



UNIONFIDI
LAZIO

SOCIETA' REGIONALE DI GARANZIA FIDI

Ljubljana, July 2009

Marketing & Special Projects



Case History

Nuove Imprese



 **biclazio**
business innovation centre

UNIONFIDI
LAZIO

 **UniCredit Banca di Roma**



Case History

Nuove Imprese

SCENARIO

Micro and start-up businesses looking for finance

Banks looking for new profitable markets
(more than 40.000 newco per year – 2004 in Lazio region)

BUT



Case History

Nuove Imprese

SCENARIO

Micro and start-up businesses:

- Difficulty in accessing bank credit
- Lack of guarantees
- Expensive consulting costs
- Very long time to get soft money (grants, etc. max 50%)

Bank:

- High counterpart risk profile
- No proper business plan evaluation model for micro and start-up businesses
- High procedure costs
- Low revenues



Case History

Nuove Imprese

..... provide for

Micro and start-up businesses:

- **75% Free Guarantees**
- **Free assistance and consulting**
- **Fast enquiry**
- **Low interest rate**

Bank:

- **Counterpart risk mitigation**
- **Proper and shared business plan evaluation model**
- **Low managing and evaluation procedures costs**
- **Fair revenues**



Case History

Nuove Imprese

Product characteristics

WHO

- Micro and start-ups younger than 1 year
- Based in Rome Province
- Registered at Chamber of Commerce of Rome
- At least 30% of Entrepreneur capital
- Absence of any kind of protest
- No professionals

ALL BUSINESS SECTORS



Case History ***Nuove Imprese***

Product characteristics

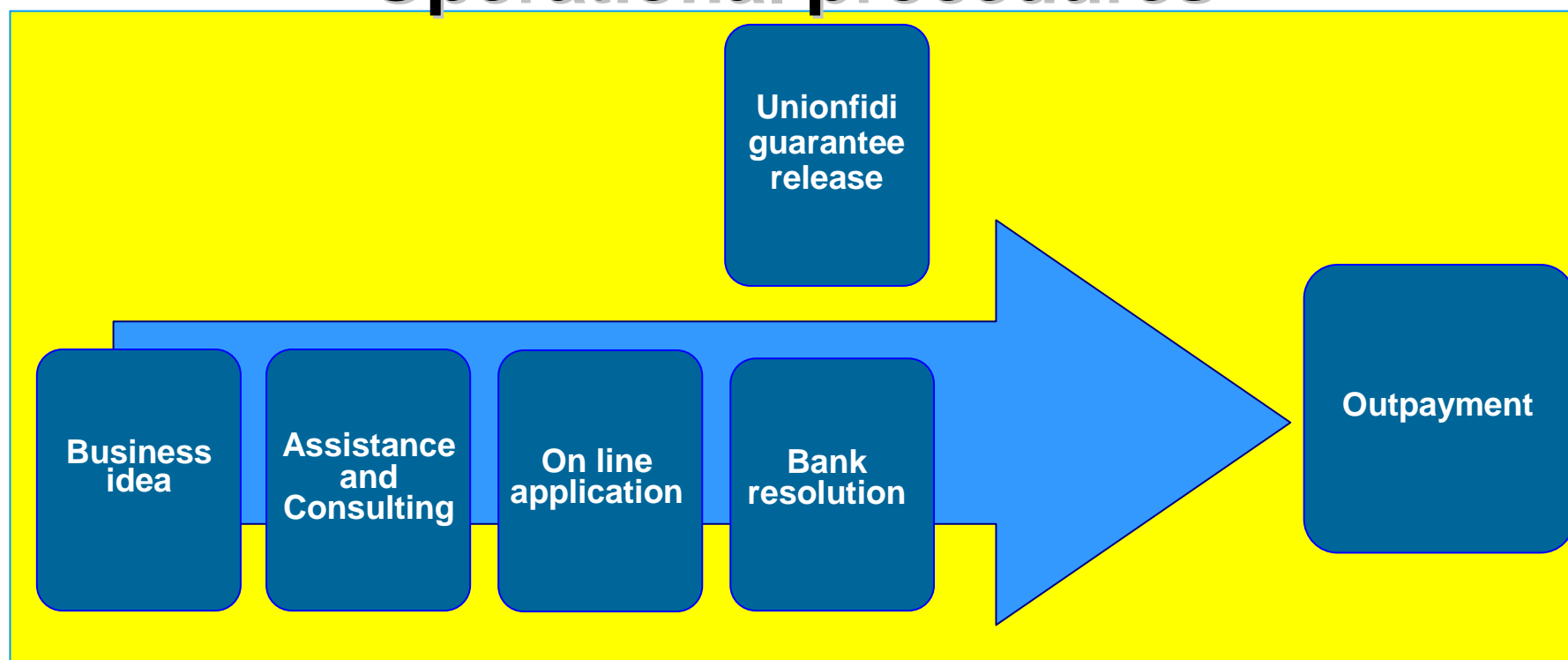
- 75% Unionfidi guarantee**
- No residential mortgage required**
- Max/min. loan €50K/10K**
- 5yr debt repayment**
- Interest rate Euribor 6m + 2.4%**



Case History

Nuove Imprese

Operational procedures





Case History

Nuove Imprese

General Report (up to date to 31.12.2008)	
Micro and start-ups	N. 1.636
Total Loans	€52.815.063
Tot Guarantees	€39.611.297,25
Tot New investments	€68.752.334
Tot default	€283.251
Default rate	0,54%
Losses	€0



SOCIETA' REGIONALE DI GARANZIA FIDI

Walter Nastasi

Marketing and Special projects Manager

w.nastasi@unionfidi.it

Viale Liegi, 58

00198 Roma

Ph. +39.06. 853391

Fax +39.06. 85300728

www.unionfidi.it