



Mobi-TRE Phase 2 Project Guidelines

"Migration as a resource: mobilizing the Tunisian diaspora and stabilizing disadvantaged communities in Tunisia".



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1 Introduction

1.1 Context

Migration is recognized in the Sustainable Development Goals (SDGs) as a factor in development, both in migrants' countries of origin and destination. Migrants contribute to development, notably through the transfer of social, human, cultural and financial capital. Their remittances, for example, help to combat poverty and reduce inequalities in their home countries, while also promoting the achievement of the Sustainable Development Goals (SDGs), in particular targets 1.1, 5.5, 8.3, 8.5, 10.7, 12.2 and 17.5.

IOM supports the Tunisian government on diaspora issues, in line with IOM's Diaspora Engagement Strategy, which aims to engage and empower transnational communities. Building on the successes and lessons learned from the project's first phase, "Migration as a resource: mobilizing the Tunisian diaspora and stabilizing disadvantaged communities in Tunisia (Mobi-TRE)", the proposed action aims to empower the diaspora to catalyze their contributions to development, facilitate investment and entrepreneurship among youth and women in regions with targeted vulnerability factors and high migration mobility, and create sustainable jobs and decent work for all. As in phase 1, IOM will continue to facilitate investments in all sectors, based on the region's priority sectors.

Tunisia can count on a large diaspora, as Tunisians living abroad (TRE) represent nearly 14.7% of the total population, while their transfers amounted to 3914.2 MDT during the first half of 2023, compared with 3751.8 MDT during the same period of 2022, according to financial and monetary indicators published by the Central Bank of Tunisia (BCT).

Youth employment and regional development are at the heart of the challenges facing Tunisia. Due to the deteriorating economic and social conditions of rural populations in Tunisia, a growing number of Tunisians, particularly young people, are migrating to the cities on the Tunisian coast, deemed more attractive in terms of employment opportunities, or to other countries in the hope of a better future.

According to data published by the INS for the first quarter of 2023, the working population fell to 4078.1 thousand, compared with 4124.2 thousand in the fourth quarter of 2022, a decline of 46.1 thousand. The workforce is made up of 2856 thousand men and 1222.2 thousand women, representing 70% and 30% of the total workforce respectively. Among the factors explaining this high unemployment rate, the main one is the lack of access to financial resources to start up and create small and medium-sized enterprises (SMEs), which are sources of job creation at local level.

In this context, [the International Organization for Migration - UN Migration](#) is in charge of implementing the "MOBI-TRE Phase 2" project (Migration as a resource: mobilizing the Tunisian diaspora and stabilizing disadvantaged populations in Tunisia) in close collaboration with institutional partners in Tunisia, funded by the Italian Agency for Development Cooperation (AICS) and aimed at contributing to the economic development of Tunisia, particularly regions with high migration potential, through the mobilization and commitment of the Tunisian diaspora.

The overall aim of the project is to help strengthen the positive impact of the diaspora on Tunisia's socio-economic recovery, particularly in regions with high migration potential, in line with the national development strategy.

This will be achieved by supporting high-potential projects that will contribute to economic development in the targeted regions in order to reduce poverty. Also, this project will encourage the engagement of the Tunisian diaspora through the development of specific diaspora support programs and investment opportunities in identified sectors to foster regional development, while providing technical training and capacity-building sessions for institutional partners, Tunisian entrepreneurs in Tunisia and TREs to strengthen understanding and frameworks for large-scale investment and business initiatives.

More specifically, the project will strengthen the link between migration and development through activities that will achieve the following 5 results (Direct Effects):

- Axis 1 Governance: The role of institutional partners in contributing to the economic development of target regions (regions with high migration potential) is strengthened.
- Axis 2 Raising TREs' awareness: TREs are committed and proactively contribute to the economic development of target regions (regions with high migration potential).
- Axis 3 Enterprises phase 1: Phase 1 entrepreneurs consolidate their businesses and contribute to the economic development of targeted regions (regions with high migration potential).
- Axis 4 New businesses: Selected new businesses provide access to employment opportunities in target regions (regions with high migration potential).
- Axis 5 Marketing: Entrepreneurs' products are marketed on national and international markets.

1.2 Guideline objectives

This document constitutes the guidelines for phase 2 of the Mobi-TRE project. Its purpose is to set out the conditions for participation and commitment, as well as the procedure for the call for applications. In addition, the document aims to inform the stakeholders involved in this project about its objectives, the stages involved, the eligibility criteria, the procedures for selecting and evaluating applications, the support offered to successful candidates, and all the important elements to be taken into account when participating in this initiative.

1.3 Stakeholders involved in the second phase of the project

This document is aimed at the following target groups:

- 1- **Phase 1 companies:** Phase 1 companies (with and without investors) benefit from 12 months of ongoing support, enabling them to expand the size of their business. A needs assessment will identify specific support, which will be followed by training and capacity building (technical coaching). Ongoing support aims to maximize the positive impact of value creation and job creation.
- 2- **Entrepreneurs (promoters) in Tunisia:** entrepreneurs seeking investment to finance project ideas or business expansion projects. In this document, they will find the eligibility criteria for participating in the Mobi-TRE project, how to put together their application files, the selection and evaluation phases and the various support options offered by IOM with a view to bringing their projects to fruition.
- 3- **Tunisians residing abroad (France, Italy, Germany, The Kingdom of Saudi Arabia and Côte d'Ivoire):** members of the diaspora from each of the 5 countries intending to invest in business expansion or foundation initiatives in Tunisia will find in this document all the information concerning the criteria for involvement in this program, as well as the various assistance options offered by IOM and service providers recruited for capacity building, both before, during and after the realization of the projects they have selected .

In order to guarantee the best possible conditions for the project's success, IOM has set up several personalized support mechanisms for candidates, given the specific needs of the target population:

- Helping project leaders prepare their application files by organizing information

sessions and training sessions in Business Model Canvas and Soft Skills;

- Support for the implementation of agreements between partners (entrepreneurs and investors) through the mobilization of legal and tax experts who will assist both parties in the creation of their new structure;
 - Newly established companies (the legal form of company will be a Limited Liability Company (SARL)) will benefit from a comprehensive package of support measures, including financial and technical assistance with business management, assistance with participation in national and international trade fairs, and support with marketing strategy (online promotion and export).
 - Accompaniment offering phase 1 companies the opportunity to receive technical support for business management, assistance for their participation in national and international trade fairs, as well as support in commercial areas such as online promotion and exporting."

IOM has also enlisted the support of a number of partners in Tunisia and abroad, each with their own area of expertise, to assist in the planning, preparation and execution of the project's various activities. The list of partners, some of whom will participate in the various committees, is presented in the Annexes section. (Cf. 4.2)

Candidates are invited to read the guidelines carefully before applying in accordance with the instructions in the Terms of Reference section.

1.4 Project management

To manage the Mobi-TRE project, IOM has set up a project management team whose role is to coordinate the activities of all project stakeholders and ensure that they are carried out according to schedule.

IOM has also set up two committees, whose role and composition are described below:

1.4.1 Steering committee (COPIL)

This committee is responsible for ensuring that the project is implemented appropriately and in line with national priorities, objectives and expected results, while providing strategic direction. It is made up of the following members (representatives):

- Ministry of Employment and Vocational Training - Lead Partner;
- Ministry of Foreign Affairs - The General Directorate of International Organizations and Conferences;
- Ministry of Economy and Planning - General Committee for Sectoral and Regional Development;
- Ministry of Social Affairs – The Office of Tunisians Abroad;
- National Agency for Employment and Self-Employment;
- AICS/Italian Embassy representative(s);
- IOM representative(s).

1.4.2 Technical Committee (COTECH)

The role of this committee is to guarantee technical direction during project implementation, in line with the objectives and expected results. It will be responsible for revising the project guidelines, taking into account the recommendations of Phase 1 and the new parameters of Mobi-TRE Phase 2. In addition, it will be responsible for selecting companies with high growth and job creation potential, based on pre-established criteria. It is made up of the following members:

- International Organization for Migration (IOM);
- Ministry of Vocational Training and Employment (MEFP);
- Ministry of Economy and Planning (MEP);
- National Agency for Employment and Self-Employment (ANETI);
- National Handicrafts Office (ONAT);
- Office of Tunisians Abroad (OTE);
- Export Promotion Center (CEPEX);
- Agency for the Promotion of Industry and Innovation (APII);
- Agricultural Investment Promotion Agency (APIA);
- National Tunisian Tourism Office (ONTT).

2 Conditions for participating in the project

2.1 Eligibility criteria

The Mobi-TRE project is open to applicants who meet the following conditions:

I. For entrepreneurs/project leaders in Tunisia:

1. Be a Tunisian national;
2. Hold a university degree or professional training such as:
 - BTS (Brevet de Technicien Supérieur);
 - BTP (Brevet de Technicien Professionnel);
 - CAP (Certificat d'Aptitude Professionnelle);
 - Certificate of competence;
 - Equivalent professional qualification.
3. Have a project idea or a company operating in regional development zones.

II. For Tunisians living abroad (TRE):

1. Be legally resident in France, Italy, Germany, the Kingdom of Saudi Arabia and Côte d'Ivoire, and hold a valid residence permit;

2. Be officially recognized in your country of residence as being in stable employment or possessing a valid professional status;
3. Comply with local tax requirements.

Please note that projects/companies involving the manufacture and/or sale of weapons, alcoholic beverages and nuclear activities are not eligible for the Mobi-TRE project.

N.B.: projects/candidates that simultaneously benefit from other grants will not be eligible.

2.2 Application forms

2.2.1 Pre-selection file

To submit their application, company associates must use the IOM [web platform](#). Initially, this involves filling in a form online, including all the required fields. Then, at a later stage, they must upload electronic copies (in PDF format) of the documents listed below:

- I. For entrepreneurs resident in Tunisia:
 1. A copy of the contractor's national identity card in Tunisia;
 2. A certified copy of the diploma or certificate obtained;
 3. The finalized project idea business plan;
- II. For Tunisians living abroad (TRE):
 1. A valid residence permit for the TRE investor in the company;
 2. A status report on companies/projects set up in Tunisia (fiscal, financial, social);
 3. Documents such as tax status certificates or equivalent issued by the competent authorities of the country of residence.

Tax clearance certificate for companies.

If the application is based on the extension of an existing project, the pre-selection file must be completed by providing the following documents:

4. A declaration of the company's existence;
5. A certified copy of the patent (to be requested from the tax inspection office);
6. A recent extract from the trade register (less than three months old);
7. A certificate of tax status (to be requested from the tax inspection office);
8. A sworn statement that the project owner's company's bank loans¹ total "X" dinars, and that they do not include any unpaid installments.

N.B.: Data collection will be carried out in strict accordance with IOM's data protection principles.

2.3 Selection criteria

To be eligible for the selection phase, the candidate's file must:

1. Meet eligibility criteria; (see 2.1)

¹ Proof of loans and debts with credit institutions

2. Provide all required documents. (see 2.2.1)

<i>Selection criteria</i>	<i>Score (/100 points)</i>
<p>Originality</p> <ul style="list-style-type: none"> - The proposed business project stands out in a genuinely innovative and substantial way from products or services already available in the target region. 	<p>5</p> <p>5</p>
<p>Employability</p> <ul style="list-style-type: none"> - The business project has a proven capacity to generate and promote jobs; - The company's project is aimed at youth's employability. 	<p>10</p> <p>7</p> <p>3</p>
<p>Feasibility</p> <ul style="list-style-type: none"> - Technical: mastery of business processes and methods / rapidly available hardware and/or software resources / available skilled human resources / compliance with current standards and regulations / patents to be obtained, etc.; - Financial: knowledge of the project's fixed and variable costs / estimate of the necessary budget / knowledge of working capital requirements, etc. 	<p>15</p> <p>10</p> <p>5</p>
<p>Profitability</p> <ul style="list-style-type: none"> - Ability to generate significant sales while keeping costs under control; - Ability of the company to generate earnings to repay the investment (payback period). 	<p>15</p> <p>8</p> <p>7</p>
<p>Viability</p> <ul style="list-style-type: none"> - Technical: Durability of tangible and intangible resources and the know-how to use and maintain them; - Financial: Future approach to covering operating, maintenance and development costs. 	<p>10</p> <p>5</p> <p>5</p>
<p>Marketing</p> <ul style="list-style-type: none"> - The product or service proposed meets a real customer need; - The associates have a good understanding of the market: knowledge of the competition, sales prices allowing a comfortable margin, identifiable and accessible sales target, known sales networks; - The business project has real commercial potential in terms of digital marketing; - The business project has real potential for expansion into the international market (export). 	<p>20</p> <p>5</p> <p>5</p> <p>5</p> <p>5</p>
<p>Entrepreneurial profiles :</p> <ul style="list-style-type: none"> - The entrepreneur and/or investor have sufficient knowledge, skills or experience relevant to the company's field of activity; - The entrepreneur and/or investor has the necessary training and/or experience to carry out entrepreneurial and/or managerial tasks effectively; - The entrepreneur and/or investor has the psychological characteristics, personality traits, attitude and values that enable him/her to adapt to entrepreneurial realities. 	<p>15</p> <p>5</p> <p>5</p> <p>5</p>

Impact	10
- The manager is a person who belongs to a vulnerable group: <ul style="list-style-type: none"> ○ is a woman; ○ is a young person (18 to 40); ○ Is a person with disability. 	2
- The project generates an impact in favor of the environment thanks to a green economy approach;	2
- The project generates positive social and community impacts.	2

During the selection phase, applicants' files will be evaluated on the basis of a set of criteria associated with the technical, financial and societal aspects of the proposed project. Each project will thus be assigned a "score". The list of evaluation criteria and the associated weightings used to calculate the score are presented in the table below:

2.4 Evaluation of applications

Applications will be evaluated - on the basis of the criteria set out above (cf. 2.3) - by a selection committee whose role and composition are described in the following section.

2.4.1 Selection Committee

During the investment project identification and selection phase, IOM will work in collaboration with the accounting and legal firm, the consulting firm specialized in support, an entrepreneurial expert, and the COTECH to guarantee the transparency of the process and the quality of the projects selected.

Each project will obtain a score (out of 100 points) corresponding to the sum of the marks obtained for each criterion.

At the end of this evaluation process, the 30 best applications will be selected, ranked in order of merit (from the highest to the lowest score).

N.B.: Initially, only projects with a minimum score of 60 points were considered for selection. However, after rigorous evaluation by the technical committee, the minimum score was lowered to **50 points** to give all projects an opportunity, while ensuring the high quality of the projects submitted.

2.5 Notification of selection results

Once the applications have been evaluated and the final projects validated, Mobi-TRE applicants will be informed by e-mail of the outcome of their applications.

Requests for clarification on the Mobi-TRE project process or on the documents requested as part of the pre-selection/selection process may be sent by email to mobitre@iom.int no later than 2 days before the closing date of the call for applications.

Responses to the above requests for clarification will be sent, where applicable, to all candidates registered on the web application management platform within 05 days.

3 Financing completed projects

Projects that have been successfully completed at the end of all phases of the Mobi-TRE project will benefit from 2 types of financing:

1. Financing from the Tunisian investor residing abroad (TRE);
2. Funding from the IOM.

It is compulsory for companies to open a separate bank account (dedicated to the company) for IOM subsidies, as this will facilitate control of the use of funds.

3.1 TRE financing

The amount of the investment to which the TRE has committed to finance the project carried out by the entrepreneur resident in Tunisia must be paid into the company's bank account either by bank transfer or by import of foreign currency declared to Tunisian customs by the TRE.

This payment must be made in full, as soon as the legal procedures for updating the company's articles of association and the capital increase have been completed. In accordance with the provisions of the Commercial Companies Code, the capital increase can only be carried out if the company's initial share capital (if it is a public limited company) is fully paid up. The amount of the TRE's contribution must be paid into the company's unavailable bank or current account.

The company must provide IOM with a copy of the bank transfer advice stating:

- Company name;
- The name of the client (the TRE);
- Amount transferred in Euro;
- Payment in dinars;
- Transaction date;
- Bank charges.

It is acceptable for TRE's contribution to be in kind. To this end, the ERT must provide the necessary proof of its ownership of the asset contributed (such as a customs declaration, invoice, vehicle registration document, etc.). The asset must be appraised by an auditor.

Any delay in the transfer of TRE funds will result in a delay in triggering the IOM funding process.

In exchange for the contributions made by the TRE, new shares will be created and subscribed to by the new associate.

The number of shares received in return for the contribution is directly proportional to the amount of the contribution, unless the company has been valued, which would entail a share premium, in which case the contribution will be split between the company's share capital and the share premium account. The amount of the share premium varies according to the valuation of the company at the time of the investor's entry.

The company's founding partner (the promoter resident in Tunisia) must be designated as a salaried employee under his employment contract, and as manager under his corporate mandate. His commitment in this capacity for a minimum period (2 years) is a guarantee of the company's continuity.

For this reason, a clause prohibiting the transfer of shares must be included in a shareholders' agreement and/or in the company's articles of association. The purpose of the inalienability clause, also known as the "non-transferability clause", is to prohibit shareholders from selling their

holdings in the company for a certain period of time. It thus guarantees their presence in the company and their involvement in its development.

In practice, the duration of a lock-up clause rarely exceeds 3 to 5 years. This duration is set by mutual agreement between the partners.

The non-transferability clause may be accompanied by a "breathing space" clause, which allows shareholders to sell a percentage or a limited number of their shares after a certain period and under certain conditions (sale of shares or units, for financial reasons, to the spouse, ascendants or descendants of the shareholder concerned).

Inclusion of non-transferability clauses in the company's bylaws, as well as their modification or deletion, requires the unanimous agreement of the shareholders.

3.2 IOM financing arrangements

IOM will provide complementary funding to the TRE (in the form of a grant) of double the value of the investor's contribution, up to a maximum of **17,000 Euros**.

The grant will be provided in the form of specific purchases of goods, materials, equipment, or services, including digital services such as digital marketing (financing online advertising campaigns, creating promotional content, SEO/SEA strategies), the design, development, hosting, and maintenance of websites or e-commerce platforms, as well as complementary services (subscriptions to CRM tools, marketing automation software, etc.). These purchases will be made in accordance with IOM's internal procedures, which will be scrupulously respected throughout the disbursement process. In the particular context of working capital funds, it is important to note that they will be allocated only after the goods or equipment requested have been purchased (in the event of a backlog), as a reimbursement made by bank transfer to the account of the concerned company, upon submission of all required supporting documents, and within the limit of the remaining balance available after the initial disbursement of the grant, in accordance with the company's financing scheme. This condition ensures that working capital is used strategically to support the company's immediate operational activities, once the necessary material investments have been made.

The aim of these grants is to support the finalist companies selected by COTECH in their activities to ensure stability and continuity, and thus promote employability that favors regional development and limits irregular migration.

N.B.: IOM will put in place a mechanism to monitor the use of funds and the commitment of business partners for the good of the enterprise, which will both ensure the monitoring of progress that is essential to the success of projects, and provide, if necessary, additional technical support to ensure that the project achieves the objectives set up in advance.

3.2.1 Disbursement policies

3.2.1.1 Entry into force

IOM's grant disbursement process can only take effect after the following:

- The company is formalized and all legal and financial documents, as well as all necessary information, are shared with IOM;
- The company, represented by the managing director and the partner, signs the agreement with IOM;
- The financing plan will be validated by the chartered accountant;

- The TRE provides proof that the full amount of the investor's financing has been paid into the company's bank account (see 3.1);
- The company is in the process of exploiting the investment capital according to the predefined financing scheme.

3.2.1.2 Prerequisites for grant disbursements

In addition to the conditions of entry into force, the grant may be subject to conditions of first disbursement and conditions applicable to subsequent disbursements. Also, when financing an investment, the company must provide proof that the expected amount will enable the investment to be completed according to the predefined financing plan (see 3.1).

N.B.: Documents submitted must be originals or certified copies acceptable to IOM.

3.2.1.3 Non-eligible expenses

The following are not eligible:

- Purchases of land or buildings;
- Debt repayments;
- Costs already financed elsewhere;
- Vehicles;
- Investments costing more than the sum of available (or advanced) self-financing and the amount of the grant.

3.2.1.4 Suspension of disbursements

Any expenditure that is unjustified, ineligible or not directly related to the project may lead to suspension of disbursements, or even to a request for repayment of the corresponding portion of the grant. In the event of termination, the company will waive its right to claim damages, in particular for loss of expected profits resulting from the termination.

The cancellation of the suspension remains in effect until the date on which the factors that gave rise to it cease to exist.

3.2.1.5 Supporting documents

IOM determines the types of supporting documents to be provided by the company. These supporting documents may include:

- Statement of eligible expenses incurred during a given period;
- Supplier invoices (final or pro forma);
- Debit notices or bank statements;
- Payment receipts;
- Packing slips or delivery notes;
- Cheques or drafts cashed.

3.2.2 Disbursement process

The grant disbursement process is of paramount importance in ensuring that allocated funds are used efficiently and in line with established objectives. A project progression approach is implemented. This

approach involves a careful assessment of the funding scheme, the definition of key project milestones and staggered disbursements based on the achievement of these milestones.

It is important to note that the grant will be provided in the form of specific purchases of goods, materials, equipment, or services, including digital services such as digital marketing (financing online advertising campaigns, creating promotional content, SEO/SEA strategies), the design, development, hosting, and maintenance of websites or e-commerce platforms, as well as complementary services (subscriptions to CRM tools, marketing automation software, etc.). These purchases will be made in accordance with IOM's internal procedures, which will be scrupulously respected throughout the disbursement process.

IOM is committed to following transparent and efficient protocols for these procurements, ensuring the efficiency and positive impact of the funds allocated, while maintaining compliance with IOM's internal procurement guidelines and the objectives set for the grant.

In the particular context of working capital, it is important to note that it will be allocated only after the purchase of the goods or materials requested, as a reimbursement made by bank transfer to the account of the concerned company, upon submission of all required supporting documents, and within the limit of the remaining balance available after the initial disbursement of the grant, in accordance with the company's financing scheme. This condition ensures that working capital is used strategically to support the company's immediate operational activities once the necessary material investments have been made. IOM ensures that this allocation is in line with the overall objectives of the grant and contributes to the continued viability and growth of the beneficiary company, while ensuring responsible and transparent management of financial resources.

N.B.: IOM reserves the right to request original supporting documents if necessary.

3.2.3 Technical support for projects

The technical support provided to companies benefiting from the project encompasses activities such as individual coaching, specialized and cross-functional training, digital marketing development and export promotion. To benefit from this support, beneficiary companies sign a formal agreement with IOM, guaranteeing their commitment to the support process.

Eligibility of support companies

Companies eligible for this support are:

- The finalists of phase 1 of the Mobi-TRE project, who have continued their commitment to IOM for phase 2;
- Companies selected as beneficiaries during phase 2 of the project, on the basis of predefined criteria and in line with the project's objectives.

Type of support

Beneficiary companies will have access to a diversified set of support activities over a 12-month period, including but not limited to:

- Individual coaching sessions for personalized advice and guidance specific to each company's needs;
- Specialized training courses to boost companies' technical and operational skills;

- Cross-disciplinary training to broaden companies' knowledge in a variety of relevant fields;
- Advice and guidance on developing and improving their digital marketing strategies;
- Support and resources to explore and exploit marketing opportunities (in digital and export marketing).

N.B.: IOM is committed to providing a capacity-building practice for companies, with qualified experts in the fields of coaching, training, digital marketing, and export.

Duration of support

Technical support will be provided over a period of 12 months, following a full diagnosis of the company from the start date, to enable finalists to benefit fully from the assistance provided.

Corporate Commitment

In order to benefit from technical support, each company undertakes to sign a formal agreement with IOM. This agreement will set out the specific details of the support, mutual expectations, and contractual obligations of both parties.

Monitoring & Evaluation

IOM will set up monitoring and evaluation mechanisms to assess the effectiveness and impact of the support provided to beneficiary companies. These mechanisms will enable the coaching process to be adjusted and improved on an ongoing basis.

In order to provide greater clarity on the topic of investment in Tunisia, the International Organization for Migration (IOM) has produced a unique popularization document dedicated to the subject: [**Le Guide de l'Investissement pour les Tunisiens Résidant à l'Étranger \(The Investment Guide for Tunisians Residing Abroad\)**](#). This guide is an essential resource for investors, providing crucial information on the formalities, administrative steps and procedures involved in promoting and facilitating investment in Tunisia.