



Progetto co-finanziato dall'Unione Europea



MINISTERO
DELL'INTERNO

FONDO ASILO, MIGRAZIONE E INTEGRAZIONE (FAMI) 2014 – 2020

OS 2. Integrazione / Migrazione legale – ON 3. Capacity building – lett. m) Scambio di buone pratiche – inclusione sociale ed economica SM

Mini guide to the Italian Liquidity Law Decree n. 23 of 8 April 2020 - Measures to support SMEs, self-employed workers and professionals

Introduction

The Liquidity Law Decree n. 23 of 8 April 2020 increased the opportunities for using the guarantees granted by the state and introduced new measures to support business continuity by promoting access to credit for businesses, self-employed workers and professionals.

Loans guaranteed by the Guarantee Fund

There are three financing options with a maximum time horizon of 72 months, available according to the characteristics and size of the company:

1. **Financing up to 25,000 euros for SMEs and individuals who carry out business**, arts or professions with a guarantee of 100% of the Central Fund for SMEs;
2. **Financing up to € 800,000 for SMEs** with 90% guarantee from the Central Fund for SMEs and any further 10% guarantee from a trust in order to obtain 100% total coverage of the loan;
3. **Financing of up to € 5 million for SMEs** with 90% guarantee from the Central Fund for SMEs.

This mini-guide deals with funding up to 25,000 euros.

Loans up to € 25,000 are aimed at SMEs and individuals carrying out business, arts and professions whose activities have been damaged by the health emergency.

Maximum duration 72 months of which 24 months pre-amortization

- The amount financed cannot in any case exceed 25,000 euros and must be equal to a maximum of 25% of the revenues as resulting from the last financial statements filed or from the last tax declaration on the date of submission of the request to the Guarantee Fund, or, for subjects constituted from 01/01/2019 by other suitable documentation, also by means of self-certification pursuant to Presidential Decree 445/2000.

- Fixed rate proposed to date: 1.20% (Taeg 1.27)





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Contact your bank for the loan application form, which can also be done online and prepare all the documentation to be signed and sent by certified email to the address indicated by your bank.

The documents to be provided are:

1. Copy of the identity document / Tax code of the legal representative;
2. 2018 financial statements filed (for limited companies);
3. 2019 tax return (2018 income) (for partnerships and sole proprietorships);
4. Copy of the VAT registration number (for professionals only).

Only if your company was established during the year 2019:

1. Substitutive declaration of the deed of notoriety;
2. Copy of the identity document / Tax code of the Legal representative;
3. 2019 financial statements signed by the legal representative (The financial statements may also be in a provisional version if the official one is not available).
4. Copy of the VAT registration number (for professionals only).





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Caution!

Always check with your bank which documents you need to produce, this guide is used to get an idea.

The mediators are at your disposal for an escort service to the Bank, should you need linguistic support. The service is agreed on the days and times of availability of the mediator's until_____

Contact us at the address:

Stracomunitari e-mail stracomunitari@gmail.com cell. 3405756983

Specifying:

1. Name:
2. Surname:
3. Nationality:
4. City:
5. Language necessary for mediation:
6. Telephone number:



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