

**INTESA SANPAOLO:  
THE PROGRAMME DEDICATED TO 120 SMALL COMPANIES*****CRESCIBUSINESS WE DESIGN SUSTAINABLE*  
A ROUTE THROUGH ITALY**

*Turin, 27 February 2025* - Intesa Sanpaolo is meeting and awarding 120 small businesses that have stood out in environmental, social and governance sustainability projects and to which it is dedicating *CresciBusiness Progettiamo Sostenibile*, the new edition of the programme aimed at **artisan, trade, tourism and catering companies that will be structured from now until April in a route in stages throughout the Italian regions where they are based**. This is the largest entrepreneurial segment in Italy, 4 million businesses accounting for about 95% of the total, each with fewer than 10 employees and turnover that does not exceed €2.5 million. Around 25% of them - **almost 1,000,000 companies** - are customers of Intesa Sanpaolo's Banca dei Territori led by Stefano Barrese.

The numbers of *CresciBusiness Progettiamo Sostenibile*:

- **The second edition** of Intesa Sanpaolo's CresciBusiness programme is dedicated to the goal of sustainability
- **Over 2000** companies applied for this edition
- **120 self-nominated companies** with projects dedicated to sustainability have been selected by Intesa Sanpaolo
- From 28 February to 9 April, **forty days** in the cities and small towns of Italy to meet each of these companies where they operate
- *Progettiamo Sostenibile* is part of the *CresciBusiness* plan launched by the Group late 2022, which makes **€5 billion** available for investments in digitisation, sustainability and business development linked to the NRRP initiatives

All participants in Intesa Sanpaolo's programme, whether artisans, micro-businesses, traders or professionals, are characterised by their small size and **face the challenge of growth**, recognising in ESG objectives **not only an ethical value but also a business value**: thanks to initiatives that are attentive to the environment, inclusion and the social community in which they operate, they improve their financial profile and increase their potential for growth and competitiveness.

The trip, which starts today in Turin, will introduce 120 exemplary companies such as plastic-free restaurants that pay attention to waste management and food waste, or accommodation facilities made of sustainable building materials and using photovoltaic systems and solar panels for a lower environmental and energy impact. Or activities that support women's employment, that demonstrate a strong focus on the welfare of their employees, that have adopted good governance practices leading to success and business continuity.

A **delegation from the Bank**, together with the Regional Director, will visit these companies one by one in large cities such as Milan, Rome, Florence, Genoa, Cagliari, Lecce, Reggio Calabria, Messina, but also in smaller centres including Santa Maria Capua Vetere (CE), Monterotondo (RM), Busto Arsizio (VA), Tempio Pausania (SS), Capannori (LU), Eraclea (VE), Comezzano Cizzago (BS) and Giussago (PV).

For each company, **growth paths in the three ESG areas** - environmental, social and governance - are planned as well as **training activities and workshops** thanks to the contribution of prestigious partners such as **Cerved, Intrum, Regalgrid** and the collaboration with **Monitor Deloitte**. Also designed for them is the new line of investment solutions *S-Loan Progetti Green*, to plan and realise sustainability investments also supported by the Guarantee Fund.

The launch of "*CresciBusiness Progettiamo Sostenibile in Tour*" was presented today at the Intesa Sanpaolo Skyscraper in Turin, in an event realised in collaboration with **Visa**. Speakers at the meeting

included **Stefano Barrese**, Head of the Banca dei Territori Division and **Anna Roscio**, Executive Director Sales & Marketing Imprese, together with **Gregorio De Felice**, the Bank's Chief Economist.

*"Today we confirm our commitment to accompanying the sustainable growth of all companies, whether SMEs, start-ups or small, family-run businesses. In order to listen to the needs of the latter, we have zeroed commissions from POS micropayments up to €10 for the whole of 2025, and we continue to put sustainability at the centre of our strategy, a lever for development even in small, virtuous companies". - Stefano Barrese*, Head of Intesa Sanpaolo's Banca dei Territori Division, explains: *"This is a process that we promote and to which we have contributed with almost €10 billion in credit as at last December, disbursed to businesses of all sizes".*

## **The challenge of sustainability**

### **(By the Intesa Sanpaolo Research Department)**

In Italy, there are more than 4 million companies with fewer than ten employees: 95% of all industrial and service companies. They also have a very high weight in terms of employment: they employ 7.5 million people, 42.3% of the total. It is the largest group in Italy.

This is mainly an Italian phenomenon: in Germany the weight of micro-enterprises in terms of employees is 20%; in France it is as high as 27%. Spain is the closest economy with 34%, eight percentage points lower than Italy.

The ability of Italian micro-enterprises to create value is good, thanks to their good positioning in terms of quality and flexibility: in 2022, they recorded a turnover of €901 billion (21.5% of the total) and added value of almost €272 billion (27.2%). This is a rich and varied production fabric that represents the backbone of the Italian economic and social system.

Thanks to the permanent census data, it is possible to get a snapshot of the strategic positioning of Italian micro-enterprises. There is ample room for improvement: 32.6% of these companies implemented innovation activities in the period 2021-2022; this drops to 29.4% when the use of business management software is considered.

The same applies to sustainability commitments: the percentage of micro enterprises that have implemented actions to improve environmental sustainability is 34.5%, with peaks of 43.6% in industry in the strictest sense. Among the activities introduced, waste treatment, including separate waste collection, stands out (27.3%); followed at a distance by the use of recycled materials (13.7%), water consumption monitoring (8.4%) and energy efficiency improvement plans (8.2%). The use of renewable energy sources stands at 4%.

When, on the other hand, actions to improve social sustainability are considered, the percentage is 29.3%; again, activation is highest in industry in the strictest sense where it reaches 35.9%. The health and safety of workers is the main activity carried out by micro-enterprises (24.3%). This is followed by product safety monitoring (14.4%), workplace welfare practices (9.2%) and collaboration with local associations that promote social, charitable, cultural and recreational initiatives (7.1%).

A greater commitment to sustainability issues can also translate into important benefits in terms of competitiveness. Among manufacturing micro-enterprises with self-generating energy plants, the share of high-margin companies is almost double that of those who have not focused on renewables. Confirmation also comes from the first national research on benefit companies, champion in the ESG: between 2021 and 2023, benefit micro-enterprises, when compared with companies of the same size and similar sector specialisation, showed greater growth in turnover (+37.7% vs +16.4%) and added value (+32.6% vs +17.5%) and a better ability to create employment, with positive spill-over effects on the area in which they are active.

### **Informazioni per la stampa**

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Intesa Sanpaolo, con 422 miliardi di euro di impieghi e 1.400 miliardi di euro di attività finanziaria della clientela a fine dicembre 2024, è il maggior gruppo bancario in Italia con una significativa presenza internazionale. È leader a livello europeo nel wealth management, con un forte orientamento al digitale e al fintech. In ambito ESG, entro il 2025, sono previsti 115 miliardi di euro di

erogazioni Impact per la comunità e la transizione verde. Il programma a favore e a supporto delle persone in difficoltà è di 1,5 miliardi di euro (2023-2027). La rete museale della Banca, le Gallerie d'Italia, è sede espositiva del patrimonio artistico di proprietà e di progetti culturali di riconosciuto valore.

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