



WORKSHOP ON

“Designing Implementation Strategies for Innovative SME Financing Support Mechanisms”

Project « Empowering SME Development Agencies with Innovative Financing Solutions under the OIC-SMENET Framework »

Ankara, Republic of Türkiye — 16-17 September 2026



Delegation of the Kingdom of Morocco

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Presentation outline

1

Economic weight of MSMEs in Morocco

Demographics, employment and value added

2

Sectoral and territorial distribution

Sectors and geographic concentration

3

Maroc PME: positioning and areas of intervention

Mission and VSE / SME support schemes

4

Results, impact and sector programmes

Results 2014-2022 and evidence of impact

5

ORBIT 2030 and outlook

The agency's new roadmap

6

Priorities for OIC-SMENET cooperation

What Morocco brings and seeks

A business fabric dominated by MSMEs

>98%

of Moroccan enterprises are MSMEs

349,000

active legal entities recorded in 2023

56%

of declared formal private-sector jobs
(2023)

20.1%

of total value added only

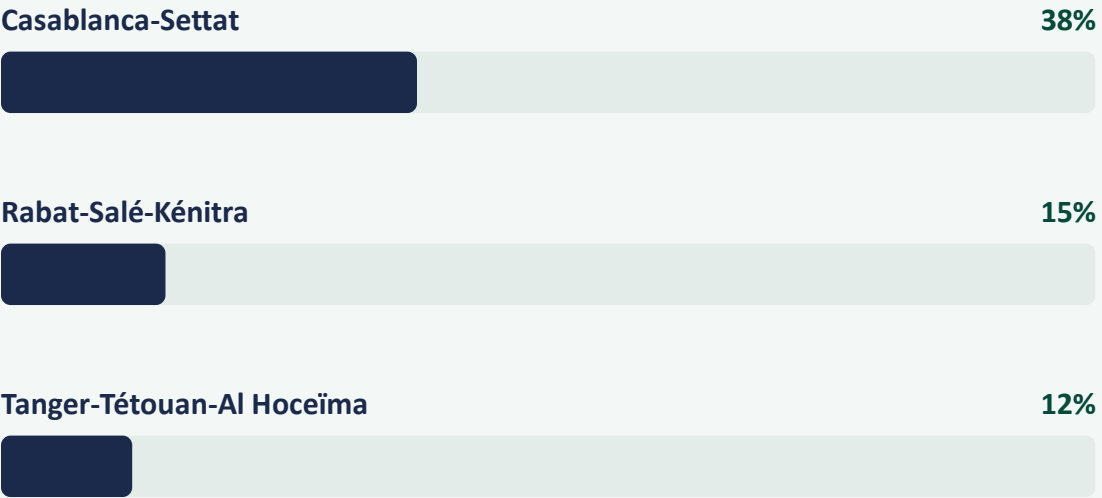
A gap between the demographic and social weight of MSMEs and their contribution to wealth creation, reflecting a relative productivity deficit — hence the need for structured support that goes beyond access to finance alone.

A pronounced sectoral and geographic concentration

Sectoral distribution of MSMEs



Territorial concentration



These three regions alone account for nearly two-thirds of the national productive fabric, out of the Kingdom’s twelve regions.

Source: Maroc PME internal note — 2023 data.

A technical and financial support agency

Established in 2002 (Dahir No. 1-02-188 of 21 August 2002, implementing Law No. 53-00), Maroc PME supports the growth and competitiveness of MSMEs incorporated under Moroccan law.

A mission carried out through programmes underpinned by sector strategies.

1

Investment support

Grants and co-financing for MSMEs' investment programmes

2

Innovation promotion

Patent development and support for innovative projects

3

Advisory and technical expertise

Advisory assignments, upgrading and skills development

A non-financial agency, complementary to the guarantee and credit instruments provided by Tamwilcom — presented in a dedicated session of this workshop.

Structural challenges are holding back MSME growth

1

Sluggish growth

Only 0.2% of very small enterprises moved up a category between 2017 and 2022

2

High failure rate

≈15,658 cases recorded in 2024, mostly very small enterprises

3

Skills gap

Limited managerial capabilities, planning and innovation culture

4

Fragmented support

More than 70% of the needs expressed by entrepreneurs remain unmet

5

Access to financing

Only 29.3% of total bank credit went to MSMEs in 2023

6

Access to land

Difficulty accessing industrial land and coworking spaces

Differentiated VSE / SME support schemes (2014-2022)

VSEs — Very Small Enterprises – ISTITMAR TPE

- 1 Advisory and expertise covered at 90%
- 2 Managerial training covered at 100% (self-employed entrepreneurs, project holders, VSEs)
- 3 Investment grant of 30% of the programme
- 4 Support for access to markets, financing and networks

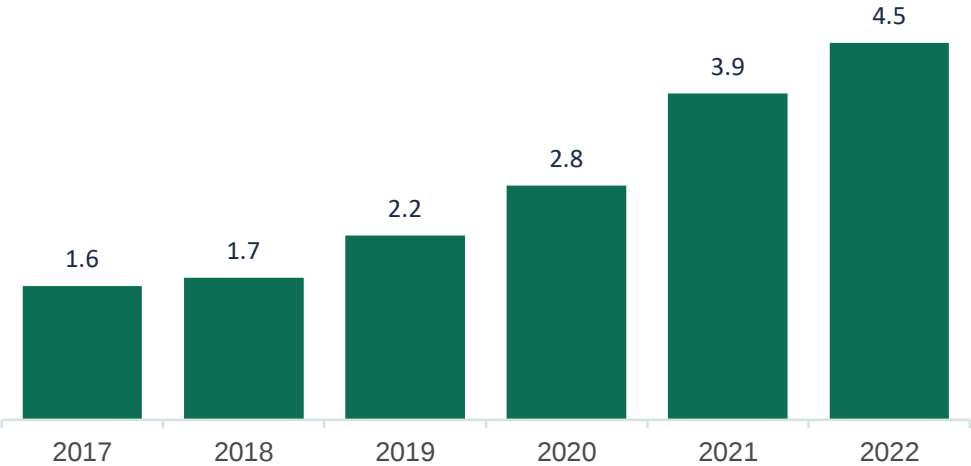
SMEs — Small and Medium-sized Enterprises – ISTITMAR PME

- 1 Advisory and expertise covered at 80%
- 2 Investment grant of 20% (+5% outside the Tangier-Casablanca corridor)
- 3 Compliance upgrades: up to 50% of rent, 30% of safety equipment
- 4 Patent development (80%) and support for industrialisation (30%)

Strong upward momentum in investment and employment

MSME investment committed (MAD bn)

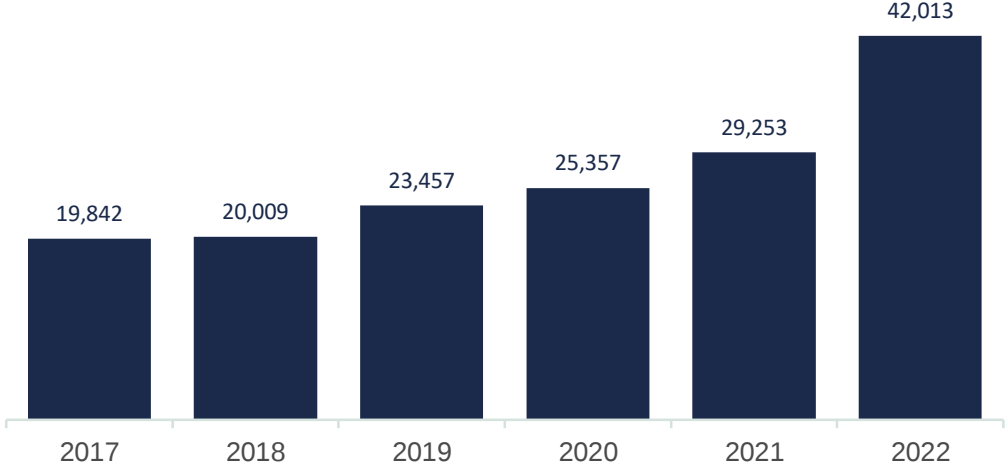
x2.8



94% achievement of projected committed investment (2017-2022)

Direct & indirect jobs generated

x2.1



127% achievement of projected committed jobs (2017-2022)

Source: Maroc PME internal note — 2017-2022 programme results.

RESULTS

A measured and documented impact

+4.8 pts

of additional annual revenue growth for supported firms, compared with similar non-beneficiary firms.

Impact study conducted on a sample of 502 beneficiary firms, 2012-2017 period.

6,600

firms supported (2014-2022), including 1,200 investment projects

800

topics of advisory and technical expertise delivered

1,000

training sessions delivered to managers and project holders

Source: Maroc PME internal note — 2014-2022 programme results and impact assessment.

A differentiated approach by sector

Go Siyaha

Tourism — 2023-2026 (MAD 720m)

- Grant of 30 to 35% for accommodation and tourism activities
- Grant of 40% for environmental sustainability projects
- Advisory and technical expertise covered at 90%

PME Supply Chain

Logistics — 2024-2029

- Digital transformation and warehouse performance
- Development of logistics HR skills
- Energy and environmental transition covered at 65%

Power Export

Export — ongoing

- Rapid export diagnostic and action plan (up to 80%)
- Individualised support capped at MAD 50,000
- Catalogue of actions: marketing, certification, prospecting

ORBIT 2030: four programmes to support every stage

1

Structuring & Fundamentals

Upgrading of key functions:
management, HR, digital, production

2

Resilience

Dedicated to firms in difficulty, to
preserve jobs and prevent business
closures

3

Competitiveness

Strengthening performance through
productivity, innovation and
digitalisation

4

Growth

Support for high-potential firms scaling
up, in Morocco and internationally

The PACTE TPME programme rolls out ORBIT 2030 under the 2026-2030 State-Agency contract: comprehensive support (from structuring to growth), modular offerings, broader sector coverage, a co-construction approach and a stronger territorial presence — with participatory governance involving the private sector.

Towards an integrated national support plan, led by Maroc PME

Maroc PME, the most experienced government agency in technical business support, is proposed to lead the coordination of this national plan.

1

Expand the territorial coverage of support services

2

Adapt the offering to sectoral and regional specificities

3

Strengthen the skills of project holders

4

Facilitate access to public procurement (quotas, subcontracting)

5

Diversify sources of financing (new Investment Charter)

Key success factor: full territorial coverage across the Kingdom's twelve regions, for equitable, close-to-the-ground support.

Priorities for the OIC-SMENET network

What Maroc PME brings

- A modular support model by maturity stage (ORBIT 2030)
- A proven impact assessment methodology
- Differentiated sector programmes (tourism, supply chain, export)
- Participatory governance involving the private sector (PACTE TPME)

What Maroc PME is looking for

- Peer experience on innovative financing (fintech, guarantees, Islamic finance)
- Models for close-to-the-ground territorial coverage
- Coordination between support agencies and financing institutions
- Tools for assessing the creditworthiness of informal VSEs

Contribution to the recommendations document

- Recognise the complementarity between support and innovative financing
- Anchor territorial coverage and impact assessment as priorities
- Propose a structured post-workshop exchange mechanism within the network for the governance of the development structure for innovative financing



Thank you for your attention

Thank you — شكرا

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