



perXmicro

il microcredito in italia



Microcredit is a financial instrument aimed at those who are unable to access traditional credit, due to lack of guarantees or insufficient credit history.

This financial tool offers to weak, fragile, economically disadvantaged and at risk of marginalization people an opportunity for financial, economic and social inclusion.

PerMicro has a clear social **MISSION**.

Its aim is to generate **SOCIAL IMPACT** on the territories where it operates, through the **CREATION OF NEW JOBS** and through social, economic and **FINANCIAL INCLUSION**.

We do this through:

- 1) the professional disbursement of credits and microcredits;
- 2) financial education
- 3) the offer of support services to start-up and company.

We address people who have a good business idea, or families with primary financial needs (home, health, work, training), excluded from traditional credit channels, because they are characterized by economic, credit or employment weaknesses.

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

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

SHAREHOLDERS

Industrial Partner



21,9%

Banks



9,1%



6,7%



1,2%

Private equity

NARVAL
INVESTIMENTI

13,4%

FINDE

13,1%

SERVIZI E FINANZA
FVG

5,8%

PHITRUST
Partenaires

4,2%

Institutional investors



9,3%



7,6%



4,6%



3,1%

2023

AREA	REGIONE	Filiali
NORD-OVEST	Piemonte	Torino1 , Torino2
	Lombardia	Milano1 , Milano2
	Liguria	Genova
	Sardegna	Cagliari
AREA	REGIONE	Filiali
NORD-EST	Friuli Venezia G.	Udine
	Veneto	Venezia Padova
	Emilia-Romagna	Bologna1, Bologna2
	Toscana	Firenze
AREA	REGIONE	Filiali
ADRIATICA	Marche	Ancona
	Abruzzo	Pescara1 , Pescara2
	Puglia	Bari Lecce
AREA	REGIONE	Filiali
TIRRENICA	Lazio	Roma1 , Roma2
	Calabria	Lamezia Terme
	Campania	Napoli
	Sicilia	Palermo Catania

Nord-Ovest

Nord-Est

Adriatica

Tirrenica

23 branches
15 Italian regions

73 employees, of which:

- **56% women**
- **39** on-field colleagues

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

Via Ozanam 13 - Milano 20129 (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

Piazza Gaetano Salvemini 3
c/o BNL BNP Paribas
35131 Padova (PD)

Filiale di Palermo

palermo@permicro.it

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

Filiale di Pescara1 e Pescara2

pescara@permicro.it

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

Via S. Secondo 44
c/o BNL BNP Paribas
10128 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' Bernardo Canal 10
c/o BNL BNP Paribas
30175 Venezia (VE)

PerMicro Business

- amount financed: from € 5,000 to € 40,000
- installments: monthly
- duration: 24 - 72 months (con possibilità di preammortamento di 3 mesi per i prodotti Microcredito)

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:

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

Preferred profiles:

- startups
- newborn and already existing businesses without a credit history or collateral

PerMicro Family

- amount paid from € 3,000 to € 15,000
- installments: monthly
- duration: 12-72 months

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

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;
- 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 Cares



NEW
PRODUCT
2023

This product is aimed at activities that have as their objective the reduction of the environmental impact, the efficiency and energy conversion of homes, the reduction of CO2 through sustainable mobility.

- amount financed: from € 5,000 to € 40,000 (business)
- amount financed: from € 3,000 to € 15,000 (families)
- installments: monthly
- duration: 12 – 72 months



HOUSING

Fundable purposes:

- Solar panels
- Thermo-hydraulic systems
- Thermal insulation
- Refurbished or new class A (or higher) appliances



MOBILITY

- Cars euro 6 new or used;
- Thermal-electric hybrid cars;
- Full electric cars;
- Electric motorcycles and scooters;
- E-bikes and electric scooters.

ADVANTAGES

- reduction of the ordinary rate
- paperless product
- access to credit for new purposes

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

IN NUMBERS

Year
2022

57% start-up
42% young people under 35

BUSINESS



66% men
34% women
28% migrants

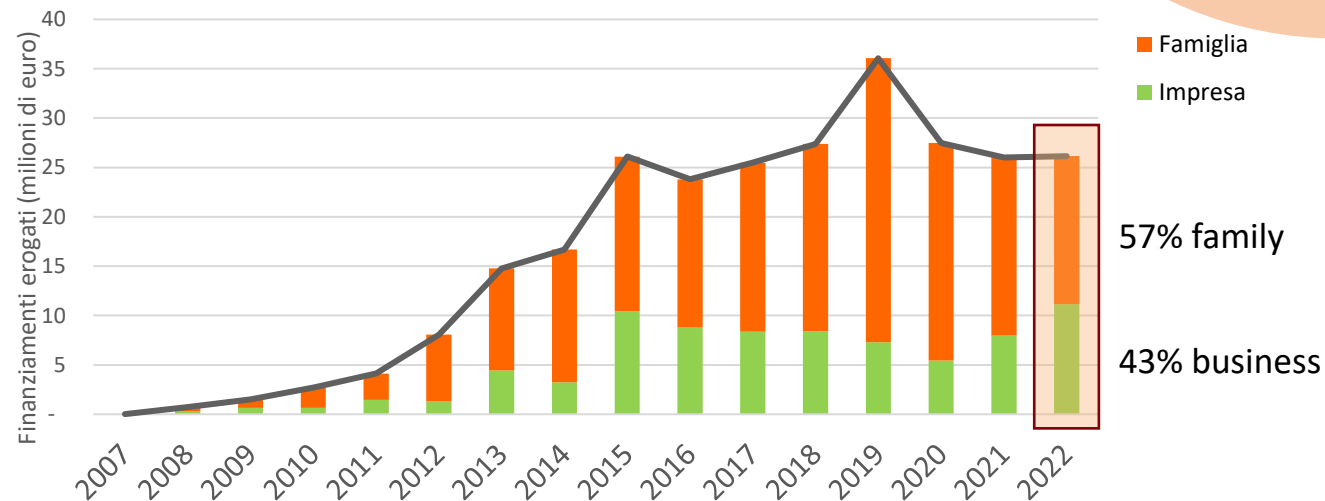
34% young people under 35

FAMILIES



62% men
38% women
74% migrants

In 2022 PerMicro has granted **2.697 microloans**, per un totale finanziato di **26.142.981 euro**, di cui 567 crediti all'impresa e 2.130 crediti alla famiglia.



IN NUMBERS

Data up to
31.12.22

IMPRESE



54% start-up
47% young people under 35

67% men
33% women
38% migrants

32% young people under 35

FAMIGLIE



50% men
50% women
89% migrants

To date, PerMicro has granted **34.370 credits**, for a total disbursed of **268.250.546 euro**, of which 4.847 credits to the company and 29.523 credits to the family.

	TOTALE	2007-2014	2015	2016	2017	2018	2019	2020	2021	2022
Impresa	4.847	1356	507	447	433	422	396	289	430	567
Erogato	€ 82.614.029	€ 16.025.833	€ 9.186.188	€ 8.786.326	€ 8.352.167	€ 8.397.475	€ 7.286.397	€ 5.449.415	€ 7.987.062	€ 11.143.165
Famiglia	29.523	7.163	2.584	2.565	2.692	2.873	4.479	2.715	2.322	2.130
Erogato	€ 185.636.516	€ 36.569.421	€ 14.135.652	€ 15.010.092	€ 17.126.852	€ 18.973.908	€ 28.777.399	€ 22.024.244	€ 18.019.133	€ 14.999.816
Totale	34.370	8.519	3.091	3.012	3.125	3.295	4.875	3.004	2.752	2.697
Tot. erogato	€ 268.250.546	€ 52.595.254	€ 23.321.840	€ 23.796.418	€ 25.479.019	€ 27.371.383	€ 36.063.796	€ 27.473.659	€ 26.006.195	€ 26.142.981

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.



Unbankable people who become bankable:

6.335

N. of new jobs created:

2.452

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

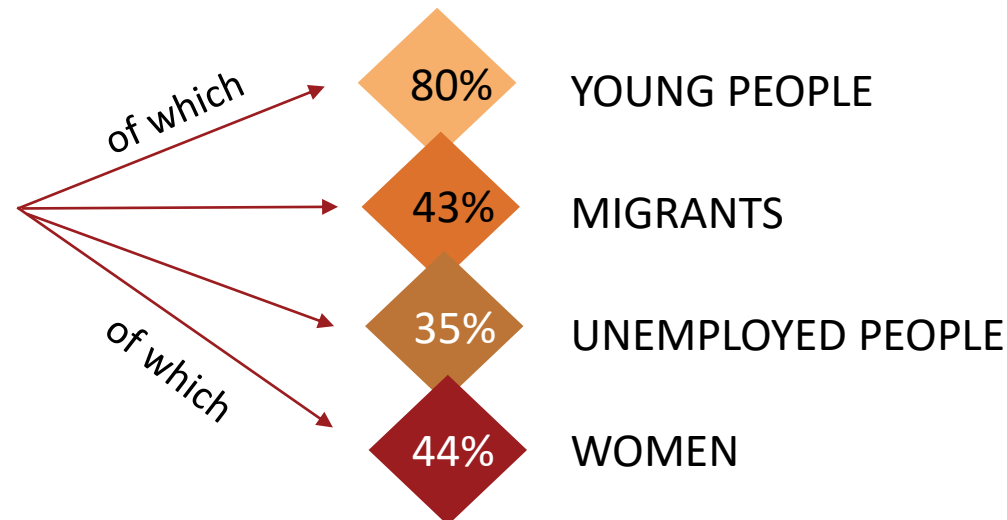
Euro 111 million

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

Euro 17 million

On average, each financed
microbusiness has created:

1,3 NEW JOBS



SOCIAL IMPACT

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

DATA REFER TO PERIOD: **2009-2019.**

PERMICRO CUSTOMERS



CRISTHIAN

30

Firenze

Gardening and agriculture
equipment

VALERIO

33

Napoli

Handmade silk ties



LAMBERTO

34

Lecce

Flower boutique and
vegetarian gastronomy



FABIO

21

Torino

Hairdresser



MOON MOON

26

Roma

Cafeteria and ice cream shop



ANNA e
MARTINA

36 and 37

Milano

Pet products and services





CONTACT

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