

CALIFORNIA Apparel News

THE VOICE OF THE INDUSTRY FOR 72 YEARS

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MIAMI SWIM WEEK CRUISE '18

Miami Beach once again became the epicenter of swim fashion when the swim trade shows—Miami SwimShow, Hammock and Cabana—opened their doors while runway producers Swim Miami, Funkshion and Art Hearts Fashion hosted more than 50 catwalk shows showcasing Cruise 2018 collections. For more from the shows, see pages 14–15.

Hale Bob at Art Hearts Fashion Swimwear

INDUSTRY FOCUS: FINANCE

The Effect of Rising Interest Rates on the Apparel Business

By Deborah Belgum *Senior Editor*

For nearly a decade, interest rates have remained near zero, meaning it was very inexpensive for businesses to borrow money. But those sunny days may be over. Twice this year, the Federal Reserve has raised the prime rate, and it is expected to do so again later this year.

While the interest-rate increases have been small, they are still a factor in every business's bottom line. In June, the Federal Reserve raised the benchmark rate to between 1 percent and 1.25 percent. Businesses typically pay a little more than the benchmark rate.

With this added operating expense, we asked several finance experts and factors how apparel manufacturers are coping with this interest-rate change.

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TRADE SHOW REPORT

Swim Week Brings Trade Show Trifecta to Miami Beach: Cruise 2018 Debuts at SwimShow, Cabana and Hammock

By Ginger Harris *Contributing Writer*

MIAMI BEACH, FLA.—One week a year in Miami Beach you can find more bikinis at the convention center than on the actual beaches. That was the case July 20–24, when Swim Week returned to South Florida. And this year—amid rainstorms, sweltering humidity and blazing sun (sometimes all within the same hour)—buyers, models, bloggers, socialites, editors and celebrities got an eyeful of what will be all the rage come Cruise 2018.

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Where fashion gets down to businessSM



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Bankruptcy Court Judge Denies Lubov Azria's Latest Move to Receive \$7 Million in Compensation

In the latest saga in the bankruptcy case of **BCBG Max Azria Group**, a federal judge has denied Lubov Azria's attempt to receive nearly \$7 million in lost wages and a payout known as a golden parachute.

In June, Azria, who was the Los Angeles fashion brand's chief creative officer before she was fired in March, filed an administrative claim in U.S. bankruptcy court to recuperate money she felt she was owed after signing an employment agreement.

But on July 25, that administrative claim was denied by U.S. Bankruptcy Judge Shelley Chapman in New York even though Azria's attorneys maintained her dismissal from the company was a post-bankruptcy act. Azria's claim was reduced to a general unsecured claim, which, if paid off, gets only pennies on the dollar.

This is Azria's latest attempt to recuperate the funds she felt she was owed. Months earlier, she filed a labor contract lawsuit against BCBG insisting she was illegally dismissed and was owed \$6.7 million for wages and a golden-parachute payout.

The former creative director said she signed an employment contract guaranteeing her longtime employment that was part of an out-of-court restructuring agreement in 2015 with investors, including affiliates of **Guggenheim Partners Investment Management**. The restructuring agreement reduced the Azria family's 100 percent ownership of the fashion house to 20 percent. Guggenheim Partners, which has outstanding loans of more than \$324.4 million to BCBG, has been running the company for the past two years.

In court papers, BCBG said it was not required to make a nearly \$7 million golden-parachute payment to Azria and maintained her dismissal was "consistent with the contract's language as well as the sound exercise of business judgment." That lawsuit was rejected by the bankruptcy court with Azria returning to court with an administrative claim.

This is the latest chapter in the Feb. 28 bankruptcy filing of the once high-flying apparel company founded in 1989 by Max Azria, who is married to Lubov Azria.

Over the years, the company incurred millions of dollars in debt as its stores became less profitable. At one time, BCBG and its other brands had a fleet of 550 stores in the United States, Europe and Japan, but in recent years those numbers declined.

Last year, the BCBG retail chain racked

up \$10 million in losses, but its in-store shops at major retailers such as **Macy's**, **Bloomingdale's** and **Lord & Taylor** were profitable.

Earlier this year, BCBG closed 120 stores, keeping 71 still operating in major cities.

The bankruptcy court on July 25 also approved the plan for **Marquee Brands**, **Global Brands** and partners to pay \$165 million for BCBG's intellectual property, inventory and the right to keep about 42 stores open as well as operate the BCBG e-commerce site.

BCBG creditor **Allerton Funding** will receive a junior interest in the intellectual-property royalties until its \$55 million in loans are paid off. Guggenheim Partners will receive \$1.75 million, and the unsecured creditors will have to divvy up \$900,000.

—Deborah Belgum

Intermezzo Unveils Consumer-Friendly Vintage Show

Trade-show giant **UBM** is getting in on the consumer-facing show action this August when its **Intermezzo Collections** unveils its **Vintage@Intermezzo**. The New York show, set to bow during the Aug. 6–8 run of Intermezzo, will be UBM's first market open to consumers.

Vintage@Intermezzo will run for three separate days. Intermezzo attendees can gain entry with their show badges. Members of the public can purchase \$20 tickets to gain entry to the show for a single day, said Peter Berta, Inter-

mezzo's show director.

They'll be able to shop from among 20 individual vendors selling vintage jewelry and clothing at retail price points ranging between \$100 and more than \$1,000.

"Vintage was a no-brainer," Berta said of the idea to run a vintage consumer show. "It speaks to buyers' immediate needs. It adds consumer elements to the show. Consumers and retailers will shop alongside each other. The consumers will inspire the retailers. It creates an exciting

experience on the Intermezzo floor for them."

Vintage@Intermezzo will be produced on the trade show's main floor. Consumers will enter Vintage@Intermezzo through a separate entrance at the **Javits Center** on 11th Avenue between 34th and 35th streets.

Berta said that the vintage show will bring added revenue to Intermezzo but that the trade show was doing fine without a consumer day. With a rebounding economy, more retailers are attending trade shows, he said.

A reason for doing the consumer day was a case of giving trade attendees and the public what they want. Vintage shoppers are a sophisticated group devoted to vintage jewelry and clothes. At Intermezzo's May show, Berta produced **B2B VINTAGE@Intermezzo**, a six-vendor vintage section. The trade show reportedly clamored for more. "It was the most talked-about area in Intermezzo," Berta said. "It was the most incredible thing we added. We were onto something. We should move forward with this."

Participating vintage dealers scheduled to

appear include **Morphew Concept**, **Norma Kamali**, **Brent Edward Vintage**, **The Wayward Collection**, **Mia Vesper**, **Dusty Rose Vintage**, **Another Man's Treasure**, **Lulu's Vintage**, **Lady V Second Time Around**, **James Veloria**, **Bui's & Whistles**, **Cabana Vintage**, **Kitschopia**, **IMJM Antiques & Vintage Couture**, **Les Femmes Vintage**, **Icon Style**, **The Bargain District**, **Lifestyle Boutique** and **Natalie Como's Wardrobe Revolution**.

On Aug. 7, Vintage@Intermezzo will produce a special panel on vintage fashions. Speakers will be businesswoman and fashion inspiration **Iris Apfel**, designer **Norma Kamali**, and **Stephanie Solomon**, vice president and fashion director at **Lord &**

Taylor. **Lauren Parker**, editor-in-chief of *Accessories* magazine, will moderate.

Vintage@Intermezzo joins a growing roster of consumer-facing events at trade shows. **Agenda**, owned by **Reed Exhibitions**, introduced its first consumer day July 15 during its show in Long Beach, Calif.—*Andrew Asch*



Norma Kamali

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July 26

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Through July 29

July 30

ASDMARKETWeek

Las Vegas Convention Center
Las Vegas

Through Aug. 2

July 31

Los Angeles Fashion Market

California Market Center
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There's more
on ApparelNews.net

For calendar details and contact information, visit ApparelNews.net/calendar.

Submissions to the calendar should be faxed to the Calendar Editor at (213) 623-5707. Please include the event's name, date, time, location, admission price and contact information. The deadline for calendar submissions is the Tuesday prior to Friday publication. Inclusion in the calendar is subject to available space and the judgment of the editorial staff.

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Spanning the Supply Chain From Fiber to Fabric and Print to Production at Texworld USA

By Jennifer DeMeritt Contributing Writer

NEW YORK—Uncertainty about international trade was a major concern at **Texworld USA**, the textile sourcing trade show, which took place July 17–19 at the **Javits Center** in New York. Yet as exhibitors showed off their wares, they also focused on other dominant trends in the industry, including mass customization and the next generation of designers.

This edition of **Texworld USA** was the

U.S. However, TPP was mentioned only in passing at the presentation.

Instead, Buhler and Samil focused on their new strategy. “Our network is immense,” said David Sasso, Buhler’s vice president of sales, referring to the two companies’ trading partners in the U.S., Europe and Southeast Asia. “We are prepared to play in the global market.”

As to products, “at Buhler Quality Yarns, we’re going to continue to make the yarns we’ve made, with some additions from Samil’s special fibers,” Moran said, referencing the range of performance fibers such as **Ecosil**, **Tencel** and **DrySil** that Samil specializes in.

“I think ‘Made in the USA’ has to be something special,” Sasso said. “The winner part of the business is the specialties—the impulse purchase, the consumer saying, ‘I like that, I’ll buy it!’ As consumers demand faster and faster speed, it’s not about the cost. It’s about selling at first price,” he said—in other



Avanprint

largest ever, featuring 851 exhibitors from around the world across four shows, including the debut of the digital-printing showcase **Avanprint**. “One supply chain is what we’re trying to offer now,” said Show Director Jennifer Bacon.

Marketing Manager Teodora Nicolae added, “You can source your fabrics, walk next door to **Apparel Sourcing USA** and source manufacturing capabilities, then go to **Avanprint** and find out what’s new in digital printing, then go to **Home Textiles Sourcing**. Especially for the brands who have a foot in apparel but also do home collections, it’s the most comprehensive sourcing platform.”

Among the offerings at this edition of **Texworld** were six international pavilions highlighting goods from across the globe, including Korea, Taiwan and Turkey mills. “Most of our exhibitors are international companies, so designers and other people here are usually sourcing outside the U.S. They’re curious how trade under [the] Trump [administration] is going to affect the way they do business,” Bacon said.

“[The Trans-Pacific Partnership trade agreement] having disappeared—for lack of a better term—it’s creating some uncertainty,” Nicolae said. “Yesterday our most well-attended seminar was on sourcing preference and countries that are duty-free. Egypt is a big one right now, so we have a new Egyptian pavilion in our Apparel Sourcing area. Everyone is sourcing from China but also looking for other opportunities for duty-free. Africa is another, and it’s growing.”

TPP was the elephant in the room at a presentation hosted by **Samil Spinning** and **Buhler Quality Yarns**, which Buhler Chief Executive Officer Marty Moran described as a “coming-out party” for the new relationship between the two companies. In March, Korea-based Samil announced its acquisition of Buhler, which has operations in Georgia, in an all-cash deal. At the time, it was reported that the U.S. pulling out of TPP was a major reason for the deal because U.S.-produced yarns from Buhler would allow Samil to avoid high tariffs on products it sells in the

words, full price instead of a discount.

Buhler was one of a number of U.S. companies at **Texworld USA**, including Los Angeles-based **Design Knit**, **Texollini**, **Laguna Fabrics**, **Fabric Selection** and **SAS Textiles**. **Lenzing**, the Austrian fiber company with U.S. operations in Atlanta, was also exhibiting its new developments in Tencel, **Lenzing Modal** and other sustainable fibers.

Speed-to-market and mass customization were a major topic among the digital printers at **Avanprint**. Though it still accounts for only a fraction of the textile printing market, major fast-fashion brands like **H&M** and **Zara** have adopted digital printing, which is seeing “double-digit growth,” according to Peter Valinski of **Kiian Digital**.

“We’ve gone to much faster turnaround times,” said Tim Hallett, director of marketing for **Kornit Digital**. “With traditional screen-prints, the number of screens dictates the costs. With digital, my cost is the same whether I print one shirt or 100. That gives manufacturers the flexibility to respond to market needs almost immediately.”

That focus on flexibility and smaller production runs dovetailed with **Texworld**’s startup-designer program, which connects emerging and independent designers with textile producers willing to accept orders with lower minimums.

Texworld also partnered with **Startup Fashion**, which founder Nicole Giordano described as “a support system for independent and emerging designers” who are taking a nontraditional approach to the fashion business. “They’re not waiting for a buyer to pay attention. They’re connecting directly with their customers,” she said, through e-commerce and social media.

“The industry is starting to catch on,” Giordano added. “They want to produce smaller runs, really test the market and understand what people want. Fabric vendors and service providers understand that more. They realize their business needs to shift because this next generation is just doing things differently. They’re setting that trend and things are following.” ●



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NEW SHOWROOMS

SUPERDRY
B513
SuperDry *European collection*

SHOWROOM RELOCATIONS

ROBERT ARUJ
(Formerly A1085)
B523
Buco *Fashion accessories*
Carla Mancini
Gallery Scarves
Giovanni Bevini *High fashion*
Inzi
Ricky Designs
Tusk

NEW LINES

ACCESSORIES

ROXSTAR
A342
Corazón De Barro *Fashion accessories*

THE PARK SHOWROOM
B477
Local Supply Eyewear *Unisex eyewear*

UPDATED WOMEN'S COLLECTIONS

WELLS INTIMATES & APPAREL
A309
Love + Grace *Updated loungewear and pajamas*

J V ASSOCIATES
A314
By JJ *Updated tops*
Matchpoint *Updated plus-size sportswear*

FERN LIBERSON & CO.
A317
Planet USA *Updated sportswear*

ROXSTAR
A342
Isela Art *Updated tops*
BETTY BOTTOM SHOWROOM

INC.
A347
Cameleon *Updated sweaters*
IPNG Design Essence *Updated dresses*
Trisha Tyler *Updated tops*

DORIS JOHNSON
A380
Elite *Updated tops/sweaters*

KAREN GEORGE & CO.
A394
Asian Eye Scarves *Updated scarves*
Cherishh *Updated tops*
Stiletto *Updated tops*
Venaro *Updated outerwear*

WOMEN'S CONTEMPORARY

THE HANGER SHOWROOM
A583
Grace Willow *Contemporary dresses*

THE PARK SHOWROOM
B477
Lisa Maree *Contemporary swimwear*
Naketano *Contemporary sweatshirts*

JUNIORS

LOVE AND PROMISES
B809
Thrive Société *Juniors activewear*

KIDS' & MATERNITY

BUTTERSCOTCH KIDZ
A605 Island State *Children's beachwear*

LOLA JO SALES
A607
Embe *Children's, infants' and toddlers'*

THE DRESSING ROOM
A610
Inchworm Alley *Children's onesies with digital print*
Lanoosh *Girls' 2-14 apparel*
Polish Me Silly *Children's nail polish*
Shade Critters *Children's swimwear*
Tun Tun *Children's, infants' and toddlers'*
Watchi Tude *Children's watches*

ELOISA & MIA
A611
Feather Baby *Children's, infants' and toddlers'*
Powell's Owls *Children's teething necklace*

REBECCA EBERSHOFF
A656
Aqua Blu Kids *Children's accessories and gifts*
Dolls & Divas *Children's dresses*
Kidding Around *Children's toys*
Masala Baby & Kids *Children's accessories*

KEIKI SHOWROOM
A670
Wee Monster *Children's collection*

IN PLAY SHOWROOM
A672
Bonnie Mobb *Children's, infants' and toddlers'*

RANDEE'S SHOWROOM LLC
A679
Jolie *Children's accessories*
SYLVIA GILL CHILDRENSWEAR
A680
Jack + Lily *Children's and infants' footwear*

BOW & ARROW SHOWROOM
A683
LPC Les Petites Choses *Children's French brand collection*
Milestone Cards *Baby photo cards*
Wander & Wonder *Girls' 4-12*
Wild Wawa *Girls' 0-4 organic cotton*

NICKY ROSE KIDS
A683
AMBSN *Boys'*

DON WELBORN AND ASSOCIATES
A684
Ellen DeGeneres *Children's, infants' and toddlers'*
Hello Kitty *Children's accessories and gifts*
Magnolia Baby *Children's accessories and gifts*
Material Girl *Children's accessories and gifts*

SHAYNA MASINO
A689
Stella M'lia *Children's 8-16 party dresses*

WENDY'S CLOSET
A691
Hello Shiso *Children's hair clips*
Marin And Morgan *Children's clothing*
Million Polkadots *Children's unisex rompers*
Monroe Workshop *Children's toys*
North Of South *Children's books*
Question Everything *Girls' dresses*
TuliBert *Children's urban streetwear*
Viverano *Children's baby blankets*

SMALLSHOP SHOWROOM
A692
Disney Character Shoes *Children's footwear*
Ed By Ellen DeGeneres Kids *Children's and accessories*
Kensie Girl Footwear *Children's footwear*
Kinder Kind *Children's, infants' and toddlers' sets*
Little Green Radicals *Children's organic clothes made in the U.K.*
Lucky Brand Kids Footwear *Children's footwear*
Magpie 4 Mabel/Vignette *Children's dresses*
Millymook & Dozer *Children's hats*
Nanette Lepore Girls Footwear *Children's footwear*
Old Soles *Children's footwear*
Robeez *Children's, infants' and toddlers' footwear*
See Kai Run *Children's footwear*
Stride Rite Hosiery *Children's hosiery*
Syunsoku Footwear *Children's footwear*

VINCE CAMUTO KIDS FOOTWEAR *Children's footwear*

MEN'S

THE PARK SHOWROOM
B477
Dstrezzed *Men's contemporary collection*
Local Supply Eyewear *Unisex eyewear*
Nana Judy *Men's streetwear*
Summer of Love *Unisex '60s-inspired collection*

The New Mart

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NEW SHOWROOMS

TOPSON DOWNS
Suite 407
Arrive
Elwood
Fourteenth Place
Love Fire
Tinseltown
Topson Downs

G-STAR RAW
Suite 412
G-Star

FSI INC.
Suite 506
Cali Supply Co.
Darling Blue
Love Peace & Lipgloss
Paper Flower
Runway Girl

CHARLENE K JEWELRY
Suite 1007
Charlene K Jewelry

SHOWROOM RELOCATIONS

SALT & PEPPER SALES
(FORMERLY 505)
Suite 802
Amet + Lanoue
Banana Blue
Beau Jours
Bryn Walker
DG by David Galan
Eleven Stitch by Gerties
North Star Base by Gerties
Ozka Cashmere House
Pacific Cotton by Bryn Walker
T. Elliot

NEW LINES

LIVERPOOL
Suite 402
LA Blend/Trixie
MICHAEL BUSH-LA APPAREL
Suite 406
Tregene
CHANTAL ACCESSORIES
Suite 509
IIMA
The Salty Ones

JOKEN STYLE
Suite 602
Jay Stephan
HASSON COSTA
Suite 700
Corey Lynn Calter
Trina Turk
COHEN SHOWROOM
Suite 703
AMVI
Nomads and Artists
KLA SHOWROOM
Suite 704
Mansted
Neta Efrati
KATHY WALKER SALES
Suite 711
Feather & Find
Memories

VALERIE HAMBAS SHOWROOM
Suite 800
Beyond Threads
Lou Intimates
Maison Lejaby

BERNADETTE MOPERA & CO.
Suite 813
Idol Mind
Teeberry and Weave

THE RESIDENCY
Suite 921
Bird

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➔ New Lines page 8

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Première Vision New York Offers European Fabrics, Local Manufacturing

By Jennifer DeMeritt Contributing Writer

NEW YORK—"Fashion is perpetually new," said Guglielmo Olearo, international exhibitions director of the **Première Vision New York** textile show, which took place July 18-19 at **Pier 94** in Manhattan. In its 35th edition, **Première Vision** featured 322 exhibitors from around the world—including producers of textiles, leather, trimmings and accessories—as well as fashion designers looking for suppliers and inspiration. "Today fashion is finding a new business model," said Olearo. "They need to adapt, reengineer their systems."

Olearo said there are two big market trends.

"The first is linked to sustainability—to smart products, taking care of the environment. The other macro trend is re-shoring," he said, referring to the shift toward more local manufacturing by some companies in the fashion industry.

Though large, high-volume fashion brands will likely continue production in China and elsewhere overseas, "in Europe, the surrounding countries like Bulgaria, Romania and North Africa are fully booked now," Olearo said. "The time-to-market has to be quicker than in the past because the collections are renewed with higher frequency."

Indeed, local manufacturing is a focus of **Première Vision's** partnership with the **Council of Fashion Designers of America**. Now in its second year, the partnership also supports emerging designers with scholarships and low-minimum orders. Though most exhibitors at **PVNY** are international, "we host companies from the New York area that are specialized in garment manufacturing," Olearo said.

One such company was **New York Binding Co.**, which creates custom trimming, embellishment, pleating and more from its factory in Queens. **NYBC** came to **Première Vision** as part of **CFDA's** Manufacturing Initiative. "They're showing a lot of support to manufacturing businesses here and enabling them to grow and stay current," said Anni Levin, who handles social media and marketing for **NYBC**.

Another New York-based company at this edition of **Première Vision** was **Vespertine**, which manufactures reflective bicycle apparel using sustainable fabrics in Manhattan's garment district.

"The idea is that it's beautiful clothing with the added bonus of being reflective at night," said designer Sarah Canner. She comes to the show twice a year because "it brings all the vendors together and makes it so much easier. I'm sort of a one-man band. Seeing the fab-

rics in real life is always exciting."

One textile producer she connected with this season was **Tintex**, a Portugal-based company that supplies high-end brands such as **Armani**, **Burberry** and **Ralph Lauren** and recently strengthened its commitment to sustainability.

"People think something sustainable is not beautiful," said Ana Silva, head of sustainability for **Tintex**.

Ricardo Silva, head of operations for **Tintex**, pulled out a sample of an organic cotton with a lustrous finish and a textured jacket made from the recycled fabric **Ecotec**.

"When they feel the fabric and learn about the technical performance and the process be-



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INDUSTRY FOCUS: FINANCE

The Effect of Rising Interest Rates on the Apparel Business



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Managing Director,
Express Trade
Capital



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President and
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Kevin Sullivan,
Executive Vice
President, Wells
 Fargo Trade Capital



Ken Wengrod,
President, FTC
Commercial Corp.

Finance *Continued from page 1*

Mark Bienstock, Managing Director, Express Trade Capital

While the two increases in the prime rate have slightly increased apparel producers' costs of funds, it is not the key driver that is negatively affecting their business. It is, however, compounding their profitability concerns.

The industry continues to be battered by the online shopping experience. Those manufacturers that had the foresight to create a platform to handle the fulfillment business are the winners and survivors of the paradigm shift in dealing with today's consumers, either through the retailer or consumer directly.

This requires a significant capital investment that only a select group of manufacturers are capable of providing. We continue to witness a shakeout of those poorly capitalized entities that are unable to sustain the requirements of the new shopping experience.

Sydnee Breuer, Executive Vice President, Rosenthal & Rosenthal

Increasing interest rates will definitely affect not only apparel companies but any company that borrows money. However, apparel companies will be particularly challenged in coping with the increases due to the difficult retail environment.

The retailers will not want to accept an increase in pricing to cover the increased interest rates as they fear consumer resistance to price increases.

It will be yet another example of how apparel companies will need to be vigilant regarding their own costs, including being smarter about the money they borrow, tightly managing their overhead and controlling their inventory levels in order to continue to compete in this difficult retail environment.

Rob Greenspan, President and Chief Executive, Greenspan Consult

Interest expense is a component of the income statement. It records the amount of interest paid to banks, factors and

other debt-bearing instruments.

In the case of an apparel manufacturer or importer, the interest expense to the bank or factor varies on the amount of leverage (borrowings) the company needs. The more leverage in the company, the higher the loan, which results in higher interest expense.

Bear in mind, while the Federal Reserve is now raising interest rates from historically low levels, the cost of money borrowed by banks to lend to their customers is still low.

But these increases will cause the prime rate and Libor rate to rise. Many companies pay their lender prime plus or Libor plus a negotiated rate. The Fed increase will cause a ripple effect on everyone who borrows.

As an example, if interest rates increased by 1 percent, that increase would cost a company \$10,000 for each \$1 million of its annual borrowings. If a company's loan averages \$5 million, its interest cost would be \$50,000 higher if rates were to increase by 1 percent. While this is important, the interest cost should not be a reason for a company to overreact.

With rising interest rates, the company should look for



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ways to lower its borrowings to help control rising interest rates. Possible solutions for apparel manufacturers to have more liquidity in their business is to lower inventory levels, get shorter terms on accounts receivables, get longer dating on their accounts payable and, of course, retain more profits in the business. All of these things can reduce a company's borrowings and help control rising interest costs.

Sunnie Kim, President and Chief Executive, Hana Financial

The consensus seems to be that interest rates will indeed rise again. Any increase in rates will have a negative impact on apparel manufacturers' income as the current state of the retail market does not suggest there will be a significant turnaround in the near term.

Most retailers are reducing the number of their stores, creating fewer opportunities for manufacturers, which could exacerbate the issue even more.

Given the reduction in retail, manufacturers will be unable to pass these costs off to retailers as they may have in the past. Ostensibly these manufacturers will potentially find themselves in a tighter cash-flow position when combined with continual hikes in the minimum wage.

Therefore, companies may find themselves operating on a smaller scale to meet their higher operating expenses.

Robert Meyers, President, Republic Business Credit

Until this point, apparel manufacturers have largely been unaffected by rising interest rates. It is possible that highly leveraged apparel manufacturers have experienced a minimal impact on their profitability from increased borrowing costs, but one would speculate most have increased their operating income or decreased overheads during the same period.

The increasing Federal Reserve rate will impact short-term interest rates more than long-term interest rates, meaning consumers have probably seen their credit-card rates increase but not their banks' 30-year conventional mortgages.

Going forward, an environment with increasing long-term interest rates could impact apparel manufacturers. These impacts are typically seen as increases in national savings and investments (debt) or through decreased spending ability as there becomes an actual cost-of-borrowing debt.

Until recently, most bank loans were structured at or be-

low targeted inflation rates of 2 percent, meaning that the dollar you borrow today will actually be worth more next year than what you paid to borrow the dollar. This structure encourages spending, investment and economic recovery following recessionary periods.

The other potential impact leveraged apparel manufacturers may have noticed is in the mergers-and-acquisition world. Customarily, companies will see the value of their equity decrease as interest rates rise. This shift is largely due to valuation formulas that discount future cash flows by taking into account the cost of debt, among other factors.

Dave Reza, Senior Vice President, Western Region, Milberg Factors

Rising interest rates, even when anticipated, adversely impact many apparel manufacturers. Most, but not all, borrowers utilize revolving bank lines or factoring advances that are based on the prime rate.

Those who rely heavily on short-term funding to augment working capital will have to find ways to absorb the increased costs by modifying costing and customer pricing and improving balance-sheet management. Strategies include improving accounts-receivable turn, reducing inventory levels and/or seeking additional terms from vendors.

Companies that have term loans with floating interest rates tied to prime or even Libor will have to generate more cash to service debt. If the increased debt service is significant, they have trouble staying in compliance with covenants in their lending agreements.

Despite news of pending rate hikes, companies cannot always "pass along" rising costs to their customers, especially in an environment where vendors face tremendous customer price sensitivity.

All of these dynamics should incentivize apparel companies (along with any other borrowers) to find other costs savings in their expense structures, improve balance-sheet management (to lower average borrowing levels) and where possible adjust pricing to offset the higher costs of borrowing.

Louis Sulpizio, Managing Director, Originations, White Oak Commercial Finance

The raising of interest rates as late as June 2017 signifies

a stronger economic outlook and is a mechanism for controlling inflation.

Many apparel companies are not focused on the implications of a rate hike, but they should be. Managing costs is vital to operating profitably at optimum levels. It is imperative for businesses to better manage cash flow and, more importantly, inventory control. Out-of-season goods need to be moved in a timely manner.

Companies need to constantly work their vendors for better pricing and better buying terms that help in maintaining gross margins and bottom-line profits. Additionally, distributions should be tightly managed to assist in capital preservation, limiting the amount required to be financed.

As we all know, the end game is the bottom line. Profits cure a lot of problems.

Kevin Sullivan, Executive Vice President, Wells Fargo Trade Capital

Our clients generally do a great job of analyzing interest-rate risk and preparing for eventual increases. Most understood that rates couldn't remain as low as they've been for an indefinite period of time and have planned accordingly.

While it certainly has some impact on the bottom line, we also analyze this risk as it relates to the ability of our clients to manage potential increases and have generally found that it doesn't represent a significant risk to most.

The bigger challenge relates to how well a company is managing the significant changes in distribution channels. If a company has begun to experience losses due to the loss of significant retail customers, interest-rate increases certainly represent a bigger issue than they would for a company that has built enough equity to navigate through today's market challenges while diversifying their customer base.

Ken Wengrod, President, FTC Commercial Corp.

If apparel manufacturers have been negatively impacted by the current rise in interest rates, I can safely predict there were other negative aspects that contributed to the impact such as over leveraging with insufficient capital, maintaining excessive inventory levels and chasing sales to cover un-

➔ Finance page 13

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Miami Swim *Continued from page 1*

SwimShow Celebrates 35 Years

Model turned blogger turned designer Jasmine Tosh Stewart of **Tosh Swimwear** debuted her collection at **Miami SwimShow**, the week's original trade show, at the still-under-construction **Miami Beach Convention Center**. While it was Stewart's first year at the show, it was SwimShow's 35th. SwimShow is credited as being the innovator for what has today become a whole week dedicated to swimwear. The runway shows, satellite parties and other trade shows are the result of SwimShow's strides in the market. For a newbie in the design world, an opportunity like SwimShow is a designer's best bet to get her goods in front of an ideal audience. Stewart's line, which hit on June 1, comprises 50 colorful, teeny bikinis and '90s-style one-pieces with a modern-day twist ranging in retail price from \$165 to \$200. Stewart, who has spent plenty of time modeling swimwear for other brands, uses her celebrity to promote her own line as well.



Tosh Swimwear at Miami SwimShow

HADLEY HENRIETTE

In the city in which the line was conceived, showing during the **Lycra-filled** week was a must.

"We just launched and we are based in Miami, so, naturally, we wanted to be in SwimShow," the **Instagram** darling with 503K followers explained.

Stewart says she couldn't be more pleased with the turnout at SwimShow, too. "I am honored to be in a collection beside **Maaji, Luli Fama** and **L*Space** because these are all brands I've collaborated with on my blog. It's really so surreal to be next to them," she said. Her booth, outfitted in flamingos, was hard to miss and caught the eye of buyers. "People flock to our booth, so lucky for us, it attracts a lot of buyers," she said.

Stewart wasn't the only one with buyers flocking to her booth, according to Judy Stein, executive director of SwimShow.

"We are very pleased with our turnout this year," she said. "The floor traffic is strong and the energy is great."

Stein said the anticipated return of **The Collection** may have a lot to do with the pleasing outcome. The highly curated environment, designed as a trade show within a trade show, featured high-end brands and direction as well as indie designers. "Due to overwhelming demand, we have increased both the number of participants and the allocated space for this year's Collection area," she said. "Buyers have an opportunity to engage with brands in a one-on-one, intimate environment that allows them to garner personal insight into the collections."

For designers like Stewart, that face time is critical. "I love interacting with buyers from around the world. It's also fun to be recognized at SwimShow since most people know me from my blog, 'Jasmine Tosh Lately,'" she said.

Stewart wasn't the only one to create a colorful, welcoming display to entice buyers. SwimShow did much of the same, treating buyers to posh, VIP amenities, including a champagne butler service, a decadent lounge area and endless Wi-Fi. The cool AC in Miami Beach's tropical climate was also

a welcome reprieve.

The runway shows associated with Swim Week are another aspect that draws in buyers and designers alike. Seeing those suits on the runway, gauging the audience's reaction to them—those elements also play a big role in what will wind up on the racks. Brands such as **Gottex**, which has been showing on the Swim Week runways since the event's inception, brought their collec-

tions to life on the catwalk at the **W South Beach**. The line's classic one-pieces paraded down the runway at the hotel, showing trends such as cutout details, bold patterns and flowing pareos. Designers like Stewart hope to follow in **Gottex's** lead and show on the runway next year.

"We need a whole week to be dedicated to swimwear because swimwear is fashion—fashion that's poolside or beachside," she said.

Hammock adds spa and wellness to the mix

SwimShow, however, is just one of three trade shows that make up this swimwear trifecta. There's also **Cabana** and **Hammock**. The latter was found at W South Beach and is now in its eighth year. This year, Hammock brought in new brands, including **Cynthia Rowley, Ranja Khan, Amuse Society** and **Duskii**. It also brought back veteran brands like **Tavik**. All of that melded together to give Hammock its largest turnout to date. "This year, the show saw



Hammock

an increase in international buyers as well as small speciality stores and high-end hotel boutiques," said Rick Fatzinger, the show's cofounder. Returning buyers from **Amazon.com, Neiman Marcus, Net-a-Porter** and **Shopbop** were also found scooping up swimwear trends, which included a return to the '90s-style one-piece suits.

To keep things fresh, this year Hammock incorporated health, wellness and spa programs, such as a booty boot-camp class, a trio that easily goes hand-in-hand with

TRADE SHOW REPORT

swimwear. Additions like these help garner press and the attention of buyers. “It was an exciting Swim Week and one of the best to date,” Fatzinger said.

Rebecca Kramer, the designer of **Mia Marcelle**, said the brand’s experience at Hammock was good.

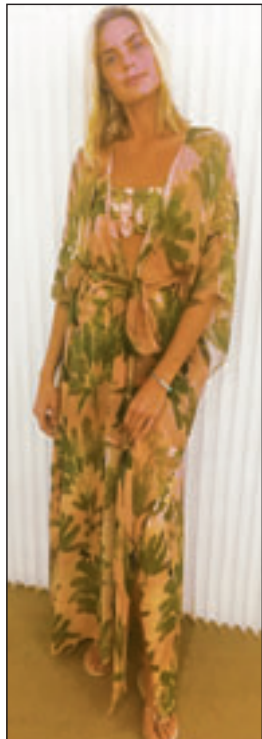
“It was a nice mix of press and buyers flowing in and out over the three days,” she said. “Hammock staff was well organized and accommodating. Also, nothing beats being able to show your line in a beautiful ocean-view suite.”

Last year, Mia Marcelle showed in the ballroom at Hammock, Kramer said. Moving to a suite allowed the company to decorate the room and add personal touches that reflected the Moroccan-inspired story of Mia Marcelle’s 2018 “Souk to Sea” collection, Kramer said.

Kramer said she met with major retailers, such as **Anthropologie**, as well as the brand’s boutique retail accounts.

“We also met a lot of international accounts, which was great for Mia Marcelle since that is a market we have not yet ventured out to,” she said.

For many buyers, visiting the Mia Marcelle booth at Hammock was a chance to preview the line before the brand’s runway show at **Swim Miami** on July 23.



Adriana Degreas at Cabana

“She’s a 15-year-old designer from Miami who is breaking into the scene working with accounts like **Arie**, **Planet Blue** and more. We’ve been getting her introduced to all caliber of buyers and editors to help give her feedback and advice at the show.”

It’s this kind of commitment to participants that keeps Cabana’s customer base consistent. As Joseph pointed out, “Nearly all of the brands we launched Cabana with five years ago are still with us today: **Tori Prayer**, **Mara Hoffman**, **Lisa Marie Fernandez**, just to name a few.” In total, nearly 240 brands were part of Cabana. As for the turnout of buyers, Joseph said, “Our traffic has been slightly higher than in past years and consistent throughout the three days.”

But what most excited Joseph this season is the large increase in attendance from higher-caliber stores, including the likes of **MyTheresa**, **Harvey Nichols** and **Browns**. Joseph attributes that turnout to the brands.

“We spend a lot of time reviewing all of the brands in the market and finding new designers from around the world to launch within our show,” she said. “The show’s assortment and layout is thought about in all capacities. Buyers have come to truly trust us to find

the right brands and bring them all under one roof.”

One of these designers with those exact goals was **Adriana Degreas**, a high-end line that hails from Brazil. Adriana Degreas recently opened a boutique at the **Merrick Park** shopping center in Miami, thanks to trade shows like Cabana, which help the designer gauge the response to its product.

“Every year we meet new people and open new doors. As the brand has been evolving over the past few years and raising its profile in the U.S., the demand has been increasing substantially. We are very happy with the results so far,” Degreas said. “Every year Cabana amazes me with its selection of brands, structure and professionalism. This year was no different. I’m happy we have a great booth here and, as I said before, with the results so far.” ●

New brands at Cabana

Over at the tents at Collins Park, between 21st and 24th streets at Cabana, now in its fifth year, the sentiments were the same. The show’s brand manager, Hillary Joseph, said there were about 40 new brands to come on this year, including **All Things Mochi**, **Nannacay**, **Caroline Constas**, **Diego Binetti** and **Innika Choo**. “We have a handful of brands that have never shown with us that we’re really excited about,” she said. “They have been receiving amazing reviews from retailers.”

Much like Hammock, Cabana launched new elements as well. The **Cabana Cubs** program allowed the show to work with new designers trying to get their footprint in the market.

“**Po Swim** is our first cub,” Joseph said.

INDUSTRY FOCUS: FINANCE

Finance *Continued from page 11*

essary overhead expenses.

Smart businesspeople stay focused on costs they can control, such as the costs of goods sold and their inventory levels.

It’s critical for manufacturers to stay focused on their true consumer—not the retailer. Those manufacturers who produce merchandise that consumers need to have in their wardrobe are those who maintain strong margins during swings in the economic markets.

Manufacturers should be monitoring all other expenses as well from concept to market. Over the years, I have found that manufacturers have a tendency to focus on the wrong costs. Instead of focusing on the rise and fall of interest rates, they should monitor their hidden expenses, such as actual costs of producing a garment, including working losses (waste), excess freight costs (in and

out) and over sampling, to name a few.

Their lines should be narrow and deep with a full appreciation of economies of scale such as the ability to take advantage of outsourcing where it maximizes costs and efficiency.

A lot of manufacturers focus on costs that are obvious. Few scrutinize these hidden or soft costs. Studies show that 20 percent of the cost of a woman’s dress includes logistics (freight/warehouse) and idle time from the time the cotton is picked to when the garment is purchased by the consumer.

Today, it’s not about just labor costs. It’s about the advantages of cluster manufacturing and near shoring. Manufacturers need to maximize velocity and cut down their inventory levels, which were created to never miss a sale.

Those astute players understand this approach and stay competitive by looking inwardly and controlling what they can control. ●



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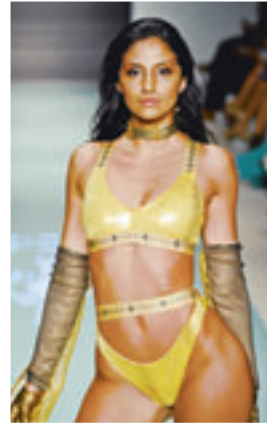
Swim Style on the Runways in Miami Beach

Swimwear's Cruise 2018 collections debuted on the runways in Miami Beach as show producers **Swim Miami**, **Funkshion** and **Art Hearts Fashion** presented four days of runway shows dedicated to swim brands from around the world.

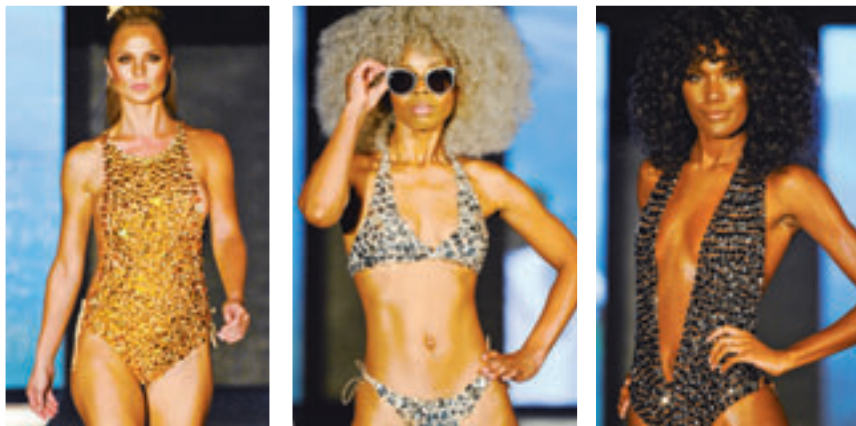
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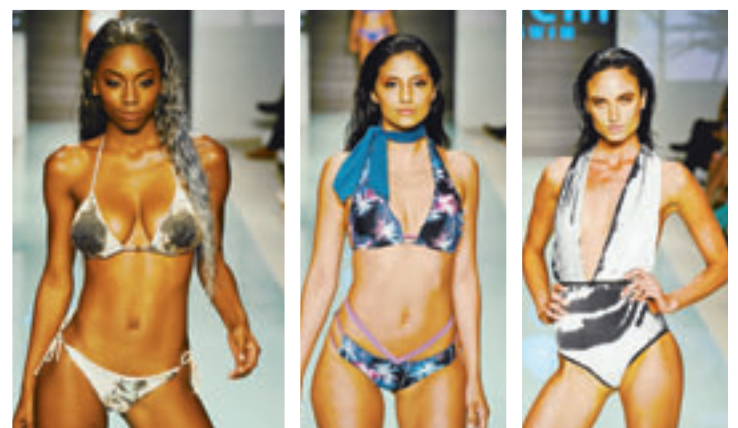
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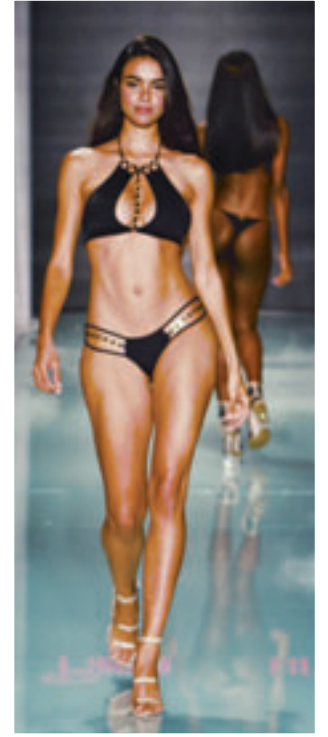


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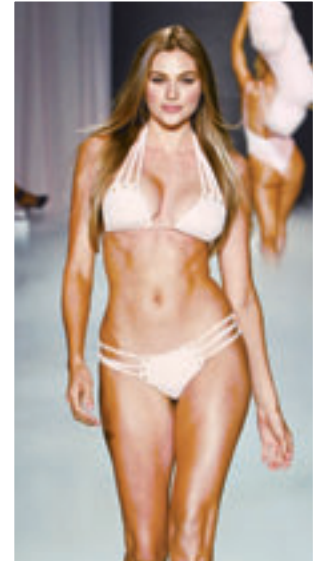
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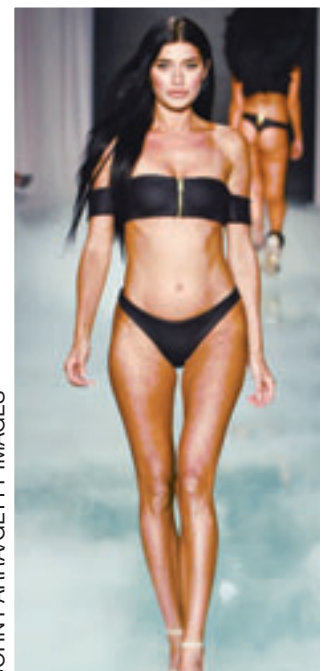
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Products and Services: The Cooper Design Space, at the corner of Ninth and Los Angeles streets in the heart of L.A.'s Fashion District, hosts a space that embraces cross-pollination among L.A. lifestyle businesses in fashion, media arts, and publishing. The building is 11 stories tall and, having been built in 1927, represents the city's history of creative commerce. It's a space that encourages fluidity across functions by offering an event venue, offices, and showrooms in a single location.

Dallas Market Center

2100 Stemmons Freeway
 Dallas, TX 75207
 (214) 655-6100 or (214) 744-7444
 HYPERLINK "<http://www.dallasmarketcenter.com/>" www.dallasmarketcenter.com

Products and Services: Dallas Apparel & Accessories Markets are held five times each year at Dallas Market Center. Located in one of the country's fastest-growing regions, Dallas Market Center brings together thousands of manufacturers and key retailers in an elevated trade show environment. Featuring 500 permanent showrooms and over 1,000 temporary booths, including expanded contemporary lines and resources, Dallas Market Center is where style starts. For the latest news and upcoming market dates, visit Dallas Market Center's website.

Goodman Factors

3010 LBJ Freeway, Suite 140
 Dallas, TX 75234
 Contact: Alexandra Scoggin (323) 999-7466 or
 Bret Schuch (972) 241-3297
 Fax: (972) 243-6285
 Toll-free (877) 4-GOODMAN
www.goodmanfactors.com

Products and Services: As the oldest privately held factoring company in the Southwest, Goodman Factors provides recourse and nonrecourse invoice factoring for businesses with monthly sales volumes of \$10,000 to \$4 million. Services include invoice and cash posting, credit and collection service, and cash advances on invoices upon shipment. Due to Goodman's relatively small size and centralized-management philosophy, its clients often deal directly with company management/ownership. Its size also enables it to provide flexible arrangements and quick decisions. Goodman Factors now operates as a division of Independent Bank (Memphis, Tenn.), which has routinely been recognized as one of the Southeast's highest-rated independent banks in terms of customer approval ratings and capital soundness.

Hana Financial, Inc.

1000 Wilshire Blvd., 20th Fl.
 Los Angeles, CA 90017
 (213) 977-7244
 Fax: (213) 228-5555
www.hanafinancial.com
 Contact: Kevin Yoon
kevin.yoon@hanafinancial.com

Products and Services: Established in 1994, Hana Financial is a specialized nonbank financial institution that offers factoring, asset-based lending, SBA lending, home mortgage banking, investment banking, wealth management, and insurance services. Hana Financial evolved from a local startup serving a niche market of Southern California to a top 10 factor in the U.S. and a member of Factors Chain International, with offices in Los Angeles and New York.

Jerian Plastics Inc.

(Global Head Office)
 1000 De La Gauchetiere West Suite 2400
 Montreal (Quebec)
 Canada H3B 4W5
 (514) 448-2234
 Fax: (514) 448-5101
info@jerianhangers.com
www.jerianhangers.com

Products and Services: Jerian Plastics Inc. is a global hanger manufacturer and a premium store fixture distributor where you can source all your hanger store fixtures and garment packaging needs through our worldwide network facilities. At Jerian, we always have in mind to provide our clients with cost-effective plastic hangers and top-quality personalized custom-made wooden hangers specially designed to enhance the highest standards of the fashion industry and to fit the latest trends in the store interior-design market.

Merchant Factors Corp.

800 S. Figueroa St., Suite 730
 Los Angeles, CA 90017
 (213) 347-0101
 Fax: (213) 347-0202
www.merchantfactors.com
 Contact: Donald Nunnari, regional manager
dnunnari@merchantfactors.com

Products and Services: Merchant Factors Corp., conveniently located near the garment center, offers traditional non-recourse factoring. Our local management team offers very quick responses to all inquiries and flexibility to meet our clients' needs. Established in 1985 with offices in Los Angeles and New York, we pride ourselves on strong client relations.

Milberg Factors, Inc.

Main Office:
 99 Park Ave., 21st Fl., New York, NY 10016
 Western Regional Office:
 655 N. Central Ave., 17th Fl.
 Glendale, CA 91203
 (818) 649-8662 Fax: (818) 649-7501
www.milbergfactors.com
 Contact: David M. Reza, SVP Western Region
dreza@milfac.com

Products and Services: Milberg Factors offers a competitive menu of factoring, financing, and receivables-management products for entrepreneurial and middle-market companies with more personalized attention than larger institutional firms. A partner of our firm manages every client relationship. Our 80-year track record in the factoring industry assures our clients that they will enjoy a stable relationship supported by a mature and experienced staff.

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The New Mart

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Los Angeles, CA 90015
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Fax: (213) 627-1187
www.newmart.net

Products and Services: In the heart of Los Angeles' Fashion District is the landmark New Mart Building. The showrooms of The New Mart represent the most exclusive and coveted contemporary lines from an international array of designers and manufacturers. The New Mart is unique in both architecture and style. The intimate setting creates a user-friendly experience for visitors. Each of its glass-fronted, uniquely designed showrooms provides a buying adventure that cannot be experienced at any other showroom destination. The New Mart is open year-round to the wholesale trade only and has 95 showrooms featuring hundreds of contemporary women's and men's apparel and accessory resources.

Progressive Label

2545 Yates Ave.
Commerce, CA 90040
(323) 415-9770
Fax: (323) 415-9771
Info@progressivelabel.com
www.progressivelabel.com

Products and Services: Progressive Label is dedicated to helping companies develop and showcase their brand identity. From logo labels and hangtags to care/content labels and price tickets, we will develop, produce, and distribute your trim items worldwide. We specialize in producing custom products that will meet your design and merchandising needs. We successfully launched production of RFID price tickets last year. This demand is being greatly driven by the big retailers such as Macy's and Target. Our growth and market dynamics have resulted in opening up a production center in Tijuana, Mexico. We have also added advanced die cutter technology in our Los Angeles production center to streamline our production efforts and to strengthen our packaging capabilities. A very important part of our business is FLASHTRAK, our online ordering system for price tickets, custom products and care labels. Our mission is to deliver high-quality products at competitive prices, wherever they are needed for production. We understand

the rush nature of this industry and strive to meet the tight deadlines facing our customers.

Sterling National Bank

Factoring & Trade Finance Division
500 Seventh Ave., 3rd Floor
New York, NY 10018
(212) 575-4415
Fax: (212) 575-3439
www.snb.com
john.lalota@snb.com

Contact: John La Lota, Division President

Products and Services: Sterling National Bank offers clients a full range of depository and cash-management services plus a broad portfolio of financing solutions—including working capital lines, accounts receivable and inventory financing, factoring, trade financing, payroll funding and processing, equipment leasing and financing, commercial and residential mortgages, and mortgage warehouse lines of credit. Sterling is well-known for its high-touch, hands-on approach to customer service and a special focus on serving the business community.

The Button/Accessory Connection, Inc.

152 West Pico Blvd.
Los Angeles, CA 90015
(213) 747-8442
(877) 747-8442 (Outside California)
www.tbacinc.com

Products and Services: The Button / Accessory Connection (tb/ac) has been a trim supplier to some of fashion's household names for over 30 years. But in 2016, tb/ac has taken action on a plan to not only offer even more valuable services to customers but also strengthen the local community with jobs by starting a garment program at their downtown LA facility. tb/ac offers full-service development, cut and sew and private-label manufacturing—for brands who need flexible order quantities at honest costs, with guaranteed quality. The factory is equipped with a wide range of sewing machines. Along with a dedicated finishing department with boilers, trim machines, heat press, packing space and distribution warehouse. tb/ac production and QC managers facilitate additional screen printing, embroidery,

fabric dying, and all operations with necessary outside contractors. From development to delivery, plus trim supply, tb/ac is prepared to be the reliable supply chain resource for your brand's garment production.

UBM Fashion

2901 28th Street, Suite 100
Santa Monica, CA 90405
(877) 554-4834
cs@ubmfashion.com
www.ubmfashion.com

Products and Services: UBM Fashion is the leading producer of world-renowned fashion trade shows such as Coterie, PROJECT, FN PLATFORM and WWD/MAGIC. We serve the \$1 trillion+ global fashion industry through comprehensive marketplaces in New York (NY Men's and NY Women's) and Las Vegas (MAGIC) covering all major fashion categories from men's, women's, and children's apparel, accessories, and footwear to manufacturing resources and service providers. Uniting the most influential fashion retailers and the world's top fashion brands, our trade shows are the premier platform for the fashion industry to connect, communicate, and conduct commerce.

US Blanks

4726 Loma Vista Avenue
Vernon, CA 90058
(323) 234-5070
Fax: (323) 234-5010
www.usblanks.net
SOCIAL@USBLANKSLA

Products and Services: US Blanks welcomes you to our Made in USA premium and fashion-forward basics line. Our team proudly designs, knits, dyes, cuts, and sews knit garments following the utmost detail and quality control. Decades of combined expertise is reflected in every garment we produce. As a Los Angeles-based vertical manufacturer, we strive to innovate with source the finest raw materials. We'd love to talk to you about any of your needs! You can enjoy immediate stock inventory at amazing prices and/or custom private-label product development and manufacturing—we'd love to talk to you about your apparel needs. US Blanks customers keep our team growing and we are extremely grateful to be a part of the U.S. economy. Every job matters!

White Oak Commercial Finance

700 South Flower Street, Suite 2001
Los Angeles, CA 90017
Contact: Lou Sulpizio
(213) 891-1320
Fax: (213) 891-1324
www.whiteoaksf.com

Products and Services: White Oak Commercial Finance (WOCF) (Formerly Capital Business Credit/ Capital Factors) is a commercial finance company servicing the small-to middle-market enterprises by providing diversified credit products. The company's financial packages include: Factoring, Asset-Based Lending, Inventory financing, Term loans, and Trade Finance. WOCF is based in San Francisco, with offices in Los Angeles; New York; Charlotte; Fort Lauderdale, Hong Kong and Shanghai.

WWIN

www.wwinshow.com

Products and Services: If your business is womenswear, WWIN is your show. Held semi-annually—upcoming dates are August 14-17, 2017—at the Rio Hotel & Casino, Womenswear In Nevada is THE show for contemporary, missy, petite, plus, and tall resources. The show also features a tremendous selection of accessories—shoes, hats, purses, jewelry, belts, scarves, and more. More than 1,500 lines of top-name brands and emerging leaders. Custom-tailored for today's independent retailer, WWIN also offers a host of buyer amenities, including complimentary breakfast, lunch and afternoon refreshments each day, deeply discounted hotel rates, educational programs, and more.

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Send resume to: maggie@nextlevelapparel.com
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Contact information hrwest@samsung.com

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PRE-PRODUCTION COORDINATOR

Organize, prepare, document and assist the information during the design process needed to launch production. Requires - 3-5yr experience in garment industry doing similar tasks. Email resume to: HR@ddaholdings.com

Jobs Available

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Minimum 3 yrs exp. researching and disputing customer chargebacks in the apparel industry. Responsible to receive all customer chargebacks, research the validity, dispute with the customer and/or pass on chargeback details to supplier. Will be part of a 2-3 person team dedicated to research compliance chargebacks related to shipping & EDI (separate department handles factory/social compliance). Must be an expert on customers' vendor manuals regarding shipping & EDI for customers such as Macys, Charlotte Russe, Kohl's, Target & Wal-Mart. Qualified applicants please send resumes to: careers@topsondowns.com

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