

CASE STUDY

Educating Students for Jobs, Stability, and Growth

Luminus: Transforming Vocational Education in Jordan

January 2018



ABOUT IFC

IFC, a member of the World Bank Group, is the largest global development institution focused exclusively on leveraging the power of the private sector to tackle the world's most pressing development challenges. Working with private enterprises in more than 100 countries, IFC uses its capital, expertise and influence to help eliminate extreme poverty and promote shared prosperity.

ABOUT THE CASE STUDY

Expanding access to quality and affordable education is a central element to eliminating extreme poverty and promoting shared prosperity. In developing countries, private education providers play a critical role in the delivery of education, skills, and training that is affordable and relevant to the needs of the labor markets.

IFC's focus on inclusive business looks specifically at companies that expand access to goods, services, and income-generating opportunities for people living at the base of the pyramid. By combining purpose with profit, inclusive businesses redefine business-as-usual.

IFC's education and inclusive business practices jointly develop case studies that highlight success stories in education related to scale, skills, and affordability and to reaching those who are under-served.

WRITTEN BY

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ACKNOWLEDGEMENTS

A special note of appreciation is extended to the entire team at Luminus, especially Ibrahim Al Safadi (Chief Executive Officer) and Amanda Kelleher (Director, International Education), for taking the time to provide insights on the company's journey thus far. Without their input, this case would not have been possible.

Thanks to David Lawrence for copy editing support and Groff Creative for the design.

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PHOTOS

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Luminus Education Group

Country: Jordan

Sector: Education

IFC Investment: \$8.8 million

Youth unemployment rates in the Middle East and North Africa region—currently 31 percent—are the highest in the world.¹ For female youth in the region, the figure rises to 48 percent. Along with the need for more jobs, a major factor is the mismatch between the type of skills being taught in the classroom, which are largely theoretical, and those required by the private sector.² In Jordan, the Luminus Education Group is addressing this issue with support from IFC.

Universities in Jordan graduate thousands of students every year, adding significantly to the staggering number of young job seekers—the Department of Statistics of Jordan reports that 51 percent of youth between the ages of 15 and 24 were unemployed in 2016. Syrian refugees, who make up an estimated 10 percent of Jordan's population,³ are also in need of employment. Many are youth whose education was abruptly interrupted by the conflict in their home country.

Those graduates fortunate enough to complete their degrees are often insufficiently prepared for the workplace.⁴ Most universities do not assist graduates in finding employment, contributing to an unemployment rate of 25 percent for university graduates.⁵

Moreover, students are largely unaware of the talent the private sector demands or the salaries they might expect, as there are few links between education institutions and private sector employers.

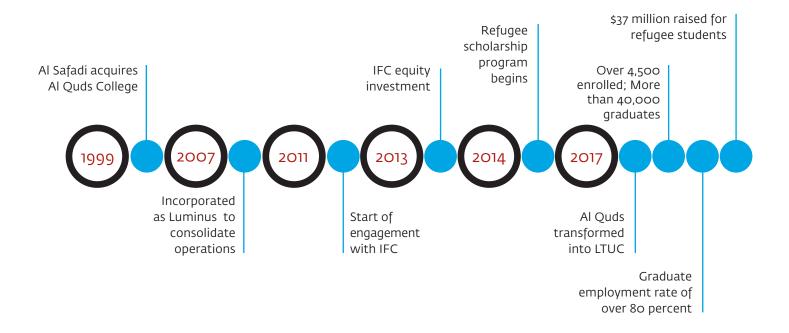
Technical and vocational education and training (TVET) are designed to provide the skills needed for employment. But, in Jordan, TVET programs are less prestigious and suffer from a perception of low quality. As a result, most high school students scoring well enough on the national exit exam, the *Tawjihi*, and who have sufficient financial resources, enroll in traditional degree programs at universities.

EMPLOYABILITY CHALLENGES FACING JORDAN'S YOUTH

- Theoretical rather than practical education
- Few options for specialized, job-oriented fields of study
- Women encouraged to enroll in traditional areas (e.g. arts and humanities) which limits employment prospects
- Inadequate development of soft skills
- Insufficient links between education institutions and private sector employers



Figure 1: Key Milestones in Luminus's History



Luminus Education (Luminus) aims to change the perception of TVET by providing high-quality, market-oriented programs. It recognizes that equipping Jordanian youth with vocational skills is important for both economic and security reasons. Luminus was founded by the Al Safadi family, with the father, Issaq Al Safadi, as Chairman, and his son, Ibrahim Al Safadi, as CEO. Its main subsidiary is Luminus Technical University College (LTUC), the market-leading TVET provider in Jordan.

Luminus's goal is that its programs lead to job security, social stability, and economic growth. Toward this end, Luminus provides 50 accredited programs in 12 areas of academic specialization including business, information technology, creative media, engineering, health and safety, construction, medical professions, and English language at three campuses in Jordan and one in Iraq. In addition to serving students, Luminus provides skills training for public and private sector employees in the region.

WHAT IS THE TAWJIHI?

The Tawjihi exam is Jordan's national exit exam which is taken by students during their last year of high school. It determines a student's options for post-secondary education. Students who achieve high scores in the exam may apply to degree programs at public or private universities. Those scoring above a lower cut off may pursue diplomas at a community or vocational college.

Luminus has made headway on its mission to change the negative stereotype often associated with vocational education. Today, more than 50 percent of the students enrolling in Luminus have scored high enough on the national exit exam to apply to other universities, but choose instead to attend Luminus due to its reputation for high quality, job-relevant education.

A Luminus Story: Yassin's Journey

When 21-year old Yassin Al Khatib first arrived at LTUC he knew it would be a good place to study. The facilities were spacious and modern and the career department engaged with him early on to help him identify a career path in hotel and restaurant management.

As the youngest of five children with unemployed parents, Yassin knew he had to find a job. Two years into his program and a few months prior to graduation, the career department helped Yassin prepare for interviews,



including how to talk to employers and the importance of body language. It also helped him to become more aware of his strengths and weaknesses and connected him to potential employers. After a three-staged interview process, Yassin secured a job with the Four Seasons Hotel as a food server. "The training we receive here helped me learn a lot about myself, both good and bad, which helped very much when it came to getting a job and keeping it," he said.

Yassin also attributes his success in finding a job to Al Quds's emphasis on both academics and practical skills, including critical thinking and the English language. "Working in the real world is very different from an academic way of life," he said. "In real life, you need to be aware of your surroundings and be able to think critically, which I've learned here."



"Working in the real world is very different from an academic way of life." As of 2017, Luminus has graduated over 40,000 students who come from 23 countries and has an employment placement rate of over 80 percent. Luminus's current enrollment stands at more than 4,500 with students ranging in age from 16 to 45. Its student body mainly comprises youth from low- to lower-middle income households in Jordan. LTUC also educates young refugees from Syria residing in Jordan.

RECOGNIZING A NEED

Ibrahim Al Safadi had worked for his family's wood trading business in Saudi Arabia from a young age, which helped him to develop a good sense of the skills needed to succeed in the real world. Realizing he was not developing practical and marketable skills at his university in Jordan, Al Safadi dropped out of university and started his long journey to promote vocational education, which he believed could change the career prospects of youth.⁶

At the time, Al Safadi's father owned a share of Al Quds, a private community college in Amman that offered two-year vocational diploma programs. Al Safadi began working in the maintenance department, eventually rotating through other departments to gain experience. He became convinced he could improve the state of education and administration at the college.

By 1999, Al Safadi's father became the sole owner of Al Quds. With the change in ownership, the younger Al Safadi was appointed Supervisor for Transformation. He started improving key functions such as administration, finance, and maintenance, but his main focus was developing programs that equipped students for the job market. Furthermore, he wanted to create a holistic educational experience for students, encompassing both personal and professional development.

BOX 1. LUMINUS EDUCATION

As Al Safadi expanded into various lines of business, Luminus Education was incorporated in 2007 to consolidate the operations of Al Quds and the various other education-related organizations founded by the Al Safadi family. Education-focused subsidiaries within Luminus Education offer vocational and technical education, skills development, creative media, and language solutions. Today, there are around six organizations under this entity which serve students, corporations, and the government.





Luminus's Value Chain

An Overview of Challenges and Solutions



Procurement & Product Development

Distribution

Marketing & Sales

Customer Service



Challenges in providing employmentfocused education

- Development
- Mainstream education theoretical and not market relevant
- Insufficient emphasis on personal development
- No linkages to employers

- Influx of refugees
- Limited availability of qualified teachers
- Negative perception of vocational education
- Poor understanding of potential vocations
- Refugees and lower-income students have limited funds
- Limited student financing

• High youth unemployment



Luminus's Solutions

- Offers marketdriven vocational programs
- Localizes internationally recognized curriculum
- Equips students with soft skills
- Nurtures students' entrepreneurship capabilities
- Engages directly with the private sector

- Operates branches in areas with many refugees
- Offers distance learning programs
- Hires industry professionals as teachers
- Implements teacher training

- Raises
 awareness and
 advocates for
 enabling policies
- Meets national and international education standards
- Offers state-of the-art facilities
- Provides scholarships and loans
- Creates flexible schedules for working students

- Supports students throughout their journey to employment
- Engages directly with parents to resolve workplace concerns



ENHANCING AL QUDS COLLEGE

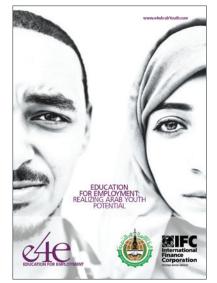
In the early 2000s, Al Quds began to take steps to address the negative image of vocational education held by students and parents alike. The college also wanted to counteract the prevailing cultural tradition of pursuing a university, regardless of the employment prospects. To achieve this, Al Quds would need to better align its offerings to meet the skills and fields demanded by the market. Toward this end, Al Quds:

- Established demand-driven vocational programs:
 For example, through collaboration with players in the creative media sector Al Quds responded to private sector demand for people skilled in graphic design and photography. To find experts to deliver these programs, Al Quds hired top experts from the industry as full- and part-time lecturers. Such a proactive, collaborative approach with the private sector was new to Jordan.
- Offered first-of-its-kind career counseling to students: Al Quds launched a Career Advising
 Department to help students select fields of education

with strong employment prospects. This was the first time that such a service had been offered in a college in Jordan.

Al Quds also began offering training programs to employees to gain new skills. By working with the Jordanian government, for example, Al Quds demonstrated that it could enhance the computer skills of more than 3,000 government employees through internationally accredited programs in technology. Following this project, the government required all government employees to undertake technology training—a positive step for the image of vocational training.

Seeking to further transform the image of vocational education and attract more students, Al Quds sold its old campus and used the capital plus new loans to invest in a new facility. By 2007, the college was housed in a 40,000 square meter state-of-the-art campus on the outskirts of Amman. The new campus reinforced the perception that vocational education could be high quality, which helped change the mindsets of both parents and students.



E4E: REALIZING ARAB YOUTH POTENTIAL

EMBARKING ON A TRANSFORMATION

By 2011, Luminus had successfully grown Al Quds into a leading community college for vocational education. Enrollment in the college had increased tenfold over the previous decade, with international students comprising nearly 30 percent of the total.

However, there was still room to tap opportunities in Iraq, Libya and elsewhere within the region. Luminus needed a strong financial partner with both regional and global experience to scale from 3,000 students at the time to between 10,000 and 20,000 students—a level that would achieve full capacity and thus make operations profitable.

A year earlier, IFC and the Islamic Development Bank had launched the Education 4 Employment Initiative (E4E) to bring public and private partners together to improve the quality and relevance of students' skills to increase their chances of employment. In 2011, the initiative published its seminal report, Education for Employment: Realizing Arab Youth Potential, which provided a roadmap for developing an employment-driven education sector in the region, outlined investment opportunities for the private sector, and issued a "call to action" for a wide range of stakeholders.

BOX 2. INVESTMENT BY IFC

IFC's engagement with Luminus around the E4E Initiative eventually led to an \$8.8 million equity investment by IFC in 2013 as well as an investment by Swicorp, a Saudi-based private equity firm. From IFC's perspective, it saw a company that had a passionate CEO and objectives that closely aligned with IFC's own to promote employment-focused education in the region. Luminus would be IFC's first investment in the E4E space. From Luminus's perspective, IFC would bring long-term capital not readily available in the market that would help strengthen the company's balance sheet as it expanded. The investment also gave Luminus a "stamp of approval," enabling the company to mobilize financing from other investors and engage with a wide variety of stakeholders.

But satisfying IFC's investment requirements was not easy for the young company. One reason for this—common to many family-based businesses—was IFC's requirement for corporate governance. Luminus implemented several measures including developing a succession plan, documenting procedures, and increasing independent board membership. It brought on additional senior-level management to help make the company more systems-driven. These and other changes enabled Luminus to transition from a family-based business into an institution with a robust, transparent, and accountable structure—putting it in a good position to attract future investors and partners.

The findings of the E4E report represented a breakthrough for Al Safadi. It reaffirmed his belief that this line of education was critical in the region and intensified his focus on making Luminus as employment-focused as possible.

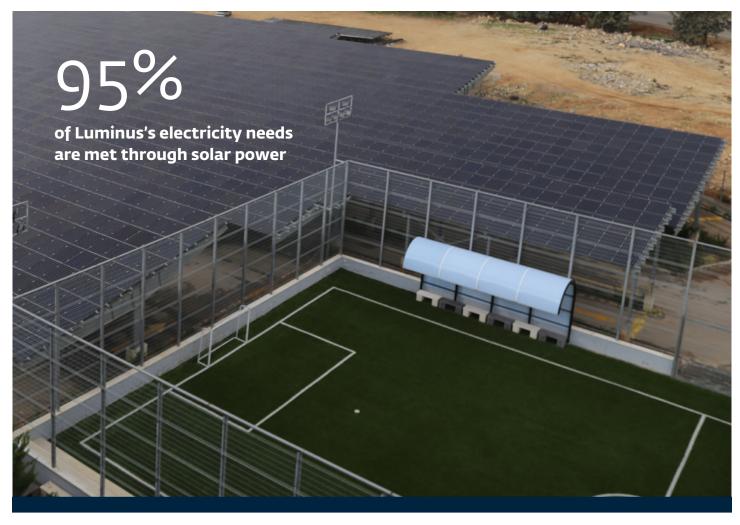
He actively engaged with IFC to apply the findings from the E4E report. Drawing on its education specialists, investment staff, lawyers, and environmental and social staff, IFC provided Luminus with advice on how to enhance its offerings and sharpen its focus on employment by focusing on the company's core business of education. It also raised the possibility of international accreditation and proposed using clean solar energy—an effort that would prove to be a cost savings measure.

Just as importantly, IFC introduced Al Safadi to a wide variety of potential partners, including representatives

from the private sector. IFC's biannual Global Private Education Conference proved to be a valuable learning opportunity for Al Safadi, as it showcased best practices from private vocational institutes in Brazil, South Africa, Turkey, and other countries outside of the Middle East. The relationships Al Safadi was building would be instrumental for Luminus's future.

IMPLEMENTING THE E4E PHILOSOPHY

Al Safadi used the E4E report to push the agenda forward and explain to his own management team why new steps had to be taken to transform Luminus. He wanted to enhance its existing focus on employability, pursue international accreditation, implement new teacher training efforts, and develop innovative programs to ensure that price would not be a barrier for lower-income students.



Focusing on Employability

Aligning course offerings with the skills demanded in the marketplace became even more fundamental to Luminus. To do this, Luminus built partnerships with the private sector, set up a new unit dedicated to employment, and enhanced its core curriculum across programs.



BUILDING PARTNERSHIPS: Luminus pursued partnerships with international education providers to fill gap areas and distinguish itself from other TVET providers. Luminus also

forged relationships with global companies interested in expanding their presence in Jordan, but which needed highly-skilled labor to do so. Luminus would train students and help them find jobs with the local subsidiaries of these companies. At the same time, Luminus worked with local private sector associations and employers, including those in the information technology and garment sectors, to localize its curriculum.

The emphasis on partnerships continues today. Working with the hotel and restaurant industry, Luminus is investing in a state-of-the-art hospitality school that will simulate a five-star hotel environment and accommodate more than 750 students. In 2018, Luminus will open a new Automotive Engineering School developed in partnership with Bosch and Tesla.



ENHANCING THE CORE CURRICULUM:

Tapping into these partnerships, Luminus added core courses to its programs to give students a good grounding in transferable

skills. Courses emphasize:

- **Language skills:** English language training to equip students to succeed in a global workplace.
- Soft skills: Key skills to succeed in life and the workplace, including effective communication, responsibility, goal-setting, and teamwork based on the Passport to Success course developed by the International Youth Foundation.⁷

BOX 3. SUPPORTING WOMEN'S EDUCATION AND EMPLOYMENT

Luminus has played an instrumental role in educating young women (44 percent of students are female), and facilitating their entry into a variety of industries. Female students studying hospitality at Luminus have increased from five percent in the company's early days to 30 percent today. Half of current students studying retail are female.

By engaging employers in sectors like hospitality, Luminus has helped to create workplaces that are more conducive to the participation of women. For example, it encourages employers to allow women to wear the hijab and holds "bring your fathers to work" days to reassure parents about working conditions. Luminus also counsels parents one-on-one to address concerns that could discourage them from allowing their daughters to pursue employment.





- Entrepreneurship skills: The Build your Own Business entrepreneurship program from Microsoft and the International Youth Foundation to introduce young people to the basic ideas, activities, and skills needed to successfully launch, lead, and grow micro enterprises.
- Career Readiness: This required blended learning course emphasizes the skills and competencies desired by employers. Designed to provide students a competitive advantage in advancing their careers, interactive sessions and an online program provided by Pearson emphasize personal development and employment potential.

ESTABLISHING THE EMPLOYMENT HUB:



engagement with employers to identify job vacancies and skills requirements, the Hub ensures that all vocational programs are truly demand-driven.

BOX 4. BLENDED LEARNING

Keeping up with the latest learning tools, Luminus has integrated technology into its English language courses. Students spend time in a language lab using software matched to their development level, complementing traditional face-to-face sessions in the classroom.

The software's diagnostics enable teachers to pinpoint areas where students are having the most trouble. Students can also access the system via their mobile phones and tablets for additional practice. Luminus is now taking steps to extend its "blended learning" approach across all departments starting with career readiness and study skills.

The Hub takes the lead in student placement, hosting job fairs and other on-campus recruitment events to help students secure internships, apprenticeships or jobs. It commits to working with students for as long as it takes to find a job and stays engaged with alumni to help them access career progression opportunities. Luminus is currently implementing an integrated Management Information System (MIS) which will enable it to track the employment rate of its graduates.

Achieving International Accreditation

Luminus understood that local and international accreditation would improve the perception of vocational education in Jordan and enhance the employability of its graduates. Today, all Luminus programs are approved by the relevant government ministry. Where possible, Luminus also strives to meet international standards for business education and skills.

Through a licensing partnership with Edexcel, a private education and examination body owned by Pearson PLC, Luminus now offers internationally accredited Business and Technology Education Council (BTEC) diploma programs in areas of high demand, such as retail management, office systems management, human resources, sales and marketing, and construction. It also works with Edexcel to adapt and translate content into Arabic, benefiting the region as a whole.

Luminus established a quality department to identify and meet standards set by international accreditation bodies and champions other quality-related initiatives across the institution. In 2016, for example, it implemented a self-assessment framework for staff to improve the quality of program delivery. Staff take ownership for quality by identifying areas for improvement, creating action plans, and executing them.

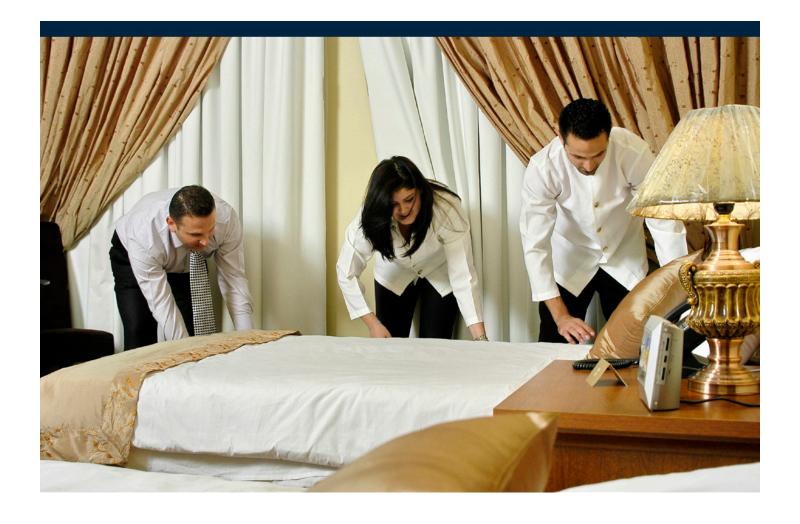


High-Quality Teaching

Hiring strong teachers was a top priority for Luminus. But as Luminus began to grow, it faced difficulties recruiting a large number of high-quality teachers with both the relevant industry experience and the necessary teaching credentials.

To address this challenge, Luminus advertised positions more broadly and developed a multi-stage recruitment process. Luminus also reached out to teachers in the Jordanian diaspora. Once hired, all teachers participate in a three-day, in-house teacher development program covering areas such as lesson planning, teaching methods, and assessment methodologies. English as Second Language teachers are expected to achieve the international CELTA certificate.⁸

Luminus implemented a performance appraisal system to ensure quality and retain teachers, allowing staff to demonstrate and be recognized for their competence. The company also instilled an institution-wide culture



emphasizing the student-faculty relationship. Administrators and teachers alike are accessible at all times to respond to students' needs.

Ensuring Affordability

Setting a price point required a delicate balance. In Jordan, the common perception is that low cost equates to poor quality. And despite its focus on financial discipline and effective cost management, to make the business work, Luminus also had to cover costs associated with its small class sizes (25 students versus the 70 to 80 student class sizes typical elsewhere), well-equipped laboratories, state-of-the-art facilities, highly-trained teachers, and assistance to secure jobs with top employers.

Luminus calculated the return on investment (ROI) that students could expect within an 18 to 24 month period following graduation and priced its programs accordingly. The concept of ROI had begun to resonate with students who now saw that post-secondary education was not simply

the logical next step in their lives, but something they must purposefully select and invest in to secure good jobs.

As of 2017, the prices of Luminus's programs range from approximately \$2,250 for a six-month program up to \$10,000 for a three-year program. This is on par with university programs in Jordan. Although these prices are about 35 percent higher than other vocational education providers, many students and their families are willing to pay because of Luminus's reputation for quality and its high employability rate.

But for students from low-income households, covering the upfront costs is not easy, especially as the student financing industry is almost non-existent in Jordan. To counter this, Luminus offers a flexible school schedule that allows students to work full- or part-time while they attend classes so they can pay tuition. At present, about 50 percent of Luminus's students also hold jobs. Luminus also facilitates various types of financial support for students:

Influencing and Adapting to Policy Change

Setting the Stage

The E4E report played an instrumental role in highlighting how education could be improved in the region, including education standards, student financing, and linkages between students and potential employers. But for change to occur, a more conducive policy environment was needed.

And for this to come about, E4E needed a champion.

As Honorary Chair of the E4E Initiative, Her Majesty Queen Rania Al Abdullah of Jordan, emphasized that governments needed to create an enabling environment for the private sector. She called on the private sector to bridge gaps between schools and employers while encouraging schools to improve the quality of education.9 Aligning education policies with employability would thereafter become a priority for the government. Today, the government's goal is to encourage demand-driven careers and increase the number of TVET students from seven percent in 2015 to 20 percent in 2025.10

Al Safadi's involvement in the E4E Initiative helped open doors for Luminus to engage the government on education policy issues. Luminus contributed to the government's 2016 Human Resources Development report that set out the agenda for the education sector through 2025.



Additionally, the company played a critical role in a ministerial committee that assessed the state of TVET in the country, and adopted one of Luminus's recommendations to allow students who do not pass the Tawjihi to pursue a two-year technical and vocational diploma.

A Change in Status and the Launch of LTUC

Recognizing that negative perceptions can thwart the advancement of vocational education, the Jordanian government recently introduced a new category of universities called technical universities that offer

degrees in vocational disciplines.

The new policy spurred Luminus to transform Al Quds, a community college, into a technical university called the Luminus Technical University College (LTUC) in 2017. LTUC offers a wide range of qualifications to serve students from ages 16 to 35. These include vocational high school qualifications, threeyear diploma programs, and four to five-year technical university degree programs. In addition, LTUC offers shortterm training programs.

LTUC's program areas include creative media, hospitality, engineering, and construction disciplines like Health, Safety and Environment (HSE) and project management—all market-driven disciplines. Finally, LTUC will offer a technical diploma to students from ages of 16 to 18 who fail the Tawjihi exam.

- Affordable Education Loans: In partnership with the Jordanian nonprofit financial institution, Microfund for Women, Luminus offers an affordable loan product for both male and female students. Students pay back loans through monthly installments, but their costs are offset since Luminus pays interest on the loan for the first year. The average loan size is \$5,000.
- Scholarships: Luminus offers scholarships at varying levels for approximately 45 percent of students. These scholarships cover tuition (either in full or in part depending on the criteria of sponsors), as well as needs such as transportation and food allowance for the most vulnerable. Luminus has also partnered with donors such as the European Union, the government of Netherlands, the government of Jordan, and the Al Aman Fund for the Future of Orphans to offer similar scholarships.
- Lending Fund: Luminus is currently in the initial stages of expanding its student financing options through the development of a student loan fund. The company is identifying donor partners that could contribute concessionary financing. Such a blended finance product would initially be directed towards Luminus students with the intention of eventually making financing

available to all students in Jordan. The low-cost loans will be linked to strategic sectors and industries identified in Jordan 2025—the country's official national vision and strategy document.

ADDRESSING THE REFUGEE CRISIS

With the onset of the crisis in Syria in 2011 and its escalation in 2012 and 2013, the number of refugees entering Jordan increased significantly." Seeing a need, Luminus stepped in as one of the first institutions to help Syrian refugees continue their education.

Mobilizing Funding

In 2014, Luminus began its response to the crisis by offering 50 percent scholarships to Syrian refugees. But the company quickly discovered that paying the balance was still too difficult for young Syrians fleeing the war. Luminus sought out and secured over \$19 million in grants from the Jordanian government and donor partners, including the European Union, the government of Netherlands, the United Nations Educational Scientific and Cultural Organization, and the United States Agency for International Development. These multi-year grants have covered the balance of tuition for 3,208 refugee students to date. Today,

People

Facilities



Put students first; invest in quality teachers and create a culture of learning

The Luminus

Career Development



Engage students on employment options from their first day, through graduation, and throughout their careers

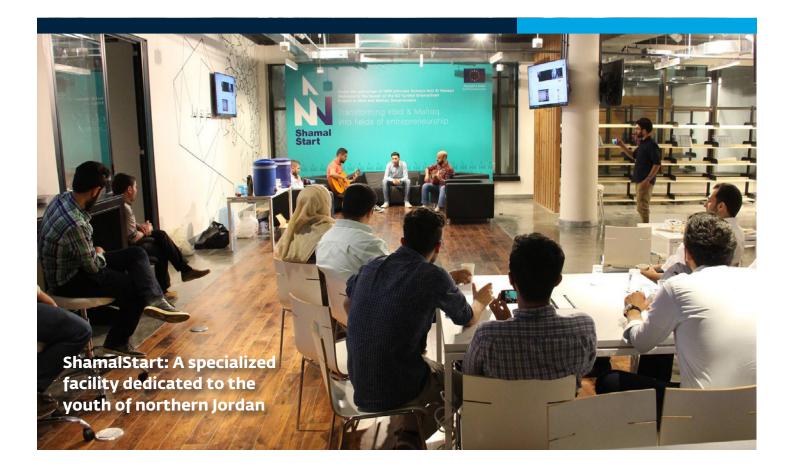
Difference Market Focused



Create an environment that facilitates learning and offer best-in-class equipment

Collaborate with employers to stay attuned to the skills demanded in the market





Syrian students at Luminus are treated no differently than any other student; they can pursue any vocational program offered by the company and have access to all available resources at no cost. To date, Luminus has secured over \$37 million in funding for scholarships to effectively serve refugee students through 2019.

Expanding Employment Partnerships

In 2016, Luminus began a first-of-its-kind partnership with Jordan's Ministry of Labor to increase the number of vulnerable Jordanian youth the company can serve. The partnership was structured so that the Ministry covers the cost of training through the Employment-TVET Fund, while Luminus guarantees that students find employment at the end of the program.

A similar program is now extended to refugee students whereby they are guaranteed a job at the end of their training. Luminus works closely with potential employers to identify available jobs before admitting students into its programs. Since the first cohort of graduates from the program in 2017, more than 560 students have secured employment through this program. The program is funded

through international donors such as the Agence Française de Développement (AFD), the European Union, the German Federal Enterprise for International Cooperation (GIZ), and the United Nations Children's Fund.

Expanding to Refugee Locations

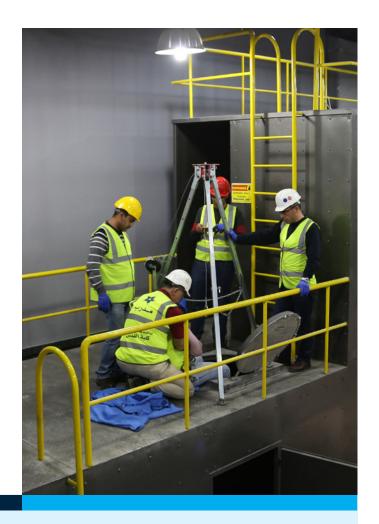
Beyond providing financial and job placement assistance, Luminus has opened a new branch in Irbid, a region in northern Jordan that has a large refugee population—30 percent of all urban refugees in the country. Here, Luminus, with the European Union and other partners, is spearheading a large youth entrepreneurship effort—the ShamalStart Program at the Luminus Innovation Center.

The Center is a specialized training and education facility for youth, with a special focus on manufacturing and services industries. The ShamalStart program aims to establish start-ups as well as support existing micro, small and medium enterprises through entrepreneurship training, incubation, and opportunities for collaboration with experts and investors. To further support start-ups, Luminus is in the process of setting up the venture capital fund Luminus Ventures.

MOVING FORWARD

Luminus continues to grow and adapt to the changing context in Jordan and the region, while remaining committed to its goal of providing quality and jobfocused education.

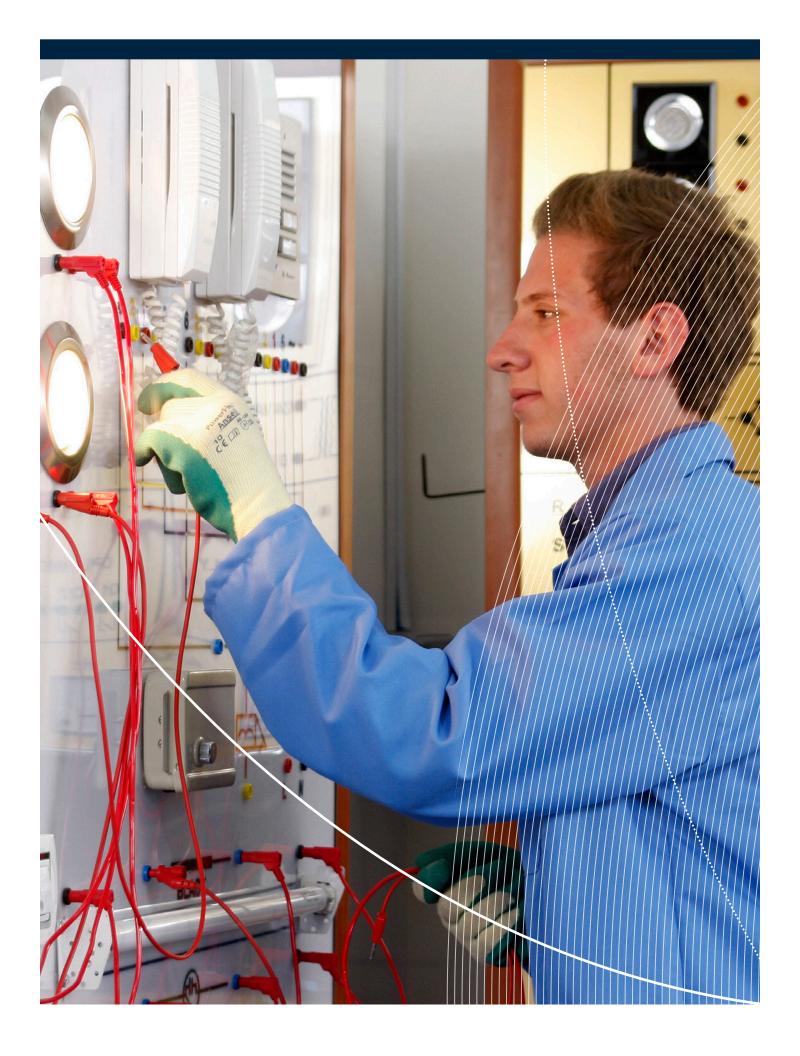
By 2020, Luminus aims to enroll 16,000 students and increase its graduate employment rate to 90 percent.¹² It has plans to build new campuses in the Jordanian cities of Zarqa and East Amman, as well as expand into Egypt, Lebanon, and Iraq. By 2022, distance learning courses will expand Luminus's reach even further. Alongside increasing enrollment, Luminus will introduce more courses, diplomas and degrees so that it can meet the changing needs of the region's economies and continue to effectively prepare youth for employment.

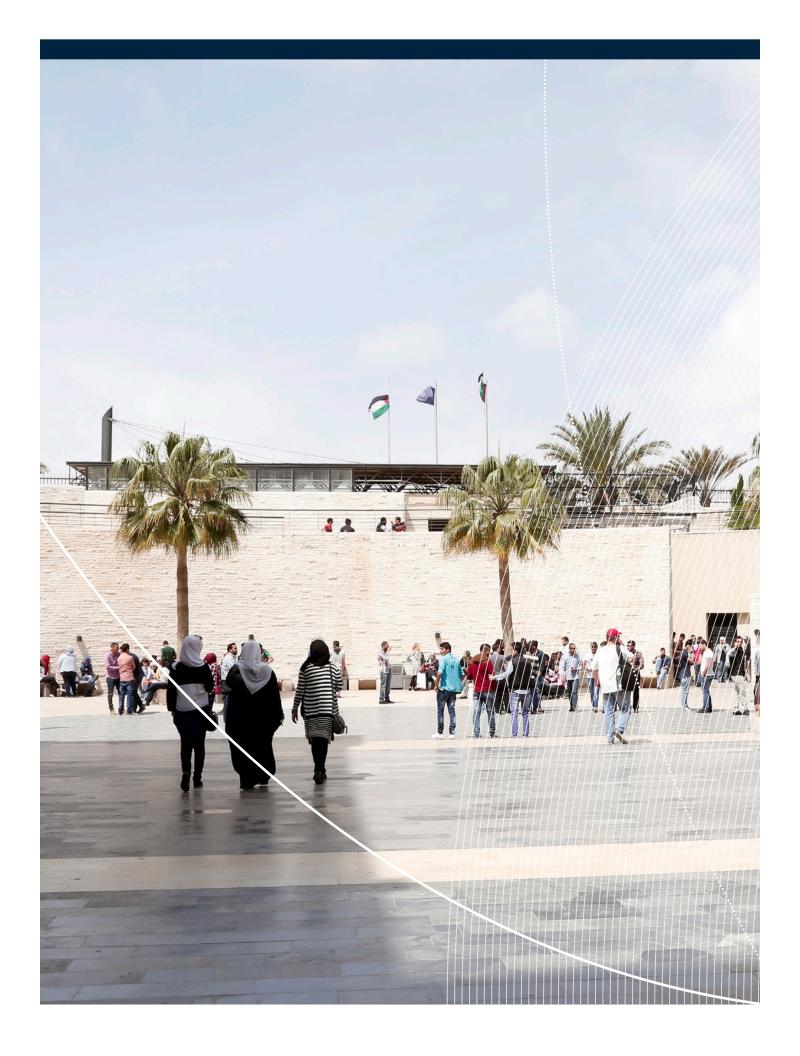


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