

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

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