



Garantir l'accès au crédit

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Year of creation (individual entities or association)	1966		
Type of scheme (guarantee or counter-guarantee)	Guarantee		
Product typology (guarantee or counter-guarantee or co-guarantee)	Guarantee		
Ownership (i.e. fully mutual, funded by SMEs, banking associations, fully public, fully private, private-public mixed models)	APCMA (Public Institution: 52.6%) Chambers of Crafts: 7.9% Banks: 24.1%: BPIFrance : 15.4%AP		
	Private (in %)	Public (in %)	
Shareholder structure	24.1%	75.9%	
Legal form (of single guarantee entity or association: i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.)	Professional company with variable capital		
Legal form (of members of an association: i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.)	/		
Structure/Network (i.e. central scheme with regional offices, central scheme only, association network)	1 Headquarter 5 Regional offices 21 Regional antennas		
Geographic coverage (i.e. local, regional, national)	National		
Sectorial focus (i.e. agriculture, industry, crafts, retail, liberal professions, cooperatives, etc.)	Crafts, Trade, Small Enterprises, Agriculture, Liberal professions , Associations		
Size of businesses supported (i.e. large companies, SMEs, micro-enterprises, independent/self-employed)	Micro-entreprises, independent SME		
Supervision statute (i.e. mono-product banking licenses, financial intermediary statute, non-supervised. For associations, please state statute of members)	Financial company, supervised statute		
Profit / non-profit oriented (dividends to public shareholders are not considered as profit orientation)	Non profit		
Distribution network	<input type="checkbox"/> Individual approach:	<input type="checkbox"/> Delegation to banks:	
	<input type="checkbox"/> direct guarantee approach	<input type="checkbox"/> Portfolio guarantee approach	<input type="checkbox"/> direct guarantee approach

Are you / your members financial intermediary for EU-programmes?	CIP / COSME	Yes CIP and COSME
	Structural funds	non
	Progress	non
	RSI / RSFF Horizon 2020	
	Other (please specify)	

Do you benefit from a counter-guarantee at local, regional or national level?	yes	
Name and level of counter-guarantor (local, regional, national)	Name of the organisation/institution/ministry	FEI
	Local	no
	Regional	yes territorial collectivities
	National/Federal	yes FEI

Types of guarantee products provided by your organisation / your members? (delete the options which are not-applicable / add additional products)	Garanties de crédit / caution de crédit	Leasing guarantees
	Garanties pour crédit pour le financement de fonds de roulement	Project guarantees
	Garanties pour les crédits-relais / financement provisoire	Export guarantees
	Mezzanine financing guarantees	Student loan guarantees
	Housing guarantees	Venture capital guarantees
	Other (please specify)	
Other SME support instruments offered by your organisation / your members (delete the options which are not-applicable / add additional products)	Subsidized loans	Coaching
	Mezzanine financing	Mediation services
	Venture capital	Others (i.e. grants, SME investment support, etc. please specify)

In general, some main guarantee product characteristics:

Please provide some indications about the main guarantee product provided (if no exact figures are available, e.g. in the case of associations, please provide AECM with estimates):

Guarantee product features: Investment loan guarantee Caution / Garantie sur prêt d'investissement	Maximum guarantee duration	15 years
	Average guarantee duration	7 years
	Guarantee coverage ratio	50%
	Maximum guarantee amount	500 000 €
	Minimum guarantee amount	15 000 €
	Additional collateral required	Yes

Guarantee product features: Working Capital loan guarantee Caution / Garantie sur prêt de financement de fonds de roulement	Maximum guarantee duration	5 years
	Average guarantee duration	4 years
	Guarantee coverage ratio	50%
	Maximum guarantee amount	150 000 €
	Minimum guarantee amount	15 000 €
	Additional collateral required	Yes

Legal disclosure/Information is not legally binding: The previously mentioned information is indicative and can differ when applying for a guarantee at the member organisation.

State aid regulation:

Please provide AECM with information about whether or not the activity of your organization (members in case of associations) is subject to state aid regulation. If this only applies to some products or some members, please indicate a rough estimate of the percentage of the activity concerned by state aid regulation:

Is the activity subject to state aid regulation?			
Do you (your members) use?	<i>De minimis</i>		no
	GBER	Yes	no
	Regional guidelines	Yes	no
	Notification	Yes	no
Do you (your members) dispose of an internal rating/scoring system?		no	
Do your guarantees provide deponderation (capital relief) for member banks subject to capital requirements (Basel agreement?)?		OUI	
Do you (your members) benefit of a public counter-guarantee that allows deponderation (capital relief)?		non	

Social media activity

We would like to add your social media channels to the ADDRESS field in your organization’s page, in order to do so, please include the URL of your organization’s pages so that we can link them.

Does your organization have an external communication strategy that uses social media channels?	
Facebook	https://www.facebook.com/SIAGI-1488684681378156/timeline/?ref=aymt_homepage_panel
Linkedin	No
Google+	No
Twitter	No
YouTube	no
Slideshare	no
Other	no