

## **GIBUS: FINANCIAL SERVICES INCREASINGLY A STRATEGIC ASSET TO SUPPORT THE NETWORK AND CONSUMERS**

***Operational rentals, consumer credit and 50% invoice discounts guarantee simplicity, efficiency and cost-effectiveness to dealers and end customers***

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**GIBUS** (GBUS:IM), an Italian brand in the high-end outdoor design sector, Innovative SME listed on Euronext Growth Milan and founded in 1982, has made **financial services a true strategic asset**, interpreting an extremely complex field in the best possible way and transforming it into a tool to guarantee simplicity, efficiency and cost-effectiveness to its dealers and end customers.

**Operational rentals, consumer credit and 50% invoice discounts** represent a set of services for GIBUS Ateliers to **reach a wider range of customers** and to offer a more complete portfolio of services and products. Moreover, the introduction of these services allows **optimal financial management**, with secure collections as well as an expansion of sales opportunities **by increasing volumes and margins**.

These services also represent an important added value **for the private customer**, who can now avail themselves of GIBUS solutions in an even more accessible way, just like **operators in the Ho.Re.Ca. sector**, which thanks to these tools can count on a more secure financial management.

In 2017 GIBUS was the first company in the outdoor design sector to propose **operational rentals** with a specific partner, an instrument that enjoyed immediate success. Indeed, thanks to this service restaurants, hotels, bars and tourist villages can calculate their financial return based on the number of seats allowed by the rented structure at a fixed monthly cost and with secure financial planning. And that's not all. At the end of the rental period, the pergola can be returned and replaced with a new solution, or even purchased outright. Designed primarily for operators in the Ho.Re.Ca. sector, this service has also been very popular with GIBUS Ateliers which are increasingly using it to periodically renew their showrooms with new products, not having the burden of the initial investment and being able to count on a recurring monthly cost.

Just as with operational rentals, for **consumer credit** GIBUS has stipulated framework agreements with leading operators in the sector, negotiating facilitated conditions that customers would not have been able to get on their own. These agreements include a number of options that are very flexible and absolutely adaptable to the needs of the end customer.

Thanks to its extensive expertise in the business, not to mention the efforts of Gianfranco Bellin, Chairman and CEO of GIBUS as well as President of Assotende and Vice President in charge of industrial relations for FederlegnoArredo, the Group was the first to fully exploit Italian Decree Law 34/2020 which introduced the possibility of acquiring products with a **"50% invoice discount"**. Thus was conceived a product that to this day remains unique in the sector for its genesis. GIBUS has positioned itself as a financial support for its network by taking on the tax credits of retailers. It did this by developing a digital platform that allows for the simple, automated and secure management of all the steps necessary to manage tax credits with the dual objective of facilitating the end customer as much as possible with respect to all the documentation while also relieving retailers of the credit risk and the difficulty of selling the credit.

**Federico Bolcato**, Chief Financial Officer of GIBUS: *"Financial services will become fundamental in the post-pandemic world, especially for the Ho.Re.Ca. sector, where it will be important to finance the recovery. We will be there on the front lines, taking on the task of signing framework contracts that are increasingly useful for our customers. Furthermore, in the coming years we will explore new*



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*horizons in terms of financial services, perhaps drawing from the Fintech world, which we have already recently approached with an interesting product in terms of supply chain, but that in the future will probably also be able to offer opportunities with respect to the financing of customers".*

**GIBUS** (GBUS:IM – ISIN IT0005341059) is the Italian brand protagonist of the high-end Outdoor Design sector for HO.RE.CA. and Residential, present in Italy and the main European countries with a network of 434 GIBUS Ateliers which is unique in the national and international competitive landscape. With headquarters in Saccolongo (PD) and over 200 employees, it designs 100% Made in Italy products and oversees the entire value chain. GIBUS has a consolidated market share in Italy and has strengthened its presence abroad (14.1 million Euros in revenues, equal to 31%), particularly in France and the DACH area. It is an Innovative SME that constantly invests about 3% of turnover in R&D and, with over 50 patented technical solutions and 30 protected design models, has defined new quality standards in the sector: raising the technological content and product design is the key to compete in the high end segment of the outdoor sector and to meet the needs of increasingly greater comfort in the use of outdoor spaces. The main product lines, Luxury High Tech (Bioclimatic Pergolas) and Sustainability (ZIP Screen), are characterized by their level of design and technology and represent the main growth driver of the Company. Historically the products make the combination of mechanical technology and textile processing know-how their strongpoint, and electronics have become increasingly important in recent years: today the company is able to offer fully automated solutions, capable of responding automatically to changes in weather conditions, and connected to web platforms for remote control. The products are characterized by high production and safety standards: ISO 14001, ISO 9001, ISO 45001, anti-counterfeiting hologram with the GIBUS brand and unique alphanumeric code.

Release available on [www.emarketstorage.com](http://www.emarketstorage.com) and [www.gibusgroup.com](http://www.gibusgroup.com)

## CONTACTS

### INVESTOR RELATIONS

**Gibus** | Alessio Bellin | [gibus@gibus.it](mailto:gibus@gibus.it) | T +390498015392

**IR Top Consulting** | Maria Antonietta Pireddu | [m.pireddu@irtop.com](mailto:m.pireddu@irtop.com) | T +390245473884

### MEDIA RELATIONS

**IR Top Consulting** | Domenico Gentile, Antonio Buozi | [ufficiostampa@irtop.com](mailto:ufficiostampa@irtop.com) | T +390245473884