

Weekly highlights by L'ECONOMISTE



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tax wave



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EDITORIAL

D-Day

Abouammar TAFNOUT

FOR most Moroccans, the World Cup only starts when their national team plays its first match. Forget about the grand opening ceremony, the first match between Qatar and Ecuador, or Senegal's fine performance against the Dutch team despite the defeat, or the heroic victory of the Saudis against the Argentines, and the solid performance of the Tunisians against the Danes... All this is just a simple appetizer before the main course (first match of the Atlas Lions) is served.

The World Cup is a universal and pluralistic event, but also one during which nationalist feelings and feelings of belonging are heightened. Afterwards, everyone analyzes this event according to their prism and sees it in their own way. When one's country does not make it through the qualifiers, one tends to take refuge behind some conspiracy theories or blames the change of generation in the national team or the bad choices made by the coach, but this week people were amazed by the opening ceremony offered by the Qataris at the

launch of the World Cup and they have to be congratulated for the success of the organization of the tournament, which has only just begun. This said, for our fellow citizens, it is only when the national team plays its first match that the competition really starts.

Views also diverge between pure football fans and people who politicize football. People belonging to the first category talk about tactics, coaching, placed attack or even defensive block, while people belonging to the second category rather prefer to rant against FIFA, and wonder how a country without a football tracking record may host the World Cup, as if the United States, Russia, or South Korea had stars on their shirts. But the reading grids and biases cannot excuse everything, especially when the correspondent of a French TV channel finds that there are... too many mosques in Qatar. The World Cup catalyzes all passions to the point of bordering on stupidity. As the saying goes: "it takes all types to make the world go round"... a World Cup too. □

Weekly highlights

The latest electronic tax wave

- Regulations to digitize invoices and accounting

- Tax audit: Is the use of personal data legal?

It is only a matter of time for electronic invoicing and computerized accounting. The 2018 Appropriations Bill has enshrined this obligation for taxpayers before integrating it into the General Tax Code (CGI). Taxpayers “*must keep accounts in an electronic format*” and submit invoices “*generated by a computer system*”, according to Article 145 of the CGI. “*The implementation of this system depends on implementing decrees. A commission is working on it. It is made up of the Directorate of Public Enterprises and Privatization (D.E.P.P.), the Tax Administration, the Association of Chartered Accountants, and the National Accounting Council,*” says the Ministry of Finance.

The future regulations will thus further expand the scope of electronic payments and electronic tax returns



to individuals and businesses. In 2021, these services account for approximately 72% of electronic operations. The tax authorities launched this project 15 years ago. There are currently 15 online services. Since 2022, the tax administration issues electronic certificates except for VAT exemption.

All-digital procedures for 2024

“*The Directorate General of Taxes wishes to digitize 100% of its services by 2024. This goal will be*

achieved by adding electronic invoicing and computer accounting. Portugal and France have set themselves the same deadline. But the general movement in the European Union does not include the electronic invoice”, confides a senior finance official who wished to remain anonymous.

The second stage is already underway. It consists of “*exploiting data via artificial intelligence and Big Data*”.

The ‘2023 Appropriations Bill plans to strengthen the exchange of infor-

mation between the tax authorities and other administrations and public bodies (see “*L’Economiste*” issue No. 6382 of November 03, 2022). Do these projects comply with law No. 08-09 on the protection of personal data? The authority in charge of the protection of data privacy (the National Commission for the control of the protection of personal data, CNDP) must in principle be contacted in advance for an opinion. No deliberations were held in 2022, according to the CNDP’s official website.

The trend will go crescendo. More than 90% of tax returns are made electronically by both natural and legal persons. Thus, 186,231 new taxpayers were identified in 2021, according to the activity report of the General Tax Directorate. “*Computer accounting will consolidate this gigantic digital leap and facilitate tax audits even more*”, predicted the Association of Chartered Accountants, on October 20, 2022 in Casablanca, during a meeting on “*The challenges of digitalization for accounting professions*”. □

Faïçal FAQUIHI

Boulemane: Job niches in saffron cultivation

- 150 jobs created by Domaine Irzane & Victoria Espérance

- Its initiators have adopted certified organic farming

BOULEMANE is one of the poorest provinces in the Fez-Meknes region (2 prefectures and 7 provinces). The extent of its area (14,000 square kilometers) gives it the place of the largest territorial constituency in the Fez-Meknes region. With a dilapidated road network and very few -not to say non-existent- job opportunities, this province deserves to benefit from “*affirmative action*”. In addition to investment in infrastructure, support for entrepreneurs is highly recommended. In this sense, Abdelhak El Hamdaoui, Governor of the province of Boulemane, promises to roll out the red carpet to any investor wishing to develop an economic activity in his constituency. This approach begins to bear fruit since the first investors are positioning themselves.



■ Saffron: A real driver of employment

Located in the municipality of Serghina, Domaine Irzane & Victoria Espérance hosted the first saffron plantations in July 2019. Covering an area of 24 hectares, 18 of which being fully equipped, this estate also includes plantations of plum, almond, pistachio, and walnuts trees. The farm is positioned as a real employment engine in the town, generating more than 150 seasonal jobs. It should also be noted that the analyzes carried out on the organic saffron of said

estate, according to the international reference standard, place it in class 1 worldwide.

■ Double certification for organic farming

“*We are the first company in the municipality of Serghina, holding a double certification for organic farming, in a very short period of time, one year after the first plantations*”, underlines Dr Hafida Moukadiri Denert, founder of Domaine Irzane & Victoria Espérance, who

went on saying “*Our goal has now been achieved, since we have obtained authorization from the national food safety agency (ONSSA) from the sanitary standpoint in accordance with article 5 of law No. 28-27 last October, which now allows us to be able to export our organic saffron abroad*”. It should be noted that Domaine Irzane & Victoria Espérance is located in the Middle Atlas, at an altitude of 1,500 meters, the ideal environment for the cultivation of saffron thanks also to the nature of its soil (limestone composition) and an extremely contrasting climate between severe winters and very hot summers. Thus, this site has remained fallow for many years and the crops that may have been grown there previously have been traditional peasant crops, free of any use of chemicals. “*It has been a 100% natural site for decades, which today provides it with an invaluable advantage for certified organic cultivation*”, said our sources. □

Y.S.A.

5G ecosystem: A first major convention in Morocco

- Nokia, Thalès, Renault, Athonet... the major equipment manufacturers will attend the convention on December 7 and 8
- Debate on the role of 5G in the development of smart industries
- Recommendations for an appropriate regulatory framework.



THE launch of 5G is highly anticipated in Morocco given its potential to support the socio-economic development of the country. Raising awareness of the advantages and challenges of this technology of the future will be of great use to Moroccan actors, both public and private. It is in this spirit that the “5G Event Morocco (5GEM) 2022” will take place in Rabat on December 7 and 8. The organization of this scientific and technical event is initiated by the Moroccan compa-

ny Beamtel with the support of some partners, among others, the Finnish group Nokia. “This is the first major convention in Morocco and Africa around the 5G ecosystem”, says Tibari Jilil, General Manager of Beamtel and also president of the convention. According to him, this event has a double goal. The first aims to “contribute to the development of the business climate relating to the 5G ecosystem by presenting innovative

business models and providing vertical expertise to companies in this ecosystem”, and also to “promote a proactive vision in the plans training to develop Moroccan skills in the field of state-of-the-art technologies”. This convention will provide an opportunity for international experts who will participate to discuss the role of 5G technology in the development of smart industries (industry 4.0), and also offer new horizons for

the governance of industrial management, said the boss of Beamtel. This technology will also have to play a leading role in the development of the automotive industry, connected medicine, energy systems, and the Cloud, added Tibari Jilil. As such, the General Manager of Beamtel recalled that unlike previous generations dedicated to individuals, 5G was developed to improve the performance and productivity of critical machines and of the connected industry. It should also be noted that this convention will be attended by senior officials from Moroccan and foreign institutions having a connection with the sector, including Philippe Herbert, president of the 5G Industrial Mission at the ministry responsible for digital technologies in France, Michel Combot, The Managing Director of the French Telecoms Federation (FFT), and Dr. Muneer Zuhdi, Head of Cognitive Cities & Industries MEA Enterprise, at Nokia (Mena Region). □

N.E.A.

Health: Africa admits guilt

- The Marrakech declaration recognizes the structural flaws in the health system
- Lack of cooperation from rich countries pointed out
- Telemedicine, social security coverage, access to care... recommendations

AFRICAN countries made a real commitment during the Marrakech conference on the reduction of health risks, held between November 16 and November 18. Participants in the conference have put in place an action plan contained in a joint declaration published after the end of the event, and declared to be “concerned about the scarcity of resources, poor infrastructure, and low health literacy rates in the Global South, on the one hand, and the stigma, barriers, and reluctance to coope-



Faced with the challenges that threaten the health sovereignty of African countries, the latter have embarked on a series of profound reforms to limit the divide within the societies of the continent

rating richer countries, especially at the height of the Covid-19 pandemic, on the other hand”. A hostile environment to which conference participants say they have responded “by sharing and exchanging interventions that can serve as the foundations for a

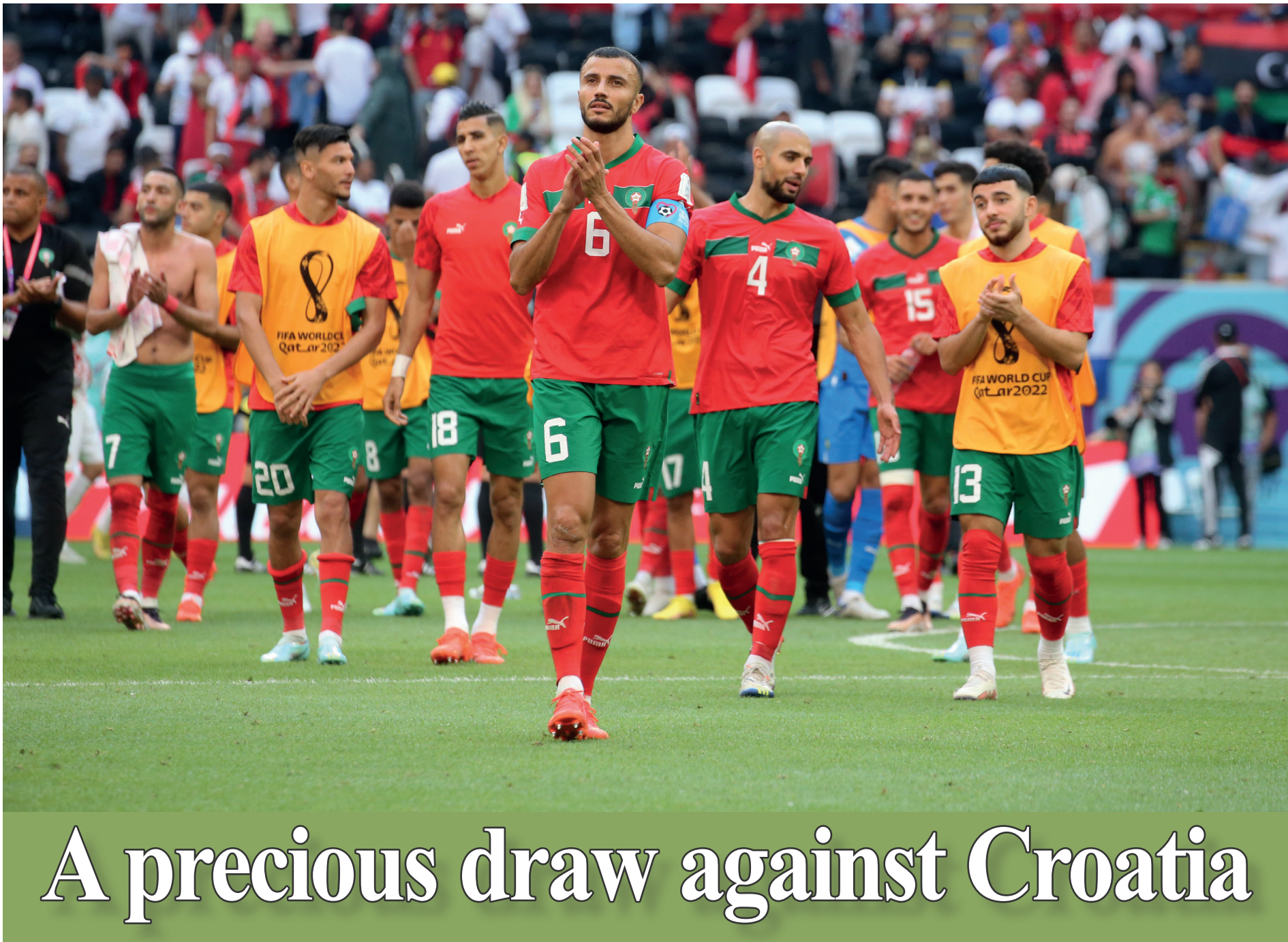
new framework based on multi-sector collaboration”. The initiative aims to conduct scientific research leading to the development of policy and regulatory guidelines, which are based on evidence capable of “contributing to the prevention and reduction of health

risks and ensuring the safety and the protection of health for all citizens, while providing them with equitable access to quality health care in Africa”.

Thus, to reduce health risks in the continent, the participants committed to improving the daily living conditions of all citizens. This will involve “improving the environment in which individuals are born, grow, live and age, thanks in particular to an in-depth transformation of health systems, ethical risk reduction strategies, and to innovations in the reduction of known health risks”. It will therefore be necessary, according to the participants, to develop health care policies in Africa that are centered on a universal medical coverage for patients-citizens and respect equitable access to quality health care as a basic human right. Social protection mechanisms and guaranteeing access to quality and affordable essential health services, including pharmaceutical drugs and traditional and natural medicines, are therefore essential. □

A.N.

Weekly highlights



A precious draw against Croatia

MOROCCO snatched a precious draw (0-0) against Croatia, vice-world champion, on Wednesday at the Al Bayt stadium in Al Khor, in a match on the first day of Group F of the Qatar 2022 Football World Cup. At the start of the game, the national team showed an offensive face by leading counterattacks through Hakim Ziyech, Achraf Hakimi, and Youssef En-Nseyri.

To deal with this, the Croats lowered the tempo of the game in an attempt to contain the momentum of the Moroccan players including En-Nseyri who almost surprised the Croatian goalkeeper with a header in the 17th minute. The Atlas Lions' attempts to break through the Croatian defense resulted in a foul on Hakimi (20th) at the edge of the penalty area, executed by Ziyech who stumbled against the defensive wall.

Walid Regragui's men started this first period without complex, with an attacking construction and good



tactical discipline, as well as constant pressure on the ball carrier. Confined to midfield, Luka Modric's teammates opted for long passes to the Moroccan penalty area to try to open the scoring. The trio made up of Hakim Ziyech, Youssef En-Nseyri, and Achraf Hakimi energized the offensive line of the Moroccan

team which gave the opposing defense a hard time, especially on the right flank.

The Atlas Lions goalkeeper Yassine Bounou stood out towards the end of the first period (44th) by stopping a real opportunity to open the scoring for the Croats. After coming back from the locker room, a new

opportunity presented itself to Josko Gvardiol (51st minute) but the opportunity was pushed back by the last Moroccan rampart. Achraf Hakimi replied in the 63rd minute and almost gave Morocco the lead with a set piece, deflected by Croatian goalkeeper Dominik Livakovic, one of the best opportunities that came to the national team.

Both teams played open play in the second half to try to open the scoring with opportunities created by both sides. To further energize the attacking aspect of the national team, coach Walid Regragui launched in the arena Abderrazak Hamdalah and Abdelhamid Sabiri. Those changes left their mark on the game of the Atlas Lions, who became more enterprising, but without succeeding in making a difference. Walid Regragui's protégés provided the essential opportunities in this match and pocketed a precious point, especially for the team's morale, before facing Belgium this Sunday. □