

WSN ACADEMY

- Learn
- Grow
- Innovate



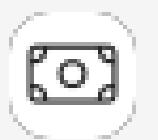
FINANCING YOUR PROJECT: WHAT FINANCING SOLUTIONS ARE AVAILABLE AND HOW TO CONVINCE?

The challenge of the long operating cycle



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



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

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



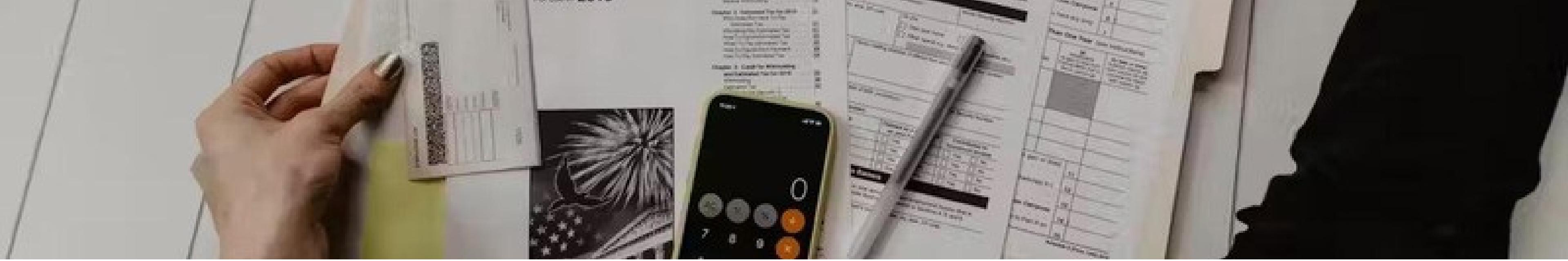
Cash advance through assignment of **customer receivables**. The **factoring company** handles collections and payment reminders. A more affordable alternative: the **BPI (Advance +) solution**.



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



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YOU!**