



## **Garanzia Etica / Italy**

Garanzia Etica is a financial intermediary supervised by the Bank of Italy since 2010. Founded in 1975, Garanzia Etica is accompanying businesses, supporting their investments and growth, and facilitating the fulfilment of their financial needs by identifying the most appropriate technical forms and available facilitating measures.

In line with market developments, Garanzia Etica has followed a path that has led to the development and implementation of financial solutions with a high advisory content that are increasingly customised and specialised for businesses. The main success factor has always been to put the company and its needs at the centre, with the ultimate goal of facilitating access to the credit market.

Garanzia Etica has a capillary presence throughout the country, through a distribution network of specialised consultants, able to best possible assessment of each entrepreneurial project and provide support for correct investment planning. In addition to facilitating access to credit for companies, it offers BPO solutions to credit institutions and financial intermediaries for the management and optimisation of business processes.

In addition to the recognition of "Authorised Confidi" by the Public Guarantee Fund with which it has been operating for almost 30 years, Garanzia Etica is in possession of the legality rating with the maximum score of three stars attributed by the Competition and Market Authority AGCM.

As of end 2022, Garanzia Etica had an outstanding guarantee volume of around mEUR 180 and supported almost 4,800 SMEs.

AECM accession year	2023
Legal form	Joint-stock cooperative society
Ownership	Private (Mutual)
Geographical and sectoral coverage	National All sectors
Products	Loan guarantees, loans, advisory, minibonds
Counter-guarantee	National
Website and social media	<a href="#">Website</a> <a href="#">Facebook</a> <a href="#">Linkedin</a>

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