

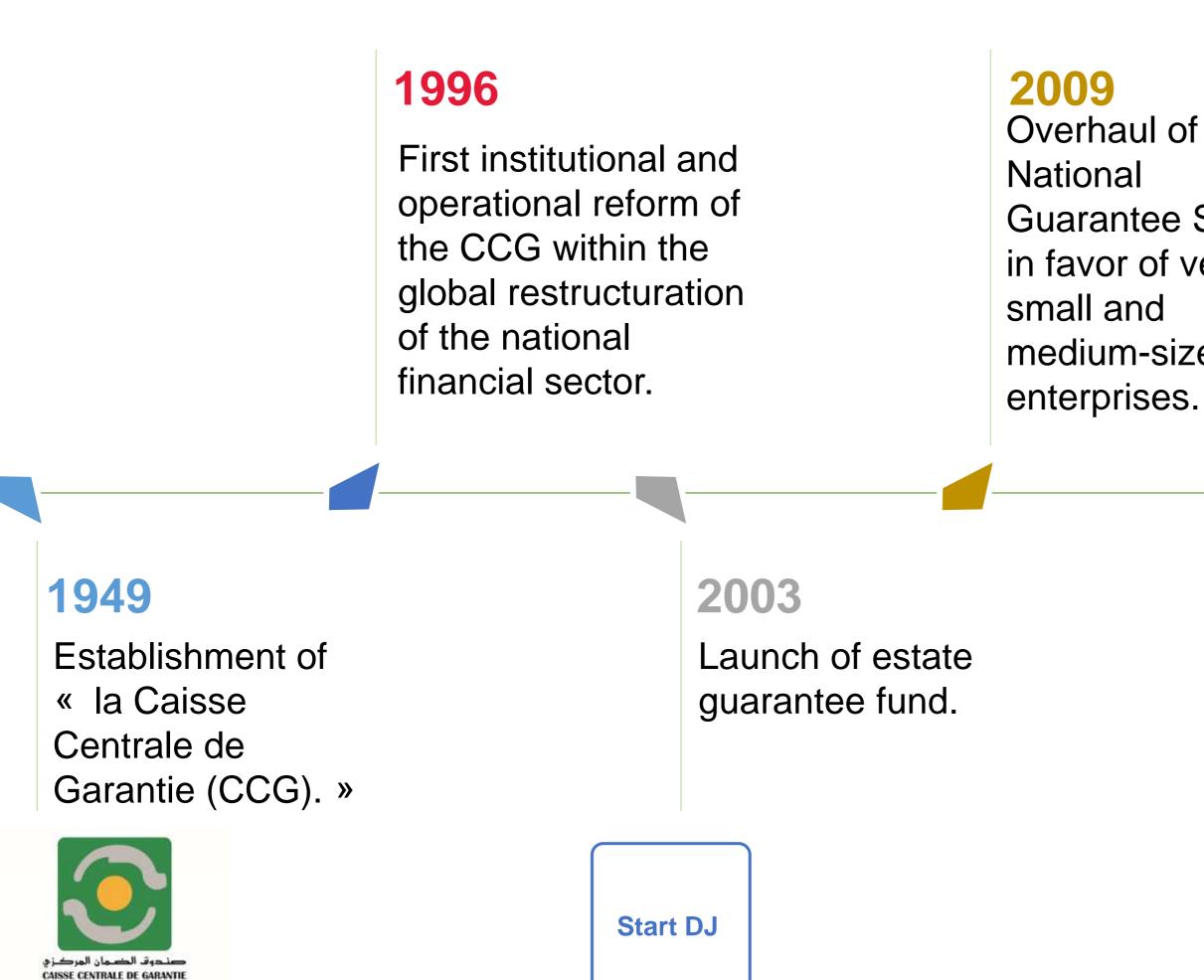


The Digital Journey of TAMWILCOM

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Tamwilcom



Overhaul of the Guarantee System in favor of very medium-sized

2016 New strategic development plan focused primarily on strengthening the guarantee and co-financing offer

2010

Establishment of the first regional CCG business centers to achieve greater proximity with partners and businesses.

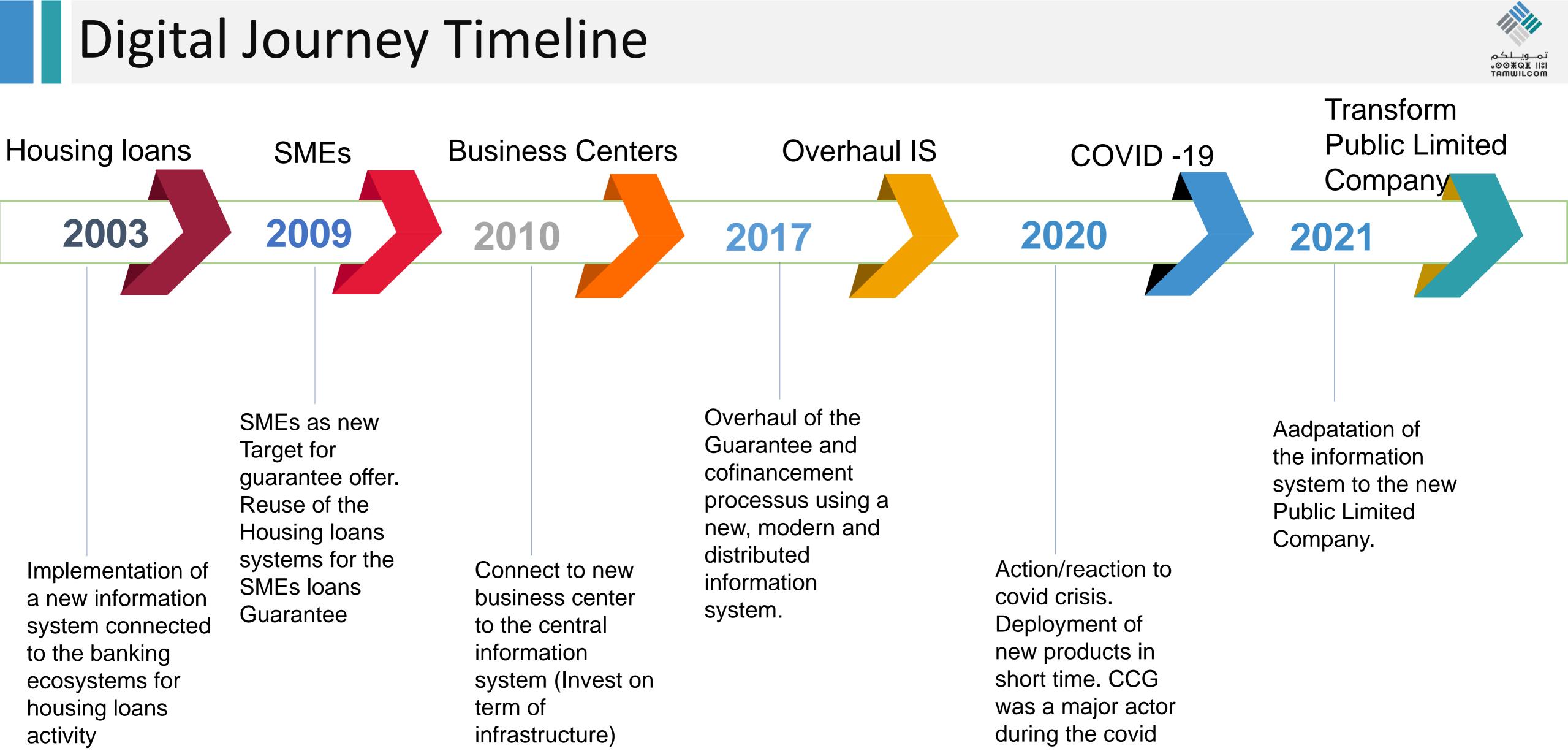


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2021

Transformation of The CCG onto National Company of Guarantee and Financing of the Company (SNGFE) Public Limited Company under the trade name "TAMWILCOM".





crisis.

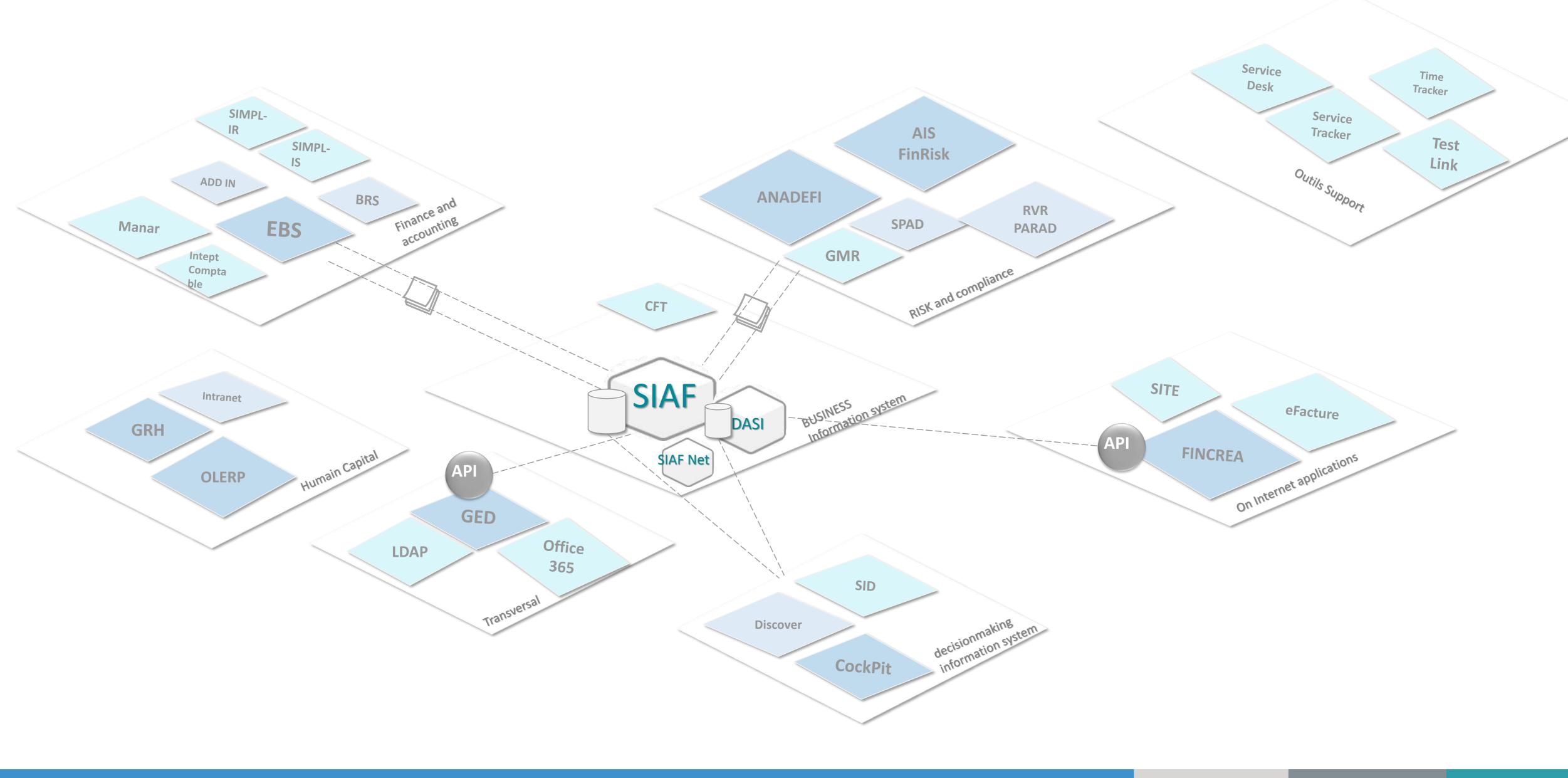
Digital transformation

Digital transformation isn't an end goal; it's a continuous journey.

It's the result of learning more about the relationship between technology and customer behavior to earn relevance among them.

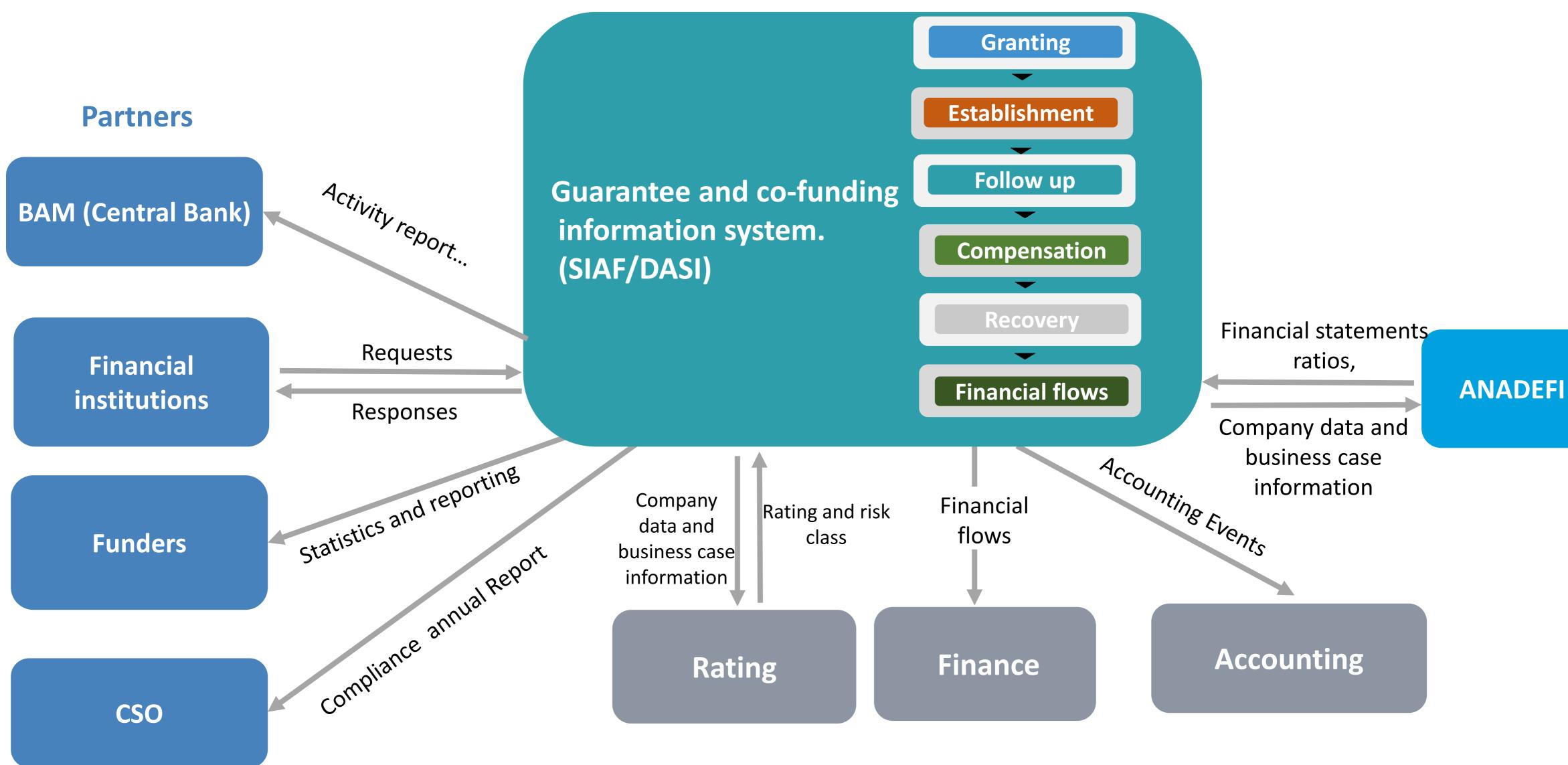


Overview of TAMWILCOM information system.





Guarantee and co-funding information system.





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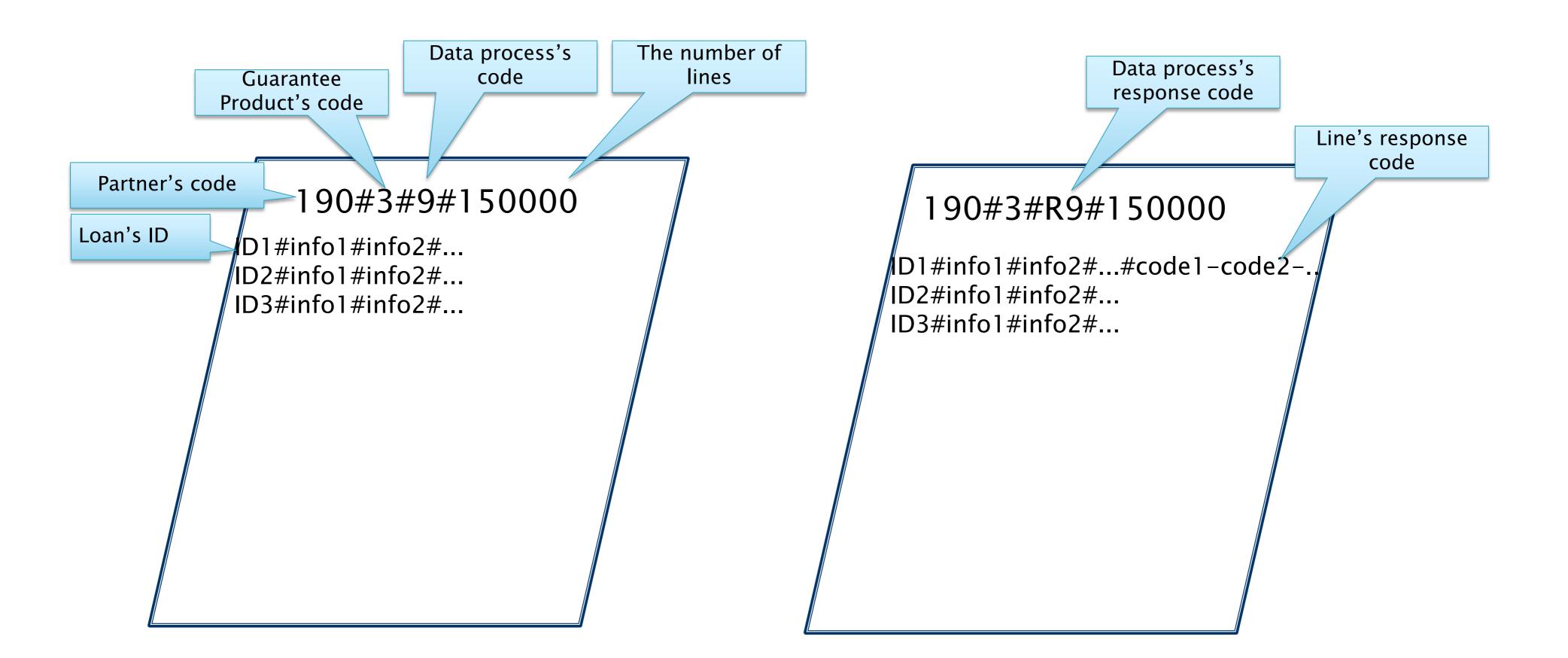
TAMWILCOM Exchange platform



0 waste of paper in case of delegation of the agreement



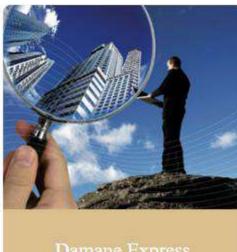
TAMWILCOM Exchange platform : Exchange format





TAMWILCOM Enterprise Portfolio

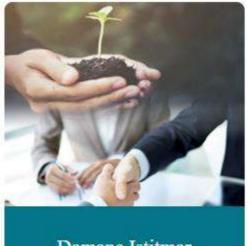
Guarantee







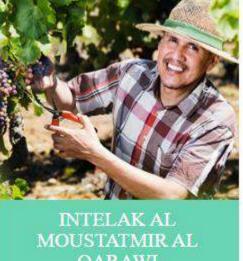
Damane Atassyir



Damane Istitmar

Intelaka Program









Damane INTELAK

Capital venture



Fonds Publics Privés (FPP)



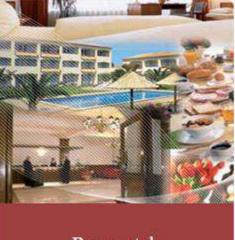
Co-Funding



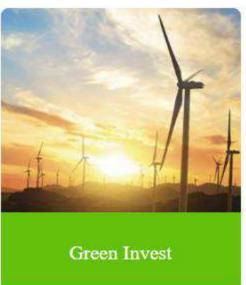


MDM Invest

Innovation



Renovotel

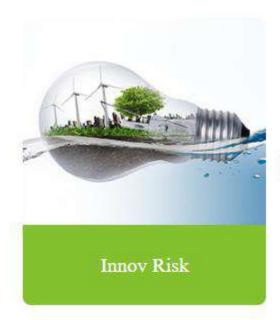






Innov Idea

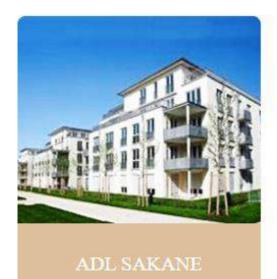


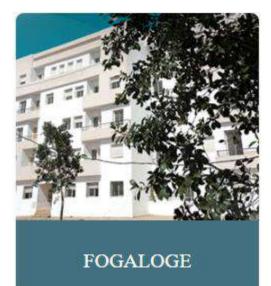


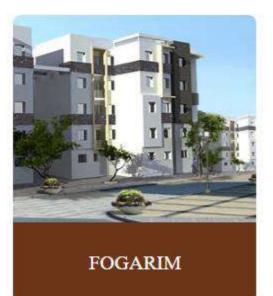


TAMWILCOM Individuals Portfolio

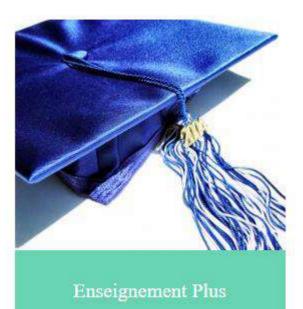
Housing loans







Education





FinCrea

- Fin-Créa is powered by a strong partenrship • between TAMWILCOM and Moroccan banks.
- It is an online networking platform that links ulletproject owners to banks.
- This virtual marketplace aims at helping small \bullet businesses access financing opportunities to their projects by building a bankable business plan and taking their loan applications to the next level.







How to achieve it: Organization

Model for High Performing Teams

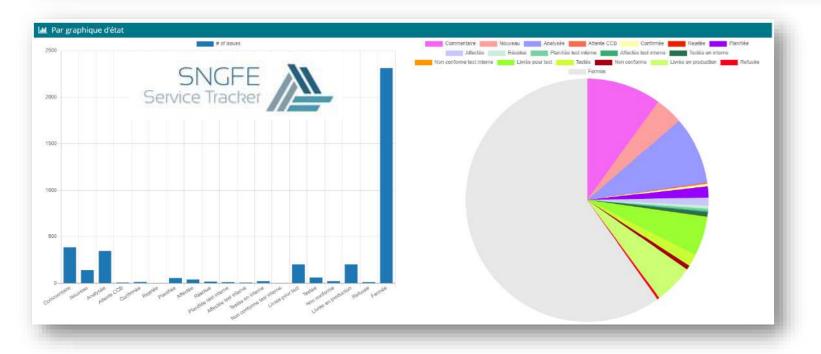


Real-time monitoring and knowledge management

How to achieve it: Tools

Model for High Performing Teams





😣 Management Visuel + Ajouter une tâche O Voir avec @taha le suivi de la commision O planifier point de test avec les métier la sens O Etablic connexion entre gitlab et service tracker O Création matrice des serveurs pour les projets 3 O Prévoir un backup de gitlab ① Ticket déjà créer au niveau de serviceDesk N

À faire

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Echéance

Echéance

Echéance

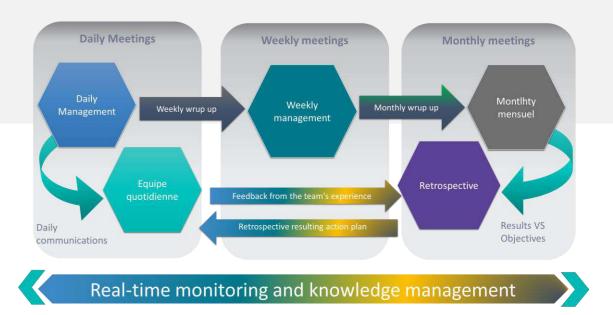
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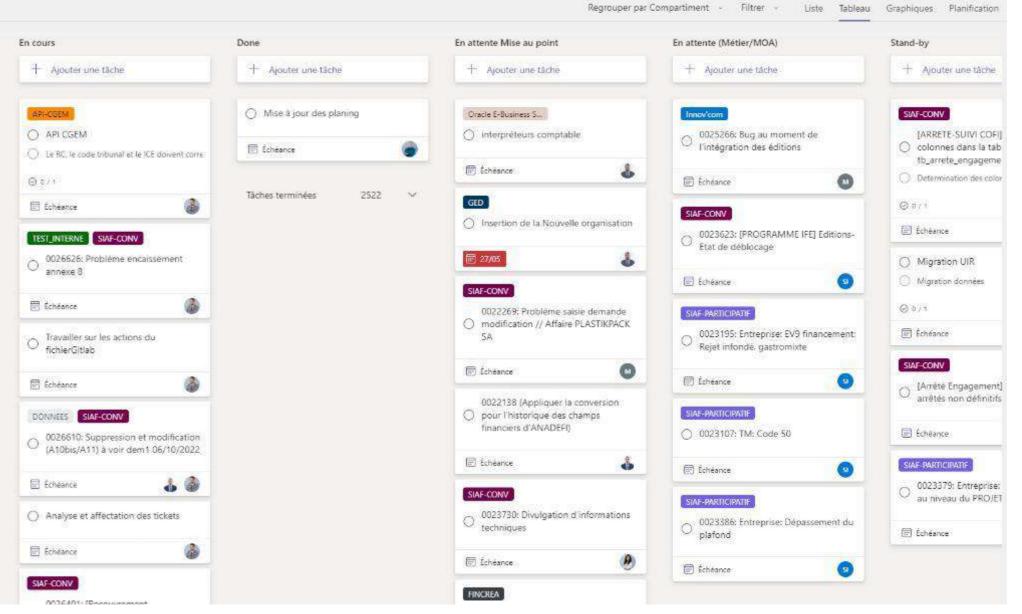
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O 0026325: Décision comité Enseignement plus blaquée





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The limits to digitalization

- cycle.
- Identification of all the controls to be implemented on both sides : Tamwilcom and Partners.
- Security : cost and implementation.
- Data quality and reliability monitoring
- Impact analysis on all processes (Regression, Better way to implement)
- Business complexity: Stability of business rules .
- Resilience to change
- Regulatory obstacles (Cloud use ...)
- A lack of internal/external resources and skills

• Partners follow-up after the implementation of a new exchange protocol: Long development and integration



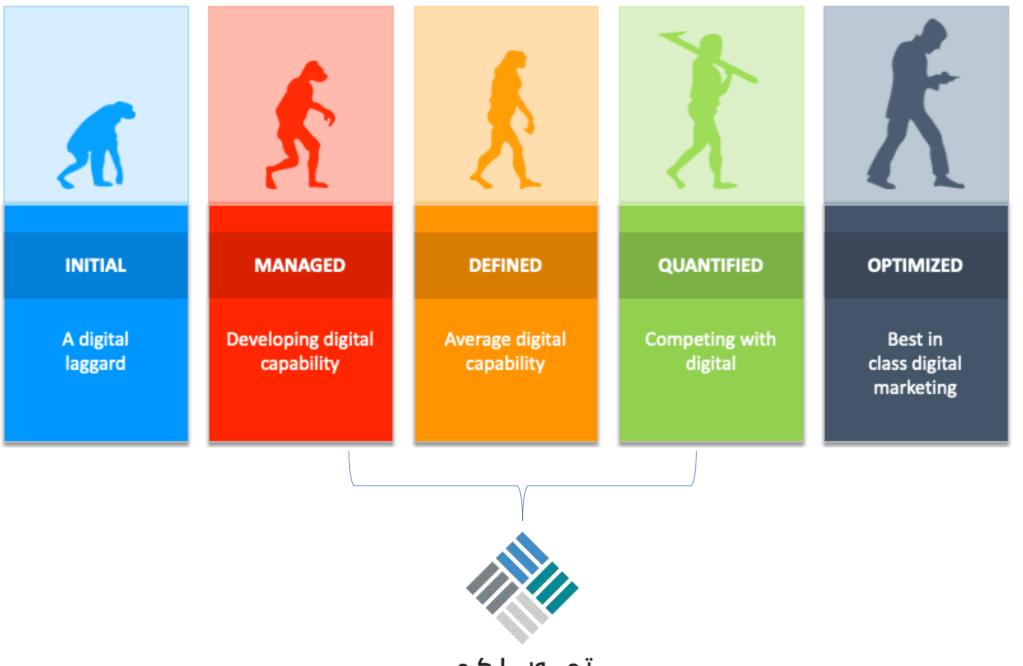
What's Next ?

Organizations must update legacy technology strategies and support methodologies to better reflect how the real world is evolving.





TAMWILCOM Digital Transformation Journey



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Vision

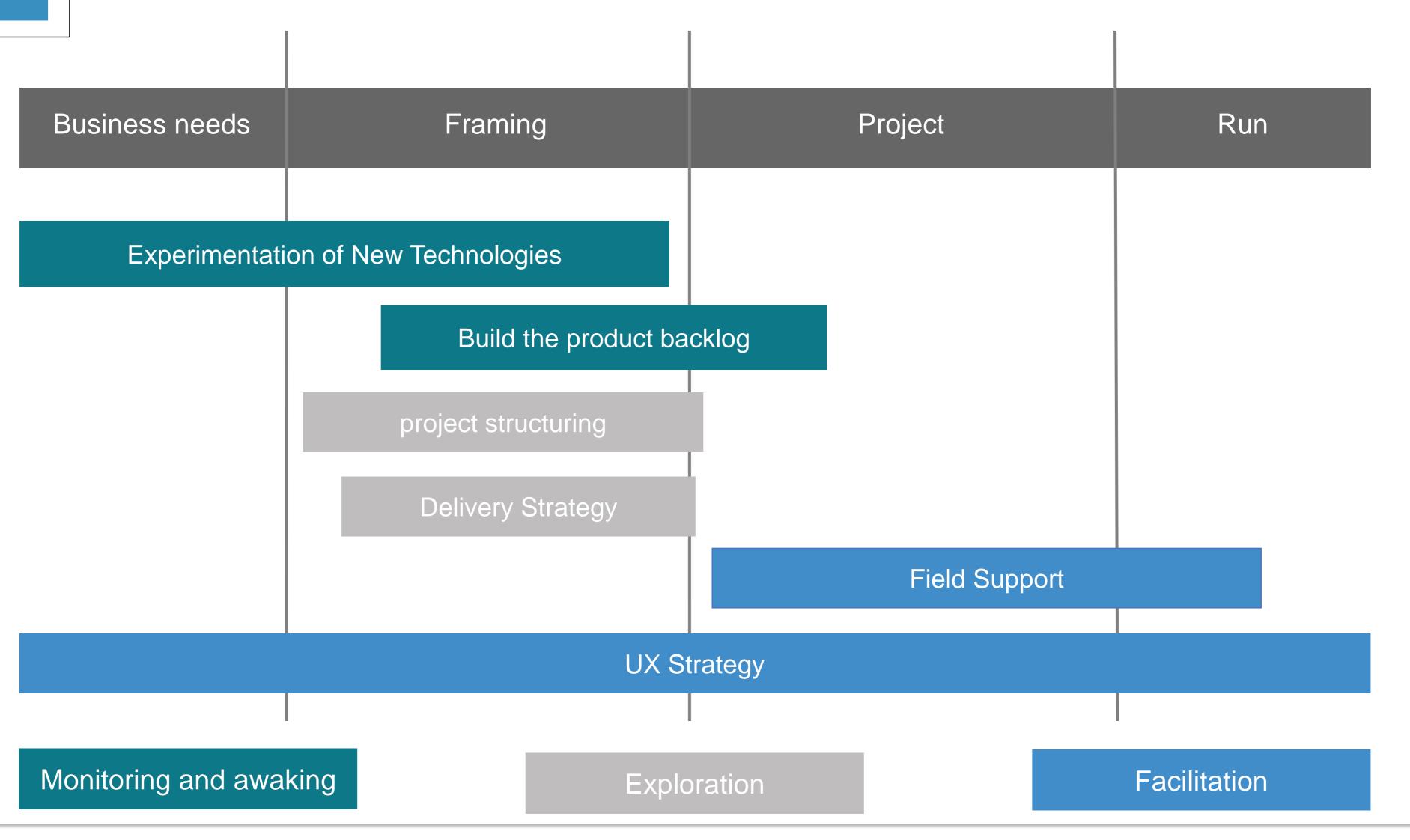
Transform the information system from a monolithic mode to a service platform and become an optimized Digital Champion of the sector.

Mission

Develop and implement the necessary tools and methodologies to make the institution 100% digital, facilitate the development of new products and strengthen TAMWILCOM image and presence, while ensuring its operational excellence.

Focus on Innovation

Our services



#JUST POC IT



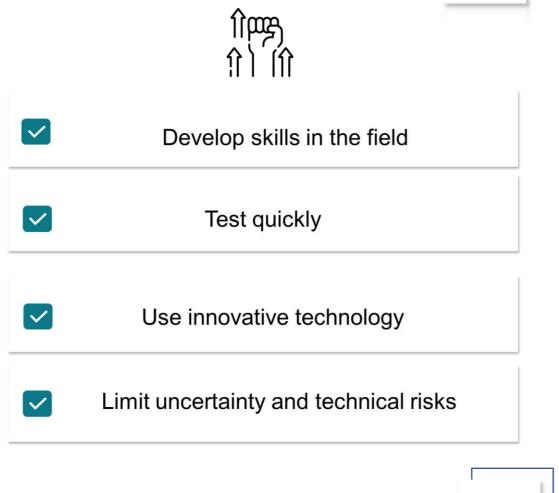
Focus on Innovation

Experimentation



Applicants: Businesses

- Explore the potentialities of new uses offered by new technologies in the field thanks to the Design Thinking method
- A quick and inexpensive test to identify the idea's potential



How?

Stakeholders

- Techlab Experimentation Project Manager
- Corporate sponsorship
- Business Project Manager

Tools

- New technology
- Framing Model
- Agile
- Partners such the startups

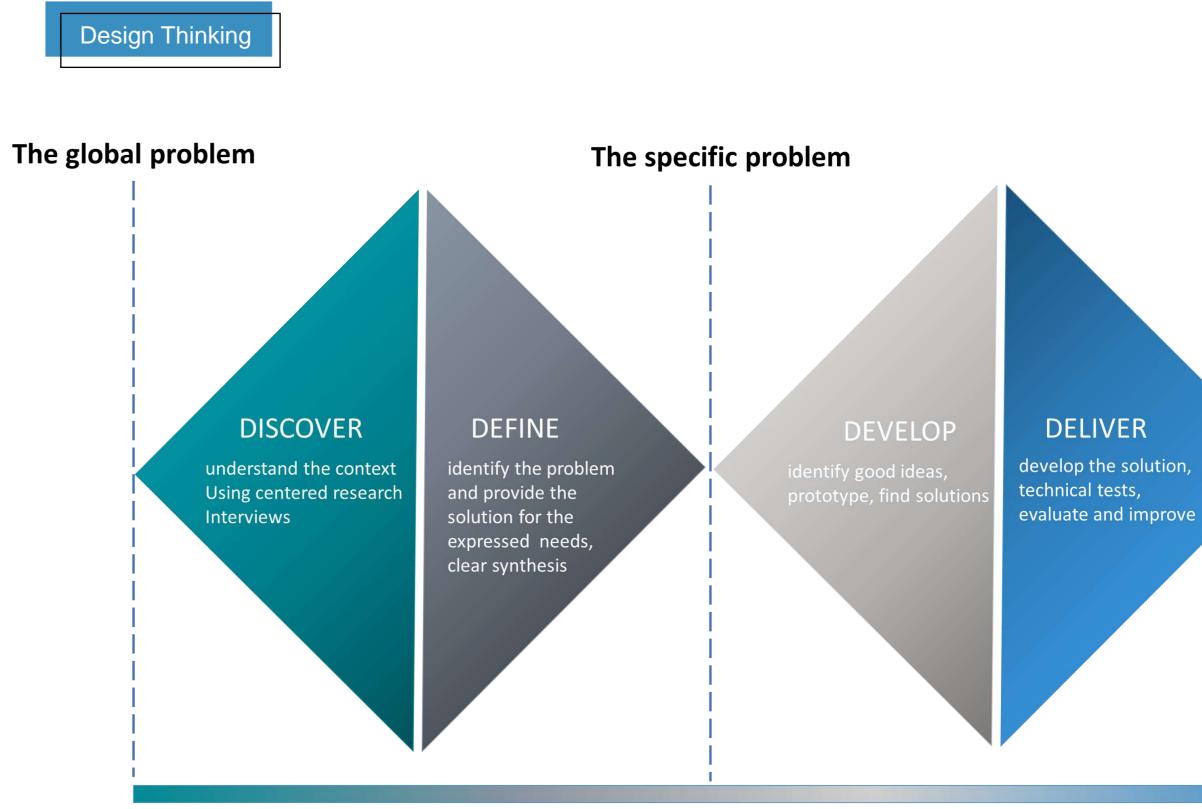
Delivrables

2

- Diagnostic
- On Field Experimentation
- Experimental conclusions

#JUST POC IT





Explore the problem

Explore the solution



Insights for the future

