PerMicro

credito e microcredito per l'inclusione

SHAREHOLDERS

PerMicro is the largest company in Italy dedicated to financial inclusion, providing credit to vulnerable people throughout the country, with a clear mission of social inclusion.

PerMicro was **founded in 2007 in Turin** thanks to the support of **Oltre Venture** and **Fondazione Paideia**, its two founding partners. In the years since, PerMicro's shareholder base has expanded, bringing together the interests of diverse stakeholders united by the single goal of promoting social inclusion and employment through inclusive credit.

Industrial partner

- BNL BNP PARIBAS – 21,5%

Banks

- bancaetica – 9,0%
- BCC ALPI MARITTIME CARRÙ – 6,7%
- EMILBANCA BCC CREDITO COOPERATIVO – 1,2%
- BeneBanca CREDITO COOPERATIVO ITALIANO – 0,5%

Private equity

- NARVAL INVESTIMENTI – 13,2%
- FINDE – 13,0%
- SERVIZI E FINANZA FVG – 5,7%
- PHITRUST Partenaires – 4,1%

Institutional investors

- FONDAZIONE SVILUPPO E CRESCITA CRT – 9,2%
- Fondazione Compagnia di San Paolo – 7,4%
- Giordano Dell'Amore FONDAZIONE SOCIAL VENTURE – 4,5%
- FONDAZIONE BANCO di NAPOLI – 3,5%
- FONDAZIONE BANCA D'ALBA – 0,5%

Share capital
€ 7.077.832,58 i.v.

ABOUT US

Carlo Monticelli
Governor of the Council of Europe Development Bank (CEB)

*"Support for **microcredit** is an integral part of the CEB's social mandate and has now acquired strategic importance for the Bank. It is important to support institutions operating in this sector, such as **PerMicro**, so that their work can support an increasing number of microentrepreneurs who wish to start a new business or expand an existing one, thus contributing to the promotion of financial and social inclusion in the country.*
Our decade-long cooperation with PerMicro and the social impact it has produced are a tangible example of how financial and European institutions can come together to address complex challenges by investing in people and communities."

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

- CREDITS AND MICROCREDITS
- FINANCIAL EDUCATION
- MENTORING TO ENTREPRENEURS

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.

***De Gustibus di Domenico Cipriani** – one of PerMicro's customers in Bari (Apulia)*

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

OUR MAIN TARGETS

YOUTH UNDER35

3.102 business loans (55mln €)
12.033 family loans(75mln €)

WOMEN

2.477 business loans (46mln €)
16.995 family loans (111mln €)

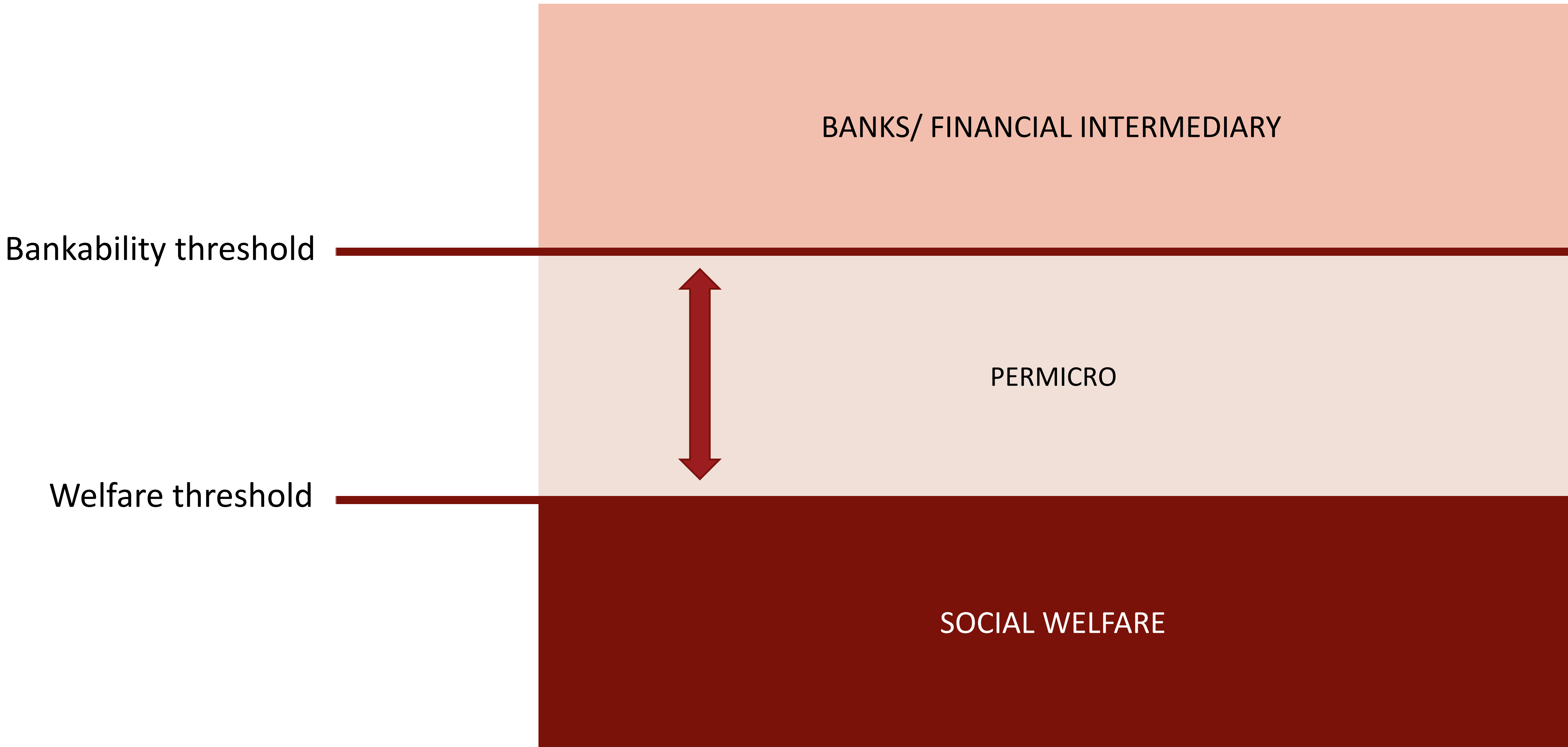
MIGRANTS

2.462 business loans (38mln €)
31.295 family loans (206mln €)

Data up to 31.12.25

Bridging the gap

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



PerMicro = People

72 Employees

97% % of permanent contracts on total

59,7% Women employees

97% Gender pay gap

41 Average age

2,7 Ratio between the maximum and minimum wage

1,9 Ratio between maximum wage and average remuneration

Data up to 31.12.2025

AREA	REGIONS	Branches
NORTH	Piemonte	Torino1 , Torino2
	Lombardia	Milano1 , Milano2
	Liguria	Genova
	Veneto	Padova, Venezia
	Friuli Venezia G.	Udine
	Emilia-Romagna	Bologna1, Bologna2

AREA	REGIONS	Branches
CENTRE	Marche	Ancona
	Abruzzo	Pescara1 , Pescara2
	Sardegna	Cagliari
	Toscana	Firenze
	Lazio	Roma1 , Roma2

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

26 branches in **16** regions

73 employees,
of which **40** on local territories

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PRODUCTS

PERMICRO BUSINESS

€ 10.000 - € 40.000	24-84 months

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.

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

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

PERMICRO FAMILY

€ 3.000 - € 15.000	24-60 months

Basic financial education, preparation and analysis of the family.

Expenses related to:
- family,
- home,
- health,
- training and work.

- **home helpers, carers also with fixed term contracts;**
- employees, workers also with fixed term contracts;
- migrants* well rooted in the territory (in Italy for at least 2 years, family in Italy, etc.)
- minimum income €800/€900 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.*

PRODUCTS

PERMICRO CARES

€ 3.000 - € 15.000 (FAM) € 10.000 - € 40.000 (BUSINESS)	24-60 months (FAM) 24-84 months (BUS.)

Monitoring and follow-up throughout the duration of the loan.

HOUSING
- solar panels;
- thermo-hydraulic systems;
- thermal insulation;
- refurbished or new class A (or higher) appliances;

MOBILITY
- euro 6 cars new or second-hand;
- thermal-electric hybrid cars;
- full electric cars;
- electric motorcycles and scooters;
- e-bikes and electric scooters.

Business and family

PERMICRO WELCOME HOME

€ 3.000 - € 15.000	24-84 months

Basic financial education, preparation and analysis of the family budget.

Fundable purposes:
All expenses related to the purchase of a new home (intermediation, notary, expert, etc.)

Supporting documents:
preliminary sale or purchase contract or resolution/conclusion of a mortgage for home purchase

People in need of 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.

PERMICRO YOUNG ENTREPRENEURS

Yep

€ 10.000 - € 40.000	24-84 monhs

Financial education, consulting, and support in co-drafting business plans, investment plans, and cash flow plans. Credit assistance. Support and monitoring throughout the financing term.

- Purchase of goods and services, including raw materials and/or merchandise for resale;
- Personnel costs, including wages;
- Company liquidity for current expenses (supplier payments, rent, etc.)

Young entrepreneurs and aspiring entrepreneurs under 35.

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:

PRE-DISBURSEMENT

- support in defining the development strategy of the financed project and in the analysis of solutions for improving the performance of the activity;
- customer training on management tools;
- Business Plan drafting;
- management control tools.

DISBURSEMENT

POST- DISBURSEMENT

- support for the identification and diagnosis of any critical issues in the implementation of the funded project;
- verifying the start-up and progress of the activity;
- checks progress and any deviations from what is reported in the Business Plan;
- analysis of the causes, definition of corrective strategies and related timing.
- verification of learning, closing of the current year and setting up of the second year.

IN NUMERS: disbursed amount

2025

BUSINESS

47% start-up

32% young people under 35

62% men
38% women

32% migrants

FAMILIES

32% young people under 35

72% men
28% women

73% migrants

In 2025 PerMicro has granted 3.167 microloans, for a total financed amount of 38.487.444 euro, of which 728 business microloans and 2.439 family microloans.

Stock up to 31.12.25

BUSINESS

49% start-up

34% young people under 35

63% men
37% women

26% migrants

FAMILIES

33% young people under 35

70% men
30% women

71% migrants

PerMicro has granted 43.722 microloans, for a total financed amount of 374.786.699 euro, of which 7.127 business microloans and 36.595 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

SOCIAL IMPACT

BUSINESS 2009 - 2025

Microcredit creates new businesses and jobs

***New businesses established**: nearly **3.157** across Italy, just under a third in the South*

*51% of businesses are **startups (real ones).***

*More than **6.000 people hired** (two years after the loan)*

*The new hires are **young people** (61%), **women** (48%), and **disadvantaged people** (15%)*

***88%** of businesses are still operating two years after the PerMicro loan*

Entrepreneurs increase their income

In just two years since the loan was granted

***More stability**: 2.216 entrepreneurs (34% of the total)*

***More income**: 4.077 (62% of the total)*

***Bankability**: 1.772 (27% of the total)*

*IN PARTNERHSIP WITH **TRIADI** – SPIN OFF of the **POLITECNICO DI MILANO 1863.***

SOCIAL IMPACT

FAMILY 2009 - 2025

34% of loan applicants are women, mostly of foreign origin.

Two years after receiving the PerMicro loan, 30% of the borrowers had already accessed traditional financing.

22% of families increased their income after receiving the loan.

Hayat, originally from Morocco, 52 years old, has lived in Abruzzo for over 20 years with her husband and three children

*IN PARTNERHSIP WITH **TRIADI** – SPIN OFF of the **POLITECNICO DI MILANO 1863.***

SOCIAL IMPACT

final balance

	2009-2018	2019-2023
IMPACT		
State Revenue Increase	**95.706.659 €**	**34.485.552 €**

BUSINESS

FAMILY

National total ***130.192.211 €***

(2009-2022)

*IN PARTNERHSIP WITH **TRIADI** – SPIN OFF of the **POLITECNICO DI MILANO 1863.***

SUCCESSFUL STORIES

DE GUSTIBUS

Turi (BA)

This is the story of Domenico, now 33, who opened his pizzeria restaurant in 2021, in the midst of the pandemic. With a great dedication, he created a simple, welcoming and family-friendly place.

He worked for important restaurants in Monopoli, Polignano and even abroad, where he earned dream salary. However, his dream was to go back home and offer to the people in Turi – his birthplace – a welcoming place, where good local cuisine isn't just an idea and where tradition marries innovation. A wood-fired oven, Neapolitan dough revisited by him with special flours, but only **Made in Italy**!

He met PerMicro through a BNL Financial Banker, who suggested him PerMicro in order to answer his company's liquidity needs. He hired a young pizza chef and took steps to provide employment for two other positions: a waiter and a dishwasher.

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SUCCESSFUL STORIES

Hayat

PerMicro customer in Abruzzo

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.

The first daughter has a degree in pharmaceutical science; the second one attends the faculty of sports sciences and finally the youngest one continues her studies in the 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. Hayat deals with the packaging of vegetables, following the seasonality typical of the territory in which she lives, an activity that has been carried out continuously since 2002.

The meeting between Hayat and PerMicro took place thanks to the Findomestic branch of Avezzano, in order to meet her need **to buy furniture for the house in which she lives with her family.** As she met with Paola Forte, resp. of the PerMicro branch in Pescara1, the journey began: Hayat had a good credit history and a sustainable family balance due to her 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 euros loan they needed.

OUR BRANCHES

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‘In PerMicro we have no customers, we have people.’

CEO – Benigno Imbriano