

**SOGAL-SOCAMUEL is a financial institution specializing in guarantees for the dairy sector, including bank loans and sureties (FranceAgriMer, BIRB, etc.).**

**The company was created in 1990 from the merger of two companies with similar activities: SOCAMUEL, founded in 1946, and SOGAL, founded in 1974.**

**SOGAL-SOCAMUEL is accredited by the French central bank, Banque de France (interbank code: 26 269 D).**

**The company has 160 shareholders or nearly all private companies in the French dairy sector.**

Sureties	€3 million per company
Guarantees on loans and leasing agreements	€1.53 million per company

## MISSIONS AND FIELDS OF ACTIVITY

SOGAL-SOCAMUEL provides all kinds of financial guarantees and sureties for dairy companies that are shareholders of the company, along with the dairy farms that supply them.

- **Guarantees on loans** by companies and farmers
- **Sureties** required by **FranceAgriMer**, EU subsidies or EU calls for tender

### **Other sureties and guarantees**

#### **Benefits**

SOGAL-SOCAMUEL's expertise reinforces the company's position vis-à-vis lending organizations, while its guarantees eliminate risk for the latter.

#### **Result**

SOGAL-SOCAMUEL's preferential conditions impact the overall cost of credit:

- **expert, professional support for setting up financing in the best conditions**
- **financing for investments in refrigeration equipment and milk collection**

SOGAL-SOCAMUEL's intervention simplifies the administration involved in loan requests, by setting up a single leasing agreement with constant payment instalments over five years. The company groups together different purchases (tanks, vehicles, etc.) over an accounting period.

## GOVERNING BODIES

**Chair of the Governing Board**

**Denis Milleret**

**Director-General**

**Christian Froment**

## CONTACTS

**Christian Froment**  
**Tel: +33 1 49 70 72 92**

**Véronique Gourland**  
**Tel: +33 1 49 70 72 42**  
**Fax: +33 1 42 80 63 78**

**Email: [general@sogal-socamuel.fr](mailto:general@sogal-socamuel.fr)**

-----

**Postal address:**

**42 rue de Châteaudun  
75314 Paris Cedex 9  
France**