



Digital
Cooperation
Organization



STARTUP

Country Guide 2024

THE KINGDOM OF MOROCCO

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CHAPTER 1

Exploring the startup sphere

I. The Moroccan entrepreneurial ecosystem

The entrepreneurial environment in Morocco is currently experiencing a robust growth, driven by a surge of young entrepreneurs who are initiating transformative business endeavors with support from a diverse range of national and international stakeholders. Recognizing the potential of these developments, the government has strategically incorporated a specialized entrepreneurship component within the national business framework. This holistic approach is aimed at nurturing entrepreneurial expansion and stimulating economic progress, thereby enhancing Morocco's global competitiveness.

To further strengthen this burgeoning sector, the Moroccan government has introduced a series of reforms. These include upgrading the national financing guarantee system and implementing a comprehensive financial inclusion strategy. Additionally, a new investment charter has been established to provide vital support for Very Small, Small, and Medium Enterprises (VSSMEs), which are essential for job creation and economic diversification.

Building on this momentum, the "Entrepreneurial Profile of Morocco" study, conducted in 2023 by Morocco [Ministry of Economy and Finance](#) in collaboration with the [African Development Bank's](#) "EinA" initiative, surveyed over 9,000 individuals. The findings indicated that approximately 25% of Moroccans over the age of eighteen (18) possess entrepreneurial inclinations. Notably, women are at the helm of 22% of new businesses, showcasing a significant shift towards gender inclusivity in the entrepreneurial landscape.

Looking ahead to 2024, the [European Bank for Reconstruction and Development \(EBRD\)](#) greenlit its strategic plan for Morocco, covering the period from 2024 to 2029. This forward-thinking plan aligns with the country's New Development Model and is designed to bolster Morocco's shift to an economy driven by private investment. The strategy focuses on three (3) pivotal goals: elevating the private sector's role to enhance competitiveness and reform governance, strengthening social cohesion to mitigate regional inequalities and promote inclusive growth, and accelerating Morocco's transition to a green economy through sustainable energy, water, and infrastructure initiatives.

The government has put special emphasis on Information and Communication Technology (ICT), aiming to make Morocco a regional ICT hub. Policies have aimed to strengthen the ties between educational institutions and industry to create a talent pool well-equipped for innovation. This vitality is further highlighted by the introduction of innovative support programs, such as the ['Innov Invest' fund](#), which provides substantial grants of up to 7,000,000 Moroccan dirham (MAD) to startups.

In line with its 2025 development strategy, Casablanca Finance City, one of the special economic zones, has also been a strong advocate for high-potential business segments, including Fintech (Financial Technologies). This strategic alignment complements the ongoing acceleration of digital transformation in the financial sector, reflecting the growing adoption of mobile banking, e-wallets, electronic payments, and significant shifts in consumer aspirations and behaviors. The synergy between these various initiatives and reforms is propelling Morocco toward a future where innovation and entrepreneurship are the cornerstones of economic success.

In 2024, the Moroccan government, launched the Morocco Digital 2030 initiative, which aligns with the Royal High Vision to foster digital innovation and employment among young Moroccans. The strategy is built on digitalizing public services to enhance user experience and catalyzing the digital economy to create jobs and support business growth, with a particular emphasis on the offshoring sector and SME digitization. A critical component of the initiative is the development of digital talent and infrastructure, including cloud computing and expanded network coverage, as well as leveraging AI to elevate public service quality. This comprehensive approach, with collaboration from diverse sectors, demonstrates Morocco's dedication to becoming a regional digital leader and narrowing the technological gap with more developed nations.

Furthermore, the Moroccan government's commitment to attracting foreign investment remains unwavering, particularly in export-driven sectors such as manufacturing. By implementing favorable macroeconomic policies, advancing trade liberalization, and offering enticing investment incentives, Morocco is poised to become an even more attractive destination for global investors. Key structural policy reforms, including the National Pact for Industrial Emergence launched in 2009, have been designed to stimulate innovation and entrepreneurship, ensuring that the nation's economic future is as dynamic as its present. Morocco's dedication to fostering foreign investment is exemplified by the initiation of comprehensive sector-specific plans, that include specific incentives for companies, including startups. These initiatives primarily target key industries such as Tourism ([VISION 2020](#)), Agriculture ([Green Morocco Plan](#)), Industry ([Industrial Acceleration Plan](#)), Renewable Energy ([Energy Strategy 2030](#)), Commerce ([PLAN RAWAJ](#)), and Logistics ([Logistics Competitiveness Strategy](#)). Additionally, the launch of the Agency for Digital Development (ADD) has added a wealth of talented young entrepreneurs capable of crafting original and innovative solutions.

In addition, Morocco has actively sought international collaborations, especially from EU and the USA, to bring in capital and technological expertise, such as, the GIZ TAM 3 project and the MEPI Local Grants Program. These have played a vital role in nurturing innovation and fostering partnerships in the region. In addition, Morocco's hosted [GITEX Africa](#) in 2023 and 2024. This endeavor is expected to not only draw startups and investors to the capital city of Morocco, Marrakech, but also make a substantial contribution to the overall enhancement of the investment landscape in Morocco. This evolving landscape propels Moroccan entrepreneurship into an exciting era of innovation and growth.



1. Startup definition

A startup is generally defined as an innovative venture with a potential of high growth, driven by technology and characterized by having a functional prototype and a scalable, duplicable business model. Startups are founded to explore creative problem statements, often centered around technology, while capitalizing on emerging market opportunities.

Definitions of startups and entrepreneurial entities can vary between countries and organizations. A startup, in the context of the Moroccan ecosystem, is defined as a legally operating company in accordance with Moroccan law, registered in the Commercial Registry, whose first sale of goods or services occurred within the last five years, and is distinguished by its innovative nature in the field of new technologies.

While Morocco may develop a specific legal framework to define startups and differentiate them from SMEs, the Moroccan government provides a conducive environment; for innovative entrepreneurial endeavors, including startups. This is evident in the facilitations given through special economic zones such as Casablanca Finance City and the introduction of the “Young Innovative Company” JEI (Jeune Entreprise Innovante) certification, which plays a crucial role in promoting entrepreneurship by ensuring that newly established businesses comply with current legal regulations, thereby fostering their growth and contribution to the economy. The government also encourages innovation and the adoption of new technologies by providing a legal framework for startups, which, in turn, stimulates the development of the entrepreneurial ecosystem.



2. Promising sectors in Morocco

As Morocco continues to innovate and grow, the startup ecosystem is witnessing a surge in promising sectors that hold the potential to revolutionize the country's economy and social landscape. Among these, AgriTech, FinTech, and HealthTech stand out as areas where Moroccan entrepreneurs are harnessing technology to create impactful solutions. In this section, we will delve into each of these sectors, exploring the advancements, opportunities, and key players that are shaping the future of startup innovation in Morocco.

FinTech

Morocco's financial institutions, like those in several African countries, are highly regulated, yet the country leverages its proximity to Europe, particularly France and Spain, to drive innovative solutions tailored to the African market. These solutions include financial education, virtual money, and real-time transfers. With strong economic fundamentals, Morocco supports the development of the fintech sector, evidenced by its 93% internet penetration rate and a \$40 Billion potential for mobile transactions. With a 56% unbanked population and USD 11 Billion in incoming remittances from its diaspora, there is incontestable potential in the fintech industry in Morocco.

As the third largest fintech hub in the Arab world, Morocco hosts about 40 fintech solutions, with payment, remittance, and point-of-sale (POS) systems being the most developed segments. Notably, Mediterrania Capital Partners, in collaboration with FMO and IFC, has invested EUR 57 Million in CASH PLUS, a rapidly growing financial services provider offering online payments, transfers, and bill settlements. Additionally, the FinTech startup Tookeez raised USD 1.5 Million from Azur Innovation Fund to develop a universal system that aggregates loyalty points into a single wallet for transactions across various brands. In 2023, the World Bank approved a third Development Policy Financing (DPF) of USD 450 Million to further financial and digital inclusion, enhancing digital entrepreneurship and infrastructure access. These initiatives underscore Morocco's commitment to fostering a dynamic FinTech ecosystem, driving financial inclusion and innovation across the region.

AgriTech

Agriculture remains a significant component of Morocco's GDP. It contributes almost 15% to Morocco's GDP, and combined with the fishing and forestry sectors employs about 45% of Morocco's workforce. The country's expertise in agritech is highly advanced, incorporating IoT, biochemistry, AI, and more. This knowledge extends beyond borders, particularly to America and developing countries, driven by Morocco's South-South cooperation and the social impact of its initiatives.

In February 2020, the Moroccan government launched the "Generation Green" strategic plan, aiming to boost agricultural development through 2030. A key pillar of this plan is sustainable agricultural development, focusing on innovative solutions to enhance productivity. As part of this effort, the Agricultural Development Fund (ADF) has allocated USD 355.4 Million for agricultural investments.

One of the promising agritech startups have secured up to USD 7 Million in pre-Series funding. Government and public sector initiatives, such as the AgriTech4Morocco Innovation Challenge and the Impact Lab's Launchpad agritech, support entrepreneurs in developing groundbreaking solutions to improve efficiency, equity, and environmental sustainability in line with the Generation Green 2020-2030 Strategy. These efforts underscore Morocco's commitment to advancing its agritech sector and fostering the next generation of innovative agricultural entrepreneurs.

HealthTech

Morocco is leveraging technology to address its medical infrastructure challenges, which are common in many African nations. Morocco. The Digital Health market in Morocco is projected to exceed one USD Billion in market value by 2029. To expedite healthcare sector reforms, the government allocated \$2.8 Billion to healthcare in 2023, marking an increase compared to 2022.

In May 2018, the Ministry of Health launched the National Healthcare Plan 2025 with a budget of about USD 2.5 Billion, including USD 1.5 Billion for enhancing hospital capacity and USD 1 Billion for reinforcing national health and disease-control programs, such as cancer treatment, emergency services, and e-medicine. In 2023, Moroccan Healthtech startup DataPathology raised \$1 Million from Azur Innovation Fund, following a USD 196,000 round from Witamax in 2021.

DataPathology provides digital solutions to facilitate remote, faster, and more secure pathological diagnoses.

On June 15, 2023, the [World Bank](#) approved a 450 Million loan to support Morocco's ambitious health reform, aimed at improving the provision of quality public health services. These efforts underscore Morocco's commitment to advancing its Healthtech sector and improving healthcare access and quality for its population.

3. Morocco startup scene

Morocco's top startup industry sectors by number of startups¹

- E-commerce and Retail.
- Transport and logistics.
- AdTech.

Startup ecosystem in numbers

- Number of operating startups¹: 254
- Number of accelerators: 10
- Number of incubators: 14
- Number of entrepreneurship events: 11
- Number of coworking spaces: 9
- Number of fundraising rounds secured by startups²: 149
- Funds raised by startups in H1 2023³: EUR 64.4 Million

Entrepreneurship and innovation in Morocco: Indexes and Rankings (2023)

Index	Ranking	Index	Ranking
Business environment ⁴	82	ICT access	42
Economic freedom of the world overall score ⁵	99	Innovation linkages	93
Entrepreneurship policies and culture	70	Knowledge workers	98
Finance for startups and scaleups	63	Mobile app creation	64
Global innovation ⁴	70	Operational stability for businesses	82
Global Knowledge ⁶	92	Regulatory environment	87



CHAPTER 2

Beginning your entrepreneurial journey

I. Guiding steps to launch a startup in Morocco

1. Country specific legal structures

In Morocco, entrepreneurs can choose among the following company legal structures:

- Sole proprietorship
- Individual enterprise
- Limited Liability Company (LLC)
- Simplified Joint-Stock Company (SJSC)
- Simple Limited Partnership (SLP)
- General Partnership (GP)
- Partnership Company
- Limited Partnership by Shares (LPS)
- Public Limited Company (PLC)
- Holding company
- Economic Interest Group (EIG)
- Branch office

When creating a startup in Morocco, it is advised to choose a structure that offers benefits like the following:

- Limited liability for shareholders.
- Flexibility in organizational structures.
- Ease of setup.

Limited Liability Companies offer a balanced combination of limited liability and management flexibility. Its lower capital requirements and ease of setup make it more accessible for entrepreneurs. Its structure is conducive to accepting outside investment, which is often necessary for startups.

Overall, on the basis above, 67% of the registered startups in Morocco in 2022 opted for the structures with limited liability for shareholders. On the other hand, the Simplified Joint Stock Company is a new corporate legal form that went into effect in 2021. It offers the flexibility to the shareholders to define their own governance model while alleviating the constraints on a minimum number of shareholders, minimum capital requirements, and auditor nomination. This is expected to become another convenient legal form for new entrepreneurs.



2. Legal steps

The Moroccan government has forged a governmental entities and collaborative network of key stakeholders dedicated to fostering innovation, economic growth, and entrepreneurship. These institutions actively contribute to the success of entrepreneurial initiatives through policy development, funding initiatives, and regulatory support, shaping a vibrant startup ecosystem.

Regional Investment Center (RIC) It acts as a regional development catalyst and offers innovative and efficient services, such as simplified procedures for both domestic and foreign investors, a comprehensive "Investor's House" functioning as a one-stop shop, a digital platform "cri-invest.ma" for streamlined investment application processing, and mediation to address disputes.

Regional Tax Authority (RTA) is responsible for collecting taxes, duties, and fees. It plays a pivotal role in ensuring compliance with tax laws and combating tax fraud. It is entrusted with studying and crafting legislative and regulatory tax-related texts, as well as collaborating with various economic operators to develop circulars that apply to tax regulations. Additionally, the tax administration examines questions regarding the interpretation of tax provisions and communicates the responses provided.

Ministry of Industry is responsible for designing and implementing the government's policies within the domains of industry, commerce, and new technologies, subject to the responsibilities assigned to other ministries by prevailing laws and regulations. The ministry's responsibilities include formulating development strategies, operational programs, and innovation promotion, supporting small and medium-sized enterprises, managing international and national relations in its areas of purview, and overseeing legislative and regulatory frameworks.

The Moroccan Office of Industrial and Commercial Property (MOICP) is a public institution with legal personality and financial autonomy, under the supervision of the Ministry of Industry and Commerce. Its role is to support businesses in developing their intangible assets (trademarks, patents, industrial designs, trade names) by providing awareness and training for economic operators. It protects industrial property (trademarks, patents, industrial designs) and maintains the central trade register in Morocco.

Central Trade Register (CTR) is part of Morocco's trade register system. It acts as a comprehensive repository for commercial information related to both individuals and legal entities engaged in commercial activities. Administered by the Moroccan Industrial and Commercial Property Office, the Central Trade Register's primary functions include collecting and transcribing information from local registers, issuing registration certificates, and disseminating crucial data for trader registration.

The National Social Security Fund (NSSF) is responsible for safeguarding social security beneficiaries against the loss of income due to illness, maternity, disability, and old age. It also provides family allowances and grants death allowances and survivor pensions to eligible beneficiaries.

Under the supervision of **the Ministry of Digital Transition and Administrative Reform**, the **Digital Development Agency (DDA)** is aiming to structure the digital ecosystem, encourage the emergence of digital operators, advance e-government initiatives, establish regulatory frameworks for digital products and services, and promote digital literacy and responsible inclusion. The agency actively engages with public and private stakeholders and civil society, fostering collaboration and coordination to address the multifaceted aspects of digital transformation and its impact on society at large.

To create an enterprise in Morocco, locals and foreigners should follow the steps below.



Step 1: Verify startup activity

Distinct terms and conditions apply to some business activities in Morocco, depending on whether they need specific licenses or requirement. The list of the regulated activities and the necessary prerequisites are found in the following [list of regulated activities](#).

Step 2: Obtain a negative certificate

To ensure that your chosen company's name is unique and to avoid conflicts over intellectual property, you should acquire a negative certificate.

Steps

- 1 Visit the website of the [Moroccan Office of Industrial and Commercial Property](#).
- 2 Choose the "central trade register" category.
- 3 Download and fill in an application for a negative certificate.
- 4 Submit the form and pay the fees at the nearest Moroccan Office of Industrial and Commercial Property office.

Or

- 1 Visit the portal of the [Moroccan Office of Industrial and Commercial Property](#).
- 2 Create an account and submit a request for a negative certificate.

Documents

Forms: [CN1](#) on names, [CN2](#) on signboard.

Duration

Up to two (2) days.

Cost

- On site: 210 MAD.
- Online: 126 MAD.

Step 3: Choose a head office

Decide on a head office address either through a commercial lease or domiciliation contract. Domiciliation is a popular option thanks to its simplicity and cost-effectiveness. For instance, coworking spaces offer domiciliation services.

Step 4: Establish the social status

In this step, you will define the rules governing relations between associates and third parties in the company's memorandum of association. You can either have it prepared by a professional (chartered accountant or corporate lawyer) or draft it yourself. Visit this [link](#) to consult social status templates.

Step 5: Open a bank account

If the share capital of your company exceeds MAD 100,000, it is mandatory to block a fourth of the capital in your bank account. The remainder can be deposited within five (5) years for LLCs and three (3) years for SJSCs. This step can be deferred until the end of the process if the capital is less than MAD 100,000.

Step 6: Submit the documents of creation

To finalize the creation procedure, you can either submit the necessary documents to three (3) institutions ([Tax Directorate](#), [Central Trade register](#), [National Social Security Fund](#)), or reach out to a [Regional Investment Center](#) that acts as a one-stop shop to centralize administrative company creation procedures.

Option 1: Submit the creation documents at the regional investment center

Steps

- 1 Schedule an online appointment with the regional investment center of your city.
- 2 Submit the required documents on the day of the appointment.
- 3 Receive a notification to collect the company's creation documents, i.e., the company's registration number, a certificate of registration for professional tax, a declaration of existence issued by the tax administration, a certificate of registration with the C.N.S.S, and the original memorandum of association duly recorded.

Documents

- [Form for legal entity](#).
- Memorandum of Association.
- Minutes of the appointment of the manager.

- Residence permit of the manager.
- Negative certificate.
- Lease agreement or proof of residence.
- Document(s) related to the regulation of the activity if required by the investment center.

Duration

Up to two (2) weeks.

Cost

350 MAD.

Option 2: Submit the creation files to the three (3) institutions separately

Register for professional tax and obtain tax identification

Steps

1 Book an appointment with the [Regional Tax Authority](#) to obtain a business tax identification number (TP) and tax identifier (IF).

Or

1 Visit the regional tax authority [website](#) to apply online. Online tax-related services are detailed in the following [manual](#).

Documents

- A copy of lease contract or certificate of domicile.
- A copy of manager's ID.
- A copy of the memorandum of association.
- Request for certificate of business tax and declaration of existence.
- The approval or diploma for regulated activities.

Duration

Up to forty-eight (48) hours.

Register with the Central Trade Register

Register your company at the central trade register and receive a unique registration number. Please note that the unique registration number could be included in the negative certificate.

Documents

- Form 2 filled in three (3) copies ([templates](#)).
- The certificate of blocking of capital, if applicable.
- The certificate of registration for business tax and tax identifier.
- The ID of partners and manager.
- The lease contract or certificate of domiciliation.
- The memorandum of association.
- The minutes of the Constituent General Meeting (CGM), i.e., AGC, if applicable.
- The negative certificate.

Duration

Twenty-four (24) hours to one (1) week.

Register at the National Social Security Fund

At this level, you will register as an employer with the social security fund.

Steps

- 1 Visit and create an employer account at [Damancom](#).
- 2 Enable social security services and online declarations for your startup.

Duration

Immediate

Step 7: Publications at the Official Gazette and Official Bulletin

Publishing legal announcements in a newspaper and in the national Official Bulletin is a mandatory step for companies wishing to do business in Morocco. These announcements make certain information about the company public and openly accessible.

After registration with the central trade register, and within a period not exceeding one (1) month, two (2) advertisements about your startup must be published in the Official Gazette (OG) and Official Bulletin (OB).

Steps

- 1 Visit the portal of the [Official Bulletin](#).
- 2 Visit the national portal of [the economic and legal announcements](#).
- 3 Choose the legal structure of your startup.
- 4 Fill in and submit the form.

Duration

Up to forty-eight (48) hours.

Cost

Publications for LLC: 400 MAD.

Step 8: Certify your company as a startup (optional)

If you obtain a “Jeune Entreprise Innovante” JEI certification (translates into young innovative company), you become eligible to receive various incentives based on the type of activity of your startup. JEI is based on startups’ innovation potential and the value they bring to the economy. The Digital Development Agency (DDA) in Morocco has launched the startup hub portal to accelerate the development of the startup ecosystem in Morocco and establish a showcase for the sector on the international level. This project includes the implementation of the labeling platform for young innovative enterprises (JEI) which enables companies to benefit from a set of measures:

- Facilitate direct, targeted, and centralized communication (regulations, new registrations, networking, events, etc.).
- Pay for imports of services related to their activities by international payment cards under the electronic commerce scheme, up to a maximum of MAD 1 Million per calendar year.

- Make investments abroad in accordance with the provisions of the General Instruction on Foreign Exchange Operations.
- Increased visibility and reach of startups.
- Simplify market access by connecting startups with companies and public institutions.

Steps

- 1 Visit the portal startuphub to verify the eligibility criteria.
- 2 Visit the following link and follow the steps to apply for the certification.
- 3 Visit this link to follow up on your request after submission.

Requirements

- Be an innovative company utilizing new technologies.
- Be registered at the Commercial Registry.
- Comply with the cap on the number of years elapsed after the date of completion of the first sale of goods or services, set at five (5) years.
- Have a legal status in accordance with the Moroccan law.



II. Other country-specific considerations

1. Considerations for foreign investors

To benefit from the procedure of creating a startup, foreigners must acquire a residence permit to reside in Morocco, the immigration section details the different procedures needed to obtain the necessary permits.

There are no restrictions on foreign investments in Morocco regardless of the company type, except in specific sectors such as fishery, media, military armament, banking, and insurance. No differentiation exists between national and foreign investments, except for foreign exchange regulations governing the repatriation of investment capital, proceeds from capital, and dividends. Additionally, foreign exchange regulations apply to investment loans provided to Moroccan corporate entities. Additionally, Morocco has tax treaties with forty-nine (49) countries. Some of the foreign investments are regulated by the following provisions:

- The Investment Charter, established by Law no. 18-95 on October 3, 1995, streamlines and consolidates investment incentives. Currently, this legislation is undergoing a transition from the original Charter to a revised version, which was enacted on December 9, 2022, under framework law 03-22. The Government of Morocco has committed to publishing implementing decrees for the new charter within twelve (12) months of its adoption. This revised charter aims to significantly bolster foreign investment incentives, with a strategic goal to increase private investment to two-thirds of the total by 2035. The charter's main mechanism includes:
 - General investment grants as outlined in Article 12 of the current framework law.
 - An additional "territorial" grant for investments in specific provinces or prefectures identified in Article 13.
 - A "sectoral" grant for investments in priority sectors listed in Article 14.
 - Additionally, the new charter provides specific provisions for strategic investment projects, small and medium-sized enterprises, and the international expansion of Moroccan companies.
- In 2024, the Moroccan General Instruction of Exchange Operations (IGOC) has implemented new provisions to stimulate foreign investment and support the growth of young innovative technology companies. These companies, recognized by the Digital development agency (ADD) are now permitted to establish foreign entities by transferring shares from their Moroccan startups. Additionally, the IGOC has raised the annual funding cap for e-commerce activities of these companies to MAD 1 Million, while also allowing for full payment of deposits from repatriated funds for international trade operations.
- The General Instruction and circulars of the Foreign Exchange Office (the last instruction currently in force is that issued by the Moroccan Foreign Exchange Office on 1 January 2020).

2. Tax regime

The Moroccan government has undertaken a considerable effort to simplify and modernize its tax system, by drawing on international best practices and standards, in order to make it more efficient, transparent, fair and competitive. The Moroccan tax system consists of two (2) broad categories of taxes namely: the national taxes, which is governed by the General Tax Code (CGI) and the local taxation, which is governed by law no. 47-06 on the taxation of local authorities.

The following sets out the major taxes published in the General Tax Code :

Corporate Income Tax (CIT)

For the 2023 fiscal year, corporate income tax is imposed at proportional rates ranging from 12.5% to 32% as follows:

Taxable income (MAD)	Rate %
From 0 to 300,000	15
From 300,000 to 1,000,000	20
From 1,000,000 to 100,000,000	25
From 100,000,000	33

The 2023 finance law introduced a phased reform of CIT rates over a period of four (4) years with the objective of converging toward unified tax rates applicable from 2026 onward, replacing the proportional tax system and the multiplicity of derogatory regimes. The unified standard target rates are the following:

- 20% applicable to all companies with net taxable profit of less than MAD 100 Million.
- 35% applicable to companies with net taxable profit of MAD 100 Million or more. The 35% rate is reduced to 20% only if the net taxable profit is less than MAD 100 Million during three (3) consecutive fiscal years for the companies in question.

Banks, financial institutions, and insurance companies comply to a CIT rate of 37.75%. This rate will be increased by 0.75% per year to reach 40% in 2026. The minimum tax equals the greater of the minimum fixed amount of MAD 3,000.



Value-Added Tax (VAT)

VAT applies to all transactions involving the supply of goods and services performed in Morocco and to the importation of goods and services, including services provided remotely by nonresidents using dematerialized communications for the benefit of Moroccan residents, as well as the one-off supply or importation of goods. The standard rate of VAT is 20% applicable to all supplies of goods or services unless a specific measure provides for a reduced rate, the zero rate or an exemption. The 2024 Finance Law introduced a phased reform of VAT rates on certain products over a period of three (3) years with the objective of converging toward two (2) rates (10% and 20%) from 2026 onward.

Lower rates of 7%, 10% and 14% apply to specifically designated operations.

Withholding Taxes (WHT)

The following WHT rates are applicable to:

- Income from shares, units and similar income at the rate of 13,75%. WHT rates will reach 10% by 2026.
- Interest paid to non-resident entities at rate of 10% as provided by the Moroccan domestic law.
- All payments of all kinds of services rendered by non-resident entities at the rate of 10%.

Capital gains

Capital gains on the sale of fixed assets are taxed at the proportional CIT rate. Companies will temporarily benefit from a reduction of 70% on the net capital gain arising from the disposal of fixed assets, excluding land and buildings. This measure applies for the 2023, 2024 and 2025 fiscal years providing that certain conditions stipulated in the regulation are satisfied.

3. Tax compliance requirements

Registration requirements

All companies registered in Morocco must register with the tax authorities and obtain a tax identification number within two (2) weeks of incorporation.

Companies registered in Morocco must adhere to all applicable laws, regulations, and industry-specific requirements.

Payroll taxes

Individual income tax on salaries is paid by way of Withholding made by resident employers.

Professional tax

A professional tax is levied on individuals and enterprises that carry out a professional activity in Morocco. The tax consists of a tax on the rental value of business premises (rented or owned) and fixed assets. The tax rates range from 10% to 30%, with an exemption for the first five (5) years of activity.

Social solidarity contribution (SSC)

Under the 2023 Finance Law, the Social Solidarity Contribution (SSC) is imposed on the profit and income of companies subject to corporate income tax, as defined by Article 2-III of the Moroccan Tax Code, excluding companies that are permanently exempt from corporate income tax. The SSC is applicable for 2023, 2024 and 2025.

For companies subject to the SSC, this contribution is calculated based on the taxable income on which corporate income tax is computed, equal to or greater than MAD 1 Million for the latest closed financial year. The following are the rates of the SSC:

- 1.5% for companies with taxable income ranging from MAD 1 Million to MAD 5 Million.
- 2.5% for companies with taxable income ranging from MAD 5 Million to MAD 10 Million.
- 3.5% for companies with taxable income ranging from MAD 10 Million to MAD 40 Million.
- 5% for companies with taxable income exceeding MAD40 Million.

VAT returns and payment

the filing of VAT returns may be on a monthly or quarterly cycle based on certain criteria.

The following taxable person must file monthly VAT returns:

- Taxable persons that had taxable turnover during the preceding year of MAD1 Million or more, and;
- Non-established persons that carry out taxable activities in Morocco.

The following taxable person must file quarterly VAT returns:

- Taxable persons that had taxable turnover during the preceding year of less than MAD1 Million,
- Taxable persons operating through seasonal establishments, practicing periodic activities or carrying out occasional activities, and;
- New taxable persons in their first calendar year of activity.

Taxable persons under the tele-declaration and tele-payment system must file VAT returns within one month after the end of the relevant month or quarter. Other taxable persons must file their VAT returns before the 20th day of the month following the relevant month or quarter.

Electronic payment of VAT due is mandatory for all taxable persons, regardless of the turnover performed. Electronic payment is made online through the [portal of the Moroccan tax department](#).



4. Financial reporting and auditing regulations

In Morocco, companies undergo two (2) primary types of auditing: legal auditing and contractual auditing. Understanding the distinction between these two (2) is crucial for ensuring your startup complies with regulatory requirements and maintains financial transparency.

Legal Auditing (Mandatory)

Legal auditing is a compulsory process for specific types of companies in Morocco. These include:

- Public limited companies: Regardless of their size, all public limited companies must undergo legal audits.
- Companies with substantial turnover: Any company, including limited liability companies, with an annual turnover exceeding MAD 50 Million is subject to legal audits.

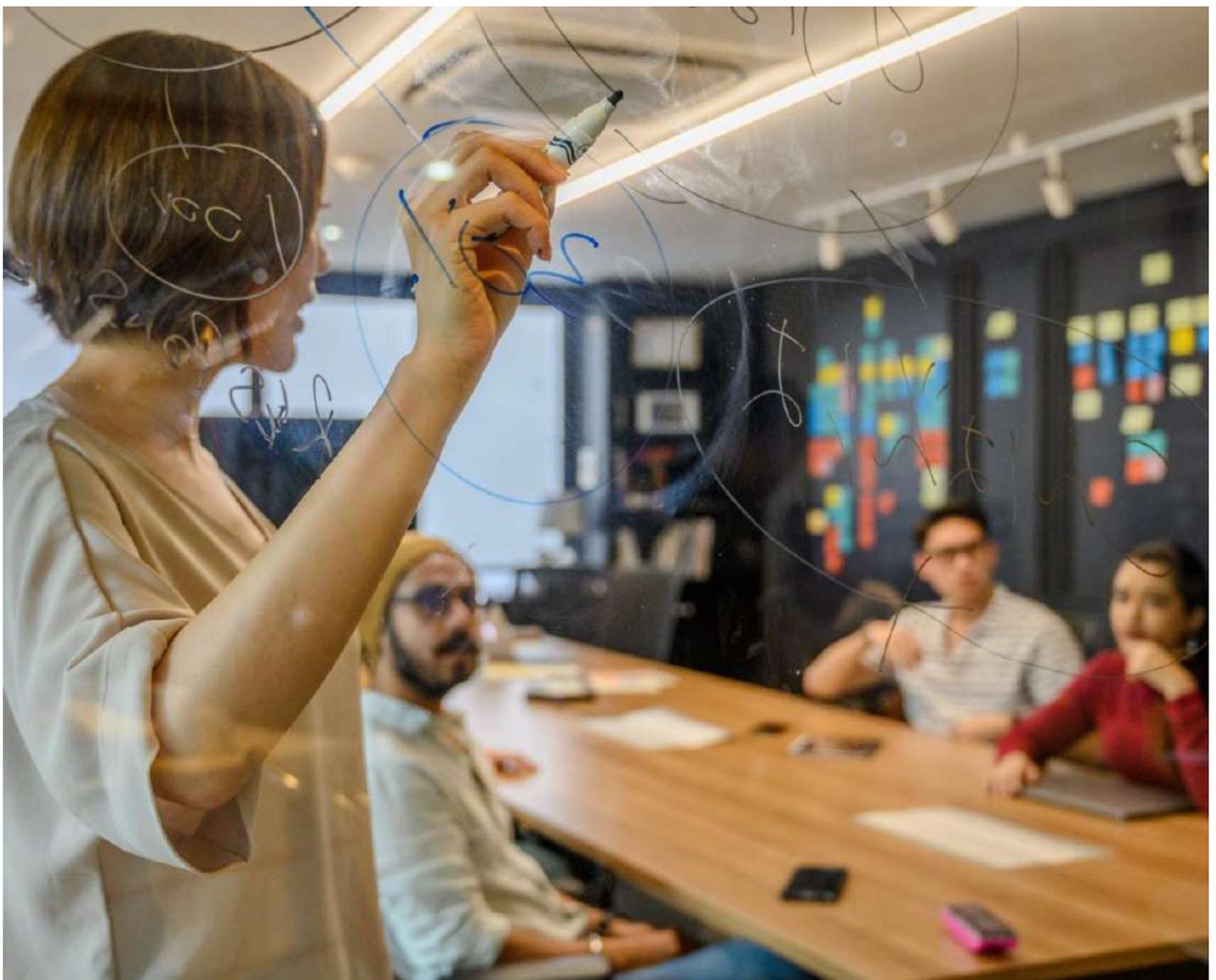
The purpose of legal auditing is to ensure that companies adhere to Moroccan accounting standards and regulatory requirements. It provides an independent assessment of the company's financial health and compliance with applicable laws.

Contractual Auditing (Optional)

Contractual auditing is a voluntary process initiated by companies seeking a more comprehensive evaluation of their financial operations. The scope of contractual auditing is determined by an agreement between the company and the auditor. Typically, contractual audits encompass the following aspects:

- **Financial Statement Examination:** The auditor meticulously examines the company's financial statements to verify their compliance with Generally Accepted Accounting Principles (GAAP).
- **Internal Controls Assessment:** The auditor evaluates the effectiveness of the company's internal controls, ensuring that financial processes are adequately safeguarded against errors and fraud.
- **Financial Statement Opinion:** Based on the audit findings, the auditor provides an independent opinion on the fairness and accuracy of the company's financial statements.

Contractual auditing offers valuable insights into a company's financial standing and helps identify areas for improvement. It can also enhance stakeholder confidence and strengthen the company's reputation for transparency.





CHAPTER 3

Navigating startup regulations and incentives

I. Government incentives

1. Tax incentives

Morocco offers the same tax incentives to domestic and foreign investors. Various types of companies benefit from tax exemptions and reductions, which are summarized below:

- **Permanent exemptions:** permanent tax exemptions are available to agricultural enterprises and cooperatives with annual turnover of less than MAD 5 Million, excluding VAT. Capital risk companies are exempt from CIT on profits derived within the scope of their activities (these are profits related to purchases of companies' shares that support such companies' development and the sales of such shares thereafter).
- **Temporary exemption:** Management companies of "real estate residences for tourism promotion" benefit from a tax exemption with respect to their profits corresponding to their foreign currency revenues. From the 2020 fiscal year, companies carrying out service outsourcing activities within or outside the integrated industrial platforms benefit from a total corporate income tax exemption for the first five (5) years of their activity. Sports companies benefit from a total corporate income tax exemption for the first five (5) years of their activity.
- **Temporary exemption followed by permanent reduction:** Companies that obtained Casablanca Finance City (CFC) status as of 1 January 2023 benefit from a total corporate income tax exemption for a period of five (5) consecutive fiscal years for the sixty (60) months following the date of their incorporation. For companies that obtained the CFC status before 1 January 2023, the five-year exemption starts from the first year of obtaining their CFC status.
- **Permanent taxation at CIT capped at 20%:** If the taxable profit remains lower than MAD 100 Million, the CIT rate is permanently capped at 20%. This applies to companies such as the following:

- Sports companies.
- Handicraft companies, private schools and educational institutes.
- Companies carrying out service outsourcing activities within or outside the integrated industrial platforms after the five-year exemption.
- Agricultural companies that become taxable (turnover exceeds MAD 5 Million).

For the above companies whose taxable profit is equal or more than MAD 100 Million, the applicable corporate income tax rate is 27.5% in the 2024 fiscal year. This rate will be increased by 3.75% per year to reach 35% by 2026. The CIT rate is 20%⁵² for banking and financial institutions. It is applicable to:

- Companies with "CFC" status.
- Companies operating in Industrial Acceleration Zones (ZAI).

2. Non-tax financial incentives

Besides the available financing mechanisms mentioned above, ranging from Venture Capitals (VCs) to business angels, the Moroccan government aims to foster a favorable environment for the creation of SMEs and startups via diversifying financing mechanisms available for SMEs and startups.

In addition to widely available bank loans and self-employment aid credits, entrepreneurs have access to various direct and complementary financing options such as leasing, venture capital, microcredit, and the stock market. Besides the financing arrangements, the following grants and incentives are also provided by the government.

Tatwir R&D et Innovation

Tatwir R&D et Innovation in Morocco is a government initiative aimed at fostering research and development as well as innovation in the country. It is part of Morocco's broader strategy to advance its knowledge-based economy and enhance its competitiveness on a global scale.

This program provides support, incentives, and resources to encourage businesses, both domestic and foreign, to invest in R&D and innovation activities within Morocco, including those led by startups. It encompasses various sectors and industries, including technology, science, and manufacturing, with the goal of spurring economic growth and job creation while positioning Morocco as a hub for research and innovation in the region.

TamwilCom

Tamwilcom is a state-owned public company that leverages its Central Guarantee Fund to facilitate access to financing for SMEs, including startups. Governed by banking laws, TAMWILCOM is the sole entity representing the government for public financing guarantees. In addition to its guarantees, TAMWILCOM collaborates with financial sector partners to address the needs of Moroccan businesses through various financing mechanisms tailored to different stages of their business cycles.

In 2023, Tamwilcom initiates a request for the creation and certification of Business Angel investor networks, comprising investors subject to the regulatory framework established by Law No. 15-18 governing crowdfunding financing and the accompanying Decree No. 2-21-158, dated May 31, 2022.

Forsa program

The Forsa program is a government program that aims to support project holders across all sectors while ensuring principles of regional equity and gender inclusivity. The support system includes e-learning training for all selected businesses, as well as a twelve (12) weeks incubation period for the most promising projects, through the involvement of regional incubators.

Financing mechanisms include honorary loans of up to MAD 100,000 with subsidies of up to MAD 10,000.

Innovation Support Fund

Innovation Support Fund (Fonds de Soutien de l'Innovation FSI) is a financial mechanism established to promote and support innovation within the country. This fund plays a pivotal role in driving innovation-driven economic growth and fostering a competitive environment.

FSI provides financial resources, grants, and incentives to businesses and entrepreneurs engaged in research and development (R&D) activities, as well as innovative projects across various industries. Funded by both public and private contributions, FSI operates in collaboration with government agencies, research institutions, and the private sector. It seeks to enhance Morocco's innovation ecosystem, encourage technological advancements, and strengthen the country's position in the global market.

Strategic Development Fund, Ithmar Capital

Ithmar Capital, established in 2011, is a strategic investment fund dedicated to supporting the economic development of the Kingdom of Morocco. Its mission is to promote investment in the country's strategic sectors, focusing on projects that have a significant structural impact and the potential to transform the economy. As a bridge between national priorities and private investment, Ithmar operates as a trusted mediator, employing a long-term investment strategy and positioning itself as a strategic and investor.

Committed to catalyzing growth for future generations, Ithmar emphasizes sustainable economic practices and intergenerational equity. As a sovereign wealth fund, it operates in accordance with the Santiago Principles, reflecting its commitment to good governance and accountability as an active member of the International Forum of Sovereign Wealth Funds since 2015.

Hassan II Fund for Economic and Social Development

The government encourages investment projects that boost industrial sectors and modern technology development by offering financial aid. These incentives are accessible to eligible entities in sectors such as automobile, aeronautics, nanotechnology, microelectronics, and biotechnology. The financial assistance could reach 15% of the total investment, with a cap of MAD 30 Million for land, building, and equipment acquisition and/or construction.



Innov Invest Fund

In an effort to bolster funding opportunities for startups and innovative enterprises, the Moroccan government initiated a financing mechanism aimed at supporting innovation and early-stage projects.

The fund intends to label a maximum of ten (10) structures, based in Morocco, for a three-year duration. Each of these structures will offer various support and financing services, such as project prospecting (organizing events), project evaluation (assessing innovation and projects' potential), and structures offering mentoring, coaching, networking, incubation, prototyping, and if applicable, providing financial support (grants, honor loans).

3. Special Economic Zones

Areas like the Casablanca Finance City offer regulatory advantages to technology and financial startups, making it easier to conduct business and attract investment.

Casablanca Finance City (CFC)

The CFC status is a label that offers an attractive package of advantages. These advantages include doing business facilitations, access to a community of active members, and the possibility of benefiting from relevant information. CFC has succeeded in building a community of more than two hundred (200) member companies, a network of fifteen partner financial centers and regional partnerships. Two (2) types of companies are hosted within CFC:

Financial companies

- Credit institutions.
- Private wealth management.
- Investment companies.
- Financial investment advisors.
- Credit rating companies.
- Insurance and/or reinsurance companies/brokers.
- Holdings.
- Mutual investment funds.
- Crowdfunding platforms.

Non-Financial companies

Ancillary services providers: companies who practice one (1) or more of the following activities:

- Audit and consulting services for legal, fiscal, strategy or human resources.
- All other professional service activities.

Benefits

- Accelerated administrative procedure for setting up companies in forty-eight (48) hours.
- Faster processing of work permit applications for foreign employees.
- Outsourced service for legalizing signatures on foreign employment contracts .
- Opening of a single foreign currency account for all transactions.
- Total freedom to manage foreign currency assets.
- Unrestricted fee transfer of management and technical support fees within the group.
- Extension of the business travel allowance for CFC companies.
- Fast issuance of foreign employment contracts (forty-eight (48) hours), and residence permits (two (2) weeks).
- Simplified procedures for "business" visa applications (twenty-four (24) hours).

- Approval application procedure for financial institutions through a consolidated form for CFC status
- Companies with CFC status benefit from a simplified and accelerated procedure for the recruitment of foreign candidates. This procedure consists of:
 - The exemption of CFC companies from the production of the ANAPEC certificate.
 - The exemption of foreign candidates from the presentation of certified copies of their professional references.
 - Granting work permits for foreign employees within a maximum period of three (3) working days.

Steps

- 1 Visit the CFC [website](#) and download the application templates.
- 2 For established companies, contact the business development team at guichetunique@cfca.ma and send a letter of intent.
- 3 Non-established companies applying for CFC status at the Casablanca Regional Investment Center can contact guichetunique@cfca.ma.
- 4 Provide or complete your business plan.
- 5 Fill out the [application form](#).
- 6 Sign the [code of ethics](#).
- 7 Pay the application fees (fees depend on the company).

Requirements

- The company must contribute to the growth and advancement of Casablanca Finance City.
- The company's headquarters must be located within the Casablanca Finance City zone.
- The company's operations and management must be conducted from within Casablanca Finance City.
- At least one (1) of the company's managers must reside in Morocco.
- The company's operating expenses should be aligned with its business activities.
- Internationally Experienced Executive: At least one (1) senior executive must possess relevant international experience:
 - Service providers (administrative, technical, ancillary, trading): Minimum of three (3) years.
 - All other activities: Minimum of one (1) year.
- The company should contribute to the development of technical and technological expertise within Casablanca Finance City, particularly in areas related to African development and exchange financing.

II. Labor and immigration regulations and facilitations

1. Work visa

To work in Morocco, securing a work permit from the Ministry of Employment is necessary. The visa is valid for three (3) years and must be renewed before its expiration date if you wish to remain established in Morocco.

Documents

- A copy of a valid passport.
- Copies of diplomas and work certificates from previous employers, translated into Arabic or French.
- Copies of documents related to the legal form of the business.
- Four (4) passport-sized photos taken within the last six (6) months.
- Flight tickets.
- The completed and signed visa application form.
- Three (3) copies of the employment contract, signed by both the employer and the employee, or the business creation project.

2. Residence permit

To obtain a residence permit in Morocco, you must submit an application to the Prefecture or Gendarmerie of your place of residence within fifteen (15) days of your arrival in the country.

Steps

- 1 Make an appointment with the Prefecture or Gendarmerie.
- 2 Pay the required filing fee.
- 3 Collect the receipt for your application (valid for one (1) month).
- 4 Renew the receipt on a monthly basis until the residence permit is issued.

Documents

- A bank statement proving your financial resources.

- A copy of your property title or rental agreement.
- A criminal record extract (n°3) from your home country, less than three (3) months old.
- A medical certificate from a Moroccan doctor, as well as your vaccination record.
- A photocopy of your passport with your entry date into Morocco, less than three (3) months old.
- Employment contract, if the residence's purpose is work-related.
- Six (6) passport photos (2.5 x 2.5 cm).

Duration

Up to six (6) months.

Cost

100 MAD



III. Data protection

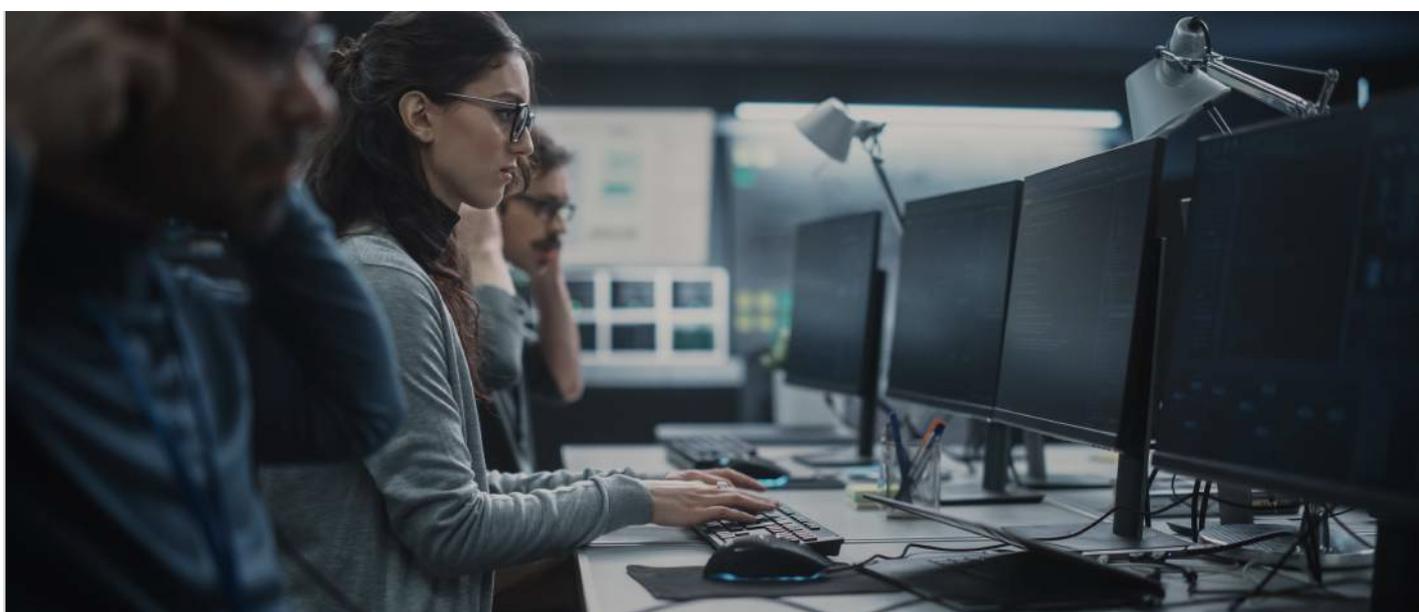
Read Morocco's law governing privacy and data protection law No 09-08, dated February 2009, pertains to the protection of individuals in relation to the processing of personal data. The legal framework stipulates a comprehensive set of guidelines concerning the protection of personal data. It particularly emphasizes the specific conditions under which it is imperative for companies to seek consultation with the Moroccan data protection authority prior to engaging in data processing activities.

Law No. 09-08 was established with the objective of protecting the identity, rights, individual and collective freedoms, and privacy of individuals against any cyber-attacks that they may encounter. It introduced a set of legal provisions, which, among other things, regulate a person's right to:

- Access to personal data databases.
- Request for correction of wrongful data.
- Objecting to certain treatments.
- Deletion of outdated or purposeless data.

In addition to strict rules relating to information and consent of the data owner, the law provides for rules concerning:

- The implementation of safety and security measures, even when data processing is subcontracted.
- The transfer of data abroad with different levels of caution based on whether the recipient country is considered safe from a data protection perspective.
- The purposes of data processing declaration or authorization of data processing by the Moroccan Data Protection Authority, which issues guidance on human resources, providers, customers, banks, CCTV, and whistleblowing.



IV. Intellectual property

Products and services that constitute the value of the company must be protected by intellectual property. There are different mechanisms that can be used depending on the types of innovations and the desired protection. There are four (4) common types of intellectual property rights: patents, trademarks, industrial designs, and copyrights. In the section below, we will cover the steps you need to know, to receive protection under three (3) types based on their relevance to startups.

To obtain an industrial property title from the Moroccan Office of Industrial and Commercial Property, you must be represented by a procurator if you do not have a domicile or registered office in Morocco. The list of industrial property advisors is available on the Moroccan Office of Industrial and Commercial Property website.

1. Patents

A patent is a legal document that grants the holder exclusive rights to an invention for a defined period of time. It is a key element of Intellectual Property (IP) protection. Patents are granted based on novelty, inventive steps, and industrial applicability. A preliminary search report with a written opinion is conducted by the Moroccan Office of Industrial and Commercial Property engineers. The Law No. 17-97 pertaining to the protection of industrial property protects an invention if it:

- Is new.
- Involves an inventive activity.
- Is susceptible to industrial application.
- Deletion of outdated or purposeless data.

The protection for a patent is valid for a period of twenty (20) years from the date of the application filing.

Steps

- 1 Download the necessary forms through the following [portal](#).
- 2 File the application at the headquarters of the [Moroccan Office of Industrial and Commercial Property](#) in Casablanca, or at one of the regional branches distributed across the country.
- 3 Receive a preliminary search report and opinion on patentability.
- 4 The patent will be published after eighteen (18) months from the filing date, and provided that your patent application has not been withdrawn or rejected.

Requirements

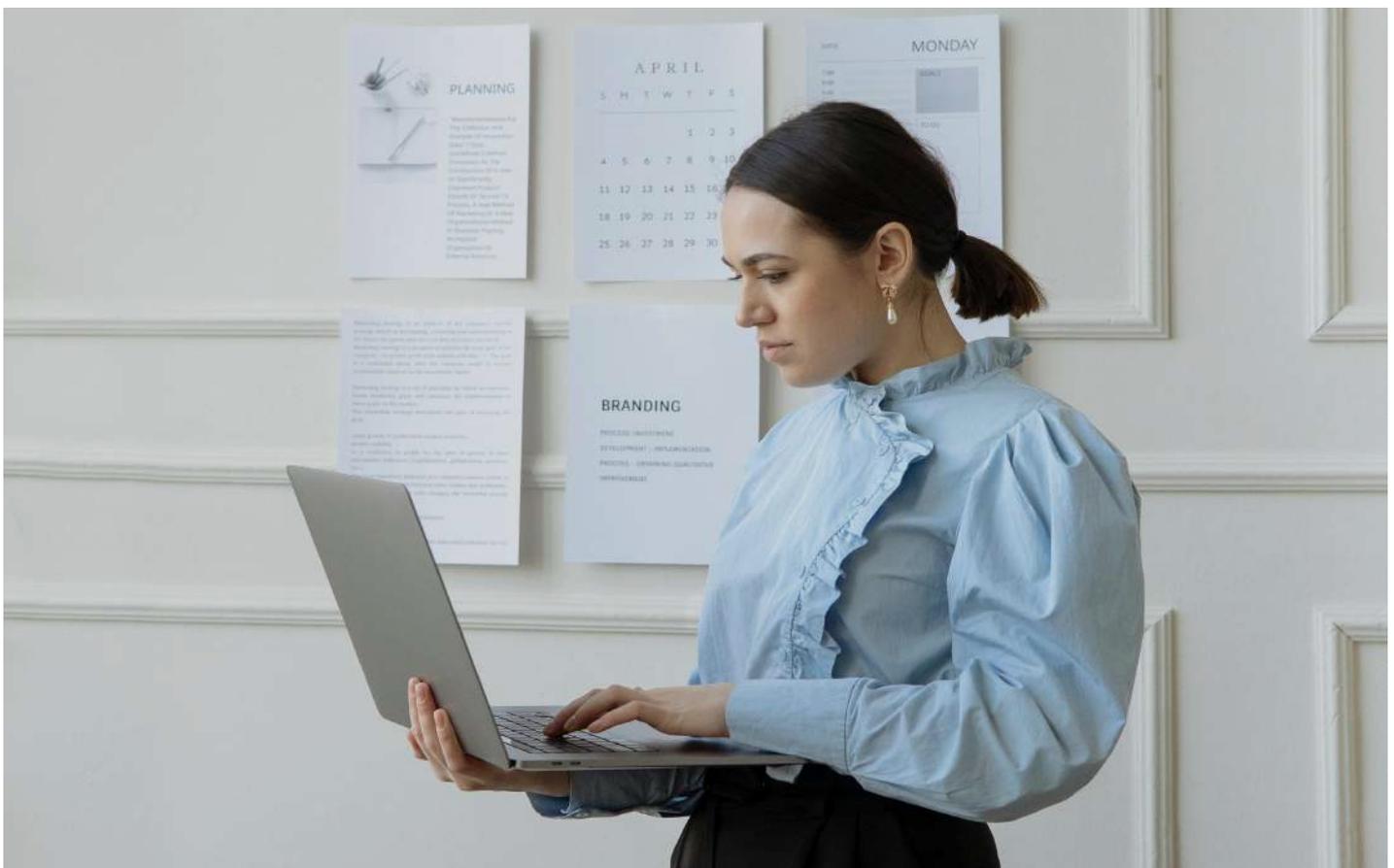
Whether you are an individual or represent a legal entity, you can file a patent application yourself or appoint an agent to represent you.

Documents

- A description of the invention, including its field, prior art, a description of the technical problem, the solution provided by the invention, and possible industrial applications (see how to draft a descriptive memorandum).
- An abstract summarizing the technical content of the invention.
- Drawings, if necessary for understanding the invention.
- One (1) or more claims that define the object and scope of the protection sought.
- The patent application form (B1).

Cost

[List of tariffs applicable](#)



2. Trademarks

A trademark is a sign used to distinguish products or services of one company from those of competitors. To be valid, a trademark must be distinctive, legal, and available. Registering a company in Morocco requires obtaining a negative certificate to ensure that the chosen name, logo, or sign is not already in use, but this registration does not provide protection for the products and services themselves.

Therefore, it is essential to protect them as trademarks. Trademarks in Morocco offer ten years of protection, which can be renewed indefinitely. Brands can be protected in Morocco through the extension of a French trademark via the Madrid system or through a direct national application with the Moroccan Office of Industrial and Commercial Property, both providing similar protections.

The protection for a trademark is valid for ten (10) years starting from the date of application filing. It is renewable indefinitely if the trademark is being used. However, the trademark owner risks revocation if there is no genuine use of the trademark for an unbroken period of five (5) years, without a good reason. Protection is granted to a sign that is:

- Distinctive.
- Not deceptive or prohibited.
- Available, i.e., it does not infringe any pre-existing third-party rights. However, it is worth noting that protecting prior rights demands proactivity and opposition by the rights holder.

Steps

- 1 Make anteriority search/classification of your products/services through the following [portal](#).
- 2 Download the necessary forms through the following [portal](#).
- 3 File the application at the headquarters of the [Moroccan Office of Industrial and Commercial Property](#) in Casablanca, or
- 4 File the application at one of the regional branches distributed across the country, or
- 5 File the application online through the following [platform](#).

Requirements

- To benefit from protection, it is necessary to register a Moroccan trademark with the Industrial and Commercial Property Office, or an international trademark that protects Morocco based on the Madrid Arrangement and Protocol.
- An unregistered trademark may also be considered protected if it is notorious.

Documents

- The completed filing form [M1](#) by the applicant.
- Two (2) reproductions of the trademark model in black and white.
- Two (2) reproductions of the trademark model in color (if the trademark is in color).
- The payment of the required fees.
- The power of attorney, authorizing the agent to file the trademark on your behalf (except for authorized representative firms).

Duration

Two (2) months (if no opposition has been raised).

Cost

[List of tariffs applicable.](#)

3. Industrial designs

An industrial design is the unique aesthetic features (the shape of an article, or two-dimensional features, such as patterns, lines, or color.) of a product that can be registered to grant the creator exclusive rights to its commercial use, preventing unauthorized replication or imitation. To be registered, a design or model must be new and must possess individual characteristics. The applicant is responsible for ensuring the design meets the protection criteria. If your startup is involved in the design of products, you can protect the appearance design of these products by registering the correspondent industrial designs.

Steps

- 1 Visit the patent section of the Moroccan Office of Industrial and Commercial Property [website](#) to download the necessary forms.
- 2 File the application at the headquarters of the [Moroccan Office of Industrial and Commercial Property](#) in Casablanca, or
- 3 File the application at one of the regional branches distributed across the country, or
- 4 File the application at the dedicated service spaces at the Casablanca Chamber of Commerce.

5 File the application at the French Chamber of Commerce in Casablanca, or

6 File the application online through the following [portal](#).

Requirements

- Any natural or legal person with a domicile or an industrial or commercial establishment in Morocco can apply for the registration of an industrial design or model. Individuals who do not meet this condition can appoint a representative domiciled or having its registered office in Morocco.
- Acquiring the right to an industrial design or model is subject to its registration. The filing must precede any public disclosure or exploitation. By doing so, the owner can be protected against counterfeiting and enforce their rights against third parties.
- The prerequisite for obtaining protection for a design is that it must respect the law and be new. Industrial property titles can be granted on designs, models, or a combination of both. Copyright protection can also apply to a design if it is unique and original.

Documents

- The duly filled [D1](#) filing form.
- Graphical or photographic reproductions.
- A brief description (optional).
- The mandate of the representative, if applicable.
- Proof of payment.

Cost

[List of tariffs applicable](#)



V. Key support organizations and initiatives (not exhaustive)

Incubators

[212 Founders](#)

[AFRIQUIA 50 Sprints](#)

[CE3M](#)

[DareInc](#)

[Emerging Business Factory](#)

[FabLab Agadir](#)

[FabLab Casablanca](#)

[Kluster CFCIM](#)

[La startupstation](#)

[Moroccan Center for Innovation and Social Entrepreneurship](#)

[Orange corners](#)

[Tamkeen Center](#)

[U-founders](#)

[Univers Startup](#)

Coworking spaces

[133 Coworking \(Rabat\)](#)

[Commons Zerktouni](#)

[Dare space](#)

[Emerging Business Factory](#)

[Regus \(Locations: Casablanca, Rabat, and Tangiers\)](#)

[Secteur 21](#)

[Sundesk](#)

Accelerators

[CEED](#)

[Endeavor Morocco](#)

[Happy ventures](#)

[IMPACT Lab](#)

[Impulse](#)

[Plug and Play](#)

[Skytrend](#)

[Startup Maroc booster](#)

[Technopark](#)

Events

[GITEX Africa](#)

[Startup Maroc Roadshow](#)

[WEBCONGRESS AFRICA 2024](#)

Funding institutions

[Greentec Capital Partners](#)

[Maroc Numeric Fund](#)

[Moroccan Business Angels Network](#)

[Orange Ventures](#)

[Outlierz](#)

[Seaf](#)

[UM6P Ventures](#)

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APPENDIX

Appendix 1: Launching your startup: key success factors

Addressing market demand

Your startup should provide a compelling solution to a specific problem within a large and eager market. Think of it as a puzzle piece that fits perfectly into the demand landscape. Steve Blank's Customer Development Model can guide you in creating a product or service that customers cannot resist.

Feasibility analysis

Conduct a thorough feasibility analysis. This process empowers you to make informed decisions, spot areas needing improvement, and allocate resources effectively. It is your tool for maximizing your chances of crafting a successful, long-lasting venture.

Market insights

Dive deep into market analysis. Understand the current state of your industry segment and define your target market. A strong grasp of market dynamics is essential for positioning your product or service effectively.

Building a stellar team and network

Source and group a team of multitalented experts. This is one of the fundamental steps to scale a startup. These diverse talents will complement each other and will help you access a strong, interconnected network that can be your secret weapon for gaining support, mentorship, and continuous learning.

Analyzing the competition

Competitive analysis is not just about sizing up rivals; it is a vital part of your strategic planning, systematic research and evaluation of your competitors' strengths and weaknesses. It will guide you into finding your competitive edge and creating your added value on the market.

Legal Flexibility

The legal form of a startup must allow for flexibility. Choose a legal structure for your startup that offers the flexibility needed for growth. Make it easy for shareholders to join and leave the company and ensure your memorandum of association can adapt to your evolving needs. In fact, the memorandum of association must be drawn up freely and allow the opening of share capital.

Appendix 2: What type of support to expect at each stage of a startup lifecycle

	Startup development stages	Government support	Funders support	SSOs support
Outreach	<ul style="list-style-type: none"> Idea formation Problem validation Team establishment 	<ul style="list-style-type: none"> Promote entrepreneurship education Facilitate Ideation: Hackathons, startup Weekends, etc. Promote innovation and entrepreneurship culture 	<ul style="list-style-type: none"> Financial literacy and entrepreneurship awareness programs Networking opportunities to connect with potential mentors, advisors, and industry experts 	<ul style="list-style-type: none"> Access to experienced mentors who provide guidance and advice on various aspects of startups Provision of office space, shared facilities, and infrastructure to support the early-stage development of the business
Pre start	<ul style="list-style-type: none"> Idea development Business modeling Problem/Solution fit: prototyping Team Formation: access to training and mentorship 	<ul style="list-style-type: none"> Offer entrepreneurship training and education Facilitate Proof of concept and proof of Business Facilitate Business Modeling Validate MVP 	<ul style="list-style-type: none"> Seed funding for idea validation and product development Coaching to refine business ideas and plans Access to incubators or accelerators providing resources, infrastructure, and networking opportunities 	<ul style="list-style-type: none"> Assistance in refining the product/service, pricing strategies, and go-to-market plans Support in conducting market research and understanding the target market, customer needs, and competitors

	Startup development stages	Government support	Funders support	SSOs support
Launch	<ul style="list-style-type: none"> • Business Creation • Early-stage fundraising • Initial Go-To market: MVP development 	<ul style="list-style-type: none"> • Provide Early-Stage Financing • Facilitate access to client and Go-To -Market • Strategic partnerships • Housing • Operation set up and labeling 	<ul style="list-style-type: none"> • Seed funding to launch the business • Cover initial operational costs • Access to angel investors or venture capital firms • Guidance on legal and regulatory compliance • Support in building a strong founding team and advisory board 	<ul style="list-style-type: none"> • Guidance on company registration, intellectual property protection, and legal compliance • Support in identifying funding sources, preparing investor pitches • Connecting with potential investors
Growth	<ul style="list-style-type: none"> • Product/Market Fit • International Go-To-market • Expansion and scaling 	<ul style="list-style-type: none"> • Facilitate access to Finance • Facilitate internationalization via events, strategic partnership, etc. • Provide operational support 	<ul style="list-style-type: none"> • Series A, B, or C funding rounds for scaling operations and market expansion • Strategic guidance and industry insights from investors • Assistance in negotiating partnerships and strategic alliances • Exit strategies and assistance with mergers, acquisitions, or public offering 	<ul style="list-style-type: none"> • Assistance in scaling operations, managing growth, and overcoming operational challenges • Access to industry experts • Provide sector-specific knowledge and guidance



Digital
Cooperation
Organization