Restate

Invest in Real Estate Fractionally — from 500 DH

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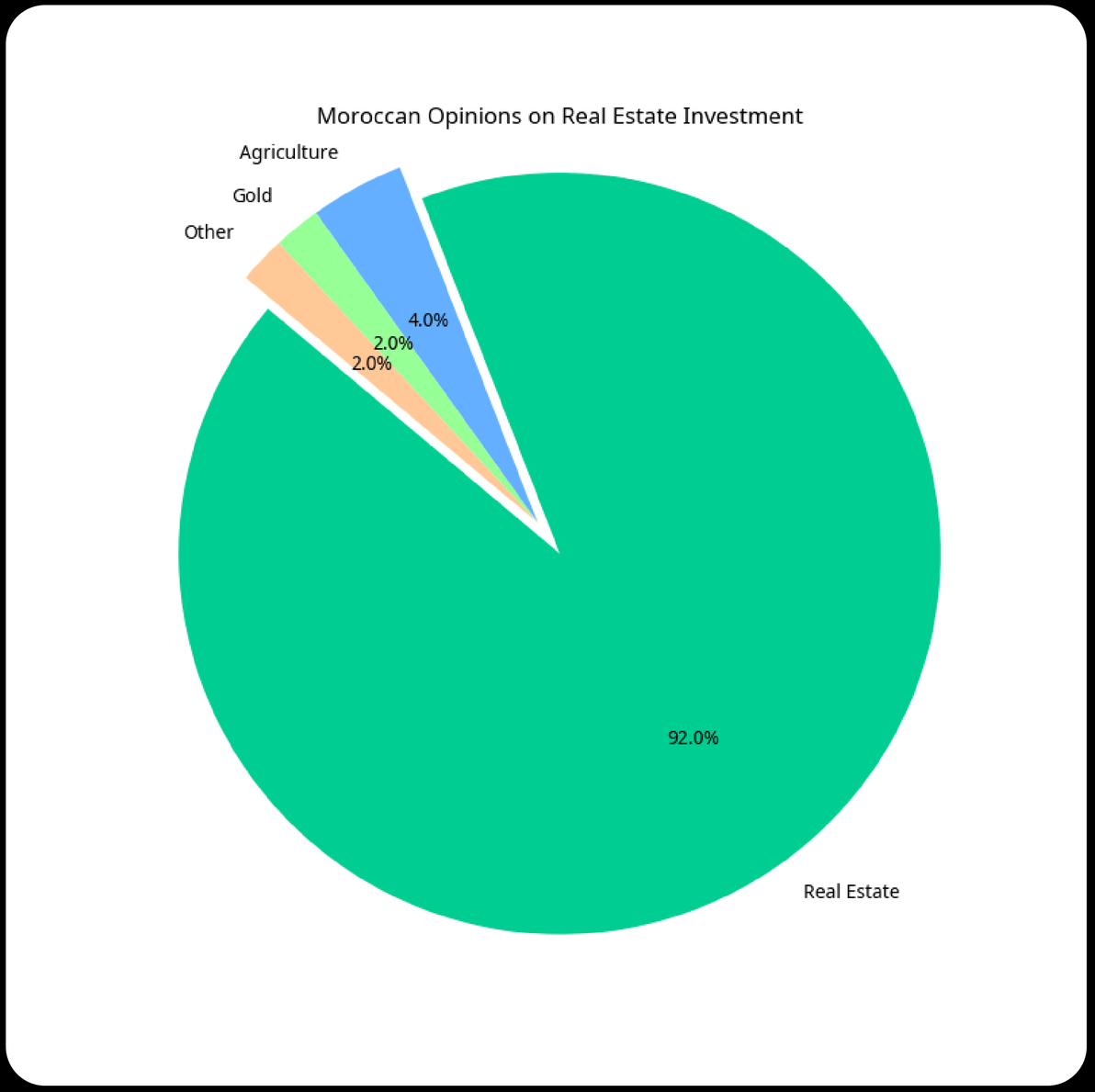
Capital growth is no longer a privilege, it's a right we all share

BUT HOW ??

Problem

92% of Moroccans believe that real estate investing remains the most trusted and proven path for building wealth, offering both security and growth across generations.



So, what's stopping people from investing?

Customer Pain Points

Real estate was among top 2 **investment choice** for every single person we interviewed but **none** felt they **could get started**.

Customer Pain Points

Here's what we discovered, based on over 100 interviews with:

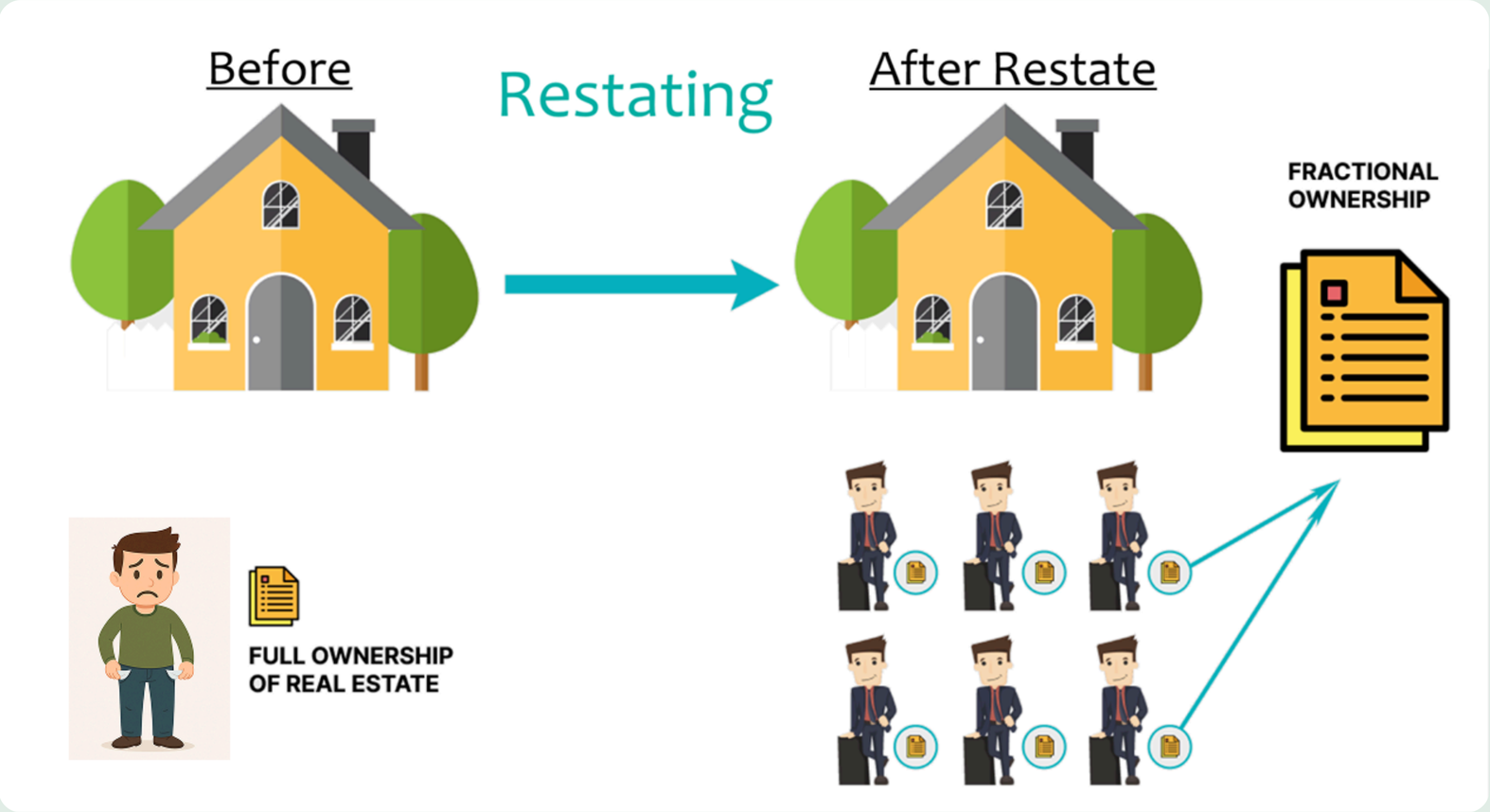
.Early-career professionals.
.University students.
.Members of the middle-income segment.

1. **High Entry Barrier** for entry.

2. **Lack of Knowledge** & **Legal Clarity.**

3. **Few option** that follow **Sharia compliance.**

Solution



FULL OWNERSHIP

- High capital investment required.
- Concentrated risk in single property.
- Time intensive management responsibilities.

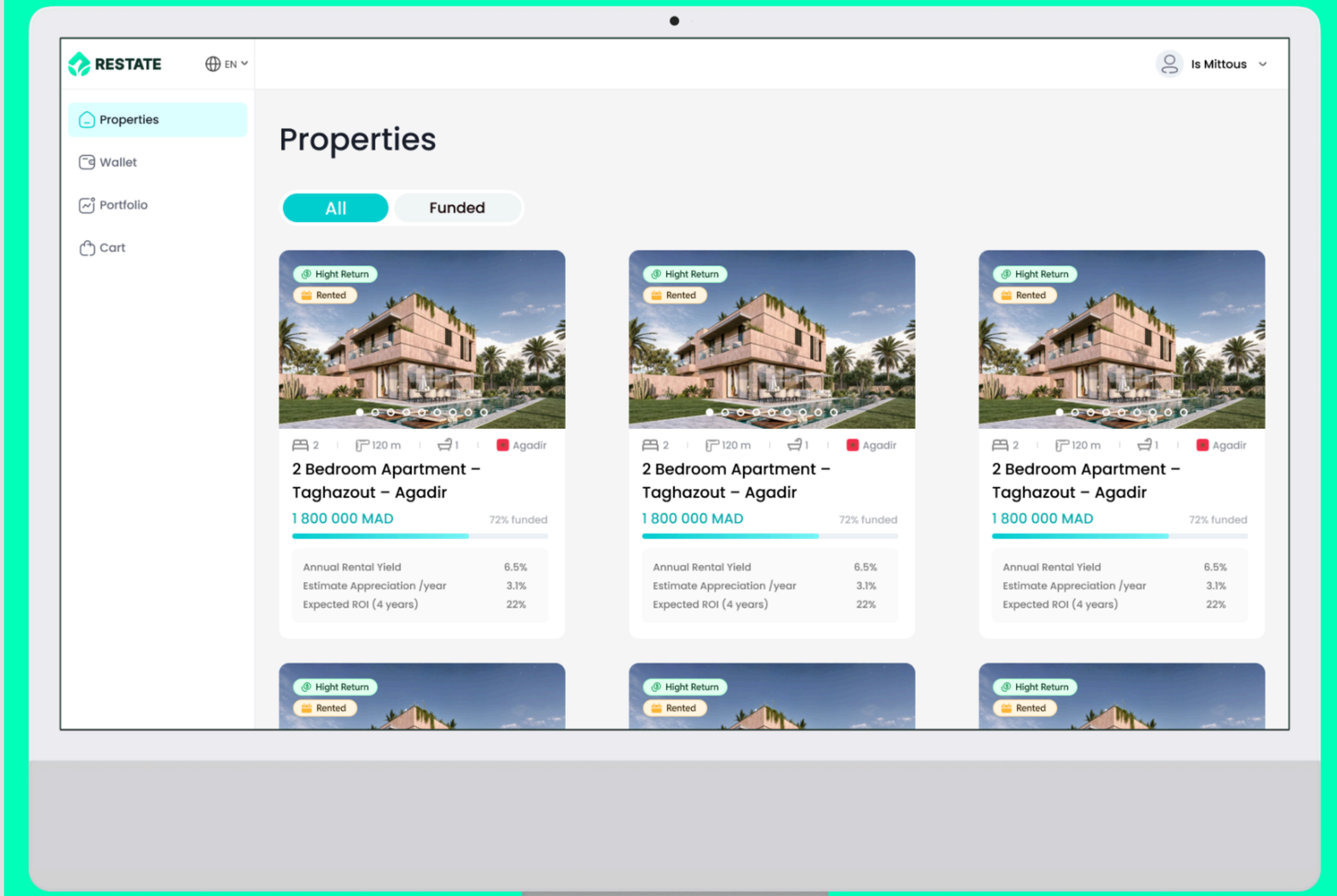
FRACTIONAL OWNERSHIP

- Low entry barrier accessible to more people.
- Diversified risk across multiple properties.
- Professional management handled on your behalf.

Our Solution

How It Works :

1. Invest with as little as 500 MAD.
2. Receive a digital ownership certificate.
3. Enjoy your profits.



Our Competitors

Restate is unique: Currently, no company in Morocco offers fractional, real estate investment.

The closest model is OPCI (Organisme de Placement Collectif Immobilier), a regulated real estate fund that pools investor money to buy properties.

Limitations vs Restate: Investors cannot choose specific properties, face high entry requirements, experience limited liquidity, and have indirect ownership through fund units.

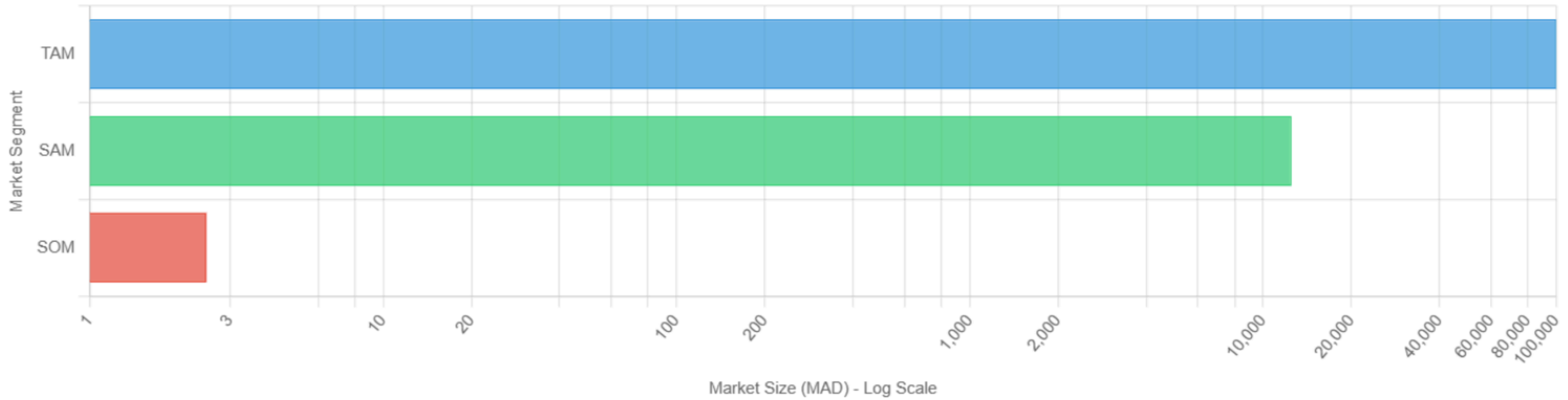
Restate vs OPCI

OPCI vs. Restate: Feature Comparison

Feature	OPCI	Restate
Investor choice	Cannot choose specific properties	Choose **exact properties**
Entry capital	High, 50,000+ MAD	Low, **500 MAD**
Liquidity	Annual distributions	**Monthly liquidity**
Ownership	Units in fund	**Fractional ownership**
Digital experience	Limited	**Fully digital**
Sharia compliance	Not always available	**Optional**

market size

Market Analysis: TAM, SAM, SOM



TAM

~100B MAD

Total Moroccan real estate investment market value

SAM

~10-15B MAD

Middle-income and young professionals interested in fractional real estate

SOM

~2.5M MAD

First-year goal: 500 clients × 5,000 MAD

“I will be the first one to invest in Restate”

Common feedback from our costumer discovery.

Revenue Model

Revenue Streams

Current Revenue Streams

2% **Upfront Fee**

Charged when a new project is launched

1% **Annual Management Fee**

For property and operations management

5% **Exit Fee**

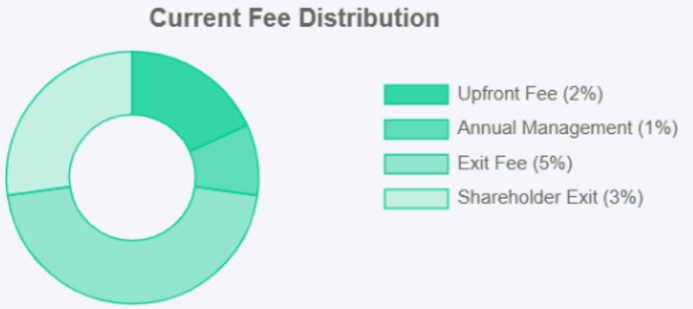
Applied when a property is sold and profits distributed

3% **Shareholder Exit Fee**

Applied when an investor sells their share via the platform

Future Revenue Streams

- Premium investor services
- Secondary market fees
- Partnerships with developers



Meet the Team

Yassine ait Kaddour

Co-Founder & CTO: Software Developer Team Lead at Agenz, Licence Professionnelle in Web & Mobile Software Engineering from 1337 & ENSA, specializing in full-stack development and fintech platforms.

Mittous Ismail

Co-Founder & CEO: Former Software Engineer at Agenz and Researcher at UM6P Explorer (partnered with MIT), with expertise in product development, startup strategy, and innovation.

Asking

We Are Looking to Strengthen Our Team:

We are seeking experienced professionals to join or support Restate in key areas:

- Co-Founder / Lawyer
  - Manage legal and regulatory aspects
  - Ensure compliance and investor protection
- Real Estate Expert
  - Guide property selection and management
  - Provide market insights and operational expertise
- Investment Manager
  - Oversee financial strategy and investor relations
  - Help structure investments and optimize returns

Goal: Build a strong, complementary team to successfully launch and scale Restate.

Thank you!

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