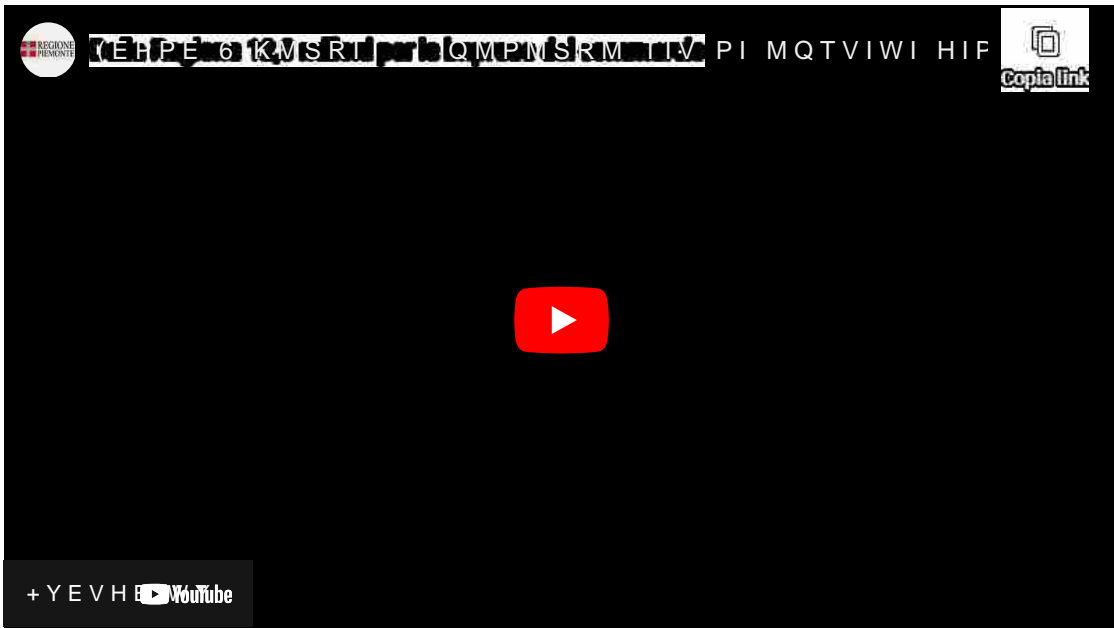


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FONDI DELLA REGIONE

12 milioni di euro a tasso zero per le imprese del commercio

È aperto il bando del Fondo Unico Competitività Sezione Commercio dedicato alle iniziative di rinnovamento di micro, piccole e medie imprese

■ Torna il Fondo Unico Competitività Sezione Commercio, lo strumento finanziario della Regione Piemonte che periodicamente mette a disposizione fondi pubblici a rotazione per finanziare progetti di rinnovamento delle imprese che potranno ottenere finanziamenti da 25.000 euro (micro e piccole imprese) o 250.000 euro (medie imprese). La quota massima delle risorse regionali erogabile è differenziata in base alla tipologia di impresa: 500.000 euro per le micro, 1.000.000 per le piccole e 1.500.000 per le medie imprese. La quota di finanziamento pubblico fino al 70 per cento dell'investimento è a tasso zero e il restante 30 per cento dei fondi prestatigli dagli istituti bancari convenzionati con Finpiemonte attraverso il sistema degli intermediari cofinanziatori è a tasso di mercato. «Con la riattivazione del Fondo Unico della Competitività immettiamo risorse importanti nei portafogli delle imprese colpite dalle impennate

del costo del denaro» ha sottolineato l'assessore al Commercio, Vittoria Poggio. «I soggetti più piccoli, in questo momento, soffrono del divario con i grandi gruppi che hanno un accesso al credito facilitato. Grazie a questa misura una parte dei prestiti è a costo zero, un'altra avrà costi di mercato mentre l'ultima sarà a fondo perduto, un segnale di attenzione nei confronti di un segmento economico importante per la nostra regione». Le imprese potranno farsi finanziare diversi progetti, tra i quali il rinnovo di macchinari e impianti di servizio, attrezzature hardware e software, arredi, opere edili, acquisto o costruzione di immobili, avviamento commerciale, scorte, certificazioni e servizi, ma anche l'acquisto di automezzi tradizionali o a combustibili alternativi. Una misura che per il 2023 è di 10.970.000 euro per la parte di finanziamenti agevolati e di 1.330.000 euro destinati

all'erogazione del contributo a fondo perduto per un totale di 12.300.000 euro. Spiega Maria Luisa Coppa, presidente di Ascom Confcommercio: «Riteniamo particolarmente utile la quota di risorse completamente a fondo perduto, con una specifica attenzione rivolta alle microimprese».

Giancarlo Banchieri, presidente di Confesercenti aggiunge: «Si tratta di una misura ben strutturata che costituisce senza dubbio un'opportunità per le piccole imprese del nostro settore. Imprese che devono fronteggiare due ordini di problemi: da una parte l'inflazione che aggrava una crisi dei consumi in atto da tempo; d'altra l'incremento dei tassi, che rende sempre più proibitivo l'accesso al credito. Ben venga un provvedimento calibrato su esigenze specifiche del mondo del commercio, troppo spesso trascurato e che, invece, ha un ruolo fondamentale nell'economia del territorio».



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L'INIZIATIVA Il finanziamento pubblico fino al 70% è a tasso zero con quote a fondo perduto

Dalla Regione 12 milioni per il commercio «Puntiamo a salvare le piccole aziende»

Un maxi finanziamento di 12,3 milioni di euro per sostenere le piccole imprese in difficoltà. Così la Regione risponde alla crisi che sta mettendo sempre più in ginocchio il mondo del commercio in Piemonte. Aprirà domani il bando del Fondo Unico Competitività Sezione Commercio che assegna da 25mila euro fino a 1,5 milioni a tasso zero per il rinnovamento di micro, piccole e medie imprese. La quota massima delle risorse regionali erogabile è differenziata in base alla tipologia di impresa: 500mila euro per le micro, 1 milione per le piccole e 1,5 milioni per le medie. La quota di finanziamento pubblico fino al 70% dell'investimento è

a tasso zero e il restante 30% dei fondi prestati dagli istituti bancari convenzionati con Finpiemonte attraverso il sistema degli intermediari cofinanziatori è a tasso di mercato. A questa misura si aggiungono poi una serie di quote variabili a fondo perduto concesse in percentuale rispetto al finanziamento regionale ottenuto: 10% per le microimprese, 8% per le piccole imprese, 4% per le medie.

«Con la riattivazione del fondo immettiamo risorse importanti nei portafogli delle imprese colpite dalle impennate del costo del denaro» ha sottolineato l'assessore al Commercio, Vittoria Poggio: «I soggetti più piccoli, in questo momento, soffrono del diva-

rio con i grandi gruppi che hanno un accesso al credito facilitato. Grazie a questa misura - ha aggiunto - una parte dei prestiti è a costo zero, un'altra avrà costi di mercato mentre l'ultima sarà a fondo perduto, un segnale di attenzione nei confronti di un segmento economico importante per la nostra regione». «La riapertura dello sportello - sottolinea Mario Alparone, direttore generale di Finpiemonte - ci permette di rispondere ai bisogni delle imprese espresse anche tramite il nostro sportello informativo, che manifestano la necessità di poter accedere più agevolmente al credito, per sostenere nuovi investimenti, sviluppare e consolidare la propria

attività». Grande soddisfazione da parte delle associazioni: «Il Fondo Unico per il Commercio risponde bene alla richiesta di finanziamento da parte delle imprese del terziario perché mette i fondi direttamente a disposizione delle imprese, semplificando le procedure di finanziamento più tradizionali» sottolinea Maria Luisa Coppa, presidente di Ascom Torino e Confindustria Piemonte.

«Si tratta di una misura ben strutturata che costituisce senza dubbio un'opportunità per le piccole imprese che devono fronteggiare due ordini di problemi: l'inflazione e l'incremento dei tassi» evidenzia il presidente di Confindustria Torino e Piemonte, Giancarlo Banchieri.

[R.L.E.]



L'assessora Poggio e la presidente di Ascom, Coppa, al grattacielo della Regione



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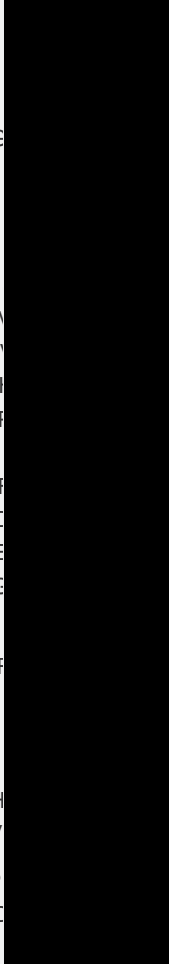
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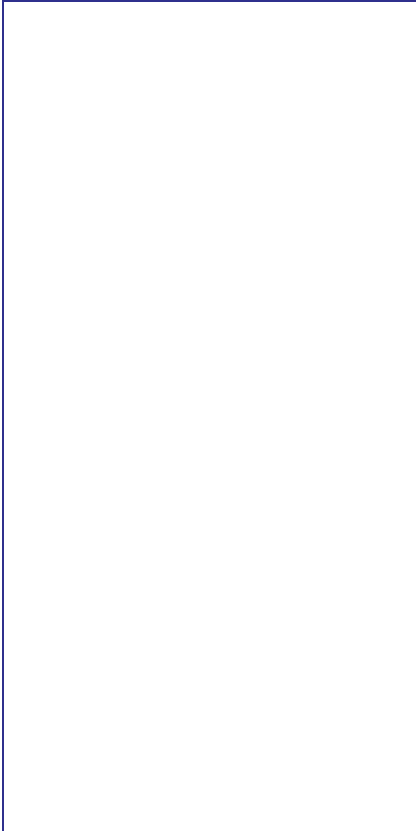
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/D TXRWD GL ILQDQJLDPHQWR SXEEOLFR ILQR DO GHOC
UHVWDQWH SUHVWDR GDJOL LVWLWXWL EDQFDUL FR
DWWUDYHUVR LO VLVWHPD GHJOL LQWHUPHGLDUL FRILQD
DJJLXQJRQR SRL XQD VHULH GL TXRWH YDULDELOL D IRQ
SHUFHQWXDOH ULVSHWWR DO ILQDQJLDPHQWR UHJLRQDO
SHU OH SLFFROH SHU OH PHGLH

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FROSLWH GDOOH LPSHQQDWH GHO FRVWR GHO GHQDUR ,
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HGLOL DFTXLVWR R FRVWUXJLRQH GL LPPRELOL DYYLDPHQWR FRPPHUFDOH VFRUW
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DOLPHQWDL D FRPEXVWLELOL WUDGLJLRQDOL R D FRPEXVWLELOL DOWHUQDWLYL 8C
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SHU XQ WRWDOH GL HXUR

, SURJHWWL YDQQR SUHVHQWDL WHOHPDWLFDPHQWH SUHYLR RWWHQLPHQR GHOO
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LPSUHVH FRPPHUFDOH GL FXL PLFUR H SLFFROH LPSUHVH FRQ XQ LQWHUYHQWR
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FRVWUXJLRQH GL LPPRELOL DYYLDPHQWR FRPPHUFLDOH VFRUWH FHUWLILFDJLRQL H VH
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WUDGLJLRQDOL R D FRPEXVWLELOL DOWHUQDWLYL 8QD PLVXUD TXDVL RPQLFRPSUHQVLYD
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3LHPRQWH SHU VRVWHQHUH SURJHWWL GL ULQQRYPHQWR GHOH LPSUHVH GHO VHWWR
VWDQ]LDPHQWR FRPSCPLVLRQR EXUR FRQVHQWRQWGEKHWRLDUH
YDQGR HXURFLHUR H SLFFROH LPSUHVHXRURFHGLH
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/D TXRWD GL ILQDQ]LDPHQWR SXEEOLFR ILQR DO GHOOILQYHVWLPHQWR a D WDVVR]HI
SUHVWDR GDJOL LVWLWXWL EDQFDUL FRQYHQ]LRQDWL FRQ)LQSLHPRQWH DWUDYH
LQWHUPHGLDUL FRILQDQ]LDWRUL a D WDVVR GL PHUFDWR 6L DJJLXQJRQR SRL XQD VHUI
YDULDELLOL D IRQGR SHUGXWR FRQFHVVH LQ SHUFHQWXDOH ULVSHWWR DO ILQDQ]LDPHQW
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BQ VHJQDOH GL DWWHQ]LRQH QHL FRQIURQWL GL XQ VHQ]PHQWR HFRQRPLFR LPSRUWDC
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GHO GHQDUR , VRJJHWWL SL» SLFFROL LQ TXHVWR PRPHQWR VRIIURQR GHO GLYDULR I
FKH KDQQR XQ DFFHVVR DO FUHGLWR IDFLOLWDWR XQD SDUWH GHL SUHVWLWL^a D FRVW
FRVWL GL PHUFDWR PHQWUH OÍXOWLPD VDUç D IRQGR SHUGXWRÑ



/H LPSUHVH SRWUDQQR IDUVL ILQDQJLDUH GLYHUVL SURJHWWL WUD L TXDOL LO ULQQR
LPSLDQWL GL VHUYLJLR DWWUHJJDWXUH KDUGZDUH H VRIWZDUH DUUHGL RSHUH HGLOL
FRVWUXJLRQH GL LPPRELOL DYYLDPHQWR FRPPHUFLDOH VFRUWH FHUWLILFDJLRQL H V
OÍDFTXLVLWR GL DXWRPHJL SHU LO WUDVSRUWR GL FRVH H DOLPHQWDWL D FRPEXVLEI
FRPEXVLELOL DOWHUQDWLYL 8QD PLVXUD TXDVL RPQLFRPSUHQVLYD FKH SHU LO^a
HXUR SHU OD SDUWH GL ILQDQJLDPHQWL DJHYRODWL H GL HXUR GHVWLQDWL DOC
FRQWULEXWR D IRQGR SHUGXWR SHU XQ WRWDOH GL HXUR

, SURJHWWL YDQQR SUHVHQWDWL WHOHPDWLFDPHQWH SUHYLR RWWHQLPHQWR GHOOD GI
XQR WUD JOL LQWHUPHGLDQJLDPHQWL DOWHUQDWLYL PHUFROHG®

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\$OE7UDDQJKHRH6DQWR 6WHIDQRV%6D6E H SUBHJLRQXDRSD

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/ DVVHVVRUH UHJLRQ

7RUQD LO)RQGR 8QLFR &RPSHWLWLYLWj 2 6F
ILQDQJLDULR GHOOD 5HJLRQH 3LHPRQWH FKH
IRQGL SXEEOLFL D URWDJLRQH SHU ILQDQJLD
LPSUHVH FKH SRWUDQQR RWWHQHUH ILQDQJ
SLFFROH LPSUHVH R HXUR PHGLH LP
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)RWRJDOOHU\
9LGHJRJDOOHU\
%DFNVWDJH
5DOO\ 5HJLRQH 3L
'DWDPHWHR
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4XDWWURJDPSSH
9RFH DO GLULWW
5LGHUH 3HQVDU

/D TXRWD GL ILQDQJLDPHQWR SXEEOLFR ILQR
JHUR H LO UHVWDQWH GHL IRQGL SUHVWD
FRQ)LQSLHPRQWH DWWUDYHUVR LO VLVWHP
WDVVR GL PHUFDWR \$ TXHVWD PLVXUD VL D
YDULDELOL D IRQGR SHUGXWR FRQFHVVH LQ
UHJLRQDOH RWWHQXWR SHU OH PLFURLP

,O 3XQWR GL %HS
6FKHJJH GL /XFH
0LQXWL FRQ)OI
0RQWHOHRQH
4XDUWD 3DUHWH
6WDGLR DSHUWR
&KLHGR DOOR &K
6WRULH GL PRQW
&XOWXUD (QHUJF
)DULQpO
<RXQJHU :LQH
3DQGHPRV FDQW
*UDQGD
7DJOLD
3RQWR FRQGRPL
*HQHUD]LRQH :2:
'HJQL GL 1RWD
%XRQ*LUR
%XRQJLRUQH]JD
,PSURQWH 'LJLW

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6DQLWj
4XLQWH GRVL
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YDFFLQD

(YHQWL
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(YHQWL
&RQWHPSRUDU
+XE D *XDUHQ
SULPD HGL]LRQ

/HJJL WXWWF

SHU OH PHGLH
@&RQ OD ULDWWLYD]LRQH GHO)RQGR 8QLFR
ULVRUVH LPSRUWDQWL QHL SRUWDIRJOL GH
GHO FRVWR G HCD G/HRODWROLQHDWR O·DVMWWF
3RJJLZRVJRJJHWWL SL• SLFFROL LQ TXHVWR F
FRQ L JUDQGL JUXSSL FKH KDQQR XQ DFFH\
TXHVWD PLVXUD XQD SDUWH GHL SUHVWLWL
PHUFDWR PHQWUH O·XOWLPD VDUj D IRQGR
QHL FRQURQWL GL XQ VHJPHQWR HFRQRPLF
UHJLRQH

/H LPSUHVH SRWUDQQR IDUVL ILQDQ]LDUH GI
GL PDFFKLQDUL H LPSLDQWL GL VHUYL]LR D
DUUHGL RSHUH HGLOL DFTXLVWR R FRVWUX
FRPPHUFLOH VFRUWH FHUWLILFD]LRQL H V
DXWRPH]JL SHU LO WUDVSRUWR GL FRVH H D
D FRPEXVLELOL DOWHUQDWLYL 8QD PLVXUI
q GL HXUR SHU OD SDUWH GL ILC
HXUR GHVWLQDUL DOO·HURJD]LRQH G
XQ WRWDOH GL HXUR

, SURJHWWL SRWUDQQR HVVHUH SUHVHQWDM
GHOOD GHOLEHUD SRVLWLYD GL XQR WUD JOI
SLDWWDIRUPD

)LQ'RPKWWSV VHUYL]L UHJLRQH SLHPRQWH
ILQDQ]LDPHQWL GRPDQGH D SDUWLUH GDOOI
HYHQWXDOH FRPXQLFD]LRQH GL FKLXVXUD GH
)LQSLHPRQWH

'DO LQ SLHQR SHULRGR SDQGHPLFR LO
LPSUHVH FRPPHUFLOL GL FXL PLFUR H
LQWHUYHQWR UHJLRQDOH GL HXUR V
DJHYRODWR H VRWWR IRUPD GL FRQV

7UD TXHVWL SURJHWWL GXH LQWHUYHQWL Q
ULJXDUGDWR OD ULVWUXWWXUD]LRQH QHOO·I
FRPPHUFLOL DOO·LQJURVVR FRQ HVHPSL GL L
O·LQVHULPHQWR GL XQ H FRPPHUFH 1HOOD :
ULJXDUGDWR OD ULTXDOLILFD]LRQH GL XQD \
DOWUL GXH FDVL O·DPPRGHUQDPHQWR GHOOI
GHOH SURSULH VHGL

,O FRPPHQWR L\$OSDURQWHRUH *HQHUDOH G
VRJJHWWR JHVWRU]D GHOODVWRUWHFRQRPLFF
UDSLGDPHQWH PXWHYROH KD EUXVFDPHQWH
EDQFDUL DOOH 30, LQ ,WDOLD H LQQDO]DWI
VDOLUH DQFRUD H DG DFFUHVFHUH LO SHVF
IOXVVR GL QXRYL LQYHVWLPHQWL H SHJJLR
ILQDQ]LDULD JHQHUDOH GHOH LPSUHVH /D
0LVXUD GHGLFDWD D PLFUR SLFFROH H PH
QHO LQ FRQFRPLWDQ]D FRQ OD SDQGHF
XQ·DPSLD DGHVLRQH FL SHUPHWWH GL ULV
HVSUHVVH DQFKH WUDPLWH LO QRVWR VSR
OD QHFHVVLWj GL SRWHU DFFHGHUH SL• DJH
QXRYL LQYHVWLPHQWL VYLOXSSDUH H FRQV

,O FRPPHQWR GL 0DULD /XLVD &RSSD SUHV
@2JJL RVVHUYLDPR XQ FUHVHQWH LQWHUHV
WHU]LDULR SHU VWUXPHQWL ILQDQ]LDUL VHF

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)RQGL D WDVVR]HUR SHU OH
LPSUHVH GHO FRPPHUFLOL GD
5HJLRQH SURQWL ROWUH P
GL HXUR

5DQGDJLVPR &KHUVFR ULQ
OD FRQYHQ]LRQH FRQ %UD SH
FDWWXUH H JOL DIILGDPHQWI

0DOWHPSR H SLRJJH q GL Q\
DOOHUWD JLDOOD LQ DOFXQH
&XQHHVH

/·RPDJJLR GL 0DULD 6LOYLD
&DIIDL DO SRHWD GL %UD
%HUQDUGR 1HJUR

%UD DO YLD OH GRPDQGH SH
ULPERUVR GHOO·DGGL]LRQDO

2JJL O·XOWLPR VDOXWR DOOF
VWRULFR VLQGDQDOLVWD)UC
\$QJHORQL IX VHJUHWDLR G
&JLO H GHO 3FL SURYLQFLDOH

3LRJJH H QXYROH VHWLPLD
DOO LQVHJQD GHO LQVWDEL
OH WHPSHUDWXUH UHVWDQR I
PHGLD

\$ 6RPPDULDYD GHO %RVFR
LQFRQWR FRQ OR SVLFRORJ
5REHUWR /LQJXD 1R DOO XV
WDEOHWR R VPDUWSKRQH D VF

\$O YLD D %UD LO SURJHWWR
GHO WHOHIRQR SHU VWDUH \
DOOD SRSROD]LRQH DQ]LDQD

9DFFLQD]LRQH DQWL &RYLG
GD RJJL DOOH SUH DGHVLRQI
,03LHPRQWHWLYDFFLQD LW

/HJJL OH XOWLP

QHOO DPPRGHUQDPHQWR GHOOH DWWLYLWj H
GHL SURFHVV L ,O)RQGR 8QLFR SHU LO &RPF
ULFKLHVVD VRSUDWWXWWR SHUFKp PHWWH
GHOOH LPSUHVH VHPSOLILFDQGR OH SURFHG
,QROWUH ULWHQLDPR SDUWLFRODUPHQWH X
D IRQGR SHUGXWR FRQ XQD VSHFLILFD DWW
4XHVWR UDSSUHVHQWD XQ VHJQDOH GL JUDQ
SL• IUDJLOL VRSUDWWXWWR LQ TXHVWR SHL
GLPLQXJLRQH GHL FRQVXPL H GD XQ VLJQLIL
EDQFDUL^a

,O FRPPHQWR GL *LDQFDUOR %DQFKLHUL SU
©&RQIHVHUFHQWL KD DFFROWR FRQ VRGGLVIL
FRPPHUFLR 6L WUDWWD GL XQD PLVXUD EHC
GXEELR XQ RSSRUWXQLWj SHU OH SLFFROH L
FKH GHYRQR IURQWHJJLDUH GXH RUGLQL GL
FKH DJJUDYD XQD FULVL GHL FRQVXPL LQ DW
WDVVL FKH UHQGH VHPSUH SL• SURLELWLJR
SHUDOWUR GLIILFROWj FKH VX TXHVWR SLDQI
GRYXWR DIIURQWDUH 'XQTXH EHQ YHQJD XC
HVLJHQJH VSHFLILFKH GHO PRQGR GHO FRPPI
FKH LQYHFH KD XQ UXROR IRQGDPHQWDOH C

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IRQGL SXEEOLFL D URWD]LRQH SHU ILQDQ]LD
LPSUHVH FKH SRWUDQQR RWWHQHUUH ILQDQ]
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/D TXRWD PDVVLPD GHOOH ULVRUVH UHJLRQI
DOOD WLSRORJLD GL LPSUHVD HXUR S

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SXEEOLFR ILQR DO GHOO·LQYHVWLPHQWR
IRQGL SUHVWDWL GDJOL LVWLWXWL EDQFDUL
DWWUDYHUVR LO VLVWHPD GHJOL LQWHUPHG
\$ TXHVWD PLVXUD VL DJJLXQJRQR SRL XQD V
SHUGXWR FRQFHVVH LQ SHUFHQWXDOH ULVSH
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©&RQ OD ULDWWLYDJLRQH GHO)RQGR 8QLFR
ULVRUVH LPSRUWDQWL QHL SRUWDIRJOL GHO
FRVWR GHO GHQDUR ² KD VRWWROLQHDWR O
² , VRJJHWWL SL· SLFFROL LQ TXHVWR PRPH
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PLVXUD XQD SDUWH GHL SUHVWLWL q D FRV\
PHQWUH O·XOWLPD VDUj D IRQGR SHUGXWR
FRQIURQWL GL XQ VHJPHQWR HFRQRPLFR LP
LPSUHVH SRWUDQQR IDUVL ILQDQJLDUH GLYH
PDKFLQDUL H LPSLDQWL GL VHUYLJLR DW
DUUHL RSHUH HGLOL DFTXLVWR R FRVWUX
FRPHUFLDOH VFRUWH FHUWLILFDJLRQL H V
DXWRPHJL SHU LO WUDVSRUWR GL FRVH H D
D FRPEXVWLELOL DOWHUQDWLYL 8QD PLVXUI
q GL HXUR SHU OD SDUWH GL ILQ
HXUR GHVWLQDWL DOO·HURJDJLRQH G
XQ WRWDOH GL HXUR

, SURJHWWL SRWUDQQR HVVHUH SUHVHQWDM
GHOOD GHOLEHU SRVLWLYD GL XQR WUD JOI
VX SLDWWDIRUPD
)LQ'RPKWWSV VHUYLJL UHJLRQH SLHPRQWH
ILQDQJLDPHQWL GRPDQGH D SDUWLUH GDOOI
HYHQWXDOH FRPXQLFDJLRQH GL FKLXVXUD GH
)LQSLHPRQWH 'DO LQ SLHQR SHULRGR
FRQWULEXLWR D VRVWHQHUH LPSUHVH FRF
LPSUHVH FRQ XQ LQWHUYHQWR UHJLRQDOH
ILQDQJLDPHQWR DJHYRODWR H VRWW
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DOWUL GXH FDVL O·DPPRGHUQDPHQWR GHOOI
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DQFRUD H DG DFFUHVFHUH LO SHVR GHJOL R
QXRYL LQYHVWLPHQWL H SHJJLRUDQGR TXLQ
GHOOH LPSUHVH /D ULDVWUXUD GHOOR VSR
D PLFUR SLFFROH H PHGLH LPSUHVH FRPPH
FRQFRPLWDQJD FRQ OD SDQGHPLD &RYLG DYI
SHUPHWWH GL ULVSRQGHUH DL ELVRJQL GHO
QRVWRU VSRUWHOR LQIRUPDWLYR FKH PDC
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VYLOXSSDUH H FRQVROLGDUH OD SURSULD DI

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©2JJL RVVHUYLDPR XQ FUHVFHQWH LQWHUYH
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FKH GHYRQR IURQWHJJLDUH GXH RUGLQL GL
FKH DJJUDYD XQD FULVL GHL FRQVXPL LQ DW
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&RPH DFFHGHUH 800 FRQGR
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GDOOH LPSHQDWH GHOKBRWRWRWRQDGHQDURQ]DVVHVVRUH DO
&RPPHUFLLWRULD±3RVRURSLVSLFFROL LQ TXHVWR
PRPHQWR VRIIURQR GHO GLYDULR FRQ L JUDQGL JUXSSL FKH KDQC
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/D TXRWD GL ILQDQJLDPHQWR SXEEOLFR ILQR
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/H LPSUHVH SRWUDQQR IDUVL ILQDQJLDUH GI
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