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Affacturage professionnel
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Affacturage grand compte
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FINANCEMENT

Financement de balance
Financement import
Financement des commandes
Financement des importations
Financement produit de facture
Financement de l'immobilier
Financement de stock
Crédit Bail location financière
Factoring
Titrisation

ASSURANCE CREDIT

Assurance crédit
Assurance des créances bancaires
Cautions
Gestion du portefeuille
Recouvrement de créances
Recouvrement commercial
Recouvrement commercial
Recouvrement d'entreprises

AFFACTURAGE PRATIQUE

Etude comparative d'affacturage
Négocier un contrat d'affacturage
Lire un contrat d'affacturage
Affacturage questions/réponses
Etudes d'affacturage
Affacturage et syndicat
Procédures de recouvrement et d'affacturage

AFFACTURAGE TECHNIQUE

Schémas d'affacturage
Exemple comptable d'affacturage
Textes législatifs d'affacturage

AFFACTURAGE

Votre entreprise a besoin de trésorerie !

Vous voulez :

- **recouvrer** le délai de vos encaissements,
- **sécuriser** vos encaissements,
- **transférer** la gestion de vos comptes clients.

La meilleure solution est l'**affacturage**
France et/ou l'**affacturage international**



Gratuite !!!

Etude d'affacturage gratuite
Pas de frais de dossier !
Pas d'honoraire !

■ Comment fonctionne l'affacturage ?

- L'**affacturage** permet le **financement sous 48h** des factures émises sur vos clients. Le financement se fait à partir de la date de réception de ces mêmes créances chez le factor, et sous une forme plus souple que celle employée par l'**acompte**, le **MOEL**, ou la **1st Daily** (voir **les avantages et les inconvénients sur les techniques de financement**).
- L'**affacturage** apporte une **garantie contre les impayés** (en remplacement ou en l'absence d'un contrat d'**assurance-crédit** dans l'entreprise).
- L'**affacturage** propose la **gestion du portefeuille "clients"** avec un suivi par pays, par client, par facture sans oublier la gestion des encaissements et le **recouvrement des créances**.

Schéma d'Affacturage simplifié



Fonctionnement du schéma d'affacturage simplifié

- | | |
|----------------|--------------------------|
| 1- Livraison | 3- Virement sous 48h |
| 2- Facturation | 4- Paiement à l'échéance |

Vous effectuez une livraison ou une prestation de service auprès de votre client. Vous facturez ce même client. Sous 48h vous recevez 90 % du montant TTC de la facture. Les 10 % restant vous sont remboursés à l'échéance, c'est à dire quand votre client a réglé la société d'affacturage.

Schéma d'Affacturage détaillé



Fonctionnement du schéma d'affacturage détaillé

- | | |
|----------------|---|
| 1- Commande | 6- Garantie de la créance |
| 2- Prestation | 7- Notification |
| 3- Facturation | 8- Règlement de la créance à l'échéance |

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Jean-Luc MORDOH



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