
The analysis of guarantees: The SMEs' point of view in Spain



CESGAR
Sociedades de
Garantía Recíproca

Warsaw, 15th June 2018
- Pedro Pisonero -



IV Report on the financing of SMEs in Spain

- ❑ More than 171,000 companies will create 514,000 jobs in Spain if they get the financing they need.
- ❑ 226,000 companies believe that obtaining credit is key to maintain the employment .
- ❑ 95.2% of SMEs with financing needs, go to the bank.
- ❑ The guarantees demand from companies has increased by 52%.
- ❑ 11.2% of companies need guarantees.
- ❑ The knowledge of Mutual Guarantee Societies (MGS) by SMEs reaches only 26.4%.
- ❑ Development of the brand “Con Aval Sí”, for greater knowledge of MGS.

Economic and social impact of guarantees in SMEs

Job positions: **614,087** workers

Partners: **126,591** SMEs

Induced investment: € **39,893** millions

Formalized guarantees: € **30,687** millions

Outstanding risk: € **4,032** millions

Guarantees formalized in the 2017: € **1,184** millions

Term of financing: **87%** long term (+ 3 years)

Business creation: **21%** new companies per year

Size of beneficiary companies: **95%** less than 50 workers

Source:
www.cesgar.es

Success cases

Natural Biscuit



Habitual data

HABITUALDATA

thanks for your attention!



The image shows a business card for SGR CESGAR, a company specializing in insurance. The card has a dark orange background with a white diamond shape in the center. The diamond contains the SGR logo and the text 'CESGAR' and 'Compañía de Seguros Participada'. To the left of the diamond is a logo that says 'CON AVAL SI'. Below the diamond, the address 'Carranza, 25, 4º-2', '28004 Madrid', and contact information 'T. +34 914 451 400', 'cesgar@cesgaces', and 'www.cesgar.es' are listed. In the bottom right corner, the name 'Pedro Pisonero' and contact details 't. + 34 983 21 77 53' and 'ppisonero@iberaval.es' are provided.

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