

**FONDO NAZIONALE DI PREVIDENZA
PER I LAVORATORI DEI GIORNALI QUOTIDIANI
"FIORENZO CASELLA"**

BILANCIO AL 31 DICEMBRE 2016

★ ★ ★

**RELAZIONE DEL CONSIGLIO DI AMMINISTRAZIONE
SUL BILANCIO AL 31 DICEMBRE 2016**

★ ★ ★

RELAZIONE DEL COLLEGIO DEI REVISORI

★ ★ ★

58° esercizio

★ ★ ★

the 1990s, the number of people in the world who are undernourished has increased from 250 million to 800 million (FAO 1996).

There are a number of reasons for this increase. First, the world population has increased from 5 billion in 1987 to 6 billion in 1996, and is projected to reach 8 billion by 2025 (UNEP 1996). Second, the world population is ageing, and the number of people aged 65 and over is projected to increase from 200 million in 1987 to 600 million in 2025 (UNEP 1996). Third, the world population is becoming more urban, and the number of people living in urban areas is projected to increase from 2 billion in 1987 to 5 billion in 2025 (UNEP 1996).

Fourth, the world population is becoming more mobile, and the number of people who are mobile is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Fifth, the world population is becoming more educated, and the number of people who are educated is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Sixth, the world population is becoming more affluent, and the number of people who are affluent is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Seventh, the world population is becoming more developed, and the number of people who are developed is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Eighth, the world population is becoming more industrialized, and the number of people who are industrialized is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Ninth, the world population is becoming more urbanized, and the number of people who are urbanized is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Tenth, the world population is becoming more mobile, and the number of people who are mobile is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Eleventh, the world population is becoming more educated, and the number of people who are educated is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Twelfth, the world population is becoming more affluent, and the number of people who are affluent is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Thirteenth, the world population is becoming more developed, and the number of people who are developed is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Fourteenth, the world population is becoming more industrialized, and the number of people who are industrialized is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Fifteenth, the world population is becoming more urbanized, and the number of people who are urbanized is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Sixteenth, the world population is becoming more mobile, and the number of people who are mobile is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Seventeenth, the world population is becoming more educated, and the number of people who are educated is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Eighteenth, the world population is becoming more affluent, and the number of people who are affluent is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Nineteenth, the world population is becoming more developed, and the number of people who are developed is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Twentieth, the world population is becoming more industrialized, and the number of people who are industrialized is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Twenty-first, the world population is becoming more urbanized, and the number of people who are urbanized is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Twenty-second, the world population is becoming more mobile, and the number of people who are mobile is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Twenty-third, the world population is becoming more educated, and the number of people who are educated is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Twenty-fourth, the world population is becoming more affluent, and the number of people who are affluent is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Twenty-fifth, the world population is becoming more developed, and the number of people who are developed is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Twenty-sixth, the world population is becoming more industrialized, and the number of people who are industrialized is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Twenty-seventh, the world population is becoming more urbanized, and the number of people who are urbanized is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Twenty-eighth, the world population is becoming more mobile, and the number of people who are mobile is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Twenty-ninth, the world population is becoming more educated, and the number of people who are educated is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Thirtieth, the world population is becoming more affluent, and the number of people who are affluent is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996). Thirty-first, the world population is becoming more developed, and the number of people who are developed is projected to increase from 1 billion in 1987 to 3 billion in 2025 (UNEP 1996).

Fondo Nazionale di Previdenza per i
Lavoratori dei Giornali Quotidiani
“Fiorenzo Casella”

Numero iscrizione Albo Fondi Pensione I Sezione Speciale: 1041

BILANCIO AL 31 DICEMBRE 2016

FONDO NAZIONALE DI PREVIDENZA PER I LAVORATORI
DEI GIORNALI QUOTIDIANI " FIORENZO CASELLA "

BILANCIO AL 31/12/2016

(valori in euro)

STATO PATRIMONIALE

ATTIVITA'	<u>valori 31/12/2016</u>	<u>valori 31/12/2015</u>
Cassa	2.547	3.492
Disponibilità Bancarie (all. 1)		
Liquidità	5.360.821	11.928.290
Titoli	28.297.018	24.717.887
Comparti Investimenti TFR	<u>22.661.635</u>	<u>20.517.578</u>
	56.319.474	57.163.755
Immobili	12.566.050	12.566.050
Crediti diversi (all. 2)	14.801.286	16.164.813
Crediti v/Aziende per prepens.	1.372.195	2.732.856
Mobili, Macch., Attrezz., CED (all. 3)	49.955	133.838
Ratei e Risconti attivi (all. 4)	30.645	63.035
Totale attività	85.142.152	88.827.839
 PASSIVITA'		
Debiti diversi (all. 5)	1.937.995	1.627.555
Fondi di ammortamento (all. 6)	26.336	77.634
Fondi Trattamenti Fine Rapporto (all. 7)	354.817	376.112
Fondo rischi su crediti da contributi (all. 8)	667.510	739.162
Fondi a garanzia prestazioni (all. 9)	-76.286.329	-68.072.965
Fondi accantonati a Capitalizzazione (all. 10)	135.773.552	133.414.473
Fondi iscritti Gestione TFR (all. 11)	<u>22.668.271</u>	<u>20.665.868</u>
	82.155.494	86.007.376
Totale passività	85.142.152	88.827.839

CONTO ECONOMICO

	<u>valori 31/12/2016</u>	<u>valori 31/12/2015</u>
ENTRATE		
Contributi da aziende quota solidarieta' (all. A)	28.165.635	30.967.652
Contributi da aziende quota a capitalizzazione	5.090.632	5.603.866
Contributi da aziende per prepensionamento	1.364.364	5.727.804
	34.620.631	42.299.322
Interessi di mora, dilazione e diversi	191.082	420.905
Rendite su titoli e interessi bancari (all. B)	974.094	705.917
Affitto locali sede	103.500	
Sopravvenienze attive (all. C)	4.430	11.650
Contributo spese su conti a capitalizzazione	338.473	394.260
Totale entrate	36.232.210	43.832.054
Differenza passiva al 31/12/2016	10.260.350	5.541.079
Totale a pareggio	46.492.560	49.373.133
USCITE		
Prestazioni quote a ripartizione	62.184.094	63.747.478
Prestazioni quote a capitalizzazione	6.839.160	6.974.612
Contributo di solidarieta'	-31.092.047	-30.637.377
	37.931.207	40.084.713
Minusvalenze titoli e gest.patrimon.	196.794	241.187
Sopravvenienze passive	3.349	1.953
Oneri di Gestione		
Personale dipendente (all. D)	1.809.917	2.001.782
Spesa straord.incent.esodo	114.000	195.000
Amministratori e Revisori (all. E)	184.498	219.947
Compensi professionali e vari (all. F)	227.031	217.515
Spese generali (all. G)	337.551	413.574
Amm.to mobili,macchine,attrezz.,CED	34.301	70.359
	2.707.298	3.118.177
Gestione a capitalizzazione		
Contributi accantonati nei c/ individuali	4.989.757	5.275.673
Interessi accreditati ai c/ individuali	664.155	651.430
	5.653.912	5.927.103
Totale uscite	46.492.560	49.373.133

DISPONIBILITA' BANCARIE

Monte dei Paschi di Siena	1.451.704	
Intesa San Paolo	30.042	
Unicredit	3.402.564	
Banca Fideuram	19.245	
Banca Generali	11.883	
Monte dei Paschi di Siena c/TFR	3.655	
Banca Prossima	441.728	
		5.360.821
Titoli e fondi	12.344.172	
Polizze Assicurative	2.751.150	
Gestioni Patrimoniali	13.201.696	
		28.297.018
GIACENZE LINEE TFR		
AXA polizze linea garantita	7.853.991	
Duemme SGR linea bilanciata	10.222.920	
Duemme SGR linea dinamica	4.584.724	
		22.661.635
Totale come da Bilancio		56.319.474

CREDITI DIVERSI

Aziende per contributi		
per crediti correnti	4.723.867	
v/aziende con proced.concorsuali in corso	2.230.205	
v/aziende in sofferenza	98.946	
aziende con transazione concordata	<u>7.356.646</u>	14.409.664
Debitori per pensioni		5.263
Personale c/ prestiti		18.455
PP.TT. per deposito affrancatrice		1.777
Crediti v/ banche		11
Aziende per residui TFR		179.231
Crediti addizionali reg. e com.		2.303
Credito da Unico v/ Erario		4.173
Crediti per anticipazioni		123
Crediti in contenzioso ex Immobiliare		117.560
Crediti v/condominio		1.600
Credito v/ Fondo Prev.Dirigenti		61.000
Credito v/ linee TFR		126
Totale come da Bilancio		<u><u>14.801.286</u></u>

**MOBILI, MACCHINE, ATTREZZATURE
CENTRO E.D.P.**

MACCHINE e IMPIANTI

Consistenza netta al 31/12/2015	8.471
Incremento anno 2016	0
Decremento beni ammortizzati	0

8.471

MOBILI

Consistenza netta al 31/12/2015	23.159
Incremento anno 2016	0
Decremento beni ammortizzati	-18.211

4.948

ATTREZZATURE

Consistenza netta al 31/12/2015	37.651
Incremento anno 2016	0
Decremento beni ammortizzati	-30.564

7.087

CENTRO E.D.P.

Consistenza netta al 31/12/2015	36.195
Incremento anno 2016	1.665
Decremento beni ammortizzati	-17.514

COSTI PLURIENNALI

Consistenza netta al 31/12/2015	28.362
Incremento anno 2016	0
Decremento beni ammortizzati	-19.259

9.103

Totale come da Bilancio

49.955

Allegato n. 4

RATEI E RISCONTI ATTIVI

Ratei attivi per interessi su titoli in corso al 31/12/2016	9.879
Risconti per quote del 2017 di assicurazioni e manutenzioni	20.766
Totale come da Bilancio	30.645

Allegato n. 5

DEBITI DIVERSI

Enti previdenziali per contrib. Dicembre 2016	72.579
Erario per ritenute fiscali Dicembre 2016	1.349.778
Erario per Imposta Sostitutiva	352.031
T.F.R. da versare a Fondi Complementari	57.122
Creditori per pensioni	3.716
Fornitori diversi	72.599
Creditori diversi	12.170
Depositi cauzionali inquilini	18.000

Totale come da Bilancio

1.937.995

FONDI DI AMMORTAMENTO

MACCHINE E IMPIANTI

Consistenza netta al 31/12/2015	2.943	
Incremento anno 2016	1.694	
Decremento beni ammortizzati	0	
		4.637

MOBILI

Consistenza netta al 31/12/2015	19.700	
Incremento anno 2016	2.415	
Decremento beni ammortizzati	-18.256	
		3.859

ATTREZZATURE

Consistenza netta al 31/12/2015	32.857	
Incremento anno 2016	3.907	
Decremento beni ammortizzati	-30.565	
		6.199

CENTRO E.D.P.

Consistenza netta al 31/12/2015	22.134	
Incremento anno 2016	7.025	
Decremento beni ammortizzati	-17.518	
		11.641

Totale come da Bilancio		26.336
-------------------------	-------	--------

FONDI TRATTAMENTI FINE RAPPORTO

Consistenza T.F.R. al 31/12/2015	376.112
Utilizzo quote nell'anno	-59.726
Quote accantonamento dell'anno	90.495
Quote versate al Fondo Complementare	-56.444
Riten. fiscali 11% su rivalut. TFR	-918
Ritenuta Inps a carico dipendenti anno 2016	-5.813
Accantonam.indenn. Fine mandato	11.111
Totale come da Bilancio	354.817

Allegato n. 8

FONDO RISCHI SU CREDITI DA CONTRIBUTI

Fondo rischi al 31/12/2015	739.162
Utilizzo Fondo nel 2016	-71.652
Totale come da Bilancio	667.510

Allegato n. 9

FONDI A GARANZIA PRESTAZIONI

Fondi di Riserva 31/12/2015 -68.072.965

Incrementi :

Da Gest. a Capitalizzazione giro dei c/ individ. residui dei pensionati nel 2016	2.048.693
Trasferim. dalla Gestione TFR nuovi pens.	109.479
Annullamento ratei pensione anni prec.	4.214

2.162.386

Decrementi :

Annullamento riserve matematiche	-79.362
Rettifica int.bancari anni preced.	-3.999
Annullamento crediti v/erario	-1.162
Decontribuzioni legge 247	-25.213
Conguaglio IMU 2010	-5.664

-115.400

-66.025.979

Utilizzo accantonamenti per la gestione 2016 -10.260.350

Totale come da Bilancio -76.286.329

FONDI ACCANTONATI A CAPITALIZZAZIONE
CONTI INDIVIDUALI AL 31/12 PER ATTIVI ED EX ATTIVI NON PENSIONATI

Fondi di Riserva 31/12/2015		133.414.473
<i>Incrementi</i>		
Per contributi dichiarati da aziende nell'anno	5.090.632	
Conguagli contributivi anni precedenti	13.090	
Importo trasferiti da Fondo gar. Inps	17.463	
		5.121.185
<i>Decrementi</i>		
Restituzione quote anni precedenti	-754.636	
Restituzione contributi anno corrente	-6.713	
Giro contributi ad altri Enti	-44.040	
Contributo spese tenuta conti 2016	-338.473	
Utilizzo acc.ti per nuovi pensionati nell'anno	-100.875	
		-1.244.737
		137.290.921
Accredito interessi dell'anno sui c/individuali	664.155	
- ritenuta per Imposta Sostitutiva	-132.831	
		531.324
		137.822.245
Giro dei residui conti individuali dei pensionati nell'anno al Fondo a Garanzia Prestazioni		-2.048.693
Totale come da Bilancio		135.773.552

FONDI ISCRITTI GESTIONE TFR
PRESENTI AL 31/12/2016

LINEA GARANTITA

Riporto saldo anno 2015	7.118.804	
Incrementi dell'anno	1.105.884	
decrementi dell'anno	-565.748	
Risultato di Gestione	195.050	
		7.853.990

LINEA BILANCIATA

Riporto saldo anno 2015	9.290.291	
Incrementi dell'anno	895.621	
decrementi dell'anno	-667.736	
Risultato di Gestione	704.744	
10.222.920		10.222.920

LINEA DINAMICA

Riporto saldo anno 2015	4.108.483	
Incrementi dell'anno	385.278	
decrementi dell'anno	-263.295	
Risultato di Gestione	354.258	
		4.584.724

Imposta Sostitutiva su rendimenti 2016	-217.722
Quote TFR dichiarate ma non versateci	179.231
Quote TFR in corso di lavorazione al 31/12	45.128

Totale come da Bilancio	22.668.271

Allegato A

CONTRIBUTI DA AZIENDE

Contributi d'esercizio per quote solidarieta'	28.097.458
Contributi arretrati per quote solidarieta'	68.177

Totale come da Bilancio	28.165.635
--------------------------------	-------------------

Allegato B

RENDITE SU TITOLI E INTERESSI BANCARI

Interessi bancari	3.657
Rendite titoli di Stato	30.969
Rendite su titoli bancari	90.298
Rendite titoli corporate	29.822
Rendite su Polizze Assicurative	71.231
Fondi di investimento	308.070
Rendite gestioni patrimoniali	440.047

Totale come da Bilancio

974.094

Allegato C

SOPRAVVENIENZE ATTIVE

Vendita mobili e arredi	1.200
Recupero da fornitori	1.375
Recupero crediti da az. cessate	1.719
Oneri per Dichiarazioni Pretura	50
Piccole varie	86

Totale come da Bilancio

4.430

Allegato D

PERSONALE DIPENDENTE

Retribuzioni dell'anno	1.164.730
Contributi Previdenziali ed Assistenziali	589.692
Quote quiescenza personale	90.495
Recupero spese da Fondo Dirigenti	-35.000

Totale come da Bilancio	<u>1.809.917</u>
-------------------------	------------------

Allegato E

AMMINISTRATORI E REVISORI

Compenso Presidente, anche per le funzioni di Dirett. Generale, Responsabile Fondo e Responsabile Finanza	150.000
Compenso membri Consiglio Amministrazione	24.000
Compenso Collegio Revisori Conti	10.498
Rimborso spese viaggio e gettoni presenza	0
Totale come da Bilancio	184.498

Allegato F

COMPENSI PROFESSIONALI E VARI

Spese legali e notarili	85.359
Consulenza fiscale	11.419
Consulenze amministrative e software	60.375
Consulenze attuariali	38.576
Consulenza finanziaria Advisor	28.060
Perizia immobiliare	3.242

Totale come da Bilancio

227.031

SPESE GENERALI

Oneri condom., affitto cantina, manut.Immob.	16.960
Manutenzione impianti e attrezzature	6.601
Assicurazioni	28.552
Spese postali ed invio pensioni	4.783
Spese bancarie e operazioni titoli	5.530
Bolli e bollati, arrotond.	495
Viaggi e trasferte e rimborsi spese	838
Inps e oneri su compensi Cariche Sociali	29.106
Materiali consumo macchine e Sist.informat.	9.754
Manut. e assist. Hardware e Software Sist. Inform.	39.671
Lic.uso e man. Unisys per rinnovo triennale	38.878
Buoni pasto aziendali	27.257
Man. e Gest. Sito Istituzionale e posta elettronica	23.235
Pulizia e manutenzione uffici e Immobile	29.036
Cancelleria e stampati e mat.cons.	1.542
Imposte, tasse, sanzioni, interessi,Imu	27.713
Tassa annuale COVIP	22.043
Varie, strenne e pubblicazioni	3.420
Servizio gestione rifiuti	3.470
Energia elettrica e gas Uffici	23.396
Spese atto pignoramento gruppo Fingraf	3.636
Telefoniche e Adsl	11.003
Noleggio fotocopiatrice	2.627
Spese auto servizio	989
Pratiche varie	893
Consulenza sicurezza e prevenzione	2.123
Quota partec.spese da Fondo Dirigenti	-26.000
Totale come da Bilancio	337.551

the 1990s, the number of people in the world who are under 15 years of age has increased by 1.5 billion (United Nations 1999). The number of people aged 15 years and over has increased by 1.2 billion.

There is a growing awareness of the need to address the needs of the young people of the world. The United Nations has set out a series of goals for the 21st century, known as the Millennium Development Goals (MDGs). These goals are designed to address the needs of the world's poor and to promote sustainable development. The first goal is to eradicate poverty and hunger. The second goal is to achieve universal primary education. The third goal is to promote gender equality and empower women. The fourth goal is to reduce child mortality. The fifth goal is to improve maternal health. The sixth goal is to combat HIV/AIDS, malaria and other diseases. The seventh goal is to ensure environmental sustainability. The eighth goal is to develop a global partnership for development. The ninth goal is to build local capacity for sustainable development.

The MDGs are a set of targets that are to be achieved by the year 2015. The targets are designed to be measurable and achievable. The MDGs are a challenge to the world's leaders and to the people of the world. They are a call to action. They are a vision of a better world for all. They are a goal that we must all strive to achieve.

The MDGs are a set of targets that are to be achieved by the year 2015. The targets are designed to be measurable and achievable. The MDGs are a challenge to the world's leaders and to the people of the world. They are a call to action. They are a vision of a better world for all. They are a goal that we must all strive to achieve.

The MDGs are a set of targets that are to be achieved by the year 2015. The targets are designed to be measurable and achievable. The MDGs are a challenge to the world's leaders and to the people of the world. They are a call to action. They are a vision of a better world for all. They are a goal that we must all strive to achieve.

The MDGs are a set of targets that are to be achieved by the year 2015. The targets are designed to be measurable and achievable. The MDGs are a challenge to the world's leaders and to the people of the world. They are a call to action. They are a vision of a better world for all. They are a goal that we must all strive to achieve.

The MDGs are a set of targets that are to be achieved by the year 2015. The targets are designed to be measurable and achievable. The MDGs are a challenge to the world's leaders and to the people of the world. They are a call to action. They are a vision of a better world for all. They are a goal that we must all strive to achieve.

The MDGs are a set of targets that are to be achieved by the year 2015. The targets are designed to be measurable and achievable. The MDGs are a challenge to the world's leaders and to the people of the world. They are a call to action. They are a vision of a better world for all. They are a goal that we must all strive to achieve.

The MDGs are a set of targets that are to be achieved by the year 2015. The targets are designed to be measurable and achievable. The MDGs are a challenge to the world's leaders and to the people of the world. They are a call to action. They are a vision of a better world for all. They are a goal that we must all strive to achieve.

