



perXmicro

il microcredito in italia



MISSION

“We create employment and social inclusion through professional disbursement of credits and microcredits, financial education and services for starting-up and supporting enterprises, with the aim of reaching the complete sustainability of our activity.

We address to professional people with a good entrepreneurial idea and to people with primary financial needs (home, health, education), who are excluded from traditional credit channels because of insufficient credit history or precarious working position.”

In Italy, after a long journey, the legislator has come to the following definition of microcredit:

«Financing with the following characteristics: maximum amount of 75,000 euros; not backed by collateral; accompanied by auxiliary assistance and monitoring services. “

Definition pursuant to art. 111 of the Consolidated Law on Banking (with revision of Law no. 234 of December 30, 2021, Budget Law 2022):

- *Companies already registered for VAT for no more than 5 years*
- *Professionals and individual companies with up to 5 employees;*
- *Partnerships, SRL, simplified SRL, cooperatives with non-member employees up to 10 units;*

PerMicro is a financial intermediary pursuant to art. 106 supervised by the Bank of Italy: it provides both microcredits and credits on a daily basis to promote financial inclusion in Italy.

MICROCREDIT

DEFINITION

Microcredit is a financial instrument aimed at those who cannot access traditional credit due to lack of collateral or insufficient credit history.

This tool offers vulnerable individuals at risk of marginalization a valid opportunity for financial and social inclusion.

SHAREHOLDERS

Industrial Partner



21,6%

Private equity



12,3%

FINDE

12,2%

PHITRUST
Partenaires

4,1%

Institutional investors



9,2%



9%



7,4%



6,7%



6%



4,8%



3,6%



1,2%

Private investors

1,9%

Board of Directors

ANDREA LIMONE – *President*

BENIGNO IMBRIANO – *CEO*

RAFFAELE BAZZONI

SILVIO CUNEO

DIEGO LUIGI DAGRADI

NAZZARENO GABRIELLI

MAURIZIO IRRERA

FERRUCCIO LUPPI

STEFANO MILANESE

FABIO MONTENA

FREDERIC RENAUD

GOVERNANCE

Board of statutory auditors

GIAN PIERO BALDUCCI – *President*

MASSIMO BIANCHI

MARCO CASALE

MAURIZIO FERRERO

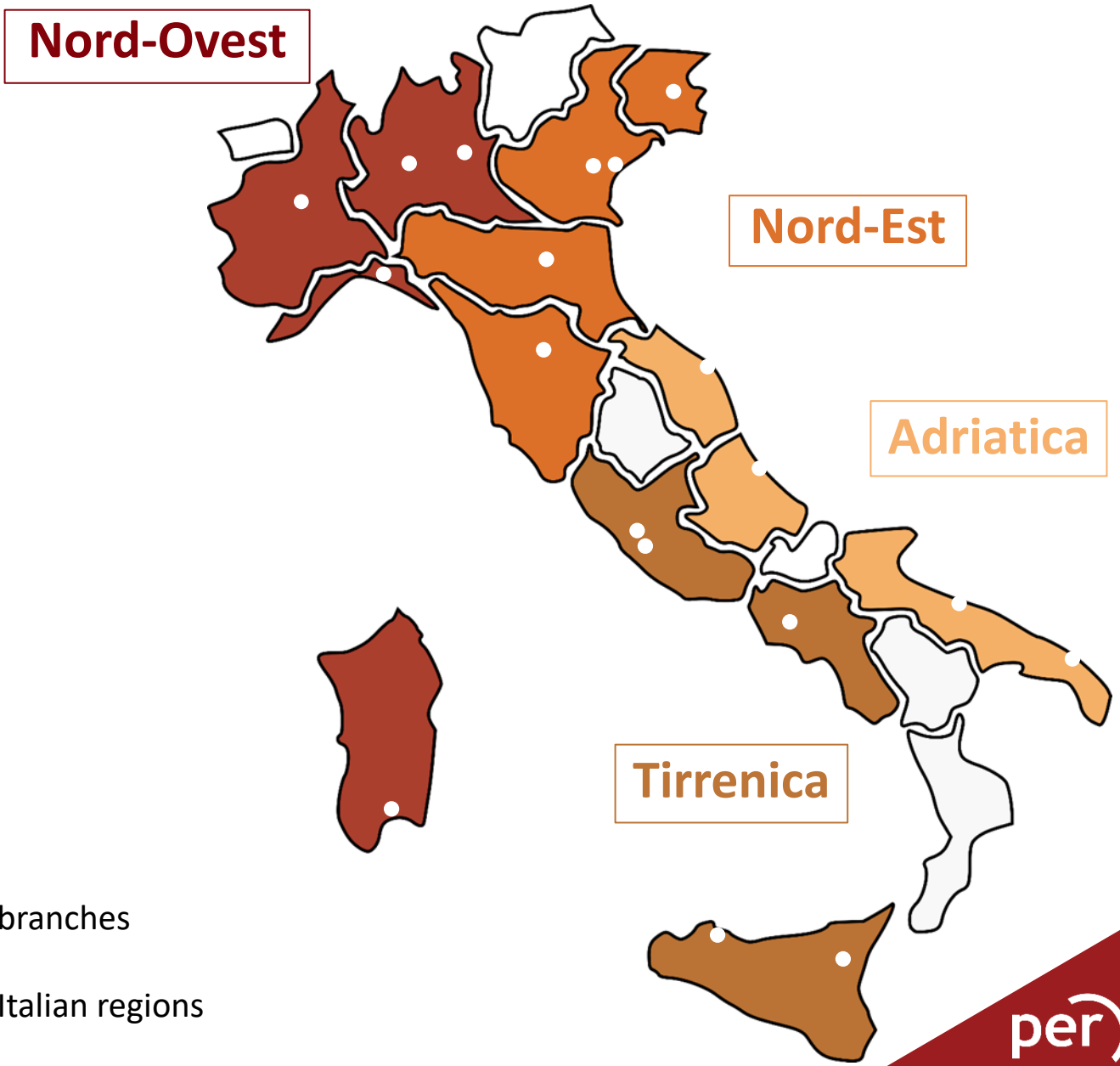
SAMANTHA SARDO

AREA	REGIONE	Filiali
NORD-OVEST Resp. Martina Benedetti	Piemonte	Torino
	Lombardia	Milano1 Milano2 Brescia
	Liguria	Genova
	Sardegna	Cagliari

AREA	REGIONE	Filiali
NORD-EST Resp. Martina Benedetti	Friuli Venezia Giulia	Udine
	Veneto	Venezia Padova
	Emilia- Romagna	Bologna
	Toscana	Firenze

AREA	REGIONE	Filiali
ADRIATICA Resp. Andrea Sicuro	Marche	Ancona
	Abruzzo	Pescara
	Puglia	Bari Lecce

AREA	REGIONE	Filiali
TIRRENICA Resp. Fabio Russo	Lazio	Roma1 Roma2
	Campania	Napoli
	Sicilia	Palermo Catania



20 branches

14 Italian regions

39 on-field colleagues

OUR PRODUCTS

BUSINESS

For individuals who want to start or develop a small business and who, although without collateral and credit history:

- have a good business idea;
- possess professional, technical and entrepreneurial skills;
- demonstrate collaboration and support in the preliminary investigation and construction phase of the business plan.

PERSONAL

Personal loan to meet the needs related to family, home (also the one in the country of origin), work, health and training, for subjects in temporary economic difficulty without credit history or excluded from credit due to sociological characteristics (nationality, reduced work seniority/ type of contract etc).

To access the loan, Italian citizenship is not required, however residence / domicile in Italy and a valid residence permit / card are in any case mandatory.

PerMicro BUSINESS

- amount financed: from € 5,000 to € 40,000
- installments: monthly
- duration: 24 - 72 months (only in multiples of 12 months)

Services included

- Advice and support in the drafting of the business plan, investment plan and cash flow. Accompaniment and monitoring for the entire duration of the loan.

Requirements

- clear and sustainable business plan (sustainability of overall debt situation balanced exposure with income received / generated);
- clear and documented idea of the investment to be made and the use of microcredit (estimates, useful documents);
- technical and entrepreneurial skills;
- willingness to contribute capital / own means (approximately 20% of the total investment).

Fundable purposes

- expenses for business start-up
- expenses for business development
- local rent deposit
- purchase of furniture / equipment
- car / van / motorcycle

Recommended profiles

- start up
- started businesses without collateral and credit history
- non-EU customers with good roots

Unfundable activities

- subjects with protests / prejudicial / unpaid unsettled
- "Buy Gold" activities and pawns
- betting centers and / or Bingo halls
- casinos and other gambling establishments



PerMicro FAMILIES

- amount paid from € 3,000 * to € 15,000
 - installments: monthly
 - duration: 12 - 72 months (only in multiples of 12 months)
- * Minimum amount only for new finance

Included services: basic financial education, preparation and analysis of the family budget.

Purpose

- urgent expenses related to family, home, health, training and work;
- the place of use can also be the country of origin (eg. land purchase expenses, house renovation / purchase, for family help, etc.).

Recommended profiles

- home helpers, carers also with fixed-term contracts;
- employees, workers also with fixed-term contracts;
- foreign customers with good roots in the territory (in Italy for at least 2 years, family in Italy etc.)
- minimum income € 600 per month.

Non-financeable subjects

- subjects with protests / prejudicial / unresolved not remedied;
- people residing in third parties, residences, hotels or homeless people;
- people without their own and documentable income.



BDS and Social Projects

As part of the business development services that PerMicro offers in support of financing to companies, there is also **Mentoring** carried out in partnership with the MicroLab Association: an important tool to accompany the company both in the phase preceding the disbursement of the loan, through the drafting of a business plan, which in the next phase, through a monitoring of the company's performance.

PerMicro and MicroLab carry out various activities and projects over Italian regions: one is the "**Women to be free**" project in collaboration with DLA Piper and Coop. Sociale Terra e Pace and funded by the **Council of Europe Development Bank (CEB)**.

The aim of the project is the financial inclusion of women victims of violence through individual training and tutoring courses that aim to regain the self-esteem and strength that work and economic autonomy allow them to have.

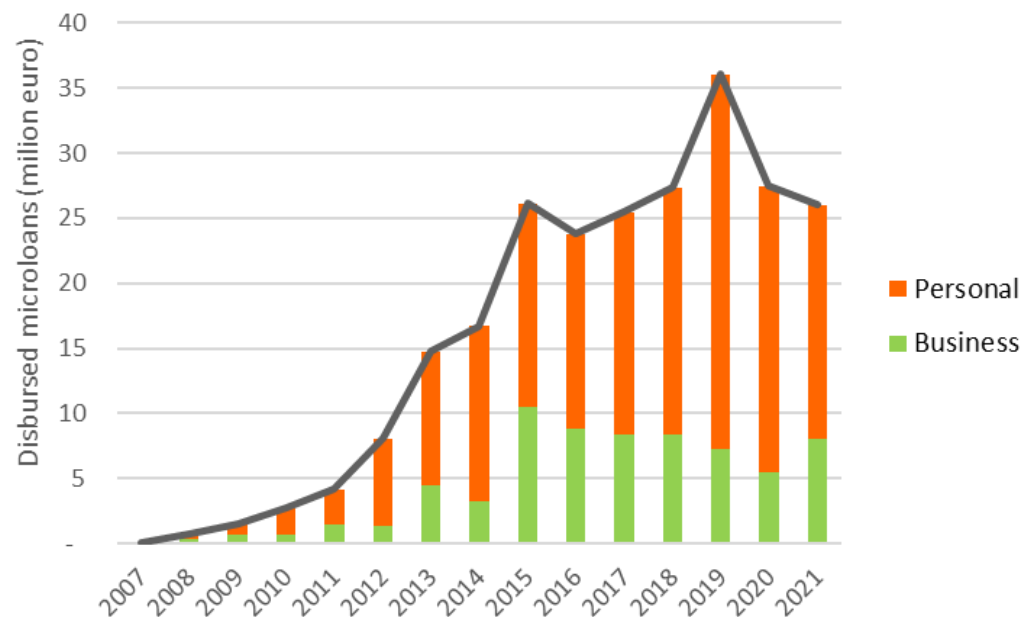


Progetto a supporto dell'indipendenza economica di
donne vittime di violenza

Partner



IN NUMBERS



PerMicro is a company born in Turin and specialized in credits and microcredits, PerMicro is a financial intermediary pursuant to art. 106 supervised by the Bank of Italy.

To date, it has granted **31.673 credits**, for a total disbursed of **242.107.565 euro**, of which 4.280 credits to the company and 27.393 credits to the family.

Data up to 31.12.21

	TOTAL	2007-2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Business	4.280	590	332	434	507	447	433	422	396	289	430
Disbursed	€ 71.470.864	€ 4.334.163	€ 4.450.954	€ 7.240.717	€ 9.186.188	€ 8.786.326	€ 8.352.167	€ 8.397.475	€ 7.286.397	€ 5.449.415	€ 7.987.062
Family	27.393	2.643	2.044	2.476	2.584	2.565	2.692	2.873	4.479	2.715	2.322
Disbursed	€ 170.636.701	€ 12.817.254	€ 10.314.166	€ 13.438.000	€ 14.135.652	€ 15.010.092	€ 17.126.852	€ 18.973.908	€ 28.777.399	€ 22.024.244	€ 18.019.133
Total	31.673	3.233	2.376	2.910	3.091	3.012	3.125	3.295	4.875	3.004	2.752
Total disbursed amount	€ 242.107.565	€ 17.151.417	€ 14.765.120	€ 20.678.717	€ 23.321.840	€ 23.796.418	€ 25.479.019	€ 27.371.383	€ 36.063.796	€ 27.473.659	€ 26.006.195

IN NUMBERS

BUSINESS



54% start-up

48% under 35 young people

67% men

33% women

40% migrants

FAMILIES



32% under 35 young people

49% men

51% women

91% migrants

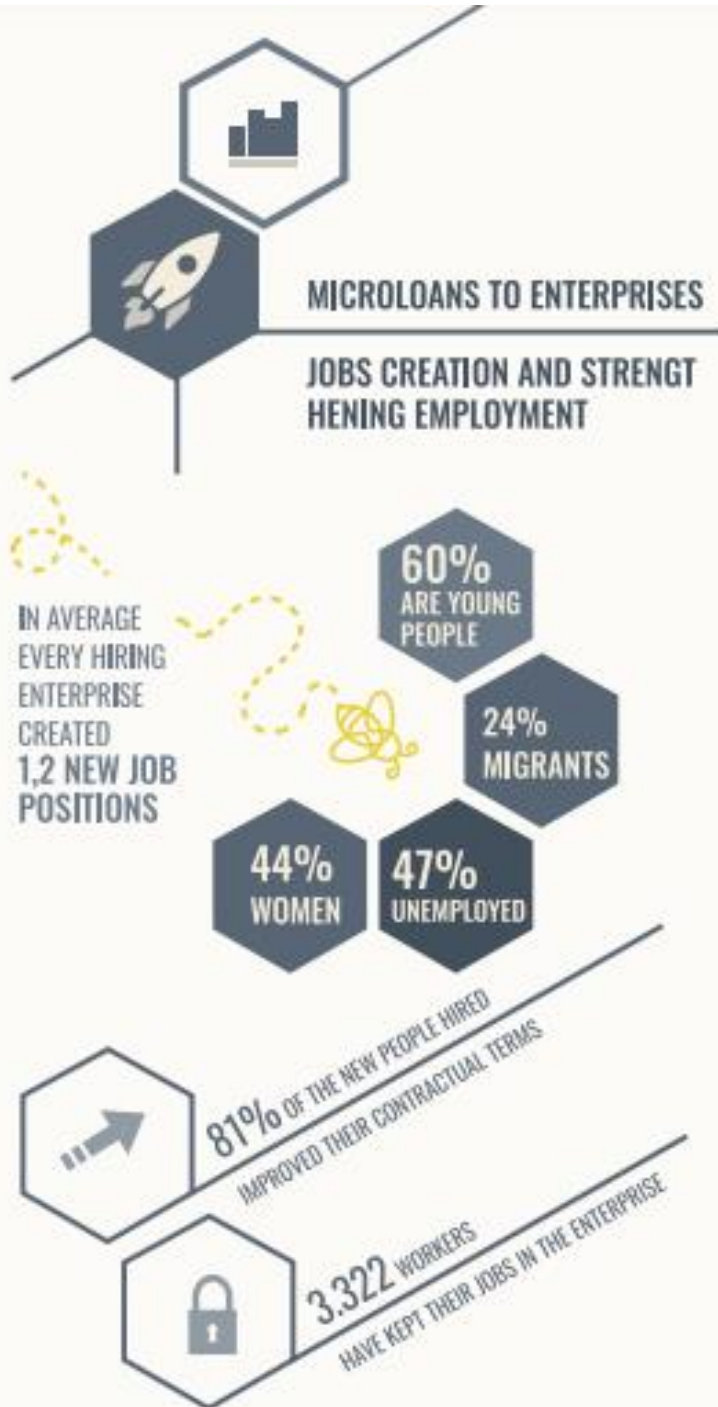
Data up to
31.12.21

SOCIAL IMPACT

IN COLLABORATION WITH **POLITECNICO DI MILANO 1863** AND **TIRESIA**.

DATA REFER TO THE PERIOD: **2009-2018**.

BUSINESS



SOCIAL IMPACT

IN COLLABORATION WITH
POLITECNICO DI MILANO
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PERIOD: **2009-2018.**

BUSINESS

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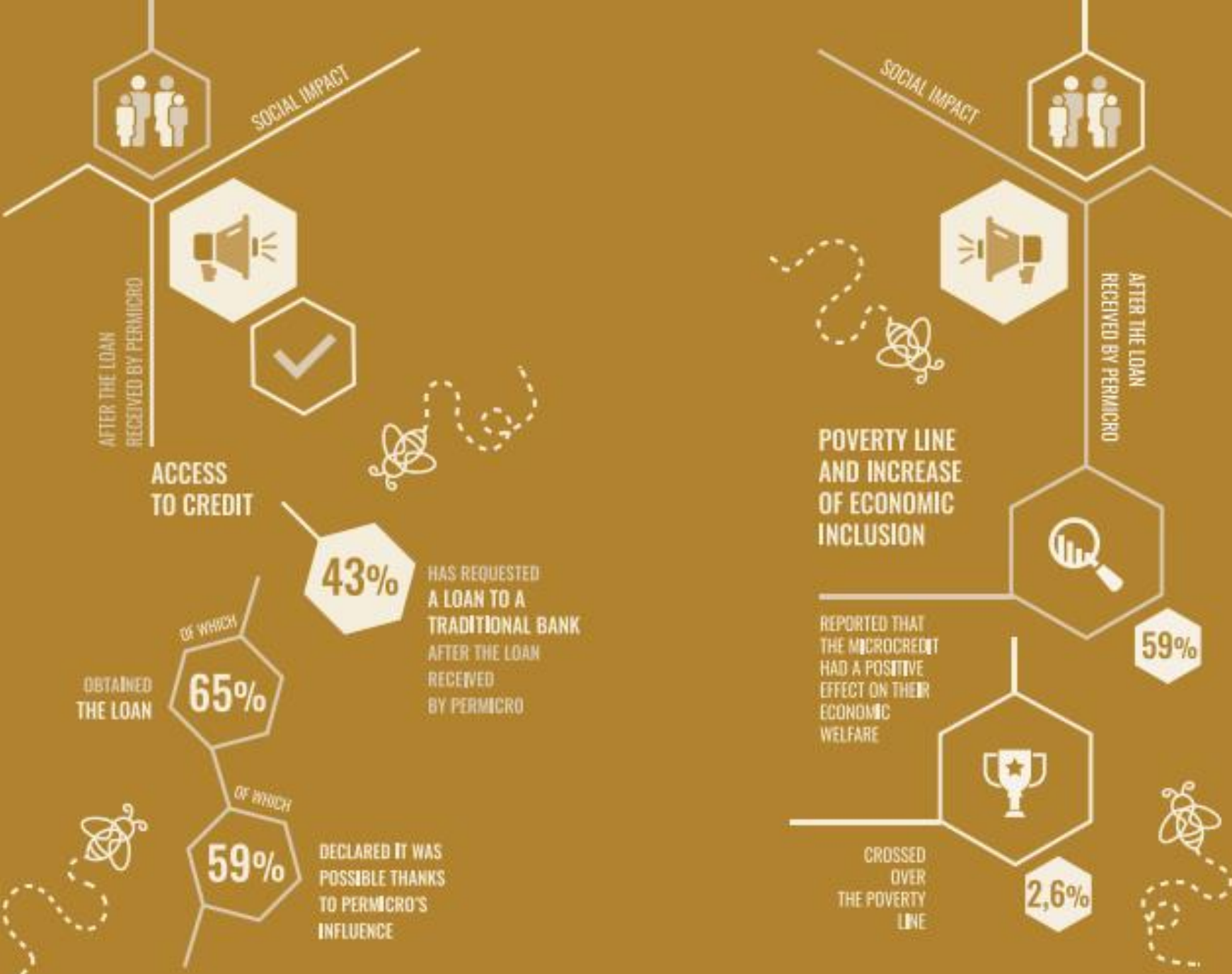
SOCIAL IMPACT

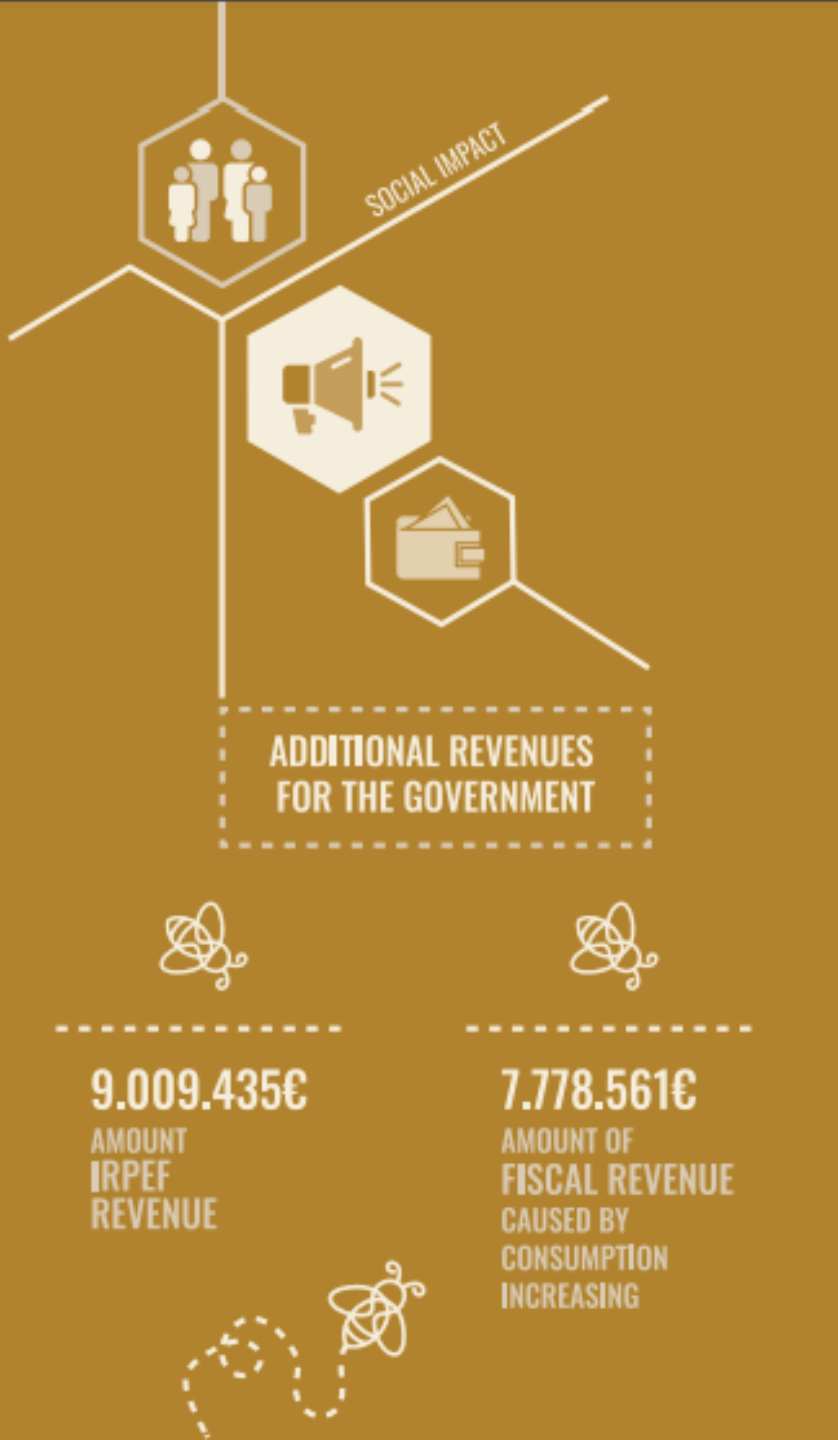
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FAMILIES

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SOCIAL IMPACT

IN COLLABORATION WITH **POLITECNICO DI MILANO 1863** AND **TIRESIA**.

DATA REFER TO THE PERIOD: **2009-2018**.

FAMILIES

#PERMICROCUSTOMERS

Fabio was born and grew up with a strong passion and sensitivity towards animals in Giurdignano, a country village in the province of Lecce. His parents with many sacrifices allowed him to realize his greatest dream, namely to graduate from the University of Bari in Veterinary Medicine in 2017.

Registered in the professional register of Veterinarians of Lecce since 2017, in February 2018 he opened his VAT number, starting to carry out home visits and interventions at authorized colleagues' laboratories. Not having an important financial support from the family, in March 2019 - PerMicro granted him the economic availability and above all the confidence to finally open his private veterinary practice in his village of origin.



Nassira is 35 years old and is originally from Mali. In Italy since 2005, since 2014 she has been hired in the role of cultural mediator by a Social Cooperative in Florence, in which she still works and of which she has become a partner.

Nassira lives alone with her three children in Prato: during the day she works and in the evening she attends a night school to obtain a high school diploma. Nassira requested a loan from PerMicro precisely to be able to keep up with all the movements she has to make every day: she has in fact bought a car that allows her to take her children to school in the morning, go to work in Florence, recover the children on leaving school and finally reaching her evening classes.

CERTIFICATIONS

In April and May 2020 PerMicro had a due diligence by MicroFinanza Rating aimed at confirming the requirements for maintaining the **Code of Good Conduct for Microcredit provision certificate**, valid for obtaining European funding.

The Microfinance Rating evaluation, validated by the European Commission's steering group, was based on the analysis of **PerMicro's compliance with 167 applicable clauses**. From the examination of the auditors, **PerMicro is compliant for 158 of them, equal to 94% of the total, recording an increase compared to the 92% recorded in the first assessment of 2017.**

The improvement is even greater if we consider that the examination was conducted **considering PerMicro a "large" (and no longer medium) institution**, with the inclusion of a dozen additional clauses, typical of more structured companies.



NETWORKS

PerMicro is founder member of **RITMI**, Rete Italiana della Microfinanza, whose main activity is the promotion of microfinance and microcredit in Italy. Its goal is reaching social inclusion for underserved and financial excluded people.

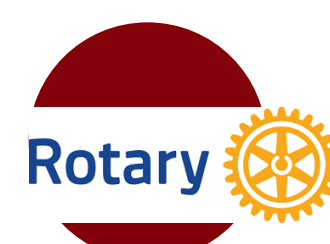
PerMicro is member of **EMN**, European Microfinance Network, which works for promoting microfinance tools against unemployment and social and financial exclusion.

In November 2021 PerMicro signed a memorandum of understanding with the Italian **Ente Nazionale per il Microcredito**. The Protocol has as its object the promotion of financial education, business culture and the social and financial inclusion of the most vulnerable in society.



PARTNERS

PerMicro collaborates with some of the most important financial companies in Italy: through this partnership, we are able to reach the entire national territory and allow access to credit to subjects excluded from traditional channels.



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