

UBI Banca launches Trust in Life:

The first multi-beneficiary trust for the “During and After Us” law

A memorandum of intent signed with Anffas and CGM to implement projects to support persons with serious disabilities and their families

Milan, 29th June 2017 – UBI Banca presents Trust in Life, the first trust by an Italian bank to implement the law on “After Us”. This product forms part of a partnership project entitled “During and after us” in which UBI Banca works with **Anffas Onlus and the CGM Co-operative Group**.

The legislative framework and the partnership between UBI Banca, Anffas and the CGM Co-operative Group

Law No. 2016 of 22nd June 2016, which introduces “Measures to assist persons with serious disabilities without family support”, is designed to facilitate the well-being and full social inclusion and independence of persons with “serious disabilities” not caused by ageing.

This provision is also known as “During and After Us” because it has brought the attention of operators in the sector and families to focus both on the period in which persons with disabilities are still assisted by their parents and also that in which this assistance is replaced by organisations which reproduce the housing and relationships of the family home.

According to a study conducted by AICCON (Italian association for the promotion of a culture of co-operation and of nonprofits) 127,000 people, whose needs range from economic and financial support to social services and health care support, are potentially involved in and beneficiaries of the law.

In this context the aim of the project shared with our partners is to build coherent and efficient models of intervention for persons with serious disabilities and their families in order to facilitate the full realisation of independent and socially inclusive lives for these people. The approach used is circular subsidiarity oriented, open to co-design and collaboration between the various different social realities present in the community.

The two cornerstones of the project

Trust in Life is based on two cornerstones: on the one hand there is the Life Project, a programme to support persons with disabilities implemented by Anffas and CGM on conclusion of a process of co-design involving the beneficiaries, families and operators working in the third sector; on the other hand there is a multi-beneficiary trust created by UBI Trustee to manage economic, financial and real estate resources supplemented by family or personal wealth, thanks to support from UBI Comunità.

UBI Banca, Anffas and CGM, each in terms of their own specific nature, their respective networks in the community and expertise, will then activate support for the social inclusion of disabled persons and they will collaborate to spread knowledge of the principal aspects and tools connected with the “During and After Us” law, by means of events held in major centres in Italy which will bring together the main parties involved in this matter.

A competition for the receipt of donations

A competition will be launched for a limited number of initiatives selected by third sector operators belonging to the Anffas and GCM network to support Trust in Life for the “During and After Us” project, in accordance with Law No. 112/2016. The five projects selected will be supported by UBI Banca, which will forgo part of its income from the new credit card named Hybrid.

“In a social and economic context characterised by a progressive increase in inequalities in the sphere of healthcare and social and health services, caused amongst other things by public sector difficulties in the satisfaction of growing needs, it has become important to move from a “welfare state” to a sustainable, community system of welfare, thanks to the co-operation of a mix of players consisting of the public sector, nonprofits and private sector firms”, said Letizia Moratti, Chairwoman of UBI Banca’s Management Board. “The project presented today is extremely effective because it combines the technical expertise of UBI, a major financial institution, with the experience and ability to dialogue directly with the potential beneficiaries of associations of high standing such as Anffas and CGM”.

Roberto Speciale, the national president of Anffas Onlus, said, *“Law No. 112 is important for people with disabilities and for families, not only because it solves all the complex problems connected with during and after us in one go, but because it traces “new pathways” which open up the ability to plan their lives for all people with disabilities, starting with the right to choose where to live and who to live with. These are pathways which at one and the same time are both a return to a prospect of life that is no longer bound to a special facility, but is also the beginning of a future with new life prospects for every adult person with a disability. It is a sort of “return to the future”, in the sense of a drive to take action, able to put processes in motion to regenerate our welfare system, lowering the thresholds for access to citizenship and countering processes of exclusion and marginalisation. The latter are systems with management costs that are now unsustainable and a source of progressive impoverishment for the families concerned. It is a view of support therefore which, as we have said, pursues aims of social inclusion and of active participation in the life of one’s community preventing and countering phenomena of the opposite sign, which institutionalises them in huge establishments, or segregates them and isolates them in their homes, still characteristic today of a large proportion of systems to support and care for people with serious disabilities”.*

“Trust in Life follows a line of development which welfare must take in the immediate future in Italy” said Stefano Granata, President of CGM. “The ‘after us’ law offers this extraordinary opportunity by responding to a need expressed by so many families. Trust in Life can put forces in motion to respond to the needs of persons with serious disabilities and their families by means of care services that are increasingly more customised and appropriate. On our part, the CGM network in the community and the different realities of which it is composed can be the generators of a new type of welfare able to give immediate and carefully targeted responses.”

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