

TAMWILCOM Unveils Its New Strategic Plan “JOSSOUR 2030” and Expands Its Role in Supporting Investment, Businesses and Regional Development

Rabat, June 3, 2026 – TAMWILCOM unveiled its new 2026–2030 Strategic Plan, entitled JOSSOUR 2030, during a ceremony held in Rabat on June 3, under the chairmanship of Mrs. Nadia Fettah, Minister of Economy and Finance and Chairwoman of TAMWILCOM’s Board of Directors, alongside Mr. Said Jabrani, Chief Executive Officer of TAMWILCOM.

The event brought together key stakeholders from Morocco’s financing, investment and entrepreneurship ecosystem, as well as institutional partners committed to fostering economic development, including members of the Government and Presidents of Regional Councils.

On this occasion, Mrs. Nadia Fettah emphasized that “enhancing access to finance remains one of the key drivers of productive investment, private sector development and job creation.” She highlighted TAMWILCOM’s pivotal role in implementing public policies aimed at promoting financial inclusion and supporting economic development, particularly for Very Small, Small and Medium-Sized Enterprises (VSMEs).

A Development Trajectory Towards 2030

TAMWILCOM’s strategic roadmap for the next five years is built around a clear ambition: to reach a larger number of beneficiaries, mobilize greater volumes of financing and maximize the institution’s contribution to investment, employment and value creation across Morocco’s regions.

Named “JOSSOUR” – meaning “bridges” – the strategic plan reflects TAMWILCOM’s commitment to strengthening the connections between the financing needs of economic stakeholders, the solutions provided by the institution and the Kingdom’s development priorities.

The plan is underpinned by a comprehensive approach focused on expanding TAMWILCOM's offering, strengthening its intervention capabilities, achieving operational excellence and delivering sustainable economic impact.

Through JOSSOUR 2030, TAMWILCOM aims to support nearly **435,000 beneficiaries** by 2030. The plan targets the mobilization of **MAD 300 billion in financing**, backed by a **commitment portfolio amounting to MAD 170 billion**.

TAMWILCOM's interventions are also expected to contribute to the mobilization of more than **MAD 60 billion in cumulative private investment** over the period and support **the creation of 45,000 gross jobs annually**.

Key Initiatives Introduced under JOSSOUR 2030

To support this new growth trajectory, TAMWILCOM announced several major enhancements to its guarantee and financing mechanisms.

Strengthened Support for Very Small Enterprises (VSEs):TAMWILCOM is reinforcing its support for VSEs through an increase in the guarantee coverage ratio to 75%, thereby facilitating broader access to bank financing for this key segment of the economy.

Extension of Support to Mid-Sized Enterprises:For the first time, TAMWILCOM is extending its intervention scope to mid-sized enterprises (MSEs) with annual revenues ranging from MAD 200 million to MAD 500 million. This strategic expansion will enable the institution to support a new generation of high-potential companies in their growth, modernization, investment and international expansion projects.

Launch of Preferential Co-Financing Solutions:TAMWILCOM is also introducing a new range of co-financing products featuring highly competitive interest rates. These solutions are specifically designed to support projects led by Moroccans Living Abroad (MLAs), women entrepreneurs and initiatives contributing to the green transition.

Presenting these developments, Mr. Said Jabrani stated:“Through JOSSOUR 2030, we are pursuing a clear ambition: enabling a greater number of entrepreneurs and businesses to access financing solutions tailored to their needs. The measures announced today reflect our commitment to broadening the scope of our interventions and enhancing their impact on investment and entrepreneurship, particularly at the regional level.”

Partnerships Supporting the Implementation of JOSSOUR 2030

The event also featured the signing of two strategic partnership agreements aimed at supporting the implementation of the new roadmap.

The first agreement, concluded with the Association of Regions of Morocco (ARM), seeks to strengthen support for regional economic development through the deployment of financing solutions tailored to the specific needs and priorities of each of the Kingdom's twelve regions.

The second agreement, signed with the Ministry of Economy and Finance and the Professional Group of Moroccan Banks (GPBM), aims to support the scaling up of financing for mid-sized enterprises, newly integrated into TAMWILCOM's intervention framework, while further strengthening the banking sector's contribution to financing VSMEs.

Through these partnerships, the signatories reaffirm their shared commitment to supporting the implementation of JOSSOUR 2030 and enhancing access to finance for businesses, entrepreneurs and regions across the Kingdom.

A High-Level Dialogue on Investment Financing

The event concluded with a high-level panel discussion featuring Ms. Mbarka Bouaida, President of the Association of Regions of Morocco; Mr. Mohamed El Kettani, President of GPBM; Mr. Mohamed Bachiri, Vice-President General of the General Confederation of Moroccan Enterprises (CGEM); and Mr. Ahmadou Moustapha Ndiaye, World Bank Country Director for the Maghreb and Malta.

The discussions focused on key levers for stimulating private investment, strengthening financing mechanisms for VSMEs and enhancing coordination between public and private stakeholders involved in economic development.