



# Financing agriculture in France

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- Financial institution regulated by the French authority (ACPR)
- Capital held by:
  - Chambers of craft **60%**,
  - the 7 French bank groups: **25%** (Crédit Agricole, LCL, BNP Paribas, SG, Crédit Mutuel CIC, BPCE, La Banque Postale)
  - BPIfrance, the French public bank: **15%**.
- 50 year SMEs risk taker
- Pure guarantee player
- Only amortizable loans
- Amount from EUR 15k to EUR 4M
- Focused on small and independant enterprises
- A network of 26 branches and offices

- **8 000 projects analysed, 4 300 contracts**
- **750 millions EUR investments for the economy on which**
  - **60% in transfers**
  - **30% in growth**
  - **10% in creation**
- **Handcrafts (artisans) 40%**
- **Retail 40%**
- **Liberal professions (regulated activities) 10%**
- **Agriculture 10%**

## A long term risk sharing policy with other risk takers:

- on bank level with insurance subsidiaries of bank group as Crédit Agricole (CAMCA) and BPCE;
- on regional level, with some of the 13 French Regions;
- on national level with Bpifrance;
- on European level with EIF (COSME);
- on sectors of activity level (purchasers of a sector in retail, in industry, in agriculture).

# Case 1: Co-guarantee SIAGI / CAMCA



- **Project: EUR 2.1 M: spirulina culture allied to methanisation**  
construction of a unit, new machines, working capital  
**Région Nouvelle Aquitaine**
- **Financing plan: EUR 395k guaranteed credit + EUR 180k subvention + EUR 250k self financing + EUR 1.2M credit bank alone**
- **Engineering pushed by SIAGI:**
  - Sourcing = Crédit agricole → SIAGI → CAMCA (*Crédit agricole subsidiary*)
- **Shared interests**
  - Risk sharing on large-value loans
  - Support diversification and innovation



**SIAGI / CAMCA: 40% (20% each)**

- **Project: EUR 393k: young farmers, biologic agriculture, multi faceted project:** diversification of activity, integrating energy efficiency devices.  
**Région Nouvelle Aquitaine**
- **Financing plan: EUR 50k guaranteed credit for material investments + EUR 36k: crédit vendeur + EUR 307k: Bank alone for construction investments**
- **Engineering pushed by SIAGI:**
  - Sourcing = Banque → SIAGI → EIF / COSME
- **Shared interests**
  - Taking an additional risk: imprecise rentability of biologic agriculture, farmers' profile



**Counter-guarantee COSME: 60%**

➤ **Project: EUR 260k Région Centre Val de Loire**

➤ **Engineering pushed by SIAGI:**

- Sourcing = Banque → SIAGI → AXERREAL/Région CVL

➤ **Shared interests**

- Support the whole of the production chain of the white meat sector: Axereal
- Support employment: Région Centre VL
- Secure financing by a prior technical and professional advice: Bank

 **Co-guarantee SIAGI/AXERREAL/Région CVL: 75% (25% each)**

- **SIAGI's engineering leads to create and manage adapted devices with various actors: local, regional, national, european, and various objectives: limited to a sector (white meat, wood, bio, forest...), or generalist.**
- **These devices are concepted to «live» by their own or to be matched with others, so that they can reach the double objective of helping access to credit in respect of risk policies of financial institutions.**





Thank you for your attention!



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