



Press Release

TAMWILCOM and ARDI Microfinance, a Subsidiary of Crédit Agricole du Maroc Group, Sign a Partnership to Strengthen Access to Financing for Very Small Enterprises (VSEs)

Meknes, Friday, April 24, 2026 – On the sidelines of the International Agriculture Fair in Morocco (SIAM), ARDI Microfinance, a subsidiary of the Crédit Agricole du Maroc Group specializing in financing micro-entrepreneurs and very small enterprises (VSEs), and TAMWILCOM signed a strategic partnership agreement marking the effective launch of a support mechanism dedicated to VSEs, centered around ARDI Microfinance's new offering: ARDI MOUAKABA.

ARDI MOUAKABA, which forms the cornerstone of this partnership, is a scalable financing solution designed to support and accompany VSEs through their start-up, growth, and structuring phases by providing financing solutions tailored to their specific needs.

Designed to improve access to financing under the ARDI MOUAKABA framework, the newly developed mechanism relies on two complementary instruments deployed by TAMWILCOM: DAMANE Microfinance, which provides guarantees for financing granted by ARDI; and The TAMWIL Microfinance Fund, dedicated to the co-financing of projects.

Through this partnership, ARDI Microfinance and TAMWILCOM reaffirm their role as catalysts for entrepreneurial development by combining their expertise to promote equitable access to finance and actively contribute to value creation and job generation nationwide, in line with the Kingdom's economic priorities.

The signing of this agreement at SIAM carries strong symbolic significance. It reflects the commitment of both institutions to strengthen their support for entrepreneurs, particularly in productive sectors and high-potential regions, while contributing to the promotion of a more inclusive, sustainable, and impact-driven financing model.