

Invest in the future
invest in Tunisia



Invest in the future

Invest in Tunisia














Tunisia confers a crucial importance upon foreign direct investment.

Every year on the occasion of the National Enterprise Day, the President of the Republic, Zine El Abidine Ben Ali, awards Presidential prizes to Tunisian and foreign companies for their distinguished performance and encouraging competition.

I n v e s t i n t h e f u t u r e

invest in Tunisia

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-  Main cities
-  Highways
-  Railways
-  Airports
-  Ports
-  National borders



Tunisia in a nutshell

Geographic location

- Area** : 162 155 km²
- Location** : North Africa, 140 km from Italy. 1,300 km of coastline along the Mediterranean
- Climate** : Mediterranean
- Time zone** : GMT + 1
- Capital** : Tunis (2 million inhabitants in the city & suburbs)
- Main cities** : Sfax, Sousse, Bizerte, Nabeul, Gabes, Kairouan, El Kef, Jendouba, Beja...

Population 2007

- Population**: 10,238,000 inhabitants
- Working population**: 46.8% of the overall population
- Middle class**: 80%
- Annual income per capita**: 4,389 TND
- Life expectancy**: 74.2 years
- Official language** : Arabic
- Languages commonly used**: French, English, Italian

Institutional framework

- System**: presidential
- Administrative divisions**: 24 governorates, further subdivided into delegations

Key figures

	2007	2008 (E)
GDP (in Million TND)	44,860.5	48,564.4
Export growth (current prices)	17%	8.7%
Investment rate (% of GDP)	23.6%	23.8%
Savings rate (% of GNAI*)	22.5%	22.8%
Budget deficit (% of GDP)	3.0%	3.0%
Rate of external indebtedness (% of GNAI*)	45.2%	42.4%
Debt service ratio (% of current receipts)	11.9%	9.9%

* GNAI: gross national available income
(E): estimated

Currency

Tunisian dinar (TND): TND 1 = 1000 millimes

Exchange rate

Average rate for 2007: TND 1 = US\$ 0.781
= Euro 0.570

A competitive economy that works well

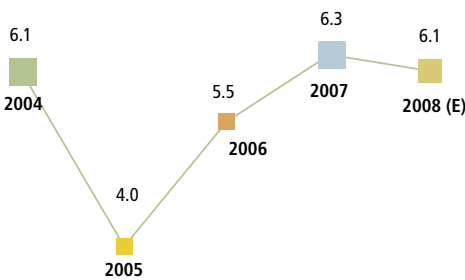


The latest report on Global Competitiveness issued by the Davos World Economic Forum ranks Tunisia 32nd out of a total of 131 developed and emerging countries in terms of global competitiveness and 25th in business competitiveness.

An economy enjoying ongoing growth

Tunisia posts sustainable, steady growth.

GDP growth
In %

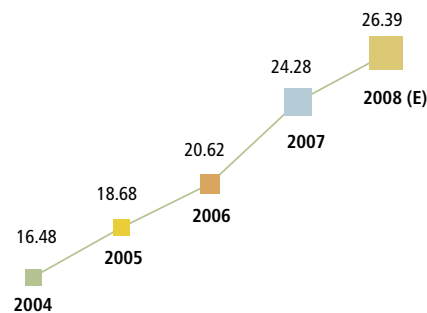


Ministry of Development and International Cooperation, Economic Budget 2008 (E): estimated

Growing and diversified exports

Tunisian exports currently post sound performance and a diversified mix, accounting for 54.1% of GDP, with a growth rate of 17% in 2007.

Trends in export of goods and services
In Billion TND

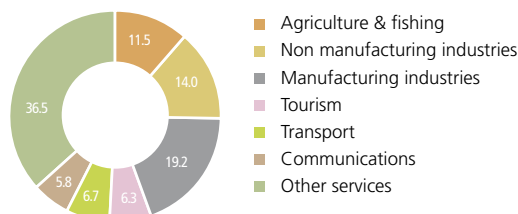


Ministry of Development and International Cooperation, Economic Budget 2008 (E): estimated

A diversified economy

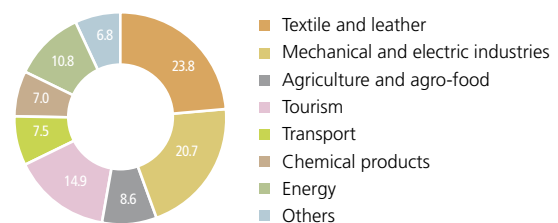
The services sector and manufacturing industries account for 43.2% and 19.2% of GDP respectively.

GDP structure - factor costs in 2007
In %



Ministry of Development and International Cooperation, Economic Budget 2008

Structure of export of goods and services in 2007
In %

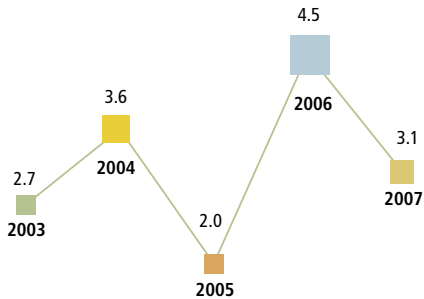


Ministry of Development and International Cooperation, Economic Budget 2008

Low inflation

Inflation has on average been kept on 3% thanks to strengthening of rules governing competitiveness and ongoing improvement in productivity.

Trends in the inflation rate
In %



National Institute of Statistics, 2008

A low-risk economy

Tunisia has been awarded an investment rating by financial institutions and rating agencies since 1994.

Tunisia's rating in 2007

US agencies	Standard & Poor's	BBB
	Moody's	Baa2
European agency	IBCA	BBB
Japanese agency	R & I	A-



"Tunisia represents relatively low medium term risk."

The French Insurance Company for Foreign Trade (COFACE)

Tunisia at the crossroads of continents



“ We are doing business in a stable country and have made ourselves comfortable with a double culture. This has put us in an excellent position to secure development of markets for capital and consumer goods from Morocco to Libya, with future potential of more than 250 million consumers, branching out to western Africa and the Near East. ”

Kick Stam, President and CEO of PHILIPS LIGHTING BRANCH

A strategic position

Less than three hours flying time from major European and Middle East cities, Tunisia is a preferred destination for those seeking a foothold in this 800 million consumer market.

Rome	1 h
Barcelona	1 h 50
Madrid	2 h 15
Paris	2 h 10
Frankfurt	2 h 30
Brussels	2 h 40
London	2 h 50
Copenhagen	3 h 30
Cairo	3 h 05
Jeddah	4 h 20

Its several ports and modern maritime fleet that meet the requirements of security and rapidity allow for regular service to the main European ports.



Frequency of regularly-scheduled shipping lines for transport of merchandise (Port of Rades) Sailings/week

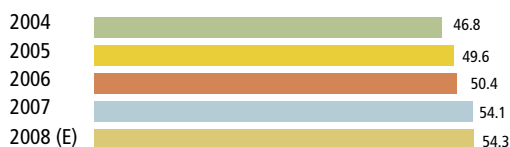
Marseille (France)	7
Genoa (Italy)	4
Valencia and Barcelona (Spain), Valetta (Malta)	3
Livourna and Gioia-Tauro (Italy)	2
Izmir (Turkey)	1
Naples, Tarente, Spezia, Salerno (Italy)	1
Pozzalo (Italy)	2/ month

Merchant Marine and Ports Office, 2008

A country open to the outer world

Exports are the backbone for growth in Tunisia and thus are given high priority.

Trends in exports (% of GDP)

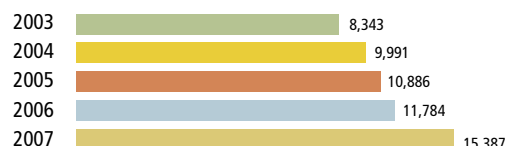


Ministry of Development and International Cooperation, Economic Budget 2008 (E): estimated

Free access to the European Union market

The European Union is Tunisia's primary economic and commercial partner. Tunisia was the first country on the southern rim of the Mediterranean to sign a free-trade association agreement with the European Union (1995).

Trends of Tunisian exports of goods to the European Union
In Million TND



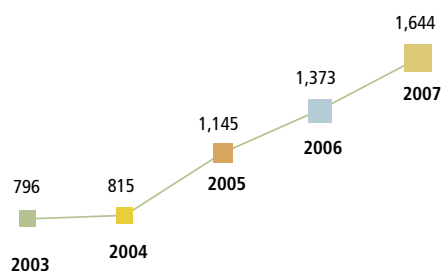
National Institute of Statistics

Ongoing integration of the Maghreb and Arab markets

Tunisia is tied to Maghreb and Arab countries by preferential agreements.

- Bilateral agreements have set up free-trade zones with Turkey, Egypt, Morocco, Jordan, Iraq and Libya that govern trade with these countries.
- A regional agreement was signed in 1998 to set up an Arab free-trade zone.
- The Agadir free trade agreement was signed in 2004 by Jordan, Egypt, Morocco and Tunisia.

Trends in Tunisian exports of goods to Maghreb, Middle-East and Gulf countries
In Million TND



National Institute of Statistics

Preferential access to several markets

Tunisia is eligible for tariff reductions under the Generalized Preference System, mainly for manufactured, agricultural and handicraft products with the United States, Canada, Japan, Switzerland and Australia. It is also eligible for preferential access to markets in several African countries in the framework of bilateral agreements.



A knowledge-based society



“ We are counting on our students, who are our most precious national resource and our strength for the future. We have opened the paths to knowledge for them and are doing all we can to boost their employability, with any holder of a baccalaureate eligible to go on to university. This is the option we have chosen for building a knowledge-based society. ”

Extract from a speech by President Zine El Abidine Ben Ali

A modern educational system

Tunisia assigns a quarter of its budget and 7% of GDP to education and is continually investing in the education system to meet the increasing needs of the economy.

Quality of the educational system

Rank	Country	Score
12	Tunisia	5.2
22	Germany	4.9
27	France	4.8
52	Spain	3.8
70	Turkey	3.5
77	Italy	3.4
90	Morocco	3.1
119	Egypt	2.5

(1 = does not meet the needs of a competitive economy
7 = meets the needs of a competitive economy)
Global Competitiveness Report 2007-2008, Davos World Economic Forum



A huge pool of skilled human resources

Over a period of just three decades, the number of students of higher education increased from 17,257 in 1975 to 335,649 in 2007. Female students accounted for 59.1% of the student body in 2007.

Distribution of the number of students by cycle 2007-2008 In %

Short cycle	45.97
Master's degree	34.11
Engineering preparatory dycle	3.02
Engineering	3.39
Advanced graduate degree	2.09
National Degrees in medicine, pharmacy and dentistry	2.86
Agrégation* and advanced master	1.39
Master and PhD	7.17

*Competitive examination for recruitment of teachers
Ministry of Higher Education, Scientific Research and Technology

More and more young people are opting for computer and communication sciences, engineering and other technical branches: 30.3% in 2007. There were 58,598 graduates in these fields in 2007.

Young graduates of Tunisian engineering schools and training centers have not only to meet the growing need for skilled manpower in industry but also to collaborate with companies to boost innovation and identify the products of the future.

Availability of scientists and engineers

Rank	Country	Score
7	France	5.7
9	Tunisia	5.6
18	Belgium	5.3
29	Egypt	5.0
36	Morocco	4.9
41	Turkey	4.7
45	Spain	4.7
49	Italy	4.6

(1= non-existent or rare 7 = widely available)
Global Competitiveness Report 2007-2008, Davos World Economic Forum

Quality of math and science education

Rank	Country	Score
2	Belgium	6.3
6	France	5.7
7	Tunisia	5.6
36	Germany	4.8
42	Morocco	4.6
59	Italy	4.3
60	Turkey	4.3
69	Spain	3.9
106	Egypt	3.1

(1= lag far behind most other countries' schools, 7=are among the best in the world)
Global Competitiveness Report 2007-2008, Davos World Economic Forum

Targeted vocational training

In 2007, Tunisia's vocational training system includes some 134 public centers throughout the country, providing training for 93,796 trainees in more than 336 specialties covering the full range of economic sectors.

Breakdown of trainees by level of training in 2007



National Agency for Employment and Independent Work, 2008

Skilled and competitive labor force

A large number of young graduates are available on Tunisia's job market. Their skills and qualifications in a wide range of technical fields are recognized worldwide, at very competitive costs.

Annual income in electric industries In Euros

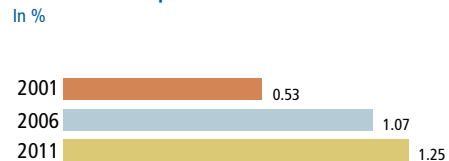
Country	Advanced technician	Engineer
Tunisia	6,260	11,610
Romania	7,800	13,490
Morocco	10,280	16,790
Hungary	14,110	20,650
Italy	30,900	43,910
France	37,610	55,450

Study on "Tunisia's knowledge-based economy and its attractiveness as a site for FDI", Ernst & Young, 2007

Skills in research and development

A number of foreign companies have already chosen Tunisia as a platform for their research efforts, setting up R&D and engineering centers: ST Microelectronics, Sagem, Archimed Group, Alcatel, Siemens...

Share of R&D expenditure in GDP In %



The 11th economic development plan (2007-2011),
Ministry of Development and International Cooperation



infrastructure

A dense and modern infrastructure



The 2007-2008 Global Competitiveness report of the World Economic Forum in Davos has ranked Tunisia 1st in Maghreb and Africa, 2nd in the Arab world and 31st at the world level for the quality of its infrastructure performing hence better than some European countries such as Italy, Greece and Portugal.

Road and rail infrastructure

There are about 20,000 km of paved roads and 360 km of highways nationwide. 2,167 km of railways throughout the country carry some 2.2 billion tons-km of merchandise and 37.8 million passengers every year.

Air infrastructure

There are seven international airports, serving all regions of Tunisia.



Maritime infrastructure

There are six commercial ports (La Goulette - Rades, Bizerte-Menzel Bourguiba, Sousse, Sfax-Sidi Youssef, Gabès, Zarzis) as well as an oil terminal (Skhira).

Quality of port infrastructure

Country	Score
Germany	6.5
Belgium	6.4
France	5.9
Tunisia	4.8
Morocco	4.1
Egypt	3.5
Turkey	3.4
Italy	3.1

(1= underdeveloped, 7 = as developed as the world's best)
Global Competitiveness Report 2007-2008, Davos World Economic Forum

Quality of air transport infrastructure

Country	Score
Germany	6.7
France	6.5
Belgium	6.0
Tunisia	5.4
Turkey	5.1
Egypt	4.9
Morocco	4.7
Italy	4.4

(1= infrequent, limited and inefficient, 7 = as frequent, extensive, and efficient as the world's best)
Global Competitiveness Report 2007-2008, Davos World Economic Forum



Communications infrastructure

The telecommunication sector in Tunisia is one of the most dynamic ones with an outstanding growth rate (more than 20% between 2002 and 2006). The investment has reached 5,302 million dinars between 2001 and 2006, and it will reach 6,300 million dinars during the period 2007-2011.

There are all kinds of networks in Tunisia, so foreign companies can set up communication links to virtually everywhere in the world at low cost...

High performance, multiplicity and the availability of systems and facilities for telecommunications transmission are based on:

- Pair gain system
- Plesychrone, SDH systems
- WLL
- ISDN, ATM, Frame Relay, X25
- LS, ADSL
- VSAT
- MOBIRIF (Rural network based in MGS technology)
- GFA, WIFI, GPS.

Energy infrastructure

Tunisia has 18 electrical plants: thermal, combined cycle, gas turbine, and steam turbine providing coverage for the entire country. Installed capacity stands at 3,110 M Watt. Gas mains in Tunisia are made up of 7,808 Km for the transportation, of which 1,810 Km for the dispatch and 5,998 Km for the distribution.

Technological infrastructure

Tunisia is home to seven technopoles and seven cyber parks in a number of regions, each devoted to a given area of specialization.

The mid-term objective is that each governorate is granted a science park.

Industrial zones and economic activity parks

In 2007, Tunisia had 121 industrial zones distributed all over the territory covering a surface of 3,807 hectares and offering several facilities.

The 11th economic development plan (2007-2011) provides for the achievement of 31 industrial zones covering 650 ha to reach a total area of 4,500 ha in 2011.

There are also two high-level operational economic activity parks: Bizerte and Zarzis–Jerba. The Bizerte park is located at the city's port (just 60 km from Tunis Airport) and the Zarzis park is located just half an hour from Jerba Airport.



The Networked Readiness Index "NRI" 2007-2008

Rank	Country	Score
21	France	5.11
25	Belgium	4.92
35	Tunisia	4.33
42	Italy	4.21
55	Turkey	3.96
63	Egypt	3.74
74	Morocco	3.67

The Global Information Technology Report, 2007-2008, World Economic Forum



A favorable business environment



“ Tunisia has taken advantage of harmonious integration in the world economy, by liberalizing its economy and concentrating on export-based growth, while ensuring macro economic stability. This policy of opening to the outside is based on a long term strategy that consists of investing wisely in education and developing infrastructure and institutions. ”

Horst Koehler, Director General of IMF

A stable country

Tunisia is blessed with sound economic and social stability, as reflected in a number of indicators.

Human Development Index	0.768
Purchasing Power Parity	\$ 7,900
Poverty rate	3.8%
Women's activity rate	25.3%

Simplified procedures for setting up a business

Analysis of the procedures that a company needs to follow shows that Tunisia stands out for its relatively simple administrative procedure for setting up a company.

Time required to start up a business

Country	Time (days)
Tunisia	11
Morocco	12
Italy	13
Egypt	19
Germany	24
Belgium	27
Spain	47

Global Competitiveness Report 2007-2008, Davos World Economic Forum



Major investment incentives

The Investment Incentives Law offers many advantages

Tax breaks	Export income and agriculture projects enjoy a full exemption of income tax for ten years and the projects established in regional development zones benefit from five or ten years of exemption according to the zone's priority.
Subsidies	In regional development zones, capped subsidies can reach 8, 15 or 25% of the project cost according to the zone's priority and 7% for agricultural projects.
Assumption of employer's costs	Total or partial, for several years, for recruitment of new graduates, jobs created in regional development zones, or employment of more than one team.
Assumption of certain infrastructure costs	For certain agricultural activities and projects in regional development zones.

Additional incentives can be awarded for investments that are of particular interest for the economy or for areas along the border.

Free investment

Investment is free for Tunisian citizens and foreigners in most sectors.

In general, a foreign investor can hold up to 100% of capital in a given initiative without having to obtain authorization.

Competitive production costs

There are particularly favorable conditions for setting up a business in Tunisia. Wage costs are very competitive, as are factor costs.

Average sales price index exclusive of tax on gas and electricity for industrial usage
Tunisia = base 100

Country	Electricity costs 100 kW – 160 MWh/year	Natural gas costs 1,000 toe/year
Tunisia	100	100
France	149.1	310.6
Spain	181.7	285.4
Portugal	203.8	318.7
Germany	215.2	478.0
Italy	216.2	349.6

EURELECTRIC, January 2007



Very pleasant living conditions

Tunisia is a country that has done a good job of reconciling tradition and modernity.

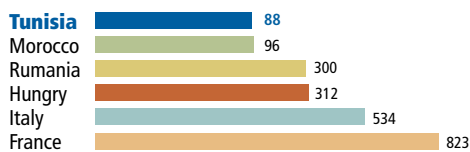
Tunisians are tolerant, hospitable, graced with boundless joy of living and blessed with a strong will to succeed.

Tunisia is the number one tourist destination on the southern rim of the Mediterranean, thanks to its extensive hotel infrastructure and leisure facilities.

Aside from its clement weather, Tunisia offers all the conveniences anyone could want: modern residential neighborhoods, numerous shopping centers and hypermarkets, foreign schools, high level medical services, amusement parks and recreational facilities...



Annual rent of upmarket office In Euros per m²



Study on "Tunisia's knowledge-based economy and its attractiveness as a site for FDI", Ernst & Young, 2007

Tunis is ranked among the least expensive countries in the world. It is 133rd out of 144 in the list of the most expensive cities issued by Mercer Human Resource in 2007.

for investment

An attractive site for investment



In 2006, Tunisia attracted major FDI flows, accounting for 48.6% of GFCF. This is proportionally better than European countries such as France, Germany, Spain and Italy.

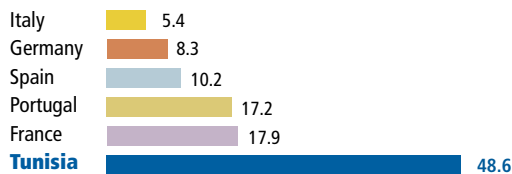
World Investment Report, UNCTAD, 2007

A boom in foreign investments

Tunisia continues to be an attractive option for foreign investment. In 2007, foreign investment flows represented 18.5% of Tunisian productive investment, 4.8% of the GDP and 45% of foreign capital inflows

FDI flows as a percentage of gross fixed capital formation (GFCF) in 2007

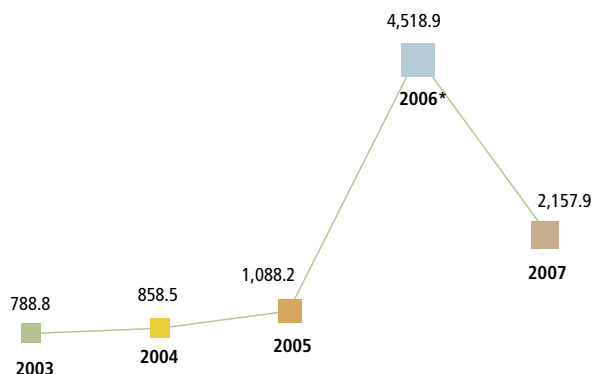
In %



World Investment Report, UNCTAD, 2007

Trends in foreign investments

In Million TND



*Privatization of Tunisie Telecom included
FIPA-Tunisia, 2008

2,895 foreign or mixed companies work in Tunisia, employing 290,985 people at year-end 2007.

24% of new jobs each year are made possible through FDI.

Trends in the number of companies with foreign or mixed capital

1973	31
1980	242
1987	455
1994	1,426
2001	2,339
2007	2,895

FIPA-Tunisia, 2008

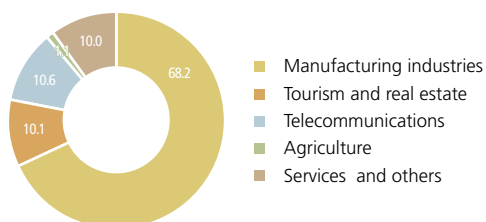


Manufacturing industries in the foreground

Foreign investment is predominant in manufacturing. It has tripled over the past six years.

Breakdown of FDI by sector in 2007(excluding energy)

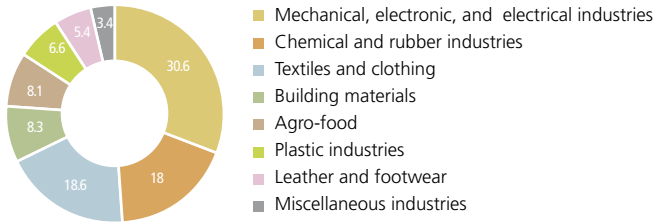
In %



FIPA-Tunisia, 2008

There has been strong progress not only in the textile and clothing sector, but also in mechanical/electrical/electronic industries.

Breakdown of FDI in manufacturing industries
In %

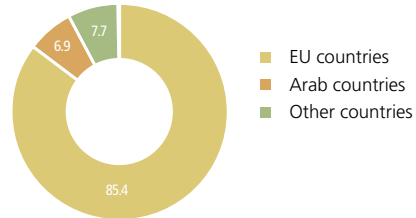


FIPA-Tunisia, 2008

European Union: primary investor

France, Italy, Germany and Belgium are the main investors in Tunisia.

Breakdown of companies with foreign holdings by origin in 2007
In %



FIPA-Tunisia, 2008

Success stories

Akzo Nobel
Alcatel
Autoliv
Aventis Sanofi
Baxter
Benetton
Betronic
BG
Cos
Carrefour
Crown Cork
Danone
Dräxlmaier

Electrolux
ERA
Elektrotechnik
Faurecia
Fram
Géant
General Electric
General Motors
Gruner
Henkel
Isuzu
Itochu Corporation
Jal Group

Johnson Controls
Kaschke
Lear Corporation
Leoni AG
Lucent Technologies
Marzotto
Microsoft
Miroglio
Pfizer
Philips
Pirelli
Sagem
Siemens

Sioen
Société Générale
ST Microelectronics
Stream
Téléperformance
Thomson Multimedia
Toyota Tsusho
Unilever
Valéo
Van De Velde
Van Laack
Zodiac
3 Suisses...



Success stories

UNITED COLORS
OF BENETTON.

"Geographic proximity to Europe, low wages, the country's political stability, and significant tax breaks have played a decisive role in the choice of Tunisia To set up a branch."

Massimo Jonata, Director BENETTON Tunisia



"We have the same plants in Tunisia as in France. And Tunisian technicians are as good as their French counterparts in mass-consumer-goods electronics.

Aside from cost considerations, quality is high enough to meet client demands. With their positive state of mind, Tunisians are assiduous, committed to doing well, with a strong sense of loyalty to the company.

Our Tunisian plant is the largest to be established abroad so quickly over the past 20 years."

Pierre Syx, Director of Administration and Finance of SAGEM COMMUNICATION



"In Tunisia we have found engineers, technicians, managers and operators with sound basic training, able to quickly assimilate the group's specialized work and the technical processes specific to our activity."

Gaby Lopez, General Director of ZODIAC



"We are highly skilled craftsmen, devoted to our profession. Each of our products is designed as a work of art. Thus highly skilled staff is our most important asset."

Ferdinand Terburg, General Director of VAN LAACK Tunisia



"The choice of Tunisia was largely based on the country's commitment to a knowledge based economy and an educational system that uses the latest technologies. In 2002 we were already operational."

Thomas Wendt, General Director of EUROCAST



"Tunisian engineers form a skilled team, motivated and showing a well developed sense of responsibility. For example, our staff learned German in just a few months. Development of production, productivity and results has led us to set up a second unit in the space of just a few years."

Herbert Baumgartner, Director of KASCHKE



"This idea is shared by our international clients, who each time that they make an exploratory visit to our plant are impressed by such dedicated and capable staff and by the fact that the added value of a Tunisian engineer is far greater than his or her European counterpart, at very competitive costs."

Ernest Allee, Site Director of LACROIX ELECTRONICS



"90% of our staff is Tunisian, since it is easy to find very well trained staff in all areas who take their responsibilities seriously."

Adrian Goodworth, External Relations Manager, BG

FIPA - Tunisia



The Foreign Investment Promotion Agency FIPA-Tunisia is a national structure created in 1995 under the authority of the Ministry of Development and International Cooperation. It is mandated to provide the support required by foreign investors and to promote foreign investment in Tunisia.

■ FIPA-Tunisia and its offices abroad form a comprehensive network

- Information on investment opportunities in Tunisia and the main reasons why Tunisia is such an attractive site for FDI. All relevant information about the Tunisian economy, human resources, infrastructure and investment incentives are presented in a wide range of documentation in a number of languages...
- Contacts in Tunis or abroad, thanks to preliminary exploratory work and targeted contacts that meet investors' needs. Our approach being to present the Tunisian offer the most satisfactory one for firms in search of internationalization.
- Advice on the conditions that will contribute to the success of initiatives, the best locations, various investment systems, financing means...
- Accompanying the investor on exploratory visits to Tunisia and throughout the various implementation phases of the initiative. FIPA staff draw up programs for meetings with Tunisian institutions and companies in the relevant sector or areas of investor interest.
- Support to improve the sustainability of a company, through personalized monitoring and ongoing assistance with ministerial departments and structures and regional authorities.

“ BENETTON has been able to count on FIPA as a source of major assistance and a key resource for resolving issues encountered in carrying out our investment plans. ”

*Massimo Jonata,
Director of BENETTON Tunisia*

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Tunis

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FIPA-Tunisia has been certified
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