

RICCARDO CARRADORI
Member of the Board of Directors

Born in Pistoia in 1965, he graduated in Economic and Social Sciences from Bocconi University in Milan. He is an entrepreneur and executive with extensive experience across the financial, insurance, industrial, and fintech sectors. He currently leads Lumia Holding and the companies Aextra and Crediverse, which operate in strategic and financial advisory, alternative asset management, and digital integration.

Throughout his career, he has held senior leadership positions within international groups active in the industrial, banking, and insurance industries, developing expertise in corporate restructuring, corporate finance, risk management, and the development of entities regulated by IVASS, the Bank of Italy, and ESMA.

Since 2007, he has been part of the Coface Group, serving as Chief Executive Officer of Coface Assicurazioni and Coface Factoring Italia, General Manager of Coface Italy, and CEO of the Mediterranean & Africa region. He also joined the Executive Committee of the French parent company, Coface S.A.

He later led the turnaround and relaunch of the Vincenzo Zucchi Group as CEO and Managing Director, developing international industrial and commercial partnerships and strengthening the positioning of the group's brands in the retail and hospitality markets.

In recent years, he founded the B2B fintech companies Whit-e and Factor@Work, which were subsequently acquired by the TeamSystem Group. Within TeamSystem, he served as Chairman and Chief Executive Officer of the "TeamSystem Financial Value Chain" business unit, also contributing to the development of an asset management company specialized in alternative finance.

Since 2025, he has been promoting the Crediverse initiative, a platform focused on strategic and financial advisory, alternative finance, and investments in fintech, paytech, legaltech, and insurtech companies.