How to integrate migrants through microfinance
Customer journey

PerMicro, founded in 2007 in Torino (Italy), is the first Italian institution in terms of number of granted microcredits and disbursed amount. Since its origin, it has disbursed 20,445 microcredits, for a total amount of over 147 million EUR. Today PerMicro is present in 11 Italian regions with 15 branches and it counts 62 employees.

PerMicro collaborates with the Association MicroLab Onlus to offer to its entrepreneurs important auxiliary services, such as mentoring and monitoring to businesses.
Our roots

Blending the provision of business development services for micro-entrepreneurs into the EaSI Microfinance Guarantee
Business microcredit: for people who want to start or develop a microbusiness activity and have a good business idea and technical and entrepreneurial skills.
FAMILY

Personal credit for families: for people with financial emergencies involving home, health, work or education.
Blending the provision of business development services for micro-entrepreneurs into the EaSI Microfinance Guarantee

41% of our micro-entrepreneurs are migrants

92% of our family customers are migrants

PerMicro Customers’ nationality
October 2015
Signature of the 1\textsuperscript{st} Guarantee Fund Agreement (EaSI Programme):
→ EUR 20 million guaranteed loans to entrepreneurs for a period of 30 months.

August 2018
Signature of the 2\textsuperscript{nd} Guarantee Fund Agreement (EaSI Programme):
→ EUR 29 million guaranteed loans to entrepreneurs for a period of 36 months.

Results:
- loans at a reduced interest rate under the EU supported programme;
- PerMicro could focus on a broader range of business sectors and territories;
- PerMicro could target and reach a wider number of disadvantaged categories.
Andrea Limone
CEO at PerMicro

WWW.PERMICRO.IT