

UBI Banca, ANFFAS and CGM announce the winners of the “Trust in Life” competition

The organisations that have developed the best projects to support persons with serious disabilities and their families have been selected as part of the competition under the “After us” Law organised by the Bank and by the two third sector organisations.

Milan, 16th July 2020 – The “Trust in Life” competition has reached its final stage. It was launched in 2019 by **UBI Comunità** (a division of the Bank that specialises in third sector organisations and the civil economy), **ANFFAS Onlus** (*National association for families of persons with mental and/or relational difficulties*) and **CGM** (*National consortium of social solidarity*) with technical assistance from **FIA** (*Italian Accenture Foundation*) and a scientific contribution from **CERIF** (*Family Enterprise Research Centre*) of the *Università Cattolica*.

The competition forms part of the initiative entitled “Trust in Life for During and After US”, launched in 2017 by UBI Banca and UBI Trustee S.A., the Group’s trust company, in collaboration with **ANFFAS** and **CGM**. Its objective is to develop projects which make support, financial services and innovative models of intervention available to persons with serious disabilities and to their families, where the sum of the financial resources is managed using the legal means of a trust (which may also take a mutualist “multi-beneficiary” form) within the framework of Law No. 112/2016 on “After Us”.

Twenty two organisations from all over Italy belonging to the ANFFAS and CGM networks took part in the competition, by presenting innovative projects for the “During and After US” initiative in accordance with the relative law. In order to reward and support the seven best projects, UBI Banca has allocated a sum of €250 thousand from income generated by marketing its “Hybrid” credit card and it will also give each individual organisation the chance to apply for a loan of up to €25 thousand at a zero interest rate¹ and to open a current account free of charge for 36 months. On the other hand, ANFFAS and CGM will organise four quarterly meetings to facilitate the exchange of information and interaction between the winners on the implementation and monitoring of the projects as well as the relative reporting. The jury of experts, composed of senior managers at UBI, FIA, CERIF, Secondo Welfare and Foundation Dynamo, selected six winners who were awarded a prize of €37 thousand after the structured assessment which took into consideration various aspects. These included adherence to the guidelines proposed by Law No. 112/2016, the degree of innovation brought to the solutions presented, the reputation, reliability and experience of the organisations participating and the long-term sustainability of the projects. On the other hand, the winner of the “Special Prize” of €28 thousand was chosen by over one thousand UBI employees who voted using the Group’s intranet platform.

“With Trust in Life, UBI Banca has confirmed its commitment to supporting high social value initiatives able to contribute to the construction of a new sustainable and community-based welfare system thanks to the valuable collaboration of a variety players in the non-profit sector who place economic, social and cultural values at the centre of their activities. These are the same values that have always been in the UBI Group’s DNA”, said **Riccardo Tramezzani, Head of the UBI Comunità Area**.

¹ Grant of the loans will be subject to the satisfaction of the access requirements.

Guido Cisternino, Head of the Third Sector and Civil Economy at UBI Banca added: “The tools and specialist solutions possessed by UBI, a major Bank, have joined up perfectly with the expertise and experience of two leading networks, Anffas and CGM, to give life to an acclaimed programme which has now allowed us to reward organisations which combine social inclusion, economic sustainability and attention to local communities in their projects as well as promoting the well-being and autonomy of vulnerable persons”.

The six winning organisations and their respective projects selected by the jury of experts were: **Consorzio Sociale Il Filo da Tessere (Biella)** with its project “*Valdilana – La valle delle abilità*” (Valdilana – Valley of abilities), **Anffas Ticino Onlus (Varese)** with “*Vado a Vivere da solo*” (I’m going to live by myself), **CO&SO Consorzio di Cooperative Sociali (Florence)** with “*Le chiavi di casa*” (The keys to the house), **Anffas Brescia Onlus (Brescia)** with “*Cascina Mensi: abitare, lavorare, partecipare*” (Cascina Mensi: live, work, take part), **Anffas Sibillini (Macerata)** with “*La casa nel cuore*” (Home in your heart) and **Cooperativa Sociale Come Noi (Pavia)** with “*A casa mia*” (At my place). On the other hand, the special prize awarded by UBI Banca employees went to the project “*Il volo – Residenza transitoria per l’economia*” (To fly – Transitory residence for the economy) presented by **Cooperativa Sociale Eridano Onlus (Brindisi)**.

Roberto Speziale, President of the National Anffas, said: “Law No. 112/2016 represents a great opportunity to plan “during us” for a trouble-free “after us”. The law originated from article 19 of the UN Convention on the rights of persons with disabilities, which establishes the right of every person to choose where and with whom they live, without ever being made to fit into specific accommodation against their will. It tries to answer that question full of anxiety for the parents and close relatives of persons with rare and complex disabilities which is asked increasingly more often as the years go by: *What will happen to our children when we are no longer there and will not be able to take care of them any longer?* Initiatives like this provide a concrete answer, by recognising and supporting the innovative capabilities of family associations and the third sector which, even in the presence of undeniable difficulties encountered when the law was first launched, have been able to find solutions which will certainly open up the way to similar solutions, which we hope will be more and more numerous. This has all taken place in the framework of a solid and sustainable management model, which is able to mobilise local communities and attract resources of various types thanks, amongst other things, to the subsidies and tools provided by Law No. 112. Finally, the ongoing health crisis has shown us that the most appropriate living solutions for persons with disabilities who can no longer live with their original nuclear family are precisely those indicated by Law No. 112”, concluded Speziale.

“At such difficult times as these, each of us can and must play our part. Persons with disabilities are exposed to greater difficulties and often find inadequate answers to their appeals which cannot be ignored. Families also ask for adequate support, because they have to ensure that their vulnerable children enjoy a “sufficiently good” life, but they are worn down by systemic failings which are limited to the supply of basic services and often underestimate the financial resources available”, said **Giuseppe Bruno, President of the CGM Co-operative Group**. “It is certainly not by chance that many solutions reach the world of the third sector through actions that manage to involve a variety of players. These initiatives not only offer practical



solutions, but are also useful because of the values they bring with them as these stimulate the spread of innovative welfare projects and support for them”.

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