



GREEN PAPER - 2024

ARGANACoin

Utility Token
CRYPTOCURRENCY

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(landscape illustration: Taroudant region)



LEGAL NOTICES



The **ARGANACOIN** utility token does not in any way constitute the property or the assets of any administrative or financial entity.

It represents a utility value as it will be described in this “green-paper”. Regular updating will allow us to ensure their accuracy.

Therefore, the information does not in any way form a professional manuscript.

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In any case, **ARGANACOIN** cannot refund the investments through the sales executed during the ICO. This green paper is neither a public offering, nor a prospectus or a purchase document. It does not intend to form an offer of value or financing in the movable courts in any jurisdictions.



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SUMMARY

PREFACE

The Argan tree, officially known as *Argania Spinosa*, is a unique, endemic tree found only in Morocco.

Representing the country's second most prevalent forest species, with an area covering nearly 800,000 hectares, this tree plays a crucial role in combating erosion and the encroachment of the Sahara Desert.

Despite its undeniable socio-economic benefits, the Argan tree faces unprecedented threats today, risking disappearance from certain Moroccan landscapes.

Since 1985, the Laboratory of Plant Chemistry and Organic and Bio-organic Synthesis, under the enlightened direction of **Madame Zoubida CHARROUF**, has been dedicated to studying the Argan tree.

Her research has led to the discovery of innovative pharmacodynamic products and various industrial compounds, supported by notable financial aid from the International Development Research Center and several embassies (Canada, Japan, Great Britain, Netherlands), as well as contributions from NGOs like OXFAM-Québec.

These efforts have led to a remarkable valorization of argan oil, encouraging the creation of numerous women's cooperatives focused on its production and commercialization.

This initiative has not only improved oil production and preservation techniques but also helped protect biodiversity and increase the income of rural communities.

The cooperative system, initiated by **Madame CHARROUF**, has facilitated the development of culinary, cosmetic, and medicinal products, globally promoted through modern information technologies.

Despite flourishing trade, recent decades have seen Morocco face severe climate changes that have impacted the health of its forests and, consequently, the argan oil.

In response to these challenges, it is imperative to increase efforts in awareness and proactivity to preserve this heritage.

The introduction of the utility token, **ARGANACOIN**, aims to capitalize on this legacy by creating a tangible asset valued on financial markets and evolving digital and commercial platforms.

This token will serve not only as a secure asset-backed guarantee for investors but also as a lever to fund the protection and development of the Argan groves.



By integrating blockchain principles, we plan to fully harness the capabilities of FinTech and digital innovations to strengthen the economy of the Argan sector and agriculture more broadly.

Adopting these technologies will also expand our reach, attract new investors, and promote local products on the international stage, thus affirming the unique status of argan oil as one of the most coveted in the world.

Our vision is to turn this project into a reality where the Argan tree and arboriculture, through its noble essence, establish themselves as pillars of economic and environmental prosperity.

By uniting all relevant stakeholders, we aspire to a harmony between tradition and innovation, benefiting our precious biosphere and beyond.



**FEDERATION,
TRANSPARENCY,
AND TRUST !**



AVANT-PROPOS :



The potential for development and adaptation to structural changes offered by new technologies will allow Moroccan markets and Argan oil to develop and be exported well beyond the Web 2.0 network.

The economic expansion of the argan tree seems on hold, even at times stagnant when it comes to amplifying growth internationally despite technological updates from the deployment of FinTech.

The Blockchain solution makes it possible to list all the procedures, both financial and administrative (acts, certificates, etc.), in complete transparency, anonymously, traceable and therefore unforgeable.

In order to maintain security and reliability for users and ensuring the mutual establishment of trust and successful guarantee.

Some Nation-States, for instance are considering the use of Blockchain for the registration of land records, a utility for notarial deeds on a national scale ; even the adoption of BTC by the Government of El Salvador among others !

We could quite imagine the inventory of all the Argan trees of the biosphere introduced into a Blockchain. It would be a formidable monitoring tool in the hands of an organization such as an ArganGrove Observatory or a scientific institution.

In addition, the absence of unity and solidarity despite the growth of cooperatives or sometimes a certain singularly proud competitiveness in search of the best turnover could delight the informed trader.

We also analyze acts of social malice between independent traders and individualistic withdrawal behind strong competition.

ARGANACOIN is created with the aim of federate the Argan tree market. The establishment of a token, correlated with argan oil, will create “win-win” relationships therefore the synergy between experts and institutions in the field.

The search for profits and commercial interests within a Blockchain will bring new potential investors including a clientele opposed to "classic" networks.

The use of the blockchain will provide monitoring of the **ARGANACOIN** referenced token on all exchanges and commercial operations related to the sales of labeled and tagged products.

WHY USE THE ARGANACOIN TOKEN?

Because there is currently no cryptocurrency attached to the Argan tree as an added value by allowing all market transactions in the negotiation of bonds and financial assets.

The proposal of this token will finally guarantee operations of utility values for an heritage whose **SUPPLY** still little exploited within the biosphere is limited compared to a significant **NEEDS** (which corresponds to highly demanding standards) must employ innovative tools.

By signing a partnership charter followed by the adoption of the **ARGANACOIN** token as the reference cryptocurrency and payments (in the purchase of all products from Argan) all companies, cooperatives and traders will finally be linked to a shared cause that will benefit everyone.

ARGANACOIN is the keystone in the insurance of trust transactions of all exchange procedures on the Blockchain.



Those labels, certificates and reports implementing the criteria of the goods established by the laboratories must be visible and mandatory. In order to guarantee on the Blockchain the first checks of a quality whose modality will be inseparable from this partnership sought and demanded by users in a decentralized Web **3.0** system.

This necessarily implies a deep, but beneficial regularization for all merchants and retailers wishing to provide their services and products internationally, of which a majority of compliance standards are very far from being respected.

The participation of all corporations in this project to support our token will allow the opening of new businesses. Indeed, the world of Blockchain delocalized and associated by definition with the financial community, attracts a clientele of private investors who are ubiquitous in the markets with high contribution and capitalization potential.

**« YOU CAN CHEAT IN A SOUK.
BUT YOU CAN'T DO IT IN A BLOCKCHAIN... ! »**

- More and more consumers are using cryptocurrencies as a means of payment.
Indeed they could exchange through a program on a mobile phone the **ARGANACOIN** cryptocurrency value for the purchase of products within a cooperative.
- User-friendly applications of cryptocurrency are already widespread in Africa.
They could soon be used in traditional Moroccan shops, even the souks for example.
- The manipulation of exchange and payment tokens will be democratized by reminding us all uses of the internet at its inception.
- Etc.

On the other hand, it is not a question here of competing with the Moroccan national currency, the dirham !

Currencies are one of the pillars of the Moroccan economy which remains sovereign in its freedom of action and management in the affairs and finances of the kingdom.

We emphasize that the **ARGANACOIN** token will be traded in foreign currency or in benchmark cryptocurrencies “**stablecoins**”, in order to ensure the best strategies in the asset transactions for any purchase of our token.

The exploitation of the cryptocurrency market and the advantages of a product whose quantity is limited, undoubtedly generates a clear and significant increase in its price: it is the commercial law of The **OFFER** and **NEEDS**.

FinTech and the resulting cryptocurrency potentials must also concede a fair return for this Earth that has given us so much.



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Never boil water with the wood that drank from it..."

Berber proverb.

For all these reasons and in order to optimize the growth, commercialization and the visual impact of Argan industry, the **ARGANACOIN** team has planned the development of 3 highly ambitious projects :

01

Creation of the **ARGANACOIN** token to promote products derived from the Argan tree for partnership with the following players :

- Professionals involved in preserving the ArganGrove biosphere
- Ministry of Agriculture, Water and Forests
- Ministry of Tourism, Ministry of Culture and Local Authorities
- Women's Argan cooperatives
- Exporters of Argan oil and processed/derived products
- Traders (wholesale and retail)
- Academic institutions as analytic and technicians laboratories
- Museums and cultural institutions
- Local authorities (Douars, local chief "Amraär" & rural Makhzen)
- Cultural institutions, Zawyas.

02

The marketing of argan oil by its added value and its market cost depends on the health of the forests. It is therefore important to raise awareness about the protection of their habitats.

We offer funding assistance for 10 actions within the ArganGrove biosphere thanks to the benefits generated by ARGANACOIN (see p.22).

03

Development and launch of improved e-commerce platforms :

- « **SEED IT YOURSELF** » for the acquisition of 2D & 3D NFT for the launch of the **SPONSORSHIP** project.
- « **ARGANAZONE** » for commercial and international production and promotion of brands from the sector of independent cooperatives of small and medium-sized Moroccan companies.



ARGANACOIN - The 1st CRYPTOCURRENCY

CORRELATE WITH ARGAN TREE



The BLOCKCHAIN adapted :



ARGANACOIN

SOLUTIONS APPLIED TO ARGAN TREE CULTIVATION

At last, the ARGANACOIN utility token will evolve through a predefined ecosystem where nature and the world of agronomy will be a field of exploitation and exploration.

A "Green Blockchain" is, among other things, the definition of a digital system from a "0 Carbon Emission" benefits based on a limited consumption of fossil fuels by reducing the energy bill.

We also know that CO₂ and water are the essential nutrient constituents of the tree.

A tree absorbs about 25 kg of CO₂ per year, making it an essential element for the production and emission of oxygen!

<https://ecotree.green/combien-de-co2-absorbe-un-arbre#:~:text=Un%20arbre%20absorbe%20environ%2025%20kg%20de%20CO2%20par,par%20arbre%20et%20par%20ann%C3%A9e.>

General information on carbon.

“Will debates on ecology and global warming have to remove CO₂ from the environment when it is the very source of our survival and of the forests? “

As part of this project and its implementation, we will have the utility of renewable energies in the supply of electricity for all IT facilities.



EVOLVING PLATFORM

- «SEED IT YOURSELF» is an evolving digital platform designed for professionals and investors in the arboriculture sector.
- It leverages blockchain technology to introduce **utility Non-Fungible Tokens (NFTs)** linked to **specific agricultural assets** (such as argan, almond, olive, and date palm trees).
- These NFTs are associated with network nodes that ensure the security, transaction integrity, and maintain the blockchain ledger.
- The blockchain, a type of **Distributed Ledger Technology (DLT)**, enables decentralized data management, secured through immutable cryptographic signatures.

FEATURES

- **Enhanced Traceability** : The platform ensures increased control over the supply chain through a traceability system.
- **Secure Ecosystem and Marketplace** : 100% secure transactions supported by smart contracts.
- **Advanced Analytical Tool** : To prevent fraud and ensure product quality.



ARGANACOIN SOLUTIONS

Cooperatives face a lack of competitiveness against companies due to limited investment capacities and management.

2019 Statistics: According to *Morocco Foodex*, **70%** of the exports were made by companies, compared to **30%** by cooperatives. However, only **6%** of cooperatives managed to export, revealing gaps in market understanding and the need for better visibility for their brands.

- **E-Commerce Solution** : Arganazone: Creation of a digital platform backed by blockchain to support cooperatives, aiming to improve their visibility and competitiveness on international markets.
- **Digital Benefits** : Arganacoin's solutions will offer cooperatives greater financial autonomy and additional income.
- **Transparent Market** : Facilitation of the sale and purchase of argan oil through a transparent market, secured by smart contracts, offering authentic and traceable products.
- **Traceability and Quality** : Reliable provenance records and continuous supply chain analysis to certify quality and prevent undesirable mixtures, supported by international labels and certifications.



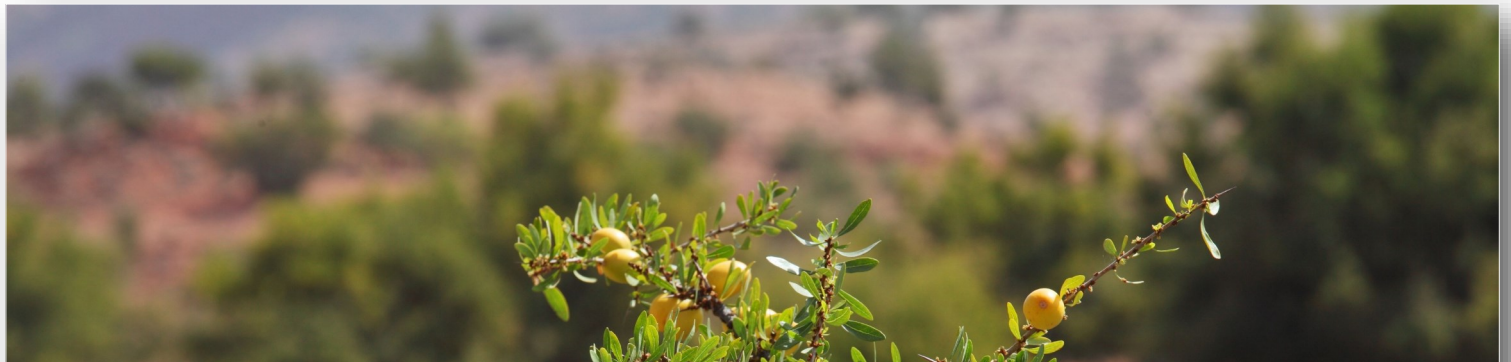


CHALLENGES IN THE ARGAN OIL SECTOR

The argan oil sector faces substantial financial challenges, characterized by significant price volatility and intense competition. This difficult economic context directly impacts companies involved in this industry.

- **Market Instability:** The market is particularly precarious, depriving the sector of vital economic protection mechanisms. This situation exposes companies to marked vulnerability.
- **Financial Pressures:** Supply costs consume a considerable portion of revenues, limiting margins and reducing the levels of remuneration for the actors involved.
- **Lack of Transparency and Land Issues:** A notable absence of transparency in product traceability and the almost non-existence of land parceling represent major obstacles to effective management.
- **Cost Management:** Cooperatives are forced to navigate various costs, such as order fees, storage expenses, and risks related to shortages, increasing the complexity of their financial management.
- **Additional Expenses:** Costs related to the acquisition of raw materials, coupled with logistical and regulatory expenses, especially in terms of health and safety, require cooperatives to manage carefully and resiliently.

These challenges call for strategic action and enhanced support to revitalize the sector, focusing on improving visibility, competitiveness, and operational efficiency.




IMPACTS ON THE SECTOR

The implementation of the "ARGANAZONE" platform is planned to have a positive impact on the argan oil sector by significantly easing the financial constraints on businesses. Here are the main benefits expected :

- **Cost Reduction :** A decrease estimated at **5%** in procurement costs could be observed across the sector, thereby relieving the economic pressure on involved companies.
- **DLT Records :** Distributed Ledger Technology (**DLT**) will be used to provide permanent and reliable records, thus enhancing data integrity; including all transactions related to cryptographic tokens.
- **Improved Traceability :** The digital portal will ensure comprehensive traceability and certified origin for producers of all sizes, creating a trustworthy and secure environment.
- **Quality Assurance :** The use of labels and certifications will be prioritized to ensure quality and transparency, thus benefiting both merchants and consumers.
- **Additional Revenues :** It will also provide a new source of income for affiliated female farmers, contributing to the improvement of their economic and social situation.

The **ARGANAZONE** digital platform will position itself as a vehicle for innovation and prosperity in the sector, promoting a more sustainable and equitable approach.



TECHNOLOGY

- The blockchain technology, an advanced form of **Distributed Ledger Technology (DLT)**, ensures the security of records through their immutable nature, thereby providing robust protection against fraud.
- **The Internet of Things (IoT)** is revolutionizing agriculture by facilitating communication and interconnectivity between various devices, thus improving the management of agricultural ecosystems such as those of the argan, olive, and almond trees.
- **IoT software** specially designed for agricultural operations optimizes processes such as plant growth monitoring and drip irrigation management, thereby increasing efficiency and precision.
- **Smart contracts** transform commercial transactions by offering security, speed, and fairness, without the need for external mediators such as notaries or lawyers, while complying with international laws and standards.
- **The P2P (peer-to-peer)** market for argan oil will innovate financial exchanges by allowing producers and buyers to interact directly, eliminating costly intermediaries and ensuring complete traceability from producer to consumer.

Smarts Cooperatives will benefit from the integration of mining nodes associated with plantations, using computing power to collect essential data on growth conditions, thereby promoting more efficient



ROADMAP

ARGANACoin

UTILITY TOKEN

2022

- Establishment of the Green Book and the ARGANACoin Ecosystem
- Prospecting for Partnerships (Morocco)
- Prospecting for Partnerships (Blockchain)

2023

- Creation of the Smart Contract for the ARGANACoin Token - ARG
- Marketing & Communication for the ARGANACoin Project
- Finalization of Partnerships (Morocco)

2024

- Communication and Marketing & First Rate - (Initial Coin Offering)
- Global Promotion of the Project on Social Networks
- Reflection and Architecture of the « SEED IT YOURSELF » Platform Sponsorship of Argan Trees through NFTs

2025

- Communication and Marketing & ICO Second Rate
- Creation of NFTs Smart Contracts
- Creation of the NFT Marketplace Platform - « ARGANAGOLD »
- Development of Projects for the Protection of the Argan Tree
- Presentation of the « SEED IT YOURSELF » Platform

2026

- Reflection and Architecture of the « ARGANAZONE» Platform
Commercial and International Portal Dedicated to Moroccan Cooperatives
- Development of Networks and Merchant Promotion of « ARGANAZONE»
- Listing of the ARGANACoin Token on Exchange Platforms



« SEED IT YOURSELF » - Grownfunding & NFT Platform

In order to promote the importance, dissemination, and utility of the ARGANACOIN token, we plan to create a proactive type of crowdfunding platform, using the Utility Non-Fungible Token (NFT).

Inspired by the growdfunding model that allows, for example, the provision of funds to finance a project, our system will offer access to investments with very high added value, through NFTs backed by specific agricultural assets and lands.

The platform will ensure that investors and NFT holders have special tracking for each respective portfolio; identifying via QR-code, the sponsorship for each of the Argan trees as well as the planting of the grafts.

By paving the way for progressive profitability in the medium and long term, we aim to encourage investors and NFT holders to annually benefit from dividends from the sale of crops and their transformation into derivative products.

In addition, acquiring NFTs will assign mining nodes within the Blockchain for each sponsored tree as well as the granting of 2 young saplings; allowing for additional income related to staking and mining !

« NFTs, or non-fungible tokens, symbolize valuable information in the form of a specific type of cryptographic token, representing a variety of items such as objects, images, and videos, and linked to a digital identity. This information is secured and verified through blockchain technology, thus granting it intrinsic value. With blockchain technology, works of art can be authenticated and secured as cryptographic tokens, similar to Bitcoin, giving them legitimacy and increased value as digitized art based on NFTs »

Our platform, « **SEED IT YOURSELF** », will be designed to operate seamlessly with a blockchain via an API, thus improving interoperability between various digital systems and IoT (Internet of Things) technology. Additionally, it will facilitate the integration of digital wallets to efficiently store and manage NFTs. Our solution also offers detailed monthly monitoring of the trees growth until their maturity, allowing an accurate assessment of the annual harvests.

Transactions will be exclusively carried out on the platform using the ARGANACOIN token, USDT, BTC, ETH, as well as major FIAT currencies such as the Euro and the Dollar.

Our strategy also aims to stimulate the purchase and use of the **ARGANACOIN** token on exchange platforms to encourage the acquisition of NFTs with real utility. Being backed by a tangible and solid asset, this will impact its added value in the cryptocurrency market.

In the development of this platform, we will specifically elaborate a second "SEED IT YOURSELF" Green Paper to present our vision for this NFT issuance and Argan tree sponsorship project.



« SEED IT YOURSELF » PLATFORM ECOSYSTEM

E - Argancoin Utility Token :

Argancoin will be the official utility token of the digital ecosystem, usable alongside Fiat currencies (Euro/Dollar) and major cryptocurrencies (USD, ETH, BTC).

The development potentials of the ARG token will enable the unification and stimulation of the digital economy in this promising sector!

C - ARGANAGOLD NFT Marketplace :

A Marketplace will be exclusively dedicated to the acquisition of NFTs linked to argan trees, which will be traded using the Argancoin token.

Investors will thus be able to acquire shares in natural assets and receive additional income, proportional to the number of trees sponsored.

This represents an example of investment linked to tangible assets, offering total transparency thanks to Blockchain technology.

5 - Solar Energy :

The photovoltaic panels will provide renewable energy, not only for the irrigation system but also for various connected devices on the farm, such as the weather station, intelligent sensory sensors, video surveillance of the operation, etc.

6 - Drip Irrigation System :

The smart irrigation system uses water efficiently and is powered by solar energy, located in (zone 6).

3 - Connected Objects Manager :

Operations are assisted by efficient IoT (Internet of Things) software, which manages all data relevant to the arboricultural operation.

This software also coordinates the technical management of connected objects, such as sensors and smart irrigation systems.

They thus ensure precise monitoring and rapid response to the needs of the crops, optimizing the growth conditions of the argan trees and the overall efficiency of the operation.

These data are then transferred to the operators of the Cooperative (zone 2) (and directed to the servers, intended for the "SEED IT YOURSELF" platform).

4 - Agricultural Land :

The areas dedicated to argan tree plantations represent investments and natural assets, backed by NFTs and identifiable via QR codes.

These acquisitions allow for the sponsorship of a mature argan tree as well as the planting of two young grafts aged 6 to 8 months.

The IoT system manages and communicates the status of the trees to the operators of the Cooperative (zone 2), thus enabling precise and transparent monitoring of the trees' growth and health.

2 - Data Operators :

The Smart Cooperative, supported by pre-installed digital applications, manages metadata from agricultural production as well as data from the IoT (Internet of Things) system.

These operators play a crucial role in the monitoring and optimization of real-time production.

The network of connected objects and terminals, equipped with intelligent sensors, is designed to be interoperable with other operating systems.

1 - Smart Argan Oil Cooperative :

This is where the transformation of argan takes place.

Argan tree by-products are converted into argan oil and derived products, highly valued in the cosmetic, food, and medical sectors.

The Smart Cooperative will implement blockchain technology to ensure traceability throughout the supply chain and guarantee product quality.

The "SMART" designation means that the Cooperative will benefit from the Internet of Things (IoT) technology.

It will also have advanced connected logistics, intelligent and measured production, as well as continuously connected assets, allowing for both preventive and predictive maintenance.

D - Blockchain :

The underlying technology throughout the entire ecosystem will ensure security, traceability, and interoperability among the various digital operating systems.

A & B - Platform Operator & SEED IT YOURSELF :

The operator plays a major role in communication: the metadata from the arboricultural operation are collected by the "SEED IT YOURSELF" Platform.

The operation involves analyzing and distributing agricultural data for each NFT portfolio linked to argan trees. This process is carried out using QR codes, to precisely identify the lots for each argan tree associated with NFTs.

This transparency ensures NFT owners have detailed tracking of the trees' evolution and a monthly update of data related to their respective investment on the Platform.

This includes the size of the young trees, trunk diameter, canopy dimensions, the health status of the crops, water consumption rate, harvest, and weight of the yield per tree, etc.



Your Future Sustainable Investment

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Plantez aujourd'hui, récoltez demain
Contribuez sur plusieurs générations



"ARGANAZONE" - International E-Commerce Platform

E-commerce, represented by major international players such as Amazon, Shopify, Ebay, and Ali Baba, facilitates financial exchanges of goods, services, and information via the internet.

This technology allows the enhancement of products from one or more commercial enterprises, highlighting their best sales, visibility, quality of merchandise, certifications, and traceability of items.

It also offers a multitude of advantages allowing for the maximization of the availability of goods and services offered especially by the agricultural industry.

A crucial step before the launch of such a promotional tool is the competitive analysis. It is in this perspective that the "**ARGANAZONE**" portal will be created, aimed at listing the commerce of brands from cooperatives and independents in the Moroccan agricultural sector.

This portal, bringing together hundreds of argan cooperatives, nurseries, beekeepers, producers of prickly pear oil, and many others, also aims to include thousands of independents and small and medium enterprises, bringing them together around a solidary and fruitful partnership.

We commit to promoting a collaborative and fair approach, focused on the international commerce of the Argan tree as well as other varieties from agriculture, bringing together all stakeholders in the field. This should significantly influence the trade balance and have a notable impact on the economy of the sector.

We aspire to integrate « **ARGANAZONE** » into the global trade of argan oil and its derived products, facing well-organized international competition. Currently, small and medium Moroccan cooperatives are underrepresented in the global market, despite their constant efforts to increase their visibility and legitimacy.

The sector of the Argan tree and Moroccan brands is limited in its distribution by large foreign distribution groups and by strict international restrictions regarding product compliance, hygiene, and certification.

Furthermore, the majority of large distribution chains favor major international cosmetic brands, such as *L'Oréal* and *Yves Rocher*, to the detriment of local brands. This leads to restricting access to the international market for indigenous products and brands, thus creating inequity.



The **ARGANAZONE** portal thus aims to open the doors of global trade to hundreds of Moroccan cooperatives, offering a varied catalog of goods, traceable delivery services, descriptions of authentic products, and various payment options (Fiat - Cryptocurrencies).

Our platform, dedicated to authentic products of the argan tree and derived cultures, will benefit from the support of one of the main federations of the Agadir Souss-Massa region, thus becoming a catalyst for fair trade without intermediaries, while eliminating obstacles harmful to the reputation of the argan tree.

By integrating a decentralized and secure blockchain, as well as the **IoT** (Internet of Things) system, **ARGANAZONE** will revolutionize the market by promoting a direct relationship between producers and consumers.

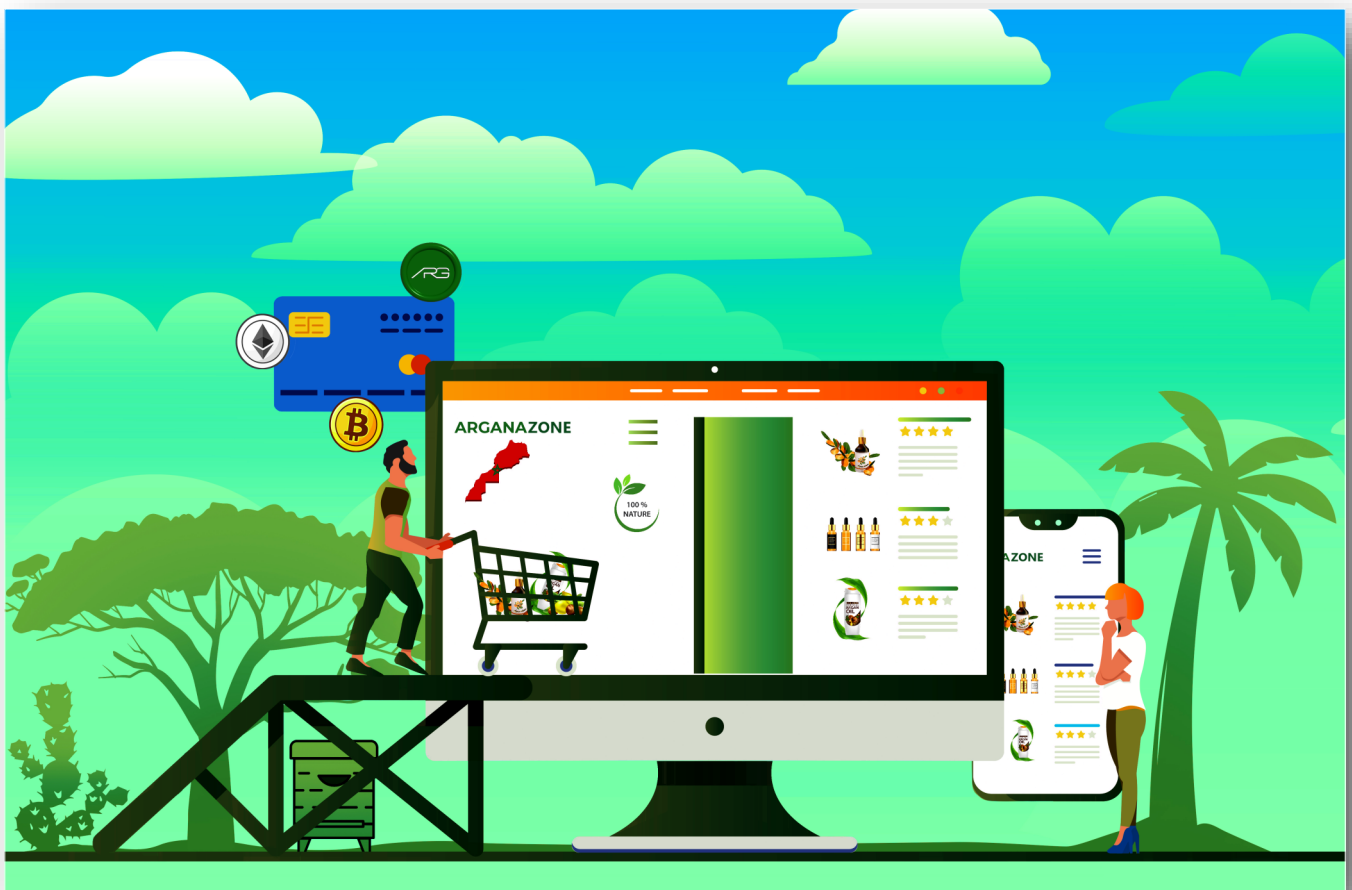
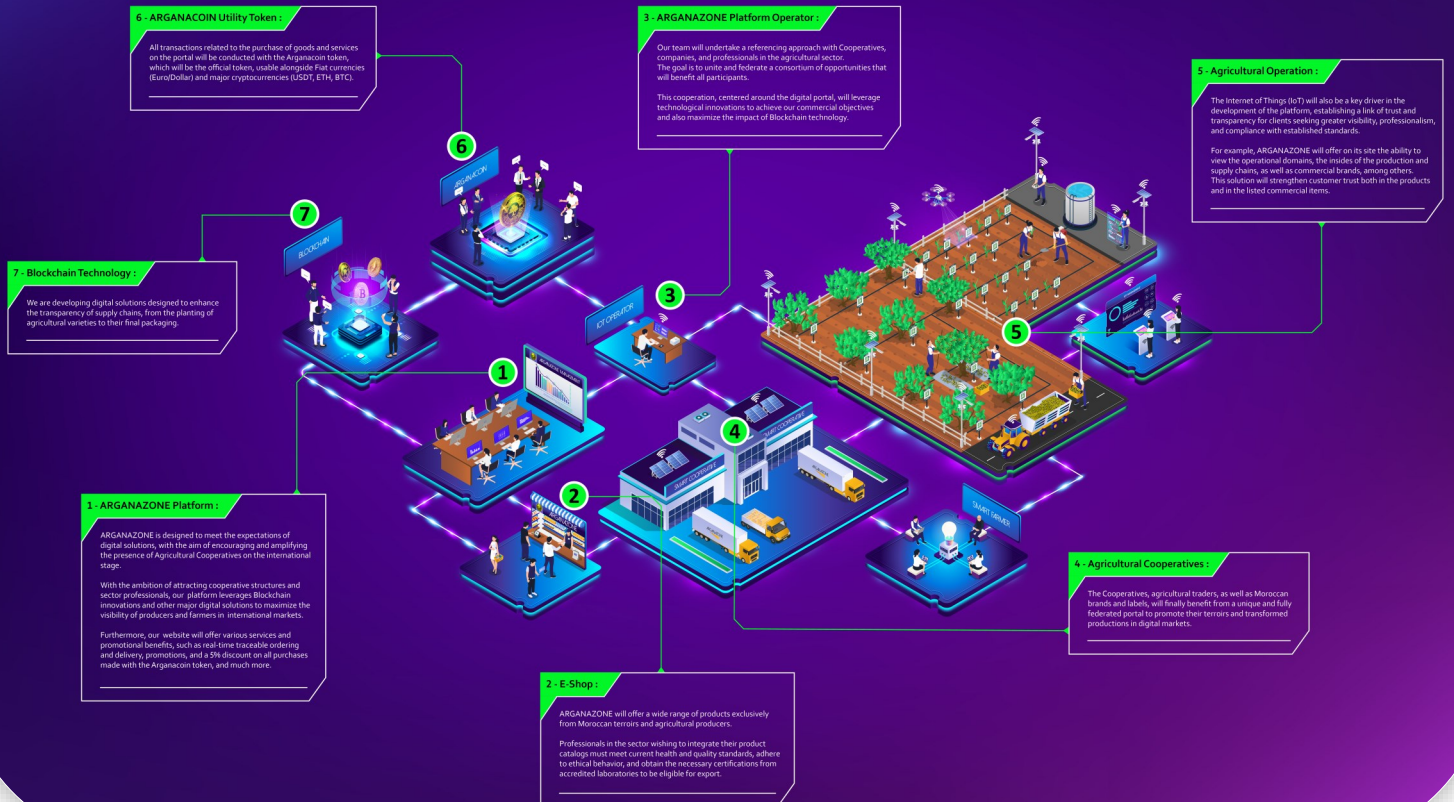
The utility token « **ARGANACOIN** » will be introduced as an exclusive payment method, accompanied by unique promotions, opening of private crypto wallets for all registered clients, and a lifetime 5% discount for purchases made with this cryptocurrency, thereby increasing its value and utility.

In conclusion, the success of the « **ARGANACOIN** » token, its financial utility, and its future impact on exchange markets will also highlight its intrinsic value related to the Argan tree, agricultural diversities, and cooperatives, with the fundamental mission of bringing all cooperatives together in a solidary, proactive, and efficient manner.

« **ARGANAZONE** » will also be the subject of a specific Green Paper focused on the design of this e-commerce portal adapted to the vision of this project!



« ARGANAZONE » PLATFORM ECOSYSTEM



10 FINANCING PROJECTS

In order to preserve the biosphere and the Argan forests, we are planning ambitious projects within the Arganeraie.

These future actions will be undertaken in partnership with Cooperatives, Associations, Moroccan Governmental Authorities, and supported by the ARGANACOIN token.



- METAL SKIPS DELIVERY
- ENCOURAGING RESPECT FOR THE ENVIRONMENT
- WASTE COLLECTION CENTERS DEVELOPMENT OUTSIDE THE RBA ZONE
(ARGANGROVE BIOSPHERE RESERVE)



- ENCOURAGING RESPECT FOR THE ENVIRONMENT
- SINGNAGE DEVELOPMENT
- PREVENTION IN PROTECTED AREAS



- **INSTALLATION AND PERMANENT VIDEO SURVEILLANCE OF THE ARGANERAIE - (7/7 - 24/24)**
- **PREVENTIVE VISUAL DETERRENCE**



- **RECYCLING (GLASS, PLASTIC, BUILDING MATERIALS, ETC.)**
- **CLEAN-UP CAMPAIGNS IN RURAL AREAS**





- FIGHTING DESERTIFICATION AND TRAFFICKING IN ARGAN WOOD
- ARGAN TREE SEEDLING PLANTING CAMPAIGN

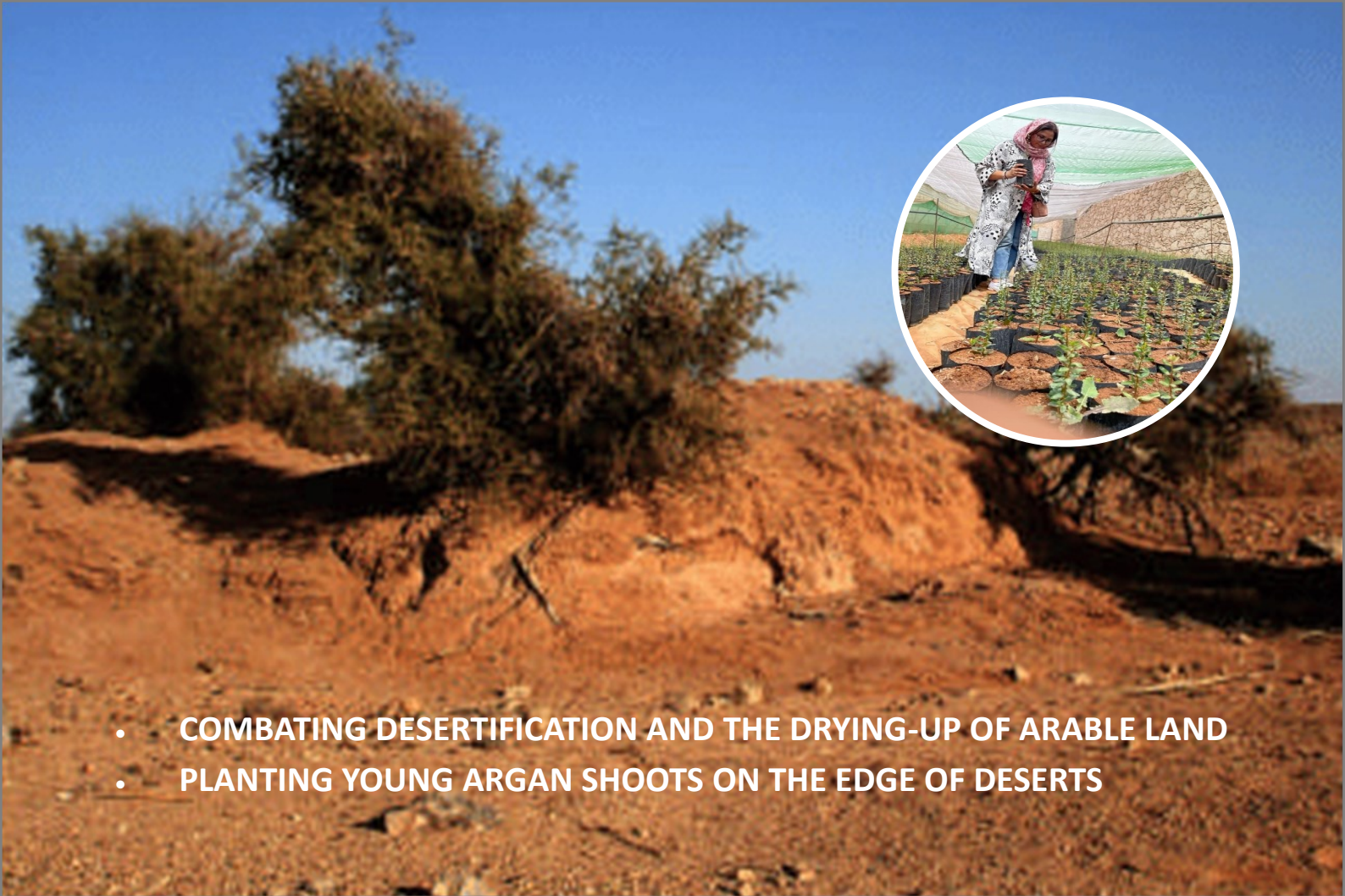


- DRONE MONITORING SUPPLY (BIOSPHERE MONITORING, FOREST RANGERS SUPPORTS, FIRE PREVENTION, ETC.)
- FOREST CONDITIONS ANALYSIS AND OBSERVATION

- SUPPORT FOR AGRICULTURAL COOPERATIVES AND FUNDING FOR THE SUPPLY OF AGRICULTURAL AND GARDENING EQUIPMENT
- DRILLING WELLS AND SUPPLYING WATER FOR CROPS



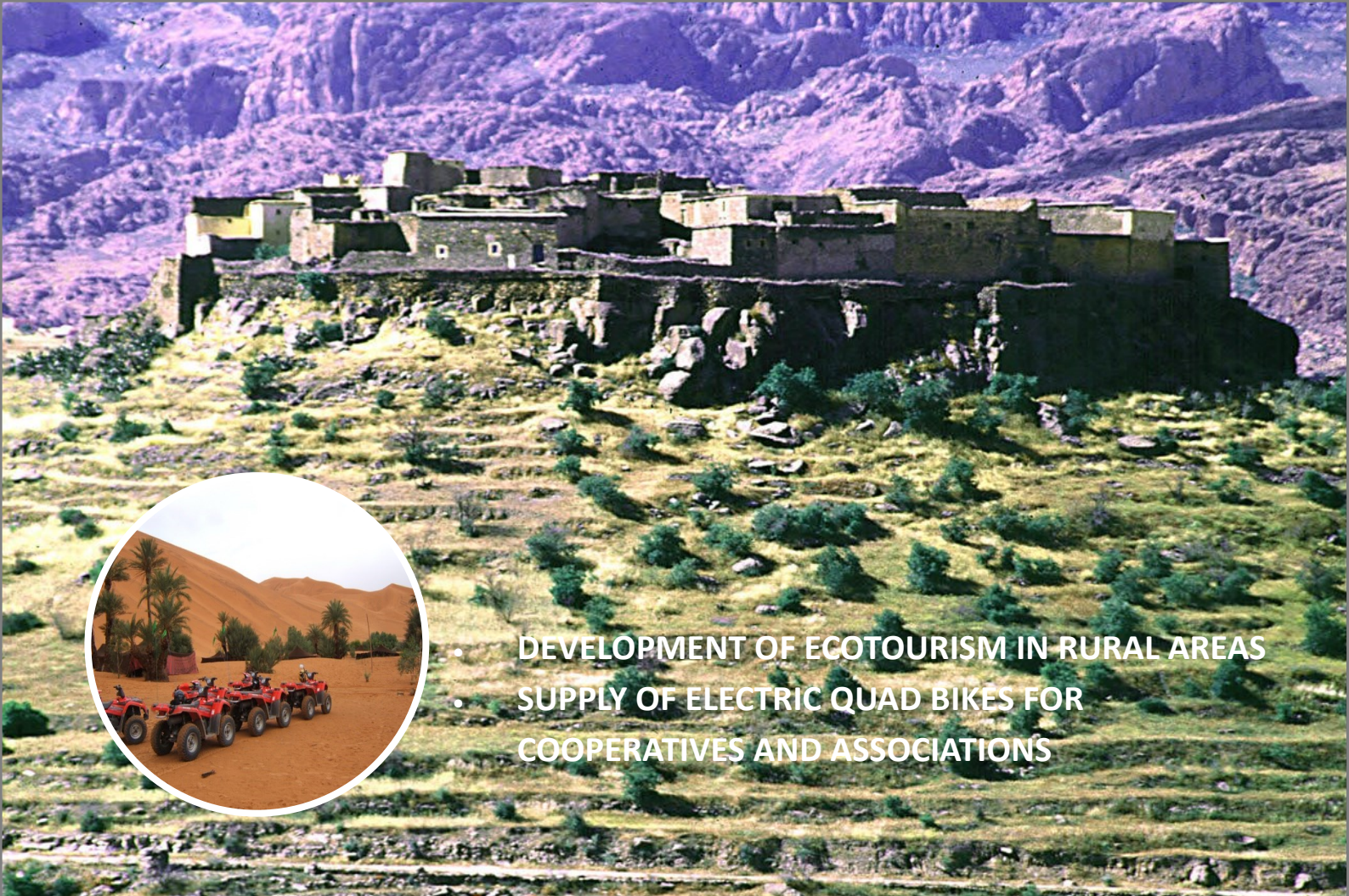
- DEVELOPMENT OF SIGNAGE (FIRE PREVENTION, SAFETY INFORMATION, LOCATION MARKINGS, ETC.)
- MORE INFORMATION ON LOCATIONS IN RURAL AREAS



- **COMBATING DESERTIFICATION AND THE DRYING-UP OF ARABLE LAND**
- **PLANTING YOUNG ARGAN SHOOTS ON THE EDGE OF DESERTS**

- **SUPPLY AND FINANCING OF PELLET MACHINES (alternative to argan wood used for heating and domestic needs)**





- DEVELOPMENT OF ECOTOURISM IN RURAL AREAS
- SUPPLY OF ELECTRIC QUAD BIKES FOR COOPERATIVES AND ASSOCIATIONS



- PRODUCTION OF PELLETS FOR RURAL POPULATIONS
- CARBON EMISSION REDUCTION (argan wood, gas...)
- LOW POLLUTION, EASY TO USE, TEMPERATURE +/- 600 °C



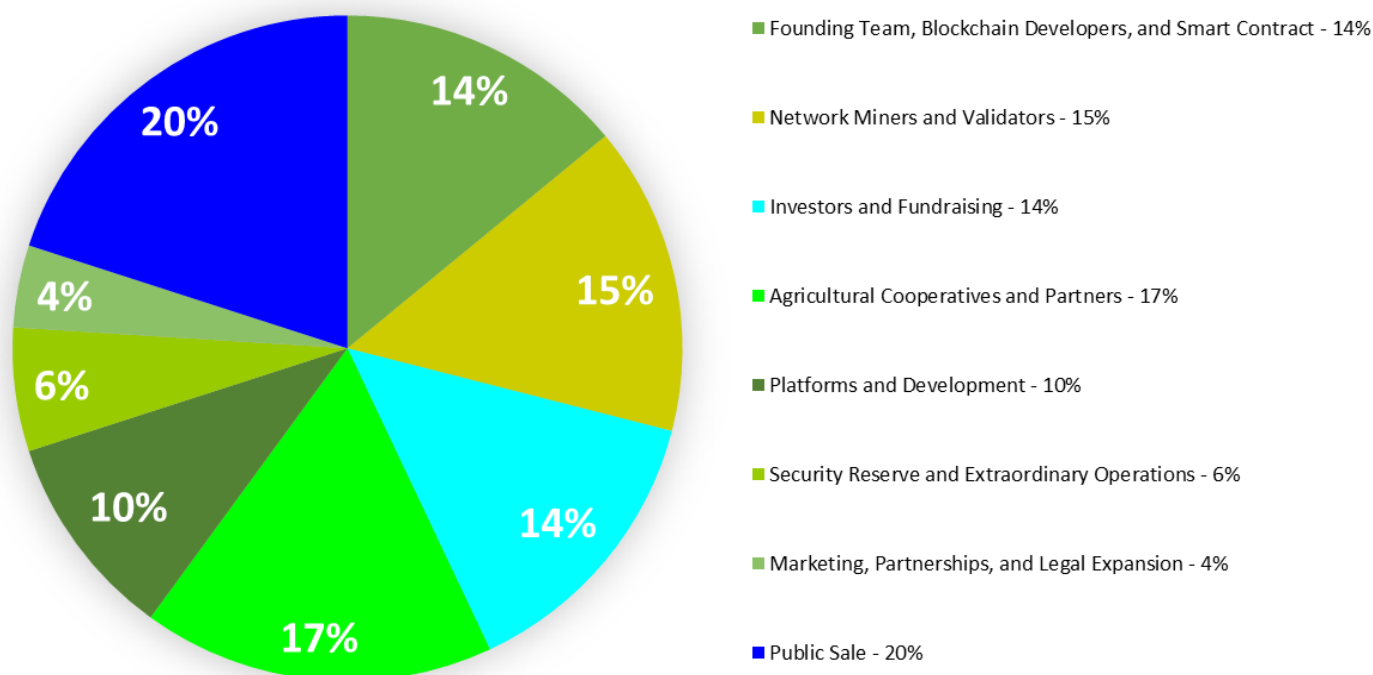
- **REHABILITATION OF GRANARIES (SOLAR ENERGY SUPPLY)**
- **RENOVATION OF PISE BUILDINGS**



- **DRILLING OF WATER WELLS**
- **AGRICULTURAL DEVELOPMENT AND PROMOTION OF PERMACULTURE**
- **SOLAR PUMPING SYSTEM**

DISTRIBUTION OF ARGANACoin TOKENS :

TOKENOMICS



Arganacoin Token ECONOMY :

Founding Team, Blockchain Developers, and Smart Contract - **14%**

Network Miners and Validators - **15%**

Investors and Fundraising - **14%**

Agricultural Cooperatives and Partners - **17%**

Platforms and Development - **10%**

Security Reserve and Extraordinary Operations - **6%**

Marketing, Partnerships, and Legal Expansion - **4%**

Public Sale - **20%**

Distribution of Arganacoin Tokens

Founding Team, Blockchain Developers, and Smart Contract - 14%

Key Advantages : Represents the essential technical core for the development, maintenance, and continuous innovation of the system. This allocation ensures that key talents are motivated and financially committed to the long-term success of the project.

Significance : Robust and secure blockchain and smart contract development is crucial for the system's reliability, performance, and flexibility, facilitating adaptation to future needs and market changes.



Network Miners and Validators - 15%

Core Benefits : Secure the network through their role in transaction validation and maintaining consensus. This allocation reinforces the decentralized infrastructure, essential for the network's security and stability.

Consequences : Ensures effective and secure management of transactions on the blockchain, which is fundamental for maintaining user trust and operational viability of the project.

Investors and Fundraising - 14%

Strategic Value : Provide the financial resources needed to propel initial development and future expansions. This allocation allows for capital mobilization while aligning investors' interests with those of the project.

Implications : Enables funding for critical stages of development and commercialization, while ensuring a solid foundation for growth and expansion.

Agricultural Cooperatives and Partners - 17%

Principal Strengths : Play a crucial role in integrating the agricultural and environmental objectives of the project. This strategic partnership helps ground the project in sustainable and community-based practices.

Effect : Strengthens rural and sustainable development initiatives, facilitating the adoption of blockchain technologies in agricultural practices, which increases efficiency, traceability, and positive environmental impact.

Platforms and Development - 10%

Key Attributes : Critical for the development of key infrastructures such as the Seed It Yourself and Arganazone platforms. These funds support innovation and continuous improvement of services and features offered.

Role and Impact : Essential for ensuring a high-quality user experience, which is crucial for user adoption and retention.

Security Reserve and Extraordinary Operations - 6%

Advantages : Provides financial leeway to manage unexpected events or seize strategic opportunities without disrupting normal operations.

Strategic Impact : Allows for increased responsiveness and adaptability to challenges and opportunities, ensuring the project's stability and longevity.

Marketing, Partnerships, and Legal Expansion - 4%

Essential Features : Essential for building project visibility, developing strategic partnerships, and navigating the complex regulatory environment of cryptocurrencies.

Impact on Growth : Vital for brand development, market expansion, and new user acquisition, while ensuring compliance with laws and regulations.



Public Sale - 20%

Distribution Benefits : This substantial allocation promotes broad token distribution, crucial for enhancing the project's decentralization. It also allows direct engagement with the global community, strengthening legitimacy and the active user base.

Community Impact : Ensures widespread community participation, which is essential for the long-term viability and network security through a diversified and engaged user base.

Conclusion :

The distribution of Arganacoin tokens is strategically designed to balance the needs for funding, development, security, and community engagement. Each category receives a share that reflects its strategic importance without compromising the needs of others. This approach aims to support all aspects of the project while enhancing public participation and engagement, crucial for building a strong community and supporting the token's utility in the medium and long term.



PARTNERSHIPS AND COLLABORATIONS

The ARGANACoin team has made contact with many leading members of associations, cooperatives and certain institutionalized federations which all work for the preservation and protection of the Argan tree as well as all the agricultural sectors mainly from the Middle Atlas and the Agadir region of Souss Massa.

Several players are yet to be met, including some professionals who do not master Blockchain technology or the operation of cryptocurrencies while in a self-learning posture. It is therefore important to deploy efforts in the development of "popularized" communication for Moroccan consumers and professionals.

The management of the ArganGrove Biosphere Reserve (RBA) extends north of Essaouira to the south of the country (Province of Tiznit). It includes all **370** collaborative organizations. Moreover, one of them brings together **784** cooperatives (RBA) out of **805** cooperatives nationally.

We will carry out all of our development projects with a solid partnership, legitimized by certain official associative and institutional structures, all represented within the Kingdom of Morocco.

List of potential partners and institutions :

- Fondation Mohamed V pour la Solidarité
- Fondation Mohamed VI pour la Recherche et la Sauvegarde de l'Arganier
- L'Office de Développement des Coopératives (ODCO)
- Les Eaux et Forêts
- ONUDI : Organisation des Nations Unies pour le Développement Industriel
- ORMVASM : Office Régional de Mise en Valeur Agricole de Souss-Massa
- DPA : Direction Provinciale de l'Agriculture
- CMPE : Centre Marocain de Promotion des Exportations
- Conseil Régional de Souss Massa Draa
- Chambre de Commerce d'Industrie et de Service Agadir
- Chambre d'Agriculture d'Agadir
- Wilaya d'Agadir
- Projet Arganier (ADS – UE)
- ANCA : Association Nationale des Coopératives d'Argane
- AMIGHA : Association Marocaine de l'Indication Géographique de l'Huile d'Argane
- Agence de développement agricole (ADA)
- PAMAPAT
- ANDZOA
- FIMARGANE
- AMABIO
- Cocoon Therapies



GLOSSARY OF ABBREVIATIONS :

GLOSSARY OF ABBREVIATIONS :

(FIMARGANE) :	Moroccan Interprofessional Federation of the Argan Sector.
(FIFARGANE) :	Interprofessionnal Federation of the Argan Sector.
(RBA) :	Arganeraie Biosphere Reserve.
(MAB) :	Man and the Biosphere.
(FNADUA) :	National Federation of Provincial Associations of Rights Holders, Producers and Users of the Arganeraie.
(GIE) :	Economic Interest's Group.
(FMTEC) :	Moroccan Federation of Argan Oil Processors, Exporters and Traders.
(ANDZOA) :	National Agency for the Development of Oasis Zones and the Argan Tree.
(GTZ) :	German Technical Cooperation.
(RBIM) :	International Mediterranean Biosphere Reserve or Biosphere Reserve - Andalusia- Morocco.
(RARBA) :	Network of Associations of the Arganeraie Biosphere Reserve.
(RBOSM) :	Southern Moroccan Oases Biosphere Reserve.
(ECOCERT) :	Control and Certification Body.
(AIAB) :	Italian Organic Farming Association.
(ICEA) :	Institute for Ethical Certification.
(BDIH) :	(Bundesverband Deutscher Industrie - und Handelsunternehmen) - Federal Association of German Commercial and Industrial Companies.
(S.I.B.E) :	Sites of Biological and Ecological Interest.
(AUAE) :	Association of Agricultural Water Users.



SOME STATISTICAL FIGURES: (agence Ecofin)

Morocco: Argan oil exports generated 31 million dollars in 2021.

Between 35 and 40 kg of fruits are necessary for the extraction of one liter of Argan oil.

“An Argan tree provides approximately 8 to 10 kilos of fruit per year. These 8 kilos of ripe fruit give about 5 kilos of dried fruit, including 2.5 kilos of pulp and 2.5 kilos of walnuts which will provide 2.25 kilos of shells and 250 grams of almonds.

Once pressed, these almonds will barely offer 0.15 liters of Argan oil. It therefore takes around 7 Argan trees in full production to obtain an average of 1 liter of Argan oil. The low production of this tree and the amount of work required to obtain a single liter of Argan oil explains its rarity and its price. »

This was announced by Mohammed Sadiki, Minister of Agriculture on the sidelines of the official opening of the International Argan Congress held in Agadir.

The European Union (EU) is the main destination for Argan oil accounting for more than 80% of shipments by volume.

The Cherifian kingdom is the world's leading supplier of oil with a production of between 4,000 and 6,000 tonnes per year .

The argan tree sector:

Industry Overview

The Argan tree sector plays an important role thanks to its varied and diversified practices (employment, production, exports, etc.), as confirmed environmental properties for maintaining the ecological balance as well as its health, food and recognized cosmetics.

On the economic and social level, the network generates a total national turnover of 1,139 MDH for 11 million working days per year including 12,000 jobs and an export value of 273 MDH.



Importance and role of the Argan tree:

Economic role : The Argan tree is of great economic interest because of these multiple uses. The wood is used as fuel, the leaves and fruits form fodder for goats and camels and the oil extracted from the kernel is used in human nutrition and traditional medicine.

Environmental role : The ArganGrove constitutes a biological rampart in the fight against desertification. Its ecosystem guarantees the protection of the soil against wind erosion and against runoff favoring the water supply of groundwater, especially at the level of the Souss-Massa plain.

Social role : The ArganGrove ensures the subsistence of 3 million people, including 2.2 million in rural environment. The various productions of the ArganGrove provide more than 11 million working days and generate around 12,000 jobs.

Indicators	Reference year (2012)	Realisation 2019	Growth rate (%)
Production of Argan oil	2470	5640	128
Turnover (in billions of DH)	347	1139	228
Export value (in billions of DH)	94	273	190
Job advertisement (in thousands)	6000	12 000	100
Exportation of Argan oil (in tonnes)	871	1348	54
Value added (in billions of DH)	273	797	192

INDUSTRY EXPANSION

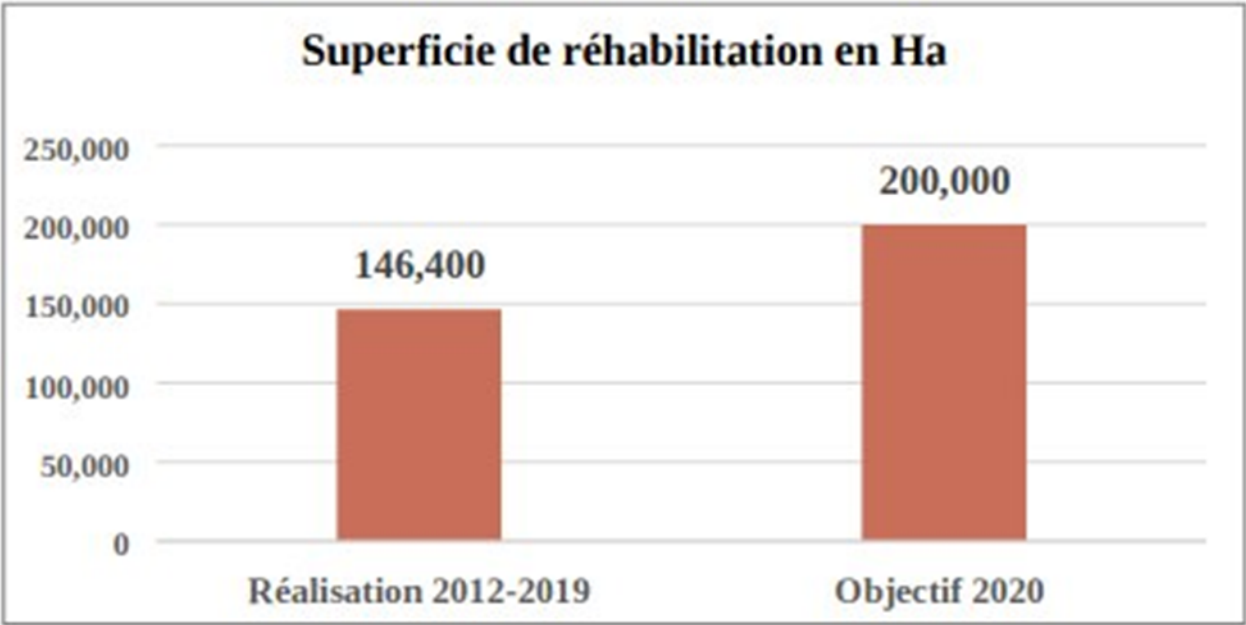
AREAS AND PRODUCTION DEVELOPMENT

The argan tree is a specifically Moroccan essence that has tropical affinities and is one of kind species. The argan tree could receive a minimum rainfall of 120 mm/year and can withstand high temperatures of up to 50°C.

This species currently covers 146,000 hectares with a production of approximately 5,640 tonnes per year.

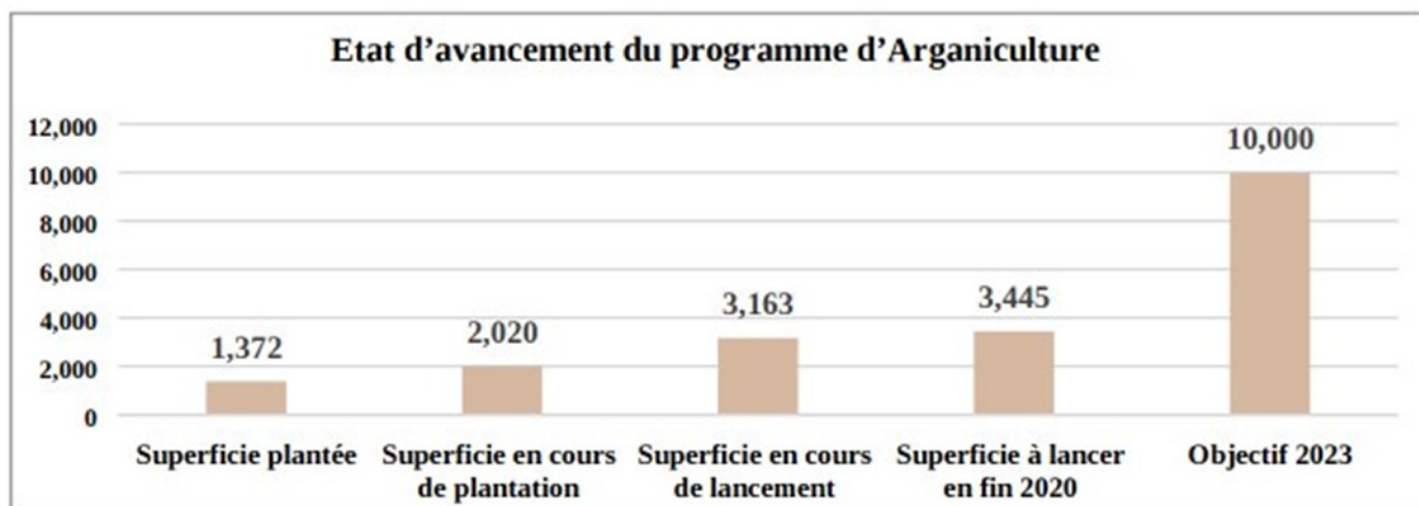
Indicators	Aim 2020	Completion end 2019	% of completion
Area (ha) Rehabilitation of Argan farming	200 000 10 000	146 400 3 392	73 % 34 %
Production of Argan oil (T)	10 000	5 640	55 %
Volume of exports (T)	4 000	1 348	34 %

Source : MAPM 2020



Source : MAPM 2020





Source : MAPM 2020

EXPORT TRENDS

Significant rise in Argan oil exports since the launch of the VMP (+35.4%).

EU is the main destination for Argan oil exports, with a share volume of 86% in 2017 - 2018.

The average price for 2019 compared with 2012 increased by 25%.

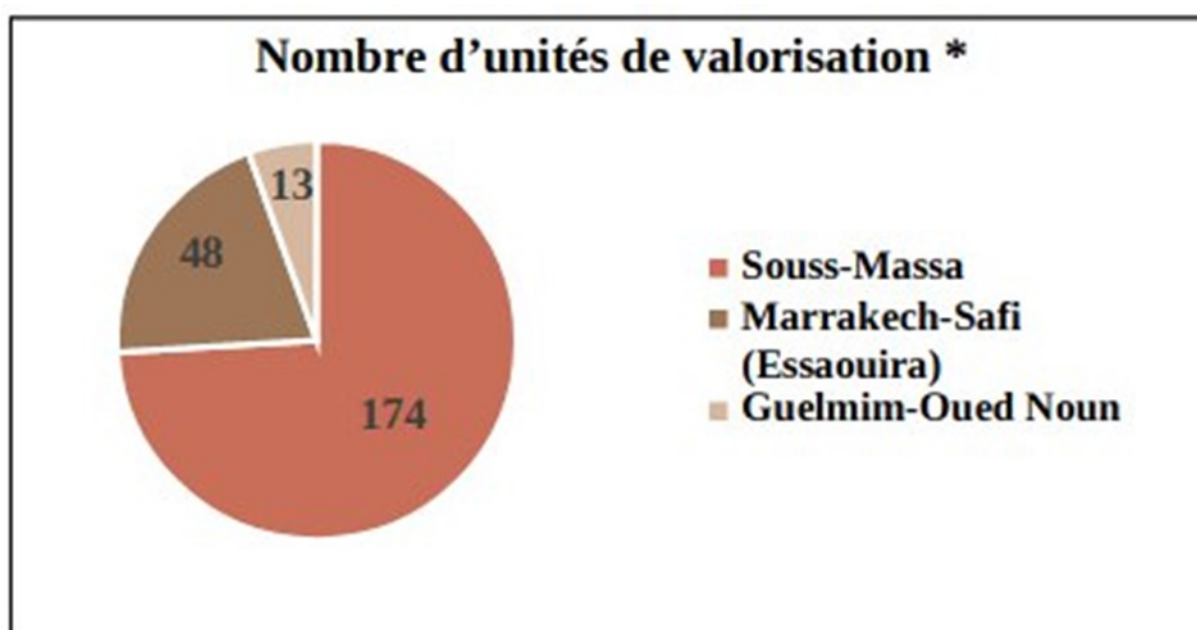


Source : MAPM 2020

Processing and adding value

Packaging and production from the Argan tree are carried out by 235 recovery units and include :

- 2 million right holders in rural areas
- 16 production areas
- 375 cooperatives
- 450 companies
- 6 GIE
- 3 unions



Source : MAPM 2020

** Number of installed units authorised by the ONSSA*

ORGANISATION

The Argan network is organized under the direction of the Fédération Interprofessionnelle de la Filière Argane "FIFARGANE".

FIFARGANE is the unification of two organizations :

The National Federation of Provincial Associations of Rights Holders, Producers and Users of the Argan Tree Plantation (FNADUA)

The Moroccan Federation of Argan Oil Processors, Exporters and Traders (FMTEC)

Programme contract 2008-2020

With the aim of developing the Argan network, a program contract was signed during the meeting of Agriculture of 2011, between the government and the Moroccan Interprofessional Federation of Argan Industry (FIMARGANE).

This program has the following strategic ambitions:

The rehabilitation of 200,000 Acres of ArganGrove.

The increase in the production of Argan oil to reach, in 2020, 10,000 tons/year (currently estimated at 4,000 tonnes/year).

The defense of the Label Morocco of the argan tree and all of its goods and derivatives on the international market.

The overall cost of implementing the program for the period 2011-2020 estimated at 2.81 billion dirhams including 2.25 billion which constitute the contribution of the State.

HIGHLIGHTS OF THE 2008-2020 PROGRAMME CONTRACT

Rehabilitation of 146,400 Acres of Argan trees.

Arganiculture (plantation of Argan shoots) over an area of 3,392 Acres.

Approval of 235 Argan recovery units.

Organization of 5 international congress about the Argan tree.

Identification of 6 Argan tree genotypes and a pollinator.

Creation and registration of 6 varieties (return to early production, wide adaptation).

3,000 Argan grafts available.

Raising awareness of 8,000 rights holders.

1st Argan tree fair organized in December 2019.

« In 2022, the cost production of 1 litre of culinary Argan oil reached 470 dirhams and as being sold 500 dirhams/litre (50 euros). »

Due to a strong global demand for Argan oil, it is necessary to sustain its rehabilitation and development, in order to increase its monetary, social and environmental dimension. The ArganGrove network is a lift for the regional economy seeking greater reach and visibility internationally.

With more than **800 cooperatives** and EIGs and more than **500 companies**, players in the sector are worried about the future of Argan. Indeed, the high cost of the raw material and the excessive claim of foreign markets require the Argan sector to reflect in order to generate new strategies.



According to the National Agency for the Development of Oasian and Argan Zones (ANDZOA), the Arganeraie Biosphere Reserve (RBA) covers an area of approximately 2.5 million hectares, of which 830 000 hectares are devoted to the Argan Basin. Arganier is already actively contributing to the economic and social development of the SOUSS-MASSA, Marrakech-Safi (Essaouira) and Guelmim Oued Noun (Guelmim & Sidi Ifni) regions.

As a reminder, the first program contract of the Argan industry, signed on April 26, 2011 and falling within the main guidelines of the **Green Morocco Plan (PMV)** has been crowned with very encouraging results. This involves the rehabilitation of **164,500 Acres** for the period **2012-2020** and the planting of more than **7,218 Acres** of Argan trees. The production of **192,000 tons** of dried fruit and the export of **1,202 tons** of Argan oil in **2021**.

Today, the Argan industry is driven by two new national strategies:

Green Generation and Forests of Morocco **2020-2030**. Those initiate the mechanisms and projects to build another type of network growth into a real economy that must value people and preserve a new development model for the sector in order to protect its ecosystem.

“The new generation program contract for the Argan network **2021-2030** ensures real convergence of the national approaches put in place by the Ministry of Agriculture”, reminds ANDZOA. Among the key objectives of this recent program contract for **2030** are the rehabilitation of the ArganGrove with an area of **400,000 Acres** and the development of Arganiculture over an area of **50,000 Acres**.



Average production price of Argan oil : photo Morocco Foodex



Overcome Boundaries

Today, players in the sector are facing major challenges and issues. On the one hand, the sector lacks sustainable management of resources and the effects of climate change.

For the exploitation of Argan oil, the absence of precipitation directly influences the cost of the raw material and therefore the price of production. ***"As a reminder, between 35 and 40 kilos of fruit are necessary for the extraction of one liter of Argan oil"***.

On the other hand, the argan tree suffers from risks related to anthropogenic tensions, in this case overgrazing and over exploitation of RBA resources. On the trade side, the vagaries of international requirements and market insecurity remain present.

"A strong demand for Argan oil leads us to put pressure on the tree, which negatively influences the harvest in the years to come" explains Ahmed Atbir.

For the social aspect, ANDZOA insists on a deeper adherence of women in the virtuous cycles of creation and distribution of its value.

Finally, the agency explains the technical side to us through the modernization of production processes and tools in the generalization and integration into the results of scientific research at the level of the links in the sector.

"It's difficult to export our products as long as the raw material is expensive"

For its part, **Morocco Foodex**, through its webinar on the Argan tree, discussed the issue of raw material supply. The securing of export contracts as well as the fluctuation and insecurity of the fruit price.

"It's difficult to export our products as long as the raw material is expensive", says Mustapha Khibabi, head of **Cap' Export**. What's more, specialists are concerned about the falling cost of exporting. ***"Even with new markets being explored, professionals are still faced with a remarkable drop in the average export price"*** he adds.



Finally, another consideration of visibility is necessary concerning the situation of cooperatives. The weak investment capacity and the lack of supervision are undoubtedly reflected in its competitiveness.

"In 2019, exports involved 70% of companies and 30% of cooperatives. However, only 6% of cooperatives succeed in exporting" underlines **Morocco Foodex..**

Mustapha Khibabi interprets these results by gaps in the market logic relating to cooperatives and especially those relating to solutions for greater visibility of its many brands.

Argan processing: Seize upon opportunities

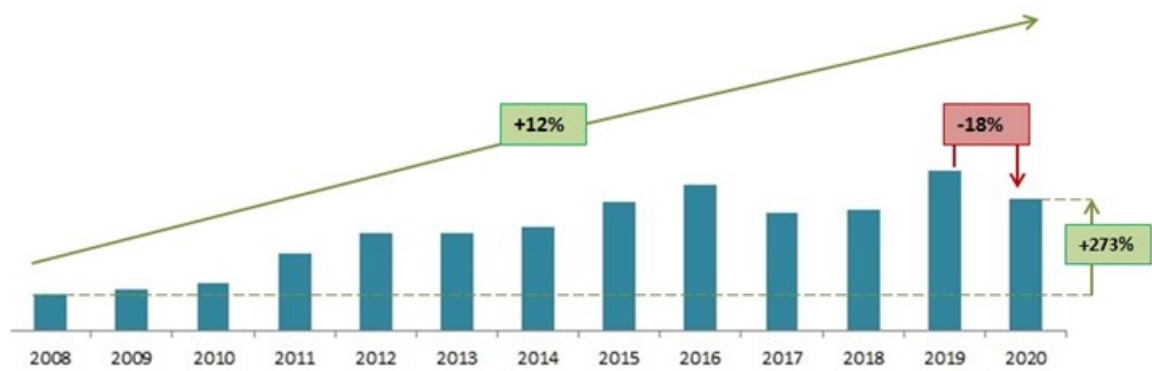
The Argan sector feels the weak competitiveness of cooperatives between private sector companies in the marketing of products derived from the Argan tree.

However, the transformation of the sector retains its strengths. ***"The development of mechanization has made it possible to increase extraction yields from 40% to 56% in the case of cold extraction. This undoubtedly contributes to improving professional income"*** says ANDZOA.

Sources strongly recommends an orientation towards the valorization of Argan oil through the promotion of different dietary, cosmetic and medicinal practices. There upgrading of high value-added goods has made it possible to meet the growing demand on natural commodities trade.

In addition to the organic share, other opportunities exist and must be exploited. ***"The sector can still benefit from the institutional support of the GREEN GENERATION strategic objectives in addition to the great dynamics of the Asian market, CLEAN BEAUTY and E-COMMERCE trends"*** lists Morocco Foodex.











Export volumes



Evolution of exports in volume

Morocco Foodex

<https://www.moroccofoodex.org.ma/fr/>

	TOP 10 des marchés	Part en % (2020)
	France	37%
	USA	16%
	Allemagne	13%
	Corée du sud	8%
	Arabie Saoudite	4%
	Italie	4%
	Espagne	3%
	Royaume-Uni	2%
	Pays-Bas	2%
	Japon	1%

(See also : Génération Green 2020-2030 | Ministry of Agriculture)

<https://www.agriculture.gov.ma/fr/filiere/arganier>

<https://www.agriculture.gov.ma/fr/ministere/generation-green-2020-2030>

A better export strategy in 4 guidelines

With regard to export, the period between **2008** and **2020** recorded an average annual growth rate of **12%**. Following the impacts of the **Covid-19 pandemic**, the sector witnessed an **18%** drop between **2019 and 2020**, ranging respectively from **1,507 tonnes** to **1,239 tonnes** exported.

Overall, "the Argan sector has shown significant improvement in recent years, both in volume and in numbers," says **Morocco Foodex**. Morocco exports Argan oil to more than **100 countries**.

The largest shares go to France (**37%**), the United States (**16%**) and Germany (**13%**).

Initially, according to **Morocco Foodex**, despite strong global market demand and the growth rate recorded an export development strategy is essential according to **Mr. Khibabi**.

Second, Morocco must seek to increase the sector's turnover by consolidating existing transactions.

"We can promote current products or by repositioning our brands (no new customer/no product modification)".

Third, network players may come from different markets for the same product. We should therefore consider other targets such as Asia (South Korea and Japan), the Middle East and Latin America.

Fourthly, the kingdom can take actions on the merchandise by increasing the turnover through recent products on the traditional markets and thus commercialize original recipes adapted to new consumers.





HIGH ROYAL GUIDELINES

« Green Generation 2020-2030 »

Bringing Moroccan agriculture into a new era of progress.

Launched by His Majesty King Mohammed VI in February 2020, "Green Generation 2020-2030" is inspired by the high royal orientations contained in the speech delivered by the sovereign on October 12, 2018, as well as the royal audience granted to the Minister of Agriculture, Maritime Fisheries, Rural Development and Water and Forests at the Royal Palace in Marrakech on October 19, 2018.

Main guidelines:

Extracts from the royal speech of 19 October 2018

"The agricultural sector can be a more efficient provider of jobs and a more effective instrument for ensuring better living and settlement conditions in rural areas. »

"We call for a consolidation of the achievements made in the agricultural field and the creation of new job and income generating activities, especially in the supervision of young people in rural areas. »

"Our goal is to promote the emergence of an agricultural middle class. »

"We are guiding the government to develop innovative mechanisms to encourage farmers to join more cooperatives and productive agricultural groups. »

"We call for strengthening and facilitating access to land for investors. »

"To do justice to small farmers especially in relation to the marketing of their products. »

"The mobilization of agronomic lands belonging to ethnic communities for the realization of agricultural investment projects constitutes a strong element to globally improve the economic and social level of the right holders.





"Green Generation 2020-2030" was designed and developed in accordance with the high guidelines of His **Majesty King Mohammed VI** for the implementation of new generation sectoral strategic plans.

Ambitious, while being pragmatic and achievable, this recent strategic vision for the agricultural sector is in line with the other structuring projects launched by the sovereign. Whether with the national drinking water supply and irrigation project, the integrated business support and financing program or the roadmap for the development of vocational training, some addition have been identified and synergies are to be released.

"Green Generation 2020-2030" consolidates a set of achievements of the Green Morocco Plan which has achieved remarkable results in terms of growth and sustainability of the agricultural sector.

At the same time, it was the subject of a meticulous evaluation carried out with the active contribution of rural inter-professions and regional chambers of agriculture.

Examination of the achievements since 2008 at the level of

the sectors, regions or cross-functional projects has made it possible to identify areas for improvement and new challenges are to be taken up in order to reach another level in agronomic development.

As its name suggests, "Green Generation 2020-2030" places the human element at the heart of its concerns. This first foundation aims to contribute to the emergence of a middle class agriculture to energize rural youth and to extend human capital for better structure farmers around efficient peasant organizations.

The development of the human factor is indeed a prerequisite for the continued modernization of the sector and consolidation of knowledge.

The sustainability of agricultural development is the second foundation of this vision.

Strongly linked to the human element, this foundation tends to consolidate the achievements of the "Green Morocco Plan", while making a qualitative and technological leap, through specific actions on agronomic sectors and their distribution chains. Quality and innovation in preserving natural resources and strengthening the resilience of the estate.

Promoting competitiveness and creating wealth are the guarantors of economic and social growth.

<https://www.youtube.com/watch?v=Xzo6CRFLv1A>



Founding Principle I : Priority to the human element

<https://www.youtube.com/watch?v=0agxGXsUxig>



In application of the high royal directives, the new vision of the rural sector “Green Generation 2020-2030” gives priority to the human element. As such, it aims to improve living and settlement conditions in agronomic environments and to promote the creation of jobs for the youth category.

The implementation of this first foundation will go through four specific directives, with the objectives of:

1. **Contribute to the emergence of a new generation** of the agricultural middle class by allowing 400,000 households by stabilizing 690,000 households as well as providing social protection to more than 3 million farmers.
2. **Create a new institution of young entrepreneurs**, especially through the mobilization and development of 1 million Acres of collective land and the training of 15,000 young people in agricultural and para-agricultural services.
3. **Create new-era innovative agronomic interest groups** whose objective is to multiply the rate of organization producers by 5 and to strengthen the role inter-professional organizations.
4. **Create a new generation of support mechanisms** by connecting nearly 2 million farmers to digital service platforms and bringing out 5,000 private rural advisers to support farmers.

A new generation of middle-class farmers

“**Green Generation 2020 – 2030**” tends to promote the emergence of an agricultural middle class. This will be achieved through the implementation of a coherent system of proactive measures aimed at :

- The improvement of farmers' incomes through the continuation of investment efforts accompanied by a new model of broadened and targeted incentives.
- The extension of rural insurance to a large proportion of farmers to eventually cover 2.5 million Acres in order to protect them against the vagaries of production.
- Social protection through the establishment of a farmer status guaranteeing his rights and the establishment of a social protection system dedicated to farmers to reach 3.3 million farmers and agricultural workers benefiting from a social protection by 2030, compared to 1.4 million currently.
- The reduction of the gap between the SMAG and the SMIG, but also the improvement of the employment conditions of agronomic employees.

Founding Principle II : Agricultural development and sustainability

https://www.youtube.com/watch?v=tsEX7ma0_Pc

Closely linked to human development, the second foundation of “**Green Generation**” concerns the sustainability of agricultural expansion through specific actions in production networks, distribution routes and the preservation of natural resources in the context of climate change.

The implementation of this second foundation will go through the following four directives:

1. The consolidation of the agronomic sectors, with the objective of doubling the agricultural GDP and exports, in addition to achieving a rate of **70%** valuation of the farm.
2. The improvement and modernization of agricultural product marketing circuits, in particular wholesale markets and souks.
3. Improving quality and capacity for innovation.
4. The establishment of a more resilient and efficient agriculture through the doubling of water efficiency, the conservation of agricultural soils and the support of farmers in the transition to renewable energies.



Agricultural sectors strenghten

"**Green Generation**" aims to pursue the development of agronomic sectors through more limited intervention.

With the preservation of agricultural investment energy and a rationalization of strategic incentives by identifying a doubling of agronomic GDP to reach **200 to 250 billion dirhams by 2030**.

To maintain the production momentum that was at the origin of the revitalization of the Moroccan agronomic operation, an effort will target the yield rates which will have to be **multiplied by 1.5**.

This through the adaptation of support according to the needs and challenges specific to each sector and the conclusion of a new generation of program contracts.

With actions to support export competitiveness, it is also planned to double the value of Moroccan exports to reach **50 to 60 billion dirhams**.

In terms of acceleration measures, they should make it possible to achieve an enrichment rate of **70% of production**.

These include the continuity of incentive efforts towards the development of transformation and the promotion of investment in modernization.

Finally, Moroccan agriculture will seek added value from promising sectors such as that of organic which should accommodate **100,000 Acres** of new plantations.

Efficient and Modern distribution chains

Restructuring wholesale markets, modernization of souks, strengthening of distribution channels and storage platforms... are all measures aimed at better prioritizing marketing channels. Twelve wholesale markets will thus be modernized, as will the rehabilitation of bazaars across the kingdom, in coordination with the ministerial departments concerned.

The objective being to maximize the value captured by the farmers and to improve the quality of the products sold to users.

This involves, among other things, the structuring and diversification of transport routes for agronomic goods, in particular through the development of direct transport.

It is also about the application of storage platforms within the framework of groupings and cooperatives to enable farmers to better control the deadlines and methods for marketing their productions



Green Tech : Innovation an Quality



"Green Generation" focuses on improving production characteristics and adapting to agricultural and technological trends as well as new consumption patterns.

The deployment of this guideline will allow Morocco to definitively register in international standards, to meet the expectations of Moroccan and foreign consumers to make Morocco the origin of a guarantee of quality.

Investments in research and development will thus be multiplied by 1.5 or even 2 for a better dissemination of agri-tech innovations and insights.

This will make it possible to implement 30 to 50 new varieties in the official catalog.

Digital services for agriculture should cover the areas of traceability, advice, marketing, mobile payment and agricultural insurance.

Farmers could integrate Agri 4.0 which allows for resource sustainability.

Also, efforts to label local products will continue.

Resilient, Efficient And Eco Agriculture



Making our agriculture even more resilient and efficient is a key issue for "Green Generation 2020-2030".

This is essential to improve our resistance to climatic hazards and ensure the sustainability of agricultural development, which is the foundation of this innovative approach.

In concrete terms, this means investing in water and energy efficiency in order to preserve the natural resources while creating modern income and job-generating activities.

The new strategy aspires to double water efficiency (added value per m³ of water) through the implementation of the national plan for the supply of drinking water and irrigation through the continuation of programs for the drainage and development of agricultural space as well as the mobilization of non-conventional water resources.

This optimization of water resources will be accompanied by the promotion of energy renewable energies in supporting the transition of farmers to renewable energies.

In this context of preserving natural resources the **"Green Generation"** will also continue the efforts made in terms of soil conservation techniques.

NEWS - PRESS

Many things left unsaid on the subject of cryptocurrency and its use exist in Morocco. However, the press seems to bring new twists on the upcoming regulations on the financial stability to be achieved and the legal frameworks to be carried out in order to protect the consumer and the importance of regulating the **Moroccan market cryptocurrency**.

These questions of legitimacy that could, for example, lead to risks of insecurity of the national currency are pushing the Moroccan authorities to further regulate the uses of these innovative technologies based on Blockchain innovation.

Below are the various clarifications from the Ministry of Economy and Finance of the Kingdom published in the official Moroccan media.

Virtual currency: Towards the authorization of cryptocurrency in Morocco



19 Janvier 2022 par [Elimane SEMBENE](#)

The Minister of the Economy and Finance, Nadia Fettah Alaoui, has announced that Morocco is studying the possibility of developing a legal framework to regulate the use of cryptocurrency, in collaboration with Bank Al-Maghrib (BAM) and international partners.

Cryptocurrencies are definitely on a roll in Morocco. These digital currencies have won over hundreds of thousands of Moroccans. According to the latest report by the American research firm **Chainalysis**, the Kingdom will rank 24th in the world in the use of virtual currencies by 2021. It ranks 4th in Africa, with a volume of 6 million US dollars exchanged and is first in North Africa ahead of Algeria. To establish the ranking, this organization was based on three indicators namely the value of the cryptocurrencies received, the value of retail trade transferred and the quantity exchanged.

Et pourtant, les monnaies virtuelles sont interdites au Maroc depuis 2017. Dans un communiqué publié à l'époque, l'Office des changes les considérait comme « une infraction à la réglementation des changes ». Une interdiction, qui, visiblement, est loin de dissuader les passionnés de devises digitales.

Triple A, une organisation spécialisée dans la technologie blockchain utilisée dans ce secteur crypté, est allée plus loin en révélant qu'environ **900.000 Marocains** possèdent ces devises, soit plus de **2% de la population**. Un engouement grandissant qui a vraisemblablement interpellé les autorités marocaines. Lors de son passage au parlement le lundi 10 janvier 2022, **la ministre de l'Economie et des Finances, Nadia Fettah Alaoui, a déclaré que le Maroc étudie la possibilité d'élaborer un cadre juridique pour réglementer l'utilisation de la cryptomonnaie, en réponse à une question d'une députée.**

D'après elle, cette réflexion sera menée avec les services de son département, Bank Al-Maghrib (BAM) et en collaboration avec des partenaires internationaux. Une intervention qui coïncide justement avec la publication du rapport de Chainalysis la veille.

Avantages économiques

Une sortie quasiment similaire à celle du gouverneur de BAM, Abdellatif Jouahri, qui avait annoncé lors d'une conférence de presse organisée le 24 mars 2021, la mise en place d'un comité qui étudiera les impacts de la monnaie digitale sur la politique monétaire, la structure de l'intermédiation bancaire, la stabilité financière et le cadre juridique.

A en croire ces deux institutions, cette prudence à l'égard de ces monnaies s'explique par le risque de blanchiment d'argent et de financement du terrorisme par le biais de ce système. « C'est une monnaie virtuelle qui opère dans son propre réseau sur internet. Un réseau qui gère et génère les bitcoins. Sa particularité réside dans l'absence de toute forme d'autorités centrales ou d'intermédiaires.

Les transactions échangées sont collectivement validées par les acteurs du réseau, qui est ouvert à tout le monde, en utilisant des règles de validation définies par le protocole informatique et un registre

dupliqué qui garde l'historique », nous avait expliqué Badr Bellaj, expert en blockchain, dans un papier publié fin mars 2021.

Selon lui, **l'autorisation des cryptomonnaies permettra une sécurité renforcée, une traçabilité exemplaire et une réduction du temps des transactions interbancaires et de stimuler l'innovation au Maroc.** « Avec un tel outil, tous les acteurs économiques peuvent développer de nouveaux cas d'usage avec une valeur ajoutée, en exploitant la confiance grandissante des consommateurs pour le digital », insiste-t-il.

La fluctuation rapide de ces devises, particulièrement le Bitcoin, est l'un des facteurs attractifs auprès des utilisateurs, selon M. Bellaj. A cela s'ajoutent l'anonymat et la cherté des frais des transferts transfrontaliers. Par exemple, on ne paiera pas plus de 20 dollars de frais pour un envoi de 1 million de dollars, grâce à la technologie blockchain, précise-t-il.

Le cours de cette monnaie qui avait atteint un niveau historique de 68.000 dollars en 2021 est passé sous la barre des 40.000 dollars en ce début d'année, à cause notamment de la situation politique très agitée au Kazakhstan, 2e producteur mondial de bitcoin derrière la Chine. Des pays comme Singapour et la Corée du Sud ou encore la Chine avec son « yuan numérique ont déjà approuvé la monnaie virtuelle. Des cas d'école qui pourraient inspirer le Maroc.

Crypto. Le Maroc en voie d'encadrer les transactions de monnaies virtuelles

[AZEROUAL SIHAM - 11 JANVIER 2022](#)



Lundi 10 janvier, Nadia Fettah, ministre de l'Economie et des Finances a été interpellée suite aux dernières données en date montrant un usage important de crypto-monnaies par les Marocains et ce malgré l'interdiction en vigueur

La Ministre n'a pas manqué de rappeler la position du Maroc face aux crypto-monnaies depuis 2017, et que le pays suit les recommandations du Groupe d'Action Financière (GAFI) dont il fait partie et qui n'encourage pas l'usage des crypto-monnaies. Lors des questions orales à la Chambre des représentants, la ministre a aussi évoqué les opportunités de la mise en place d'un cadre juridique pour réglementer l'usage de ces monnaies virtuelles. Ce qui se fera sous forme d'une réflexion commune entre les services du Ministère de l'Economie et des Finances et de Bank Al Maghrib en collaboration avec des partenaires internationaux. En ce qui concerne les éléments de réponse cherchées par le public quant aux raisons derrière l'interdiction d'usage de ces monnaies, la ministre a affirmé que les parties concernées sont encore en train d'étudier la question.

un système d'autorisation d'exploitation des plateformes de négociation de ces monnaies virtuelles

Bien que la cryptomonnaie et plus particulièrement la Bitcoin commence réellement à attirer de plus en plus d'adeptes au Maroc, il faut savoir que les transactions en monnaie virtuelle sont formellement interdites dans le royaume et constituent officiellement une infraction à la réglementation des changes du pays 24 nov. 2021.

Pourquoi la cryptomonnaie est-elle interdite au Maroc ?

L'Office marocain des changes soutient que « les transactions financières avec l'étranger doivent être effectuées par des intermédiaires autorisés et avec des devises étrangères répertoriées par Bank Al-Maghrib ». Le commerce des cryptomonnaies au Maroc est passible d'une amende s'il est effectué avec la devise marocaine ; tant qu'il n'y aura pas de position claire par rapport à la future réglementation des cryptomonnaies !

La position protectrice du Maroc face au Dirham est louable et sa persévérance est à l'image d'une devise forte et en équilibre sur les marchés internationaux.

Autrement dit, les négoce d'achats et de ventes des cryptomonnaies se réalisent à l'extérieur du pays, générant des entrées de devises étrangères tout en favorisant l'Economie du Royaume.

QUESTION/REPONSE :

La cryptomonnaie est-elle légale au Maroc ?

D'après un responsable de la Bank Al Maghrib (21 Juillet 2022), Le Maroc est en phase d'adopter un système de licence d'exploitation ; ce projet de loi encadrant les cryptomonnaies au Maroc instituera



NFT – NON FUNGIBLE TOKEN

As part of the future SEED IT YOURSELF platform dedicated to the sale and purchase at auction of 2D & 3D NFTs, here is an explanatory foreword on the definition of Non-Fungible Tokens in progress of an upcoming regulation in Morocco.

A non-fungible token is valued data consisting of a type of cryptographic token that represents an object, to which a digital identity is attached. This data is stored and certified thanks to a blockchain protocol which gives it its first value.

Thanks to the blockchain, even works of art can now be authenticated and secured like Bitcoin. After the currency, it is therefore the art's turn to digitize itself... And this is based on NFTs, non-fungible cryptographic tokens.

But what is it exactly?

These works of art are in fact certified by NFTs. For weeks, sales of these NFTs have been exploding, reaching record highs.

NFT is to artwork what Bitcoin is to currency.

NFTs have a unique identifier that differentiates them from each other.

The fact that NFTs aren't fungible is also the reason why they don't show up especially suited to the art market.

The blockchain gives value to the digital item (an impregnable certificate of authenticity) on time where the question of certifying the veracity of artistic achievements is debated.

The digital object can then be traded on platforms like Nifty Gateway, where most of these new crypto-artists offer their creations for sale.

*This success remains in any case proof that the blockchain can affect many other sectors, start with art. This would in any case clearly cast doubt on the thought of Walter Benjamin, famous author of **"The Work of Art at the time of its technical reproducibility"**, which already anticipated the infinite multiplication of digital objects, but had not foreseen the emergence of this technology of the future.*

Are NFTs legal in Morocco?

*For Me Segame, **"the purchase of NFT is completely legal in Morocco and is similar to the sale of works of art"**. Nevertheless, **"the only legal obstacle to the conformity of this operation is the vector by which the transactions are carried out, namely cryptocurrencies"**, February 15, 2022.*



Une preuve de propriété

Contacté par Médias 24, **Me Mourad Elajouti**, avocat au barreau de Casablanca explique qu'un NFT est un « **identifiant numérique unique et inviolable** qui permet d'**authentifier un fichier numérique** (une image, une photo, une vidéo, etc.). Unique et non modifiable, il tient lieu de **certificat d'authenticité** et constitue **une preuve numérique de provenance et de propriété** de l'œuvre à laquelle il est associé ».

Egalement joint par nos soins, **Me Iliass Segame**, avocat au barreau de Casablanca, indique que ce jeton non fongible « **ne peut être interchangé** avec un autre type de jeton ou bien de même valeur. Les NFT sont essentiellement **des actifs digitaux uniques**, dont la propriété, l'authenticité et le transfert sont **fondés sur la blockchain** ».

Selon Me Segame, il convient de distinguer entre NFT et cryptomonnaie. « Contrairement aux NFT, les cryptomonnaies sont fongibles et peuvent être échangées. »

Les NFT fonctionnent "via un *smart contract* (contrat dématérialisé, ndlr) déployé sur une blockchain telle que l'Ethereum, qui permet d'encadrer l'ensemble des modalités contractuelles : vente, échange ou même,

Par Sara Ibriz

Le 15 février 2022 à 16h49 | Modifié 15 février 2022 à 16h49

Au Maroc, les œuvres NFT (Non Fungible Token, en français : jeton non fongible) ne fascinent pas autant qu'à l'étranger. L'intérêt porté à cette technologie est même quasi inexistant dans le pays. Pourtant, sous d'autres cieux, le NFT suscite une attention grandissante et produit des bénéfices faramineux. L'éventualité d'importer cette tendance au Maroc soulève certaines interrogations, notamment relatives aux dimensions juridiques de cette nouvelle technologie.

En quoi consiste son mécanisme, encore méconnu du grand public ? Qu'acquiert-on lors de la transaction ? Est-il légal de s'en procurer au Maroc ? Quid des risques d'arnaque et de contrefaçon ? Pour comprendre ce que sont les NFT et leur dimension légale, deux avocats experts en droit numérique en expliquent les volets technique et juridique.

“Le NFT est un lien cryptographique vers une œuvre, qui s'accompagne généralement d'une adresse web vers sa représentation. Par conséquent, le propriétaire du NFT ne dispose que des droits sur le jeton. Il faut donc veiller à distinguer ce lien cryptographique du réel support d'une œuvre numérique telle qu'une carte mémoire, ou autre espace de stockage”, souligne-t-il.

Légalité des transactions au Maroc : Oui, mais...

Il n'existe, pour l'heure, aucune réglementation dédiée aux NFT au Maroc et « **aucune disposition en interdisant l'acquisition** », indique Me Elajouti qui renvoie à l'article 57 du dahir des obligations et des contrats, selon lequel “sont dans le commerce toutes les choses au sujet desquelles la loi ne défend pas expressément de contracter”.

Pour Me Segame, « **l'achat de NFT est tout à fait légal au Maroc** et s'apparente à la vente d'objets d'art ». Néanmoins, “l'unique obstacle juridique à la légalité de cette opération est le vecteur par lequel les transactions sont effectuées ; à savoir les cryptomonnaies ». Leur usage étant **considéré comme illégal** selon un communiqué de l'Office des changes daté de 2017.

Lire aussi : Cryptomonnaies : au Maroc, vide juridique et flou judiciaire

« L'engouement que suscitent les NFT ouvre la voie à de multiples dérives »

Malgré les garanties de sécurité et de traçabilité qu'elle offre, **cette technologie n'est pas immunisée face aux dangers de la cybercriminalité**. Comme le souligne Me Segame, « l'engouement que suscitent les NFT ouvre la voie à de multiples dérives, aux infractions à la propriété intellectuelle, aux contrefaçons et arnaques de tout genre, dont il n'est pas toujours aisé de se protéger : l'anonymat sur le Net et la décentralisation des plateformes favorisent la prolifération de ces pratiques frauduleuses ».

Selon Me Segame, **une des arnaques les plus récurrentes sur le marché est le “rug pull”**. Une expression qui signifie “tirer le tapis” faisant référence au concept même de la supercherie. Celle-ci consiste à “proposer à une communauté d'investir dans une levée de fonds pour réaliser des projets NFT qui, au premier abord, paraissent pertinents. Or, il s'avère par la suite que ces projets sont fondés sur de fausses collections. Les arnaqueurs vont, une fois les fonds levés, ‘tirer le tapis’ sous les pieds des investisseurs victimes de la supercherie, avant de disparaître avec des millions de dollars”.

“Dans les pays où les cryptomonnaies sont interdites, il est difficile d’obtenir réparation en cas d’arnaques. L’achat des NFT étant quasi exclusivement effectué sur la blockchain. En revanche, s’agissant des **infractions à la propriété intellectuelle**, il est possible de **recourir aux législations applicables en la matière** pour obtenir réparation, faire cesser et sanctionner toute atteinte à la marque ou au droit d’auteur. A titre d’illustration, les célèbres maisons d’édition de Comics *Marvel* et *DC* ont sommé à leurs *comics artists* de ne plus vendre les créations basées sur leurs célèbres super-héros en tant que NFT, dans la mesure où ceux-ci sont protégés par le droit d’auteur, et dont les droits appartiennent exclusivement à ces deux entités”, explique Me Segame.

Protection lors des transactions : tout prévoir dans le smart contract

Pour se protéger au maximum lors des transactions, Me Elajouti explique qu’il est nécessaire de **“déterminer le champ d’exploitation des droits cédés**, au risque de ne céder que le droit de représentation ou de reproduction de l’œuvre”.

“Quand une personne achète un NFT, elle ne devient pas, en principe, propriétaire des droits d’auteur sur l’œuvre dont le NFT est le titre. Cependant, dans le cadre du processus de création du NFT, l’auteur d’une œuvre peut décider du transfert de ses droits d’auteur. Le *smart contract*, qui est un protocole informatique qui sert à enregistrer le NFT et ses données d’identification dans une blockchain, permet dans ce cas de prévoir les droits attachés à une œuvre en cas de transfert du NFT. Celui-ci donne la possibilité à l’auteur de l’œuvre de suivre ses transmissions de façon certaine grâce aux *smart contracts*, et donc d’en éviter les cessions non autorisées. Cela lui permet également de percevoir automatiquement un pourcentage sur le prix de revente sous la forme de royalties”, poursuit l’avocat.

De son côté, Me Segame estime qu’**avant de songer à la revente**, **“il faut s’assurer tout d’abord que l’actif digital acquis est effectivement une création originale** et ne contrevient pas aux règles de propriété intellectuelle, **au risque d’encourir des sanctions légales”**.

“Il est tout d’abord recommandé de **prendre connaissance des règles d’utilisation** éventuelles susceptibles d’être comprises dans le NFT, et des stipulations contenues dans le *smart contract* qui l’accompagne le cas échéant. Celles-ci peuvent concerner, par exemple, la limitation de responsabilité, la possession exclusive ou non d’une licence sur le NFT, la portée nationale ou internationale de l’usage, le transfert de droit d’auteur, l’usage commercial, les garanties éventuelles, etc. Il est également recommandé de consulter les règles de la plateforme sur laquelle le NFT initial a été acquis, pour envisager une revente directe vers le portefeuille digital du potentiel acheteur si celles-ci le permettent.



Afin de satisfaire les autorités marocaines, B2B2 précise que ce cadre réglementaire permettra non seulement de légaliser les crypto-monnaies, mais aussi de créer une section spéciale pour superviser leur bon usage. De cette manière, la législation relative à la lutte contre le blanchiment d'argent et le financement en ligne des groupes terroristes peut être mise à jour.

La régulation du Maroc

Le débat sur la mise en œuvre des crypto-monnaies continue de susciter la régulation dans le pays. Plusieurs institutions du pays ont déjà précisé que le Royaume n'est pas encore prêt à légaliser la monnaie virtuelle et que, pour l'instant, son utilisation est toujours interdite.

"Notre devoir est de protéger le citoyen contre toute fraude juridique ou pèche financière. Il s'agit d'une activité non réglementée caractérisée par une forte volatilité, ce qui entraîne l'absence de toute protection pour le consommateur, d'autant plus que ce système n'est ni sécurisé ni facile à utiliser", ont déclaré les institutions opposées dans un communiqué commun. Il s'agit du ministère des Finances, de l'Office des changes et de l'autorité de régulation des marchés financiers.



Il convient de noter que le Bitcoin est actuellement un objet d'investissement d'une importance croissante, mais il semble que l'organisation ait changé d'avis et ait converti les effets positifs de la législation.

Parmi les principales raisons invoquées par ces organisations pour interdire son utilisation, celle qui les préoccupe le plus est celle des escroqueries. Selon le document, les escroqueries sur Internet constituent un problème croissant qui se produit régulièrement, même sans nécessiter l'utilisation d'une monnaie virtuelle. Les institutions précisent que les gens ne comprennent toujours pas comment fonctionnent les crypto-monnaies et, en raison de l'ambition d'investir, il est très facile d'être trompé et de subir de grandes pertes d'argent, entre autres délits.

La B2B2 explique que bientôt les crypto-monnaies seront le jour dans le Royaume et seront accessibles à tous. "Compte tenu de l'absence d'un cadre juridique réglementant les crypto-monnaies au niveau national et international, nous ne pouvons pas encore adopter les crypto-monnaies. Il s'agit de savoir quand. Les crypto-monnaies représentent l'avenir", a déclaré Joseph.



Malgré son interdiction, le Maroc est le marché des crypto-monnaies le plus échauffé en Afrique du Nord.

Le fait qu'il n'y ait pas de législation claire des crypto-monnaies n'a pas empêché de nombreux Marocains de les connaître et de commencer à les utiliser. Selon plusieurs portails d'analyse, le Royaume est l'un des pays du Nord où la plupart des transactions sont effectuées avec cette monnaie virtuelle. On estime que près d'un million de Marocains, soit un total de 2,6% de la population, les ont déjà utilisées pour leur usage et leur plaisir. En outre, en 2021, les records de transactions en crypto-monnaies ont atteint des chiffres historiques, soit 26% de plus que d'habitude, et il semble que ces chiffres continueront à croître jusqu'à ce que leur normalisation soit établie.

Contexte mondial

Le Maroc est à la pointe de l'adoption de Bitcoin en Afrique du Nord.

La Chine cherche à stimuler sa propre monnaie numérique.

L'adoption du Bitcoin au Salvador est rejetée par la population.

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ÉCONOMIE ET ENTREPRISES 26 juin 2022

Al-Maghrib Bank annonce un projet de réglementation des crypto-monnaies au Maroc

La banque a créé un comité spécial sur cette question afin de commencer à travailler sur un cadre réglementaire malgré la réponse négative du royaume alaouite à ce sujet

Jorge Ortiz



N°1038 DU 17 AU 23 MARS 2023
VOIR LE SOMMAIRE COMPLET

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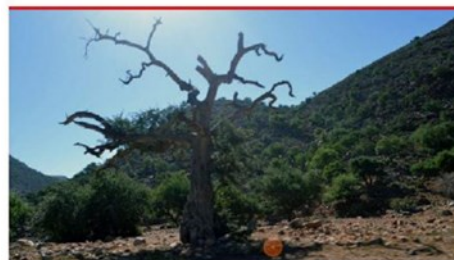
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Huile d'argan: les professionnels marocains dénoncent la mainmise des étrangers

Essentiel — LE 21 DÉCEMBRE 2017

Les professionnels marocains de la filière de l'argan ont protesté, le 20 décembre à Agadir, contre la "concurrence féroce" des étrangers qui monopoliseraient 60% du circuit de commercialisation.

Par La Rédaction



Un arganier. Crédits: Tarek Bouraque

2 min



Mercredi 20 décembre, les représentants de plus de 85 coopératives actives dans la transformation, la commercialisation et l'exportation de l'huile d'argan ont manifesté à Agadir devant le siège de l'Agence nationale pour le développement des zones oasiennes et de l'arganier. Ils dénoncent la mainmise des sociétés étrangères qui selon eux, accaparent 60% de la filière.

Fatima Amehri, représentante de l'Association marocaine de l'industrie géographique de l'huile d'argan (AMIGHA), déclare à Telquel Arabi que les professionnels demandent aux responsables une enquête sur « les dysfonctionnements qui menacent la stabilité du secteur ».

Les professionnels marocains se disent marginalisés au profit d'opérateurs étrangers, et dénoncent des « calculs politiques » dans un communiqué diffusé par plusieurs associations du secteur.

Les représentants des coopératives se plaignent aussi de la « concurrence déloyale » qui leur est imposée par les entreprises étrangères, et porte un coup dur aux structures nationales. Ils demandent l'ouverture d'un dialogue « responsable » pour rectifier le tir.



N°1038 DU 17 AU 23 MARS 2023
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2 min



Les protestataires reprochent encore à l'Agence nationale pour le développement des zones oasiennes et de l'arganier de marginaliser la Fédération interprofessionnelle marocaine de la filière de l'argan (FIMARGANE) constituée en 2011 et qui a signé avec les autorités un contrat-programme lors d'une cérémonie présidée par le roi Mohammed VI.

Selon les statistiques officielles, en 2016, le Maroc a exporté 1,387 tonnes d'huile d'argan pour une valeur de 298,5 millions de dirhams.

Said Ahmane

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Sans accord avec le FMI, la Tunisie risque de "s'effondrer", selon Blinken

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Une crise mondiale de l'eau est "imminente", signale l'ONU

Économie 18:19

E-commerce : une hausse de plus de 35% du nombre d'opérations de paiement en ligne en 2022

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En dehors de salaire, 67% des Marocains actifs disent avoir de bonnes conditions de travail

Diplomatie 12:26

L'ambassadeur d'Algérie en France "bientôt de retour" selon Tebboune

Agriculture 11:25

Exportations : le Maroc cède l'Italie et devient le deuxième fournisseur de pastèques de l'UE

Instant T 10:00

Université Mohammed Ier d'Orléans : incendie dans une chambre de la cité universitaire, aucune perte humaine



Blockchain : Attijariwafa bank rejoint le réseau de paiement RippleNet

Blockchain — LE 21 JANVIER 2022

Afin de faciliter et d'accélérer la distribution de paiements internationaux, Attijariwafa bank a rejoint le réseau RippleNet, offert par Ripple, permettant l'échange de transferts monétaires de façon transparente, sécurisée et instantanée à l'aide de la technologie blockchain.

Par Ziad Drissi



Crédit : Laurent Vincent/Wikipedia.

2 min



L'adhésion à ce réseau permettra à Attijariwafa bank de développer ses services ainsi que d'élargir ses moyens de transfert à l'échelle internationale. RippleNet compte aujourd'hui plus de 200 banques et opérateurs, qui seront de nouveaux partenaires du groupe Attijari.

À ce sujet, Adnane Driouech, responsable cash management corporate a indiqué : "Avec RippleNet, nous nous connectons à la blockchain, un moyen rapide et infallible pour recevoir des fonds." Selon lui, nous entrons "dans une nouvelle ère technologique, avec tout d'abord le lancement de portails transactionnels aux dernières tendances techniques pour nos clients entreprises, suivi de la création d'une solution connectée en temps réel (les API's) avec nos partenaires qui opèrent dans la zone MENA, pour les transferts des MRE. Avec RippleNet, nous nous connectons à la blockchain, un autre moyen rapide et infallible pour recevoir des fonds".

En parallèle, Attijariwafa bank a également confirmé son partenariat avec la société Thunes. Ce partenariat avec cet agrégateur de transferts internationaux, présent dans 70 pays et membre de RippleNet, permettra à la banque d'enrichir ses offres de transferts, notamment à la population marocaine résidente au Royaume-Uni et aux Pays-Bas.

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Sans accord avec le FMI, la Tunisie risque de "s'effondrer", selon Blinken

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L'ADA invite les jeunes porteurs de projets intéressés à soumettre leurs candidatures sur le site web exclusivement dédié audit concours (www.agriyounginnovate.com) et ce, avant le 3 août 2022.

DERNIÈRE HEURE /

- Réforme de la santé : Akhannouch préside une...
- Ramadan : la livraison à domicile prise, mais de...
- Football : un club tunisien suspend ses activités après...
- Comment la région de Tanger entend booster sa...
- Le FMI table sur une croissance de 3.1% pour le...

LES PLUS LUS /

- DGSN : Abdellatif Hammouchi nomme de...
- Traitement de la toux : Le Maroc retire des lots de...
- Médecine : Voici les détails du nouveau cursus de...
- Maroc-Brésil : à quelle heure et sur quelle chaîne ?
- Maroc-Pérou : à quelle heure et sur quelle chaîne ?

L'Agence pour le développement agricole (ADA) lance le Concours national Agriyoung Innovate. Objectif, identifier, sélectionner et accompagner des projets innovants, dans le domaine de l'agriculture digitale et climato-intelligente, portés par des jeunes passionnés qui adoptent une approche entrepreneuriale inclusive, indique l'ADA dans un communiqué. Agriyoung Innovate est un projet pilote lancé en étroite collaboration avec le Laboratoire d'Innovation pour le développement rural P-Curiosity Lab de l'Université Mohammed VI Polytechnique. Ce concours se déroulera en 4 principales étapes. La 1re porte sur le lancement d'un appel à projets et la sélection de 20 porteurs de projets innovants dans le domaine de l'agriculture digitale et climato-intelligente.

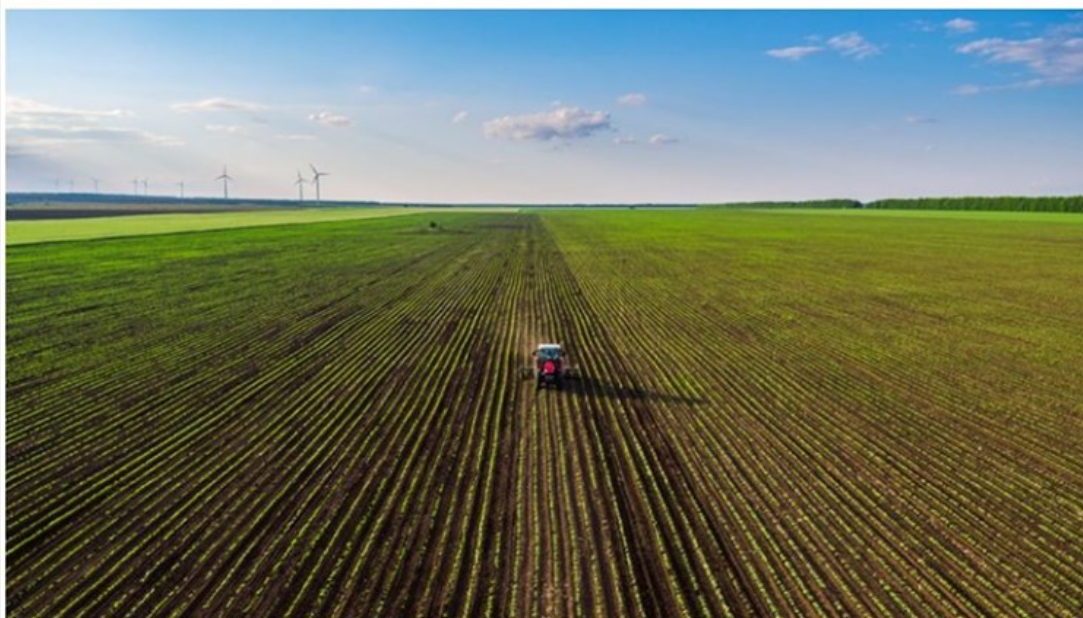
La 2e étape consiste en l'accompagnement des porteurs de projets sélectionnés à travers une formation intensive de 5 mois, des sessions de mentorat et de pitch, un accompagnement au prototypage et de mise en réseau. La 3e sera dédiée au Demo-Day, journée pendant laquelle les 20 porteurs de projets auront l'opportunité de présenter leurs projets devant un comité composé d'experts, d'investisseurs et de partenaires dans le domaine de l'agriculture. À l'issue de cette étape, trois lauréats seront primés. La 4e étape portera sur l'accompagnement à la mise en œuvre des 3 projets gagnants à travers un programme post-accompagnement dédié englobant les démarches de création d'entreprise, la préparation du Business Plan pour décrocher un financement, l'obtention du premier bon de commande client et la mise en relation avec l'écosystème UM6P. L'ADA invite les jeunes porteurs de projets intéressés à soumettre leurs candidatures sur le site web exclusivement dédié audit concours (www.agriyounginnovate.com), et ce avant le 3 août 2022.

ÉCONOMIE

La campagne agricole pas très prometteuse !



L.O., | 10 avril 2023 à 14:40 |



Au 30 mars 2023, le cumul pluviométrique est de 202,4 mm, en baisse de 17,3% en comparaison avec la moyenne des cinq dernières années.



00:04 | 02:25



1.00x



L'actuelle **campagne agricole** sera, certes, nettement meilleure que la précédente, qui est marquée par la **sécheresse**, mais elle ne s'annonce pas très prometteuse, comme le montrent les dernières données disponibles. En effet, au 30 mars 2023, si le **cumul pluviométrique** est en progression de 15,6% par rapport à la campagne précédente, s'élevant à 202,4 mm ; il est, toutefois, en baisse de 17,3% en comparaison avec la moyenne des cinq dernières années, indique la revue mensuelle de la conjoncture économique, monétaire et financière de **Bank Al-Maghrib**.

Pour ce qui est du taux de **remplissage des barrages**, il demeure faible, se situant à 34,3% au 7 avril contre 33,9% en 2022 et 50,9% en 2021. Cette faible pluviométrie limitera la reprise de la production agricole et devra, par conséquent, se répercuter négativement sur la **croissance économique**, comme le pronostique **Fitch Solutions** qui a [publié récemment ses dernières prévisions sur les perspectives économiques du Maroc](#). Selon le spécialiste international du risque crédit et de la macro-intelligence, le PIB du Maroc ne devrait pas dépasser 1,8% cette année.

À rappeler que les projections de **Bank Al-Maghrib**, élaborées sur la base des données disponibles au 10 mars 2023, prévoient une **récolte céréalière** autour de 55 millions de quintaux. Ce qui se traduirait par une amélioration de la **valeur ajoutée agricole** qui, après un recul de 15% en 2022, croîtrait de 1,6% en 2023, avant de s'accélérer de 6,9% en 2024, sous l'hypothèse d'un retour à une production moyenne de 75 millions de quintaux, a indiqué la Banque centrale, à l'issue de la première réunion trimestrielle de son conseil de l'année 2023 tenue le 21 mars dernier.

Par ailleurs, selon le **Haut-Commissariat au Plan (HCP)**, l'**activité agricole** poursuivrait son redressement au rythme de 2,9% au deuxième trimestre 2023, «portée par une amélioration mécanique de la production végétale», après une chute de 17% en 2022. Les récoltes des cultures maraîchères et des rosacées stagneraient, mais celles des céréales et des légumineuses connaîtraient une augmentation sensible, «traduisant un effet de base favorable», note le HCP dans un point de conjoncture publié fin mars.



E-commerce : une hausse de plus de 35% du nombre d'opérations de paiement en ligne en 2022

Économie — LE 22 MARS 2021

Box 1 • Reduction



2 min

...

L'activité des paiements en ligne des cartes marocaines a progressé de 34,4 % en nombre d'opérations à 26,8 millions de transactions et de 19 % en montant à 8,6 MMDH en 2022, précise le CMI dans son récent rapport sur l'activité monétique au Maroc.

Pour les cartes étrangères, l'activité des paiements en ligne a augmenté de 63,8 % en nombre d'opérations, à 1,3 million de transactions, et de 110,3 % en montant, à 940,4 millions de dirhams (MDH) durant l'année écoulée, fait savoir la même source.

À LIRE AUSSI

- E-commerce : le gouvernement serre la vis, voici ce qui va changer
- E-commerce : le marché fleurit mais les Marocains s'inquiètent pour leurs données personnelles
- La start-up Chari ouvre son premier magasin de e-commerce B2B à Ain Sebaa

L'activité reste très fortement dominée par les cartes marocaines à hauteur de 95,4 % en nombre de transactions et de 90,2 % en montant, relève le CMI.

S'agissant des commerçants et eMarchands affiliés au CMI, ils ont enregistré, durant l'année 2022, 149 millions d'opérations de paiement, par cartes bancaires marocaines et étrangères, pour un montant global de 64,6 MMDH, en croissance de 33,2 % en nombre d'opérations et de 40,4 % en montant par rapport à 2021.

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INSCRIPTION

INSTANT-T

Instant T 20:22
Jeudi 23 mars, premier jour du mois de ramadan
au Maroc

Sans accord avec le FMI, la Tunisie risque de "s'effondrer", selon Blinken

Instant T 16:43
Une crise mondiale de l'eau est "imminente",
signale l'ONU

Économie 15:19
E-commerce : une hausse de plus de 35% du nombre d'opérations de paiement en ligne en 2022

Instant T 14:02

En dehors du salaire, 67% des Marocains actifs disent avoir de bonnes conditions de travail

Diplomatie 12:26
L'ambassadeur d'Algérie en France "bientôt de retour" selon Tebboune

Agriculture 11.05
Exportations : le Maroc détrône l'Italie et devient le deuxième fournisseur de pastèques de l'UE

Instant T 10:00
Université Mohammed Ier d'Oujda : incendie dans une chambre de la cité universitaire, aucune perte humaine

→ Instant T



CONCLUSIONS :

The Moroccan economy linked to the development of the Argan tree trade has suffered, in recent decades a remarkable influx, especially on the world market of the culinary and cosmetics sector.

As a reminder, the raw seeds of the fruit of the Argan tree are one of the heritages protected by the kingdom from all foreign trade. Only **the exports** of "raw" cosmetic oil are concerned, as well as the residue of Argan pulp, "the cake", which is one of the components rich in vitamins and saponins extremely sought by the largest international cosmetic industries.

Even if brands from the country of extraction find it difficult to establish themselves abroad, we have found that they are in no way dependent on performance shortcomings, despite the regulations, standards, labels and export conditions enacted by third countries and importing states in the approximate **number of hundreds**.

The idea of designing in the **Fin-Tech** a **cryptocurrency** correlated with the **Argan tree** and derivative products will bring unprecedented visibility to an innovative community of potential investors and future customers within an **ecosystem** or the **utility token** will be used to encourage commercial and financial transactions but also **technological and agricultural innovations**.

Moreover, the mainly future prospects could be supported by digital trading in the economic mechanisms for the expansion of the sector such as **Green Generation 2020-2030** and **Moroccan Forest 2020-2030**, providing the rehabilitation of the ArganGrove on an area of **400,000 Acres** and the development of Arganiculture on an area of **50,000 Acres**.

Millions of Argan trees will be planted in order to anticipate the growing demand on the international markets for Argan oil, despite the insecurity of prices due to the climatic condition.

Remind us the increased institutional support of the **Green Morocco Plan (PMV)** and the trends of the objectives of the **GREEN GENERATION and E-COMMERCE** strategy specially listed by **Morocco Foodex** in the growth of operations with very high potential.

The news proves it to us every day, the next programs for the adoption of the digital **EURO/DOLLAR**, as well as the E-DIRHAM in the course of the project and the many upheavals on the regulation of the global cryptocurrency markets inevitably demonstrate that the future towards Blockchain technology and all digital revolutions of cryptocurrencies and cryptographies are linked to it.



The authorization of cryptocurrencies allows enhanced security and exemplary traceability of a reduction in the time of inter bank transactions.

They will stimulate innovation in Morocco, new technologies, blockchain and Web 3.0/4.0 development. In addition, the kingdom is studying in the possibility of developing a legal framework for regulate the use of cryptocurrency and NFTs in collaboration with international partners and Bank Al-Maghrib (BAM).

The phase of adoption by Morocco of an operating license mechanism will allow this bill governing cryptocurrencies to establish a system of authorization for the use of platforms of trading in these virtual currencies.

Matching heritage and agricultural potential to the digital philosophy of the blockchain will allow spectacular advances within the organizational parameters of logistics and all the stages of implementation of a green project (ex: dates of planting of grafts, quantities of water used, harvest dates, packaging, transport and traceability of foodstuffs, management and compliance with temperature chains, costs of "fossil or renewable" energies, etc.).

This is a real revolution because it will optimize in real time the best efficiency schemes, demonstrating that the Blockchain system can build the options of incomparable profitable and qualitative returns, allowing the entire chain of processes whatever it is either and to prospect in an unequaled performance.

ARGANACOIN is founded in the spirit of federate around cryptocurrency, providing a role and a technological solution to associate the local world from the **ArganGrove** biosphere and cooperatives of decentralized digital finance. Initiate the models of international e-commerce portals and NFT sponsorship, will make it possible to unite the utility token then added and justified value for the commercial actions of purchases and sales of various products present on our future platforms.

The utility token, unlike so-called classic and "speculative" cryptocurrencies, is established on development projects. It establishes here a relationship of trust because it is connected to a living asset (the Argan tree) and generator of fruits (dividends).

This therefore creates real returns and natural benefits for all investments within the Earth. The same is true for the technological processes of farming, staking and mining, as well as the tokens becoming in the blockchain the secondary and tertiary profits or shares for all types of financial investments.

It is naturally a question of synchronizing two environments by taking up the challenge of always making the most of technology, while patiently respecting the limits of nature without forgetting the fair return of things through the equitable redistribution of wealth.



We are confident about the possibilities for the evolution of the **ARGANACOIN** token ecosystem within the ArganGrove sector and the possibilities offered by an expanded partnership and its various skills.

The ARGANACOIN token, **“SEED IT YOURSELF”** and **“ARGANAZONE”** platforms and other decentralized finance blockchain-based projects finally have the opportunity to cultivate the potentials offered by the innovation of a promising technology at very high added value.

Finally, the resolutions of the **"Green Morocco Plan"** associated with the **"Green Deal and Generation Green"** provide us with positive comfort for the years to come as well as the many opportunities to contribute to the development of the agricultural policy of the **Cherifian Kingdom**.

Abd-errahman ERRAMI

Founder Arganacoin Project

