



# UNIVERSITÀ DEGLI STUDI DI PALERMO

<b>DEPARTMENT</b>	Giurisprudenza		
<b>ACADEMIC YEAR</b>	2022/2023		
<b>MASTER'S DEGREE (MSC)</b>	MIGRATIONS, RIGHTS, INTEGRATION		
<b>INTEGRATED COURSE</b>	THIRD SECTOR TAXATION AND FINANCIAL INCLUSION INSTRUMENTS - INTEGRATED COURSE		
<b>CODE</b>	20878		
<b>MODULES</b>	Yes		
<b>NUMBER OF MODULES</b>	2		
<b>SCIENTIFIC SECTOR(S)</b>	IUS/12, IUS/05		
<b>HEAD PROFESSOR(S)</b>	GIOE' CHIARA	Professore Associato	Univ. di PALERMO
<b>OTHER PROFESSOR(S)</b>	GIOE' CHIARA	Professore Associato	Univ. di PALERMO
	MATTARELLA GIORGIO	Ricercatore a tempo determinato	Univ. di PALERMO
<b>CREDITS</b>	9		
<b>PROPAEDEUTICAL SUBJECTS</b>			
<b>MUTUALIZATION</b>			
<b>YEAR</b>	2		
<b>TERM (SEMESTER)</b>	2° semester		
<b>ATTENDANCE</b>	Not mandatory		
<b>EVALUATION</b>	Out of 30		
<b>TEACHER OFFICE HOURS</b>	<p><b>GIOE' CHIARA</b>  Wednesday 12:30 - 14:30 Dipartimento di Giurisprudenza - P.zza Bologna n.8, secondo piano, stanza n.22.</p> <p><b>MATTARELLA GIORGIO</b>  Monday 12:30 - 13:30 Polo Universitario di Trapani</p>		

DOCENTE: Prof.ssa CHIARA GIOE'

<b>PREREQUISITES</b>	knowledge of the fundamental legal concepts
<b>LEARNING OUTCOMES</b>	<ol style="list-style-type: none"><li>1. Comprehension and ability to identify the most important institutions in each part of the program.</li><li>2. Ability to analyze sources on the basis of acquired knowledge regulations, judicial decisions and scientific articles related to specifications problems.</li><li>3. Ability to choose between several alternatives in the solution of practical cases.</li><li>4. Communication skills: students will gain awareness of the meaning of the terms used in the communication, in relation to the single context of reference.</li><li>5. Ability to apply knowledge and understanding: students will learn to understand the law in a different language and from a different perspective than that of their national law</li></ol>
<b>ASSESSMENT METHODS</b>	<p>1) Final oral exam with marks out of thirty. The exam consists of a interview to assess the level of knowledge of the topics in program, the level of mastery of the specialized language and the ability of candidate to develop reasoning aimed at applying knowledge theoretical to concrete cases. The interview consists of a minimum of two / three questions.</p> <p>The evaluation will take place according to the following grid: - Excellent (30 - 30 and praise): excellent knowledge of the topics, excellent language properties, excellent analytical ability; the student is able to brilliantly apply the theoretical knowledge to concrete cases whose solution is proposed, hypothesizing also multiple alternatives. - Very good (27 - 29): good knowledge of arguments, remarkable language properties, good analytical skills; the student is able to correctly apply theoretical knowledge to cases concrete. - Good (24-26): good knowledge of the main topics, fair language skills; the student shows adequate ability to apply theoretical knowledge to concrete cases. - Satisfactory (21-23): the student does not shows full mastery of the main topics of the teaching, though possessing the fundamental knowledge; it still shows satisfactory language properties and sufficient ability to apply knowledge theoretical to concrete cases. - Sufficient (18-20): minimal knowledge of main topics of teaching and technical language, limited ability to adequately apply theoretical knowledge to concrete cases. - Insufficient: the student does not have an acceptable knowledge of contents of the various topics on the program. 2) In itinere written test, optional, to be taken during the course of the lessons. The aim of the proof, which consists in the administration of at least two open-ended questions, is to verify the degree of understanding of the topics already addressed and the ability to applicate the theoretical notions acquired to the solution of concrete cases. The evaluation will take place in accordance with the grid described under "1)"</p>
<b>TEACHING METHODS</b>	lectures

**MODULE  
FINANCIAL INCLUSION TOOLS**

*Prof. GIORGIO MATTARELLA*

**SUGGESTED BIBLIOGRAPHY**

G. MATTARELLA, L'inclusione finanziaria degli immigrati. La tutela del consumatore vulnerabile nei servizi bancari, Giappichelli, Torino, 2021, ISBN 9788892139107.

<b>AMBIT</b>	20826-A scelta dello studente
<b>INDIVIDUAL STUDY (Hrs)</b>	76
<b>COURSE ACTIVITY (Hrs)</b>	24

**EDUCATIONAL OBJECTIVES OF THE MODULE**

The course aims to provide students with the knowledge of basic banking services by helping them to understand the importance to access to banking services for the social inclusion of immigrants, and to identify the legal instruments to protect these consumers who are vulnerable due to linguistic, social and economic factors.  
At the end of the course the student should: 1) distinguish between the various basic banking services, identifying the essential legal discipline; 2) know what are the vulnerability factors of consumers with different linguistic and cultural bases; 3) know the main contracts of the so-called Islamic finance; 4) identify the fundamental legal tools to protect immigrants, both those of general private law and those provided for by special legislation (anti-discrimination law).

**SYLLABUS**

Hrs	Frontal teaching
8	Explanation of the main definitions of the field of interest (financial inclusion and financial exclusion), explanation of the regulation and the features of the main banking contracts (8 hours).
8	the legal regulation of basic banking services for consumers vulnerables for social and economic reasons, such as microcredit and basic current account, and services which are used mainly by immigrants such as remittances.
12	Analysis of the regulation's defects that negatively affect the financial inclusion of immigrants and proposal of private law remedies to protect these vulnerable consumers; the course will focus on the lack of understanding of the content of the contract, the defects of the microcredit regulation and the antidiscrimination law, assessing if the latter is applicable to credit scoring algorithms.
8	Islamic finance and the admissibility in our legal system of the main Shari'ah compliant contracts.

**MODULE  
THIRD SECTOR TAXATION**

*Prof.ssa CHIARA GIOE'*

**SUGGESTED BIBLIOGRAPHY**

AA.VV., Il codice del terzo settore: commento al decreto legislativo 3 luglio 2017, n. 117, a cura di Gorgoni M, Pacini giuridica, 2021, ISBN 9788833793351, pp. 1 - 64; 311 - 342; 473 - 516.  
BOLETTO G., Le imprese del terzo settore nel sistema di imposizione dei redditi: tra sussidiarietà orizzontale e concorrenza, Giuffrè Francis Lefebvre, 2020, ISBN 9788828822721  
FICARI V., Prime osservazioni sulla "fiscalità" degli enti del terzo settore e delle imprese sociali, in Riv. dir. trib., 2018, pp. 57 - 93.  
BUTTUS S., L'Ente del Terzo Settore (ETS) quale "ente non commerciale" ai fini fiscali. La difficile convivenza tra d.lgs. n. 117/2017 e TUIR, in Riv. dir. trib.- On line, 12 luglio 2019, pp. 1-7.  
MONTANARI F., Le criticità dell'Iva per le attività di interesse generale nel nuovo Codice del Terzo settore, in Riv. dir. trib., 2018, I, pp. 561 - 586.  
GIANONCELLI S., Regime fiscale del terzo settore e concorso alle spese pubbliche in Riv. dir. fin. Sc. fin., 2017, I, pp. 295 - 319.  
SEPIO G., Il nuovo diritto tributario del terzo settore, in AA.VV., La riforma del terzo settore e dell'impresa sociale, a cura di FICI A., 2018, Editoriale Scientifica, ISBN 978-88-9391-245-7, pp. 155 - 192.  
SEPIO G., SILVETTI F. M., La (non) commercialità degli enti nel nuovo Codice del Terzo settore, in Il fisco, 2017, pp. 3621 - 3630.

Ulteriore materiale didattico sarà consigliato nel corso delle lezioni.

Further learning material will be suggested during the course.

<b>AMBIT</b>	20826-A scelta dello studente
<b>INDIVIDUAL STUDY (Hrs)</b>	95
<b>COURSE ACTIVITY (Hrs)</b>	30

**EDUCATIONAL OBJECTIVES OF THE MODULE**

Analysis of the tax regulation of the third sector bodies ruled by legislative decree 3.7.2017, n. 117 (Third Sector Code) that, by means of carrying out economic activities, even in cooperation with the State, the local authorities and the public authorities, fulfil the general objectives of solidarity and general interest, with particular reference to the management of reception and integration of migrants.

**SYLLABUS**

<b>Hrs</b>	<b>Frontal teaching</b>
6	General profiles on third sector bodies matter, with particular reference to the management of reception and integration of migrants. – The third sector body and the existing tax regulation
6	Tax regulation and tax income of the third sector bodies - Commercial and non commercial activities - Preferential regime for non commercial third sector bodies.
4	The tax regulation of the third sector bodies in VAT area
4	The regulations on indirect taxes on transfers and local duties
4	Tax benefits on economic supplies for third sector bodies
6	Tax regulation of the volunteer organizations and of the social promotion associations