



SIAGI / France

SIAGI was founded in 1966 by the Chambers of Trade to facilitate access to credit for craft enterprises. Since then, its activities have been extended to other sectors known as "local activities".

The SIAGI has two activities: project appraisal and the granting of guarantees

1. Project appraisal to facilitate the entrepreneur's investment decision

This consists of analysing the projects sent to it either by the bank, the consular networks or brokers et franchisors, in order to identify those that can be financed as they are, or those whose financing plan needs to be further developed or reworked. This expertise includes an advisory activity that reassures the entrepreneur and the banker.

2. The guarantee to facilitate the bank's credit decision

For some projects, the bank wishes to secure its commitment by sharing the credit risk with a third party. The SIAGI then intervenes to cover between 15% and 80% of the bank's risk. To do this, it manages a mutual guarantee fund provisioned by payments from borrowers.

The capital of SIAGI is held by the founding organisations, CMA France and Chambers of craft (60%), seven banks hold 25% and Bpifrance holds 15%.

SIAGI has 26 representative offices. Its head office is located in Paris, with a total of 85 staff members.

As of end-2021, SIAGI had an outstanding guarantee volume of almost bEUR 1.1. It supported a total of more than 27,000 small and medium-sized companies.

AECM accession year	1993
Legal form	Mutual society
Ownership	Public-private mixed
Geographical and sectoral coverage	National Agriculture, Industry, Crafts, Retail, Liberal professions, Cooperatives
Products	Loan guarantees, Leasing guarantees, Project guarantees, Advisory
Counter-guarantee	National and EU counter-guarantee
Website and Social Media	Website Facebook LinkedIn

Paris/Brussels, 10th November 2022