

perXmicro
il microcredito in italia



**SOCIAL IMPACT
MEASUREMENT**

**FOCUS ON
“UNDER 35”
ENTREPRENEURS**



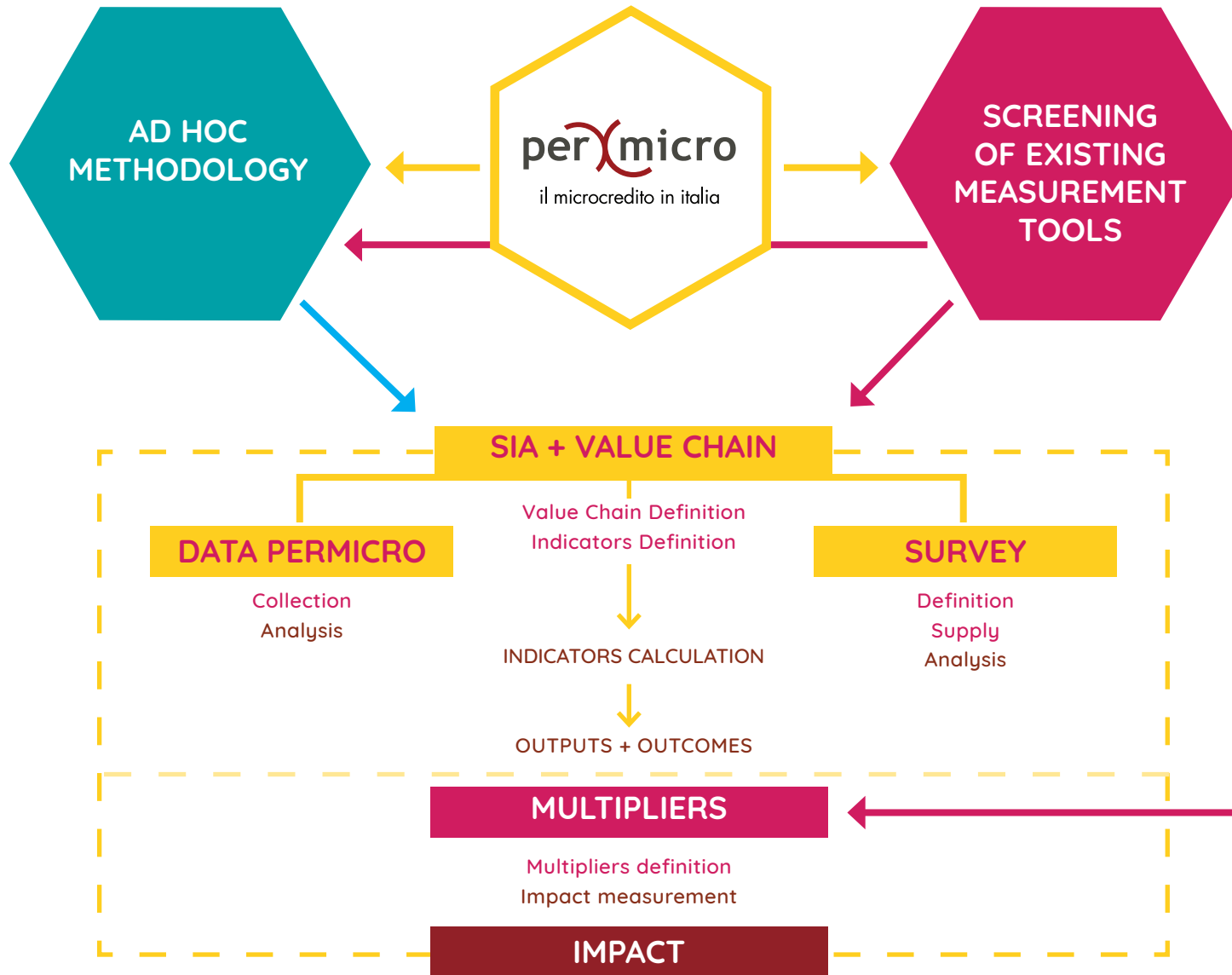
POLITECNICO
MILANO 1863

DECEMBER 2018





AN AD HOC MODEL



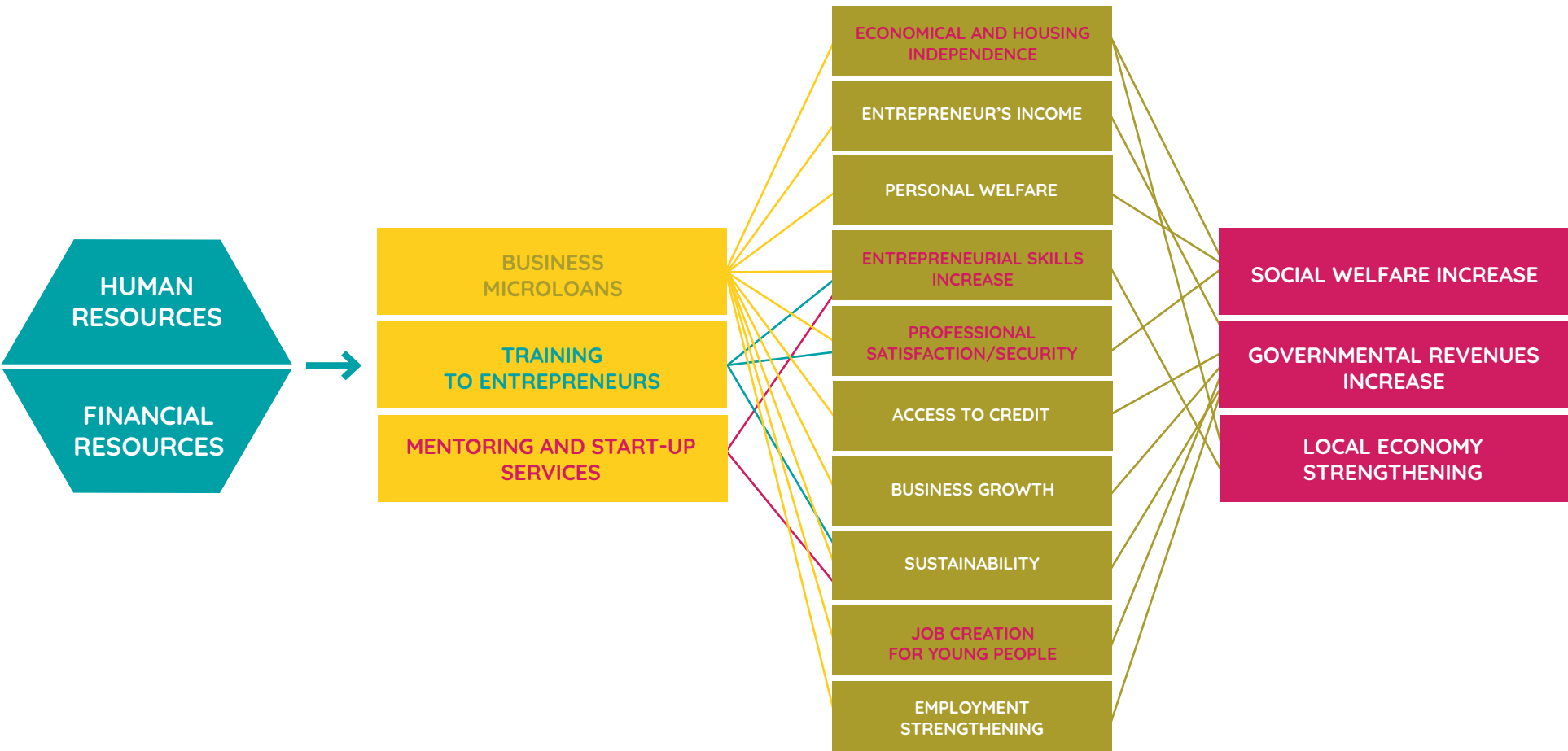
VALUE CHAIN DEFINITION

INPUTS

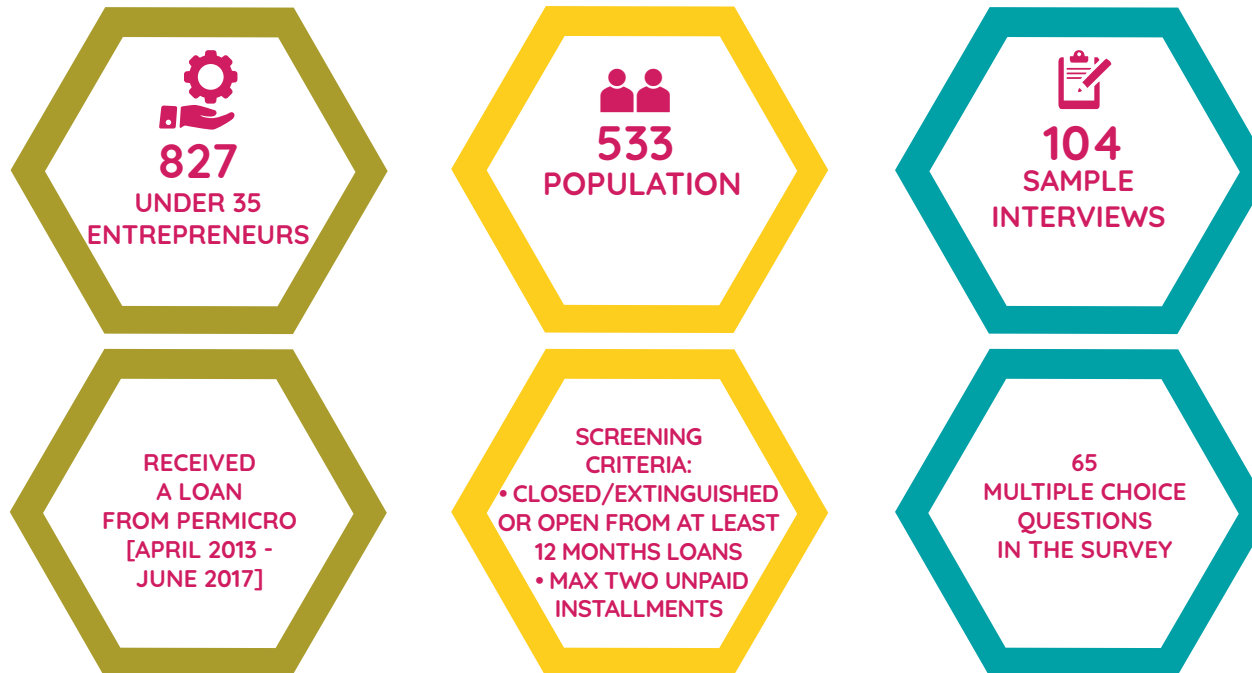
OUTPUTS

OUTCOMES

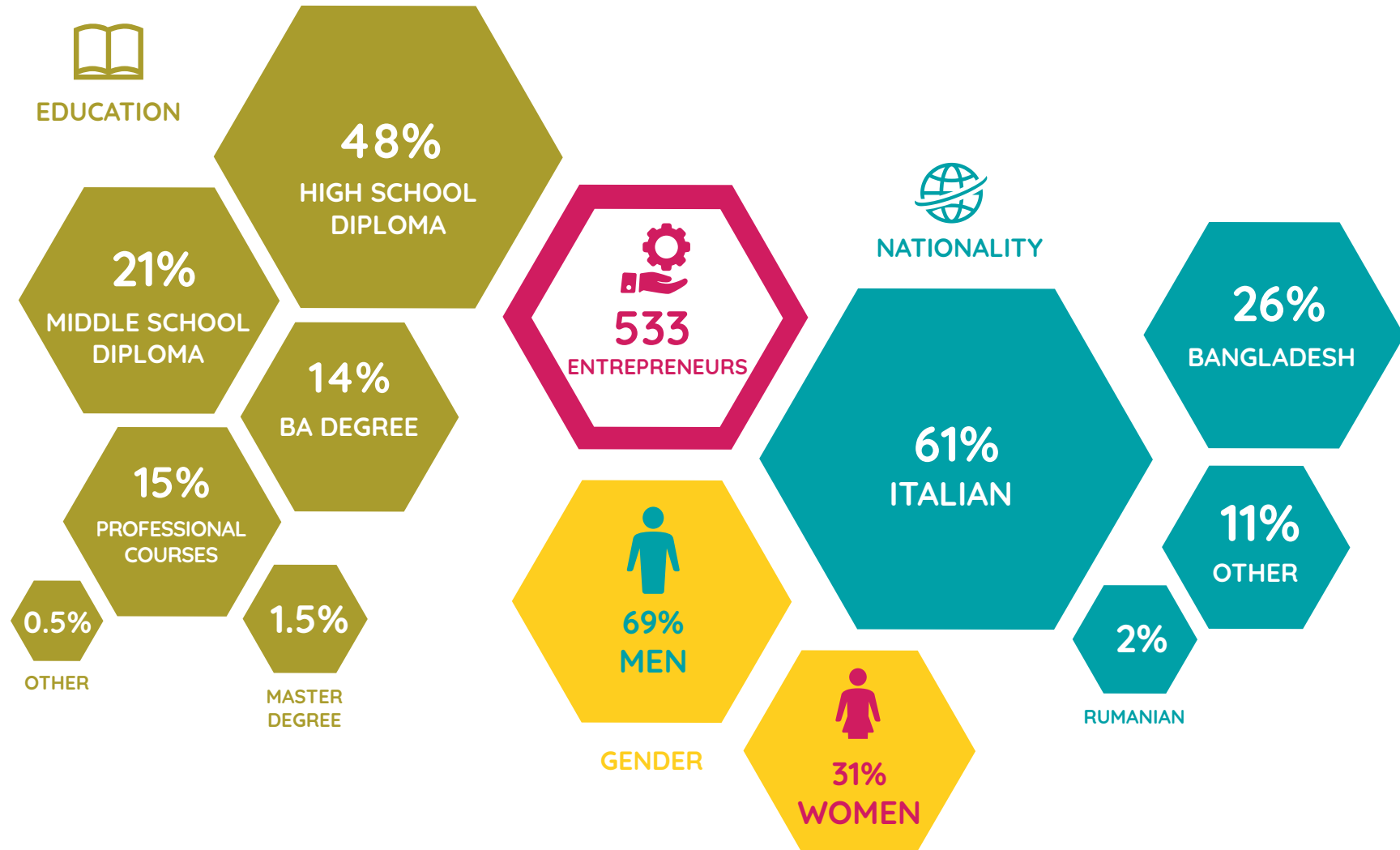
IMPACTS



THE SURVEY

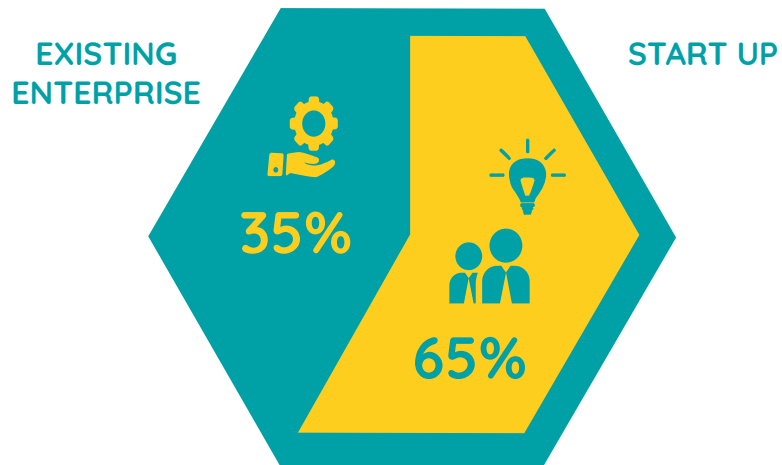


ANAGRAPHIC PROFILE OF THE POPULATION

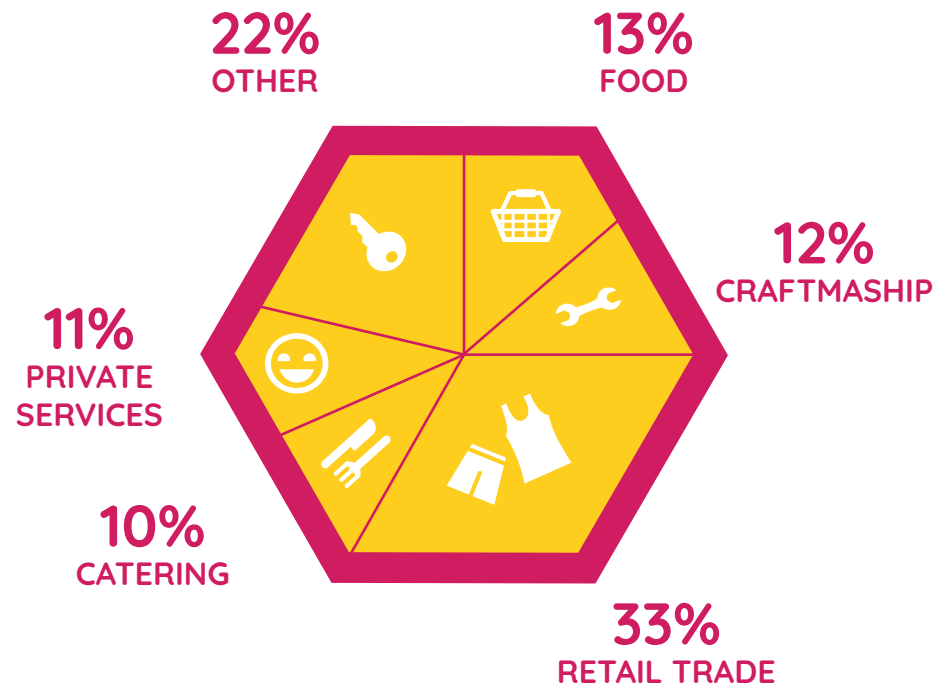


ENTREPRENEURIAL PROFILE OF THE POPULATION

ENTREPRENEURSHIP CREATION



BUSINESS SECTORS



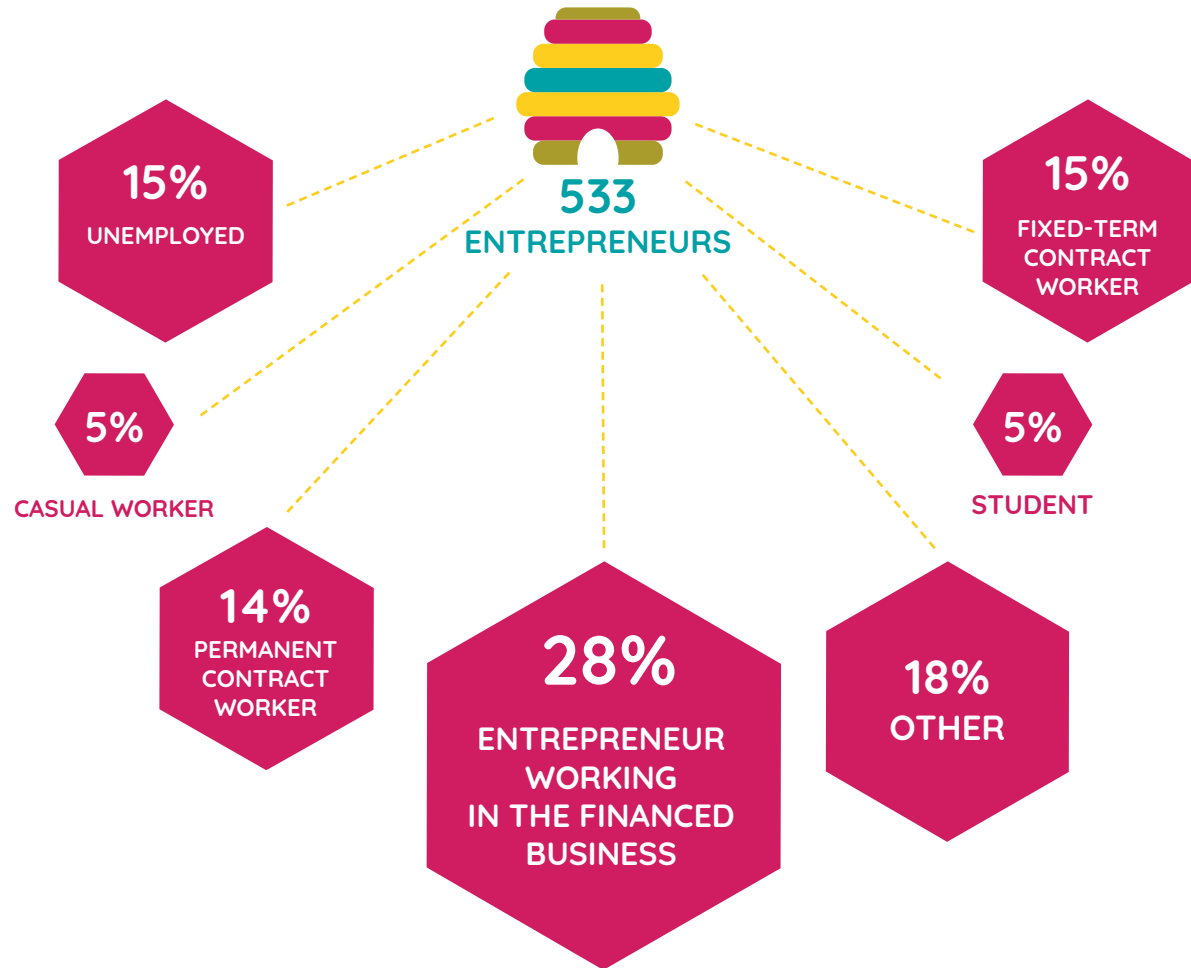
ENTREPRENEURIAL PROFILE OF THE POPULATION



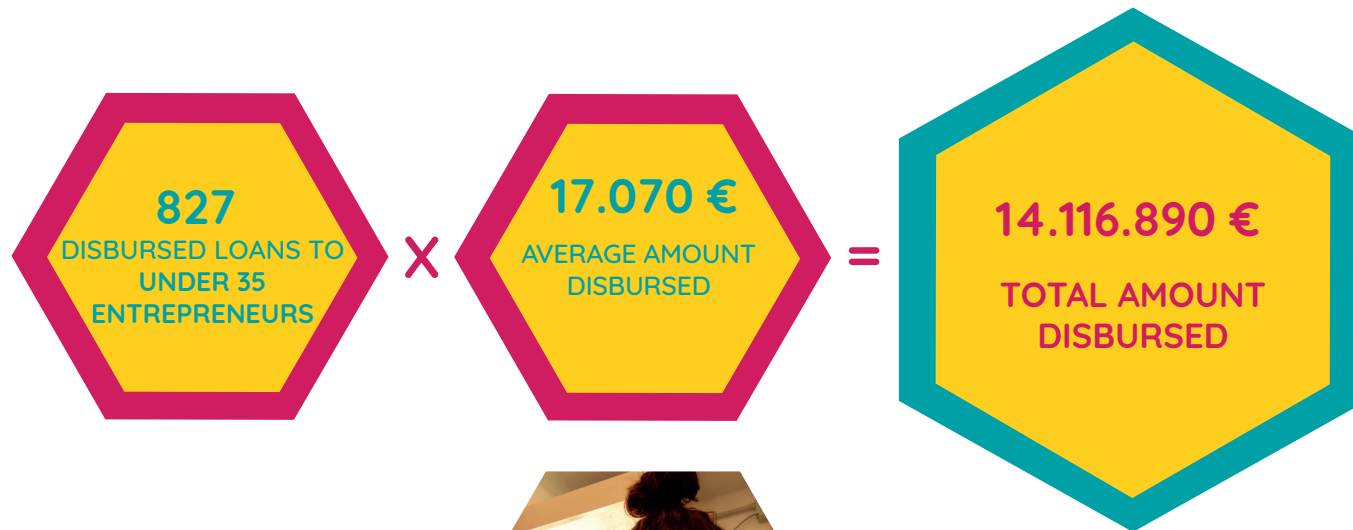
40%
OF PERMICRO'S
ENTREPRENEURS
HAVE PREVIOUSLY
COVERED A MANAGERIAL
AND AUTONOMOUS
PROFESSIONAL ROLE

65%
HAVE A 4 YEAR LONG
EXPERIENCE IN THE
BUSINESS SECTOR
OF THEIR FINANCED
ENTERPRISE

ABOUT 70%
OF PERMICRO'S
ENTREPRENEURS
HAVE A PREVIOUS EXPERIENCE
IN THE ENTREPRENEURIAL FIELD

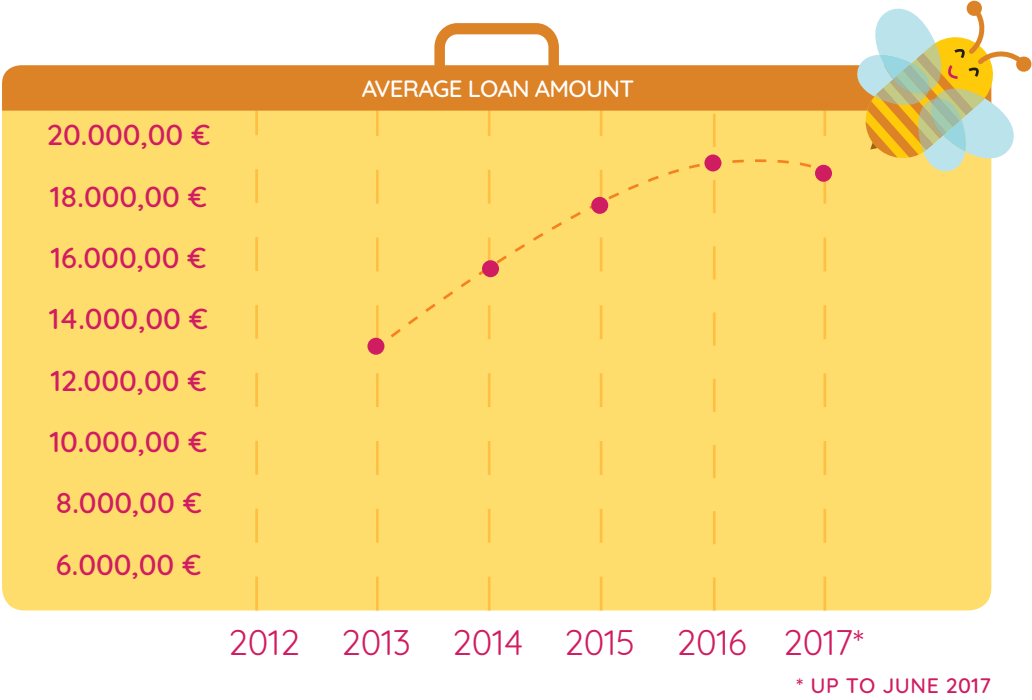


OUTPUT: DISBURSED LOANS TO UNDER 35 ENTREPRENEURS (2013-2017)



VALERIA OLDE BISCOTTI
LONGARE (VI)

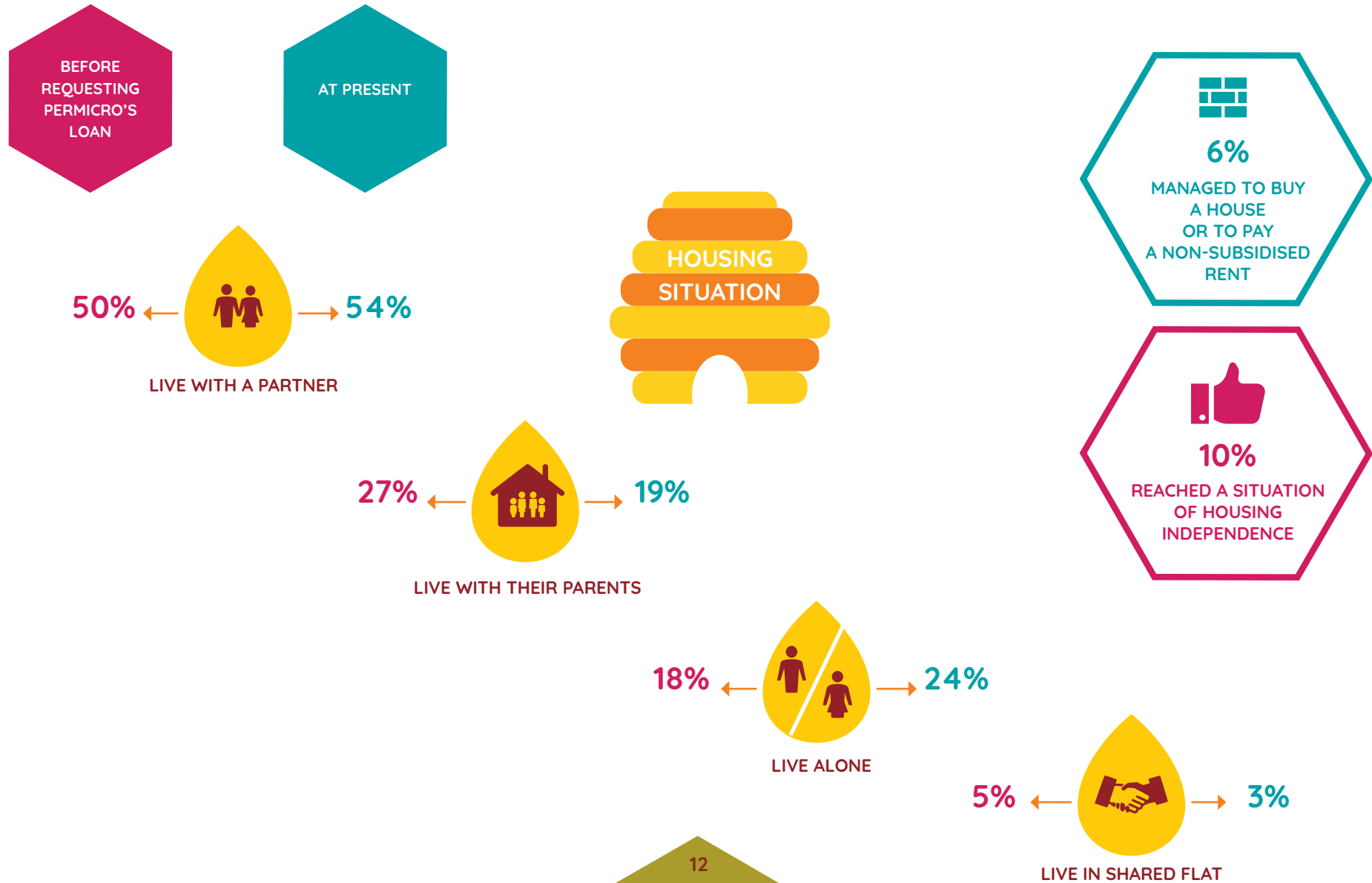
OUTPUT: DISBURSED LOANS TO UNDER 35 ENTREPRENEURS (2013-2017)



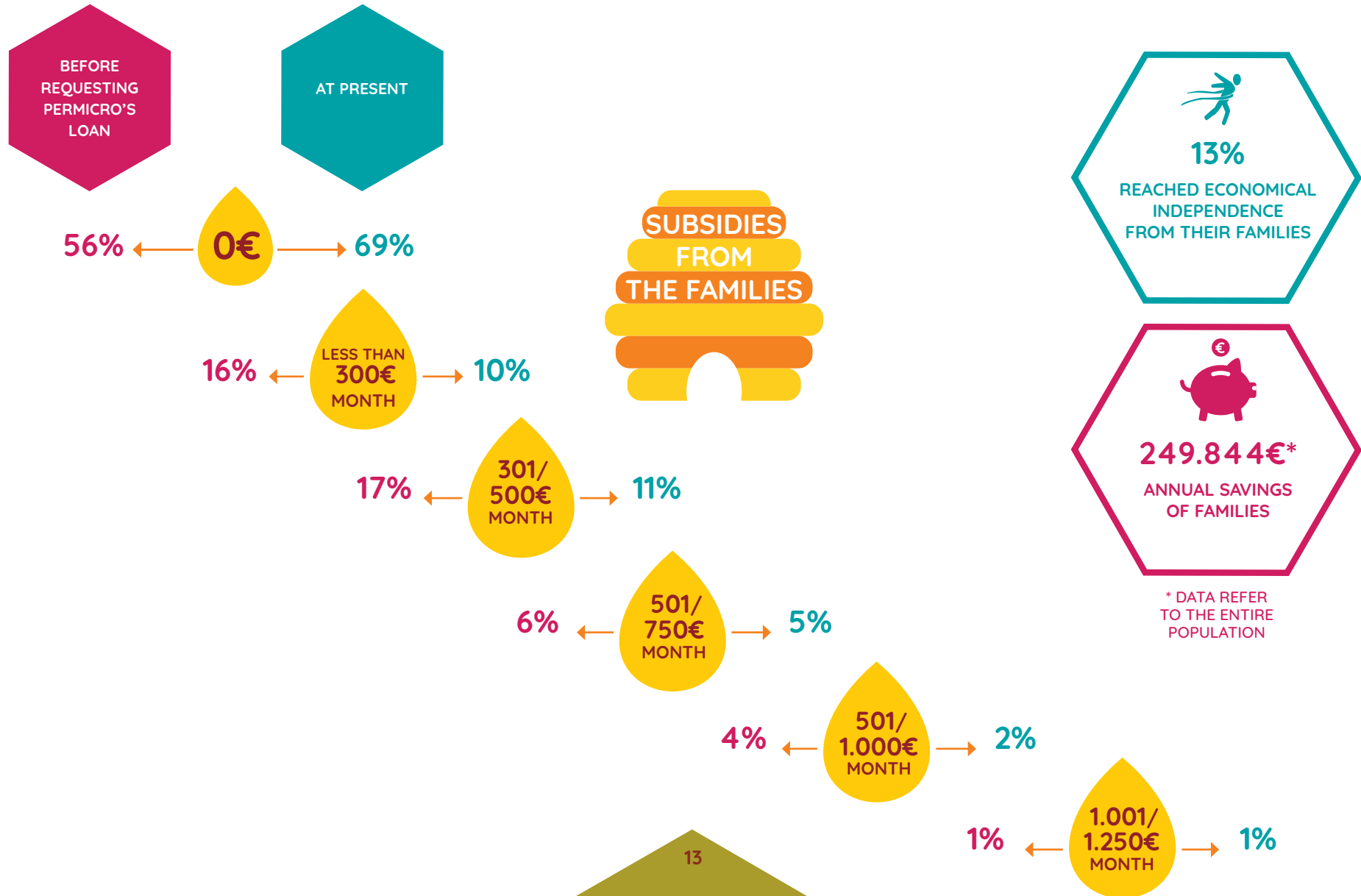
OUTPUT: TRAINING AND MENTORING TO UNDER 35 ENTREPRENEURS [2013-2017]



OUTCOME # 1 INDIVIDUAL: HOUSING INDEPENDENCE



OUTCOME # 1 INDIVIDUAL: HOUSING INDEPENDENCE



OUTCOME # 1 INDIVIDUAL: ECONOMICAL INDEPENDENCE



290 OUT OF **533**

ENTREPRENEURS
HAVE INCREASED
THEIR MONTHLY
INCOME

92 OUT OF **533**

ENTREPRENEURS
HAVE MAINTAINED CONSTANT
THEIR MONTHLY
INCOME

1.267€

ENTREPRENEURS'
AVERAGE
MONTHLY INCOME



GABRIELE PASQUINO RESTAURANT
FRASCATI (RM)

OUTCOME # 1 INDIVIDUAL: ECONOMICAL INDEPENDENCE



EVERY ENTREPRENEUR
HAS IN AVERAGE
INCREASED OF



3.200 €

HIS/HER YEARLY INCOME
THANKS TO
PERMICRO'S LOAN



10%

OF THE MONTHLY INCOME
OF THE ENTREPRENEUR
IS IN AVERAGE SAVED

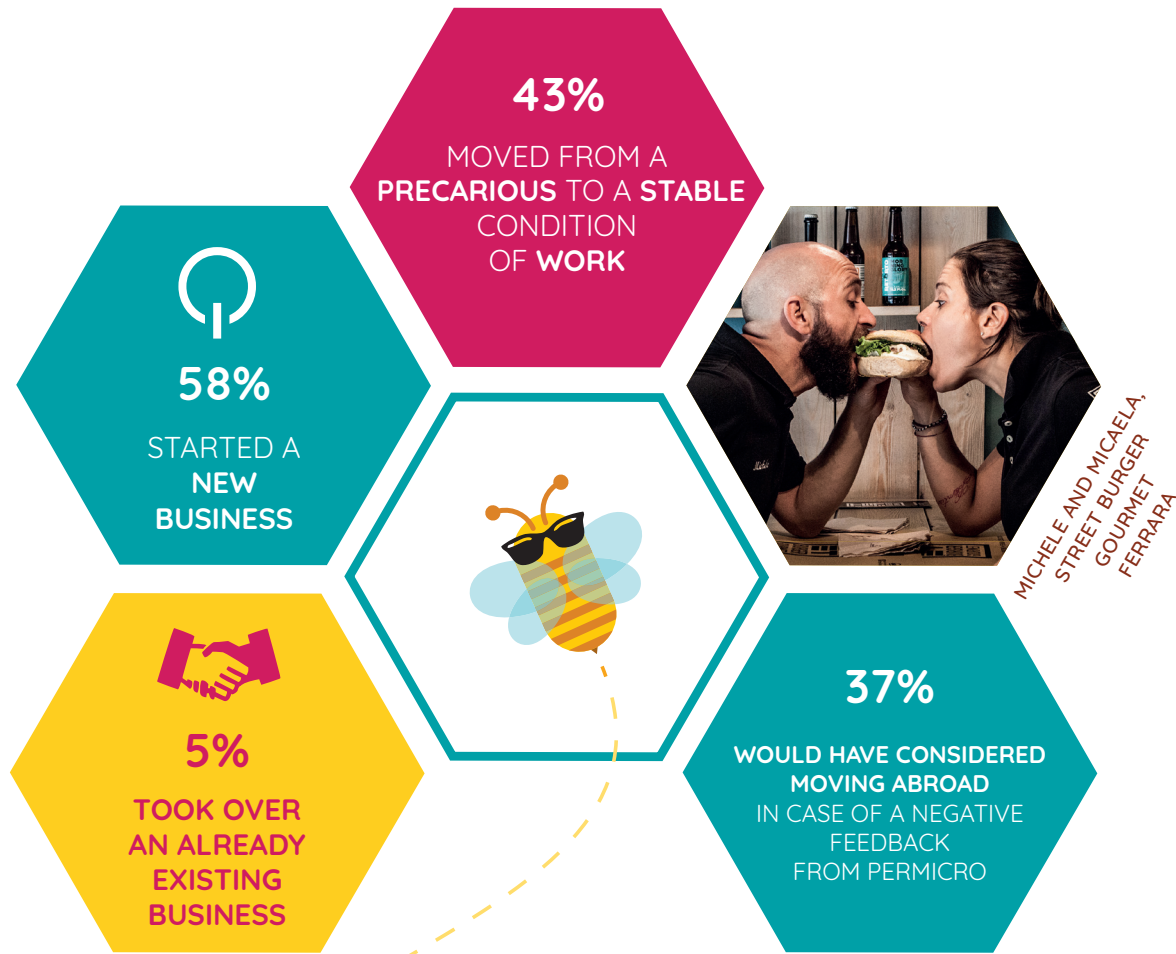
OUTCOME # 2 INDIVIDUAL: PROFESSIONAL GROWTH



2 OUT OF 3

HAVE INCREASED THEIR SATISFACTION RELATED TO THEIR JOB AND THEIR **SELF-CONFIDENCE** RELATED TO THEIR PROFESSIONAL ROLE

OUTCOME # 3 INDIVIDUAL: YOUTH OCCUPATION



OUTCOME # 3 INDIVIDUAL: YOUTH OCCUPATION



72%

OF THE ALREADY
EXISTING BUSINESSES
HAVE INCREASED
THEIR REVENUES

55

OUT OF 533

ENTREPRENEURS
ABANDONED THE BUSINESS
AND FOUND
A NEW JOB

OF WHICH

5

DECLARE
THEY HAVE FOUND
A BETTER JOB



DAFNE.
CULTURAL ASSOCIATION
L'ISOLA DELL'ARTE.
ROME



MARCO.
MARCO FELONE CYCLING
TARANTO

OUTCOME # 4 SOCIO-ECONOMICAL SYSTEM: YOUTH ENTREPRENEURSHIP CREATION



OF WHICH

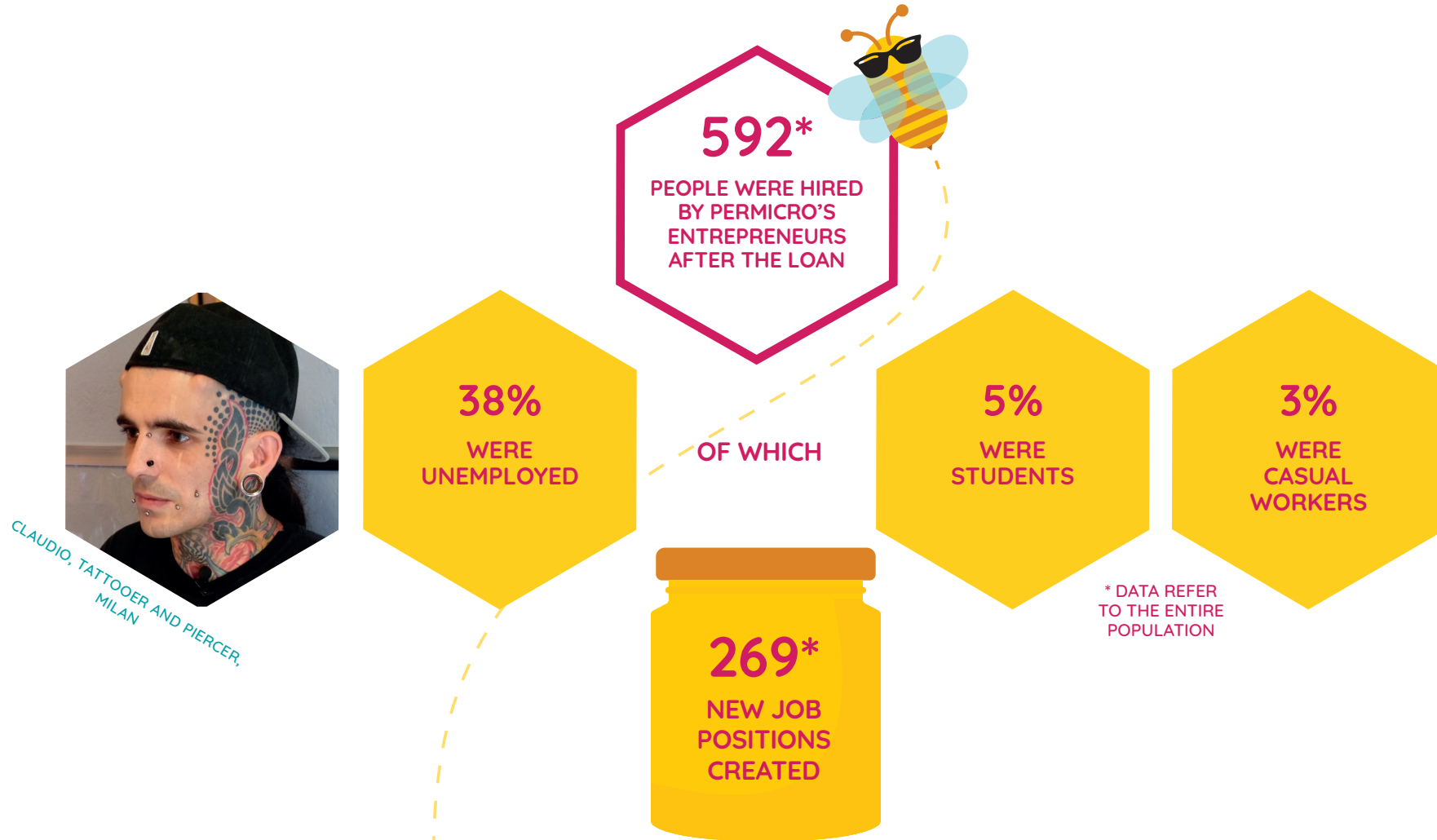


TRENDAFILE AND HER DAUGHTER,
FILLY HAIR STYLE.
CAMISANO VICENTINO (VD)

OUTCOME # 4 SOCIO-ECONOMICAL SYSTEM: NEW JOBS CREATION



OUTCOME # 4 SOCIO-ECONOMICAL SYSTEM: NEW JOBS CREATION

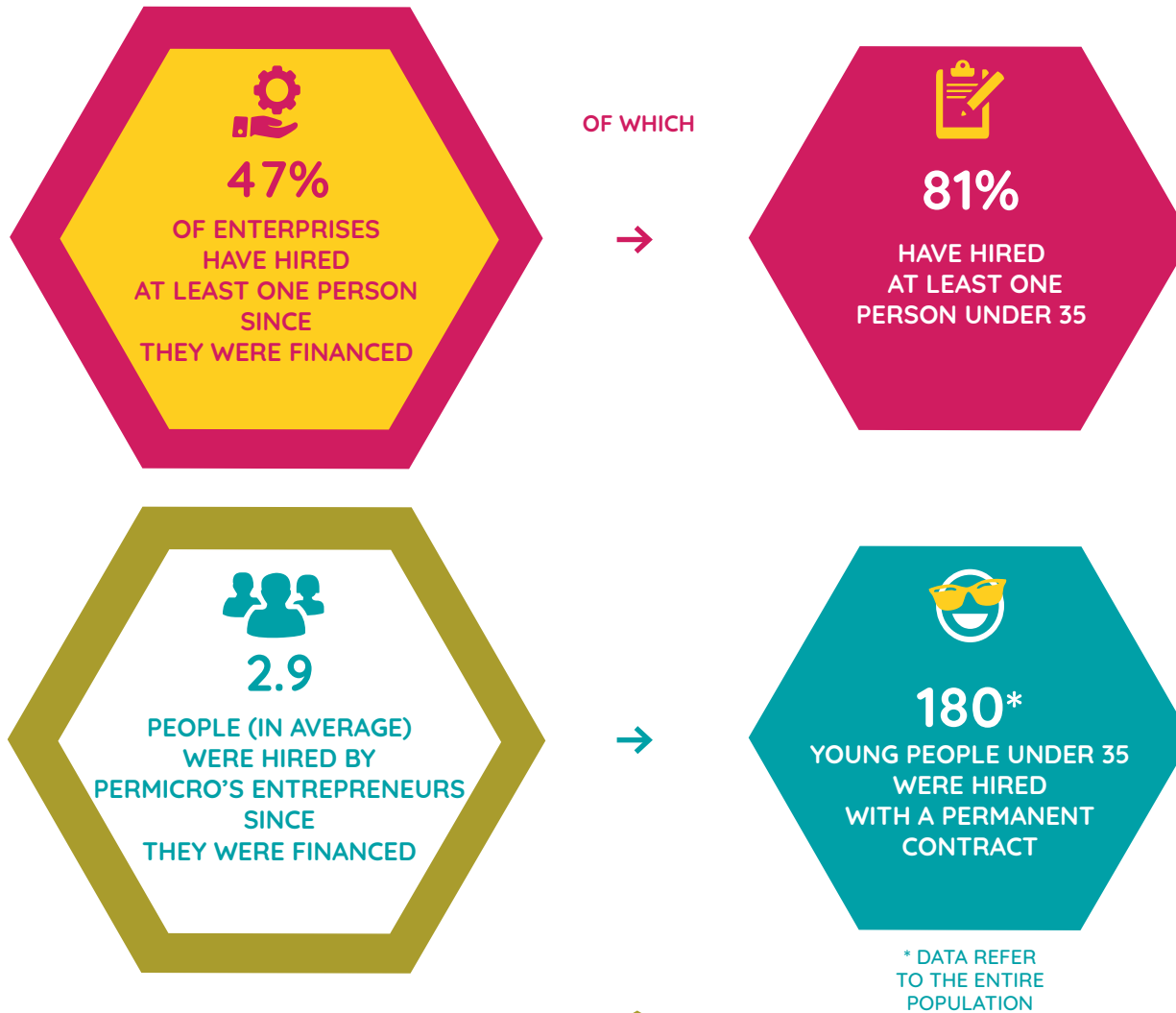


CLAUDIO, TATTOOER AND PIERCER,
MILAN

OUTCOME # 4 SOCIO-ECONOMICAL SYSTEM: NEW JOBS CREATION



OUTCOME # 5 SOCIO-ECONOMICAL SYSTEM: YOUTH EMPLOYMENT CREATION



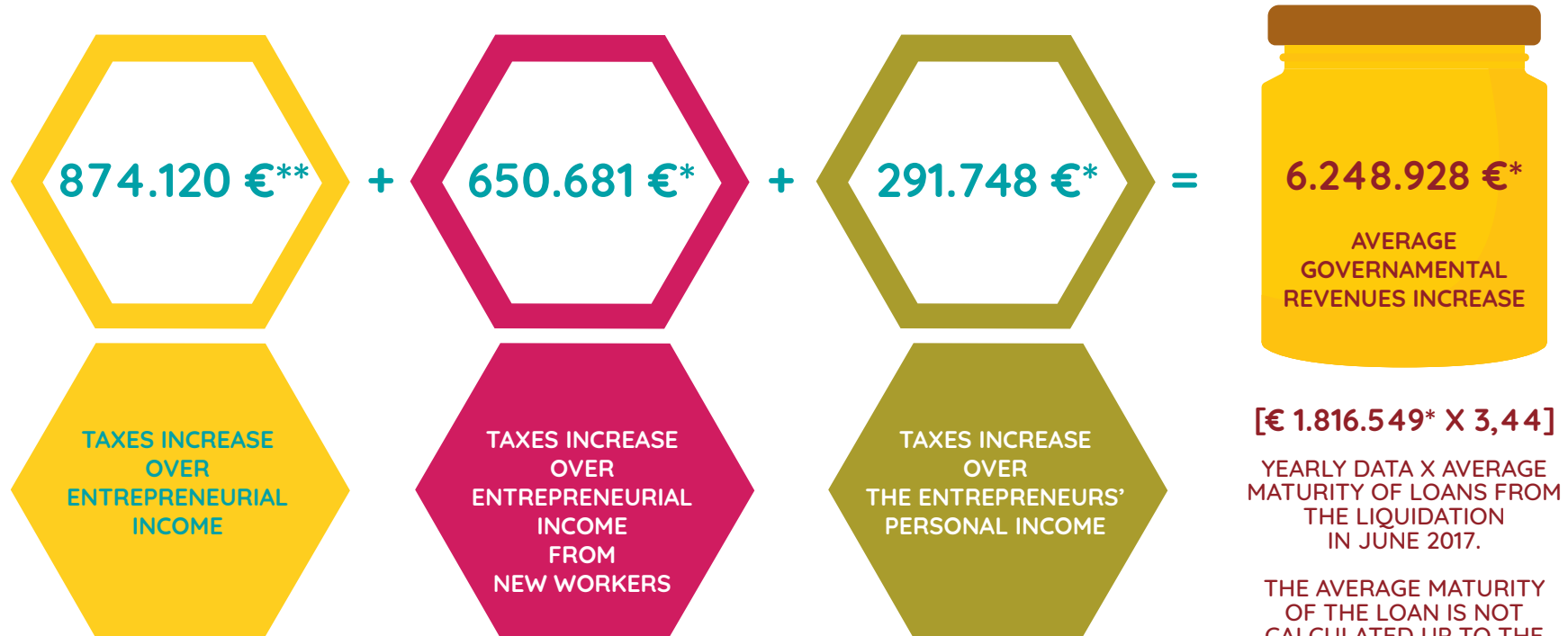
OUTCOME # 6 SOCIO-ECONOMICAL SYSTEM: EMPLOYMENT CREATION



IMPACT # 1 INDIVIDUAL INCREASE OF PERSONAL WELFARE AND FINANCIAL INCLUSION



IMPACT # 2 - SOCIO-ECONOMICAL SYSTEM: GOVERNMENTAL REVENUES



* DATA REFER TO THE ENTIRE POPULATION

