



**Tradition
to Drive the Future
of Mobility**

AUTOMOTIVE



PIEMONTE, NORTH-WEST ITALY



European and global gateway

Piemonte is strategically positioned at the heart of the European development system, right at the crossroads of the main routes between the North-South, East-West. As part of the European Union, companies located in Piemonte have duty free access to more than 30 national markets within the European Economic Area and to the world's richest consumer market of 500 million people, over 330 million of whom work in the single currency.

Italy is Europe's 2nd largest manufacturer and in the last 30 years has always ranked in the World's Top 10 Manufacturers. Piemonte has strongly contributed to this success, demonstrating to be one of the manufacturing engines of Europe. It produces about 8% of Italy's national wealth, and its production system has reached high levels of excellence and tertiary sector expansion. Piemonte is a promising and competitive business area. The region is as dynamic in industry as in services, with a skilled, flexible and versatile workforce.

POPULATION

4.4 m

(7.3% OF THE NATIONAL TOTAL)

PEOPLE LIVING IN TORINO AREA

2.3 m

(52% OF REGIONAL TOTAL)

OVER

1k towns

AND 8 MAIN CITIES

EXPORT

€47.9 bn

(11.1% OF THE NATIONAL TOTAL)

GDP

€127 bn

(7.8% OF THE NATIONAL TOTAL)

COMPANIES

436,043

(7,2% OF THE NATIONAL TOTAL)

OVER

1.8 m

PEOPLE EMPLOYED

(8% OF THE NATIONAL TOTAL)

ABOUT

€1 bn

TO BOOST REGIONAL

COMPETITIVENESS

PIEMONTE RANKS

4th in Italy

FOR EXPORT QUOTA

Recent data confirms that Piemonte is a leading Italian region in R&D. Companies expenditure in R&D: 1.42% of GDP (national average of 0.65%), with a number of workers in R&D of 6.2 per 1.000 inhabitants (national average of 4.0) and an increasing IP impact, with a number of 137.6 patents registered per million inhabitants (national average of 83.6) (Source: Istat 2017).

200

private and public
R&D centres, 7
Innovation Hubs,
4 Science &
Technology Parks

1st

Italian region in terms
of private investment
in R&D

3rd

Italian region for
hi-tech patents

50%

of the region's
European
patents come
from automotive
companies

THE R&D SYSTEM

7

Innovation Hubs

Polo AGRIFOOD – Agrifood - www.poloagrifood.it

BioPmed – Life Sciences and Health - www.biopmed.eu

CGreen – Green Chemistry and New Materials - www.cgreen.it

CLEVER – Energy and Clean Technologies - www.poloclever.it

MESAP – Smart Products and Manufacturing - www.mesap.it

Pointex – Textile - www.pointex.eu

Polo ICT – Information Communication Technologies

www.poloinnovazioneict.org

A worldwide leading cluster

Italy is the fourth largest European automotive market after Germany, the UK and France. The Italian automotive industry is primarily concentrated in Torino and in Piemonte: around 50% of the 2,600 companies (with 170,000 employees) active in Italy are in fact established here. Piemonte and its capital Torino, birthplace of Fiat, now FCA after merging with Chrysler, are not only the core of the national automotive industry, but of European car and mobility technology. The key players of the automotive world are located in Piemonte: major OEMs, SMEs and supply chain, R&D centres and engineering academies. The synergy between these key players has made a decisive contribution to positioning the region among the worldwide leading clusters in a sector characterised by a high level of innovation and research, such as the automotive sector: in fact, the technological innovation is subject of constant attention and is deeply rooted within the engineering culture of Piemonte. Universities and research institutions play a very active role in the overall development and innovation of the industry: from skilled vocational training and niche specialised engineering programs to independent and collaborative research projects, universities are a key component of the industrial sector.

Piemonte is the forerunner in Italy in terms of automotive components companies.

35%

of the Italian automotive components industry is in Piemonte

40%

of the Italian automotive components turnover is in Piemonte

80%

of companies export abroad

42%

of companies invest in Industry 4.0

Source: 2018 Observatory on the Italian Automotive Components Sector, by ANFIA, Torino Chamber of Commerce and the Center for Automotive and Mobility Innovation of the Department of Management of the Ca' Foscari University of Venice.

Among Piemonte's leading key players

AVL, Changan Automobile European Designing Center, CNH Industrial, Delphi Italia Automotive Systems, Denso Thermal Systems, Eaton, Endurance Overseas, FCA Fiat Chrysler Automobiles, FEV, GM Global Propulsion Systems, Italdesign, JAC Italy Design Center, Lear Corporation, Magna Steyr Italia, Magneti Marelli, Microsoft Innovation Center Torino, Oerlikon Graziano, Reply, Schaeffler Italia, SKF Industrie, Telecom Italia, Valeo, Webasto, Yanfeng Italy Automotive Interior Systems, ZF -TRW Automotive, 5T

Comprehensive know-how and a complete supply chain devoted to the future

Piemonte's automotive production encompasses the entire supply chain from the upstream phases to the final products, offering business and know-how from the concept of the vehicle till its delivery: project planning, prototyping, styling, robotics and automation, components and mass production, industrialisation of the product and test driving.

The tradition of "knowing how to make cars" has always been preserved while being reinterpreted to match changing market and technology conditions. Moreover, the role of machinery industry, R&D and design is strategic at every layer. The strong leadership of Piemonte in robotics and mechatronics has fostered innovation, automation and cost-efficiency throughout the entire supply-chain also by the widespread adoption of light weight material casting processes and new manufacturing technologies such as additive manufacturing (3D printing) technologies. Furthermore, through the link with leading system and technology providers (often located in the area), the supply chain is able to offer high qualified capabilities and competences on electrical and electronic architecture, including power conversion systems, safe and secure real-time communication systems, advanced human-machine interfaces and remote monitoring systems.

New Vehicle Architecture

Many famous style studios, design firms, designers and innovative concept companies work in Torino and in Piemonte. These professionals are shifting their attention from a pure style research mindset, to the focus of re-designing vehicles also as multimodal and connected platforms able to respond to the requirements of the sharing economy and Mobility as a Service (MaaS).

The attention to new vehicle architecture conceived in Torino and Piemonte impact the:

- **concept design and advanced design**, meaning style but also re-inventing new auto functions and applied technologies, by including connectivity, infotainment and new concept models.
- **product engineering**, this being a highly technological process in which new materials and new construction technologies are merged to create new architecture for light-weight, recyclable vehicles which are not polluting and which are cheap at the same time, which means they are sustainable and accessible to everyone.





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FAST FORWARD INNOVATION

R&D and innovation play an important role: 43.7% of the Torino-Piemonte automotive enterprises invest more than 2% in R&D, (31% invest from 2 to 5, 7.7% from 6 to 10, 5% more than 10%) and are responsible for more than 50% of the European patents granted to inventors in Piemonte.

The region's strong expertise in the field of engines and the approach to sustainable mobility is strengthened by the presence of Fiat Research Centre, General Motors Global Propulsion Systems and FPT Industrial that develop new generations of engines, with high-performances in terms of sustainability and respect for the new rules on emissions reduction, in their research centres based in Torino. In addition, more than 350 companies perform activities in the "green tech" field.

R&D activities by companies, the University and Politecnico di Torino engaged in and dedicated to the development of the future propulsion systems: the new generation of diesel engines, to reduce emissions by downsizing the engine mass and weight, while increasing the overall engine performance; evolved electronic systems, to manage and control the engines' performance; hybrid engines, to reduce fuel consumption and to begin promoting among the public the circulation of vehicles that are not dependent only on endothermic engines and to open up the path towards full electric mobility.

Furthermore, Piemonte was the first Italian region to formally establish innovation hubs as new industrial policy tools to support the innovative skills and competitiveness of regional research system players. They support industrial competitiveness and promote the aggregation of small and medium enterprises, large companies and research organisations to share knowledge and make innovative product and service investments converge along common design and development lines.

The new frontier of the sector: integrated e-mobility

The evolution of the mobility sector is aimed at developing new solutions for passengers and freight that can be resource-efficient, climate-and-environmentally-friendly, safe and seamless.

It is possible to find in Piemonte the necessary know-how for electric vehicle integration and all the solutions based on full electrical mobility, encompassing energy storage with both on-board and off-board photovoltaic generation.

In addition our local companies are working on innovative smart mobility concepts integrating vehicles and infrastructure through the application of advanced digital technology.

Companies are indeed developing more and more distinctive technologies and solutions in the fields of connectivity, autonomous driving, sharing mobility, sensor fusion, big data and Internet of Things projecting the whole territory towards new challenges and new consumer markets.

Advanced digital technology and smart mobility

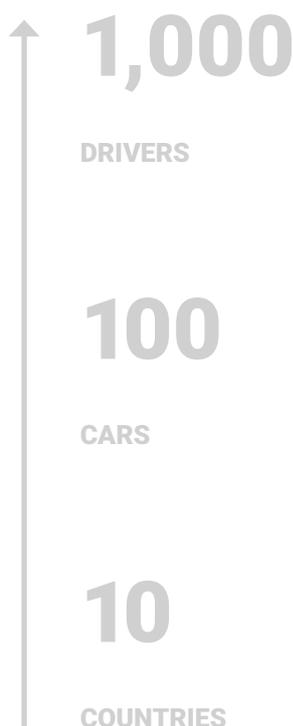
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City of Torino: Lab for autonomous and connected driving in an urban environment

Torino is the first city in Italy that formally allowed the testing of autonomous vehicles on its public roads and not only in areas closed to traffic. The tests will enable Level 3 (Hands-off, feet-off, eyes-off, brain-on), to start, with the purpose to achieve Level 4 (brain-off) and Level 5 (not there at all) in the near future. The memorandum, signed in April 2018, created "Smart Road", a project involving road infrastructures to test solutions for future mobility, specifically connected and autonomous driving: the City of Torino will give companies, public institutions and universities signing the memorandum (FCA Group, GM Global Propulsion Systems, 5T, ANFIA, Politecnico di Torino, University of Torino, Telecom Italia, Torino Wireless Foundation, Open Fiber, Employers' Association of Turin, Italdesign Giugiaro, FEV and Unipol) access to dedicated roads and telematics infrastructures, that already exist or that will be built on purpose, in line with international standards and protocols where in place.

L3Pilot Driving Automation. Large test pilot of autonomous vehicles on public roads.



Automated driving technology has matured to a level motivating a final phase of road tests which can answer key questions before market introduction of the systems. The European research project L3Pilot tests the viability of automated driving as a safe and efficient systems of transportation on public roads. It will focus on large-scale piloting of SAE Level 3 autonomous functions, with additional assessment of some Level 4 functions. The functionality of the systems will be exposed to variable conditions with 1,000 drivers and 100 cars across ten European countries, including cross-border routes.

The technologies being tested cover a wide range of driving situations, including parking, overtaking on highways and driving through urban intersections. The tests will provide valuable data for evaluating technical aspects, user acceptance, driving and travel behaviour, as well as impact on traffic and safety. With the comprehensive piloting of automated driving functions in test vehicles, L3Pilot will pave the way for large-scale field tests of series cars on public roads. Torino is one of the test sites of the project, where the test of autonomous vehicles will be performed by Fiat Research Centre, FCA Group.



SOME OF PIEMONTE INNOVATIVE PROJECTS

The Bolloré **Bluecar** is a small four-seater, three-doors electric car designed by Pininfarina and developed by Cecomp and produced in Piemonte. Most of its systems and components were supplied mainly by Piemonte SMEs. The car has a 30kWh lithium polymer (LMP) battery, coupled to a supercapacitor that provides an electric range of 250 km (160 miles) during urban use.

The **Procomp** project is coordinated by Proplast, Plastics Innovation Pole and deals with the development of a structural component based on fiber reinforced thermoplastic (TP) composites and manufactured by hybrid molding technology. Its final goal is to validate the use of this family of new materials and the hybrid molding technique (which is based on the thermoforming and back injection in a single step process) for manufacturing lightweight components with high mechanical performance with a industrial suitable production process.

H2polit0 Team is a group of 70 students from Politecnico di Torino that developed two vehicles for the Shell Eco-Marathon, one is hydrogen powered, the other one is hybrid. One of them, the Idra, is a record prototype (3023km travelled this year with the equivalent of one litre of gasoline), while the other, the XAM, has been developed as a highly efficient and realistic city-car both in terms of design and technology.

The **Charge While Driving Wireless Power Transfer** (Dynamic WPT) solution has been developed by the Energy Department at Politecnico di Torino in cooperation with Tecnositaf, SAET, MECT, AMET and other SMEs in Piemonte. The solution has been realized within the European Project FABRIC (FP7 n. 605405). The DWPT is under test in Piemonte and is capable to transfer up to 20kW to a Plug-in or Electric Vehicle at 25cm distance while the vehicle is in motion (max speed of 130km/h). The system can be easily installed in an existing road or highway as well as be part of a barely new e-road.

Pop.Up Next is the evolution of the 2017 original project Pop.Up by Italdesign, the first fully electric and zero-emission modular system, designed to relieve traffic congestion in crowded, large urban areas. Pop.Up combines the flexibility of a small two seater ground vehicle with the freedom and speed of a vertical take-off and landing (VTOL) air vehicle, thus bridging the automotive and aerospace domains. The core of the product are therefore its multimodality, its modularity and its offering a seamless travel experience. In Pop.Up Next, Italdesign further developed the concept in the areas of HMI, UX, E-traction and docking system, whereas Airbus further advanced the flight systems and docking system and Audi supported in technology for autonomous drive and battery electric propulsion, system architecture and charging system.

Sustainability and reliability are the common characteristics of the **6 projects** that have been financed within the **Automotive Platform of Regione Piemonte**.

This Platform was an ideal coordination tool between companies, institutions and universities to ensure a more immediate technology transfer.

The **Ca(R)your** project, carried out by 8 partners brought together through the Politecnico di Torino, has led to two innovative developments. The first is high-power lithium-ion batteries created from innovative, safe and environmentally friendly materials for electric vehicles, while the second is an electric powertrain that has been integrated with the vehicle chassis to improve its performance.

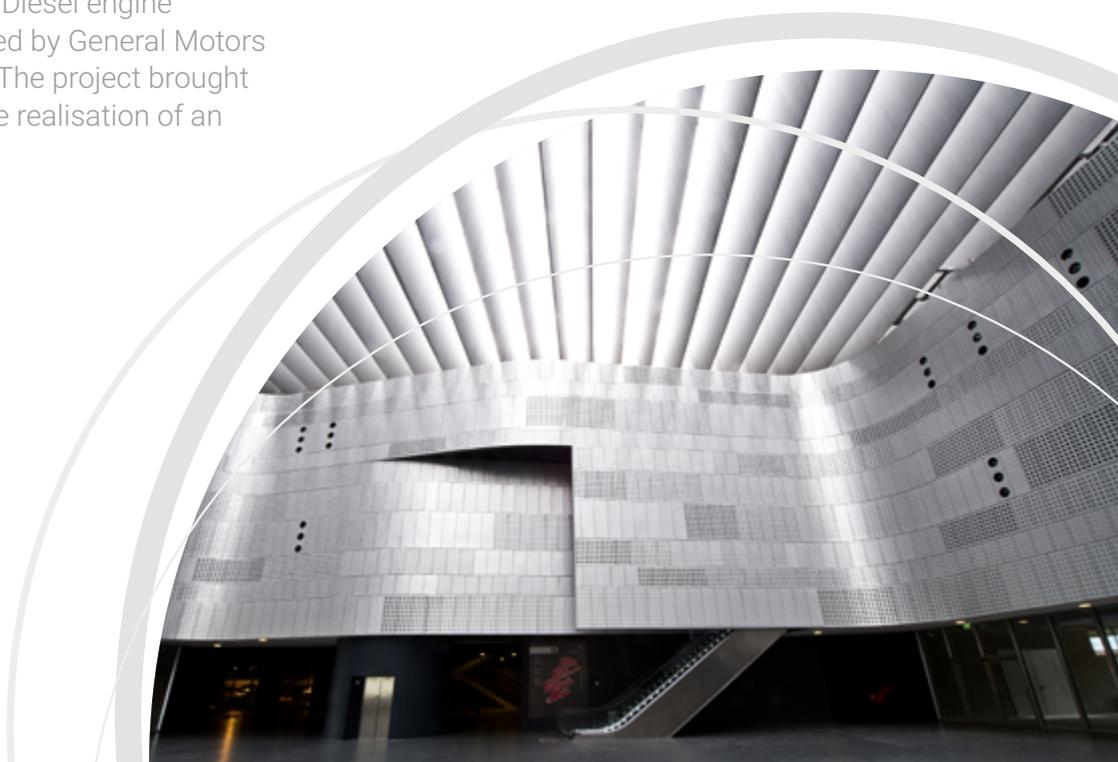
The **Piè Verde** and **Thor** projects have also been concentrated on electric motors. Coordinated by Iveco, Piè Verde has focused on the development of innovative components for electric commercial vehicles and the development of appropriate use models and related support services in order to facilitate the work of logistics operators and make travel more comfortable, environmentally friendly and safe. Thor, coordinated by Bitron, has focused on technologies and systems for powertrain systems, vehicle systems and charging infrastructures for electric mobility.

The **iDea** project (innovative Diesel engine applications) was coordinated by General Motors Global Propulsion Systems. The project brought together 13 partners with the realisation of an

innovative environmentally friendly diesel engine, able to meet the challenges of 2020 and beyond, and an hybrid multimodal rolling chassis designed to distribute door-to-door in large urban centers. The project results enabled several partners to develop technologies and prototypes that found their way into the market.

Biomethair project, coordinated by the Fiat Research Centre, was set up to develop innovative Technologies dedicated to the best use of methane gas, in order to realise a city car prototype with practically zero impact on the environment. Thanks to the collaboration of 19 partners made up of local firms and the academic world in the Piemonte territory, a prototype vehicle has been developed on the base of the Fiat Panda and an innovative, experimental system for the production of biomethane and biohydrogen.

The **Drapò** project, coordinated by the Fiat Research Centre, has been focused on highly efficient integrated auxiliary systems to improve energy efficiency and to reduce the polluting emissions of vehicles that are predominantly used in urban areas.





Thanks to the presence of the **Politecnico di Torino**, the **University of Torino** and other specialised research centres, Piemonte provides the necessary support to design and R&D activities.

ACADEMIC & INDUSTRIAL ENHANCEMENT

The **Politecnico di Torino** conducts applied research in conjunction with companies and participates in programmes at a National and European level. Collaborating for R&D purposes is an opportunity very much valued by automotive companies. Its Departments of Energy (DENERG), Mechanical and Aerospace (DIMEAS), Applied Science and Technology (DISAT), Electronics and Telecommunications (DET), Control and Computer Engineering (DAUIN), Management and Production Engineering (DIGEP) and Environment, Land and Infrastructure Engineering (DIATI) are the most relevant for Automotive business.

Some of the Interdepartmental Centres can offer a comprehensive, multidisciplinary support for the automotive sector, like:

- **CARS** (Centre for Automotive Research and Sustainable Mobility) is engaged in research in the field of Automotive Engineering and Intelligent Transportation Systems, especially in five areas of interest: Green Vehicles, Safe & Integrated Mobility, Affordability & Competitiveness, Urban Mobility and Logistics, New Mobility Solutions based on sharing economy principles.
- **Ec-L** (Energy centre Lab): in the framework of the Politecnico Energy Centre Initiative (ECI), the multidisciplinary laboratory works to develop models and scenarios for the new energy transition. Its goal is to design energy systems which are increasingly interconnected and to predict their behavior and impact on different spatial and temporal scales.
- **IAM** (Integrated Additive Manufacturing@PoliTo): this centre seeks to create a multidisciplinary research platform for additive manufacturing.
- **J-Tech** (Advanced Joining Technology centre): it is striving to become a top-class research hub for advanced joining technology, with expertise in high-temperature and adhesive-based joining, laser and friction stir-welding, characterisation techniques such as X-Ray tomography and other custom-built testing facilities.
- **PEIC** (Power Electronics Innovation Centre): research and technology transfer centre engaged in power electronics. Its main goal is to provide efficient and reliable power conversion solutions for strategic applications such as: hybrid and electrical vehicles, infrastructures for electrical battery charging, electrification of aircrafts, electrical energy production from renewable sources and advanced systems for industrial production.
- **SmartData** (Big Data and Data Science Laboratory) focuses on Big Data technologies and Data Science approaches. Since these two areas of activity are highly multidisciplinary, the Centre brings together experts in Machine Learning, algorithms and data modelling who work in close cooperation with managers and domain experts from various engineering disciplines. They work together on theoretical problems and practical applications in industry

The **University of Torino** ranks 3rd among the biggest Italian universities for research, 23 out of 27 Departments rank among the best ones in Italy (Italian Agency for Research Evaluation 2011-2014). It is one of the biggest universities in Italy, hosting over 74,000 students, about 4,400 international students, 12,000 graduates per year (date a.y. 2017/18). Two of the most relevant distinctive features are: the cross-competence approach to research, with multidisciplinary teams from different scientific areas (eg. economic, juridical and social sciences, life sciences and medicine, natural sciences and technology, arts and humanities); the open access policy to its research instrumentations and labs by industrial partners (eg. use advanced microscopies; High-Performance Computing and cloud engineering infrastructure).

Main recent investment of the University in major research infrastructure will focus on: High Performance Computing for Artificial Intelligence; Quantum Enabling Technologies; Bioimaging Technologies; Human Science and Industry 4.0 related technologies; nanostructured interfaces and surfaces infrastructures. The University of Torino is also part of one of the upcoming Italian Competence Centers, focused on Advanced Manufacturing.

MAIN RESEARCH AREAS FOR THE AUTOMOTIVE INDUSTRY ARE:

- Advanced materials for additive manufacturing
- Smart materials (eg. pressure sensors of polymeric nano-composites with carbon nanotubes)
- Polymer nanocomposites for flame retardants
- Thermal, structural, compositional and acoustic analysis of advanced materials for brake pads
- Cast iron and aluminum metal alloys for cylinder heads
- Analysis of advanced materials for optical lighting systems
- Sensor fusion
- Alternative propulsion (fuel cells, batteries, recycling)
- Comfort economic analysis, market analysis, market positioning, consumer behavior analysis
- Circular economy applied to automotive
- Customer attitude towards connected and autonomous vehicle
- Big data analysis; artificial intelligence and machine learning
- Connected vehicle, IoT
- Wellness in the car.

Piemonte Automotive is a special project promoted by the Regione Piemonte, financed by ERDF – European Regional Development Fund and managed by the Piemonte Agency, providing international players a free preferential channel to meet and start business with top class automotive selected enterprises based in Piemonte, Italy. The Team makes an assessment of buyers’ needs and technicians’ requirements from all over the world and provides them with:

- top class skills and unique manufacturing know how
- capable suppliers who can deliver on time high-quality parts and products at competitive prices and leading edge technologies and solution.
- technologically qualified and competitive supply chains sharing commercial objectives, target clients and strategies
- technical working groups where local enterprises and foreign companies work together to develop projects aligned to the expectations of their international players.

The project Team’s assistance is supply chain focused and completely free of charge.

For more information on the automotive sector in Piemonte and its business opportunities contact: automotive@centroestero.org



The Regione Piemonte has allocated € 1 billion to promote the growth and competitiveness of the entire territory within the Regional Operational Programmes (ROP) of the European Social Fund (ESF) and the European Regional Development Fund (ERDF).

Notably the ROP ERDF 2014/2020 represents the main financial source for the region's industrial policy which aims to achieve 3 main objectives: maintain and enhance the existing industrial activities, expand investments of the companies already active on the territory, attract new businesses wanting to realise innovation and industrial development projects. All the regional incentives can be granted through a preliminary evaluation process managed by Finpiemonte (the regional holding company for the socio-economic development of the territory), which coordinates the procedures related to the assignment, delivery and monitoring of the subsidies promoted by the Regione Piemonte and financed by European, national, and regional funds.

Piemonte is the 1st Italian region to have established a regional Agency dedicated to inward and outward investment

1st Italian region to have created a dedicated financial tool for attracting and financing foreign companies willing to locate in Piemonte: the Regional Investment Contract.

Funding for **R&D**

- Setting up and strengthening labs and research centres
- Creating and developing start-ups
- Technology transfer from research to SMEs through Innovation Hubs
- Collaborative research on major challenges through Technological Platforms: Intelligent Factory, Life Sciences, Bioeconomics, Aerospace, Automotive
- Supporting industrialisation of research results (IR2 Call), through relevant investment programs aimed at industrializing partially acquired results of R&D activities



BUSINESS MINDSET

With a long tradition in industrialisation and innovation, Piemonte has recently launched the Smart Specialisation Strategy (the Strategy – S3), in the framework of the Cohesion Policy 2014-2020 and the Europe 2020 Strategy. The primary goal is to strengthen the R&D system as one of the main pillars for fostering entrepreneurial explorations in the most promising sectors. The Strategy aims to transform the traditional industrial sectors through the discovery of new and emerging sectors supporting ideas, products, services and models, to provide new answers to social needs.

The subsidy system in Piemonte focuses on both the start-up of new initiatives and on the development of existing companies.

The subsidies, which can take the form of soft loans, non-repayable or free-of-charge grants, guarantee support to companies based on European regulations governing public aid, and vary according to the type of beneficiary, investment and nature of expenses.

The system is one of the richest and most effective among the European developed regions, addressing all the relevant industrial sectors, focusing in particular on research and innovation, manufacturing, sustainability and energy efficiency. The broad range of official sources and subsidised tools allows Italian and foreign businesses to cover various stages of growth and development.

Piemonte Agency

To get to know about the local economic system, find information on business opportunities in the area and identify a quality destination for direct investment, the Piemonte Region offers an entry point: the Piemonte Agency, a one-stop-shop to get to know Piemonte..

THE AGENCY PROVIDES A COMPLETE RANGE OF FREE SERVICES TO FOREIGN COMPANIES:

- looking to locate in Piemonte
- searching for suppliers and partners in a variety of sectors
- needing technical training on foreign trade

THE AGENCY IS A RELIABLE PARTNER THAT GUARANTEES:

- responsive and tailored assistance at all stages of the investment project
- matchmaking of the regional production offer with the needs expressed by international markets
- targeted activities to connect highly qualified local companies with foreign partners
- training in the field of internationalization
- international cooperation projects

Piemonte Agency guarantees complete assistance to foreign companies willing to invest in Piemonte.

The Piemonte Agency guarantees complete assistance to foreign companies willing to invest in Piemonte. It can advise on every aspect of starting and running a business in Piemonte, providing assistance at every stage of the project. In addition, the Agency acts as a liaison office between foreign investors and public authorities, academic/research networks, and industry. Foreign companies interested in establishing a presence in Piemonte can find investment opportunities such as R&D centres, M&A operations, technical partnerships and/or greenfield operations especially in several automotive innovative technologies.

investment@centroestero.org

Piemonte Agency

Via Nizza 262 int. 56 | 10125 Torino - Italy
tel. +39 011 6700511 | www.centroestero.org

Services for investors

BUSINESS ASSESSMENT

- Insights on economic and industrial climate and key industries
- Market data and tailored information to launch your business
- Selection of potential partners
- Identification of service providers
- Detection of R&D projects and opportunities
- Identification of funding schemes, incentives and grants programmes, legal/labour/tax procedures

BUSINESS SET UP

- networking with the local institutions, R&D networks, science and technology parks, innovation centres and universities
- support in obtaining authorisation, visas and permits
- advice on legal, financial and corporate structure in cooperation with the partner network
- selection of grants and incentives in cooperation with the partner network
- site selection and site visits
- help in recruiting specialised personnel onsite

LOCATION OPPORTUNITIES DETECTION

Piemonte Agency performs real-estate selection and organises tailor-made visits.

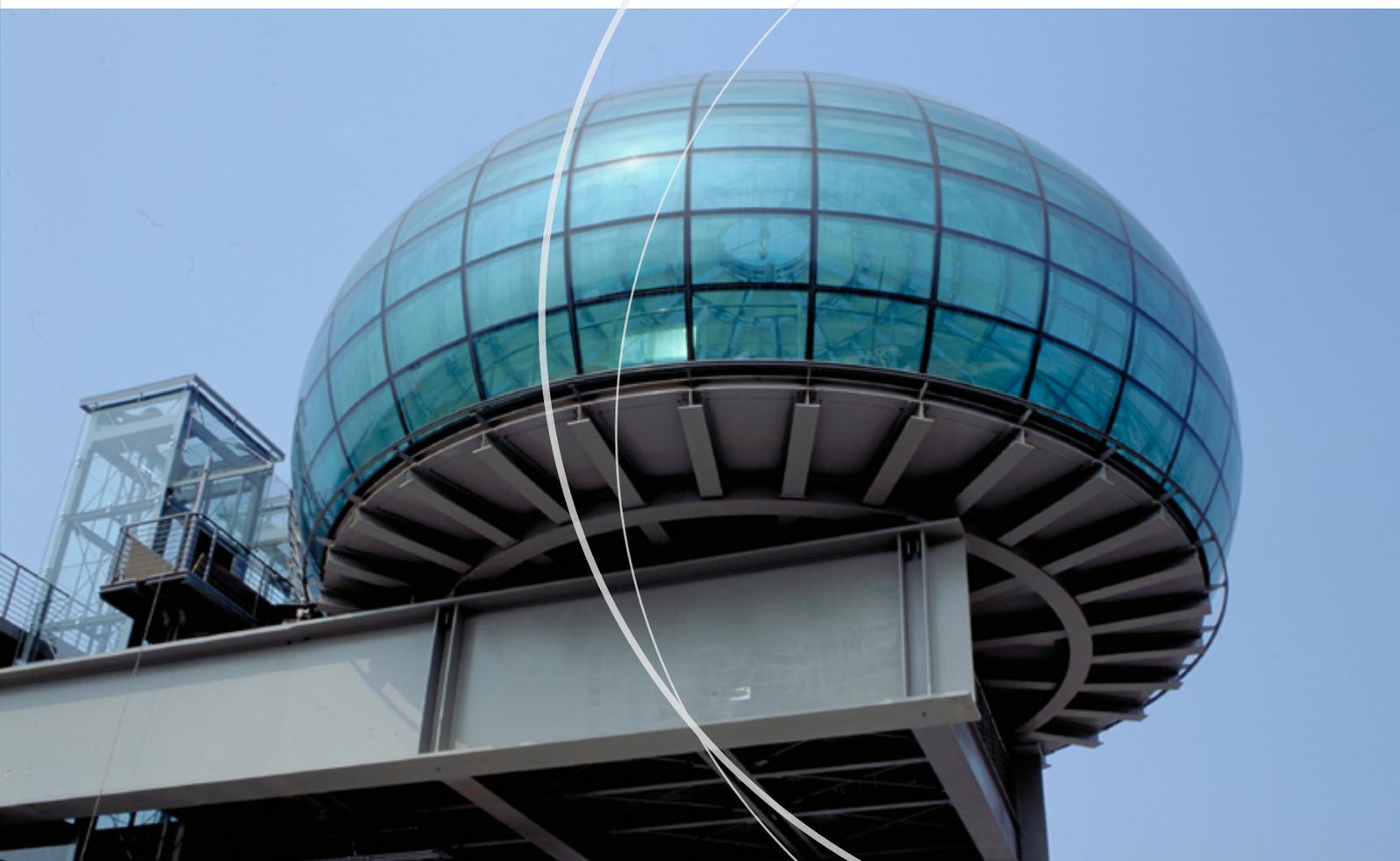
IDENTIFICATION OF INCENTIVES & GRANTS

Piemonte Agency provides help in identifying the most appropriate available incentives and grants for your business.

Divided by framework of application, appropriately combined, the incentives can cover the entire range of business investment expenses:

- start-up
- investments in machinery and plant
- equipment
- hiring and training of personnel
- research and development

The service is provided in collaboration with the Regional Government and Finpiemonte.





ITALY

PIEMONTE

THE PLACE TO INVEST

www.piemontetheplacetoinvest.it