

Africa Employer of Choice Conference

May 2015



SAHAM
Group



GROUP PRESENTATION

Brief Presentation of the Group

Saham Group is a Moroccan multi-business holding company whose activities are organized primarily around business services.

- Founded in 1995, the Group registered in 2014 a turnover of **1.16 billion USD**. The Group employs over **6 900 employees** in **25 countries** in Africa and the Middle East.
- The Group's business activities are organized around 4 divisions:

Insurance

Offshoring

Health

Real Estate

- The Group has developed strategic partnerships with leading players such as Bertelsmann, Mondial Assistance, Abraaj Capital, the International Finance Corporation (IFC), and Wendel; The last three players consolidate the financial footing of the Group and support its strategy for international development.

Business portfolio



- **Insurance Division:** this division includes mainly the insurance, reinsurance, and assistance activities. 24 countries in Africa and the Middle East, turnover of 1.01 billion USD in 2014.
- **Offshoring Division:** the Group is a pioneer in this sector with the creation of Phone Group in 1999. In 2015, the Group acquired Ecco Outsourcing, one of Egypt's leading contact center outsourcing.
- **Healthcare Division:** development of modern medical units in African countries, namely, in sub-Saharan Africa. Strategic partnership in 2013 with Asisa, one of the leaders in medical management in Spain.
- **Real Estate Division:** Management of real estate projects through Saham Real Estate and its subsidiary Batim Africa.

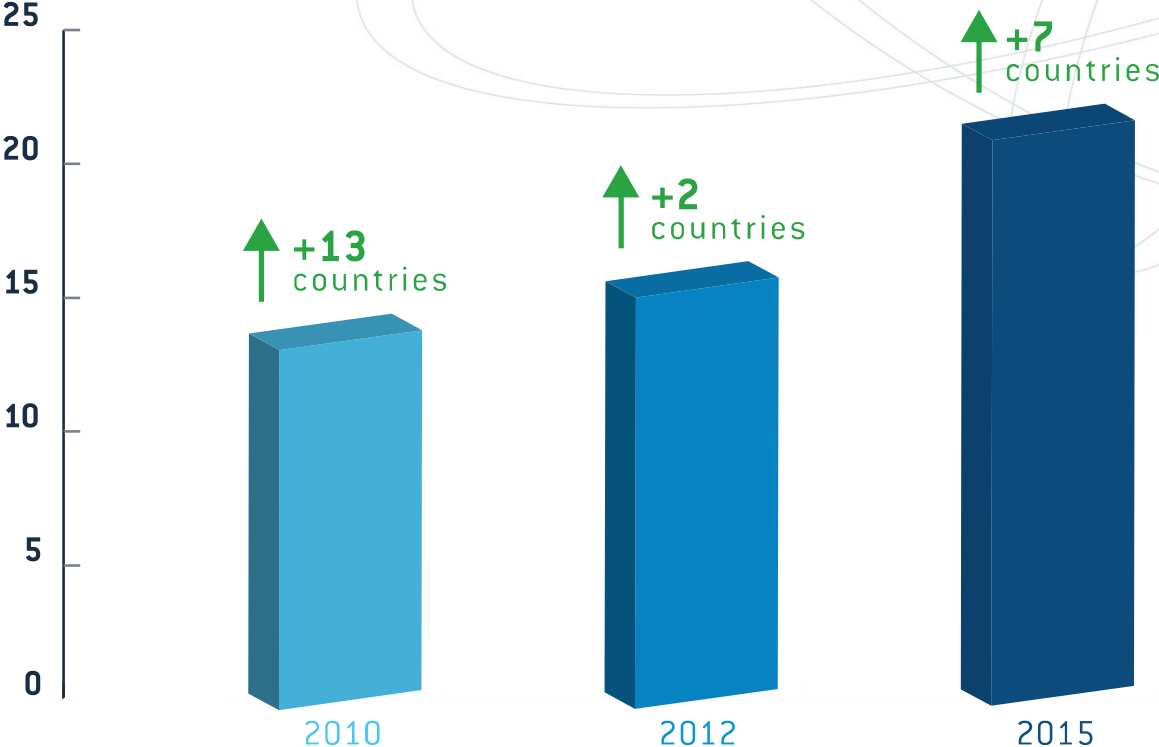
Pan-African Presence



Country	Business Activities
Ivory Coast Morocco	Insurance – Assistance – TPA Health – Offshoring – Real Estate
Cameroon	Insurance – Assistance Real Estate
Angola Lebanon Madagascar	Insurance – TPA
Senegal	Insurance – Offshoring
Congo	Insurance – Real Estate
Saudi Arabia	TPA
Egypte	Offshoring - Health
Algeria Benin Burkina Faso Gabon Ghana Guinea Kenya Mali Niger Nigeria Rwanda Togo	Insurance

Key Indicators

Growth in Group's Presence





SAHAM FOUNDATION

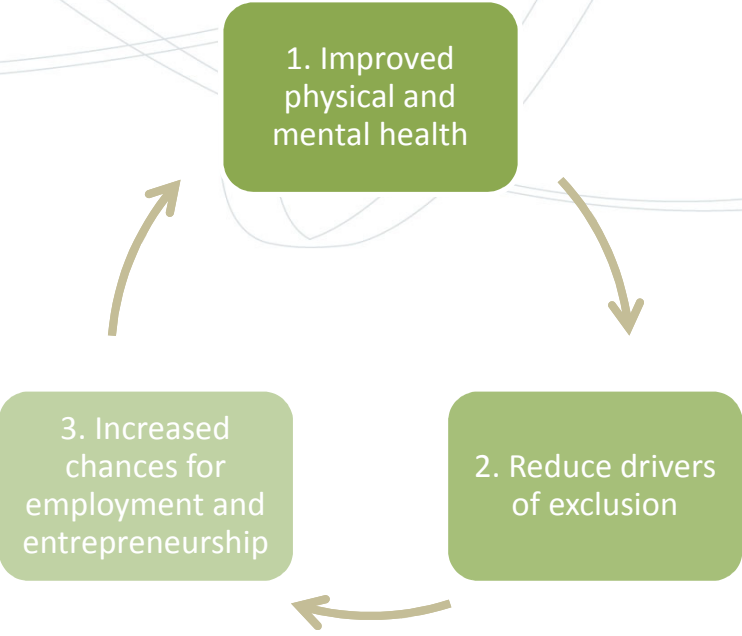
Mission and programs

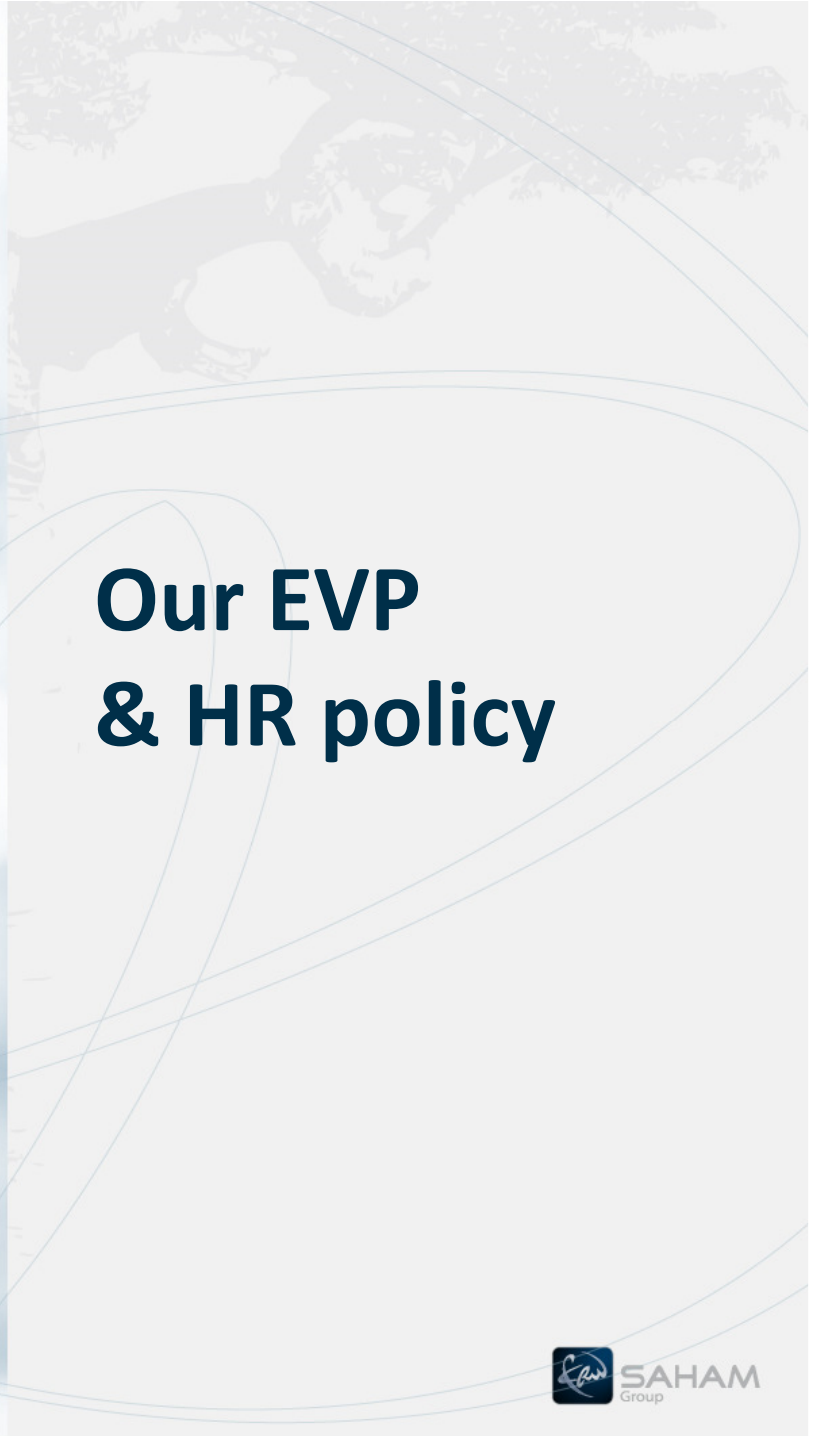
As a responsible stakeholder, Saham Group promotes equal opportunities through its Foundation, whose actions revolve around 3 flagship programs:

ACT FOR SOCIAL ENTREPRENEURSHIP
100 projects supported by the Entrepreneurship program
9 projects received the Foundation Award for Social Entrepreneurship

ACT FOR HEALTH
19 000 beneficiaries of Health initiatives
97 doctors volunteer from a wide range of specialties
185 volunteers

ACT FOR YOUTH
Provide medical care to rural youth to allow them to pursue their studies and give them confidence about their future prospects by raising their interest in academics and entrepreneurship.





Our EVP & HR policy

Our EVP

Our Employee Value Proposition is mainly based on:

- Cultural diversity
- Empowerment and entrepreneurship spirit
- Mobility and career plan management

Our HR policy

At Saham, human capital is our key factor for success

Our ambition is to encourage new talents and to develop skills by fostering innovation, initiative taking and the entrepreneurial spirit.

Our HR policy is based on:

- Personalized career management,
- Customized training programs,
- Development and experience-sharing opportunities made possible by encouraging international mobility
- Compensation policy based on fairness and performance incentive
- A stimulating work environment conducive to personal and professional fulfilment

Integrating SAHAM Group gives the opportunity to become an active member in an audacious group that values and develops its human capital.



We believe in tomorrow

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