Evolution of the cumulative number of training beneficiaries



The total number of people trained (MFIs' agents and beneficiaries) in face-to-face by the CMS since its creation, reached 39 382 people in 2017, which is 12% higher than in 2016. This rate has increased by 25%, including the distance learning training that was introduced in 2017. Free access to the e-learning platform 'Financial Education for All' can be done via the CMS website:

cm6-microfinance.ma/fr/education-financiere

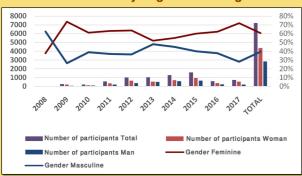
Evolution of the number

of winners in 6 editions of the PNME



We can note the predominance of the number of women winning each edition. For this 6th edition, the winning women represented 62% of the total number of award-winning micro-entrepreneurs (20 women out of 32 laureates).

Beneficiaries gender breakdown by Regional Meetings



7 330 micro-entrepreneurs participated in Regional Meetings in various locations in Morocco. 60% of them are women.

COMMUNICATION & PARTNERSHIPS

In terms of communication with the sector, the CMS has:

- redesigned its website (www.cm6-microfinance.ma), in order to make it more attractive, more user-friendly and, above all, in line with international new technologies standards (Responsive Web Design, search engine, ...);



- Continued to spread throughout the year information likely to interest the sector, through its electronic newsletter "Flash Info of the Sector";
- Continued to enrich its library with new books, newspapers and publications related to Microfinance and other topics of interest to industry professionals, researchers and students.



In terms of partnership, Citi Foundation has acknowledged the CMS in its « Global Citizenship Report » in 2017 as a key partner in countries where the « Citi Microentrepreneurship Awards » program was implemented and as a promoter of best practices in support to women micro-entrepreneurs living in different regions of Morocco.





A solidarity-based microfinance for sustainable development





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Upon the 10th National Solidarity Campaign launch, His Majesty King Mohammed VI, may God assist him, inaugurated on November 8, 2007 the Mohammed VI Center for Supporting Solidarity Microfinance (CMS).

The CMS shows the importance that Mohammed V Foundation gives to solidarity with people in precarious situations, aiming at integrating them into the socio-economic environment, thereby fulfilling the Foundation mission, which places sustainable development at the heart of its strategy.



The CMS, created in consultation with the major microfinance stakeholders in Morocco, strives to support the efforts made by the Micro Finance Institutions (MFIs), promoting their activities through three main areas: training MFIs' staff and beneficiaries on their products and services, promoting micro-enterprises and supporting the commercialization of their products and services, as well as the National Microfinance Observatory.

Micro Finance Institutions



MFI STAFF TRAINING

- Participate to the development of the operational and managerial skills of the Micro Finance Institutions staff, through relevant subjects and themes such as Financial Education, Risk Management, Client Protection, Social Performance, Innovation and diversification of products, Digital Finance, the legal framework of Microfinance, communication...:
- Train qualified trainers who will take in charge training at local and regional levels and build database resources listing national skills and expertise in the field;
- Promote knowledge transfer and know-how amongst national MFIs, but also with international institutions:
- Conduct studies to identify and assess the sector training needs;
- Enable MFIs to organize their own trainings and actions through the CMS infrastructure.



MFIs BENEFICIARIES TRAINING

Offer a rich program of targeted trainings such as Financial Education, Marketing Techniques, Personal Development and Communication, digitalization, the status of self-entrepreneurs and formalization, in order to enable micro-entrepreneurs to develop their managerial skills and professional qualifications.



NATIONAL OBSERVATORY OF MICROFINANCE

- Monitor the Microfinance sector;
- Facilitate access to information for Microfinance stakeholders;
- Be referred to as a platform of ideas and best practices exchange in order to support the microcredit activity and contribute to its development.



MICRO-ENTERPRISE PROMOTION AND MARKETING SUPPORT

- Support micro-entrepreneurs in the development and improvement of their productions ;
- Promote the marketing of the products and services of microcredit' beneficiaries by regularly organizing "Regional Meetings of Micro-Entrepreneurs" in different regions of Morocco, alongside training actions:
- Reward the most deserving Moroccan micro-entrepreneurs by organizing each year and in partnership with FNAM, the 'National Micro-Entrepreneur Awards ceremony' (PNME).

