

2025 - 2026

GUIDELINES

CHARITY FUND AND SOCIAL
AND CULTURAL DONATIONS

Fondo
Beneficenza

INTESA  SANPAOLO

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Introduction

Following a careful and in-depth analysis of the social emergencies affecting our country, three new priority areas of intervention have been defined for the action of the Charity Fund and initiatives of a social and cultural nature, and they have been included in the 2025–2026 Guidelines.

The national context analysis was carried out using a wide variety of authoritative sources, including reports and studies from Censis, the Court of Auditors, Eurostat, ISTAT, the Ministry of Labor and Social Policies, the Ministry of Health, Openpolis, and publications from accredited Third Sector organizations.

To enrich the analytical framework with direct yet impartial contributions, six experts with solid and proven experience regarding the needs of the most vulnerable segments of society were involved. Thanks to their generous collaboration, it was possible to outline a clear and shared vision of the country's main socioeconomic issues, which guided the identification of intervention priorities.

We would like to thank for their collaboration:

- Leonardo Becchetti – Economist, Professor of Political Economy at the University of Rome "Tor Vergata," member of the Scientific Committee of the Project for the Sustainability of St. Peter's Basilica and Factory, and promoter of the School of Civil Economy.
- Claudio De Vincenti – Economist, Honorary President of the Merita Foundation, former Professor of Political Economy at the University of Rome "La Sapienza," Senior Fellow at the LUISS Institute for European Analysis and Policy, and former Minister for Territorial Cohesion and the South.
- Mariella Enoc – Special Procurator of Valduce Hospital (Como), former President of the Bambino Gesù Pediatric Hospital, former Vice President of Fondazione Cariplo and Fondazione Cini, and former President of Confindustria Piemonte.
- Chiara Saraceno – Philosopher and Sociologist of the Family, Honorary Fellow at the Collegio Carlo Alberto in Turin, former Professor at the University of Trento and Turin, and former Research Professor at WBZ Berlin.
- Anna Maria Tarantola – Economist, former Deputy Director General of the Bank of Italy, and former President of the Centesimus Annus Pro Pontifice Foundation.
- Giorgio Vittadini – Economist and Statistician, President of the Foundation for Subsidiarity, Full Professor of Statistics at the University of Milan–Bicocca, and former President of the Compagnia delle Opere

1. Main innovations of the 2025–2026 Guidelines

- Focus (pp. 9-17)
- Networking (p. 5)
- Capacity Building (p. 27)
- Impact assessment (pp. 29-30)

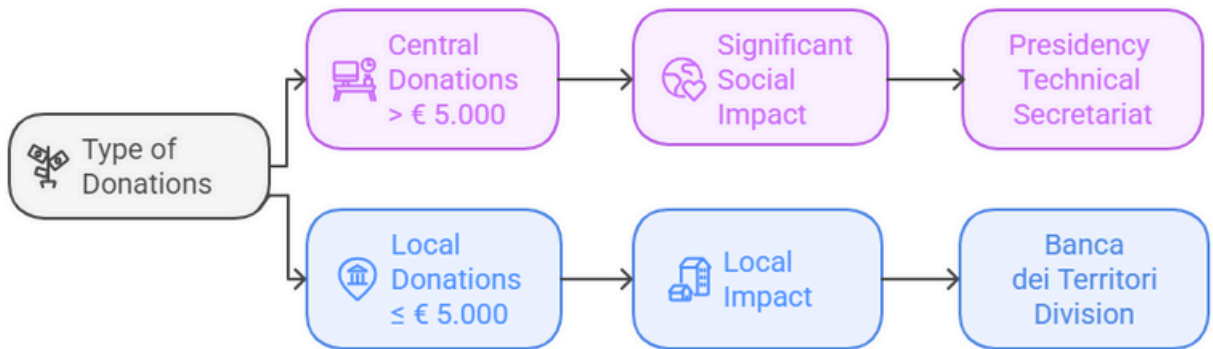
2. General principles

The actions of the Charity Fund aim to contribute to the achievement of the Social Objectives of the Company's Business Plan and to contribute to the achievement of the Sustainable Development Goals set by the United Nations 2030 Agenda.

The objective is to provide support to people in conditions of greater vulnerability through economic support for medium small projects promoted by non-profit organizations committed to addressing the serious problems affecting our communities. Vulnerability is understood as a state of uncertainty that can change over the course of life or as a result of changes in the context, sometimes evolving into situations of economic and social hardship.

The resources of the Charity Fund are traditionally allocated to development-oriented initiatives. In this perspective, greater importance will be given to interventions capable of expanding synergies and networks among various subjects belonging to the public, private, and private social sectors. These collaborations should not be created exclusively to access support but should be established among local subjects who share resources and operational commitment, as well as common objectives of sustainability and the generation of a positive impact.

The Charity Fund also considers the possibility of supporting interventions in response to emergency situations, in the event of disasters, natural calamities, or extraordinary events. Such interventions can be activated where Intesa Sanpaolo or the banking system as a whole decides to promote specific initiatives, both in Italy and internationally.



For details regarding the types of disbursements, please refer to the Charity Fund Regulation (<https://group.intesasanpaolo.com/en/social/charity-fund/regulation>) and Section 4, “General characteristics of donations.”

These Guidelines serve as a tool provided by the Charity Fund to potential beneficiary organizations to share the **direction and selection criteria** for requests related to the 2025-2026 biennium.

3. Areas of action of the Charity Fund

Traditionally, the Charity Fund concentrates most of its resources in Italy to support the communities where Intesa Sanpaolo operates through its branch network. The activity of allocating the budget is aimed at ensuring an equitable and adequate distribution of resources across the entire territory.

National Research Area

- Medical Research Projects
- Social Research Projects



National Social Area

- General or focus-specific social projects
- Emergency projects
- Inclusive amateur sports
- Sensitization on gender-based violence
- Cultural projects, if they involve fragile beneficiaries
- Social projects carried out by religious organizations
- Civic education (including environmental education)

International Social Area

- Interventions in countries where the Foreign Banks operate
- Interventions in countries with Low or Medium Human Development Index
- Interventions in countries affected by calamities

3.1 NATIONAL SOCIAL AREA – General

The Charity Fund aims to support initiatives that address a wide range of social issues. In recent years, this has included projects focused on combating educational poverty and the digital divide, supporting NEETs¹ and ELETs², providing psychological support and care for vulnerable adolescents and young people, fighting discrimination and gender-based violence, and responding to emergencies.

Please note:

- **Inclusive amateur sports:** Funding is available for projects that use sports as a tool for the social inclusion of vulnerable individuals. General sports activities aimed solely at the physical well-being of children and adults are excluded. At the central grant level, only initiatives within structured projects that address broader social issues will be considered.
- **Cultural projects:** These can be funded only if they have clear social implications and involve direct engagement with vulnerable beneficiaries.³
- **Social projects run by religious organizations fall under the Social Area.**
- **Emergency relief projects:** For this type of initiative, the eligibility of durable goods and equipment will be assessed on a case-by-case basis. Co-financing by the organization and/or partners is not required, nor is external monitoring and evaluation by a university.
- **Awareness-raising projects are eligible for funding only if related to the following topics:**
 - Gender-based violence
 - Affective education, particularly aimed at breaking down gender stereotypes
 - Civic education, including environmental education.

With regard to awareness-raising projects, short-term events or initiatives are not eligible for funding, nor is the development of platforms, apps, or communication products—unless they are part of more structured projects aimed at fostering genuine awareness of the topics among beneficiaries.

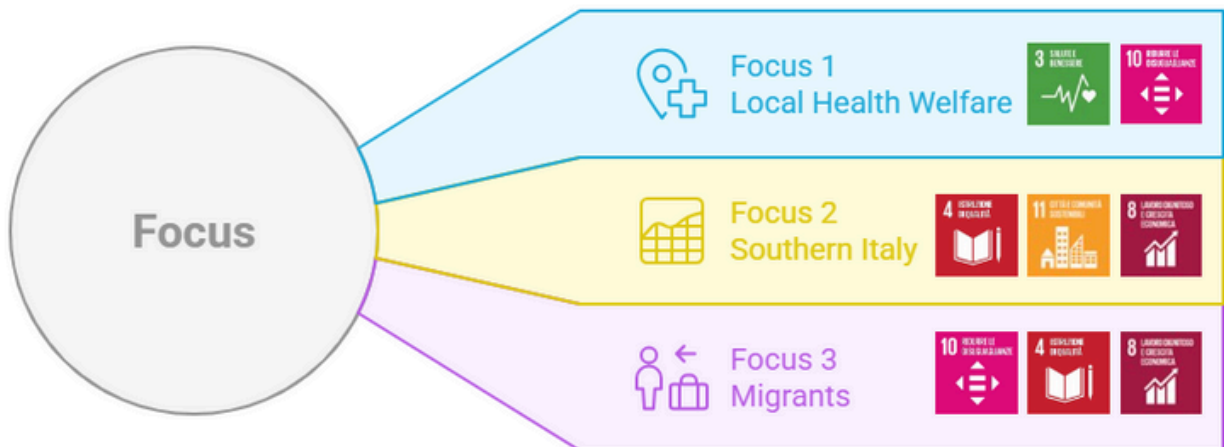
¹ Not in Education, Employment, or Training, individuals who are not studying, not working, and not receiving training.

² Early Leaving from Education and Training, i.e., early departure from educational and training paths.

³ Non-exhaustive examples include artistic projects for children and adolescents in situations of abandonment or from socio-economically disadvantaged areas; theatrical and musical activities involving inmates and differently-abled individuals; artistic workshops promoting social inclusion through the participation of multicultural groups and individuals with diverse abilities; professional training in the arts for vulnerable individuals.

3.2 NATIONAL SOCIAL AREA - Focus

For the two-year period 2025-2026, the Charity Fund will allocate a significant portion (approximately 25%) of its resources to the Focus themes listed below, considered priority and of particular importance.



The context analysis supporting this choice is presented in chapter 8.

3.2.1 FOCUS 1 - LOCAL HEALTH WELFARE

Italy is one of the oldest countries in the world. The aging of the population is accompanied by a greater spread and duration of physical and mental illnesses, often leading to conditions of non-self-sufficiency. Only a small portion of over-65s who need care receive support from the healthcare system; most of the care burden is borne by families, with the ensuing economic and time strain this involves. The elderly represent the main portion of people with disabilities, and their number is increasing. Healthcare and social care in Italy have proven to be inadequate in addressing the multidimensional needs of people with disabilities, especially regarding long-term health protection, particularly for citizens with severe disabilities. The National Health Service, in fact, is characterized by structural criticisms and weaknesses: hospital care is not guaranteed equitably, while territorial services struggle to effectively perform their prevention and care functions. This situation results in an overload of the emergency-urgency system.

The Charity Fund intends to support the expansion of proximity health welfare actions, acting in particular in three areas:

- **Access to socio-health services:** to provide physical and psychological support to people not supported by an adequate, constant, and continuous formal or informal network, with particular attention to the elderly.
- **Support for families with non-self-sufficient or fragile individuals:** to define a personalized care project that considers all aspects related to the condition of non-autonomy/physical-psychological fragility of the beneficiary, with particular reference to people with disabilities.
- **Support for health points complementary to the National Health Service (SSN):** to promote the creation and expansion of health units, including mobile ones, managed by Third Sector organizations working in parallel with the SSN.

Regarding **beneficiaries**, specific reference is made to: people with disabilities, people with chronic illnesses, non-self-sufficient people (dependent on others in daily life), homeless people or those in housing precarity, fragile elderly. Particular attention will be given to the most socio-economically disadvantaged groups.

The Charity Fund can support only those **services** that are offered free of charge. Interventions must be designed starting from a comprehensive view of the beneficiary, their multiple factors of fragility, their life context, and relationships: priority will therefore be given to those projects capable of placing the beneficiary and their needs at the center of a multidimensional care process, acting as a link between the various professional figures involved (General Practitioner, Geriatrician, Physiotherapist, etc.) and, where present, the family and caregivers.

Regarding complementary health points, they must work in synergy with the SSN, ensuring that access to care remains equitable and of quality for all citizens. Priority will be given to projects capable of improving access to care through the expansion of the range of services offered, including through the use of technology, and that establish monitoring systems to ensure that complementary health points maintain high standards of quality and safety.

Below are some non-exhaustive examples of project initiatives that are intended to be supported for the thematic areas contemplated in this focus.

Among the activities that will be supported **at a cross-cutting level**:

- mapping of the socio-health needs of the reference territory and vulnerable subjects involved - particularly those unknown to Social Services - and of the existing services supporting them, through databases, software, apps, and dedicated maps;

- listening, information, and orientation desks for services;
- territorial assistance and hospital accompaniment;
- establishment of community managers, who deal with territorial development, actions to support fragilities, particularly for those who are more alone and isolated;
- establishment of community nurses;
- creation of “Communities friendly to the non-self-sufficient person” following the example of “Communities friendly to people with dementia”: businesses and associations that offer conventions (e.g., free delivery of food and non-food items) and monitoring (e.g., reporting to operators in case of needs/emergencies);
- free home care with multidisciplinary teams (social workers, healthcare professionals, and technicians);
- remote consultation, reporting, and diagnosis through telemedicine;
- support in performing basic daily life activities;
- home visits to check health status;
- palliative care at home or in specialized residential facilities for end-of-life care;
- training for family assistants, particularly on how to treat diseases such as Alzheimer's and various forms of dementia;
- support for caregivers to lighten care burdens and prevent burnout (dedicated desks, psychological support, self-help groups);
- actions to strengthen the capacity to support fragile individuals even in situations of emergency and environmental criticality (earthquakes, bioclimatic discomfort, natural disasters, etc.).

For people with disabilities:

- residential and semi-residential socio-health assistance, including temporary accommodation;
- rehabilitation activities and nursing assistance;
- home and outpatient socio-health assistance to maintain and/or strengthen the functional, motor, cognitive, and relational skills necessary for daily life;
- day rehabilitation centers for children, adolescents, and adults with cognitive disabilities;
- activities that facilitate the transition of the most fragile patients from the hospital to the territory, reducing readmissions and facilitating reintegration into the community (protected discharges);
- services that ensure timely intervention in the event of an emergency that prevents family members from caring for the person with a disability;
- support for the use of technical, IT, and prosthetic aids, accompanying the family and/or caregivers to progressive independent use;

- psychological and emotional support activities for people with disabilities, their families, and formal and informal caregivers;
- transportation to care centers;
- training for healthcare professionals on managing cases of people with disabilities.

With reference to health points complementary to the SSN:

- polyclinics that guarantee access to socio-health services (e.g., orientation services, dental services, nursing and general and pediatric medicine services, free psychological support, diagnosis and certification of learning disorders, diagnostics, vaccinations, therapies, and specialized assistance, etc.);
- healthcare through mobile means for small local communities in inland areas, distant from healthcare services. Any health prevention activities with dedicated mobile means for specific targets will be assessed on a case-by-case basis;
- training for front-office operators.

3.2.2 FOCUS 2 – ENHANCEMENT OF THE POTENTIAL OF SOUTHERN AND INSULAR ITALY

The analysis of the most recent socio-economic data highlights a marked disadvantage of the South in various areas, including education, training, and employment. The school dropout rate in Southern Italy, in fact, is higher than the national average, data that highlights a disparity in access to education and training opportunities. INVALSI results, moreover, show a gap in basic skills between the North and South, underlining the need for interventions to bridge this gap and ensure that all young people have the same opportunities for success. Another observed trend is the depopulation of inland areas, with a significant loss of population that impoverishes the social and economic fabric of these territories. Finally, on the employment front, the unemployed in the South are almost double those in the North, and youth entrepreneurship, despite its innovative potential, struggles to develop due to the complexity of bureaucratic procedures and the lack of support services.

The Charity Fund intends to intervene in Southern and insular Italy with a strategic and innovative approach, acting in particular in three areas:

- **Combating school dropout:** so that children and young people, especially those in the South and the islands, have equal opportunities for training and personal, civic, and professional growth and can fully contribute to the development of the country.

- **Development of inland areas:** to combat depopulation and promote the economic and social development of these areas, improving services and the quality of life of those who live there.
- **Support for youth entrepreneurship:** to promote economic growth, create jobs, and address crucial challenges such as digitalization and the transition to a more sustainable economy, especially in the South.

The aim is to stimulate an approach to change that allows **the enhancement and active involvement of people living in these territories**, so that they become aware of their resources and potential and become protagonists of their growth path, actively contributing to the development of the community.

The Charity Fund will focus its attention on **projects presented by Third Sector organizations operating in Southern Italy that target people in conditions of socio-economic fragility, even temporary, with particular attention to young people and communities in inland areas**. Greater importance will be given to projects that promote social innovation, active participation of beneficiaries, and environmental sustainability.

Below are some non-exhaustive examples of project initiatives that are intended to be supported for the three thematic areas contemplated in this focus.

Combating school dropout

Among the activities that will be supported:

- Psychological support for students with Specific Learning Disorders (DSA) and/or Special Educational Needs (BES) and their families, including individual counseling, cognitive-behavioral training, support groups, and listening desks;
- development of humanistic and STEM⁴ skills through creative reading and writing, theater, programming, applied mathematics, scientific storytelling, museum visits;
- support for educational consumption for families in conditions of socio-economic fragility, through educational donations, book loans, free transportation;
- adoption of innovative educational processes (e.g., project-based learning, collaborative learning, flipped classroom, etc.);

4 Science, Technology, Engineering and Mathematics

- development of soft skills (empathy, problem-solving, etc.) through workshops, simulations, and innovative models of School-Work Alternation;
- training on affectivity and emotional intelligence (consent, respect for the body, emotion management, etc.);
- training on environmental sustainability (fight against waste, circular economy, etc.) through webinars, workshops, and guided tours;
- training for teachers, educators, and parents on the above topics.

Development of inland areas

Among the activities that will be supported:

- Development of community well-being through social housing, co-working, participation centers;
- development of Community Cooperatives and territorial redevelopment through social agriculture, experiential tourism, recovery of historic buildings through temporary installations, research, and census of abandoned or underutilized buildings (no renovations);
- sustainable development of natural resources through the enhancement of local products, development of short supply chains, food craftsmanship;
- enhancement of tourism activities through cultural, food and wine, and slow tourism itineraries.

Support for youth entrepreneurship

Among the activities that will be supported:

- Training on entrepreneurship and self-entrepreneurship for young people (18-35 years), including courses, bootcamps, and hackathons;
- capacity building for non-profit organizations under 35 (for the development of management tools, access to credit, etc.);
- social enterprise projects under 35 aimed at social interventions, social housing, social agriculture.

3.2.3 FOCUS 3 – SOCIAL INCLUSION OF MIGRANTS AND REFUGEES

Migrants constitute a considerable part of the population present in Italy, but their integration process is not always effective: the level of poverty, family burden, housing precarity, and lack of job opportunities often place them on the margins of society.

In the field of education and training, the number of students with non-Italian citizenship is increasing. School dropout rates remain high. Additionally, there is the issue of low or absent literacy among unaccompanied foreign minors and the limited proficiency in the Italian language among their adult caregivers. On the employment front, migrants represent a significant portion of the workforce but hold positions for which they are overqualified, and their income is in the lowest brackets. Migrant women, in particular those with children, have higher levels of unemployment and involuntary part-time work.

The Charity Fund intends to support migrants and refugees in conditions of social, economic, psychological, and linguistic fragility, proposing targeted and specific actions for the reaffirmation of their dignity and the activation of their human potential.

To promote effective and sustainable integration, the following areas of attention have been identified:

- **Reception and inclusion:** to reduce marginalization, social tensions, and phenomena such as xenophobia and racism.
- **Education and training:** to overcome linguistic and cultural barriers that generate marginalization and hinder overall development and well-being.
- **Labor market integration:** to enable migrants to fully express their potential – including intellectual – both by starting businesses and by offering their labor, particularly in sectors where it is most needed.

Regarding beneficiaries, specific reference is made to: refugees, asylum seekers, adult migrants, accompanied and unaccompanied migrant minors (MSNA⁵), who are in situations of disadvantage, socio-economic fragility, educational poverty, with scarce or insufficient levels of education, victims of discrimination, and in conditions of isolation. Particular attention will be given to projects that outline the role of beneficiaries as active subjects of civil society, capable of exercising their rights and duties.

5 Unaccompanied Foreign Minors

The following may be recognized as **qualifying requirements** for proposed initiatives: **partnership with specific migrant associations**; long-term support and follow-up even after the conclusion of the individual project; **opportunities for exchange** between organizations already engaged in these areas, to identify best practices, challenges, and possible solutions, also sharing the testimonies of beneficiaries.

Below are some non-exhaustive examples of project initiatives that are intended for support within the three thematic areas covered in this focus.

Reception and inclusion

Among the activities that will be supported:

- Social secretariat with functions of orientation and information for foreign citizens regarding rights, resources, and services they can access;
- legal, psychological, socio-health support, including in cases of violence suffered;
- support in searching for and managing housing, including sensitizing property owners;
- design of social housing initiatives;
- overcoming gaps related to the placement of unaccompanied minors, so that it takes place in dedicated facilities and under conditions suitable for their needs;
- training of cultural mediators;
- support for childcare in situations where the migrant is engaged in work and/or training activities;
- inclusion of migrants in metropolitan peripheral territories, as well as in marginal or depopulation-risk territories.

5

Education

Among the activities that will be supported:

- Teaching of the Italian language for minors and adults, including the acquisition and consolidation of the linguistic skills of foreign adults with school-age children;
- initiatives to promote educational alliances between schools, training institutions, and foreign families, including support and accompaniment during the school path;

- strengthening initiatives in compulsory education cycles;
- orientation and support initiatives to facilitate access to upper secondary education, including high school, and tertiary education;
- educational and teaching initiatives aimed at minors in detention;
- sensitization and dissemination of knowledge about the migratory phenomenon among institutions, public bodies, and other organizations involved in the focus area (e.g., healthcare system, law enforcement, etc.);
- orientation activities for foreign adolescent minors and youth;
- training of teaching staff on specific skills related to intercultural themes;
- integrated training of young foreign adults between education, technical and professional training, and transversal skills;
- peer education activities among foreign students, involving those who are having successful paths.

Labor market integration

Among the activities that will be supported:

- vocational training and job orientation;
- enhancement of migrants' skills;
- paths for the recognition of foreign qualifications;
- networking actions between training institutions, companies, and employment agencies;
- support for entrepreneurship;
- actions to facilitate the matching of labor supply and demand in the considered territory;
- sensitization of companies for the labor inclusion of foreigners and combating discrimination.

3.3 NATIONAL RESEARCH AREA

The National Research Area is supported **exclusively** with **Central donations** (requests over €5,000).

The initiatives falling under the National Research Area (unlike other types of projects):

- do not require external Monitoring and Evaluation by a university;
- do not require co-financing of 10% by the requesting organization.

3.3.1 Medical Research

Most of the resources of the National Research Area will be allocated to Medical Research.

The following requirements are provided:

- the eligible projects aim to improve people's lives (e.g., fighting diseases), seeking a possible response to serious problems or emerging needs;
- project proposals must be submitted exclusively by organizations that directly carry out the research project (fundraising for third parties is not permitted). Only in the case of foundations directly emanating from the organization conducting the research (e.g., Foundation of an IRCCS – Scientific Institute for Research, Hospitalization, and Healthcare) is the submission of the request by the reference foundation permitted. The Principal Investigator or at least a significant portion of the staff dedicated to the research must be part of or engaged by the requesting organization;
- at the time of submission, the studies must have already received positive review from the Ethics Committee and/or the Scientific Committee of the organization;
- initiatives with a predominantly socio-health character are not admitted and must be submitted in the Social Area;
- the form must be completed in all its parts and **exclusively** in Italian. The uploading of material in English (detailed abstract with the related budget) is **also** permitted on the platform, in addition to the information entered in the form. No exemption from the documentation to be submitted is provided for public organizations and/or education and research organizations;
- exceeding the limit of 30% for the purchase of equipment and durable goods and 7% for general costs is exceptionally permitted. The reasonableness of the request will be assessed on a case-by-case basis.

Only for Medical Research, the final date for submitting requests within the platform is **May 31** of the reference year. Organizations are advised to submit applications as soon as possible, starting in January, and not to wait until the May deadline.

The projects will be subject to evaluation by external experts in the subject matter (referees). The outcome of the evaluations will be communicated at the end of the year of submission of the grant request.

The support of the Charity Fund is, normally, of annual duration, both for the first request and for any renewals. The project start date indicated in the platform or communicated during the evaluation must take into account the necessary time for the selection of personnel who will carry out the research and for the purchase of equipment and consumables.

After the approval of the project, it may be permitted to extend the activities for a maximum of 24 months from the project start date, subject to authorization from the Charity Fund. It is not possible to extend the project duration beyond 24 months.

It is also not possible to provide for costs related to activities that will take place after the end of the project supported by the Charity Fund (e.g., research donations activated with the contribution of the Charity Fund and therefore expensed during the project, but with a start and/or end date of activities subsequent to the project closure date).

If organizations are interested in requesting continued support, it will be their responsibility to resubmit the application in the platform and transmit, at the same time, the financial report for the period already funded (so-called "intermediate reporting"). To be eligible for funding in the following year, the organization must not have outstanding commitments from the previous disbursement. Therefore, contracts or commitments must be planned to expire within the timeframe of the implemented activities and the provided support. Intermediate reporting must be submitted even if the organization intends to propose a new project distinct from the ongoing one.

Please note that the only **disbursement** method provided by the Charity Fund is through **bank transfer**.

It is understood that research organizations, at the end of the project, must also submit the accounting prepared according to the criteria explained in the “Guide for reporting” available on the Charity Fund's website. In particular, note that **accessory costs (to be understood as general or overhead costs) must also be reported** by providing appropriate documents proving the expense incurred, such as invoices, pay slips, and related payments (self-certification is not accepted). Patent costs are excluded.

3.3.2 Social Research

A limited portion of the resources of the National Research Area will be allocated to Social Research.

The Charity Fund intends to focus on studies that deepen or bring to light phenomena of social distress or needs of fragile subjects.

Research activities must be aimed at facilitating the implementation of targeted interventions to address identified issues, respond to specific needs, or develop guidelines with a preferably national impact.

Requests falling under Social Research can be submitted from January and will be evaluated throughout the year, according to the methods described in “Selection criteria” (5.1).

3.4 INTERNATIONAL SOCIAL AREA

While focusing interventions in the national sphere, the Charity Fund recognizes the importance of **maintaining international solidarity** and contributing to the efforts of States and civil society **to alleviate poverty in the world and ensure the growth of all peoples.**

International projects are supported **exclusively with Central donations**⁶ (requests over €5,000). The proposals may refer only to the Social Area, which may include projects presented by religious organizations.

Priority will be given to medium-large projects in the following areas:

- interventions aimed at the development of **communities and territories** in which the Intesa Sanpaolo Group operates with its foreign subsidiaries⁷, also through partnerships activated by the International Banks Division. Excluded are countries where a local grant-making foundation operates⁸. This type of intervention, considered a priority, will be allocated at least 50% of the resources allocated in the international sphere. Below are the themes on which the Charity Fund intends to intervene as a priority:
 - poverty, with particular attention to rural areas;
 - educational poverty and school dropout;
 - training and labor market integration of young people and women;
 - digital divide;
 - health poverty;
 - support for non-self-sufficient elderly;
 - social inclusion of orphans and disabled people;
 - violence against women and minors;
 - discrimination against minorities.

⁶ For details on the types of disbursements, please refer to the Charity Fund Regulations (<https://group.intesasanpaolo.com/en/social/charity-fund/regulation>) and to section 4 "General characteristics of donations".

⁷ <https://group.intesasanpaolo.com/en/about-us/international-presence>, International Banks - Europe and World

⁸ Serbia (Intesa Foundation of Banca Intesa Beograd) and Slovakia (VUB Foundation).

- interventions in countries with a low or medium Human Development Index,⁹ with particular interest in the following themes:
 - food insecurity;
 - inequality in access to health;
 - educational poverty;
 - economic development and vocational training;
 - empowerment of women and young people;
 - racial discrimination.
- interventions in poor or emerging countries affected by natural disasters (e.g., earthquake, flood, drought) or other types of emergencies (e.g., war). For this type of project, the admissible quota of durable goods and equipment will be assessed on a case-by-case basis. In the event that the situation in the country where the project is carried out does not allow for the recovery of supporting documents, the presentation of a third-party audit report on the expenses incurred in the project will be accepted. For emergency projects, co-financing by the organization and/or partner(s) is not required. Initiatives with an amount equal to or greater than €70,000 related to emergency projects do not require external Monitoring and Evaluation by a university.

Outside the perimeter of the International Banks Division, attention will be paid to diversifying the donations disbursed at the geographical level, ensuring equitable coverage of the different areas of the planet and, preferably, a rotation of the selected countries.

⁹ <http://hdr.undp.org/en/content/human-development-index-hdi>

4. How to apply for a donation

ORGANIZATION DOCUMENTATION	CENTRAL DONATIONS	LOCAL DONATIONS
CONSTITUTIVE ACT	✓	✓
STATUTE	✓	✓
MINUTES OF LAST DIRECTORS' MEETING (STABLE FROM THE STATUTE) DEPOSITED WITH THE VERBAL BOOK	✓	✓
IDENTITY CARD AND TAX CODE OF THE LEGAL REPRESENTATIVE	✓	✓
CV OF GOVERNANCE COMPONENTS	IF AVAILABLE	
APPROVED FINAL FINANCIAL STATEMENTS FOR THE LAST TWO FISCAL YEARS, INCLUDING EXPLANATORY NOTES AND MANAGEMENT REPORT.	✓	✓
APPROVED FINANCIAL STATEMENTS OF THE PARTNER(S) FOR THE LAST TWO FISCAL YEARS, INCLUDING EXPLANATORY NOTES AND MANAGEMENT REPORT.	IF REQUIRED	IF REQUIRED
CERTIFICATE OF ACCOUNT OWNERSHIP	✓	✓

PROJECT DOCUMENTATION	CENTRAL DONATIONS	LOCAL DONATIONS
FORM COMPLETION	✓	✓
LOGICAL FRAMEWORK	IF AVAILABLE	
TIMELINE	✓	
BUDGET	✓ (FUND FORMAT)	✓ (FREE FORMAT)
PARTNERSHIP AGREEMENT SIGNED BETWEEN THE LEAD PARTNER AND PROJECT PARTNER(S)	PROJECTS WITH PARTNERSHIPS	PROJECTS WITH PARTNERSHIPS
FEASIBILITY STUDY	IF AVAILABLE	
SIGNED "DECLARATION AND ATTACHMENTS" FORM	✓	✓
AGREEMENT WITH THE UNIVERSITY FOR MONITORING AND EVALUATION	OVER 70,000 EUROS	

4.1 General characteristics of requesting Institutions

Requests must be submitted by organizations:

- without profit purposes, with headquarters in Italy, registered in at least one public register (e.g., RUNTS – Unified Register of the Third Sector, Register of Cooperative Societies, List of Civil Society Organizations, etc.);
- established and operational for at least two years at the time of submission of the application and that have filed at least two financial statements or annual reports. The only exception is for cooperatives and social enterprises which can be supported from their establishment to facilitate their start-up and development, provided there is strong co-financing from other donor/funders that must be certified by the requesting organization;
- in international projects, with a dual headquarters (Italy and the country of implementation), or with an operational partner in the foreign country where the project will take place.

4.2 General Characteristics of Requests

Requests for donations must be submitted exclusively through the dedicated platform on the Charity Fund's website¹⁰ by filling out, in Italian,¹¹ the form as follows:

- description in the third person singular (“the Organization”);
- acronyms and abbreviations must be explained;
- the amount of the request must correspond to the contribution requested from the Charity Fund (not the total project cost);
- requests for support of an amount equal to or greater than €70,000 falling under the Social Area must provide external Monitoring and Evaluation (for the coverage of related costs and for other details, see section 4.6 “Impact Assessment”) conducted by a third-party and independent organization to ensure the utmost transparency and accountability in the use of resources, as well as to verify the effectiveness of interventions and the achievement of predefined objectives, providing valuable feedback to improve the quality of projects and maximize their social impact.

¹⁰ <https://fondobeneficenza.intesasanpaolo.com/it/>

¹¹ For medical research projects, the uploading of material in English is permitted on the platform.

- requests can also be submitted in partnership with other organizations (operational partners¹²).
- it is necessary to quantify the results reported in the logical framework (outcome¹³) with numerical indicators.

Organizations are requested to preferably use the same access credentials for each grant request submitted (which allow retrieving data already registered for the organization, without having to re-enter it) and, in any case, to verify that the organization's name does not undergo changes, unless there is an actual change in the name.

4.3 General Characteristics of Requests in partnership

Requests for donations can also be submitted in partnership with other organizations (“Operational Partners”). In the case of partnership requests, the applying organization is considered the “Lead Organization”. It is understood that, in the case of project implementation in partnership, **the Lead Organization remains responsible for the use of funds and the implementation of activities.**

Organizations admitted by the Regulations¹⁴ can act as operational partners and manage budget resources. Organizations excluded from the Regulations and for-profit subjects can be admitted among the operational partners only if they do not receive and manage budget quotas.

There is no limit to the submission of grant requests in the capacity of an operational partner, while it is requested – preferably – that only one grant request per year be submitted by the Lead Organization.

In the case of a partnership, **a formal partnership agreement must be completed and submitted** (a letter of intent is not sufficient) between the Lead

12 Operational partners are those organizations that collaborate in the design and implementation of the project, taking care of specific activities defined in the partnership agreement and, at times, administering the project budget together with the lead organization. Operational partners should not be confused with service providers (goods, consultancies, human resources, etc.), whose activity is remunerated through the issuance of a regular fiscal document (invoice, receipt, etc.). Subjects that contribute to the initiative exclusively through economic support (such as the Charity Fund) are considered co-financiers. An operational partner can also be a co-financier if it makes its own economic resources available for the implementation of the intervention.

13 Outputs are the direct and tangible products of a project's activities (what is created or delivered), while outcomes, or results, are the specific, measurable, and positive changes in individuals, groups, or communities that occur as a result of using these outputs (the impact or effect in the short-medium term).

14 For details on the types of admitted organizations, please refer to the Charity Fund Regulations, Art. 8 (<https://group.intesasanpaolo.com/en/social/charity-fund/regulation>).

Organization and operational partners. If the agreements are perfected after the disbursement, it will be necessary to send a copy during the final reporting, together with the supporting documents for the transfer of resources from the Lead Organization to the partners, in the event that they directly manage portions of the budget (the bank transfers must report the project ID and title). The partnership agreement must explicitly state the methods and timelines for transferring the partners' allocated share.

During the analysis of the project, the financial statements of the last two years of the partner organization/organizations may also be requested, in the event that the contribution requested from the Charity Fund exceeds the turnover of the last two years of the Lead Organization.

4.4 Budget

The grant request must be submitted through a specific **Budget** file.

The Budget must report the total project costs, clearly specifying the costs for which support is requested from the Charity Fund and those covered with other funds (from the organization, partners, other donors, etc.).

For Local donations, the requesting organization can use any Budget format. However, it is suggested they refer to the model made available by the Charity Fund.

For Central donations, the Budget must be prepared using the Excel model downloadable from the Form (or from the Charity Fund's website¹⁵).

Below are the costs which are excluded or only partially admitted:

¹⁵ <https://group.intesasanpaolo.com/en/social/charity-fund/how-to-apply-for-assistance>

EXCLUDED COSTS	COSTS ADMITTED ONLY IN PART
CONSTRUCTION, RENOVATION, RESTORATION, OR BRINGING TO STANDARD OF MOVABLE AND IMMOVABLE GOODS, EVEN IF PROTECTED OR BOUND BY THE SUPERINTENDENCY	PURCHASE OF EQUIPMENT AND DURABLE GOODS (INCLUDING THE PURCHASE OF TRANSPORT VEHICLES): MAX 30% OF THE CONTRIBUTION REQUESTED FROM THE CHARITY FUND
SHARES IN THE CAPITAL OF COMPANIES OF ANY TYPE (PROFIT COMPANIES, SOCIAL COOPERATIVES, SOCIAL ENTERPRISES)	COMMUNICATION AND VISIBILITY ACTIVITIES: MAX 7% OF THE CONTRIBUTION REQUESTED FROM THE CHARITY FUND
ANY EXCHANGE RATE LOSSES (FOR INTERNATIONAL PROJECTS)	ACCESSORY/GENERAL COSTS: <u>ONLY ALLOWED FOR CENTRAL GRANTS</u> , WITH A MAX OF 7% OF THE CONTRIBUTION REQUESTED FROM THE CHARITY FUND
PATENT COSTS	

It is possible to reallocate up to 15% of the approved total budget, without authorization, solely towards expenses for Personnel (internal and external) or among them. The "Coordination" item cannot be modified in any way with these reallocations.

The disbursement of the Charity Fund cannot flow totally or in a significant quota to a single employee of the organization or company connected to it, who holds one or more functions within the project. It is understood that the analysis of the cases remains the responsibility of the Charity Fund during the eventual second evaluative phase of the application.

Capacity building costs of the organization are encouraged, provided they are relevant to the submitted project. By capacity building, we mean actions aimed at improving the effectiveness, sustainability, and impact over time of the organization at all levels:

- **Financial management:** improving fundraising, accounting, and budget management;
- **Human resource management:** training and motivating staff, enhancing their skills;
- **Communication and advocacy:** creating effective awareness campaigns, promoting the project, involving stakeholders.

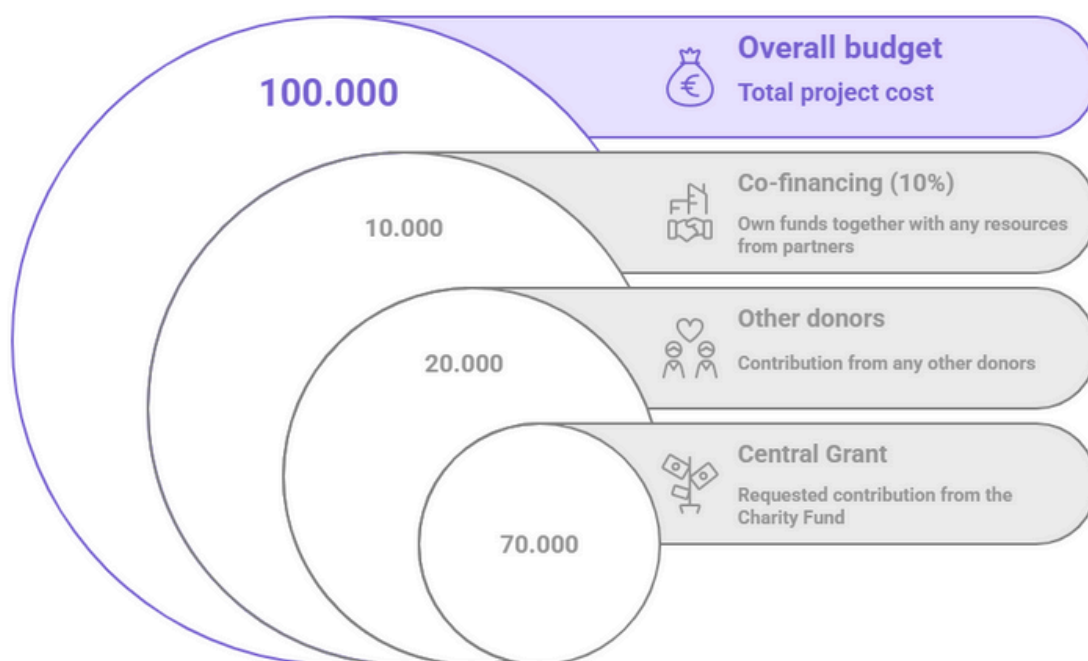
4.5 Co-financing

Co-financing is **not required** for:

- Local donations;
- projects in the National Research Area (medical and social);
- emergency projects (National and International);
- projects falling under the “Food and Shelter for the Needy” Program of Intesa Sanpaolo's Business Plan, supported by the Charity Fund with Central donations.

With the exception of the cases listed above, for all Central donations falling under the Social Area (National and International), to ensure the sustainability of the project, direct economic participation by the proposing organization is required, through its own funds or joint funds with partners. This participation must correspond to a minimum co-financing of 10% of the total project cost. If other donors are involved, it is requested to attach a declaration certifying the granted or approved support.

Example



¹⁶ Since 2018, the Charity Fund has supported with Central donations some initiatives against food poverty, i.e., aimed at covering or increasing the number of meals distributed by charitable structures on the national territory.

The organization's own contribution of 10% must be guaranteed for the entire duration of the project and attested during the accounting phase. This percentage must be respected even in the event of a reduction in the total cost of the intervention; in such a case, the organization's own contribution will be reduced proportionally but must still remain equal to 10% of the final cost of the project.

4.6 Impact Assessment

Organizations that submit **requests** for support (to be understood as the contribution requested from the Charity Fund, not the total project cost) of an amount equal to or **greater than €70,000** falling under the **Social Area**¹⁷ must provide for the Impact Assessment of activities and results achieved, carried out by one of the university institutions identified by the Charity Fund.¹⁸

Starting from the first renewal (second year of the project), the Assessment will also take into account what has already been disbursed in the first year: the Assessment will therefore be mandatory also for requests below €70,000 if the sum of the two grant requests (amount disbursed for the first year + amount requested for the second year) is equal to or greater than €70,000. The same applies to the third and final year.

Third Year

The amounts for all three years are added together: if the total requested amount exceeds 70,000 euros, an impact assessment is required.



Second Year

Combine the amount disbursed in the first year with the amount requested in the second year: if the total exceeds 70,000 euros, an impact assessment is required.



First Year

If the requested amount exceeds 70,000 euros, an impact assessment is required.



¹⁷ Both National and International

¹⁸ The list is available on the website at the link <https://group.intesasanpaolo.com/en/social/charity-fund/monitoring-and-assessment>

It is specified that external Monitoring and Evaluation are not provided for:

- projects in the National Research Area (medical and social);
- emergency projects (National and International);
- projects falling under the “Food and Shelter for the Needy” Program of Intesa Sanpaolo’s Business Plan, supported by the Charity Fund with Central donations.

The choice of the evaluating organization, exclusively within the proposed panel, is free but must take into account potential conflicts of interest between the implementer and the evaluator. It is requested to refer only to the contacts of the universities available within the form. It is noted that the university selected as the evaluating organization cannot act within the initiative either as a project partner or as a donor¹⁹, to ensure impartiality of action.

The cost of Monitoring and Evaluation activities will be negotiated directly between the requesting organization and the selected evaluating organization. This cost must be included in the project budget at the time of submission of the request, supported by an adequate estimate transmitted to the donor organization, and will be covered as follows:

- for requests of an amount equal to or greater than €70,000 and up to €100,000, the cost will be entirely borne by the Charity Fund;
- over €100,000, the cost will be divided fifty/fifty between the Charity Fund and the requesting organization.

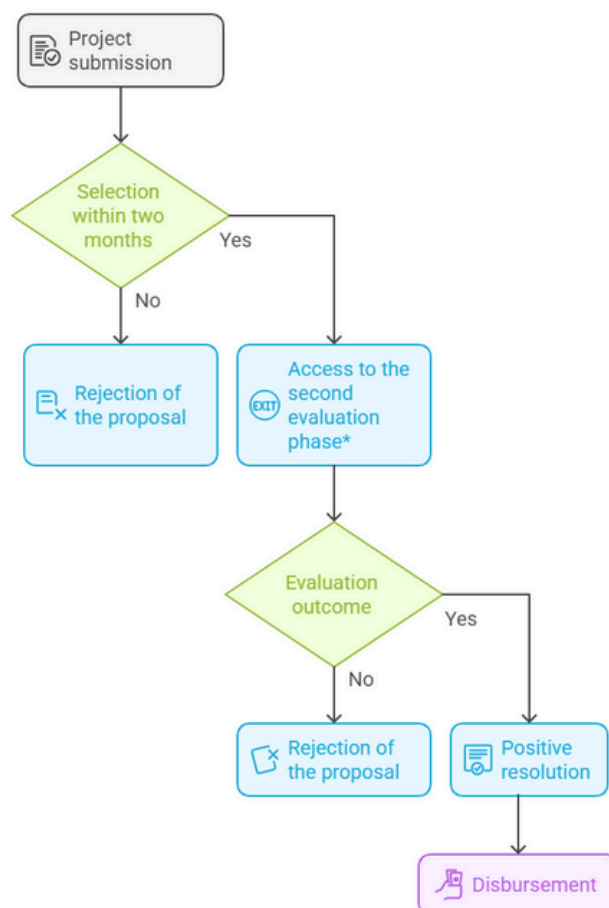
Organizations must contact the evaluating organization during the drafting of the initiative, to agree in advance on the appropriate indicators in relation to the expected results and activities, with the identification of the relative baselines, and monitor them during the project and at its conclusion for their verification.

Upon specific request from the organization, the Charity Fund may evaluate the possibility of having the Impact Assessment carried out 6, maximum 12 months after the end of the project.

¹⁹ Unless it is a different department from those included in the panel.

5. Project selection, Evaluation and Financing

Grant requests are evaluated starting in January, but disbursements cannot be made before May²⁰, as they are linked to the allocation of the budget to the Charity Fund by Intesa Sanpaolo's shareholders' meeting, normally convened at the end of April. Disbursements occur throughout the rest of the year, progressively exhausting the available budget. Given the limited funds, organizations are advised to submit applications as soon as possible to ensure adequate timing for the evaluation process. A specific exception is for medical research projects, which must be submitted by the end of May. For all the details, please refer to the section dedicated to this type of contribution.



* This phase will not be consecutive to the first but will take into account the project start date.

²⁰ Subject to residuals from previous years.

5.1 Selection criteria

Regardless of the area of action, the selection of projects is guided by the content of the submitted initiatives and their social impacts; in particular, the latter are evaluated ex ante, through the collection of information on the organizations' ability to achieve the declared results (so-called "track record"). In the selection of proposals, no chronological order is followed, but priority is given to requests with the best project articulation, with the most significant social impact, and with the most attentive and effective use of resources.

Best project articulation

By "best project articulation," we mean projects that have the following characteristics:

- clear and precise definition of the objectives to be achieved;
- coherence between objectives, planned activities, and expected results;
- presence of a monitoring and evaluation plan to verify the progress of activities and the achievement of results, with measurable and specific result indicators;
- sustainability of the initiative subsequent to the project support;
- completeness and accuracy in the presentation of the project, with detailed information on activities, timelines, resources, and budget.

Most significant social impact

By "most significant social impact," we mean projects that:

- address a relevant social problem for the reference community;
- aim to reach a significant number of beneficiaries, with particular attention to the most vulnerable segments of the population;
- generate a lasting impact over time, with benefits that extend even beyond the project's conclusion;
- contribute to systemic change in the community, promoting social inclusion, reducing inequalities, and improving the quality of life;
- are effective in achieving the predefined objectives, demonstrating optimal use of resources and a solid implementation strategy.

Most attentive and effective use of resources

Projects that maximize social impact in relation to the resources employed are positively evaluated, demonstrating:

- careful budget planning;
- efficient resource management;
- use of resources consistent with the project's objectives and planned activities;
- exclusion of expenses deemed unnecessary or not directly related to achieving the objectives;
- promotion of transparency and traceability in the use of funds.

The Charity Fund, to ensure fairness and transparency in the selection phase, does not carry out preventive evaluations of projects. For this reason, no analyses will be carried out on projects not yet officially submitted through the dedicated platform.

During the evaluation process, the Charity Fund may contact the requesting organization to request clarification/integration on the content of the submitted project. Organizations are requested to provide a prompt response to requests for further information.

The Charity Fund reserves the right to confirm or modify the amount of support requested by the organization. Therefore, reductions to the budget presented during the application may be made. Such modifications will be formalized at the time of communication of the authorized support and disbursement, and adequate indications regarding the budget lines and supported amounts will be provided.

Requesting organizations will always receive communication of the outcome, positive or negative, of the project evaluation process submitted. Communications will be sent to the email entered during registration on the platform (credentials for access). Organizations are therefore asked not to repeatedly contact the Charity Fund for updates on projects: once the email confirming the successful submission of the application on the platform is received, the project will remain under analysis for as long as necessary and until notification of disbursement or decline is received. The evaluation of projects is at the sole discretion of the donor organization, and its contents are not made public. No detailed explanations will be provided regarding the reasons for declining the received proposals.

The Charity Fund does not make retroactive disbursements (to cover costs prior to the granting of the contribution), with the exception of Local donations, provided that the activities were started during the year in which the request was submitted. Possible merit evaluations may be made for renewals. With reference to the project timelines, it is therefore necessary for the requesting organization to coherently evaluate the start forecasts entered during the request.

In the use of resources, a rotation mechanism is provided that ensures the broadest, most varied, and flexible use of the same. In terms of time commitment, donations provide support for a duration of one year and can be renewed for a maximum of three years. Except for exceptional events (e.g., pandemic), the project duration cannot exceed 18 months from the communicated start date (24 months only for medical research).

Regarding the types of admissible interventions, only project initiatives are considered, while support for the ordinary activities of the requesting organizations is excluded.

Furthermore, the following are excluded:

- projects that provide for the organization of initiatives and the provision of services for a fee or in any case at a non-discounted price;
- requests that provide exclusively for the purchase of means of transport or other material goods;
- the organization of events, concerts, festivals, and folkloric, promotional, touristic, or commercial manifestations;
- the organization of contests and prizes;
- the publication of musical works, books, or divulgative editorial initiatives;
- fundraising activities;
- indirect charity (e.g., scholarships).

5.2 Renewal

In the case of multi-year projects approved and supported only for the first year, it will be the organization's responsibility to resubmit the application for the following year, simultaneously transmitting the reporting for the period already supported. The initiative will follow the same evaluation and approval process as the previously positively evaluated years. Regardless of the duration of the individual project, the maximum limit of economic support for the same intervention is two renewals (or three total requests), even if not consecutive: in this way, greater opportunities for access to resources are offered to the widest number of initiatives.

There is also a commitment to diversify the beneficiary organizations year by year. Due to the aforementioned rotation mechanism, organizations may submit more than one project in the same solar year (territorial/central level or at the same level), but this duplication will be taken into consideration.

5.3 Financing

The accreditation of the grant takes place following the positive resolution of the competent institutions and for 100% of the approved quota; the entire amount is therefore accredited in full after the authorization of the support and close to the project start date declared during the request or updated during the evaluation.

Disbursements are made exclusively through bank transfer to a current account in the name of the requesting organization.

5.4 Reporting

Regarding Central donations, at the end of the project (or the supported period, in the case of multi-year initiatives) and within sixty days from the conclusion, there is an obligation to return – in digital format – a reporting form of the activities carried out and the results achieved, together with a summary of the costs

incurred and the related expense supporting documents (“Form C” and “Financial Reporting TO BE COMPLETED”, available online²¹ and sent by the Charity Fund upon confirmation of the support). It is specified that for Central donations, the project must be accounted for in its entirety, for the part supported with the contribution of the Charity Fund, for that covered with its own funds and those of the partner(s).

For details on the rules for preparing the accounting documentation, please refer to the appropriate Guide (link to chapter 7). Any extension to the submission of the accounting must be agreed upon with the Charity Fund.

Regarding Local donations, a final report will be requested – on a sample basis – comprising a report on the activities carried out and a copy of the expense supporting documents. It is specified that for Local donations, the preparation of the accounting is not mandatory but can be produced at the organization's discretion even outside the sampling or if requested by the Fund for specific cases.

For both types of donations, in the event of failure to submit the reporting, the return of the disbursed amount may be requested .

The reporting is part of the criteria for evaluating new requests, whether they are renewals or new proposals. In the event of incomplete, non-exhaustive, or apparently problematic reporting, the Charity Fund will take this into account in the selection phase of subsequent requests.

The reporting received may be examined at times subsequent to the submission. For this reason, the organization must keep the final report, including the project supporting documents, for at least five years after its completion. The Charity Fund always acknowledges the supported organizations of the outcome of the reporting verification. In no case, in the absence of communications from the Charity Fund, is the organization to consider the procedure concluded.

²¹ <https://group.intesasanpaolo.com/en/social/charity-fund/how-to-apply-for-assistance>

If the disbursed amount is not used completely due to variations or difficulties related to the conduct of activities and residuals are therefore evident, it is the responsibility of the beneficiary organization to contact the Charity Fund as soon as possible to report this and make a proposal for use that can only be intended for the continuation or expansion of the approved initiative. The use of remaining funds for initiatives of a different nature than the authorized one is not permitted. The organization, in support of the variation, must send a narrative report and a revised budget. It is understood that the variations agreed upon must be included in the final reporting.

It is also possible that, due to needs arising during the implementation of activities, changes to what was approved during the disbursement (budget lines, implementation timelines, activity development methods, etc.) become necessary. Each variation must be communicated in writing to the Charity Fund in advance to be authorized. These variations must also be reported in the final reporting.

6. Communications and acknowledgments of the support from the Charity Fund

The requesting organization can contact the Charity Fund through the email address fondobeneficenza@intesasanpaolo.com. Emails must always include, in the subject, the identification code of the projects and/or the subject of the question. Organizations are invited to carefully consult the Regulations and Guidelines before submitting requests for further information.

In the event that the organization wishes – at its discretion – to carry out communication activities related to the received support, it must necessarily contact the Charity Fund to receive approval. The wording to be used with reference to the donations is as follows: “We thank Intesa Sanpaolo Fund for charitable, social and cultural contributions”. It will be possible to request the Charity Fund's logo, subject to a defined agreement on its use.

7. Link and further information

- Charity Fund Regulations;
- Platform for submitting requests;
- Budget Model;
- Form C (reporting form);
- Expense reporting form;
- Reporting Guide;
- Webinars and Publications.

8. Context analysis related to the Focus Areas

FOCUS 1 – LOCAL HEALTH WELFARE

The condition of the elderly in Italy.

According to the latest ISTAT data, as of 2021, there are 13.8 million over-65s in Italy, 23% of the population. By 2050, they are expected to reach almost 20 million (about one-third of the population)²², positioning Italy among the oldest countries in the world. The increase in life expectancy is accompanied by a greater number of years that people risk living in a condition of partial or total lack of functional and/or cognitive autonomy.

Non-self-sufficient elderly are already 2.9 million and will increase to nearly 5 million by 2030²³. From the 2022-2023 data of the PASSI d'Argento surveillance system of the Istituto Superiore di Sanità, it emerges that almost all elderly people with disabilities receive help, but this care burden is mostly borne by families. The attendance allowance is, in fact, not sufficient²⁴, and the public assistance services provided by Regions and Municipalities only partially cover the costs of residential assistance services, largely remaining at the users' expense²⁵.

According to what was published by the Pact for a New Welfare on Non-Self-Sufficiency, regarding home care services provided by ASLs, were guaranteed to 3.3% of over-65s²⁶. These are mainly single medical-nursing-rehabilitative services, of short duration and modest intensity. The Home Social Assistance Service (SAD) of Municipalities, on the other hand, is used to address cases whose complexity depends on the state of non-self-sufficiency and the co-presence of other socio-assistance problems. The SAD is currently guaranteed only to 1.4% of the elderly, with a contraction over time and limited integration²⁷ with healthcare .

22 Inapp - National Institute for Public Policy Analysis, Report 2023.

23 Elaborations Inapp - National Institute for Public Policy Analysis, Report 2023.

24 For 2024, the attendance allowance amounts to 531.76 euros for 12 months without any income limit.

25 According to observations by the LIUC Business School – Sectoral Observatory on RSAs, the average cost of RSAs is approximately 1,700 euros per month excluding VAT, while for rest homes, the average cost is 1,500 euros per month excluding VAT.

26 Percentage of elderly assisted in ADI - Integrated Home Care in 2022, elaboration by Italia Longeva on data from the Ministry of Health (2023).

27 Only 0.5% of the elderly (and 6.6% of elderly beneficiaries of home care) have received integrated SAD with home care.

Given the limited supply of public services, the solution most frequently adopted by families is the employment of an individual family assistant, who often does not have a formal work contract and, consequently, lacks all those protections and guarantees granted to regular workers.

There is also a widespread condition of fragility among the elderly, meaning a lack of autonomy in performing two or more complex functions such as preparing meals and taking medication: 32% of over-65s, for example, report difficulties in accessing socio-health services or essential shops²⁸. From the 2022-2023 PASSI d'Argento data, approximately 17 out of 100 over-65s are fragile; fragility increases with age and is associated with socio-economic disadvantage. In this context, concrete help can be provided by Third Sector organizations that **guarantee free services and assistance for the elderly** in conditions of non-self-sufficiency or fragility. Thanks to their presence on the territory and active collaboration with Public Organizations, they can guide families and support them in defining a 360-degree care and assistance path.

Disability in Italy

According to the latest ISTAT²⁹ data, in 2023, people with disabilities in Italy amount to approximately 12.4 million (about 21% of the total population), of which over 2.9 million are those with severe limitations in their usual activities. Based on the latest projections, the data is expected to increase: people with disabilities will increase by 8% in 2030 and by 37% in 2050³⁰.

The health and psychological conditions of the disabled are very often precarious: 58.1% of people with severe disabilities report being in poor health, 6.2% report depression³¹. According to a recent report by the World Health Organization³², people with disabilities are at risk of dying up to 20 years earlier than people without disabilities and have a higher risk of developing chronic diseases. Health problems are exacerbated by the difficulties with which disabled people access care due to delays or economic reasons.

28 PASSI d'Argento Surveillance 2022-2023.

29 ISTAT Disability Figures 2023.

30 Elaborations by INAPP - National Institute for Public Policy Analysis on data and projections by ISTAT- INAPP Report 2023 Labor, Training, Welfare. A bumpy path to growth.

31 Osservasalute 2021 Report.

32 Global report on health equity for persons with disabilities, World Health Organization 2022.

The Italian welfare model for people with disabilities is predominantly based on monetary transfers, but these interventions are contained: the average annual gross income of pensions for people with disabilities amounts to 16,129 euros³³.

Compared to the rest of the population, families with disabled members have to bear higher costs for care, particularly for medical, dental, and pharmaceutical expenses. For one in two families with disabled members, these costs constitute a significant burden³⁴. Caregiver family members often have to give up job opportunities or reduce their working hours to ensure care for the disabled person.

In a context characterized by limited resources and fragmentation of services, about one-third of families turn to informal networks for assistance³⁵, nevertheless, in most cases, families with disabled members are left to themselves in managing daily care and planning future healthcare assistance.

To meet the health needs of people with disabilities, it is necessary to intervene in support of families, facilitating access to public services and guaranteeing health and psychological support at home and in specialized centers managed by Third Sector organizations.

Local healthcare

The 7th Report on the National Health Service (SSN) by the GIMBE Foundation highlighted how the complex of assistance activities and services managed and provided by the State in Italy no longer meets the care needs of citizens.

The identified problems are numerous: a per capita public health expenditure gap of €889 compared to the average of OECD member countries of the European Union, with a total gap of almost €52.4 billion; increase in household expenditure (+10.3% in 2023 alone); renunciation of care by almost 4.5 million people in 2023, of which 2.5 million for economic reasons; reduction of the workforce, due to tiring shifts, burnout, low salaries, and limited career prospects; regional and territorial inequalities; health migration; overcrowding of emergency rooms and problems caused by long waiting lists.

33 ISTAT Disability Figures 2022.

34 Istat - Understanding the world of disability. People, relationships, and institutions, 2019.

35 "The social value of the caregiver," National Council for Economics and Labor, October 18, 2024.

The crisis of the SSN no longer guarantees the population effective equity of access to healthcare services, starting with primary ones, particularly for the most socio-economically disadvantaged, the elderly, and the fragile, with consequent impacts on people's health and a significant increase in private expenditure. In addition, territorial services no longer effectively perform their prevention and care functions, resulting in an overload of the hospital system and, in particular, the emergency-urgency system.

"Local healthcare" is based on a proactive approach to the patient for prevention and health promotion. Care is, in fact, provided directly at home or in proximity facilities, ensuring a dimension of physical-geographical proximity and, at the same time, a recentering on the person and the community.

Local healthcare involves care settings and progressive and interconnected levels of assistance intensity starting from the informal networks present around the person in need of care, up to reaching the formal institutional networks of the territorial health and social services system. From the family nucleus and relatives, the intervention expands to family assistants and volunteering associations, up to reaching social enterprises and non-profits present on the territory³⁶.

Socio-health services can be strengthened through the opening of health points complementary to the SSN, such as polyclinics and telemedicine centers, to reduce waiting lists and allow faster access to care. These health points offer specific services that the SSN struggles to provide in a timely manner, such as rehabilitation. In addition, they adopt more flexible assistance models, such as telemedicine, improving efficiency and patient satisfaction and acting on the prevention front through screening and health education programs.

In addition to complementary health points, mobile polyclinics can represent a valid alternative. These are equipped health units that move based on needs and reach remote or emergency-affected areas, reducing geographical barriers to access to care. Often equipped with modern equipment and telemedicine, they facilitate remote monitoring and specialist consultation.

36 Manifesto for Proximity Health 2023, Department of Sociology, Università Cattolica del Sacro Cuore.

Complementary health points can therefore represent a reference point and a meeting place capable of responding to the multiple needs of numerous types of users in a state of fragility. **The Third Sector can contribute to the offer of this type of service**, leveraging an in-depth knowledge of the territories in which it operates and their respective needs, as well as the opportunities that these are able to activate.

FOCUS 2 – ENHANCEMENT OF THE POTENTIAL OF SOUTHERN AND INSULAR ITALY

School dropout

School dropout represents a challenge for the Italian education system. In 2023, the national dropout rate was 10.5%³⁷, with higher percentages in the southern regions and islands (13.5% and 17.2%, respectively).

The phenomenon of school dropout is linked to that of NEETs (Not in Education, Employment, or Training), the population aged between 15 and 29 who are neither employed nor in education or training. In the South and the islands, where the incidence of NEETs is higher (24.7% compared to 10.8% in the North and 12.3% in the Center), a lower employment rate of former students is observed compared to the rest of the country.

Territorial differences also emerge from the INVALSI results³⁸. Southern and island regions show a gap compared to the North and Center in terms of reading, writing, and mathematics skills. The percentage of students who reach adequate levels of text comprehension is 46.7% in southern regions, compared to 61.6% in northern and central regions. Regarding mathematics skills, the data ranges from 39% in southern and island regions to 60.2% in northern and central regions.

Economic poverty, correlated with educational poverty³⁹, is a factor that contributes to perpetuating these inequalities. In Italy, over one million minors live in conditions of absolute poverty⁴⁰, with an impact on educational opportunities and future prospects.

Territorial disparities are associated with an income distribution gap, as highlighted by the Gini index. Southern regions show higher Gini values⁴¹, indicating greater wealth concentration. This situation can limit opportunities for access to quality educational services and cultural resources.

37 "School dropout, an improvement that does not tell the whole story," Openpolis (2024).

38 "INVALSI Report 2024".

39 "Unequal schools," Save the Children (2024).

40 "Istat statistics on poverty | year 2023", Istat (2024).

41 "The impact of social inequalities on dropout after the pandemic," Openpolis (2023).

School dropout and educational inequalities can reduce young people's employment opportunities, increasing the risk of social marginalization. Furthermore, they can harm economic development, as a less educated population is also less productive and competitive.

Addressing this challenge means investing in teacher training and qualifying the educational offer, as well as strengthening guidance and study support services.

Inland areas

The Italian territory shows a demographic imbalance⁴², characterized by the depopulation of inland areas⁴³. These areas represent approximately 58.8% of the national territory and host only 22.7% of the population.

In recent decades, inland areas have experienced a population decline, with an acceleration starting in the 2000s. This phenomenon is more pronounced in the South, where the population loss has been greater than 6.3%, compared to 2.7% in the North and 4.3% in the Center.

The causes of the depopulation of inland areas are mainly twofold. A primary role is played by the migration of young people, particularly graduates, towards urban centers or abroad in search of better opportunities. This circumstance is fueled by the scarcity of services and infrastructure, as well as limited job opportunities. The second factor to consider is the aging of the population. In these areas, there is a higher average age compared to the rest of the country, with a consequent decline in birth rates and an increase in mortality. The demographic aging of these areas contributes to impoverishing their local economy and reducing their development possibilities.

The depopulation of inland areas has several repercussions. There is an impoverishment of the social and economic fabric of these areas, with the closure of commercial activities and a reduction in public services. In addition, there is a deterioration of infrastructure and services, with an impact on the quality of life of residents. Finally, there is a marginalization of these areas compared to urban centers.

42 "What are inland areas," Openpolis (2024).

43 "The demography of inland areas: recent dynamics and future prospects," Istat (2024).

The relaunch of inland areas requires an integrated approach that includes the incentivization of new residential developments, support for local entrepreneurship, improvement of service quality, and the development of sustainable mobility, to create an attractive and livable environment.

Youth entrepreneurship

The youth condition represents a point of attention for our country. Although Italy is among the European countries with the highest investment in social benefits, the allocation of these resources is unbalanced in favor of adult and elderly generations. Public spending directed towards young people, particularly for education and support for entrepreneurship, is lower than the European average⁴⁴.

Data on youth entrepreneurship show a negative trend. In recent years, there has been a decrease in the number of young people starting a business⁴⁵, with a 16.9% decline between 2016 and 2023. This trend is particularly evident in the health and social assistance sector, which has seen a 40.2% contraction. The only sector with a significant change in the proportion of young people to over-30s is advertising and market research. In fact, one-fifth (20.2%) of the companies in this sector are led by young people, with an increase of 12.3% starting from the second quarter of 2017.

This trend is determined by the complexity of bureaucratic procedures and the lack of support services for youth entrepreneurship, as well as difficulties in accessing credit often derived from insufficient financial culture. Furthermore, the economic crisis of recent years and the socio-economic context's uncertainty have made it more difficult for young people to undertake entrepreneurial paths in sectors such as recreational activities, health and social assistance activities, wholesale and retail trade activities, and accommodation and food service activities.

In 2024, the unemployment rate in Italy showed a downward trend, standing at 5.7% in November⁴⁶.

44 "Youth 2024: the balance of a generation," Eures Economic and Social Research, in collaboration with the National Youth Council and the Italian Youth Agency.

45 "Not just NEETs, here are the EETs: young people who invent a job and start a business," Censis – Confcooperative (2024).

46 "November 2024 – Employed and unemployed – Preliminary data," Istat (2025).

Despite a slight decrease compared to previous years, the gap in the unemployment rate between Northern and Southern Italy remains significant. According to the latest available regional data⁴⁷, in 2023, the South recorded an unemployment rate of 9.2%, more than 4 times the 2% in the North.

Gross domestic product per capita also showed unequal growth between the two areas. In the North, GDP per capita increased from €32,919 in 2013 to €36,904 in 2023, while in the South, it rose from €17,980 to €19,821 in the same period. Therefore, the North shows a greater ability to generate wealth compared to the South⁴⁸.

To reduce this gap, greater support for youth entrepreneurship in the South and islands appears opportune, as youth entrepreneurship is a driver for innovation and the socio-economic development of the entire country.

47 Istat database (<http://dati.istat.it/>).

48 "North-South gap, red alert: in the South almost double the unemployed and healthcare in crisis," Adnkronos (2024).

FOCUS 3 – SOCIAL INCLUSION OF MIGRANTS AND REFUGEES

Reception and inclusion

Migrants constitute a non-negligible part of the population. In Italy, there are approximately 5 million foreign citizens, 8.7% of the total residents, of which 3.7 million are non-EU citizens⁴⁹. About one-third are in conditions of absolute poverty: these are over 1.7 million people who have difficulty meeting their basic needs and to whom only 4.2% of municipal expenditure on social services is allocated.

The factors contributing to a condition of disadvantage among migrants are numerous. Firstly, **areas of residence**: in the central municipalities of metropolitan areas, where most migrants are concentrated, foreign families in absolute poverty are 37%⁵⁰. However, in recent years, even in peripheral municipalities of metropolitan areas and in medium-sized municipalities, foreign families in conditions of poverty have risen from 16.3% to 23.9%. Secondly, **employment**: in families with foreigners where the reference person is looking for work, the incidence of absolute poverty is 37%; if the reference person is employed, the condition of poverty decreases but still affects more than one in four families⁵¹. Thirdly, **the family burden**: more than 4 out of 10 foreign families with newborns, children, or teenagers live in conditions of economic hardship⁵². A final disadvantage factor is **housing instability**.

Integration can therefore be facilitated by services for accompaniment and assistance desks to facilitate access to socio-educational and healthcare services and entry into the labor market. Initiatives such as sensitizing property owners, offering guarantees, financial education for access to loans, and social housing experiences can also promote accessible and stable housing conditions.

49 Noi Italia 2024, ISTAT.

50 Noi Italia 2024, ISTAT.

51 Noi Italia 2024, ISTAT.

52 Noi Italia 2024, ISTAT.

Education and training

Based on the data from August 2024 published on the website of the Ministry of Education and Merit, **students with non-Italian citizenship** represent 11.2% (over 900,000) of the total school population. In the transitions from primary to upper secondary education, the presence of foreign students almost halves. Between the ages of 17 and 18, more than a quarter of students with non-Italian citizenship do not complete the secondary education path, and almost one-third (29.5%) of students with a migrant background **drop out of school prematurely**, a rate that is more than three times higher than that of Italian youth⁵³ (9%) .

Schools include foreign minor students – including NAI (Newly Arrived in Italy) – in regular classes but do not provide **structural initiatives that promote support, accompaniment, and strengthening of foreign students' educational paths**, which are still left to the initiative of individual educational institutions. The difficulties remain numerous: managing and maintaining inclusion, the presence of complete educational teams for intercultural education, the inadequacy of teaching materials, which are still structured only for native students⁵⁴ .

A further chapter concerns **unaccompanied foreign minors (MSNA)**⁵⁵ : as of June 30, 2024, there are 20,206 unaccompanied foreign minors in Italy, **predominantly male (88.4%)**. The educational conditions of MSNA are **heterogeneous**⁵⁶ : for over 80%, the level of Italian is at Alfa or PreAl; a significant portion of youth have scarce or absent literacy (17.8%). However, a significant portion of MSNA have completed compulsory education in their home country; 51.9% of them speak at least two languages, an element that can enhance cognitive skills in the student and can be useful in support and peer education actions.

The problems of school integration and success of foreign minors also derive from the complexity of involving families in the dynamics of the school system due to language barriers⁵⁷ .

53 XXXIII Immigration Report 2024 "People on the Move," Caritas and Migrantes.

54 ISMU 2022 Report "Students with a migrant background in Italy. Family, school, society".

55 Semi-annual in-depth report June 30, 2024 "Unaccompanied foreign minors (MSNA) in Italy," Ministry of Labor and Social Policies.

56 ISMU September 2021 Report "Study on unaccompanied foreign minors in Italy and access to education".

57 Intercultural guidelines. Ideas and proposals for the integration of students from migrant backgrounds - March 2022, Ministry of Education, by the National Observatory for the Integration of Foreign Students and Intercultural Education.

Although in the ISMU 2023 report on the linguistic integration of adult foreigners⁵⁸ and in the 2023 Annual Report of the Reception and Integration System⁵⁹ it is emphasized that knowledge of the Italian language is a determining factor for efficient reception, to date it emerges that the levels of Italian language proficiency achieved at the end of language courses for adults generally remain low.

Labor market integration

Migrants represent a significant resource for the country's economy. The demographic evolution of the Italian population in recent decades has been characterized by a progressive aging process⁶⁰: in a context of demographic decline, migrants can support the workforce and ensure productivity.

In addition to strictly demographic aspects, migrants bring with them new ideas and skills that can enrich society and stimulate innovation, including in the world of work.

Migrants already represent a significant portion of the workforce: between 2019 and 2023, the demand for immigrant workers increased significantly, surpassing the general growth of planned hires (+68.6%, compared to +19.4% for all planned hires)⁶¹. Despite these trends, disparities with natives remain. The median annual family income of migrants is lower. In Italy, it is equivalent to about 70% of that of natives with the same level of formal education. Highly educated migrants continue to be less employed and often hold positions for which they are overqualified; Italy is among the countries where overqualification is highest⁶². Migrant women, in particular those with children, have higher levels of unemployment and involuntary part-time work. About half of these women work, compared to 72% of native mothers⁶³.

58 ISMU July 2023 Paper "Linguistic inclusion of foreign adults. Some considerations on the case of Ukrainian refugees".

59 "SAI Atlas 2022 - Annual Report SAI Reception and Integration System" 2023 edition.

60 Istat data 2023.

61 XXXIII Immigration Report 2024 "People on the Move," Caritas and Migrantes.

62 XIV Annual Report. Foreigners in the Italian labor market, by the Department for Social Policies, Third Sector, and Migration - General Directorate of Immigration and Integration Policies.

63 XIV Annual Report. Foreigners in the Italian labor market, by the Department for Social Policies, Third Sector, and Migration - General Directorate of Immigration and Integration Policies.

Although the labor market integration of migrants offers numerous opportunities, there are also significant challenges to address. **Many migrants**, particularly those from more difficult socio-economic contexts, **may encounter difficulties in accessing the labor market** due to discrimination, language barriers, lack of recognition of professional qualifications, and inadequate support systems. Stable employment provides income and allows interaction with the local community, learning the language, developing skills, and establishing social networks. In this way, work is not only a means of sustenance but also a bridge towards full participation in the civic, political, and cultural life of the country.