



Agir pour **l'égalité** des **chances**



PRESIDENT'S WORD



ACT FOR EQUAL OPPORTUNITIES

populations of African countries, especially young people and women, are the hope of our continent of tomorrow. However, the lack of basic infrastructure in the most remote places of the continent does not give them the means to use their full potential.

Despite the remarkable progress it has made in its fight against poverty, Africa still has half of the world's population considered to be in extreme poverty. Every day, we are confronted with the most vulnerable populations of our continent and who are becoming significantly more fragile. Their former life balance has been brutally broken, leading to significant disruptions and changes in their identities.

We want to fight against this social disqualification, with a deep conviction: we need to imagine socially innovative solutions by combining skills and expertise, as well as the necessary funding to perpetuate the models that will have proven themselves in the field.

By realising that they are the future of our country, the Saham Foundation has placed youth at the heart of its priorities for the year 2020. With the opening of the first Massari Centre for social and professional reintegration, the Saham Foundation and its partners are giving a second chance to the excluded youth from peri-urban neighbourhoods.

At the Saham Foundation, we humbly put all our energy to *«include the excluded»* and that is the meaning of our actions.

Mr. Moulay Hafid Elalamy

President of the Saham Foundation



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Medical caravan of February 23, 2019 in Marrakech (Es Smara and Ahmed Rachdi schools)

OUR VALUES
ETHICS,
DIVERSITY,
SOLIDARITY,
SHARING,
HUMILITY.

About Us

Since 2008, the Saham Foundation has been working to create a significant and lasting impact on populations in need in Morocco and Africa. The Saham Foundation has been recognized as working in the public interest since November 2017*.

True to our values, we strive to create a positive social impact and focus our activities on the most vulnerable populations. We try in complete discretion to pool our expertise to find innovative solutions to the new social challenges facing the most disadvantaged populations.

*Decree No. 2.17.648 of October 24, 2017, published in the Official Gazette 6619 of November 6, 2017



Our vision

Statistics and surveys on poverty are disturbing: more than half of the world's population does not have access to basic health services, and one in three young people are on the fringes of society.

In a world in constant change, more often endured than preferred, current socioeconomic transitions are creating big issues of social exclusion. This is because lack of access to health, education, or employment opportunities leads to the exclusion of the most vulnerable populations. And because we are close to the people and our regions, we are able to identify social needs and aim to bring innovative, effective and sustainable solutions.





OUR LINES OF ACTIONS

The Foundation focuses on two key areas to address the most pressing needs and issues in the African continent:

- → Social inclusion of youth
- → Healthcare





Our objectives

Including the excluded

The basis of an inclusive society is mutual respect and solidarity, and the guarantee of equal opportunities and decent living conditions for all. Our goal is to contribute to building a more inclusive, innovative, sustainable and resilient society.

We are committed to promoting social inclusion, facilitating access to healthcare, supporting the next generations in accessing education and employment, and preventing various forms of precariousness. These are our daily actions to create a new form of inclusive growth for the most vulnerable populations in our regions.

TARGETED POPULATIONS

Disadvantaged and landlocked populations, barely accessing healthcare Young people who are unmotivated, and who have stopped dreaming and believing in their future Project holders, lacking support and guidancen



Our resources

We innovate to bring new, effective and sustainable social solutions that inspire social inclusion.

We believe that social innovation is a solution to the social disqualification of the most vulnerable people.

Given the scale of the societal challenges to be resolved, we must be more innovative than ever.

Introducing and building innovative processes to develop sustainable solutions to social issues is at the heart of our approach.

Our aim is to improve daily lives, as we imagine, shape and support the financing of social innovations to transform society.

Our approach

SOCIAL THINK TANK

It's about thinking, imagining and developing socially innovative solutions. But, also combining expertise to analyse social problems and suggest solutions.

SOCIAL FACTORY

We are an incubator of socially effective solutions. We implement pilot solutions in the field that allow us to develop models and measure their social impact with key indicators.



GEOGRAPHICAL COVERAGE

Rural areas Morocco

Seksaoua, Iguidi, Aoufous, Issafen, Touissit And Ain Bni Mathar, etc.

Sub-Saharan Africa Sénégal : Pété

Urban/peri-urban areas Morocco

Boudnib, Tata, Chellalate (Mohammedia)

Sub-Saharan Africa

Gabon: Lambarene Angola: Luanda



Key Figures

Our "Act for healthcare in Africa" program, based on a network of volunteer medical experts, key figures for 2013-2020.

35,317
Multidisciplinary medical

Multidisciplinary medical examinations with free supply of medicines

24days

SAHAM SOLIDARITÉ" (SAHAM SOLIDARITY RENDEZ-VOUS)

+ 10,000

Children sensitized/Adults sensitized to oral hygiene

DDONATIONS IN MOROCCAN DIRHAM OF

MAD2,040,808
MEDICINE DONATION

7,308

Toothbrush/paste kits delivered

DONATION OF

2,792

PAIRS OF GLASSES

Hearing aids for 6 people

MISCELLANEOUS DONATIONS (BLANKETS, NEW CLOTHES AND SHOES, BOOKS...)

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3

SURGICAL CARAVANS MOROCCO

139

PATIENTS OPERATED

129

Ophthalmological operations

10

ENT operations

SURGICAL CARAVANS SUB-SAHARAN AFRICA 1ST SURGICAL CARAVAN IN PETE - SENEGAL

+700

MEDICAL EXAMINATIONS AND PROCEDURES

163

Operations over 4.5 days

Donation of medicines and surgical boxes

SKILLS TRANSFERS

between local teams and our teams

2ND SURGICAL CARAVAN IN LAMBARENE - GABON

500

MEDICAL EXAMINATIONS AND PROCEDURES

127

Operations over 4 days

Donation of medicines and medical consumables

-

SKILLS TRANSFERS

between local teams and our teams

3RD SURGICAL CARAVAN IN LUANDA – ANGOLA

+921

MEDICAL EXAMINATIONS AND PROCEDURES

511

Operations over 5 days

Donation of medicines and surgical boxes

SKILLS TRANSFERS

between local teams and our teams

+300
VOLUNTEER
DOCTORS
of Groupe Saham
during these medical
initiatives.





PROMOTING THE EMPLOYABILITY AND INTEGRATION OF YOUNG PEOPLE

About one-third of young people in Morocco are out of school, employment, or training, presenting a major socioeconomic challenge for our country.

- → In 2025, more than one in three young people will be unemployed despite the increase in higher education enrolment;
- → High levels of unemployment and unstable jobs have also contributed to their poverty and social exclusion, as well as to the emergence of specific health problems;
- → Philanthropists can help create new entrepreneurial or employment opportunities for some of these young people.

NEET is an acronym for Not in Employment, Education or Training. This indicator is used to better understand the situation of young people in their societies.



THE WEBINARS OF SAHAM FOUNDATION IN 2020.

In 2020, 4 webinars wer organized with the Saham Foundation psychologist for the benefit of the youth of the Massari centre.

1. HOW TO LIVE WELL IN CONFINEMENT 24/04/2020

2. DECONFINEMENT AND RECOVERY 14/07/2020

3. KEEPING BUSY IN THE SUMMER DURING A PANDEMIC 04/08/2020

4. ADAPTING TO NEW LIVING CONDITIONS RELATED TO COVID 09/12/2020

3 OTHER WEBINARS WERE ORGANIZED IN 2020 BY OUR PSYCHOLOGIST, IN PARTNERSHIP WITH THE OFPPT FOR THEIR STUDENTS.



Inauguration of the first Massari Center



In November 2020, the Saham Foundation inaugurated its first pilot centre MASSARI: a second chance school for the social and professional reintegration of young people in the outskirts of Casablanca. This centre was made possible thanks to the effective support of partners from the public and private sectors: the National Human Development Initiative (INDH), the Province of Mediouna, the Ministry of Education, Vocational Training, Higher Education and Scientific Research, The National Agency for the Promotion of Employment and Competencies (ANAPEC), The Office of Vocational Training and Employment Promotion (OFPPT) and private economic operators, and the recruiters committed to our side.

CONTRIBUTING TO THE SOCIAL INCLUSION OF DISADVANTAGED YOUTHS

Aimed at the professional and social reintegration of young people in difficulty, the first MASSARI Centre offers young NEET*, aged between 13 and 25 years old, the opportunity to benefit from free activities and training. Thus, the main missions of the Saham Foundation's MASSARI centre are:

- Optimizing the employability of young NEET* 16-25 years old in the Province of Mediouna by creating partnerships with companies committed to the recruitment of these young people;
- 2. Contributing to bringing back 13 to 15-year-old students to their schools;
- 3. Giving a new impulse in the social, cultural and professional life of these young people;
- 4. Contributing to the reintegration of these young people in Moroccan society.









In collaboration with its partners, the MASSARI Centre aims to accompany Morocco in the social inclusion of disadvantaged youth. Indeed, one third of the Moroccan youth between 15 and 25 years old are NEET. The MASSARI centre tries to contribute to this problem of reintegration through psychological support, offering training and conducting sports and cultural activities.

To this end, the MASSARI centre is equipped with infrastructures and complete equipment as well as a qualified staff:

- > A psychological care unit;
- > A space for cultural and sports for the young NEETs;
- > Training courses to prepare young people for the jobs of tomorrow.

The young NEETs of the MASSARI centre have access to all these activities, free of charge.





SUPPORTING THE YOUNG PEOPLE ON THE PSYCHOLOGICAL LEVEL

The vocation of the MASSARI centre is to accompany young people, often unmotivated, on a psychological level and to guide them, thanks to the mobilization of specialized therapists and coaching sessions. Thus, after one month of these sessions, more than 30 young people have been supported by our psychologists and nearly 800 young people have participated in our webinars.

In order to help the NEET young improve their chances of integration into the labour market, the Saham Foundation has established partnerships with recruiters who participate in the training process within the MASSARI centre. These companies can get in touch with the young people as soon as they register and participate in the qualifying trainings. These trainings complement the theoretical courses in soft skills and languages, as requirements of the job market. Thus, the first pilot classes of the MASSARI centre are intended to be recruited by operators in the offshoring and human services sectors.

Eventually, the objective is to develop other MASSARI centres in Morocco and to continue to build strong partnerships with private and public institutions, committed to the social and professional reintegration of young, who are nowadays on the margins of society





ROUND TABLE IN MARRAKECH

Cooperation with EU countries for the integration of young people.

Organization of a joint round table between the Saham Foundation and the Bertelsmann Stiftung Foundation on the theme of: "The role of civil society actors in socio-economic development and the integration of young people from countries neighbouring the European Union"

How can the two parties learn from each other others to strengthen their own economies through increased partnership with the EU?

In Marrakech, on February 14 and 15, 2020, the two Foundations discussed possible solutions to achieve a more effective social and economic cooperation. The networking of actors from EU countries and their neighbours is part of the European project "Strategies for a new EU neighbour".

The Moroccan Foundation Saham and the German Bertelsmann Stiftung invited 25 renowned representatives / decision-makers and experts from the world of business, policy, academia and civil society, to a dialogue devoted to the theme "Bringing the EU and its neighbours closer - Promoting civil society actors in the socio-economic cooperation and youth integration work". In view of the demographic change, technological progress and social peace, it is very important that jobs and future prospects are created for the benefit of young people in the Mediterranean region and in the neighbouring countries of the EU.

Bringing the EU and its neighbours closer together: Promoting civil society actors in socio-economic cooperation and youth integration work.

For example, the Saham Foundation drew attention to its new project, which aims to promote the social and professional reintegration of young people (NEET) (which are neither in education, employment or training) by offering them an integrated centre, intended to provide them with targeted vocational training during the day, as well as psychological support services and cultural activities and sports. The Spanish Bertelsmann Foundation has demonstrated its experience in project in Spain using work-linked vocational training as a tool to reduce youth unemployment. Reports have been shared about successful concepts, having been implemented by business schools projects in Jordan, as well as within the framework of the programs of a national investment for young SMEs in Morocco. European representatives mentioned EU programs such as Erasmus +, EU4Youth, as well as projects twinning around education reforms.

The various aspects relating to migrations between the southern neighbourhood or East and the EU, the growing socio-economic interdependence of the southern neighbourhood vis-a-vis the countries of sub-Saharan Africa, as well as the challenge of technological and economic power of China, were also considered as so many factors likely to strengthen social relations, economic and political relations between the European Union and the countries of its immediate neighbourhood.



Act for healthcare

Facilitating access to medical care for the largest possible number of people. These programs stem from the desire to develop citizen projects that focus on human development, access to healthcare and the creation of value to improve the living conditions of the population.

OBJECTIVES

- Promote access to healthcare for the most disadvantaged populations
- Contribute to the financing of specific health projects

THE PROGRAM OF ACT FOR HEALTH IN SUB-SAHARAN AFRICA

As part of Act for Healthcare Program, the Saham Foundation develops specific

surgical actions for the Sub-Saharan African countries. These actions are conducted in partnership with local authorities, Ministries of Health and national health organizations.

ASSISTENCIA MULTIDISCIPLINAR E OS DESAFIOS PRARA GARANTIR OS CUIDADOS INTEGRAIS AO DOENTE



921
MEDICAL
CONSULTATIONS

511 SURGICAL PROCEDURES IN 5 DAYS

SURGICAL ACTION IN ANGOLA

The Saham Foundation teams went to Angola from March 1 to 6, 2020 to organize a large solidarity operation at the Luanda General Hospital. This operation was carried out in partnership with several high authorities: The Moroccan and Angolan Ministries of Health, the Office of the First Lady in Angola, the Moroccan Embassy in Angola as well as the Saham Assurance Angola teams. In all, the intervention will have brought together a team of 24 volunteers, 11 surgeons (visceralists, paediatricians, ENTs, gynaecologists, ophthalmologists, urologists), 2 anaesthetists, 1 pharmacist, 1 radiologist, 1 internist and 8 paramedical volunteers. These Solidarity days of healthcare in Angola have made it possible to conduct

511 operations in 5 days, the equivalent of a year's total of surgeries in "Hôpital Général" of Luanda. Through this action, Saham Foundation has been able to contribute to considerably reducing the country's waiting lists. It should be noted that the conducted surgical operations were particularly complicated and could not have been carried out without the intervention of the Foundation, the support of its senior partners and, of course, the skills and availability of its volunteers.

- 921 medical examinations;
- Donations of medicines and consumables;
- Bilateral cooperation and exchange of knowledge between the Moroccan and Angolan teams.

24

11 SURGEONS

(visceral specialists, paediatricians, ENT specialists, gynaecologists, ophthalmologists, urologists)

2 ANAESTHETISTS,

PHARMACIST,

1 RADIOLOGIST.

INTERNIST DOCTOR

PARAMEDICAL STAFF (NURSES, ANAESTHETISTS, OPERATING ASSISTANTS...)





The Foundation and its partners mobilized in the face of the pandemic.

During the crisis, The Saham Group has contributed by setting up local citizen actions.

ACTIONS TAKEN DURING THE CRISIS

Several respirators have been made available to the Ministry of Health and CHUs.

120 Majorel employees were mobilised to respond to calls from "Allo Yakada", a hotline set up by the Ministry of Health as part of the procedures of managing the Covid-19 crisis. Indeed, 5,000 to 6,000 calls were handled daily by the group's employees for free. The Allo Yakada operation continues until the end of September with around fifteen advisers.

Several teachers have offered their services to provide remote teaching for the children of doctors.

In order to reduce the pressure on the Moulay Youssef Hospital and allow it to concentrate on the cases of Covid-19, Ghandi Clinic built birthing centres free of charge for the public.

A blood donation campaign was organised by Saham Immobilier.

Four webinars have been organised for young NEETs from the Mediouna region to help them better cope up with the quarantine period. The operation was accompanied by a personalised and individual psychological follow-up for these young people.







Our partners

They support us and we are grateful



المباكرة الولحنية للتنمية البترية Initiative Nationale pour le Développement Humain



The Province of Mediouna has been a partner of the SAHAM Foundation on the Massari Center since the genesis of the project. As such, it provides the SAHAM Foundation with premises and a vehicle for transporting young people. The Province of Mediouna also supports the Saham Foundation in the recruitment of young people by putting in contact with associations and local actors (GIE, etc.).

In addition, the Province of Mediouna, within the framework of the INDH, contributes to meeting the challenge of economic inclusion of young people through an integrated approach aimed at improving the employability of young people, creating value at the local level and ensuring the sustainability of projects in Mediouna. In this framework, the INDH has made available a minibus worth 390,000 DH to the Saham Foundation to facilitate the transportation of young people from Mediouna to the Massari Center.



The SAHAM Foundation has the honour of being part of the program of the Second Chance

School of the Ministry of National Education, which provides the Massari Center with educational programs and tools. Through this partnership, the SAHAM Foundation is helping to bring students who have dropped out of school to level up in order to enable them to return to school.



As part of a sealed partnership between the two institutions, the OFPPT and the SAHAM Foundation have joined forces to develop a complementary offer aimed at promoting the reintegration of young NEETs in the kingdom. Thus, these two institutions will provide young people with specific training programs, support for professional integration and entrepreneurship, as well as socio-cultural activities (theatre lessons, sport, etc.) and support. personalized psychological treatment in order to have a significant impact on the employability of the young people supported.



ANAPEC is a partner of the SAHAM Foundation at the Mediouna social reintegration centre. ANAPEC supports the SAHAM Foundation by provi-

ding it with contacts of the with candidates registered in its database, who can benefit from the services of the Center, and free access to the Open Classrooms platform. ANAPEC also provides training in entrepreneurship support for certain facilitators at the Massari Center.



The AMRC is a partner of the SAHAM Foundation on the Mediouna youth reintegration centre. The AMRC is committed to recruiting laureates trained by the Massari Center of the SAHAM Foundation.



A partner of the SAHAM Foundation in the Mediouna youth reintegration centre, Majorel is committed to recruiting 50 NEETs trained by the Massari Center in order to contribute to their professional and social reintegration.



Internal social network of Majorel Morocco, Ivory Coast, Senegal and Togo, made up of volunteer collaborators, working for 3 main areas: Children, environment and education. Phonedation supports the Saham Foundation on its

medical caravans, by leading edutainment workshops for the benefit of the children of beneficiaries. Jointly, the Saham Foundation and Phonedation have also provided donations of school bags to young schoolchildren from underprivileged backgrounds as well as other social actions in favour of the most disadvantaged.



Alomra Guarding, a subsidiary of Alomra Group International, is committed to recruiting 60 young NEETs trained in safety and security professions at the Massari Center. It also makes trainers available to the Center and supplements the learning of young people with practical training.

Bertelsmann Stiftung

Saham Foundation and the German foundation, Bertelsmann Stiftung, exchanged their views on the integration of young people in the European Union's neighbouring countries. To meet this end, a round table with experts and practitioners was organized in Marrakech in February 2020 to discuss «The role of civil society actors in the socio-economic development and integration of young people from the European Union neighbouring countries." On this occasion, both sides brought together representatives from the field of politics, business, academia and civil society from Europe and neighbouring countries to contribute to a better understanding between different

cultures through an exchange of practical experiences.



MMM and the Saham Foundation have joined forces to **organize** an international Mother4peace conference on the theme:

"Mothers at the heart of change for a culture of peace, at family, community, national and international levels."



The French Institute provides training in French for 50 young people from the Mediouna region within the Massari Center in order to enable them professional integration into the jobs of call centers. This training is funded by the SAHAM Foundation.



The think tank Les citoyens, an independent and non-partisan association, advocates for the improvement of "Mieux Vivre Ensemble" through the proposal of a new society project and the reinforcement of leadership and empowerment. In partnership with the Saham Foundation, they are implementing awareness-raising and citizenship training and training in citizenship, participatory democracy and leadership for Moroccan youth (in particular NEETs), both particularly NEETs), both to promote their reintegration into society and to help society and to help the emergence of innovative

ideas and professional projects.



The Ali Zaoua Foundation contributes to the Saham Foundation by providing access to culture to underprivileged populations. The Ali Zaoua Foundation supports the Massari Center on the cultural aspect (carrying out cultural programs), in particular on the recruitment and training of animators.



Digital Brains supports the Saham Foundation, free of charge, in the development, maintenance and hosting of its website and all related activities.



Saham Assurance proves once again its position as a committed corporate by providing free coverage for all the Saham Foundation's medical and surgical caravans. The Company also provides coverage for the Massari Center for the socio-professional integration of young people.



Governance

OUR GOVERNANCE PRINCIPLES:

Ethics - Commitment - Proximity

The projects are led by a committee of managers, experts and operational teams committed to the projects.

BOARD OF TRUSTEES

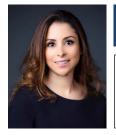
Moulay Hafid Elalamy
Chairman of BOD - non-executive
6 members



Independent law firm

Committee of Volunteer Medical Experts

Independent auditor



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Availability of the Saham Group's support functions to the Foundation: Finance, IS...

Management Team







Act for **equal opportunities**

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