

CESGAR / Spain

CESGAR is a non-profit association, established in 1980, with the corporate purpose of assuming the functions of coordination, cooperation, defence and representation of the interests of the 18 mutual guarantee societies existing in Spain. It promotes all kinds of agreements with public or private, national or foreign institutions that benefit the associates. It carries out advisory and technical assistance work, carries out studies and statistics, and develops training plans. Likewise, CESGAR plays a role of special relevance in relation to the specific legal regulation of the sector.

Mutual guarantee companies also have a counter-guarantee system, through the Spanish Counter-guarantee Company, CERSA. The coverage provided by this system strengthens the solvency of companies, allowing a greater number of SMEs to access financing through the guarantees granted by the SGRs.

As of end-2022, CESGAR had an outstanding guarantee volume of more than bEUR 7 and supported around 169,840 SMEs.

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| AECM accession year | 1992 - founding member |
| Legal form | Association |
| Ownership | Private-public mixed |
| Geographical and sectoral coverage | National In general all sectors: Agriculture, Industry, Crafts, Retail, Liberal professions, Cooperatives... |
| Products | Loan guarantees, Leasing guarantees, Project guarantees, Export guarantees, Mediation, Advisory services |
| Counter-guarantee | EU, national and regional |
| Website and social media | Website Facebook LinkedIn Twitter |

Madrid/Brussels, 25th January 2023