



**OPAC**  Overseas Property  
Advice Centre

# Morocco Country Guide



*A comprehensive guide  
to the country  
of Morocco*

# Morocco

## Morocco's Economy

Due to efforts at globalization, infrastructure improvements, increased air travel, and government reforms, Morocco is now a stable economy and steadily growing. Morocco has restricted government spending while encouraging liberalization and reform, and also revised the financial and tax systems. Employment is largely agricultural, which is not a stable source, and Morocco must move towards other sources for economic growth to continue its path toward becoming an investor's dream source for property. Tourism is expected to help Morocco ease away from the agricultural sources of income.

Many industries have been recently liberalized and privatized, such as mobile communications and oil/gas exploration. Public services are also expected to supply many non-agricultural jobs as the government makes improvements and reforms.

Morocco has managed to keep inflation rates to average for an industrialized country, which was only 2.5%. It also has foreign exchange reserves at around \$15 billion, as well as good money management. The 2005 FTA (Free Trade Agreement) with the U.S. is also expected to offer much in helping Morocco liberalize its economy.

### Morocco's Industries

Agriculture is, as stated previously, the main industry of Morocco. It generates ten to fifteen percent of the GDP, and about 40 percent of Morocco's workers are employed in agriculture. Agricultural

exports include vegetables and fruits, and they mainly produce barley, wheat, olives, vegetables, and fruits—there is some livestock as well. Improvements in agricultural support are currently underway and more are being planned, including irrigation, updating farming methods, and providing financial support.

Mining in Morocco consists mainly of phosphorus, and experts estimate there is about 110 billion tons of it in reserve. This accounts for around seventy-five percent of the world's reserves, and the export of this mineral in various forms is responsible for over twenty five percent of Morocco's exports.

This phosphorus provides employment for workers in processing the phosphates and creating fertilizers and phosphoric acid. Food processing, refining oil, paper, timber, metals, rubber, plastics, and many other industries make up the remaining content of Morocco's production. Industries like clothing manufacture and other labor intensive industries have grown appreciably in the last few years due to the lower cost of labor.

Fishing is an important source of employment in Morocco—in fact, about 100,000 workers participate in the fishing industry, and products account for around seventeen percent of revenue from foreign sources. This makes Morocco attractive to foreign fleets, and licensing is a large part of the revenue.

## Currency

The Moroccan Dirham, or MAD, is the basic unit, and is comprised of 100 centimes. One MAD is approximately equal to €0.09. Money can be exchanged at a bank or local exchange bureau within the country. Most larger shops, restaurants, hotels, etc., accept major credit cards, and visitors can also use traveler's checks in most places,

## Prices in Morocco

The cost of living in Morocco is low when compared to any Northern European countries. Fresh fruit and vegetables are

very cheap and readily available from supermarkets or the traditional Moroccan markets called "Souks" "Souks" form an integral part of the Moroccan way of life and are a "must see" when you visit the country.

Modern, larger supermarket chains have started to appear, particularly in the new tourist resorts.

Eating out is inexpensive, about a quarter of the price of similar restaurants in the UK and Ireland.

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## Tourism and Resort Activity

Thanks to economic and tax reforms, commercial transactions in Morocco have never been easier. An ambitious plan called the "Plan Azur" designed to boost tourism has designated six resort areas in Morocco, as locations for new properties and infrastructural improvements. The objective of the Kings plan aptly referred to as his "Vision 2010" is to attract more than 10 million visitors to the country by the year 2010.

To achieve this the government is concentrating on developing ultra luxurious, five star resort facilities and

improving the country's infrastructure with the creation of new motorways, regional airports and marinas.

The recent deregulation of air travel with the signing of the "Open Skies" agreement between Europe and Morocco has seen the arrival of many low cost air carriers, adding Morocco as a new and exciting destination.

All of these factors have made Morocco's desirability as a hot, new holiday destination sky rocket, in turn creating a captive rental market and rising property prices.

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## Moroccan Real Estate

Morocco is becoming one of the world's fastest growing tourist destinations, thanks to recent economic reforms, huge investment in the country's infrastructure and the creation of luxurious tourist resorts.

The country's proximity to the borders of Europe and its mild, year round climate makes it an ideal location for a short break or longer holidays.

The "Plan Azur" has succeeded in attracting many international developers to Morocco meaning potential investors can now choose between a wide range of luxurious properties many with structural guarantees and government backing. These properties represent excellent value for money and with a burgeoning rental market, Morocco offers an excellent investment opportunity. In fact experts estimate capital growth of between 15 and 35% can be achieved over the next couple of years.

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## Climate and Weather in Morocco

The climate is widely diverse, with Mediterranean climates in the north, subtropical weather in the south, and moderate climates in the sea coast and mountainous areas.

Summers are dry and hot, and temps range from 33 to 42 °C. There are over 300 days of sunshine per year. Winters

are moderate and mild, with temperatures between 16 and 23 °C. The temperatures in the desert between nighttime and daytime vary widely, and there is little rainfall. The mountains are snow peaked for the majority of the year.

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## Visas and Passports

To go to Morocco you will need a valid passport, and you will not need a visa if you enter from the U.K. You will be allowed to stay in Morocco for 90 days, and this limit can be extended at a police station in Morocco.

Remember that you may not import or export the MAD, although you may exchange currency at banks or authorized foreign exchange institutions.

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## Getting to Morocco

Morocco already has strong transport links with Europe, Africa and the Middle East with it's international airports at Casablanca, Tangier, Agadir and Marrakech receiving direct flights from major UK airports on a daily basis.

The national airline is Royal Air Maroc but thanks to deregulation and the signing of the "Open Skies" agreement Morocco is serviced by many international airlines and low cost air carriers are also adding Morocco as a destination:

- Ryanair
- Air France
- EasyJet
- Alitalia
- British Airways
- Lufthansa
- KLM
- Swiss Airlines

Mediterranea-Saidia, one of the government backed resorts that forms part of the governments "Plan Azur"

tourism programme is easily accessible from one of three regional airports Oujda, Nador and Melilla. Ryanair will operate a new direct route from Marseilles to Oujda and have plans to add up to 20 new Moroccan routes and hope to carry up to 1 million passengers on flights to Morocco per annum.

### Seaports

Another way to travel to Morocco from mainland Europe is via ferry or high speed, hydrofoil which operates from Tarifa, Ceuta, Algeciras and the main port in Morocco of Tangiers. There is also a ferry link between Ceuta and Melilla.

The major seaports are served by the following passenger lines:

- Comanav from Italy, Spain, and France
- Bland Line from Gibraltar and Spain
- Transtour
- Limadet Polish Ocean Lines from northern Europe

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## Politics in Morocco

Morocco's government is a constitutional monarchy, and their current leader is King Mohammed VI. It has a parliament and judiciary (independent). The king appoints all parliament members and ministers, and also serves as the religious and military leader of the country. Currently the new government is concentrating on socioeconomic issues and improving housing and education. The improvements planned in Morocco show the government's clear intention of making the country a healthy land with good investment opportunities and tourist growth.

Morocco also maintains good relations with both the United States and Europe, and is a member of the United Nations.

The country contributes to peace keeping in its homeland, and is active in local and regional political affairs. Morocco has provided constant encouragement for peace in the Middle East and has pressed for Palestinian and Israeli moderation and negotiations toward a concord. In fact, in 1986 King Hassan II invited Israel's Prime Minister Peres to Morocco for peace talks; this was only the second time an Arab leader has hosted an Israeli leader, indicating Morocco's moderate stand as an Arab country. Aside from condemning Iraq's invasion of Kuwait, Morocco has also helped defend Saudi Arabia and maintained close ties with the Persian Gulf leaders and states. They, in return, have provided Morocco with great financial help.

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## Safety and Crime

Morocco's crime rate is considerably lower than that of most European countries, with most crime being of a petty nature and you are recommended to take care of your belongings and personal items at all times.

Many of the new resorts are secure, gated complexes with 24 hr security meaning crime is virtually non-existent.

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## Transport Infrastructure

Morocco, surprisingly, offers many different travel options, both to get to and from the country and within it. Air traffic is increasing rapidly in Morocco, and connections and transfers are as well. Existing airports have improvements planned and in progress, and new airports are under construction.

The carrier Ryanair has plans to bring many new routes to the areas airports, and this move is expected to increase passenger load in Morocco's airports by about 1 million travelers yearly. New direct flights from Marseilles through EasyJet and Ryanair are expected to continue to boost tourism. Other new airline deals include GB Airways' flights

to Tangiers, Thompson's trips to Agadir, and Atlas Blue to Morocco—all for low prices. Morocco's own flagship airline, Royal Air Maroc, will also increase its own fleet of planes in 2007 by half.

This is very encouraging news to investors who are looking at Morocco to purchase investment properties. The country's new policy, Open Skies, is expected to boost the growth rate further and bring new tourists to the country. Morocco has also planned and begun many new infrastructure improvement projects, which will further help its growing economy.

## Traveling By Road

Because Morocco is so intent on becoming a popular tourist attraction, much road and infrastructure improvement is either planned or underway. There are many new roads and highways planned for completion in 2010, and the highways will connect many of Morocco's areas and increase visitors to the country. This plan is similar to one that Morocco finished in 2004, and that was to complete 100 km of road per year for four years. The new one promises 160 km of roadway per year until 2010 and will serve Casablanca, Tetouan, Settat, Tangier Med's new port, Marrakesh, Agadir, and many other towns and cities.

## Traveling by Rail

Rail travel within Morocco is quite reasonably priced and conditions are comfortable. Although routes can be limited, it is a nice way to experience the see the country's dramatic landscape, travel to major cities is good and the trains are reliable and fast. The French have even built a new train station in Tangier, this is modern and efficient.

## Travel by Bus

Morocco's transport improvements are expected to encourage the growth of travel and tourism in the country, thereby making it an attractive investment opportunity with prices expected to rise substantially over time.

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## Culture in Morocco

Although Morocco is an Arab country, it contains many different cultures within it. There are Jewish, Muslim, Berber, European, African, and others within its borders. Many factors have contributed to change in Morocco: democracy, diverse cultural traditions, the need for tourism, infrastructure changes, world relations, and many more.

Culturally, Moroccans love their cuisine, music, and dance, and offer a tradition of hospitality to visitors. A tourist will see a diverse terrain as well as peoples, as well as ethnic tolerance and religious acceptance.

The music of Morocco plays an important role in the culture, and much of it is performed on mandolins, wooden flutes, and violins with single strings sometimes called the rebab. There are too many traditional dances to count, and they are found in all areas of the country.

Although it is mistakenly thought of in the west as an erotic dance, belly dancing is one of the most entertaining forms of dance in Morocco. The dance,

rather than being seductive, was a pre-biblical era rite of religious motherhood worship. The dance is believed to have helped prepare for the pain and effort of childbirth, and gave the new mother exercises to make the birthing more efficient and pain-free.

## Language

Although it is primarily an Arab country, there are two official languages: Arabic and French. French is the language of the schools, business, and government, as well as the higher classes of citizen. Arabic is the street language, but the dialect is far different from the Arabic spoken in the other Arab countries.

Because French is a heavy language influence, Moroccan Arabic is peppered with random French, and often people switch between the languages mid-sentence. The resulting hybrid language is often confusing and mysterious to those who speak only one of the languages, and visitors often hear French numbers tossed into an Arabic conversation.

This also makes getting around a little difficult. A few years ago, Morocco took steps to make the language more Arabic, and some of the street names were changed from famous French people to

famous Moroccans. However, sometimes the old names are still used and maps can be confusing and frustrating.

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## Cuisine of Morocco

Restaurants are one of the hot spots of Morocco, and eating out is an enjoyable adventure. The food is always a good value, and there is much healthy haute cuisine to be found.

There is a huge variety of ingredients in Moroccan food, and much of it is locally grown and harvested. There is much to choose from in seafood, meat, vegetables, and fruits. Nuts and spices are also a large part of the cooking style in Morocco.

These are just a few of the Moroccan specialty dishes:

Hariara: a soup made from lentils and chick peas

Couscous: semolina wheat steamed and served with chicken, lamb, vegetables, or egg

Djaja mahamara: chicken with an almond, semolina, and raisin stuffing

Tajine: a rich lamb or chicken stew slow-cooked in an earthenware pot.

Hout: tajine, but made with fish

Pastilla: a flaky, multi-layered pastry

filled with pigeon meat, almonds, and spices

Popular drinks are:

Mint tea: a traditional Moroccan drink made with mint and green tea with lots of sugar

Coffee: Arabic coffee is a very strong and thick beverage

Fruit Juice

Local Brew: Morocco boasts three local microbrew lagers—Stork, Casablanca, and Flag Special

Wines: There are many local wines in Morocco, under the Beau Vallaon, Gris de Boulaoune, and Guerrouane.

Restaurants in Morocco usually serve Italian, French, and/or Spanish food as well as Moroccan. Food is usually quite inexpensive. Bars will usually stay open late and have liberal policies for non-Muslim travelers.

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