

## **FINAMCA S.P.A.**

**Finamca S.p.A.** is a financial company that has been operating in the Italian market for more than 30 years with a business model focused on the offer of four financial products:

- Repayment loans through collection of bills of exchange for corporate customers;
- Advance of customer portfolio;
- Corporate loans;
- Personal loans with bills of exchange;

It is authorized from 31/01/2017 by the Supervisory Authority to grant financing with registration to the new Sole Roll Sheet ex art. 106 TUB held by the Bank of Italy.

Founded in December 1988, Finamca currently carries out credit operations for its customers, both corporate, mainly small and medium developing companies or already existing in Central-North Italy, and "consumers" requiring loans for their personal needs and projects. As for corporate customers, who have characterized the core business of the last thirty years, it offers financial support to Small and Italian Medium Companies, supporting their cash flow and development needs and encouraging the creation of new companies. In particular, Finamca provides financial support to coffee roasters throughout Italy, especially by providing loans to the main companies of this business; moreover, it has recently become a reference point under the financial point of view also for retail customers in many other sectors, from the building to the manufacturing industry, with specific reference to the production of furnishing and equipment for shops, with the objective to identify and achieve an increasingly larger market share related to other types of businesses characterized by strong growth. In addition, Finamca, which this year has started working for consumers, aims at increasing this activity.

To achieve this mission, it is developing its business according to the following drivers:

- **Organization:** developing its financial activity by organising the quantity and quality of its human resources, organizational structure, operational processes and control model;
- **Customers relations:** creating a constant and long-lasting identification by the customers thanks to the company soundness and reliability, not only through the quality of the services provided, but also through an increasing capability to meet the customers' requests, both real and potential.

The long experience gained over the years has allowed the Company to refine the credit application procedure from an analysis mainly based on financial reliability to an assessment aimed at identifying the customer's value.

The economic result for 2017 was characterized by significant growth in terms of operations and loans, operating results and profits, as well as support to the company staff, also through the creation of new corporate functions.

To this end, 2017 closed with a performance turnover of € 13,700,000.00 and sales of more than € 2,000,000.00. The Company also reported an operating result of € 94,000.00.

In 2018 the Company will continue improving its operating results, with the objective of further developing its credit volumes by entering new markets, both in terms of customers and geographical areas, and keeping its focus on growth.