



BANCA PROSSIMA
PER LE IMPRESE SOCIALI E LE COMUNITA'

Terzo Valore

Join the crowd, fund the Third Sector

Banca Prossima: specialized in nonprofits

"Banca Prossima's mission is to create social value (...). To reach this aim, it lends to the best nonprofit initiatives..." (Articles of association, art.4)

Tailored services for nonprofits

Innovative products or services: credit mobilisation helping regular salaries payment, discounting public payments in delay, fundraising solutions ...
Reconsidered traditional products, to respond to nonprofit organizations' needs

Specialized competences and local service

150 specialists allow Banca Prossima maximum «proximity» to NPOs thanks to a thorough understanding of needs, widely applicable solutions, and a direct and personal assistance all over the Italian area through 60 own branches and the 5,500-strong branch network of Intesa Sanpaolo Group

Ad hoc rating system

Banca Prossima's rating system, while fully integrated within Intesa Sanpaolo's and thus Basel compliant, combines traditional assessment with indicators important for nonprofits and peculiar to them (fund raising ability, access to volunteers, networks etc.)

«Social enterprise fund»

The fund is a balance sheet item, not distributable to shareholders, that absorbs first losses on «difficult» credit. This allows financing the best ideas with a «bankability» problem, whether originating from balance-sheet fragility, a weak territorial base or the nature of the initiative (e.g., anti-mafia programmes).

www.terzovalore.com



WHO WE ARE PROJECTS HOW TO SUSTAIN

CHI SIAMO PROGETTI COME SOSTENERE FORUM

Registrati oppure Accedi

Aiuti umanitari

Organizzazioni non-profit

Prestare

Puoi

Trasparenza

Insieme

Oggi

terzovalore

Soluzione

INSIEME PER DARE RISORSE NUOVE AL TERZO SETTORE

valore

Progetti sostenibili

Terzo settore

Sociale

Risorse

Unione

un progetto di:  BANCA PROSSIMA

skip intro >>

SOSTIENI ORA

PROSSIMI PROGETTI



Terzo Valore

www.terzovalore.com is a web platform where nonprofit organizations (NPOs) can post their social projects and turn to the «crowd» to collect the money needed to finance them. The crowd may contribute either donations or loans

- Banca Prossima commits to finance up to 100% of the project by lending the necessary funds at market rates
- It then makes two-thirds of the total loan available to be taken up by people or organizations that lend or donate to the NPO. If needed, tools are available which guarantee full repayment of money lent by the «crowd»
- The NPO has an opportunity to showcase its initiatives widely and to let its supporters choose the amount and rate of the funds they lend
- The NPO can reduce cost, making it easier to finance the project, by fixing a maximum rate payable to the «crowd» and taking advantage of the crowd's willingness to charge even less than the maximum rate

Terzo Valore – how it works

Banca Prossima:

- Checks the NPO's project's creditworthiness and sets up credit lines
- Posts the project on www.terzovalore.com
- Depending on the amount raised via *Terzo Valore*, Banca Prossima defines the amount it finances directly (at least 33% of the total amount needed)
- ~~It effects the financing?~~ and it ~~rende disponibili~~ ~~release?~~ the supporter amounts
- ~~It proceeds~~ legal and fiscal aspects connected to the loan in the name and on behalf of the NPO

The client (NPO):

- ~~It gives the project to the bank~~
- ~~It provides the documents for publication~~
- ~~It promotes the raising among its supporters~~
- ~~It reports the progress of the financed project~~

Terzo Valore – its main advantages

The main advantage is the opportunity to raise loans (PrestoBene) with smaller rates than bank traditional rates and donation that further reduce the amount to be financed.

Such advantages are proportional to NPO ability to collect agreements and to give the best exposure to the initiative, both before and after the publication of the project.

- **Sustainable interest rate:** the lender can decide to lend with a rate between 0 and the maximum rate that the NPO has decided
- **Possibility to reduce the amount of the debit (PrestoBene):** amounts collected through donations can help to cover part of the whole amount
- **Ease:** terzovalore.com manages automatically cash and payments
- **Simplification:** Banca Prossima provides the whole support and consultancy for the publication of the project and the management of the loan

Terzo Valore – useful tool both in laical and religious field

Fondazione Cometa: this project's aim is to realize new spaces for families welcome and education. It raised 900,000 euros (600.000,00€ with the loan, PrestoBene).

Parrocchia S. Maria della Stella: this project's aim is the construction of a new «oratory» in Rivoli (Turin). It raised 900,000 euros (240.500,00€ with the loan, PrestoBene and 359.500,00€ with the donation, Dono)

ANFFAS di Altamura: the project «Oasi» aims the construction of a polifunctional building for disable people: **Centro diurno socio-educativo e riabilitativo, Comunità socio riabilitativa (Dopo di noi) e due unità abitative “Durante noi”**. It raised almost the whole amount of 350,000 euros (182.000,00€ with the loan, PrestoBene and 16.370,00€ with the donation, Dono)

Terzo Valore – main results

- 28 posted projects
- Main area: social and health care (50%),
main collecting way: loan (in 40% of cases duration is 10 years)
medium amount: over 50,000 €
- Value of posted projects: €5,240,000
- Total PrestoBene (loan) value: €2,379,000
Total Dono (donation) value: €511,000
- 451 lenders and 70 benefactors
- More than €500,000 interest charges saved for our clients over loan duration
- Average rate received by social lenders: 1% (min. 0% - max 3%)