

## Off-balance financing

Off-balancing financing is a financial technique that requires a true sale of your receivables; this means that these receivables are no longer on your balance sheet.

Freeing up this asset class will allow you to optimize your financial structure (e.g.: redeem bank debts, improve your payment conditions through payment on sight, etc).

**However, the advantages of off-balance financing are not limited to a balance sheet effect only:**

- a true sale means that you have a 100% credit cover;
- your credit management is fully outsourced;
- your liquidity position will improve substantially;
- a better solvency may have a positive effect on your financial covenants.