



# THE **INVESTMENT** CHARTER

A TRANSPARENT AND CLEAR  
FRAMEWORK TO ENCOURAGE INVESTMENT





“ Today, we are counting on productive investment as a lever for boosting our economy and making sure our country engages in the promising sectors.

We expect the **new Investment Charter** to significantly enhance Morocco's attractiveness as far as both domestic and foreign investment is concerned.”

Excerpts from the Speech of His Majesty the King, May God Assist Him, to the Parliament on the occasion of the opening of the 1<sup>st</sup> session of the 2<sup>nd</sup> legislative year of the 11<sup>th</sup> legislature  
October 14, 2022

## OVERVIEW

The introduction of the new framework law 03-22 known as the Investment Charter is part of the implementation of the High Guidelines of His Majesty King Mohammed VI, may God Assist Him, as stated in His speech on the occasion of the opening of the 1<sup>st</sup> session of the 2<sup>nd</sup> legislative year of the 11<sup>th</sup> legislature of October 14, 2022, where His Majesty says:

**“ We expect the new Investment Charter to significantly enhance Morocco’s attractiveness as far as both domestic and foreign investment is concerned.”**

The new charter embraces the recommendations of both the New Development Model and the Government Program, recognizing investment as the key driving force behind the Kingdom’s economic recovery.

Its primary objective is to optimize the impact of investment, with a particular focus on creating long-lasting employment opportunities, fostering equitable development across regions, prioritizing sectors with high growth potential for the national economy, and promoting sustainable development. **It thus sets the fundamental objectives of the State, establishes diverse investment support programs, defines the governing principles for these schemes, and actively supports reform initiatives aimed at facilitating investment.**

# 1. THE OBJECTIVES OF THE INVESTMENT CHARTER

IN LINE WITH THE KINGDOM'S NEW DEVELOPMENT MODEL AND AMBITIONS



## 2. THE KEY PILLARS OF THE INVESTMENT CHARTER

THE FRAMEWORK LAW ESTABLISHES A TRANSPARENT, COHERENT, AND STRUCTURED FRAMEWORK FOR INVESTORS, CENTERED AROUND THREE KEY PILLARS:

### **PILLAR 1**

THE 4 INVESTMENT  
SUPPORT MECHANISMS

### **PILLAR 2**

IMPROVING THE BUSINESS  
CLIMATE

### **PILLAR 3**

A UNIFIED AND TERRITORIALIZED  
INVESTMENT GOVERNANCE

## PILLAR 1

### THE 4 INVESTMENT SUPPORT MECHANISMS

THE NEW INVESTMENT CHARTER ESTABLISHES A COMPREHENSIVE SUPPORT SYSTEM

#### 1 MAIN MECHANISM & 3 SPECIFIC SUPPORT MECHANISMS

1

THE MAIN INVESTMENT SUPPORT MECHANISM

2

A SPECIFIC SUPPORT MECHANISM DEDICATED TO STRATEGIC PROJECTS

3

A SPECIFIC SUPPORT MECHANISM FOR THE DEVELOPMENT OF MOROCCAN BUSINESSES ABROAD

4

A SPECIFIC MECHANISM DEDICATED TO VERY SMALL, SMALL AND MEDIUM-SIZED ENTERPRISES

EXCEPTIONAL SUPPORT SCHEMES COVERING ALL CATEGORIES OF PROJECTS AND PLAYERS

## A. A MAIN SUPPORT MECHANISM

DECISIONS ISSUED BY THE HEAD OF GOVERNMENT AND PUBLISHED IN THE OFFICIAL BULLETIN ON MARCH 13, 2023

### I. ELIGIBILITY CRITERIA

TOTAL INVESTMENT  
PROJECT  
AMOUNT

**≥50  
MILLION  
MAD**



**50  
JOBS**  
PERMANENT TO CREATE



**≥ 150  
JOBS**  
PERMANENT TO CREATE



## II. GRANTS INCENTIVES

### 1. COMMON INCENTIVES

- INCENTIVE FOR THE CREATION OF STABLE JOBS

#### 1 CREATION OF STABLE JOBS

- RATIO OF STABLE JOBS\*  $>1$  AND  $\leq 1,5$  \_\_\_\_\_ 5%
- RATIO OF STABLE JOBS  $> 1,5$  AND  $\leq 3$  \_\_\_\_\_ 7%
- RATIO OF STABLE JOBS  $>3$  \_\_\_\_\_ 10%

- OTHER INCENTIVES

#### 2 GENDER RATIO INCENTIVES \*\*

3%

#### 3 INCENTIVES FOR THE PROFESSIONS OF THE FUTURE AND THE UPGRADING OF INDUSTRIES

3%

#### 4 INCENTIVES FOR SUSTAINABLE INVESTMENT PROJECTS

3%

#### 5 INCENTIVES FOR LOCAL INCLUSION PROJECTS

3%

\***PERMANENT JOBS RATIO**: number of stable jobs created divided by total investment in million MAD.

\*\***GENDER RATIO** : the result of dividing the women's salaries by the total salary mass

The list of the professions of the future and activities that could be the subject of level-upgrading strategy has been published by decree.

## NEXT GENERATION INDUSTRIES AND LEVEL UPGRADING ACTIVITIES

DECISIONS ISSUED BY THE HEAD OF GOVERNMENT AND PUBLISHED IN THE OFFICIAL BULLETIN ON MARCH 13, 2023

### A. NEXT GENERATION INDUSTRIES ACCORDING TO EACH SECTOR



#### DIGITAL TECHNOLOGIES AND THE DIGITAL SECTOR

- Biotechnology
- Cyber security
- Blockchain
- Cloud computing and data centers
- Remote automation
- New generation transportation equipment and infrastructure (G5, G6, etc.)
- Artificial intelligence and big data
- Video games
- Internet of things (IOT)
- Nano technology
- Modern technologies for energy and water efficiency
- Technologies at the service of agritech
- Technologies in the service of healtech
- Technologies at the service of industry (Industry 4.0)
- Technologies at the service of education (edtech)
- Technologies in service of finance (fintech)
- Technologies at the service of digital management (govtech)
- Virtual reality / augmented reality



#### PHARMACEUTICAL INDUSTRY

- Transforming and manufacturing cannabis for medical, pharmaceutical and industrial purposes.



#### MARINE INDUSTRY

- Ship building and maintenance



#### RENEWABLE ENERGY INDUSTRY

- Renewable energy production and storage facilities



#### MOBILITY

- Autonomous mobility
- Electric mobility
- Rail and sea transportation

#### OTHER SECTORS

- Semiconductors (EMS) and associated components
- Charging stations and associated components
- Smart meters
- Power electronic
- Cumulative manufacturing (3D printing)
- The manufacture of technical and smart devices
- Robotics industry

## B . LEVEL-UPGRADING ACCORDING TO EACH SECTOR



### AUTOMOTIVE INDUSTRY

- Manufacture of spare parts and components for thermal and electric motors
- Manufacture of spare parts and components for heavy vehicles
- Manufacture of pneumatic wheels



### AEROSPACE INDUSTRY

- Manufacture of ancillary equipment and aerospace products
- Manufacture of aircraft engine parts and components
- Aircraft manufacturing and dismantling.



### AGRICULTURAL INDUSTRY

- Animal feed
- Baby food
- Nutritional supplements
- Manufacture of food products "Health"
- Cooked meals
- Center pivot irrigation equipment industry
- Developing digital tools for agricultural exploitation



### TEXTILE AND LEATHER INDUSTRY

- Technical fabric
- Technical skin



### MISCELLANEOUS INDUSTRIES

- The manufacture of molds
- Composite materials development



### MARINE INDUSTRY

- Ship dismantling



### PHARMACEUTICAL INDUSTRY

- Medical device industry
- Manufacture of medicines, vaccines and active ingredients
- Transformation of aromatic and medicinal plants
- Valorization of algal biomass for cosmetic or therapeutic uses



### MINING SECTOR

- Valorization of mineral resources through the production of derivatives with high added value
- Valorization of products that contain phosphate



### ENERGY TRANSITION

- Manufacture of sea water desalination equipment

## SUSTAINABLE INVESTMENT PROJECTS

DECISIONS ISSUED BY THE HEAD OF GOVERNMENT AND PUBLISHED IN THE OFFICIAL BULLETIN ON MARCH 13, 2023

**SUSTAINABLE INVESTMENT PROJECTS ARE THOSE THAT MEET :**

### **A MANDATORY REQUIREMENT...**

Use of non-conventional water such as recycled water, treated wastewater or desalinated water, and the establishment of a water economy system...

... **AND** at least **TWO** of the following criteria :

- Consumption of renewable energies
- Establishment of energy efficiency systems
- Establishment of a waste treatment system
- Develop binding social programs in terms of social responsibility

## LOCAL INCLUSION PROJECTS

DECREE ISSUED BY THE HEAD OF GOVERNMENT PUBLISHED IN THE OFFICIAL BULLETIN ON MARCH 13, 2023

### PROJECTS WITH A MINIMUM LOCAL INCLUSION RATE\* OF:

**A**

20% for investment projects in the agri-food industry, pharmaceutical industry, or medical supplies industry sectors.

**OR**

**B**

40% for investment projects in other manufacturing activities\*\*.

\* Local inclusion rate: Refers to the extent of involvement of suppliers based in Morocco in the productive operations of the investor.

\*\* Industrial activities: Encompasses all activities involving the utilization of industrial facilities or equipment for manufacturing or transformation processes.

### THE LOCAL INCLUSION RATE IS CALCULATED ACCORDING TO THE FOLLOWING EQUATION:

**(LOCAL PURCHASES\* + VALUE ADDED + CRUDE MARGIN)**

**÷**

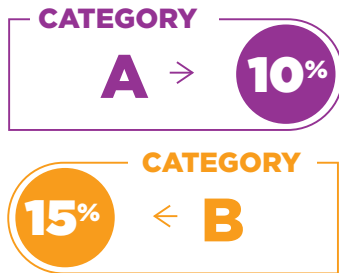
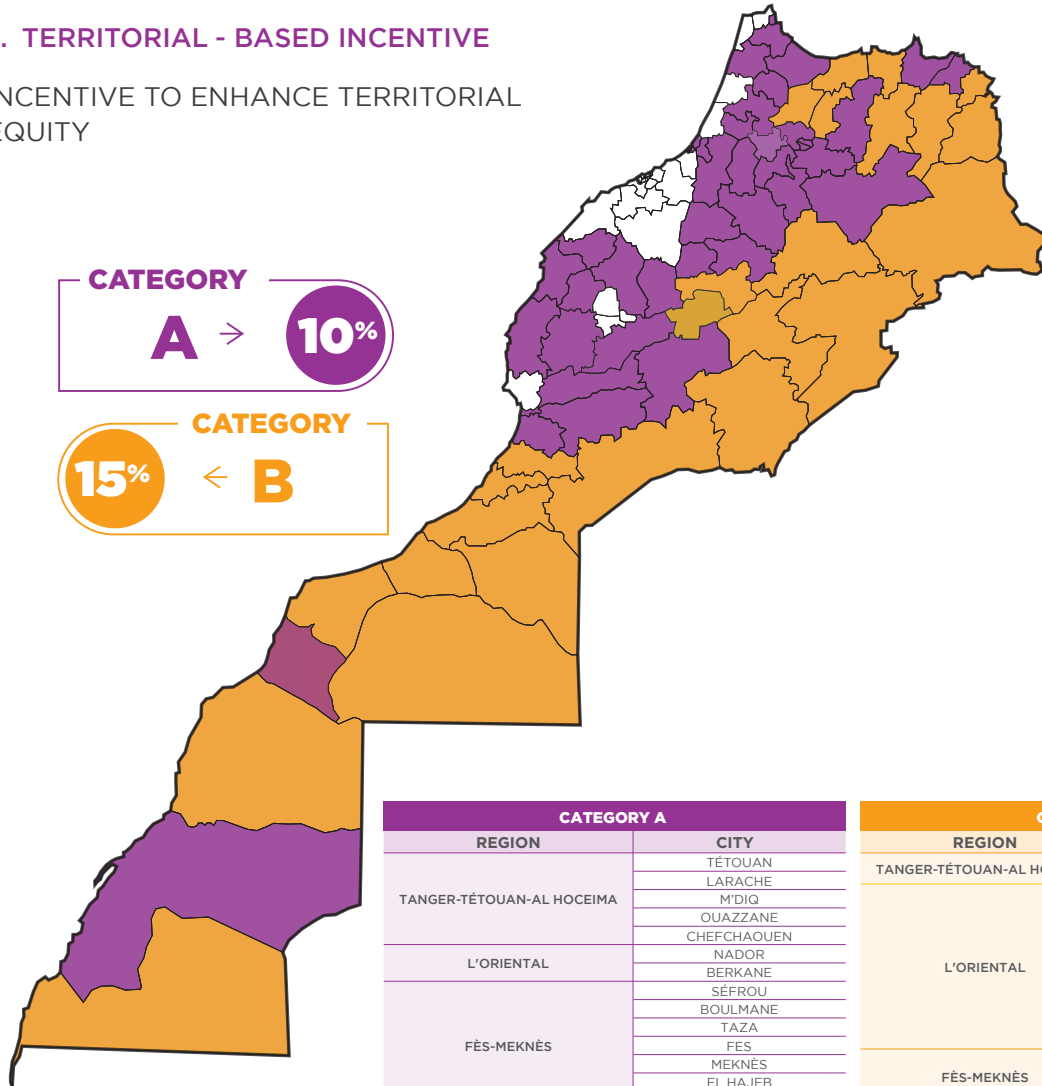
**TURNOVER**

\*Local purchases: purchases made by the investor with suppliers established in Morocco\*\*.

\*\*Suppliers established in Morocco: any supplier that carries out industrial activities in Morocco.

## 2. TERRITORIAL - BASED INCENTIVE

INCENTIVE TO ENHANCE TERRITORIAL EQUITY



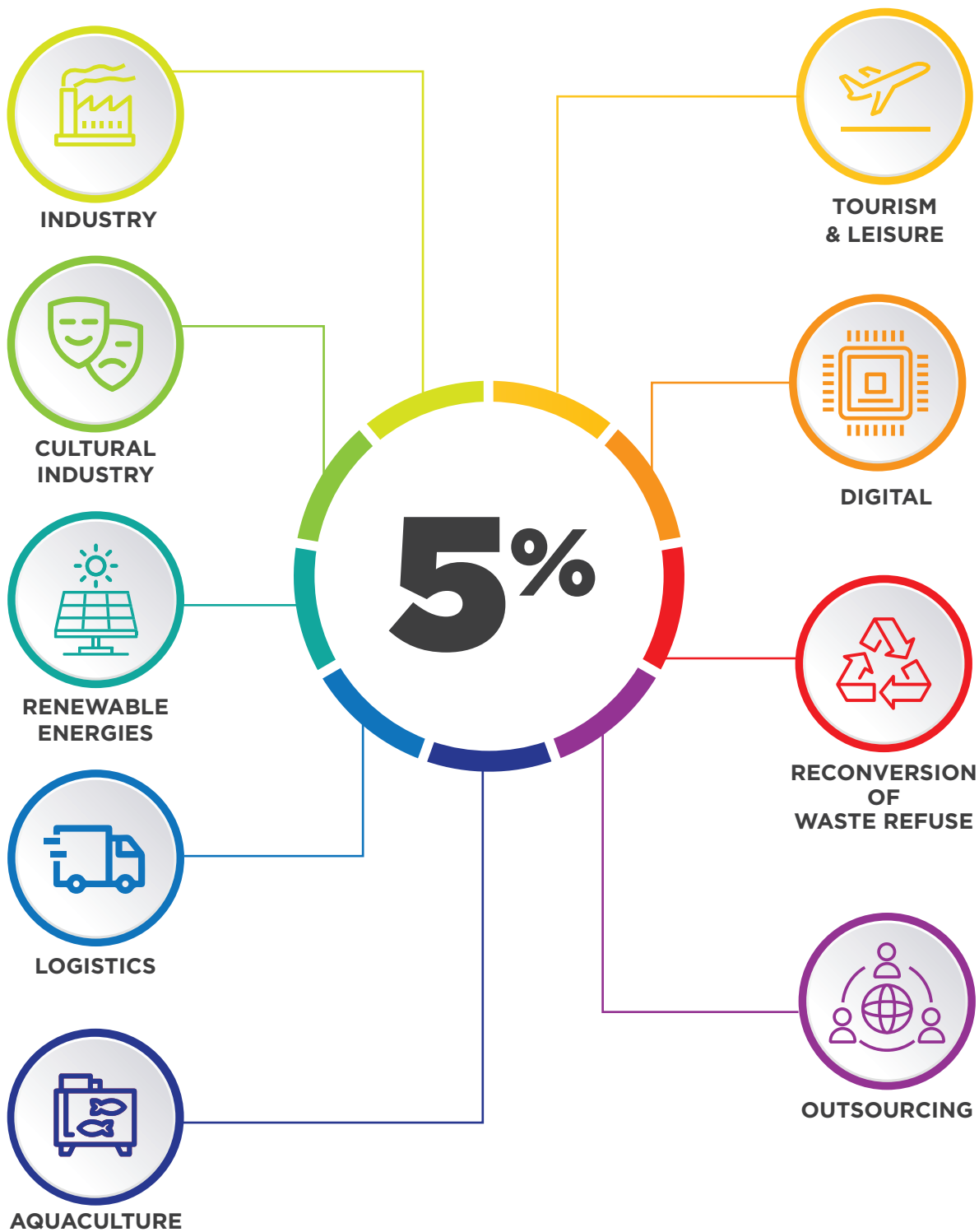
CATEGORY A		CATEGORY B	
REGION	CITY	REGION	CITY
TANGER-TÉTOUAN-AL HOCEIMA	TÉTOUAN	TANGER-TÉTOUAN-AL HOCEIMA	AL HOCEIMA
	LARACHE		TAOURIRT
	M'DIQ		DRIOUECH
	OUAZZANE		JERADA
	CHEFCHAOUEN		GUERCIF
L'ORIENTAL	NADOR	L'ORIENTAL	OUJDA ANGAD
	BERKANE		FIGUIG
	SÉFROU		MOULAY YACOUB
	BOULMANE		TAOUNATE
FÈS-MEKNÈS	TAZA	FÈS-MEKNÈS	
	FÈS		
	MEKNÈS	BÉNI MELLAL-KHÉNIFRA	AZILAL
	EL HAJEB		ERRACHIDIA
	IFRANE		MIDELT
	KHEMISSET		TINGHIR
RABAT-SALÉ-KÉNITRA	SIDI KACEM	DRAA-TAFILALET	ZAGORA
	SALÉ		TATA
BÉNI MELLAL-KHÉNIFRA	BENI MELLAL		SOUSS-MASSA
	KHENIFRA	SIDI IFNI	
CASABLANCA-SETTAT	KHOUBBIA	GUELMIM-OUED NOUN	ASSA-ZAG
	FKIH BEN SALAH		GUELMIM
	SIDI BENNOUR		TANTAN
	SAFI		BOUJOUR
	YOUSSEFIA		TARFAYA
MARRAKECH-SAFI	EL HAOUZ	LAÂYOUNE-SAKIA EL HAMRA	ES-SMARA
	EL KELÂA DES SRAGHNA		
	ESSAOUIRA		
	RHAMNA		
DRAA-TAFILALET	CHICHAOUA	DAKHLA-OUED ED-DAHAB	AOUSSERD
	OUARZAZATE		
SOUSS-MASSA	TAROUDANT		
	CHTOUKA AIT BAHA		
	INEZGANE AIT MELLOUL		
LAÂYOUNE-SAKIA EL HAMRA	LAÂYOUNE		
DAKHLA-OUED ED-DAHAB	OUED ED-DAHAB		

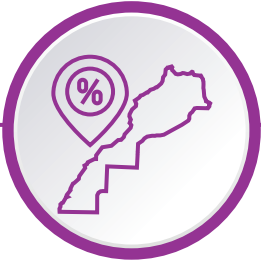
▪ **Provinces and prefectures excluded from territorial incentives :**

Benslimane, Berrechid, Casablanca, El Jadida, Médiouna, Mohammédia, Nouaceur, Settat, Marrakech, Kénitra, Rabat, Skhirate-Témara, Agadir Ida-Outanane, Fahs-Anjra, Tanger-Assilah

### 3. SECTOR-BASED INCENTIVE

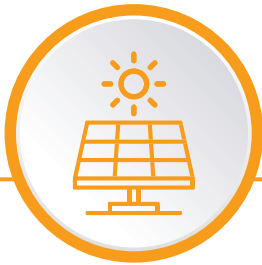
INCENTIVE TO BOOST SECTORS HAVING A STRONG GROWTH POTENTIAL.



**CEILINGS**

**THE COMMON,  
TERRITORIAL  
AND SECTORAL  
INCENTIVES MAY  
BE COMBINED UP**

**30% OF THE  
ELIGIBLE  
AMOUNT**



**PROJECTS IN THE  
RENEWABLE ENERGY  
PRODUCTION SECTOR  
ARE CAPPED AT**

**30  
MILLION  
MAD**



## B. THE SPECIFIC SUPPORT MECHANISM DEDICATED TO STRATEGIC PROJECTS

DECREE ADOPTED BY THE GOVERNMENT COUNCIL ON JANUARY 26 , 2023



THE MINISTRY OF INVESTMENT, CONVERGENCE AND EVALUATION OF PUBLIC POLICIES IS THE DEDICATED CONTACT FOR STRATEGIC PROJECTS..

### I. ELIGIBILITY CRITERIA



# OR

Project in the defense industry sector

### II. GRANTED INCENTIVES

THE INCENTIVES DEDICATED TO STRATEGIC PROJECTS INCORPORATES TAILORED AND SPECIFIC SUPPORT MEASURES THAT CLOSELY ALIGN WITH THE NEEDS OF INVESTORS.

## C. THE SPECIFIC MECHANISM FOR THE DEVELOPMENT OF MOROCCAN BUSINESSES ABROAD



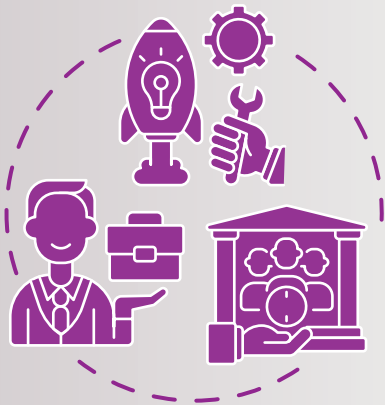
**THE APPLICATION  
TEXT MUST  
BE PUBLISHED  
NO LATER THAN**

**6 MONTHS**  
AFTER THE PUBLICATION  
OF THE FRAMEWORK LAW  
IN THE OFFICIAL BULLETIN.

The mechanism aims to enhance Morocco's international economic influence, particularly by extending direct support to Moroccan investments in Africa.

The assistance provided will be subject to conditions, including the requirement that it should not lead to any job losses within the national territory.

## D. THE SPECIFIC SUPPORT MECHANISM TO VERY SMALL, SMALL AND MEDIUM-SIZED BUSINESSES



**THE APPLICATION  
TEXT MUST  
BE PUBLISHED  
NO LATER THAN**

**12 MONTHS**  
AFTER THE PUBLICATION  
OF THE FRAMEWORK LAW  
IN THE OFFICIAL BULLETIN.

This mechanism is applicable to very small, small, and medium-sized enterprises, which implicate the majority of the Moroccan entrepreneurial landscape.

These Investment projects will receive special support measures that extend beyond financial incentives. Notably, they will benefit from assistance in areas such as financing, training, and project structuring to further bolster their growth and success.

## PILLAR 2

# IMPROVING THE BUSINESS CLIMATE

THE NEW INVESTMENT CHARTER SETS OUT 7 PRIORITY AREAS FOR IMPROVING THE BUSINESS CLIMATE



Streamlining procedures and decentralizing administrative functions



Access to land



Strengthening Logistical competitiveness



Access to Green Energy



Customized training opportunities



R&D activities promotion and access to cutting-edge technologies



Access to finance

## THESE STRATEGIC PROJECTS ARE PART OF THE NEW 2023-2026 ROADMAP FOR IMPROVING THE BUSINESS ENVIRONMENT

THE NEW 2023 -2026 ROADMAP IS BASED ON 4 MAJOR PILLARS

### PILLAR 1: MAKING IT EASIER TO INVEST AND DO BUSINESS

- IMPROVING THE FRAMEWORK RELATING TO BUSINESS LAW (INVESTMENT CHARTER, E-CREATION, ACCESS TO PUBLIC PROCUREMENT, REDUCING THE TERMS OF PAYMENT)
- STRENGTHENING COORDINATION AND MONITORING OF THE BUSINESS ENVIRONMENT
- OPTIMIZATION, DIGITIZATION AND DECENTRALIZATION OF ADMINISTRATIVE PROCEDURES.

### PILLAR 2: IMPROVING COMPETITIVENESS

- MOBILIZATION OF FINANCING FOR IMPROVED ECONOMIC RECOVERY
- IMPROVING ACCESS TO RENEWABLE ENERGIES AND INDUSTRIAL DECARBONIZATION
- FACILITATING ACCESS TO PRODUCTIVE LAND
- STRENGTHENING THE COMPETITIVENESS OF THE LOGISTICS SECTOR

### PILLAR 3: PROMOTING ENTREPRENEURSHIP AND INNOVATION

- DEVELOPING THE SUPPORT MECHANISM OF SMALL BUSINESSES AND STARTUPS
- PROMOTING INNOVATION, R&D ACTIVITIES AND ENTREPRENEURIAL CULTURE
- STRENGTHENING TRAINING SERVICES AND HUMAN CAPITAL PERFORMANCE

### CROSS-FUNCTIONAL PILLAR: STRENGTHENING ETHICS, INTEGRITY AND PREVENTING CORRUPTION

## PILLAR 3

# UNIFIED AND TERRITORIALIZED INVESTMENT GOVERNANCE

## UNIFIED, STRENGTHENED AND DECENTRALIZED INVESTMENT GOVERNANCE...

### A DEPARTMENT DEDICATED TO INVESTMENT



A Ministry dedicated to Investment, reporting to the Head of Government, has been created: The Ministry of Investment, Convergence and Evaluation of Public Policies.

### A NATIONAL INVESTMENT COMMISSION



To support implementation of the new Investment Charter, a new National Investment Commission is set up. Chaired by the Head of Government, its secretariat is provided by AMDIE. It approves investment agreements between the State and investors, and grants strategic status to investment projects.

### THE RIC, ONE-STOP SHOPS



The Regional Investment Centers (RIC), which also report to the Head of Government, are the one-stop shop for investors. They are in charge of implementing all investment projects carried out in the Kingdom.

## ...TOWARDS THE DECENTRALISATION OF THE AGREEMENT PREPARATION AND APPROVAL PROCESS

**≥ 250  
MILLION  
MAD**

PREPARATION,  
APPROVAL  
AND SIGNATURE  
OF AGREEMENTS  
AT THE **CENTRAL LEVEL**

PREPARATION,  
APPROVAL  
AND SIGNATURE  
OF AGREEMENTS  
AT THE **REGIONAL LEVEL**

**< 250  
MILLION  
MAD**

## INVESTMENT REQUIRES THE MOBILIZATION OF ALL PLAYERS TO RAISE THE SHARE OF PRIVATE INVESTMENT TO 65% BY 2035



## INVESTMENT AT THE HEART OF ECONOMIC RECOVERY

### INVESTMENT TO:



FINANCE THE SOCIAL STATE



CREATE ADDED VALUE



GENERATE JOBS

### STRATEGIC OBJECTIVES:

- REACH **MAD 550 BILLION** OF PRIVATE INVESTMENT BY 2026
- CREATE **500 000 JOBS** BETWEEN 2022-2026







**CONTACTS**

**1 RIC of the Tangier Tetouan al Hoceima Region**

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**Fax :** +212 5 39 94 33 14  
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**3 RIC of the Fès - Meknès Region**

**Phone :** +212 5 35 65 20 57  
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**5 RIC of Beni Mellal - khenifra Region**

**Phone :** +212 5 23 48 20 72  
**Fax :** +212 5 23 48 23 13  
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**7 RIC of the Marrakech - Safi Region**

**Phone :** +212 5 24 42 04 93  
**Fax :** +212 5 24 42 04 92  
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**URL :** www.crimarrakech.ma

**9 RIC of the Souss Massa Region**

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**Fax :** +212 5 28 23 08 81  
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**URL :** www.cri-agadir.ma

**11 RIC of Laayoune -Sakia ElHamra Region**

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**Fax :** +212 5 28 89 11 79  
**Email :** info@laayouneinvest.ma  
**URL :** www.cri-invest.ma/map/my-cri/9

**2 RIC of the Oriental Region**

**Phone :** +212 5 36 69 09 69  
**Fax :** +212 5 36 69 06 81  
**E-mail :** spoc@orientalinvest.ma  
**Address :** Boulevard Prince Héritier Moulay El Hassan, Oujda, Morocco  
**URL :** www.orientalinvest.ma

**4 RIC of the Rabat-Salé-Kénitra Region**

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**6 RIC of the Casablanca Settat Region**

**Phone :** +212 5 22 49 42 42  
**Fax :** +212 5 24 82 21 15  
**Email :** infos@casainvest.ma  
**Address :** headquarters RIC Casablanca-Settat Angle Boulevard Ghandi et bd.Laarbi DOGHMI, Casablanca 20000-Morocco  
**URL :** www.casainvest.ma

**8 RIC of Draa Tafilalet Region**

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**Fax :** +212 5 35 57 31 50  
**Email :** contact@cridt.ma  
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**URL :** www.cridraatafilalet.ma

**10 RIC of Guelmim -Oued Noun Region Region**

**Phone :** +212 5 28 77 17 77  
**Fax :** +212 5 28 77 14 44  
**Email :** guelmiminvestir2@hotmail.com  
**Address :** Region headquarters , avenue Mohammed VI, Guelmim, Morocco  
**URL :** www.guelmiminvest.ma

**12 RIC of the Dakhla-Oued Ed-Dahab region**

**Phone :** +212 5 28 89 85 35  
**Fax :** +212 5 28 89 79 12  
**Address :** Road to new port, hay Rahma, Dakhla, Morocco  
**URL :** www.dakhlainvest.net/cri

**AMDIE CONTACT DETAILS****AMDIE MOROCCANS OF THE WORLD DESK**

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رئيس الحكومة  
+ⴰⵎⴳⴻⵔⴰⵏⵉⵜ ⵏ ⵜⴰⵎⴳⴻⵔⴰⵏⵉⵜ  
CHEF DU GOUVERNEMENT



المملكة المغربية  
+ⴰⵎⴳⴻⵔⴰⵏⵉⵜ ⵏ ⵜⴰⵎⴳⴻⵔⴰⵏⵉⵜ  
ROYAUME DU MAROC

وزارة الاستثمار والتنمية وتقديم السياسات العمومية  
+ⵎⴰⵎⴻⵔⴰⵏⵉⵜ ⵏ ⵜⴰⵎⴳⴻⵔⴰⵏⵉⵜ ⵏ ⵜⴰⵎⴳⴻⵔⴰⵏⵉⵜ  
MINISTÈRE DE L'INVESTISSEMENT, DE LA CONVERGENCE ET DE L'ÉVALUATION DES POLITIQUES PUBLIQUES

THE MINISTRY OF INVESTMENT, CONVERGENCE AND EVALUATION OF PUBLIC POLICIES IS THE DEDICATED CONTACT FOR STRATEGIC PROJECTS

ANCFCC, administrative complex Tower 6, Boulevard Abderrahim Bouabid, Guich Oudaya, Agdal-Ryad, Rabat-Morocco  
Phone: +212 538 06 13 01



الوكالة المغربية لتنمية الاستثمارات والصادرات  
MOROCCAN INVESTMENT AND EXPORT DEVELOPMENT AGENCY

MOROCCAN INVESTMENT AND EXPORT DEVELOPMENT AGENCY

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