Variety support (technical, financial 'subsidies')



Entrepreneuriat: Financial support

❑ Loans

- Young people with projects
- Womens
- Unemployed graduates
- Small « Micro-credit »; Etc.

❑ Subsidies (National/ International)

- Specific (Innovation, R&D, Formation, export...)
- Fiscal; Etc.

❑ Others

- Sponsoring & mécénat , Business angels, Capital risk
- Competition...



START-UP

- ☐ Innovation
- ☐ Services, process, products
- ☐ Rapide growth (beginning)
- ☐ Hight financing needs
- ☐ Social Model (Organisation, sharing...)
- ☐ Eeasy access
- ☐ Competition
- ☐ Low rate of survival



INNOVATION - RISK

Market Risk	High	?	Concorde
	Low	?	R&D
		Low	High
Technology Risk			



Start up: IE & financing

Starting Capital (SD)
(saving, help sunsides...10MDh)

■
Priming (A)
(Business angels, regional/national subsidies...)

■
Capital Risk (CR)
(participation national/international...)

■
Operating
(closing industry...)



Start up: IE financing

SD (10Mdh)
P (x10 -50 CD)
CR (+100 CD)

Financing needs
& activity sector



Investor to contact



Entrepreneurship

Stakeholder s'promotion programs

Pre creation

Creation

Post creation



Pre creation

Public

- Direction Technologies Ministry of Education
- OFPPT (26 Guichets « Moukawalati »)
- Universities
- RMIE (Réseau Marocain d'Incubation et d'Essaimage)

Private

- CJD (6 sections in different cities))
- R&D Maroc , CMI (innovation)
- Associations (AFEM, Espod, Maroc Entreprendre, Fed.PME/PMI,...)
- FBPCE (26 agencies)
- CCIS (28 centers)



Creation

Public

- CRI (16 centers)
- Others administration (Taxes, CNSS, OMPIC...)

Private

- Experts
- Accountants
- lawyers
- ...



Pre creation

Public

- Direction Technologies Ministry of Education
- OFPPT (26 Guichets, Moukawalati)
- ANPME
- CCG

Private

- CJD (6 sections in different cities))
- R&D Maroc , CMI (innovation)
- Associations (AFEM, Espod, Maroc Entreprendre, Fed. PME/PMI,...)
- FBPCE (26 agencies)
- CCIS (28 centers)
- Commercial banks (BP, AWB...)



Entrepreneuriat: Support

RMIE (Réseau Marocain d'Incubation et d'Essaimage)
(Morocco Incubation and Spin Network)

Members

□ Ministry of Industry, Ministry of Education, R & D
Morocco, CDG-Priming Fund, FBPCE, France
Embassy...

Objectifs :

- Creation of an incubator for innovative business
- Incubation of projects initiated by academic researchers to lead to new businesses



Entrepreneurship strategy: Evaluation

❑ Results

- ❑ Increasing number
- ❑ Employment: <2 jobs (average)
- ❑ IE : 5%
- ❑ Initial personal Capital (average) : 10 Mdh
(9000 €)



Failure of businesses created by young people

Morocco figure

mortality rates



Business survival after 5 years: 30%



Entrepreneurial strategy : Perspectives

☐ Programs

- ☐ Many...
- ☐ Coherence
- ☐ More effectiveness

☐ Education

- ☐ New pedagogical engineering

☐ Cooperation

- ☐ Global problem → global challenge → More exchange (local, international...) for global solution

☐ ...



شكرا

Danke
Thank you

