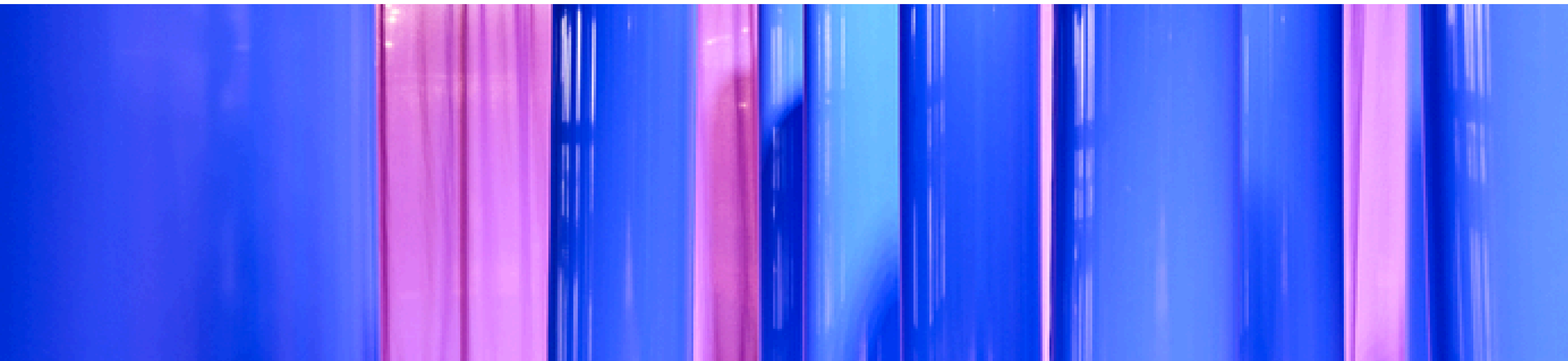


# WSN ACADEMY



## FINANCING YOUR PROJECT: WHAT FINANCING SOLUTIONS ARE AVAILABLE AND HOW TO CONVINCE?



# The challenge of the long operating cycle

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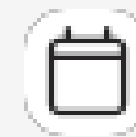
## Extended operating cycle

Design companies operate by **collections**, creating a particularly long **operating cycle** that requires significant pre-financing.



## Financial gap

Whether you sell in **BtoB** or **BtoC**, you must **pre-finance** your productions well before receiving revenue from actual sales.



## Self-financing required

Several months of operation must be **self-financed** before reaching the **target figure**.  
business, creating a **strain on cash flow**.

# Start-up funding

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## Equity

Solid personal  
investment (+€50K)



## Crowdfunding

Pre-orders and community  
support



## Microcredit

Up to €12,000 via ADIE



## Honor loans

€5,000 to €50,000 at  
0% interest

**At the outset, it's essential to have sufficient funds to support at least two collections, thus demonstrating the viability of your business model to potential investors. Interest-free loans offer leverage: €1,000 borrowed can generate €1,000 in bank debt.**

# Funding for operations once the brand is launched

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## Short-term financial debt

Once your **brand is established**, you can use **short-term financial debt** to finance your operating cycle.

This solution helps maintain healthy **cash flow during production** and waiting periods.  
recipes.

## Two types of funders

Two categories of actors can assist you with this financing:

- **traditional banks**
- **alternative financial** institutions, which offer more **flexible solutions** and are often better suited to the needs of fashion companies.



# Banking solutions



## Campaign credits

**Short-term financing (€20K to €500K)** dedicated to **B2B** to cover the **operating cycle** while awaiting payment from wholesale clients. **Ideally, request a 120-day term.**



## Factoring

**Cash advance** through assignment of **customer receivables**. The **factoring company** handles collections and payment reminders. A more affordable alternative: the **BPI (Advance +) solution.**



## Cash credit

For **short-term liquidity needs**, enabling one to deal with **unforeseen** events such as **non-payment** or an **unanticipated expense**.



# Alternative financial solutions

## Cash advance

Based on 6-month cash flow analysis, with an amount that can be adjusted upwards if revenues increase.

## Advance payments

Support for the payment of supplier invoices or loan based on the analysis of the order book.

## Revenue-Based Financing

Financing against a percentage of future revenues, offering flexibility linked to financial performance.

## Inventory financing

Loan based on the value of stocks with the implementation of a pledge and monitoring of inflows/outflows to adjust the financing.

# Cefin support



## **“Financing Fashion” Portal**

To access the Cefin financing comparison tool and receive support in obtaining financing tailored to your situation, please visit our dedicated page:

<https://cefin.fr/financerlamode>



## **New products**

- **Seeking more effective funding**
- **Integration of non-banking solutions**
- **Fully integrated process with a response within 72 hours**
- **No application fees or commissions**



## **Contact**

Our Cefin account managers are available at 09 72 44 55 93 or by email at [team@cefin.fr](mailto:team@cefin.fr).



**THANK  
YOU !**