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Department of Commerce

# U.S. Country Commercial Guides



Morocco  
Year 2020

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## Doing Business in Morocco

### Market Overview

Morocco is a country of approximately 36 million people located on the north-west coast of Africa. Slightly larger than the state of California, its 2018 Gross Domestic Product (GDP) was \$111.4 billion, which grew approximately 3.3% over 2018. The 2019 state budget predicted anticipated GDP growth of 3.2%, however on June 6, 2020 the High Commission for Planning (HCP), stated that economic growth in 2019 was 2.5%.

The United States had a trade surplus with Morocco in 2018 of approximately \$1.3 billion. Goods exported to Morocco from the United States in 2018 totaled \$2.9 billion and Moroccan exports to the United States totaled \$1.5 billion, up 20 % (<https://www.census.gov/foreign-trade/balance/c7140.html>).

The U.S.-Morocco Free Trade Agreement (FTA), implemented in 2006, eliminated tariffs on 95 % of currently traded consumer and industrial goods. Duties on most qualifying products were phased out by 2016. The FTA stipulates enhanced protection for U.S. intellectual property, including trademarks and digital copyright, expanded protection for patents and product approval information, as well as tough penalties for piracy and counterfeiting.

Moroccan businesses have historically strong ties to firms in France, Spain, and other European countries, but are increasingly developing a more international business outlook, creating potential opportunities for U.S. firms. There is growing recognition within the Government of Morocco (GOM) of the importance of English language training, and an increasing number of Moroccan business and government interlocutors speak English, in addition to French and Arabic.

There are roughly 150 U.S. firms operating in Morocco, including multinationals, as well as smaller companies. Consumer goods and pharmaceutical companies manufacture some products locally and import others for onward distribution. The aerospace sector has attracted U.S. investment, concentrated in the Casablanca Midparc economic zone. Agro-industrial companies have also invested heavily in the country. Oil and gas companies hold exploration concessions in Morocco and offshore, while other energy companies are pursuing new opportunities in renewables and liquefied natural gas (LNG). The local American Chamber of Commerce has close to 300 members (about half are Moroccan firms which do business with U.S. firms) and is active in developing the U.S. - Morocco commercial relationship. For more information please visit <https://amcham.ma/>

Prosper Africa is a U.S. Government Initiative that unlocks opportunities to do business in Africa — benefiting companies, investors, and workers both in Africa and the United States. The goal is to substantially increase two-way trade and investment between the United States and Africa. For more information please visit <https://www.trade.gov/prosper-africa>

### Market Challenges

The greatest barriers to doing business in Morocco are a lack of transparency in government procurement, slow bureaucratic decision-making and procedures, and restrictions on pre-payments for imports prior to delivery. Companies often complain about delays in receiving government payments.

The legal and banking systems in Morocco differ in many ways from U.S. systems. The legal system is based on a combination of French, Spanish, and Islamic laws, and can be complex for U.S. companies to navigate. International and domestic arbitration are accepted and used in business contracts. Morocco has made significant reforms to the banking system in previous years, including structures and programs for foreign direct investment (FDI), project finance, and trade finance. However, significant delays in procurement implementation and payments can still occur.

Restrictions on prepayments of imported orders are often problematic for U.S. exporters who require 100% advance payment. Currently, Moroccan companies can prepay up to 30% of the total shipment in advance of importation and letters of credit are often used to finance shipments. A Moroccan company can prepay 100% only for orders under MAD 200,000 (approximately \$21,000). Payments from Moroccan government-owned companies can be slow and are often burdened by heavy bureaucracy.

### **Market Opportunities**

The U.S. Commercial Service has identified the following sectors as the best prospects for U.S. firms:

- Aerospace
- Automotive
- Energy
- Water
- Construction and Infrastructure projects
- Transportation
- Healthcare
- Safety & Security
- ICT
- Defense

The Foreign Agriculture Service has identified the following products as the best prospects for U.S. firms:

- Wheat
- Feed grains (corn and DDGS)
- Soybeans, soybean meal, and soybean oil
- Pulses
- Live animals and genetics
- Beef
- Poultry
- Prepared dairy products
- Dried fruit and nuts
- Beer and alcoholic beverages
- Sweeteners and confectionary

## **Market Entry Strategy**

Close working relationships are often critical to concluding deals in Morocco. Like other markets in the MENA region, Moroccans base business on trust and mutual respect built over time. When possible, U.S. exporters should strongly consider travel to the country to develop and strengthen relationships. In addition, working with a locally based agent or distributor typically enables U.S. firms to develop essential knowledge of key contacts, customs regulations, niche opportunities and sustained relationships with partners and distributors. U.S. firms should also fully understand the regulatory environment and procedures before entering the market to avoid unexpected hurdles.

Business practices in Morocco differ from those in the United States. For example, bureaucratic red tape consumes more time than in the United States, often requiring multiple copies of documents, with official stamps and signatures. Yet Moroccans have rapidly adapted to mobile technology and often reply to text messages, internet messaging or phone calls quicker than email.

The U.S. Commercial Service in Morocco can provide individualized counseling to determine the best market entry strategy for a given U.S. company or product, and can assist with partner searches for joint ventures, resellers, agents, and distributors. U.S. firms are encouraged to contact the nearest U.S. Export Assistance Center for an initial orientation and explanation of export assistance business services.

The U.S. Commercial Service office is located at the U.S. Consulate General in Casablanca and provides advice on how to approach the Moroccan market and assist U.S. exporters in their search for potential partners. U.S. companies may also consult their local U.S. Export Assistance Center. For the address and phone number of the nearest U.S. Export Assistance Center please visit <https://www.trade.gov/commercial-services-offices-us>.

## **Leading Sectors for U.S. Exports and Investment**

The following sectors will be highlighted in this section:

- Energy
- Water
- Agricultural Sectors
- Infrastructure
- Aerospace
- Healthcare
- Safety and Security
- Telecommunication

### **Energy**

#### **Overview**

The renewable energy sector, just like many other industries, has been impacted by the COVID-19 global pandemic. Installers of solar equipment saw their activities drop dramatically and trade shows were canceled. However, the government has stayed focused on prioritizing Morocco's renewable energy sector by improving the legislative and regulatory framework. The Ministry of Energy, Mines, and Environment has submitted an amendment to Law 13-09 to the General Secretariat of the Government. This amendment aims to improve the legislative and regulatory framework governing the activity of carrying out renewable energy projects by the private sector, while guaranteeing the security and viability of the national electricity system.

Morocco imports approximately 90% of its energy needs, according to the Moroccan Ministry of Energy. The total primary energy consumption has increased by about 5% per year since 2004. Per the state-owned power utility ONEE, Morocco's electricity production derives from coal (31%), hydroelectricity (22%), fuel oil (25%), natural gas (10%), wind (10%), and solar (2%).

The national strategic objective is to increase supply security by reducing dependence on energy imports, including increasing the use of renewable sources for electricity production. Despite the challenging circumstances, renewable projects continued to improve amid the pandemic. Morocco succeeded to reach 42% of installed electrical generation capacity as planned for 2020. By 2030, it is estimated that renewable energy sources will provide 52% of the total installed capacity. Morocco plans to decrease energy consumption by 15% by 2030 (from 2016 levels) through energy efficiency measures.

#### **Leading Sub-Sectors**

Morocco offers opportunities to U.S. firms in the following segments:

- Electrical components
- Engineering, Procurement, and Construction (EPC) Contracting
- Generators
- Solar water heaters
- Batteries/ Chargers

- Concentrated solar power (CSP)
- Photovoltaic (PV)
- Connections
- Micro Hydraulic Centrals
- Switches
- Fittings
- High, medium and low-voltage applications.
- Technical training for facilities repair and maintenance

### **Opportunities**

**Solar Energy:** Morocco has an average solar potential of 5 kilowatt hours (kWh) per square meter per day, though this varies geographically. The Moroccan Agency for Sustainable Energy (MASEN) had planned to reach installed capacity of both CSP and PV to at least 2,000 MW by 2020. This objective was met and slightly surpassed.

**Wind Energy:** Morocco has a technical wind potential of slightly less than 5,000 terawatt hours (TWh) per year, with potential useful capacity of 25,000 MW, according to the Moroccan Agency for Energy Efficiency (AMEE). The integrated Wind Energy Program adopted in 2010 aimed to attain total wind power capacity of 2,000 MW by 2020. This benchmark was met and a new goal of 52% of energy production from renewable resources (solar, wind and hydro) by 2030 was set.

**Hydropower Energy:** The existing hydro resources reached 1,770 MW total capacity installed by March 2020. ONEE has started the construction of a Pumped Energy Transfer Station (PETS) of 350 MW at the Abdelmoumen site in the Agadir region, which will increase the hydro energy capacity of the site to 2,120 MW by 2021.

**Energy Efficiency:** Morocco's energy efficiency strategy was revised to include a greater efficiency target of 20% by 2030 and to implement development plans for transportation, construction, industry, agriculture, and public lighting.

**Fossil fuels:** Imported fossil fuels including refined oil, gas, and coal, currently provide 97% of Morocco's energy needs, according to the World Bank. The Ministry of Energy scaled down its \$4.5 billion gas-to-power project to reflect the country's changing needs and its substantial increase of solar and wind power production in the next decade's energy mix, with LNG remaining an important element in the mix but scaled back as well. The LNG plans currently include four new combined-cycle gas turbine power plants, each with a capacity of 600 MW, an LNG import terminal and onshore regasification unit at the Port of Jorf Lasfar on the Atlantic coast, as well as pipelines connecting the terminal to the Maghreb-Europe pipeline in the north of the country. The Moroccan government plans to create a national gas logistics company to make the state a key stakeholder in the new gas sector strategy. Morocco is a net energy importer and is trying to diversify fuel supplies and reduce its dependence on foreign oil and coal.

The country's national office for managing hydrocarbon resources, "l'Office Nationale des Hydrocarbures et des Mines" (OHNYM), offers attractive operating and investment terms to oil and gas exploration and production companies. For more information about exploration activities please visit <http://www.onhym.com/en/exploration-activity.html>

**Power to X:** Power-to-X conversion technologies allow for the decoupling of power from the electricity sector for use in other sectors. With its geographic position and outstanding wind and solar capacity, Morocco is able to achieve a valuable share of the 'Power-to-X' market, expected to be between 2% and 4%

of global production in 2030. The X in the terminology refers to one of the following: power-to-ammonia, power-to-chemicals, power-to-fuel, power-to-gas, power-to-heat, power-to-hydrogen, power-to-liquid, power-to-methane, power-to-mobility, power to food, power-to-power, and power-to-syngas. In this sense, "green ammonia" will provide Morocco with opportunities to fulfil the long-term demands of its local fertilizer industry and foreign market. The government has also set the objective of becoming a net hydrogen exporter through the production of "green" hydrogen from renewable power and desalinated seawater.

### **Web Resources**

[Moroccan Ministry of Energy, Mining, and Sustainable Development](#):

[National Office of Electricity and Water](#) (ONEE)

[National Federation of Electricity and Renewable Energies](#) (FENELEC):

[Research Institute for Solar Energy and New Energies](#) (IRESEN):

[Solar Cluster](#)

[Moroccan Agency for Solar Energy \(MASEN\) E-Tenders](#)

[Moroccan Agency for Energy Efficiency](#) (AMEE)

[Company for Energy Investments](#) (SIE)

## **Water**

### **Overview**

Morocco has been experiencing rain deficits since 2015 causing weak runoffs, a reduction in water supplies to dams, and diminished recharge of groundwater. In regions where the demand relies exclusively on local supply systems, successive drought years cause chronic shortages. According to the World Resources Institute (WRI) report, Morocco is ranked 23rd among countries most at-risk of water shortage.

The Department of Water is the leading authority in Morocco and determines the priorities and investments in the sector. ONEE (the National Office of Electricity and Water) is the state utility agency that invests in major strategic and structural projects in water and wastewater. It also commonly administers public tenders in the sector.

### **Leading Sub-sectors**

Morocco's "National Water Plan" (PNE) is an ambitious action plan covering all aspects related to the water sector through 2050, which will cost nearly \$40 billion. The leading sub-sectors are:

- Dam Engineering and Construction
- Desalination Plants
- Wastewater Treatment and Reuse
- Water Supply and Distribution
- Water Security
- Groundwater Prospection
- Drinking Water in Rural Areas
- Water Transfer Networks
- Management Software
- Green Infrastructure
- Training

### **Opportunities**

The funding for the “National Water Plan” and its subset the "National Priority Program for Drinking Water and Irrigation (NPP)” was recently approved by the King Mohammed VI. The NPP, covering the period of 2020-2027 with a budget of \$11 billion, aims at "limiting the climate impact" and "guaranteeing water security" through:

- The construction of 20 dams, with a total capacity of 5.38 billion m<sup>3</sup>.
- The prospection of new groundwater to strengthen the supply of drinking water (the Department of Water has committed to funding \$80 million while ONEE will contribute \$56 million).
- The construction of three new desalination stations for a total production capacity of 243,300 m<sup>3</sup>/day.
- A hydro-agricultural development project to safeguard the Saiss plain through the construction of a canal and a water transfer network from the Mdez dam.

- The strengthening of the potable water supply in rural areas by ensuring the 160 potable water centers are fully equipped, and by upgrading an additional 659 centers to supply around 1.2 million inhabitants.
- The Wastewater Reuse for the Irrigation of Green Spaces plan, which includes treating and reusing wastewater in 128 cities and urban centers, as well as connecting more than 1,200 rural areas to wastewater networks.

The "National Water Plan" will run through 2050 with a budget of around \$40 billion. This second phase is an extension of the "Priority Water Program", with a focus on the management, treatment, and storage of water. This plan will focus on improving the water supply through:

- The construction of dams: building 50 large dams, with the aim to increase storage capacity to 32 billion cubic meters by 2050;
- The connection of hydraulic basins: Inter-basin water transfer projects are key to guaranteeing a flexible and integrated water management between areas with abundant water resources (in northern Morocco) and less abundant areas (inland and southern Morocco);
- The desalination of sea water;
- The integration of all rural centers into structured drinking water supply system;
- The provision of the water resources necessary for the development of sustainable agriculture; and
- The preservation of ecosystems and the fight against pollution.

#### **Web Resources**

- Water and Electricity National Office (O.N.E.E): [www.one.org.ma](http://www.one.org.ma)
- Department of Water: [www.equipement.gov.ma](http://www.equipement.gov.ma)

## **Agricultural Sectors**

### **Overview**

Agriculture contributes almost 15% to Morocco's GDP, and combined with the fishing and forestry sectors employs about 45% of Morocco's workforce. It has an outsized impact on the economy due to highly variable rain-irrigation-based grain production, its role as an employer, and its role as a major export industry.

Moroccan agriculture is divided into three major sectors:

1. Modern, private, irrigated, highly capitalized, and export-oriented farms producing mostly fruits and vegetables;
2. Agriculture within large scale dam-irrigated perimeters producing dairy, sugar, seeds, fruits and vegetables primarily for the local market; and
3. Rain-fed agriculture with more favorable land in the northwest (growing grains, olives, pulses, red meat and dairy) and less favorable land in the south and east (growing mostly grains and non-intensive sheep production).

Many Moroccan agricultural producers continue to use traditional technologies and have limited access to production inputs such as fertilizers, pesticides and mechanization. The prevalence of small farms, complicated land title issues, and increasing land prices pose serious challenges to agricultural policy makers. Policy makers struggle with the conflicting principles of economies of scale, the capitalization requirements necessary to modernize the agricultural sector, and the desire to alleviate poverty and maintain the social structure of traditional rural society.

In February 2020, the Government of Morocco launched its second strategic plan for agriculture. The new plan, called "Generation Green," sets out an agricultural development strategy through 2030. It has two pillars:

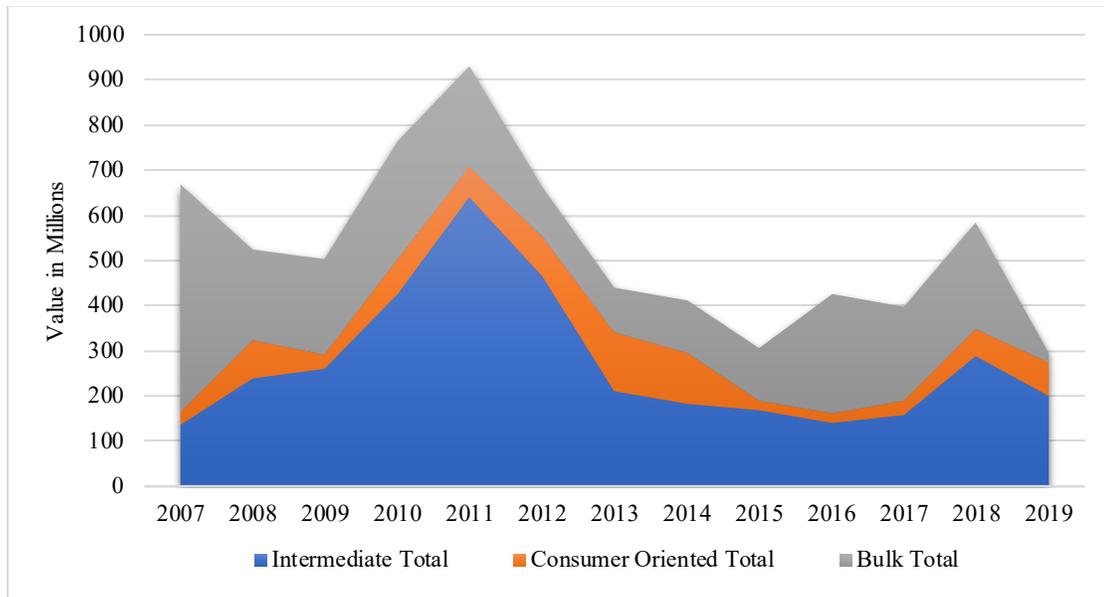
1. Develop a new agricultural middle class representing between 350,000 and 400,000 households by supporting young entrepreneurs through the mobilization of one million hectares of collective lands and the creation of 350,000 jobs with a focus on high-value agriculture.
2. Promote human and social development.

### **Trade**

Morocco is a net importer of agricultural and related products. Morocco typically imports bulk commodities and raw materials from the United States and exports high-value, consumer-oriented products to the United States. The European Union is Morocco's primary trading partner, accounting for about 60% of Morocco's agricultural exports.

The United States is a net exporter of agricultural and related products to Morocco, although U.S. competitiveness has waned in recent years due to increased global competition following Moroccan grain tariff reforms. U.S. exports of bulk agricultural commodities are heavily dependent on fluctuating Moroccan production and competition from competing origins.

### **Moroccan Imports of U.S. Agricultural, Fishery, and Forestry Products\***



*\*Bulk and intermediate exports consist primarily of animal feed ingredients.*

*Source: Trade Data Monitor*

The U.S.-Morocco FTA provisions have been fully implemented for all agricultural products except:

- Confectionary and chocolate
- Peas and lentils

More information may be found at:

- <https://ustr.gov/trade-agreements/free-trade-agreements/morocco-fta/final-text>
- <https://www.export.gov/FTA-Tariff-Tool>

**Best Prospects for Morocco:**

- Feed grains (corn and DDGS)
- Soybeans, soybean meal, and soybean oil
- Pulses
- Live animals and genetics
- Beef
- Poultry
- Dairy Products
- Dried fruit and nuts
- Rice

**Web Resources**

U.S. Trade Associations:

- U.S. Wheat Associates

- Web: [www.uswheat.org](http://www.uswheat.org)
- Email: [melhachi@uswheat.org](mailto:melhachi@uswheat.org)
- U.S. Soybean Export Council
  - Web: <http://ussec.org/>
  - Email: [kbenabdeljelil@yahoo.fr](mailto:kbenabdeljelil@yahoo.fr)
- U.S. Grains Council
  - Web: <http://www.grains.org/>
  - Email: [aitboulahsen@gmail.com](mailto:aitboulahsen@gmail.com) (poultry sector)
  - Email: [myoussoufi@hotmail.com](mailto:myoussoufi@hotmail.com) (livestock sector)

**In-country contacts:**

Office of Agricultural Affairs, U.S. Embassy Rabat

Phone: (+212) 357 76 59 87

Web: <https://ma.usembassy.gov/embassy-consulate/rabat/sections-offices/usda/>

Email: [AgRabat@fas.gov](mailto:AgRabat@fas.gov)

**List of FAS Commodity Reports and Briefs:**

The Office of Agricultural Affairs publishes reports available at <https://gain.fas.usda.gov/>, including, for example:

- Exporter Guide
- Retail Foods
- Food Service - Hotel Restaurant Institutional
- Food Processing Ingredients
- Food and Agricultural Import Regulations and Standards - Narrative
- Food and Agricultural Import Regulations and Standards - Certification
- Agricultural Biotechnology Annual
- Grain and Feed
- Citrus

## Infrastructure

### Overview

Modern infrastructure development, such as ports, airports, and rail links, is a top government priority. According to the Global Infrastructure Hub (GI Hub), in the years leading up to 2040, Morocco is set to face an infrastructural investment gap of \$37 billion.

In June 2019, the GOM signed a \$237 million deal with the Arab Fund for Economic and Social Development (AFESD) to improve its dams and road networks. In November 2019, the African Development Bank approved a \$110.6 million loan to finance further infrastructure projects. In July 2019, the Moroccan head of government, Saadeddine El Othmani, announced \$1 billion would be expended on regional infrastructure projects by 2021.

In addition, the Moroccan Government has launched a number of separate sector-based infrastructure plans, including the 2040 Rail Strategy, Vision 2020 for tourism, the 2030 National Port Strategy and the Noor Ouarzazate solar plan. These plans are often supported by their equivalent sector-based, state-owned enterprises and should help the country deliver more targeted infrastructure spending over the coming years.

### Leading Sub-Sectors

Morocco offers excellent opportunities to U.S. firms in the following segments:

- Construction engineering
- Equipment
- Services

### Opportunities

**Roads:** Morocco has one of the best road systems on the continent. Over the past 20 years, the government has built approximately 1100 miles of modern roads, connecting most major cities via toll expressways. The Moroccan Ministry of Equipment, Transport, Logistics, and Water aims to build an additional 2,100 miles of expressway and 1,300 miles of highway by 2030, at an expected cost of \$9.6 billion.

**Railway:** Morocco's railway network includes 800 miles of track, with 120 stations serving passengers, including 15 stations for freight. The Tanger-Casablanca 225-mile high-speed rail line was inaugurated in 2019 and a 140-mile extension of the line to Marrakesh is being planned. This will require the creation of maintenance centers dedicated to high-speed rail activity.

Morocco's 2040 Rail Strategy ("Plan Rail Maroc 2040") is a long-term strategy for the development of the national rail network and its various components by 2040. 37 billion dollars will fund projects that include:

- Maintenance or improvement projects to boost the resilience of the existing network and improve the performance of services to provide sustainable solutions to resolve bottlenecks (saturated supply, improved times, electrification, safety, and maintenance);
- Extension projects for conventional rail lines (maximum speed 100 mph) to cities across the country that are currently not connected to the rail network, while taking into account the economic feasibility of a rail line;
- Extension projects of the high-speed rail network, linking transport hubs with speeds of between 220 and 320 km/h to ensure greater network efficiency.

The city of Casablanca will complete two new tram lines by 2022, together with two rapid bus transit routes. The investments required to implement the four projects are estimated at \$1.6 billion. Line T3 will be nine miles in length, while T4 will be eight miles long. Rabat's tramway system connects multiple points in Rabat

and the neighboring town of Salé and is set to undergo a \$560 million extension that will add nearly 14 miles to the current network by 2022. Other large cities, such as Agadir, Fez, Marrakesh, and Tangier also plan to build tramway/light rail lines.

**Water infrastructure:** Four large dams are to be constructed by the Moroccan government by 2027 as part of the new National Water Plan to provide clean and affordable water for the people and ease shortages. The four dams will cost \$694 million. The new dams fall under the framework of Morocco's new National Water Plan, which came into effect on January 14, 2020 and has a budget of nearly \$11.96 billion.

**Airports:** Many airport projects are underway. For more information please refer to the Aerospace section.

**Shipping, Ports and Container Handling:** Morocco has 27 commercial ports that handle 92.3 million tons annually in merchandise traffic. The government's 2030 port strategy intends to dedicate nearly \$7.5 billion to upgrade and expand the 27 ports along the country's Atlantic and Mediterranean coasts in building, expansion, and upgrade work. As part of the 2030 National Port Strategy, Morocco's National Ports Authority (ANP) will invest nearly \$ 600 million between 2018-2022. The investment is dedicated primarily to large-scale infrastructure projects aimed at keeping up with changes in maritime transport and trade outside of Morocco.

#### **Web Resources**

- [Moroccan Tendering Platform](#)
- [National Railway Authority](#)
- [National Airport Authority](#)
- [National Ministry of Equipment and Transport, Logistics and Water: \(Projects\)](#).
- [Federation of Builders](#)
- [Ministry of Tourism](#)

## **Aerospace**

### **Overview**

Aerospace has been among the sectors most affected by the COVID-19 pandemic. With most airplanes grounded and airlines in serious financial difficulties worldwide, we expect to see a significant decrease in transactions and production. At the time of this writing, the specific impact is still unknown. For instance, Royal Air Maroc, Morocco's flagship air carrier, has cancelled its flights to Washington, DC, Miami, and Boston as well as Beijing, China, and other destinations.

Under normal times and prior to COVID-19, the growing Moroccan aerospace sector presented diverse opportunities including supply inputs, finished aircraft, maintenance, and airport infrastructure, with over 140 aerospace companies represented in the country. The growth of the Moroccan aeronautics parts industry relies on a qualified supply chain of local subcontractors who have obtained certifications from international organizations.

Morocco has 24 commercial airports, all operated by the National Airports Office (Office National des Aeroports, ONDA). ONDA is responsible for all aspects of airport security and purchasing related to its projects. ONDA intends to invest \$200 million in the development and enhancement of the airports, specifically the freight zones of the Casablanca and Tangier airports. A significant portion of the budget will be dedicated to safety and security equipment and air traffic. The Casablanca airport recently expanded and modernized its Terminal One at a cost of \$160 million. This allowed an increase in passenger capacity, now at 14 million per year.

Royal Air Maroc (RAM), the majority state-owned flag carrier, operates short-haul flights within the country, medium-haul flights to Europe and Africa, and transatlantic long-haul flights to the United States, Canada, and Brazil, and recently to Beijing, China (currently cancelled). It has the largest fleet of Boeing 737s in Africa (42) and operates five Boeing 787s. In 2018, Royal Air Maroc placed an order for four more Boeing 787s and four more Boeing 737s. In December 2019, the Moroccan carrier announced its codeshare with American Airlines followed by its membership in OneWorld alliance beginning June 2020. However, due to the impact of the pandemic, there is great concern about the future of RAM and its ability to maintain its current fleet or add to it.

The Royal Moroccan Air Force flies F-16 fighters, C-130 transport aircraft, and CH-47D helicopters, among other U.S.-origin equipment, while the Royal Moroccan Navy operates modern frigates equipped with U.S.-origin digital communications.

The FMS portfolio increased over 100% this year with the signing of F-16 and Apache cases (from \$ 4.01 billion to \$ 8.5 billion). Several more cases currently under discussion may take the FMS portfolio well over \$ 10 billion in the coming years. Primary sources for the Moroccan military are the United States, France, and Spain; Morocco is the largest purchaser of American weapons in Africa. Over the last decade, Morocco has strengthened its navy and equipped its army with sophisticated vehicles. In addition, this year, Morocco purchased 25 new F-16 aircraft, for a total budget of \$2.8 billion. It also purchased 24 new Apache attack helicopters at \$1.6 billion as well as PATRIOT Air Defense systems and G550 reconnaissance aircraft.

The bi-annual Marrakech Air Show is a recommended event for U.S. companies selling to Africa. The upcoming edition is expected to take place towards the end of 2021. For more information, email [Office.Casablanca@trade.gov](mailto:Office.Casablanca@trade.gov)

### **Leading Sub-Sectors**

- Maintenance for all types of aircraft (civil and defense)
- Inputs for cabling production of aircrafts (or other commercial vehicles)
- Service providers
- Technical training
- Parts and equipment suppliers for aircraft
- Parts and equipment suppliers for airport facilities
- Pilot and crew training
- Air navigation control systems
- Radio communication systems
- Baggage handling
- Scanning equipment
- Passenger security devices
- Aviation consulting services
- Security systems

### **Opportunities**

Morocco's Ministry of Tourism, Air Transport, Handicrafts, and Social Economy, and ONDA are pursuing a development strategy to:

- 1) Strengthen the status of the Casablanca airport as an international connection hub for Central and West Africa;
- 2) Develop the Marrakech Menara Airport as a European hub; and
- 3) Sustain the development of airport infrastructure through airport extensions, modernizations, and new construction projects.

Recent and upcoming ONDA projects include:

- 1) The expansion of the Rabat-Salé airport, with a targeted completion date of 2024;
- 2) The addition of a third terminal to the Casablanca International Airport before 2025;
- 3) A \$520 million new, second airport in Marrakech with an annual capacity of ten million passengers, to complement Menara Airport and meet projected overall passenger demand of 14 million by 2030;
- 4) Future airport upgrades in Essaouira, Oujda, and Al Hoceima; and
- 5) Increasing passenger capacity to 50 million by 2030 supported by an investment of \$1.7 billion through 2023.

### **Web Resources**

- [ONDA's Development Plan](#)
- [Grouping of Moroccan Aeronautic and Space Industries](#) (Groupement des Industries Marocaines Aéronautiques et Spatiales, GIMAS)
- [The national public tendering portal](#), managed by the Moroccan Treasury.

## **Healthcare**

### **Overview**

The state is the primary healthcare provider, with 70% of the population using government-funded health facilities. There are five university hospital centers, in Rabat, Casablanca, Fez, Oujda and Marrakech. The country also counts 149 public hospitals and 12,034 physicians in the public sector. The private sector healthcare market includes more than 360 private clinics with a capacity of 10,346 beds and 13,545 physicians in Morocco. The Casablanca-Settat and Rabat-Salé-Kénitra regions alone have 170 clinics.

The government spent around 6% of the GDP (about \$1.63 billion) on the healthcare sector in 2019. There is a separate healthcare system dedicated solely to the military, which includes six military hospitals in Rabat, Meknes, Marrakech, Layoune, Dakhla, and Guelmim, as well as one medical center in Casablanca.

With the COVID-19 pandemic, Morocco identified almost \$4 billion in aid from domestic and international sources that was devoted to reinforcing the healthcare infrastructure to curb the spread of COVID-19.

The healthcare sector in Morocco, although often criticized for poor governance, has largely managed the COVID-19 pandemic via preventive measures including \$2 billion in additional funds. 44 hospitals and 32 consultation centers for the care of COVID-19 patients have been upgraded and equipped including military field hospitals across different cities of the kingdom.

COVID-19's long-term impact on the healthcare system in Morocco is difficult to predict but the budget and investment in human resources are expected to increase. Upgrading public hospitals has become a national priority. There is likely to be a focus on public-private partnerships that will support the emergence of other fields, such as healthcare infrastructure and scientific research. Morocco is likely to seek to develop self-sufficiency/local manufacturing of drugs, vaccines and PPE such as masks, gloves, gowns, overshoes, and head coverings.

### **Leading Sub-Sectors**

In April 2018, the Ministry of Health introduced the Healthcare Plan 2025 that will require at least around \$2.5 billion of investments including \$1.5 billion for the improvement of hospital capacity and \$1 billion for the reinforcement of various national health and disease-control programs. Leading sub-sectors include:

- COVID-19 Test Kits
- Ventilators and respirators
- ICU
- Magnetic resonance imaging and ultra-sonic scanning equipment
- X-Ray equipment
- Cancer Treatment
- Hospital infrastructure
- Emergency aid (equipment and services)
- Monitoring and electro-diagnostic equipment
- Computerized tomography equipment
- ICT (E-medicine, equipment and related software).

### **Opportunities**

### **Hospital Infrastructure**

Morocco plans to build 29 new hospitals, including four university hospitals with a total capacity of 3,354 beds in different regions – including Al Hoceima, Rabat, and Agadir – for a total budget of \$1.1 billion. In addition to the university hospitals, 21 regional (CHR) and provincial (CHP) hospital centers with a total capacity of 3,254 beds are being built or rehabilitated for a total budget of \$440 million. Moreover, \$72.7 million has been devoted to the extension, rehabilitation, and upgrading of existing healthcare centers and hospitals.

### **Medical Equipment**

The medical device market is estimated at \$240 million, with \$220 million in imports in 2019, supplying approximately 95% of the market. The Moroccan government is planning to develop emergency and mobile hospital units, for which multiple tenders are likely in the future. Importing or selling of second-hand or refurbished medical devices and equipment is now forbidden, per a February 2017 law.

### **Cancer Treatment**

The Lalla Salma Foundation for the Prevention and Treatment of Cancer was founded in 2005. This non-governmental organization has improved the quality of cancer management and access to cancer care for Moroccan patients. Morocco has 23 cancer centers that treat over 40,000 new cases annually. 11 of the 23 centers are public, with private centers located in Casablanca, Rabat, Marrakech, Agadir, Fez, Oujda, and Al Hoceima.

### **Web Resources**

- Association of Biomedical Equipment Professionals (APMB): <http://www.apmb.ma/>
- Lalla Salma Foundation the Prevention and Treatment of Cancer: <http://www.contrelecancer.ma/en/>
- Ministry of Health: [www.sante.gov.ma](http://www.sante.gov.ma)

## Safety and Security

### Overview

National security has always been and continues to be one of Morocco's top priorities. Morocco's geographic location at the crossroads of Europe, Africa, and the Middle East exposes it to transnational threats, including illegal immigration and the trafficking of humans and narcotics, which pushes the country to seek tight control over its borders. Under its customs and port security agreements with the United States and other countries, Morocco has committed to implementing major upgrades and maintains strict security standards at its airports, seaports, and border crossings.

### Leading Sub-Sectors

- Security and safety equipment and related solutions for seaports, airports, border crossings, buildings, and security and safety agencies, such as the police;
- Integrated monitoring and surveillance solutions;
- Bomb detection and anti-terrorism;
- Luggage screening devices;
- Biometrics;
- Access control and alarm systems;
- Terminal operating systems;
- X-ray and scanning equipment;
- Fire prevention and control equipment, alarm equipment for building safety, emergency evacuation systems;
- Radio communication systems;
- Inspection equipment for containers, and seaport cargo; and
- Cybersecurity and IT security solutions.

### 1. Military

The Moroccan military consists of 235,000 active personnel and an additional 250,000 reserves. The Army accounts for 88% of the total armed forces which includes the Army, Navy, and Air Force, as well as the Royal Gendarmerie (25,000) and the Royal Guard (6,000).

The Moroccan army signed a contract in 2019 to source technical support for their Abrams tanks. More information about new fleet-related procurements for the Moroccan defense forces is provided on page 16 under the Aerospace (Civil and Defense) section.

Morocco has devoted \$20 billion to its strategic objectives of modernization and interoperability and has outranked Saudi Arabia with deals worth \$10.3 billion. These acquisitions are part of Morocco's 2030 Modernization plan, established in 2017, which outlines the country's stated goal of being interoperable with the US and NATO, by modernizing the military equipment of its army, air force, and navy.

The FMS portfolio increased over 100% this year with the signing of F-16 and Apache cases (from \$ 4.01 billion to \$ 8.5 billion). Several more cases currently under discussion may take the FMS portfolio well over \$ 10 billion in the coming years. Primary sources for the Moroccan military are the United States, France,

and Spain; Morocco is the largest purchaser of American weapons in Africa. Over the last decade, Morocco has strengthened its navy and equipped its army with sophisticated vehicles.

Morocco aims to have a fully independent army, air force, and navy. The increased defense budget will also serve to strengthen the Royal Navy's patrol fleet with a new frigate. Morocco plans to invest in a top-of-the-line coastal surveillance system as securing the coasts has become a key priority of the kingdom. Morocco also plans to invest heavily in its Joint Command and Control capabilities and Cyber Defense.

## **2. Police**

The General Directorate for National Security (DGSN) is Morocco's national police force and reports to the Ministry of Interior, which manages a budget of \$3.2 billion. The DGSN is comprised of four sections: Urban Corps, Judiciary Police, Mobile Intervention Companies, and Internal Security Service. DGSN is committed to "a new security vision." This translates into the construction of new DGSN barracks (Safi, Settat and Tétouan) and regional headquarters of the Directorate General for Territorial Surveillance (DGST) in Oujda. The DGSN is also involved in "the renovation of transmission equipment and computer equipment."

## **3. Civilian**

**Public Sector:** The National Airports Authority (Office National des Aeroports, ONDA) is responsible for all aspects of airport security and purchasing related to its projects. Please refer to the aerospace sector for more information.

Moroccan seaports handle more than 95% of Morocco's foreign trade, with Casablanca and TangerMed being the largest. The National Ports Agency (Agence Nationale des Ports, ANP) supervises the 38 ports, all but one of which are operated by the semi-public Company for Ports Development and Operation (Société d'Exploitation des Ports, SODEP, also called Marsa Maroc). TangerMed is under the authority of the TangerMed Port Authority (TMPA). ANP continues to upgrade its equipment with access control systems and surveillance systems. All tenders are published on their website: <https://www.anp.org.ma/En/Publications/Pages/Calltenders.aspx>

**Private:** The market for private security equipment and services continues to grow and offers good opportunities for U.S. companies. The security services market (manned, electronic, cash in transit, etc.) is dominated by a small number of international firms. However, the last two years have seen the proliferation of local Moroccan private security firms competing mostly in manned security services. Opportunities for sales of security and safety products also exist with large Moroccan firms and major banks, telecoms, and other industrial companies.

### **Web Resources**

Moroccan government safety and security institutions are not accessible via internet.

## Telecommunications

### Overview

Morocco's mobile market is one of the more mature in the region, with a penetration rate of about 130%. All three mobile network operators offer fixed-line or fixed-wireless services. They have developed mobile data services based on the extensive reach of LTE infrastructure. Growth in mobile data traffic is supported by the popular use of smartphones, which account for about 80% of all mobile phones in use.

The three mobile operators – Maroc Telecom, Orange and Inwi – are the main providers of internet services, accounting for the great majority of all internet connections. The issuing of LTE licenses in 2015 included conditions to ensure that services covered at least 65% of the population by 2020, while the promotion of broadband accessibility nationally is also supported by the National Broadband Plan through 2022 and by the Maroc Digital 2020 strategy. The extensive deployment of mobile broadband infrastructure will further consolidate the dominance of mobile players in the broadband sector in the coming years. The Government of Morocco, the local telecoms operators, and ANRT (the regulating authority of telecommunication) are working on 5G technology, which is expected to be launched in Morocco by 2022. Several international technology companies have shown interest in assisting the 5G launch.

### Leading Sub-Sectors

Morocco offers excellent opportunities for U.S. firms in the following segments:

- Host Services
- Very Small Aperture Terminal (VSAT)
- Virtualization technologies
- Cloud computing
- Big Data
- Broadband Connection
- Software as a Service (SaaS)
- Communication technologies

### Opportunities

**Mobile phones:** Morocco's mobile phone user penetration rate is above 100% (46.67 million mobile phone subscribers, out of a population estimated at 36 million people). The number of subscribers has grown by roughly 3% per year. The latest figures released by telecoms regulator ANRT show that mobile phone penetration rate for 2019 was 130%, noting that subscriptions in mobile phone services operated by the three main companies rose by 20.54% in 2018. There were over 2 million landlines in 2019, with a penetration rate of 5.7%.

**Internet:** Year-on-year growth rate in Morocco's mobile internet connections accelerated to 11.2% in 2019 from 2.2% in 2018. The country recorded 2.4 million net additions across the year, to reach a mobile internet base of 23.7 million, representing 93% of the overall internet market. Including fixed broadband and other access networks, Morocco closed 2019 with 25.4 million internet subscriptions and an internet penetration rate of 71.3%, up from 64.7% in 2018.

**Telecommunications market:** Three operators share the telecoms market: Maroc Telecom (42.9%), Orange Maroc (33.2%), and Inwi (23.9%). The total income of these three companies represents more than 75% of total industry revenue.

In order to establish itself as a leading hub in the field of digital technologies on the African continent, Morocco needs to encourage foreign direct investments in the sector, speed up digital transformation in the industrial fields, promote new technologies, provide solutions, and develop telecommunications services. Several Moroccan operators are also taking steps to develop 5G networks to drive mobile data usage. The three major telecoms operators are preparing for their transition to 5G, expected in 2022. For the next two years, they intend to invest in strengthening the coverage of mobile networks, the national backbones of telecommunications and infrastructure. Maroc Telecom has announced that it will invest \$1 billion between 2019 and 2021. The 5G market offers good opportunities for U.S. technology companies

For more information on opportunities, please visit: <https://anrt.ma/en/>

Improving access to the internet forms one of the main goals of the Digital Morocco Plan 2020, which aims to use digitalization and stimulate ICT entrepreneurship to support broader national development. To pursue these objectives, the government secured two loans from the World Bank for \$700 million in 2019 and another \$500 million in June 2020. These loans will help the government to support the digital transformation of the economy. The Moroccan Ministry of Industry, Commerce, Investment and Digital Economy has stated that it plans to attract \$1 billion of foreign investments to boost the ICT sector in Morocco.

For more information, please visit: <https://www.add.gov.ma/category/feuille-de-route>

### **Web Resources**

- National Agency of Regulation of Telecommunications (ANRT) [www.anrt.ma](http://www.anrt.ma)
- Maroc Telecom Calls for tender: <http://www.iam.ma/groupe-maroc-telecom/nous-connaitre/publications/appels-d-offres-iam.aspx>
- Orange supplier registration: <https://corporate.orange.ma/fournisseur>
- Inwi supplier registration: <https://www.inwi.ma/corporate/referencement-fournisseur>

## Customs, Regulations and Standards

### Trade Barriers

EU standards for products are favored, and excessive formal protocols and bureaucracy can lead to long wait times for product launches and openings. The lack of efficient and transparent processes for obtaining government permits, land approvals, and procurements create further barriers when dealing with the public sector.

### Import Tariffs

Under the U.S.-Morocco FTA, most tariffs on qualifying consumer and industrial goods were immediately eliminated. For a very limited number of products, tariffs will be phased out over a period of up to 18 years, through 2024. To obtain information about tariffs on individual U.S.-origin products exported to Morocco consult the FTA tariff tool: <https://www.export.gov/FTA-Tariff-Tool>.

The FTA also establishes market access to services, intellectual property protection, a predictable legal framework for U.S. investors, open and fair government procurement, and strong protections for labor and environment.

If the imported good is an unfinished product requiring further processing or assembly in Morocco, duties on it may be reduced further. Import duties on the limited number of products facing tariff phase-outs over the period of 18 years vary from 2.5% to 35%. Imported goods are also subject to a Value Added Tax (TVA), which varies from 0 to 20%. In contrast, the VAT is not always charged on locally produced goods (e.g., corn) or on some vehicles used for international transportation (e.g., moving vans).

A para-fiscal tax of 25% on imports applies to finance activities, such as technical inspections for export goods, economic and export promotion, industrial development, and small-scale production. All merchandise imports qualifying for special customs procedures or concessions granted in the context of: officially approved investment programs; legislative provisions or special regulations; and preferential status under trade agreements between Morocco and other countries, are exempt from the para-fiscal tax.

### Import Requirements and Documentation

The following documentation is required for all imports and exports:

- A license representing the “physical import or export.”
- A commercial invoice: Pro-forma invoices are provided in most cases. No special invoice form is necessary. The commercial or pro-forma invoice should:
  - Be on the supplier’s letterhead
  - Fully describe the goods in French
  - Indicate the HS code when available
  - Indicate the value of the goods
  - Indicate the currency for payment (for foreign exchange transfer), and
  - Indicate the address of the buyer
  - Use European-standard date format (dd/mm/yyyy)

- An “import commitment” (engagement d’importation), which is the authorization provided by the Foreign Exchange Office for transfer of foreign currencies from Morocco to foreign suppliers abroad.
- A “customs declaration” (declaration de douane), provided by the Customs Administration, which is required for import and export through a port or airport. For shipments by mail, a simple form filled out at the post office replaces the “declaration de douane.”
- The importer/exporter may attach any documentation, such as technical documentation, that might assist the Customs Administration. The authority for Customs in Morocco is the Administration of Customs and Indirect Tax: <http://www.douane.gov.ma/web/guest>.

### **Ensuring Full Access to Benefits of the Free Trade Agreement**

The intent of the FTA is to reduce tariffs and import barriers on goods traded directly between the two countries. Disputes over whether a cargo can be treated under the FTA have occurred when the product has undergone “substantial transformation” or a value-added economic activity in transit. The text of the FTA on this particular issue is open to interpretation:

#### **ARTICLE 5.9: TRANSIT AND TRANSSHIPMENT**

“For purposes of this Chapter, each Party shall provide that a good shall not be considered to be imported directly from the territory of the other Party if the good undergoes subsequent production, manufacturing, or any other operation outside the territories of the Parties, other than unloading, reloading, or any other operation necessary to preserve it in good condition or to transport the good to the territory of the other Party.”

A Moroccan customs official determines entry into Morocco based on shipping manifests, invoices, receipts etc. to decide on the customs treatment of cargo.

Two examples illustrate problem areas:

1. A shipment of Moroccan products to the United States was unpacked and relabeled in an intermediary port of call, prior to onward shipping to the United States. U.S. Customs officials decided that these products were no longer eligible for FTA treatment.
2. A bulk shipment of goods from the United States was repacked into smaller units at an intermediary port of call prior to onward shipping to Morocco. Moroccan customs officials decided that these products were no longer eligible for FTA treatment.

Additional problems could appear when goods are staged or warehoused for onward shipment in the expectation of future business. Intermediate warehousing or staging might disqualify goods from FTA treatment. Sealed containers from the U.S. in transit to Morocco that are temporarily stored in designated transshipping zones at international port authorities are generally not in question but have raised issues in the past.

The documents for goods transshipped through a third country port that may be requested include:

1. A bill of lading showing Morocco as the final destination of the goods and the United States as the point of origin; and
2. Invoices issued by the U.S. company, addressed to the Moroccan importer.

The documentation required for import or export of digitalized products, electronically delivered over the Internet (i.e., software, movies, and downloads) or other networks, is the same as the documentation previously listed.

When sending promotional material, and especially promotional videos, it is important to clearly state, in French, “utilization promotionnelle uniquement” (Promotional Use Only) and “sans valeur commerciale” (No Commercial Value).

### **Labeling and Marking Requirements**

No special regulations apply to the exterior marking of containers for shipments to Morocco. However, an indication on outer containers of the net weight in kilograms, together with other identification markings, will assist in locating goods on arrival and speed their clearance through customs. Duties and taxes are assessed on the value indicated on the commercial invoice.

Metric measurement is mandatory. Morocco uses the same numerals (0123456789) as those used in the United States. The date format should be (dd/mm/yyyy). Food labels can be in French or Arabic and must show country of origin. Both local and imported canned foods and beverages must have the dates of production and expiration printed on them using the format above. The Foreign Agriculture Service has prepared a Food and Agricultural Import Regulations and Standards (FAIRS) report for U.S. exporters detailing agricultural labeling requirements that can be found at:

<http://www.fas.usda.gov/scriptsw/attacherep/default.asp>.

The NM 09.000 is the standard required labeling on textile products.

### **U.S. Export Controls**

The United States imposes export controls to protect national security interests and promote foreign policy objectives related to dual-use goods through implementation of the Export Administration Regulations (EAR). The Bureau of Industry and Security (BIS) is comprised of two elements: Export Administration (EA), which is responsible for processing license applications, counseling exporters, and drafting and publishing changes to the [Export Administration Regulations](#); and Export Enforcement (EE), which is responsible for the enforcement of the EAR. BIS works closely with U.S. embassies, foreign governments, industry, and trade associations to ensure that exports from the United States are secure and comply with the EAR. BIS officials conduct site visits, known as End-Use Checks (EUCs), globally with end-users, consignees, and/or other parties to transactions involving items subject to the EAR to verify compliance.

An EUC is an on-site verification of a non-U.S. party to a transaction to determine whether the party is a reliable recipient of U.S. items. EUCs are conducted as part of BIS’s licensing process, as well as its compliance program, to determine if items were exported in accordance with a valid BIS authorization or otherwise consistent with the EAR. Specifically, an EUC verifies the *bonafides* of transactions subject to the EAR, to include: confirming the legitimacy and reliability of the end use and end user; monitoring compliance with license conditions; and ensuring items are used, re-exported or transferred (in-country) in accordance with the EAR. These checks might be completed prior to the export of items pursuant to a BIS export license in the form of a Pre-License Check (PLC), or following an export from the U.S. during a Post-Shipment Verification (PSV).

BIS officials rely on EUCs to safeguard items subject to the EAR from diversion to unauthorized end uses/users. The verification of a foreign party’s reliability facilitates future trade, including pursuant to BIS license reviews. If BIS is unable to verify the reliability of the company or is prevented from accomplishing

an EUC, the company may receive, for example, more regulatory scrutiny during license application reviews or be designated on BIS's Unverified List or Entity List, as applicable.

BIS has developed a list of “red flags”, or warning signs, and compiled “[Know Your Customer](#)” guidance intended to aid exporters in identifying possible violations of the EAR. Both of these resources are publicly available, and their dissemination to industry members is highly encouraged to help promote EAR compliance.

BIS also provides a variety of training sessions to U.S. exporters throughout the year. These sessions range from one to two-day seminars that focus on the basics of exporting to coverage of more advanced, industry specific topics. Interested parties can check [This is a best prospect industry sector for this country](#). Includes a market overview and trade data [list of upcoming seminars and webinars](#) or reference BIS provided [online training](#).

BIS and the EAR regulate transactions involving the export of “dual-use” U.S. goods, services, and technologies. For advice and regulatory requirements, exporters should consult the other U.S. Government agencies which regulate more specialized items. For example, the U.S. Department of State's Directorate of Defense Trade Controls has authority over defense articles and services, or munitions. A list of other agencies involved in export control can be found on the [BIS website](#) or in Supplement No. 3 to Part 730 of the EAR.

The EAR is available on the [BIS website](#) and on the e-CFR (Electronic Code of Federal Regulations) and is updated as needed. The [Consolidated Screening List](#) (CSL) is a list of parties for which the United States Government maintains restrictions on certain exports, reexports or transfers of items. The CSL consolidates eleven export screening lists of the Departments of Commerce, State and the Treasury into a single data feed as an aid to industry in conducting electronic screens of parties to regulated transactions. Exporters are encouraged to classify their items prior to export, as well as consult the CSL to determine if any parties to the transaction may be subject to specific license requirements.

### **Temporary Entry**

Goods imported under a temporary entry provision must be approved by decree from the Finance Ministry. Customs may authorize the entry of goods on an individual basis. The limit for temporary entry is six months, renewable for up to two years.

### **Prohibited and Restricted Imports**

Import restrictions apply to a limited number of products, including firearms, explosives, used clothing, used tires, pornography, and rugs similar to those produced in Morocco.

### **Customs Regulations**

For information on import duties for specific products, U.S. exporters should contact the Moroccan Customs website <http://www.douane.gov.ma/web/guest>.

### **Standards for Trade**

#### **Overview**

IMANOR (Institut Marocain de Normalisation) is the national standards body of Morocco and is responsible for standardization in Morocco. IMANOR was created in 2010, replacing SNIMA, a part of the Ministry of Industry. Its mission is to:

- Produce Moroccan standards
- Certify compliance with standards and normative references
- Publish and disseminate standards and related products and information

- Train on standards and implementation techniques, and
- Represent Morocco in international and regional standardization organizations

[IMANOR](#) standard and the Ministry of Industry, Trade, Investment, and the Digital Economy will grant the product the right to use the NM (Normes Marocaine, Moroccan Norms) label as proof of its quality. All products must also conform to the specifications of the U.S-Morocco Free Trade Agreement.

The National Office for Food Safety (Office National de Sécurité Sanitaire des Produits Alimentaires, ONSSA) is the Ministry of Agriculture's inquiry point on standards:

- Main Website: <http://www.onssa.gov.ma>
- Direction for the Control and Protection of Vegetables (Direction des Contrôles et de la Protection des Végétaux): [http://www.onssa.gov.ma/onssa/fr/dir\\_cont\\_vet.php](http://www.onssa.gov.ma/onssa/fr/dir_cont_vet.php)
- Division of Regulation and Normalization (Division de la Réglementation et de la Normalisation): <http://www.onssa.gov.ma/onssa/index.php>

### **Testing, Inspection and Certification**

The main national testing organization is the Laboratory for Public Tests and Studies (Laboratoire Public d'Essais et d'Etudes, LPEE). LPEE currently has laboratories in all of Morocco's major cities. Although most of its work is dedicated to building and construction testing, it also deals with electrical and calibration testing.

The following five government commissions have the mandate to certify standards conformity:

1. Multi-sector Commission (Commission Pluri-sectorielle), which includes services,
2. Food and Agricultural Industry Certification Commission (Commission de Certification des Industries Agro-Alimentaires),
3. Chemical and Para-Chemical Industry Certification Commission (Commission de Certificat des Industries de la Chimie et de la Parachimie),
4. Mechanic, Metallurgic, Electric and Electronic Certification Commission (Commission de Certification des Industries Mécaniques, Métallurgiques, Electriques et Electroniques),
5. Textile and Leather Industry Certification Commission (Commission de Certification des Industries du Textile et du Cuir).

The only Moroccan accreditation body is the Ministry of Industry, Trade, Investment, and Digital Economy. Although accreditation is still voluntary, with no accreditation requirements mandatory by technical regulations, there are almost 30 certified labs nationwide. A complete list of these labs can be found at <http://www.mcinet.gov.ma/~mcinetgov/fr/content/accreditation>.

### **Publication of Technical Regulations**

IMANOR is responsible for the production of Moroccan standards, the certification of compliance with standards and normative references, the publication and dissemination of standards and related products and information, and training on standards and implementation techniques. IMANOR represents Morocco in international and regional standardization organizations.

Members of the World Trade Organization (WTO) have committed, under the Agreement on Technical Barriers to Trade (TBT Agreement), to notify the WTO of proposed technical regulations and conformity assessment procedures that could affect trade.

“Notify U.S.” ([www.nist.gov/notifyus](http://www.nist.gov/notifyus)) is a free, web-based e-mail registration service that captures and makes available for review and comment key information on draft regulations and conformity assessment procedures. Users receive customized e-mail alerts when new notifications are added by selected country(ies) and industry sector(s) of interest and can also request full texts of regulations. This service and its associated web site are managed and operated by the USA WTO TBT Inquiry Point housed within the National Institute of Standards and Technology (NIST), part of the U.S. Department of Commerce.

## **Trade Agreements**

Morocco’s Free Trade Agreement (FTA) with the United States entered into force in 2006. This agreement is the only U.S. FTA on the continent of Africa. The U.S.-Morocco FTA is comprehensive and includes chapters detailing commitments on intellectual property rights, labor, and environmental protection.

Morocco has committed to make its business environment more transparent and open to international companies by providing companies with an efficient, legal framework and secure working environment. The U.S. and Moroccan governments have agreed to publish their current trade and investment laws, as well as any proposed legislation in advance. Bribery of any form is outlawed, whistle-blowers are granted protection, and U.S. companies enjoy the same rights as Moroccan companies when investing in the country.

The FTA also works to uphold labor and environmental standards. The full text of the agreement can be viewed here:

<http://ustr.gov/trade-agreements/free-trade-agreements/morocco-fta/final-text>.

Morocco has preferential trade agreements with 62 countries. The EU-Morocco Association Agreement, which covers industrial goods, entered into force on March 1, 2000, and applies to EU companies located in Morocco. The agreement called for the gradual elimination of tariffs on EU-Moroccan trade in industrial goods over 12 years and provides duty-free access for limited quantities of some agricultural products, especially seafood products, fruits, and vegetables. In October 2008, Morocco gained “advanced status,” which allows both parties to consider a comprehensive free trade agreement. Negotiations for a Deep and Comprehensive Free Trade Agreement (DCFTA) between the European Union and Morocco were launched March 1, 2013 and are ongoing.

Morocco has also begun FTA negotiations with Canada and several West African states. The Moroccan government council adopted a bill ratifying the agreement to establish the African Continental Free Trade Area (AfCFTA) on February 22, 2019. The goal is to establish a single market for goods and services across 54 countries, allow the free movement of business travelers and investments, and create a continental customs union to streamline trade and attract long-term investment. The agreement is seen as critical for growth and job creation for Africa and its 1.27 billion people.

Morocco also applied to join the Economic Community of West African States (ECOWAS) on February 24, 2017. In November 2017 Morocco began negotiations with the South American trading bloc Mercosur to establish a free trade area.

## **Web Resources:**

[US Morocco Free Trade Agreement Website](#)

[Office of the United States Trade Representative: US Morocco FTA](#)

## **Licensing Requirements for Professional Services**

Businesses seeking information on license requirements for key professional services are encouraged to contact the U.S. Commercial Service for specific industry information at [Office.Casablanca@trade.gov](mailto:Office.Casablanca@trade.gov).

## **Selling US Products and Services**

### **Distribution & Sales Channels**

Casablanca and Tangier are the primary ports of entry for foreign manufactured goods for direct distribution. Ferry services between Morocco and Spain allow goods to be imported and exported by truck. The TangerMed port on Morocco's Mediterranean coast, which will have a throughput capacity of fifteen million containers annually when the most recent expansion is completed, is the largest port in North Africa and is expected to surpass the container capacity of both Algeciras and Valencia ports.

Morocco has an established distribution system with wholesalers and dealers. For technical products, after-service sales support is key to attracting customers.

For example, there is a well-developed software distribution network supported by IT integrator companies and resellers of multiple types of software products. Pharmaceutical sales are also supported by a well-developed network of pharmacies. For a U.S. exporter, it would be relatively easy to identify the major players in these sectors. However, other types of products are still distributed through very fragmented market channels. Hardware store items, for example, are available in stores smaller than 100 square feet and in large chain stores. Selling into these markets requires dealing with several key buyers or working with an intermediary or wholesaler who has access to a broad base of smaller shops.

### **eCommerce**

E-commerce is a small but growing industry in Morocco. The country is ranked fifth in Africa in terms of e-commerce. Morocco has Africa's second highest internet penetration rate. Payment via internet grew by 46.7% in 2019 compared to 2018. E-commerce is expected to grow in Morocco with the digital transformation and an E-Government strategy that includes financial inclusion. There is a high instance of credit card fraud in Morocco and several U.S. companies have blocked access to Moroccan Internet Service Providers (ISPs). Internet payment systems such as PayPal are available. Google and Bain & Company predict that online sales in the MENA region will grow by 28% every year through 2022.

### **Selling Factors & Techniques**

As in most markets, relationships are key to success in Morocco. Business relationships are built over time and strengthened with cultural awareness and sensitivity. A key component to successful selling is finding a local partner with an excellent reputation and market experience.

It is also important to be sensitive to market concerns about U.S. products regarding perceived barriers including language difficulties for services, access to parts, metric/standard measurement, and electrical adaptability, among others.

Local distribution partners expect substantial advertising and promotional support, particularly when introducing a new product or brand name. Promotional material and technical documentation should include French or Arabic translations. U.S. firms should sufficiently train their local partner. The more knowledgeable the partner is about the products, the more competitive these products will be. U.S. machine and equipment sales must be backed up by strong in-country after-sales service, support, and spare parts supply.

A small investment in a high-quality online presence dedicated to the Moroccan consumer can deliver a substantial return by raising the profile of U.S. products over rivals. Making manuals, parts ordering, and contact information easily available online will help increase business success.

### **Trade Financing**

To pay for imports of goods and services into Morocco, local importers do not need an authorization from the Foreign Exchange Office (Office des Changes).

### **Methods of Payment**

#### **Foreign Exchange**

In accordance with Article VIII of the International Monetary Fund statute dealing with convertibility for current transactions, and in line with the Moroccan liberalization measures initiated in 1993, the Foreign Exchange Office delegated to authorized Moroccan banks the power to “freely carry out settlements relating to imports, exports, international transport, insurance and reinsurance, foreign technical assistance, travel, schooling, medical care, savings on income, as well as all other operations considered as current.”

According to regulations governing foreign exchange, payment of goods imported into Morocco is processed only after the actual entrance of the goods into the country. Buyers are allowed to prepay up to 30% of the invoice amount for all goods. Although the Foreign Exchange Office website mentions 40%, the latest General Instructions for Foreign Exchange Operations issued in December 2013 revised the new limit to 30%, with a limit of 50% for companies in specific sectors (aeronautics and space). Banks are authorized to open letters of credit and/or to accept bills of exchange. The letters of credit must include a special clause that stipulates that “payment is subject to justification of direct and exclusive shipment of goods to Morocco exceeding an import value of MAD 200,000 (\$21,000).” The transport documents justifying the shipment area freight bill, airway bill, bill of lading, document of combined means of transportation, or receipt from Post office for mail parcels.

Prepayment is permitted for the import of goods shipped Free on Board (FOB) valued up to MAD 200,000 (\$21,000). With respect to capital equipment, and goods temporarily admitted for active refinement (admission temporaire pour perfectionnement actif, ATPA), complete prepayment is permitted for import of goods shipped Free on Board (FOB) valued up to MAD 200,000 (\$21,000). It is also possible for the Moroccan bank to ensure full prepayment upon receipt of a document showing that the merchandise is in transit.

Banks are authorized to issue bank guarantees to secure payments to foreign suppliers. Importers normally give local buyers up to 90 days credit.

The regulatory authority with oversight over foreign exchange transactions is the Foreign Exchange Office. Guides to Moroccan foreign exchange regulations can be viewed at its website at <https://www.oc.gov.ma/en/regulation> and <https://www.oc.gov.ma/sites/default/files/2018-12/IGOC%202019.pdf>.

For more information about the methods of payment or other trade finance options, please read the Trade Finance Guide available at <https://www.trade.gov/trade-finance-guide-quick-reference-us-exporters>.

#### **Tax Issue for foreign billing**

Invoices for professional services rendered outside of Morocco incur a 10% withholding tax. It is important to clarify with the Moroccan business partner if the bill does or does not include the 10% tax.

## **Alternate Payment Forms**

For smaller payments to U.S. suppliers, many Moroccan businesses now use credit cards, but there are limits on how much money can be spent abroad in one year. If one is doing business regularly in Morocco, it may make sense to open a local bank account so that the counterparty can make direct deposits. However it has been reported that foreigners who seek Moroccan bank accounts have encountered delays and bureaucracy.

## **Banking Systems**

Morocco continues to modernize its banking system, originally modeled after the French system. Morocco's banks are some of Africa's largest, and several have become important on the continent and continue to expand their footprint.

The sector has a reasonably competitive landscape, with a number of homegrown financial institutions with international footprints, as well as several subsidiaries of foreign banks. Annual Report on Banking Supervision published on July 2018 by the Central Bank (Bank Al Maghrib), the sector includes 19 traditional banks, five participatory banks (Umnia Bank, Bank Assafa, BTI Bank, Bank Al Yousr, Al Akhdar Bank), 32 financing firms, 13 microcredit lenders, seven offshore banks, and nine money transfer firms. The sector is dominated by locally owned banks, which account for 82.3% of industry assets. Credit is allocated freely, and the central bank uses indirect methods to control the interest rate and volume of credit.

The banking services penetration rate is approximately 60%, with opportunities for firms pursuing rural and less affluent segments of the market. Businesses must be registered in Morocco to open an account.

The Casablanca Stock Exchange is one of the largest and most important in Africa. Privatized in 1996, the CSE is managed by 13 brokerage companies and regulated by an independent oversight commission.

## **Foreign Exchange Controls**

Morocco maintains a system of foreign exchange controls managed by the Foreign Exchange Office (Office des Changes). The Moroccan dirham trades within a 2.5% band of a reference rate currently weighted 60% to the euro and 40% to the U.S. dollar. Because this reference rate is more heavily weighted to the euro, variations in the dollar-euro rate are generally reflected in the dollar-dirham rate.

The authority to buy and sell foreign exchange has been delegated to the banking system. Banks and financial institutions will carry out transactions upon presentation of appropriate documentation, such as an invoice to pay for imports. Capital transactions require authorization from the Foreign Exchange Office and are routinely granted for business-related transactions. Under the Moroccan investment code, the government guarantees for foreign investors the repatriation of both invested capital and profits, provided that the initial capital investment was filed and registered appropriately.

## **U.S. Banks & Local Correspondent Banks**

Local correspondent banks:

- Banque Marocaine du Commerce Extérieur (BMCE) – being rebranded as the Bank of Africa
- Banque Centrale Populaire (BCP)
- Attijariwafa Bank
- Banque Marocaine du Commerce et de l'Industrie (BMCI)
- Crédit du Maroc (CDM)
- Société Générale (SGM)

U.S. Banks with Moroccan Branches:

- Citibank Maghreb (Citigroup)

### **Protecting Intellectual Property**

In any foreign market companies should consider several general principles for effective management of their intellectual property. For background on these principles please link to the following article on [Protecting Intellectual Property](#) and [Stopfakes.gov](#), or contact ITA's Office of Intellectual Property Rights Director, Stevan Mitchell, at [Stevan.Mitchell@trade.gov](mailto:Stevan.Mitchell@trade.gov).

### **U.S. Intellectual Property Attaché for Middle East and Africa**

Name: Pete C. Mehravari

Address: U.S. Embassy Kuwait, Plot No.14 Block 6 Masjed Al-Aqsa Street, Kuwait City, Kuwait

Telephone: +965 2259-1455

E-mail: [peter.mehravari@trade.gov](mailto:peter.mehravari@trade.gov)

### **Selling to the Public Sector**

Many governments finance public works projects through borrowing from the Multilateral Development Banks. Please refer to "Project Financing" Section in "Trade and Project Financing" for more information.

Morocco's public procurement laws largely align with international standards, but transparency remains a significant concern. Each ministry and public establishment has contracting authority and can fund projects within its authorized budget limit. Most government contracts must be tendered through the national public tendering portal managed by the Moroccan treasury (<https://www.marchespublics.gov.ma/pmmp/>).

The announcement of tenders is published in newspapers and on the websites of the issuing organizations and distributed to embassies. Deadlines range from 30-90 days. Bidding documents are usually published in French and replies must be in French, using French or European standards (i.e., metric, 50/60 hertz).

U.S. companies bidding on Government tenders may also qualify for U.S. Government advocacy. A unit of the U.S. Commerce Department's International Trade Administration, the Advocacy Center coordinates U.S. Government interagency advocacy efforts on behalf of U.S. exporters bidding on public sector contracts with international governments and government agencies. The Advocacy Center works closely with our network of the U.S. Commercial Service worldwide and inter-agency partners to ensure that exporters of U.S. products and services have the best possible chance of winning government contracts. Advocacy assistance can take many forms but often involves the U.S. Embassy or other U.S. Government agencies expressing support for the U.S. bidders directly to the foreign government. Consult [Advocacy Center](#) for Foreign Government Contracts and for additional information.

### **Financing of Projects**

The principal multilateral financial institutions such as the World Bank (including the International Finance Corporation, IFC), the African Development Bank, the European Investment Bank, and the European Bank for Reconstruction and Development (EBRD) all lend to Morocco for infrastructure development.

### **Multilateral Development Banks**

The U.S. Commercial Service maintains offices in each of the main Multilateral Development Banks, including the European Bank for Reconstruction and Development, the African Development Bank, and the World Bank. These institutions lend billions of dollars in developing countries for projects aimed at accelerating economic growth and social development by reducing poverty and inequality, improving health

and education, and advancing infrastructure development. The Commercial Liaison Offices help American businesses learn how to get involved in bank-funded projects, and advocate on behalf of American bidders.

**Web Resources**

[Advocacy Liaison for African Development Bank](#)

[Advocacy Liaison for European Bank for Reconstruction and Development](#)

[Advocacy Liaison for the World Bank](#)

## **Business Travel**

### **Business Customs**

Many of Morocco's leading business executives are European-educated. Morocco is a former French protectorate and many of its business practices are based on the French system. The main language used in business discussions is French. Both public and private procurements are predominantly in French, with some exceptions. A growing number of U.S.-educated entrepreneurs returning to Morocco are contributing to an improved receptivity for U.S. firms and U.S. business culture.

Hospitality is an important cultural norm. U.S. business representatives are advised to politely accept invitations such as drinking tea or coffee. It is wise to build trust and friendship to advance business goals. Nevertheless, be wary of agreeing or entering into any "informal" business ventures; vet all proposals and document all commitments. Verbal agreements, which are common in Morocco, will not hold up in court.

The work week is Monday through Friday and sometimes Saturday morning. Most businesses close for lunch from noon to 2:00 p.m., except during the month of Ramadan, when both private and public sectors work reduced hours (six hours/day), remaining open at mid-day but closing earlier in the afternoon. Morocco is a predominantly Muslim country. During Ramadan, many local establishments refrain from serving any food during daylight hours and from serving any alcoholic beverages entirely (with limited exceptions for foreigners).

### **Travel Advisory**

- For current travel information, and the department of State's Travel Advisory system refer to <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories/morocco-travel-advisory.html>
- U.S. Citizens traveling in Morocco are encouraged to register via the Department of State's Smart Traveler Enrollment Program (STEP) at <https://step.state.gov/step/>.

### **Visa Requirements**

U.S. citizens and citizens of European Union member countries do not need a visa for entry into Morocco. Entry visas are required for foreign nationals from certain countries, including Egypt, Lebanon, Iran, Sudan, Syria, and others. For visits of more than 90 days, U.S. citizens are required to apply for an extension of stay (providing a reason for the extension) and should do so as far in advance as possible. U.S. citizens who stay in Morocco more than 90 days without receiving an extension will be unable to leave Morocco before appearing in court and facing penalties for the overstay. U.S. citizens who plan to reside in Morocco must obtain a residence permit. A residence permit may be requested and obtained from immigration authorities (Service Etranger) at the central police station of the district of residence. As part of the residency application, U.S. citizens need to present a record of no criminal history from the FBI or their local police. This is difficult to obtain while in Morocco, so U.S. citizens who will apply for residency should obtain the police certificate in the United States before traveling.

### **Currency**

The Moroccan Dirham is the currency of Morocco. The currency code is MAD. It is subdivided into 100 centimes. The dirham is issued by Bank Al-Maghrib, the central bank of Morocco.

### **Telecommunications/Electronics**

The national telecommunications network offers a range of services including cellular, paging, video conferencing, voice mail and Internet. The telecom market is dominated by three firms: Maroc Telecom, owned jointly by the state and Etisalat (UAE); Orange, owned by Orange (France); and Inwi, owned jointly by Zain (Kuwait) and Al Mada, a holding company owned by the Moroccan royal family. Most U.S. phones will be able to roam in Morocco.

## Transportation

Morocco's road network is among the most developed in Africa. Most parts of the country are readily accessible by well-surfaced roads. Casablanca's Mohammed V Airport is the largest airport in Morocco and one of the largest on the continent. Pre-COVID-19, it offered hundreds of direct, daily flights to the United States, Europe, the Middle East, and elsewhere in Africa, and received more than eight million passengers per year. A reliable passenger rail system connects the major cities. In November of 2018, Morocco launched Africa's first high speed train. Known as the TGV, it connects the economic hubs of Tangier and Casablanca in two hours and ten minutes at a top speed of 320 kph (199 mph). Pre-COVID-19, a frequent ferry service ran to and from certain ports in Spain, France, and Italy.

## Language

Modern Standard Arabic is the official language, but the local dialect, called Darija, is the spoken vernacular. The other two official languages are French and Berber. Darija or spoken Arabic differs substantially from Modern Standard Arabic, both in pronunciation and vocabulary. There is also a substantial Berber-speaking minority; however, this is generally not a language of business.

French is prevalent, especially in urban areas and among the educated. Generally, business meetings are conducted in French. Meetings with Moroccan government officials are most commonly conducted in French, while some ministries conduct meetings in Arabic. In the north of Morocco, Spanish is commonly spoken.

Moroccan entrepreneurs with degrees from the United States and other English-speaking countries may conduct business in English. As Morocco has a growing tourism sector, English is becoming increasingly common, particularly in the hospitality industry. Nevertheless, it is always a good idea to determine in advance the language to be used during a meeting should it be necessary to hire an interpreter.

## Health

**Medical Facilities:** Adequate medical care is available in Morocco's largest cities, particularly in Rabat and Casablanca, although not all facilities meet Western standards. Specialized care or treatment may not be widely available. Medical facilities are adequate for non-emergency matters, particularly in the urban areas, but most medical staff will have limited or no English skills. Emergency and specialized care outside the major cities is far below U.S. standards, and in many instances may not be available at all. Travelers planning to drive in the mountains and other remote areas may wish to carry a medical kit for emergencies. In the event of car accidents involving injuries, immediate ambulance service is not usually available. Persons taking medication are advised to bring enough to last during their stay in Morocco and any contingencies. Moroccan customs and health authorities will not release medication sent through the mail.

Useful information is available at the U.S. Embassy Morocco website:

<https://ma.usembassy.gov/u-s-citizen-services/local-resources-of-u-s-citizens/doctors/>

## Local Time, Business Hours and Holidays

Morocco is on Greenwich Mean Time (GMT)+1, which is Eastern Standard Time (EST)+5 hours. Between 2008 and 2018, Morocco was on GMT and observed daylight savings time, advancing to GMT+1 from late March to late October. A government decree in late October 2018 kept Morocco on GMT+1, and the country did not change back to GMT.

**NOTE that for the month of Ramadan only,** Morocco usually reverts to GMT. Double-checking timing of flights and meetings scheduled during this time frame is recommended

Holidays observed by the U.S. Embassy and Consulate (local and U.S.) can be found here:

<https://ma.usembassy.gov/holiday-calendar/>

Note: Many religious holidays are based on the lunar calendar, change every year, and are only fully confirmed the eve of the holiday. Dates shown are those projected for the year.

### **Temporary Entry of Materials or Personal Belongings**

Customs may authorize temporary entry of goods on an individual basis. The limit for temporary entry is six months, renewable for up to two years.

### **Travel Related Web Resources**

<https://ma.usembassy.gov/>

<https://travel.state.gov/content/travel.html>

## **Investment Climate Statement (ICS)**

The U.S. Department of State's Investment Climate Statements provide information on the business climates of more than 170 economies and are prepared by economic officers stationed in embassies and posts around the world. They analyze a variety of economies that are or could be markets for U.S. businesses.

Topics include Openness to Investment, Legal and Regulatory systems, Dispute Resolution, Intellectual Property Rights, Transparency, Performance Requirements, State-Owned Enterprises, Responsible Business Conduct, and Corruption.

These statements highlight persistent barriers to further U.S. investment. Addressing these barriers would expand high-quality, private sector-led investment in infrastructure, further women's economic empowerment, and facilitate a healthy business environment for the digital economy. To access the ICS, visit the U.S. Department of State [Investment Climate Statement](#) website.

## **Political Environment**

For detailed information on Morocco's political environment, please consult the Department of State [Countries & Areas](#) website.