

PerMicro S.p.A.

Legal Headquarters: Via XX Settembre, 38 - Torino

Registered at the Elenco Intermediari Finanziari art. 106 DLGS 385/93 n. 41437, Codice ABI n. 335877

Equity capital: € 4.885.683

OUR MISSION

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

We aim at reaching economic sustainability in a medium-long term, by combining ethical purposes with efficient organizational models.

WHERE WE ARE

PerMicro is in 11 Italian regions with 14 shop front branches: Bari, Biella, Bologna, Brescia, Catania, Firenze, Genova, Milano, Napoli, Padova, Pescara, Roma, Torino and Venezia Mestre.



OUR PRODUCTS

BUSINESS MICROCREDIT



Amount: € 3.000 - € 25.000

Target customers: people who want to start or develop a microbusiness activity and who, although lacking real bank guarantees, have a good business idea and technical and entrepreneurial skills to achieve it. (cf. art. 111 comma 1 T.U.B.).

Additional services (cf. art. 3 D.M. 176/2014): support and monitoring after the disbursement, help in the definition of the launch or development of the project, in the analysis of the possible improving solutions, in the drafting of the business plan and evaluation of business sustainability through business plan tools (balance sheets, cash flow, market analysis).

FAMILY MICROCREDIT

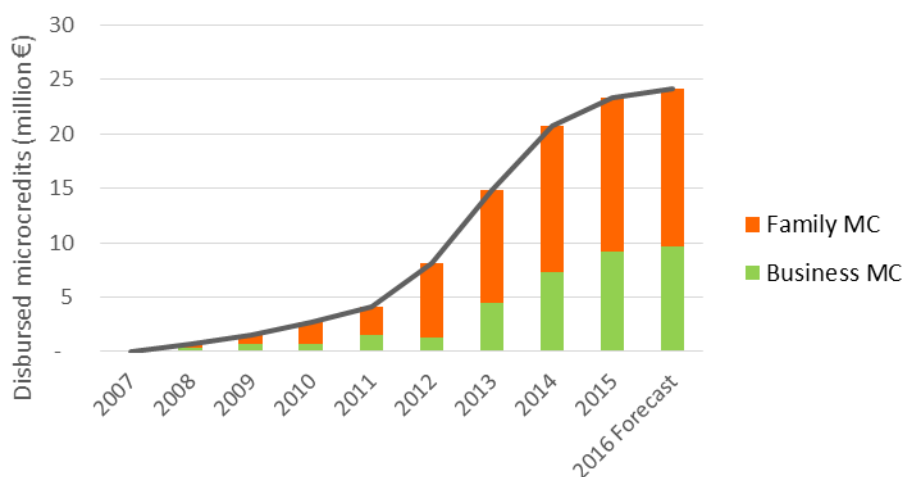


Amount : € 2.000 - € 10.000

Target customers: people with financial or social emergencies involving home, health, work or children education (cf. art. 111 comma 3 T.U.B.).

Additional services (cf. art. 5 D.M. 176/2014): detailed analysis of the economic and financial situation of the family (income documents, family balance sheets, saving capacity evaluation, support in case of over indebtedness).

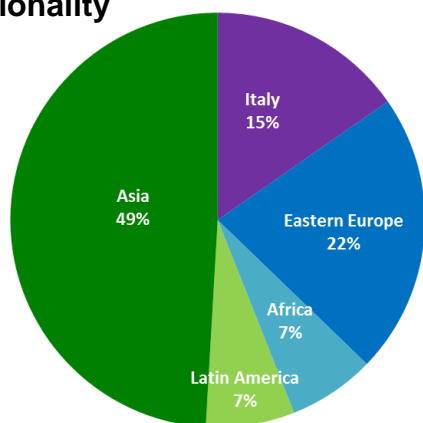
OUR RESULTS (from 2007 to date)



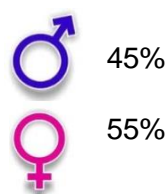
	TOTAL	2007-2010	2011	2012	2013	2014	2015	2016 (up to 31/05)
Business MC	2.075	216	225	149	332	435	507	211
Disbursed	€ 29.285.348	€ 1.598.732	€ 1.452.219	€ 1.283.212	€ 4.450.954	€ 7.265.845	€ 9.186.188	€ 4.048.199
Family MC	10.837	779	536	1.328	2.049	2.478	2.585	1.082
Disbursed	€ 57.016.905	€ 3.359.554	€ 2.673.765	€ 6.783.935	€ 10.349.748	€ 13.454.220	€ 14.139.748	€ 6.255.935
Total MC	12.912	995	761	1.477	2.381	2.913	3.092	1.293
Tot. Disbursed	€ 86.302.253	€ 4.958.286	€ 4.125.984	€ 8.067.147	€ 14.800.702	€ 20.720.065	€ 23.325.936	€ 10.304.134

OUR CUSTOMERS (2015 production)

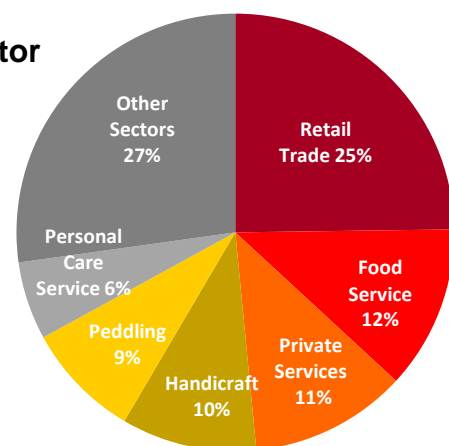
Nationality



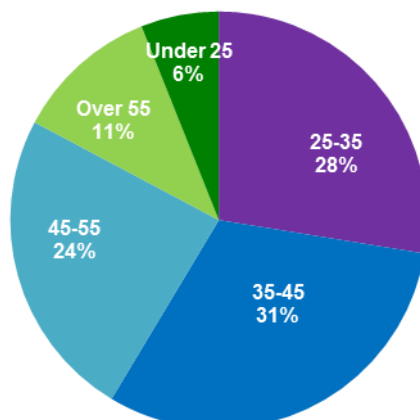
Gender



Business Sector



Age



52% start up

46% young people under 35