

NSGI / Switzerland

Switzerland's four guarantee cooperatives, associated under the Network of Swiss Guarantee Institutions (NSGI), support small and medium-sized enterprises (SME) with start-up, investments and succession planning. As reliable partners, they facilitate their access to financing by guaranteeing bank loans of up to mCHF 1. In this way, they help SMEs to obtain the loans they need.

The four guarantee cooperatives are the only ones officially recognised by the State Secretariat for Economic Affairs (SECO). The federal government covers part of the administrative costs and bears up to 65% of the guarantee cooperatives' losses in the event of a default.

The four guarantee cooperatives are represented regionally by Cautionnement romand, BG Mitte, BG OST-SÜD, and BG SAFFA, which operates throughout Switzerland and focuses on women entrepreneurs.

Bürgschafts-Support AG (BGS), owned by the four guarantee organisations, provides the technical support necessary for the Swiss guarantee system.

As of end-2021, NSGI had an outstanding guarantee volume of almost bEUR 12.3 and supported around 117,800 SMEs.

AECM accession year	2021
Legal form	Network
Ownership	Private
Geographical and sectoral coverage	National All sectors
Products	Loan guarantees, Mezzanine financing guarantees, Project guarantees, Advisory services
Counter-guarantee	National
Website and social media	Website Facebook LinkedIn