

PerMicro

credito e microcredito per l'inclusione

MISSION

“ We create employment and social inclusion through the provision of professional credits and microcredits, financial education and the offer of start-up services and support to the company, with a view to the sustainability of our activity.

We target competent people with a good business idea and people with primary financial needs (home, health, education), excluded from the traditional credit channels due to insufficient credit history or precarious working position.

”

SOCIAL IMPACT

- FINANCIAL INCLUSION
- FINANCIAL EDUCATION
- MENTORING TO ENTREPRENEURS
- EMPLOYMENT

The strategy of PerMicro is to **generate social impact**, in a condition of **economic sustainability**, in order to strengthen its positioning as a reference operator in Italy for financial inclusion, subjects in conditions of fragility and vulnerability.



#ClientiPerMicro

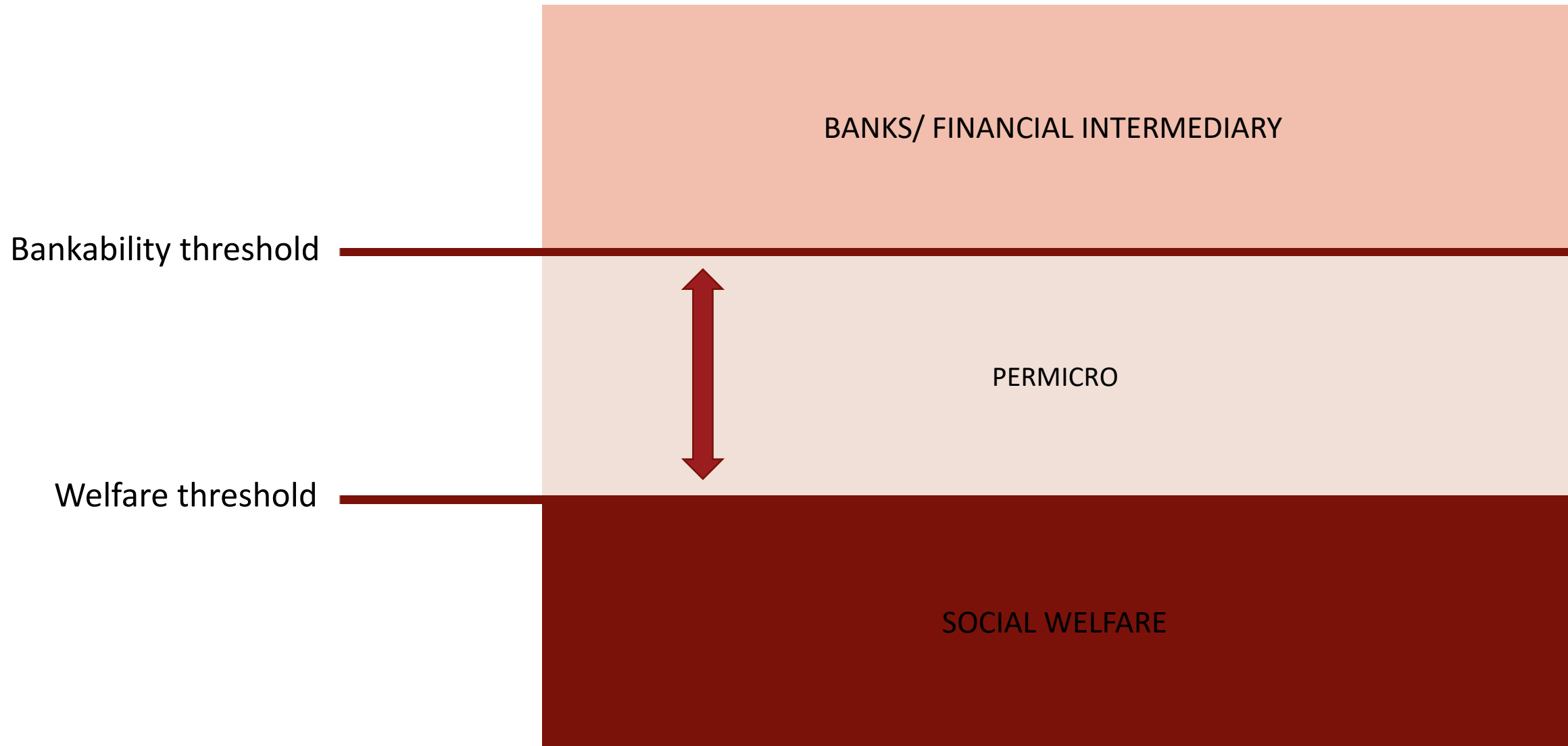
Car Broker di Valeria Sitzia – Cagliari



PerMicro is a financial intermediary pursuant to art. 106, supervised by the Bank of Italy.

PerMicro has a **complementary** and **non-competitive** role with the traditional credit system.

Filling the gap



EMPLOYEES: 71

% PERMANENT CONTRACTS ON TOTAL: 91,5%

WOMEN EMPLOYEES: 59%

FEMALE TO MALE WAGE RATIO: 99,69%

AVERAGE AGE: 39,27 YEARS

**PerMicro
= People**



SHAREHOLDERS

Industrial partner



21,9%

Banks



9,1%



6,7%



1,2%

Private equity



13,4%



13,1%



5,8%



4,2%

Institutional investors



9,3%



7,6%



4,6%



3,1%

AREA	REGIONS	Branches
NORTH	Piemonte	Torino1 , Torino2
	Lombardia	Milano1 , Milano2
	Liguria	Genova
	Veneto	Padova, Venezia
	Friuli Venezia G.	Udine

AREA	REGIONS	Branches
CENTRE	Marche	Ancona
	Abruzzo	Pescara1 , Pescara2
	Sardegna	Cagliari
	Emilia-Romagna	Bologna1, Bologna2
	Toscana	Firenze
	Lazio	Roma1 , Roma2

AREA	REGIONS	Branches
SOUTH	Calabria	Lamezia Terme
	Campania	Napoli
	Sicilia	Palermo, Catania
	Puglia	Bari, Lecce



23 branches in 15 regions

**71 employees,
of which 40 on local**

OUR BRANCHES

Filiale di Ancona

ancona@permicro.it

Corso Stamira 10 c/o BNL - BNP Paribas
60122 Ancona (AN)

Filiale di Bari

bari@permicro.it

Via Extramurale Capruzzi 184
c/o BNL BNP Paribas
Bari 70124 (BA)

Filiale di Bologna 1

bologna@permicro.it

Via Marconi 7 c/o BNL BNP Paribas
40128 Bologna (BO)

Filiale di Bologna 2

bologna2@permicro.it

Piazza dell'Unità 8/G c/o BNL BNP Paribas
40128 Bologna (BO)

Filiale di Cagliari

cagliari@permicro.it

Largo Carlo Felice 11
c/o BNL BNP Paribas
Cagliari 09124 (CA)

Filiale di Catania

catania@permicro.it

Corso Sicilia 30 c/o BNL BNP Paribas
Catania 95131 (CT)

Filiale di Firenze

firenze@permicro.it

Viale Amendola 10 c/o Banca Etica
Firenze 50121 (FI)

Filiale di Genova

genova@permicro.it

Piazza Nicolò Montano 7
c/o BNL BNP Paribas
16151 Genova (GE)

Filiale di Lamezia Terme

lamezia@permicro.it

Via dei Bizantini 99
c/o Comunità Progetto Sud
88046 Lamezia Terme (CZ)

Filiale di Lecce

lecce@permicro.it

Via di Leuca 10b
c/o BNL BNP PARIBAS
73020 Castromediano di Cavallino (LE)

Filiale di Milano 1

milano@permicro.it

Viale Monza 62 , c/o BNL BNP Paribas
20127 Milano (MI)

Filiale di Milano 2

milano2@permicro.it

Via Menabrea 24 c/o BNL BNP Paribas
20159 Milano (MI)

Filiale di Napoli

napoli@permicro.it

Via Medina 41/42 c/o BNL BNP Paribas
Napoli 80133 (NA)

Filiale di Padova

padova@permicro.it

Corso del Popolo 77
c/o Banca Etica
35131 Padova (PD)

Filiale di Palermo

palermo@permicro.it

Via Principe di Belmonte 93
c/o PMO Coworking
Palermo 90139 (PA)

Filiale di Pescara 1

pescara@permicro.it

Corso Vittorio Emanuele II 148
c/o BNL BNP Paribas
Pescara 65122 (PE)

Filiale di Pescara 2

pescara2@permicro.it

Corso Vittorio Emanuele II 148
c/o BNL BNP Paribas
Pescara 65122 (PE)

Filiale di Roma 1

roma@permicro.it

Via Marsala 6
c/o BNL BNP Paribas
Roma 00185 (RM)

Filiale di Roma 2

roma2@permicro.it

Via Tiburtina 399
c/o BNL BNP Paribas
00157 Roma (RM)

Filiale di Torino 1

torino@permicro.it

Piazza Rivoli 1
c/o BNL BNP Paribas
10145 Torino (TO)

Filiale di Torino 2

torino2@permicro.it

Piazza Carducci 161/A
c/o BNL BNP PARIBAS
10126 Torino (TO)

Filiale di Udine

udine@permicro.it

Via del Pozzo 8
c/o Confartigianato Udine
33100 Udine (UD)

Filiale di Venezia

venezia@permicro.it

Via de Canal Bernardo 10,
c/o BNL BNP Paribas,
30175 Venezia (VE)

PRODUCTS


PERMICRO BUSINESS

Amount financed	€ 10.000 - € 40.000
Duration	24-96 mesi
Included services	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.
Fundable purposes	<ul style="list-style-type: none">• expenses for business startup• expenses for business development• local rent deposit• purchase of furniture / equipment• car / van / motorcycle
Preferred profiles	<ul style="list-style-type: none">• startups• newborn and already existing businesses without a credit history or collaterals• reali

PERMICRO CARES

Amount financed	€ 3.000 - € 15.000 (FAMILY) € 10.000 - € 40.000 (BUSINESS)
Duration	12-60 mesi (FAMILY) 24-96 mesi (BUSINESS)
Services included	Monitoring and follow-up throughout the duration of the loan.
Fundable purposes	HOUSING <ul style="list-style-type: none">• solar panels;• thermo-hydraulic systems;• thermal insulation;• refurbished or new class A (or higher) appliances; MOBILITY <ul style="list-style-type: none">• euro 6 cars new or second-hand;• thermal-electric hybrid cars;• full electric cars;• electric motorcycles and scooters;• e-bikes and electric scooters.
Preferred profiles	Business and family

**The purposes must be demonstrated through appropriate documentation (estimates, invoices, projects, etc.).*

PERMICRO FAMILY 	
Amount financed	€ 3.000 - € 15.000
Duration	12-60 months
Included services	basic financial education, preparation and analysis of the family
Fundable purposes	Expenses related <ul style="list-style-type: none"> • to family, • to home, • to health, • to training and work.
Preferred profiles	<ul style="list-style-type: none"> • home helpers, carers also with fixed term contracts; • employees, workers also with fixed term contracts; • migrants* with good roots in the territory (in Italy for at least 2 years, family in Italy, etc.) • minimum income €800 per month.

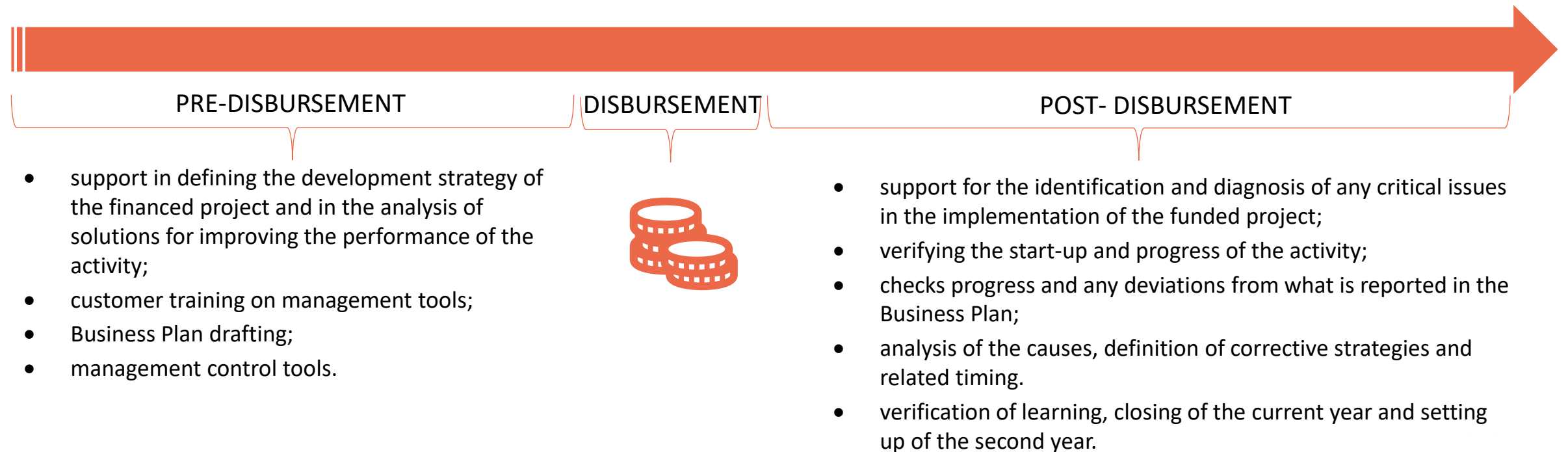
**Italian citizenship is not required to access the loan, residence/domicile in Italy and a valid residence permit/card are in any case mandatory.*

PERMICRO WELCOME HOME	
Amount financed	€ 3.000 - € 15.000
Duration	<ul style="list-style-type: none"> • duration up to 84 months for purchase/rent-to-buy and amounts from 6 to 15k • duration up to 60 months for purchase/rent-to-buy and amounts from 3 to 5k • duration equal to the first renewal of the lease within a maximum limit of 60 months
Included services	Basic financial education, preparation and analysis of the family budget.
Fundable purposes	<ul style="list-style-type: none"> • All expenses related to the purchase of a new home • All expenses related to the signing of a new lease • All expenses associated with the signing of a rent to buy contract
Supporting documents	<ul style="list-style-type: none"> • preliminary sale or purchase contract or resolution/conclusion of a mortgage for home purchase • preliminary or rental contract • preliminary or rent to buy contract
Preferred profiles	People in need of renting or buying a new home who are unable to obtain a loan from the traditional banking system due to lack of credit history or atypical employment contract.

Mentoring

Among the auxiliary services that PerMicro offers in support of financing for businesses, there is also *mentoring*: an important tool for accompanying the business both in the phase preceding the disbursement of the loan, through the drafting of a business plan, and in the next phase, through monitoring of the company's performance.

More precisely, PerMicro, directly thanks to the staff of the branches present in the area or through specialized tutors registered in the list of the National Microcredit Body, offers the following services:



IN NUMBERS

2024

BUSINESS



50% start-up

35% young people under 35

61% men

39% women

24% migrants

FAMILIES



38% young people under 35

67% men

33% women

67% migrants

Flow at
31.12.24

53% start-up

44% young people under 35

65% men

35% women

35% migrants

33% young people under 35

52% men

48% women

87% migrants

In 2024 PerMicro has granted **3.030 microloans**, for a total financed amount of **35.686.247 euro**, of which 768 business microloans and 2.262 family microloans.

PerMicro has granted **40.555 microloans**, for a total financed amount of **336.299.255 euro**, of which 6.399 business microloans and 34.156 family microloans.

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.

Banking and financial institutions



Agents and brokers



Foundations, Associations, Public



ENTE NAZIONALE
PER IL MICROCREDITO



FONDAZIONE
COMUNITARIA
DEL VARESOTTO
ONLUS



Unbankable people who become bankable:

7.054

N. of new jobs created:

3.051

Increase in state revenues (personal income tax and tax revenues due to the increase in income and consumption):

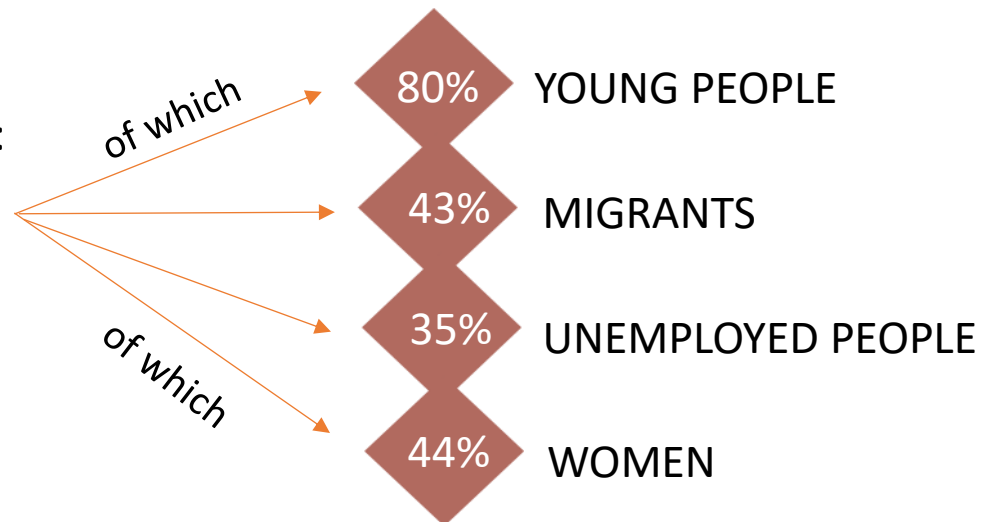
Euro 132 milion

Reduction of public spending
(reduction of state subsidies and administrative costs):

Euro 17,4 milion

On average, each financed
microbusiness has created:

1,2 NEW JOBS



SOCIAL IMPACT

IN PARTNERHSIP WITH **POLITECNICO DI
MILANO 1863 E TIRESIA.**

DATA REFER TO PERIOD: **2009-2021.**

OUTPUT	2022	2023
Impresa		
Ammontare prestiti	11.143.165 €	14.787.557 €
# Imprenditori finanziati	567	780
# under 35	240	291
# Donne	193	292
# Migranti	162	197
# Lavoratori precari o non occupati	7	4
Famiglia		
Ammontare prestiti	15.004.136 €	17.323.282 €
# Persone finanziate	2.130	2.342
# Migranti	1.580	1.606
# Persone <u>senza</u> conto corrente	73	148
OUTCOME	2022	2023
Impresa		
# Nuove imprese costituite	299	353
# Imprese che assumono nuovi dipendenti	201	300
# Nuovi posti di lavoro creati [solo persone assunte]	453	768
# Persone svantaggiate	106	120
# under 35	358	539
# Donne	240	416
Imprenditori che passano da una posizione lavorativa precaria ad una stabile	284	296
Imprenditori che aumentano il reddito mensile	366	526
Accesso al credito tradizionale	107	165
Famiglia		
Persone che non vivono più al di sotto della soglia di assoluta povertà	156	196
Inclusione finanziaria	521	563

SOCIAL IMPACT

IMPATTO	2022	2023
Impresa		
Risparmio della spesa pubblica <u>annuo</u>	881.372 €	1.337.143 €
Famiglia		
Ammontare gettito fiscale dovuto all'aumento dei consumi nel sistema economico [totale microcrediti]	1.487.725 €	2.021.795 €

NOTE: The multipliers are calculated on the basis of two samples of micro-credits opened in 2020 and 2021 and collected between January and February 2024; Accordingly, they describe the effect generated by those micro-credits over the 24 months following the liquidation date. The KPI value in the dashboard describes the effect that the microcredits considered will potentially generate over the next 24 months from the liquidation date.

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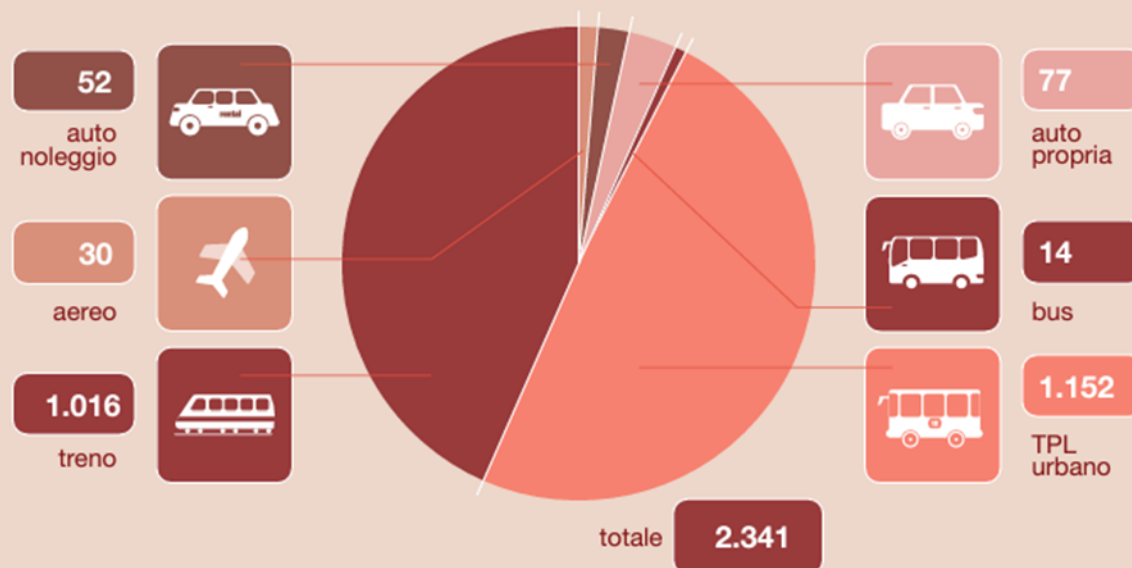
POLITECNICO
MILANO 1863



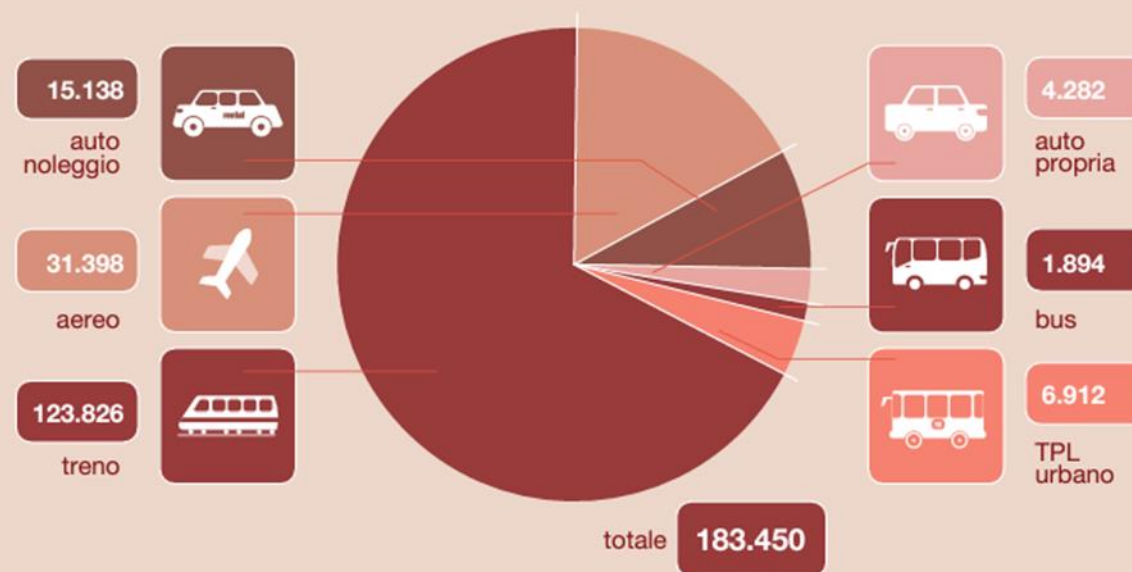
ENVIRONMENTAL IMPACT

2023

SCOMPOSIZIONE PER NUMERO DI VIAGGI EFFETTUATI



SCOMPOSIZIONE PER KM EFFETTUATI



SUCCESSFUL STORIES



**La Cucina di NONNA TETTA -
Pastabar Bakery and Deli**

Capaccio, Paestum (SA)

Everything comes from the passion for cooking, for good food.

As **Teresa** says, *"Beautiful people eat well. We are what we eat."*

In 2022, she realized that she was tired and found out that it was related to a disease she suffered from. In the same year, his son-in-law becomes seriously ill, leaving Teresa's daughter and their three children alone.

"The world has fallen on us, my first thought was for children: the youngest was 2 years old, the oldest is a teenager."

Teresa sensed that it was necessary to take an initiative for her daughter and grandchildren: she decided to apply for the "Rest in the South" call and designed the project of a diner, La Cucina di Nonna Tetta is a typical trattoria, the company was born in 2023.

The spaces of the local allow to do many things, in 2024 Teresa is looking for a new financing just for future projects. A supplier introduces her to the Director of BPER in Battipaglia, an exquisite person who is so interested in her history that, unable to support her project as a bank, calls her on the phone one Saturday afternoon and says: "As I was driving, I thought of another opportunity for you. Because you have inspired me so much confidence, I propose to you to redo the financing process with our partner PerMicro."

She says: In September 2024 Teresa gets from PerMicro the 20,000 euros that she needed to expand her premises and becomes a BPER account manager: she remained faithful to those who helped her and was able to go further, listening to her story and wishing with her a stable future for her family.

SUCCESSFUL STORIES

Hayat, is a 52-year-old woman from Morocco. She has been living in Abruzzo for more than 20 years with her husband and their three children, all born between the sea and the mountains of Abruzzo.



Hayat

**PerMicro customer
in Abruzzo**

The first daughter has a degree in pharmaceutical science, the second one attends the faculty of motor sciences and finally the youngest one continues her studies at the first secondary school. As she talks about her children, Hayat's voice fills with pride and we understand that for her and her husband Khalil, education is one of the pillars they raised them on: "If you don't study the past, you can't know the future," says Hayat in a firm and confident voice.

Hayat has worked for many years in a company that since 1968 is the leader in the territory of Fucino in the cultivation and processing of vegetables into natural ingredients for the food sector. Hayatsi deals with the packaging of vegetables, following the seasonality typical of the territory in which it lives, an activity that has been carried out continuously since 2002.

The meeting between Hayate PerMicro took place through the agency Findomestic of Avezzano, which proposed to us to meet her need to buy furniture for the house in which she lives with her family. It was enough to meet Paola Forte, resp. of the PerMicro branch in Pescara¹, to give concrete form to its projects: Hayataveva has a good credit history and a sustainable family balance sheet for the proven work continuity. To support her in the family project, her husband Khalil - a mechanic - guaranteed the loan on her behalf and in a short time they had access to the 3.000 euro loan they needed.



CONTACT

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