*SUMMARY DOCUMENT*

- **The applicant's name :** *KHTIAR HAJAR*

- **Complete contact information :**


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Address : Sidi mâarouf, residential subdivision Abdelhafid , street 105 , building 96 the loft.


- **School** : University hassan II Casablanca, Faculté des sciences juridiques, economiques et sociales Ain Chock Casablanca

- **Area of interest** : Territorial Inclusion and Regional Development, Digital Platforms, financial inclusion, social innovation, Sustainable development

- **Year of entry into the PhD program :** Novembre **2024**

- **Expected year of completion : 2028**

- **Name of the faculty member supplying the letter of recommendation:** *Mrs FATIMA BOUTALEB*

*CURRICULUM VITAE*



# KHTIAR Hajar

## PHD STUDENT


0650-936241

Hajarkhtiar4@gmail.com

Lot abdelhafid, rue 105
residence 96 the Loft, app 3,
Casablanca


## Languages

Arabic: Native
French: Fluent
English: Fluent

## HOBBIES

Reading
Traveling
design

## Experiences

**Société Centrale de Réassurance (SCR) _ Groupe CDG**
Mar *2022 - Jan 2023*

*Junior Treasury Manager*

- Preparing transfer orders and check remittances...
- Verifing the bank positioning of various accounts (in foreign currencies and Moroccan Dirhams, MAD).
- Negotiating exchange rates.
- Developing operational budgets for SCR's representative offices in Africa.
- Consolidating balances using the Sage 1000 information system.
- Optimizing treasury management.
- Preparing daily cash flow reports.
- Managing relationships with banks.
- Requesting advice and Swift messages from banks, ensuring adherence to the schedule.
- Preparing, analyzing, and monitoring cash inflows and outflows.

**Société Centrale de Réassurance (SCR) _ Groupe CDG**
*Dec 2020- Feb 2022*

*Intern in the investment Department*

- Analyzing stock exchange-listed securities on the Casablanca Stock Exchange.
- Reviewing the SCR portfolio.
- Auditing operations carried out during 2021.

*Intern in the Treasury Department*

- Preparing transfer orders and check remittances.
- Monitoring banking flows.
- Verifing the bank positioning of various accounts in foreign currencies and Moroccan Dirhams (MAD).
- Consolidating balances in the Sage 1000 information system.
- Managing treasury-related activities using the RMS information system.

## Education

**UNIVERSITY HASSAN II of Casablanca, FSJES AIN CHOCK**

*Nov 2024 - Present*

- *Ph.D. in Management: 1st Year (Entrepreneurship and SME Laboratory)*

**Topic**: "impact of crowdfunding on social innovation and territorial inclusion"

*2015 - 2020*

- *Master's Degree in Finance: Class of 2020, with Honors.*
- *Bachelor's Degree in Economics and Management: Class of 2018, with Honors.*

**High School Amrou Bnou LAss - Casablanca**
*June 2015*

- *High School Diploma in Physical Sciences, with honors*

**American language center, Casablanca**
*2015-2019*

- *English - Advanced level 3*

## Skills

Excel | Power point | Word | SPSS

*THE ESSAY DESCRIBING THE APPLICANT'S CURRENT AND FUTURE RESEARCH AS WELL AS THE REASON FOR WANTING TO ATTEND THE BOOT CAMP*

My thesis, titled "**The Impact of Crowdfunding on Social Innovations and Territorial Inclusion**" can be defined as an in-depth exploration of the role of participatory financing in promoting social innovations and fostering inclusive territorial development. As an emerging economy, Morocco faces major socio-economic development challenges, particularly in addressing territorial inequalities and promoting social inclusion. In this context, crowdfunding presents itself a viable alternative to address the limitations of conventional financing mechanisms. Research on the impact of crowdfunding in Morocco has highlighted its potential to democratize access to capital. It opens up funding opportunities for projects that may not attract mainstream investors but could have significant positive effects on social welfare and local economies. Crowdfunding promotes smaller, decentralized contributions, presenting an alternative to the traditional, centralized top-down model of development funding. It creates a space for grassroots projects, enabling more inclusive development.. Moreover, it is crucial to understand the barriers to crowdfunding in Morocco, such as digital literacy, trust in online platforms, and the readiness of local communities to engage in these novel funding methods. Future research will likely focus on exploring how crowdfunding can further promote territorial inclusion by bridging the gap between urban and rural areas. It will also examine the scalability of successful crowdfunding projects and the factors that influence their long-term sustainability. In particular, there is an opportunity to delve into the social and economic impacts of crowdfunding on local communities, assessing whether it leads to long-term empowerment or if it simply provides short-term financial relief. Additionally, research could explore the potential of combining crowdfunding, in one hand, with other innovative tools such as Blockchain, IA… to enhance trust in these online platforms. And in the other hand, combining crowdfunding with innovative financing mecanims such as impact investing or microfinancing, to amplify its effect on territorial inclusion.

I am eager to attend the **NBER Entrepreneurship Research Boot Camp 2025** to enhance my understanding of entrepreneurial research methods and trends. Working alongside top scholars and experts will expand both my academic and practical knowledge. Learning from the latest research in the field will enable me to make meaningful contributions. I'm particularly looking forward to networking with like-minded individuals, which will support my career goals and broaden my academic perspective.

# Letter of Recommendation

## NBER Entrepreneurship Research Boot Camp

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February 14th, 2025

To the NBER Entrepreneurship Research Boot Camp Selection Committee,

It is with pleasure that I recommend **Hajar Khtiar** for the NBER Entrepreneurship Research Boot Camp 2025. I have the privilege of serving as her PhD co-advisor at Hassan II University of Casablanca, a role I've held since November 2024, and I am consistently impressed by her intellectual curiosity, analytical skills, and dedication to research.
Furthermore, I had the opportunity to collaborate with Hajar on a European project focused on financial inclusion in Morocco. This experience allowed me to directly observe her exceptional responsiveness and professional skills.

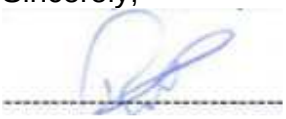
Hajar's PhD research focuses on "The Impact of Crowdfunding on Social Innovations and Territorial Inclusion" in Morocco. Her work is particularly timely and relevant, given the growing interest in participatory financing and its potential to address socio-economic inequalities. Her research design is rigorous, employing both quantitative and qualitative methods to examine the multifaceted impacts of crowdfunding on local communities.

During our collaboration on the financial inclusion project, Hajar was instrumental in providing the theoretical underpinnings of the project. Her ability to rapidly integrate new information and apply it effectively was crucial to the project's success. Her work was always completed to a high standard, reflecting her strong work ethic and commitment to quality.

Her ambition to attend the boot camp is clearly aligned with her research interests and long-term career goals. The program's focus on entrepreneurial research methods will undoubtedly enhance her analytical abilities and provide her with crucial networking opportunities.

I am confident that **Hajar Khtiar** will be a valuable asset to the NBER Entrepreneurship Research Boot Camp 2025. I highly recommend her without reservation. Please feel free to contact me if you require any further information.

Sincerely,



Fatima BOUTALEB
University professor
University Hassan II of Casablanca
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