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CANDACE MENDES

**WALKER CATWALK:** Retailer Elyse Walker presented Fall 2017 looks at a private reception at her eponymous boutique in Newport Beach, Calif. For more from the event, see page 2.

INDUSTRY FOCUS: FINANCE

How the Factoring Industry Has Adapted to a Changing Retail World

By Deborah Belgum Senior Editor

As the retail industry has changed into a split personality of online and offline shopping, so too has the factoring industry that finances manufacturers’ production and sales to clients. Factors are getting more sophisticated with technology to ease the process of applying for money, checking on retailers’

creditworthiness and collecting funds. Inventory financing, trade financing, term loans and acquisition financing have become more common. While there are fewer bricks-and-mortar stores out there these days, there is still a healthy demand for clothing sold in various venues. We asked a host of factoring-industry experts how their world has changed over the last few years.

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A New Fred Segal Takes a Bow

By Andrew Asch Retail Editor

A **Fred Segal** boutique emporium opened for business Sept. 26 at the edge of the Sunset Strip in West Hollywood, Calif. The 13,000-square-foot store, located at the corner of La Cienega and Sunset boulevards, displays the iconic red, white and blue Fred Segal logo that has identified the retailer since the 1960s, when the retailer’s locations in Los Angeles and Santa Monica, Calif., became landmarks on the Los Angeles boutique scene. The locations, which housed a community of

separate shops, were famous for starting trends in boutique fashion and also made the reputations of many California fashion lines over the past five decades. However, the new store is being positioned as a Fred Segal for a new era. “We captured the spirit of Fred Segal,” said John Frierson, president of Fred Segal. “But we look to the future. It’s a new community.” The shop is located on a hill, which gives it a commanding view of Los Angeles. The company had previously announced a slate of retailers set to do business at the new Fred Segal. It

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QUARTERLY REPORT

UCLA Anderson Forecast Shines a Light on the Troubled Retail Industry

By Deborah Belgum Senior Editor

Even though the U.S. economy has been chugging along at a steady pace for several years now, much of the retail industry has been left out of this picture of prosperity, with certain sectors shedding jobs at a rather alarming rate. In one year, retail employment declined by 29,000 jobs. What had been the second largest private-sector employer in the United States has dropped to the fourth largest. “What is significant here is that we are seeing a decline in retail employment in a growing economy,” said Jerry Nickelsburg, senior economist and director of the “UCLA Anderson Forecast,” an economic forecast released on Sept. 27. While grocery stores and big-box discounters are in positive territory, the biggest losers have been department stores and outposts that sell furniture, electronics, appliances, clothing, building supplies, sportswear, books and hobbies.

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Shop.org Gauges Power of Digital Commerce

By Andrew Asch and Alison A. Nieder

With the star power of Tyra Banks and Kobe Bryant making speeches, **National Retail Federation’s Shop.org** convention made the case that digital commerce was on a course to grow even more prominent with the help of burgeoning technologies such as voice technology, artificial intelligence and virtual reality. Dubbed “This Is Digital,” the retail tech summit and trade show ran Sept. 25–27 at the **Los Angeles Convention Center** in downtown Los Angeles. Marc Lore, who was celebrating his one-year anniversary as president and chief executive officer of **Walmart.com**, said that the go-go growth in digital commerce would

➔ Shop.org page 10

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Where fashion gets down to business<sup>SM</sup>



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# PacSun Executive and Shopping Center Guru Talk About Retail's Fall and Possible Rise

Headlines say that fashion retail is being pummeled. Others believe a bright future is coming into focus.

Those two points of view were at the center of a panel discussion called "Where Does Retail Go From Here?" It followed a Sept. 27 presentation of the "UCLA Anderson Forecast" on the campus of the **University of California, Los Angeles** (see related story, page 1.)

Speaking on the panel were two businessmen in the middle of a turbulent retail scene that many hope will take a turn for the better. One was Art Coppola, chairman and chief executive officer of **Macerich**, which owns and operates several retail centers, including the Los Angeles-centric **Westside Pavilion** and **Santa Monica Place**.

The other was Gary Schoenfeld, who joined surfwear-inspired **Pacific Sunwear of California** in 2009 and then led it through

a bankruptcy before leaving the company this year. Previously he had been with **Vans**.

Schoenfeld observed that historians will remember the current time as an era of change on par with the Industrial Revolution. It is a time of great experimentation for retail, with the big winner being **Amazon.com**. A slide in Schoenfeld's presentation forecast that by 2020, Amazon's total sales could exceed that of all of America's regional malls combined.

During this time, retailers such as **Macy's** will continue to be challenged and, with the



Gary Schoenfeld

exception of top-level retail centers, malls will continue to have a tough time, Schoenfeld said.

He suggested that retailers must always challenge themselves with questions such as "Why do customers need you?" "Do you offer a focused assortment and a proverbial curation that will attract shoppers?" "Do you offer a compelling experience that will attract shoppers?" "Do you offer an omni-channel experience?"

Coppola forecast that digital commerce was going to pave the way for a retail environment that can withstand

many challenges. "This is an Age of Aquarius for brands. This is their time to rock 'n' roll," he said.

During this time, many brands will start out online with a direct-to-consumer model. Then they will develop and mature their online business before opening bricks-and-mortar stores. "They build a community on the web. When they open a store, they are guaranteed winners," Coppola said.

The shopping center magnate forecast that the business model for malls with prime locations is still robust. He characterized malls as being in the town-square business. "There's a bet that a lot of people will step back from being social, that they'll stay home," he said. "I think it's a dumb bet."

Before the panel finished, Coppola and Schoenfeld agreed that the two points of view could exist in the same market.

—Andrew Asch

## Fall Styles, According to Elyse Walker



Elyse Walker

After more than 18 years of running an influential boutique on Los Angeles' Westside, and dressing Los Angeles' women in designers such as **Balenciaga**, **Balmain** and **Bottega Veneta**, among other labels, Elyse Walker produced her first presentation of Fall looks on Sept. 21.

It took place at the **Zinqué** restaurant by the 1-year-old **Elyse Walker** boutique in **Lido Marina Village** in Newport Beach, Calif., which is her second physical store.

Walker produced two events on Sept. 21. There was a dinner for 30 of the VIP cus-



CANDACE MENDES

tomers for the Newport Beach Elyse Walker store. There also was a luncheon presentation for press and Orange County-based bloggers earlier in the day.

Models displayed 15 head-to-toe looks styled by Elyse Walker. Walker said that the trends reflected what she had seen on run-

ways and at markets in Milan, Paris, London, New York and Los Angeles. Cresting trends included velvets and metallics.

Brands and vendors seen at the presentation included **Michelle Mason**, **Iro**, **A.L.C.**, **Saint Laurent**, **Alexander Wang** and **Proenza Schouler**.—Andrew Asch

# Lewis Scott

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LS

## Calendar

### Oct. 2

#### LA Textile

#### Sourcing at LA Textile

#### LA Majors Market

California Market Center

Los Angeles

Through Oct. 4

#### "Sourcing for a Sustainable

Future," presented by FGI-LA

FIDM

Los Angeles

### Oct. 4

#### Fashion Week San Diego

Various venues

San Diego

Through Oct. 8

### Oct. 5

#### Art Hearts Fashion

Beverly Hilton Hotel

Los Angeles

Through Oct. 8

#### Coast

Track One

Nashville

Through Oct. 6

### Oct. 6

#### "Light and Shadow," presented

by Swarovski

Bullet Gallery

Los Angeles

### Oct. 9

#### Los Angeles Fashion Market

California Market Center

Cooper Design Space

The New Mart

Gerry Building

824 Building

Lady Liberty Building

Primrose Design Building

Academy Awards Building

Los Angeles

There's more  
on ApparelNews.net.

For calendar details and contact information, visit [ApparelNews.net/calendar](http://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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## UCLA Anderson Forecast Continued from page 1

Other winners have been gas stations, auto dealers, personal-care stores and e-commerce sites, according to the forecast.

“Over the past decade, only supercenters and grocery stores have remained intact under the competition with e-commerce,” noted William Yu, an economist with the UCLA Anderson Forecast. “In terms of percentage change, the supercenters and e-commerce providers are the two biggest winners while department stores and furniture stores are the biggest losers.”

From 2007 to 2016, supercenters such as **Walmart** created 432,000 jobs. The second largest job generators were grocery stores such as **Whole Foods** and **Trader Joe’s**, adding 245,000 jobs.

On the other end of the spectrum, retail job growth was aggressive for e-commerce retailers such as **Amazon.com**, which showed an uptick of 98,000 jobs during that 10-year time period.

In contrast, department stores lost 282,000 jobs, furniture stores shed 100,000 positions, and electronics and appliance stores were down 61,000 jobs.

When the retail industry is analyzed from August 2016 to August 2017, the e-commerce retail sector had a robust 5.3 percent growth in jobs. The second fastest-growing segment were auto dealers, parts stores and gas stations because of the continued boom in car sales, which have been helped by low gas prices.

What is surprising is that in that one-year period, building-supply and furniture stores reversed their long-term decline in jobs due to the continued recovery of housing markets across the country.

Some would ask why retail jobs growth isn’t stronger with Amazon expanding at a brisk rate. That’s because many of those jobs at Amazon are not really retail jobs but positions in warehouses, transportation companies and order-filling venues.

When the retail industry was analyzed by metropolitan centers between 2007 and 2016, it showed that New York had 15 percent total employment growth while it had an 18 percent growth in retail jobs. Orlando, Fla.’s total job growth was 11

percent while its retail job growth was 18 percent, and Miami’s job growth was 7 percent while its increase in retail growth was 10 percent.

On the other end of the scale, San Francisco saw a 22 percent increase in jobs during that 10-year period but jobs in the retail industry barely budged, increasing 0.6 percent. Los Angeles’ total job growth was 3 percent, but its retail job growth



was -0.9 percent.

Economists were unable to completely explain these discrepancies but noted that when a city has a thriving tourist industry, local stores benefit from the influx of visitors.

### Tax cuts and infrastructure

On the national front, the economy continues to move forward with modest growth in real GDP (gross domestic product) and relatively strong gains in employment.

David Shulman, senior economist for the UCLA Anderson Forecast, predicts that real GDP will grow 2.1 percent this year and then rev up a bit next year with a 2.8 percent GDP rise and then taper off in 2019 with a 2.1 percent GDP growth.

“The economy is good but not great,” he said, noting that chaos in Washington, D.C., hasn’t dampened economic progress. “The economy has been cooking along as if Washington

were irrelevant. Things change there week to week right now.”

Tropical storms Harvey and Irma—which hit Texas, Florida and surrounding areas—are expected to lower economic growth in the current quarter and possibly into the fourth quarter of this year.

But next year, as rebuilding occurs in those areas, the economy will get a boost in housing and infrastructure construction and purchases of appliances and automobiles, Shulman noted.

He estimates that the post-hurricane rebuilding effort could amount to \$200 billion to \$300 billion in government and insurance spending. “Indeed, the dollars will flow more rapidly compared to Hurricane Katrina in 2005 because FEMA [the Federal Emergency Management Agency] is accepting applications via smartphones,” he explained.

The UCLA Anderson Forecast is predicting that Congress, not the White House, will probably take the lead to pass a \$1.6 trillion tax cut—split between corporations and individuals—that will be beneficial to the economy over the next 10 years. Shulman expects Congress to reduce the 35 percent corporate tax rate to 20 percent and eliminate several business deductions and loopholes.

“However, if we are wrong on the tax cuts, growth in 2018 will be slower than what we are now projecting,” Shulman noted.

Along with tax cuts, the UCLA Anderson Forecast is expecting Congress to pass a \$250 billion infrastructure program and dramatically increase defense spending because of global tensions rising with other countries, particularly with North Korea.

“Aside from defense, the sources of growth over the next two years will come from consumption, housing [in 2018] and equipment spending,” Shulman added.

Inflation will increase modestly, running slightly above the 2 percent range. The combination of full employment and somewhat higher inflation will prompt the Federal Reserve to continue its modest tightening path by raising interest rates roughly 0.25 percent per quarter into 2019.

Real consumption spending is expected to grow just under 3 percent in 2018 and remain strong into 2019. ●



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# Coterie Features Well-Known Brands and Up-and-Comers

By Jennifer DeMerit Contributing Writer

NEW YORK—More than 1,000 apparel brands came to the **Coterie** trade show, which took place Sept. 17–19 at the **Jacob Javits Center** in New York.

They included well-known names **Kenneth Cole** and **Spanx**, established contemporary brands **Nicole Miller** and **Laundry by Shelli Segal**, edgier labels **Zadig & Voltaire** and **Nanette Lepore**, denim and lifestyle brands **Lucky Brand**, **Mavi** and **AG Adriano Goldschmied**, and accessories brand **Alexis Bittar** jewelry.

All came to court buyers both large and small—from specialty boutiques to major department stores. Coterie, which is owned by **UBM**, was held concurrently at the Javits with several other trade shows under the UBM umbrella, including **Stitch**, **Accessories The Show**, **Moda**, **Pooltradeshows**, **Sole Commerce**, **Fame** and **Sourcing at Coterie**.

The handbag brand **Ham-mitt** saw a mix of current and new accounts at Coterie. Asked if the LA-based company is also LA made, founder Tony Drockton said, “People say they care [if it’s made in the U.S.], but they vote with their wallet. The skilled artisans I need are hard to find in quantity in LA.” He added that he



Ham-mitt

is able to achieve high quality and quick turnaround times with overseas manufacturing thanks to “good data and good supply-chain management.”

Amid the many well-established brands doing business at Coterie, emerging designers also found the trade show to be a worthwhile investment. The British brand **Charles Mallory London**, which makes retro compact mirrors, was making its U.S. debut at Coterie. “As a result, we’re now in 17 stores,” said the brand’s director of development, Stephanie Hazard. “The support from Coterie has been terrific. Everything from assigning us an account manager to walk us through the process to putting us in touch with stores who were going to be here—it’s really full service.”

Another emerging brand at Coterie was **Clair de Lune** knitwear, which was showing there for the second time.

“It’s our second season, so we’re fairly new,” said rep Brian Cahill. “Some buyers have been placing orders, and others have just come by and complimented the line.” Pointing to the French lace trim on some of the brand’s cashmere sweaters, he added, “Some want a more tailored look than we have right now, so we’re getting great feedback too.” ●



## D&A NY: Focused on Specialty Brands and Independent Boutiques

NEW YORK—Though the news is rife with stories about internet retailers hammering bricks-and-mortar stores, at the **Designers and Agents** trade show, which took place Sept. 16–18, independent fashion boutiques—and the specialty brands they carry—were alive and well.

“Business is good,” said Ed Mandelbaum, who founded D&A 21 years ago. For the upscale customer seeking a curated mix of products, he said, “that woman is shopping. Not all levels are. The department-store woman is running somewhere else. Our retailers are healthy.”

These included a few major, multichannel retailers such as **Barneys New York** and **Anthropologie**, as well as specialty online retailers like **Net-a-Porter** and **Gilt Groupe**, overseas specialty stores such as **Fenwick** (U.K.), and many locally focused boutiques such as **Henry Lehr** (East Hampton, N.Y.), **Capitol** (Charlotte, N.C.) and New York City shops including **Hotoveli** and **John Derian**.

These buyers were courted by more than 300 apparel brands exhibiting at D&A. “I get almost all of my business at D&A,” said LA-based handbag designer Kim White, whose

creations include bags made from vintage automobile textiles. “Mostly boutiques, with a few other stores, all bricks-and-mortar.”

Kevin Powers of **C6ixShoes**, a U.S. distributor for the Italian brand **Shoto**, said his business is also boutique driven. He noted that though this edition of D&A was “one of the best shows we’ve done in a long time,” competition from online retail is an ongoing challenge.

“On a \$550 shoe, the tax alone is worth buying online. So you have to carry what [online retailers] don’t have or beat them on price—but you’ll never beat them on price.”

How does a specialty brand compete?

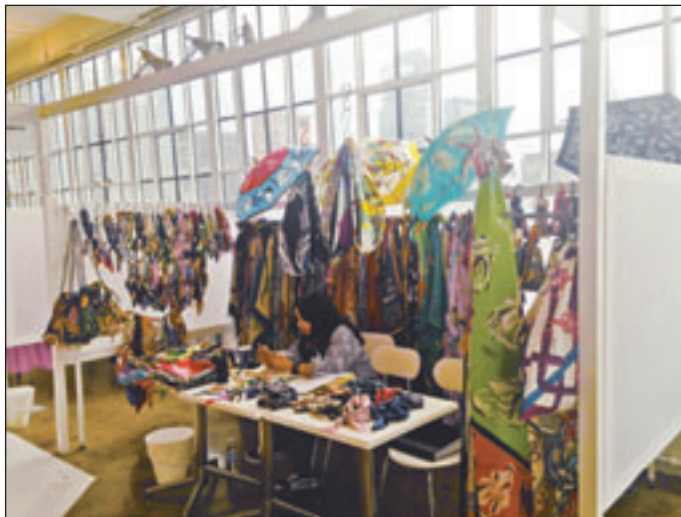
“Make sure it’s at the boutique level,” Powers said, pointing out the hand-dyed leather of a Shoto boot. “That will keep driving the customer back to the boutique.”

New York-based designer Christine Alcala, who debuted at D&A last year as part of the Made in New York initiative, also saw brisk sales. “I printed out 40 line sheets, and I have two left,” she said. “D&A is a great show because people are here to really do business.”

Mandelbaum said that 70 percent of D&A’s exhibitors come back repeatedly. “We’re about clarity—putting together the creative with the right stores, so commerce gets done,” Mandelbaum said. —J.D.



Sophie Digard Creations



Manipuri

## TECHNOLOGY

## NetSuite Networks at N.Y. Trade Shows

NEW YORK—Designers weren’t the only ones showing their wares during New York’s September trade shows. On Sept. 18, cloud-based technology company **NetSuite** hosted a networking event after the **Coterie** and **Designers and Agents** shows. The 45 attendees included reps from NetSuite’s current customers (including **Tommy John**, **Isaia**, **Ham-mitt** and **Mz Wallace**) and other brands including **Untuckit**, **Derek Lam**, **Denim and Soul** and **Authorized Luxury Group**.

“There are three sides to the apparel business,” said Matt Rhodus, NetSuite’s director for retail. “Manufacturing, wholesale, and retail. Traditionally apparel brands needed one piece of software to run their production, another for wholesale and

another for B2C. NetSuite is one cloud-based company that does all of that.”

The handbag brand Ham-mitt started using NetSuite when it launched nine years ago. “It was the only one offering a true cloud-based solution, which was ERP [enterprise resource planning] to CRM [customer-relationship management] and everything in between,” said founder Tony Drockton.

At that time, NetSuite was not pursuing fashion clients specifically, and it continues to offer solutions for many business types. These include **SuiteSuccess**, released earlier this year, a cloud-based platform that allows clients to handle multiple functions—business intelligence, ERP, financials, accounting,

human resources, inventory management, point-of-sale, e-commerce and customer-relationship management—without investing in hardware or IT staff.

In 2015, NetSuite began targeting fashion, now its fastest-growing sector. In 2016, the company released the **NetSuite Retail Apparel Edition**, which was recently adopted by **Draper James**, the style brand founded by Reese Witherspoon, to power its growth in e-commerce and brick-and-mortar retail.

“NetSuite realized we’re well positioned for these brands,” Rhodus said. “All we had to do was develop a strategy for going after that market and tying it all together. That’s exactly what we did.” —J.D.



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## INDUSTRY FOCUS: FINANCE

Continued from page 1

### Mark Bienstock, Managing Director, Express Trade Capital

The retail and apparel landscape has undergone a dramatic transformation over the last 12 months.

With the continued contraction of retailers and the change toward online purchasing, apparel manufacturers are left with fewer sales avenues.

Unless they have been proactive in working the e-commerce arena, they are destined to see a continued slide in their annual sales volume.

The apparel industry is no longer an attractive venue for families that looked to pass the keys down to the next generation.

From a financier perspective, we are willing to lend on inventory and provide purchase-order financing in addition to factoring where many of the lenders that did business in the apparel space have now exited it.

You must have a true passion and understanding of the apparel industry in order to deal with the ever-changing challenges that affect our industry.

### Sydnee Breuer, Executive Vice President, Rosenthal & Rosenthal

The apparel factoring business has changed quite a bit over the past few years. Except for highly seasonal businesses (swimwear, outerwear, etc), it used to be very difficult to get an inventory loan that was not capped at the same amount of the receivable loan.

Due to the rise in e-commerce, which generates very little in receivables but requires higher inventory lending, it is becoming more common to have higher inventory loans than accounts-receivable loans. In fact, in our portfolio, we even have inventory-only loans for pure e-commerce clients, which we wouldn't have considered just a few years ago.

This can make it more difficult to get financing for the apparel manufacturers if their incumbent lender hasn't changed this requirement.

### Gino Clark, Managing Director, Originations, White Oak Commercial Finance

The retail and apparel sector is always evolving. The current omni-channel retail environment provides a tremendous amount of data and information, providing real-time access to insights regarding consumer behavior, purchasing patterns and tastes. For the consumer, mobile shopping and exploration have facilitated access to more choices, better shopper comparison tools and on-demand shopping opportunities (e.g., **Amazon Prime**).

These market dynamics are also leading to more efficient markets and accelerated trend cycles. The most popular apparel item today may be out of style next month as a consumer moves rapidly onto the next "big thing." Given these rapid developments, we believe no other industry is better at understanding and meeting the changes of its consumers.

These conditions are creating new opportunities for apparel manufacturers, importers and wholesalers who are exploring new revenue streams. This is an exciting time! Gone are the days when a company had simply five or six bricks-and-mortar customers.

Now, they may have five bricks-and-mortar customers, in addition to 15 e-commerce customers, and then also sell directly to the consumer through their own channels.

To address these changes it is important that factors and financiers are innovating alongside their clients. At White Oak Commercial Finance, we are providing more flexibility than ever before. For example, rather than just purchasing or lending on re-

ceivables, we are lending against different assets such as inventory.

In addition, we are lending at different points in the supply chain. Companies are approaching us in search of trade-finance solutions as well as traditional factoring. As long as a company has a strong management team, can demonstrate growth and isn't afraid to explore new revenue streams, it will find a multitude of financing options.

### Rob Greenspan, President and Chief Executive, Greenspan Consult Inc.

The apparel-factoring business has changed concurrent with the changing business climate. That said, I don't think it is necessarily harder or easier for apparel manufacturers to get financing. It all depends on your particular situation.

If you have a customer list that isn't creditworthy, you will still not find a factor to finance you. There was a time when a large customer concentration was an issue that could affect both manufacturers and factors. With the decline of retailers, the factors have adjusted to allow for larger sales concentrations of creditworthy customers, allowing manufacturers to do more business with fewer retailers.

Inventory financing has become an important component of factor financing. There was a time when this was a rare occurrence, but now it is almost always part of the factoring formula. Inventory financing provides additional cash flow to the manufacturers.

With fewer factoring companies, due to significant consolidation in the factoring industry, there are fewer options for apparel manufacturers. But with fewer options, and fewer apparel companies seeking factoring, the surviving factoring companies have become more competitive with commission rates, interest rates and other fees. So pricing has come down in many instances, which makes it more affordable to factor financing.

Due to the lack of traditional factoring opportunities, many—if not most—factoring companies now offer asset-based lending (ABL). This differs from factoring as the lender does not guarantee its customers' accounts receivable but merely lends against the open accounts receivables as well as providing inventory financing. This has created more opportunities for the lenders and, in turn, a different way to finance an apparel business at a lower cost.

### Robert Meyers, Chief Commercial Officer, Republic Business Credit

Traditional apparel factoring remains mostly unchanged over the past few years. It is often difficult for companies entrenched within a specific market to evolve, as we have seen with companies such as **Kodak**, **Blackberry** and **Toys R Us**.

Typically, companies that respond to changes with flexibility and innovation are able to meet their evolving consumers' needs. Apparel factoring companies consistently monitor monthly trends such as average days to pay, short payments and bankruptcy risk across the retail industry.

The most recognizable evolution that apparel companies should observe is the adoption of technology by their factoring companies. In most cases, the introduction of new technology improves the customer's journey while aiding in quicker access to better-quality information.

One example of the many adoptions is the ability to sync or integrate your accounting system with the factoring company. Republic Business Credit recently developed a client-interface system to help its prospective clients complete the application process within a few minutes. The online process helps to greatly speed up the underwriting process, reduces paper





Mark Bienstock,  
Managing Director,  
Express Trade Capital



Sydnee Breuer,  
Executive Vice  
President, Rosenthal &  
Rosenthal



Gino Clark, Managing  
Director, Originations,  
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President, FTC  
Commercial Corp.

and the necessity to print documents. It further enables the factor to receive current information across receivables agings, which list unpaid customer invoices, payable agings and month-end financials. RBC's online model is similar to when individuals would use their **Facebook** or **Google** login to speed up the sign-in process to a new website. It is easier for apparel manufacturers to get financing than it has ever been. Over the past few years, many apparel factoring companies began offering asset-based lending products to customers. Competition in this sector is high, as there are more lenders, lower interest rates and increased funding offered on additional assets.

While it is easier for apparel companies to access funding, it remains true that not all funding is created equal. Some of the newer financing options will come at higher interest rates, lower advance rates and a more pessimistic view, which can reduce their willingness to take appropriate retail risk.

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

The factoring industry continues to reflect many of the underlying changes that occur in the retail and wholesale

sectors. As in the retail sector, we have our share of ownership changes and consolidation. On a macro level, new ownership groups have entered the market, such as **White Oak Commercial Finance** acquiring **Capital Business Credit**. Others have become part of bank groups such as **CIT** buying **OneWest Bank**. Other changes that will affect the landscape are expected in the coming months.

On a transactional basis, factors are more regularly offering financing products that go beyond the traditional parameters of accounts-receivable services and advance factoring.

Inventory financing, trade finance, term loans and acquisition financing are commonplace now. Concentration risk, which has magnified as the retailer base has shrunk, is a fact of life now. Today, factors are more flexible in how they approach this risk.

As retailer technology requirements evolve, it's not only apparel vendors that need to look forward. Factors have had to make significant investments in processing technology and online portals to remain technically compatible with both our clients and their customers.

It's easier than ever for prospective factoring clients to obtain financing and/or factoring services. Technology has made communication faster and allows for both apparel

companies and factors to find each other quickly regardless of geography.

Information once prepared can be communicated and evaluated much quicker, which results in faster decisions. No doubt the customer risk requires more in-depth analysis by the factor, especially with companies selling to major department stores. However, apparel companies are getting a much greater level of guidance vis-à-vis their customers.

The current retail environment presents every apparel company with unprecedented challenges covering every aspect of the business. Factoring today provides clients with better and faster information on customers and other risks. We take on greater and more concentrated risk, provide far greater levels of financial support and have invested heavily in reporting.

Lastly, the total out-of-pocket costs to the client have come down significantly.

#### Kevin Sullivan, Executive Vice President, Wells Fargo Capital Finance

The primary change that we've seen within the marketplace is a continued focus on consolidation within the apparel

➔ Finance page 8

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## Finance *Continued from page 7*

el industry. Manufacturers and importers are seeking strategic partnerships, which leads to a greater need for acquisition financing.

We've helped a number of our clients acquire companies that have either great brands, solid niches within a given market or a customer base that complements that of the acquiring company. In many cases, the companies acquired are fundamentally good businesses that simply may not have the capital resources to grow and decide to partner up with another industry player.

While it's true that some lenders have pulled away from the apparel industry due to the recent spate of retail bankruptcies, Wells Fargo has always viewed apparel as a very vibrant industry sector with great entrepreneurs who always manage to navigate through difficult times.

We see solid opportunity for companies with strong, management teams and the capital base and flexibility to deal with the changing retail landscape. The overall economy remains reasonably strong and many of our clients are actually showing nice growth in 2017, albeit with a customer base that is maybe somewhat different from previous years.

The bottom line is that for companies who have adjusted to the reality of the changing retail marketplace, there remains plenty of financing available.

### Ken Wengrod, President, FTC Commercial Corp.

The most pertinent change in the recent retail and apparel landscape has been the evolution of technology and data mining.

Today, the consumer is able to see an apparel item online and expect to have it al-

most instantaneously.

The apparel world has just caught up to the cosmetics world, where the focus was solely on their ultimate customer for years.

Consumers are changing their purchasing habits from bricks-and-mortar stores to on-line purchases because of its vast selections and ease of buying. This phenomenon has caused manufacturers to distribute directly to their consumers instead of retailers, and the focus on consumers is now magnified.

This evolution detrimentally impacted those retailers who did not adapt along the way, which is evidenced by the recent closure of nearly 10,000 retail stores this year due to cutbacks and bankruptcies. It also negatively impacted those retailers who overexpanded for the last 10 years, employing their same dull platform.

These events have significantly impacted the financial condition of the retail-credit community, causing a deterioration in many factors' collateral. The stronger the collateral base, the easier it is for factors to finance those sales. The overall credit decline of U.S. retailers has made it more difficult to finance these retail operations. The factors now have to create new avenues of financing for the manufacturers with this shift in distribution, such as creating ways to finance direct-to-consumer sales.

Also, it is time for manufacturers to expand their distribution worldwide and not rely so heavily on the changing U.S. retail landscape. There's a huge untapped potential in expanding business by exporting to the 95 percent of global consumers who live outside of our borders.

In particular, European and Asian consumers are craving U.S.-made and -designed merchandise. Manufacturers should be sourcing new potential retailers as well as consumers in these foreign markets. ●

## Charney Teams With Tukatech

At **American Apparel**, founder Dov Charney worked with software and equipment from Los Angeles-based technology company **Tukatech**. For his latest manufacturing venture, **Los Angeles Apparel**, Charney is returning to Tukatech solutions.

Charney worked with Tukatech's design development and patternmaking solutions, as well as its marking and grading software and production equipment.

"I know Tukatech, they helped me set up state-of-the-art design and production systems with **Tukacad**, **Tuka 3D** for virtual samples, automatic fabric spreaders, automatic cutters for production, **Smartmark**, which saves me time and fabric, even a laser cutter for my development," said Charney, in a company statement. "Without these affordable systems, making in LA will be just a dream."

Charney's vision for Los Angeles Apparel is to produce quick-turn merchandise made from U.S.-made textiles. He has opened a manufacturing plant in South Los Angeles, where his 350 employees design and produce T-shirts, sweatshirts, cotton bodysuits and swimwear for screen printers,



Ram Sareen and Dov Charney

apparel decorators and apparel companies. Currently, the factory can produce 140,000 units per week and by mid-2018, Charney projects capacity to double and staffing to exceed 1,000 employees.

"While designing the game plan for the new operation, Dov and I sat down and worked a plan to automate every possible step. I love his energy and his passion, adding his knowledge of yarns to fabrics to products to fit is absolutely a unique formula for success," said Ram Sareen, chief executive officer and Tukatech

founder, in a company statement.

Founded in 1995, Tukatech provides 2-D/3-D apparel software for patternmaking and virtual sample making, cloud applications for global communication, and apparel manufacturing equipment. The company has a large international customer base, and all systems include unlimited training, consulting, process engineering and implementation.

For more information about Los Angeles Apparel, visit [www.losangelesapparel.net](http://www.losangelesapparel.net). For information about Tukatech, visit [www.tukatech.com](http://www.tukatech.com).

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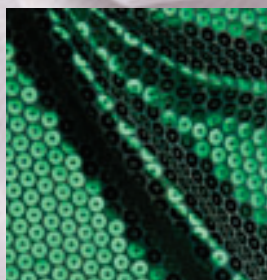
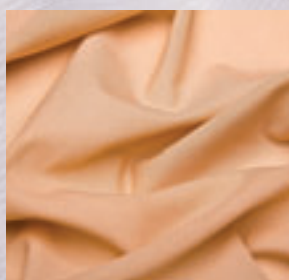
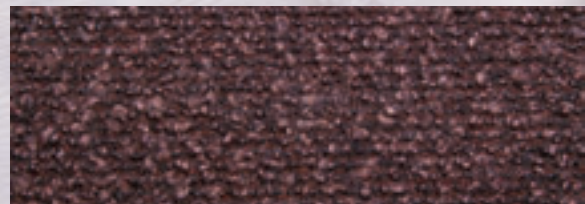
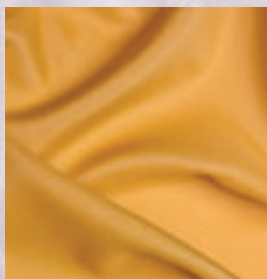
### Knitted Fabrics

Bonded, Bouclé, Dancewear, ITY/Scuba, Jacquard, Jersey, Lace, Mesh, Microfiber, Novelty, Ponti di Roma, Printed, Sweater, Velvet, Bamboo, Modal, Viscose

### Linings

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# Asher Fabric Concepts: Quality, Inventory, and Innovation

When the Ralph Lauren design group was given the task of creating the U.S. Olympic team's opening- and closing-ceremony outfits for the 2016 Rio Summer Games, they began searching for the perfect fabrics (Made in the USA). RL turned to one person — Asher Shalom, president of Los Angeles-based Asher Fabric Concepts. Asher was the man they trusted to come up with knit fabrications that would meet Lauren's



precise and demanding standards. "They had two colors, a deep red and an ink blue, in 100 percent cotton," Shalom recalls. "They wanted them to be as deep and bold as the colors in a technical fabric, but none of the dye houses could make it." Shalom went hunting for the right dyes, finding them ultimately in Germany and importing them for Lauren. "I will go anywhere," he says, "to get what a client needs."

The Israeli born fabric developer started his 42-year career in Tel Aviv producing high-end swimwear and has now come to be the go-to fabric supplier for clients big and small. Shortly after arriving in Southern California in 1989, he founded the well-known textile company Texollini, which he ran for 10 years. "I love the fashion part of the textile industry," he says. "To compete with China and all the big guys in mass production wasn't my intention. So I chose to go in a



different direction." That direction is Asher Fabric Concepts, which produces a staggering variety of cutting-edge, premium/high-quality knits, made in the USA, for the better contemporary and activewear markets.

Asher Fabric Concepts consists of a 4,400-square-foot, 18-employee showroom, just outside of downtown LA, in a trendy area. On top of the spacious showroom, there is a 52,000-square-foot factory and warehouse in Vernon. Asher Fabric Concepts boasts, justifiably, that its 2016 sales were "about 25 to 30 percent more than 2015," Shalom notes.

What draws Asher's devoted designers and brands to purchase and have such strong loyalty to Asher Fabric Concepts? Shalom can point to a number of factors that have made his company a leader in its field. It starts, of course, with quality. "The quality issue is huge," Shalom says, and production is the key. "All the profits I am putting back into the company, buying more and better equipment," he asserts. That includes last year's hefty investment in 26 elite Santoni knitting machines from Italy, which spin out a range of fabrics from a 3-gauge, coarse sweater knit to the ultra-fine 44-gauge, suitable



for undergarments, pantyhose, and swimsuits. The Santoni machines can produce the fine-gauge knits without the vertical "sinker" lines common with lesser machines, resulting in a supremely smooth look and feel. Asher also has a competitive advantage from its readily available array of fabrics in stock. "One of the biggest things we do, we support customers with huge inventories that they can buy at any time," Shalom says. At any one time, the warehouse stocks between 1,100 and 1,200 fabrics for immediate purchase.

The fabrics run the gamut from 100 percent cotton, Supima, bamboo, silk, cashmere, viscose, Tencel, MicroModal, micro poly, rayon, and organics, along with multiple blends with or without spandex. A new development has been to partner with PurThread to incorporate antibacterial silver



yarn into a select group of style offerings. All of this is done while incorporating technical properties to the fabrications including anti-odor fabrics with UV protection and thermo-regulating properties. The depth of the collection is evident in a bestselling French terry/fleece, which comes in many varieties across lightweight and heavyweight blends and finishes. His "specialty," says Shalom, "is mixing fibers to create a three-dimensional look in the fabric for special effect." The range of fabric may seem daunting, but Asher's website provides the means to search

out fabrics based on their composition, stitch, and weight. "That way, when they come here, they have an understanding of what they are looking for," he notes. Designers can purchase as little as 20 yards for sampling, which is a bonus for the smaller design houses/startups. "I believe in small manufacturers," Shalom says. "In one season, you can go from small to huge."

Speed to market along with the quality and attention to detail sets Asher Fabric Concepts apart from the competition. "The market today needs the right timing and speed," Shalom says. "To wait three to four months from China, they won't get the orders from the department stores, boutiques, or online." Asher has long been known for innovation, producing three to four new fabrics each week. In addition to fabric development and knitting, Asher has the ability to dye and custom print. Not surprisingly, Asher does a thriving custom business. "Every customer is unique, so we don't sell the same thing to everyone," Shalom explains.

Perhaps the biggest asset Asher holds is his prodigious knowledge, not only of fabric engineering but also of apparel manufacturing. "My people are always calling and saying, 'Asher, we need you,'" he laughs. "I am helping a lot of customers solve problems in their production, which works well for them and for us."

Shalom credits his young and passionate staff (including his daughter Yael, sales manager) for his success. It is a team effort, and everyone that works at the company knows the fabric assortment. As each sales representative builds relationships with their customers, they are able to pre-select from the new development to help them in their design process.



After 42 years in the business, Shalom clearly relishes the challenges presented by his customers and the possibilities presented by new technologies. "We are working like a partnership with our customers to develop new things," he says. What does the future hold for that partnership with Ralph Lauren? "We are already developing fabrics with them," says Shalom, for opening- and closing-ceremony outfits for the 2020 Tokyo Summer Games.



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Shop.org *Continued from page 1*

make room for many of the gadgets that are being introduced today.

“For most technology, there is a time and a place for it,” Lore said. “Most technology we are hearing about will come to fruition—especially virtual technology,” he said.

The trade show also hosted mini-talks where e-retailers talked up their company’s growth and experiences engaging the new tech world. **Amazon** was a particular point of interest during many of these talks. Some subjects were titled “The best alternative to Amazon Prime: membership shopping networks” and “Out-personalizing Amazon: top tips from the retail personalization index.”

Executives dressed in blazers and slim-cut jeans made their way through the convention center to listen to industry talks and preview exhibits and features such as a pretzel bar and musician Brian Nicolet playing guitar. There was a booth where digital pundits were interviewed for Shop.org podcasts on trends in the digital world.

**Deloitte Digital** produced an installation devoted to burgeoning technologies of virtual reality and augmented reality. At the installation, visitors put on headsets that posted animation of environments such as a kitchen and a campsite. Aided with this technology, visitors could choose to make purchases of food for the kitchen and a tent for the campsite.

On the trade-show floor, a wide array of companies produced booths in order to talk about their services. Canada-based **Searchreputation.net** promised to protect businesses’ online reputations, through a number of initiatives such as search-engine techniques.

At the booth for Los Angeles area company **Gatsby**,

company representatives said that Gatsby would help retailers find micro-influencers among their own customer base. These influencers can become ambassadors for retailers. The influencers are people with big social-media followings, but, unlike the Kardashian/Jenner family, have not turned their social-media cachet into a career. Gatsby contends these micro-influencers have more authenticity than ads or other means of communicating to the public.

Also running booths were market researchers such as **StyleSage**, a company that monitors retailer brands and retailer pricing and promotions and combs through social media to gauge what is happening in retail.

### Nod to physical retail, too

While the focus of the sprawling convention was on digital commerce, speakers at the convention also addressed physical retail.

During a keynote speech, Michael White, senior vice president and chief technology officer of **Disney Interactive** and **Disney Consumer Products** announced that the fleet of Disney mall stores would live-stream parades from **Disney Parks** in order to drive consumer traffic to the stores.

Adam Goldenberg, co-founder of **Techstyle Fashion Group**, the El Segundo, Calif.-based owner of **Just Style**, **Fabletics** and **Shoe Dazzle**, said that his company was going to roll out an unspecified number of

stores in 2018 because digital commerce was paving the way for much stronger physical commerce.

However, Goldenberg forecast that the growth of digital commerce would continue to skyrocket. In seven years, he forecast that 50 percent of American retail would be conducted over digital channels such as smartphones.

Even a panel discussion dedicated to online-based “cult brands,” quickly veered into a discussion of the benefits of bricks-and-mortar retail. All three panelists—Dave Cho, co-founder of cosmetics brand **Soko Glam**; Bobby Farahi, co-founder of San Francisco-based e-commerce retailer **Dolls Kill**, and Joey Zwillinger, cofounder of direct-to-consumer footwear brand **Allbirds**—discussed their recently opened physical stores. Soko Glam recently bowed in-store shops at **Bloomingdale’s**, while Dolls Kill and Allbirds both opened stores recently in San Francisco.

### Crunching the numbers

On the closing day of the show, the NRF launched a new quarterly report that focuses on retail trends from the consumer point of view.

“This is an industry transitioning rapidly,” said Katherine Cullen, NRF’s director of retail and consumer insights. “We wanted to tell the story of retail through the consumer lens.”

Changes in how customers research, shop and buy have meant retailers have to change everything from the way they manage their inventory and handle fulfillment to how they market their products and services, Cullen said.

Shop.org’s tech summit came at a time when dire reports about stores closing have dominated headlines. Mark Mathews, NRF’s vice president of research development and industry analysis, said the news of store closures doesn’t paint a complete picture of the industry. Instead, he said he sees new stores opening, companies testing new formats and new technology driving consumer engagement.

“I’m not seeing it in the data,” he said. “It’s a highly dynamic retail industry. That’s something we’ve seen since the beginning of retail. Change is always constant in our industry.”

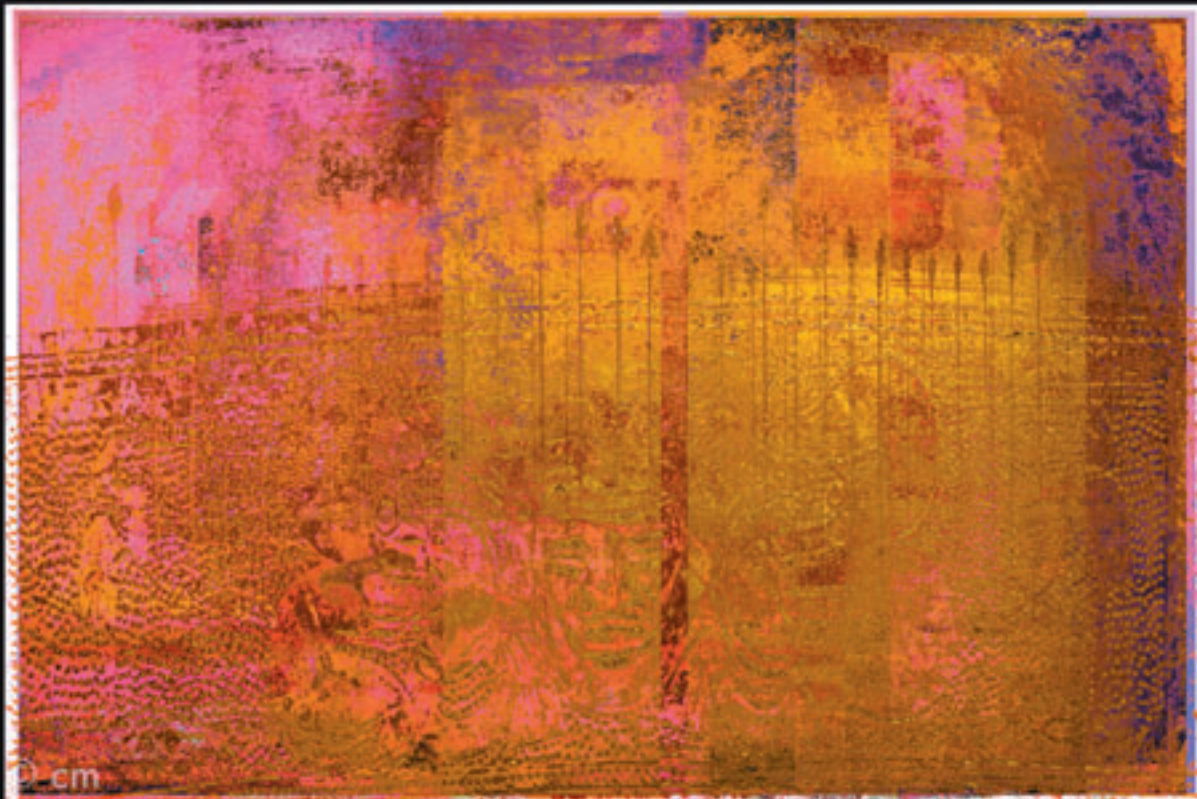
Cullen and Mathews spoke on a media panel that included Greg Buzek, president of the **IHL Group**, which released a report over the summer “debunking the retail apocalypse.”

Buzek said his research found an uptick of 1,326 core retail stores opened this year. IHL looked at retailers with 50 or more stores, but the company did not include pure-play e-commerce retailers, pop-up shops or small retail boutiques.

“We need people to understand the data they’re reading doesn’t represent the full industry,” Mathews said. ●



Shop.org speakers included Adam Goldenberg, Michael Shay and Tyra Banks



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## Fred Segal *Continued from page 1*

includes multi-line shops such as **Hartel**, a men's shop, the **Collective**, a women's shop and a shop of designers curated by **Council of Fashion Designers of America**.

Other retail areas will include branded spaces for Darren Romanelli's **The Pancake Epidemic**; **Double RL**; **Levi's**; **Fred Segal Originals**, a clothing line designed by the Fred Segal brand; **LTH JKT**; upcycled clothing shop **Atelier & Repairs**; as well as the first bricks-and-mortar shop for the Los Angeles clothing brand **Libertine**. The space also will offer high-end kids' shop **Eggy**, eyewear store **Framed EWE**, florist **Flower Girl LA** and **Tesoro**, a home-and-gifts shop.

Also at the new Fred Segal is a pop-up shop called **Fred Segal Loves**. The first oc-

cupant of the pop-up space is Levi's, so the space will be called **Fred Segal Loves Levi's**. The pop-up's offerings include an on-site tailor, who will provide alterations, repairs and special custom details such as chain-stitch embroidery. One of the items featured at the pop-up is **Levi's Commuter Trucker Jacket** with **Jacquard by Google**, a new angle in wearable technology.

The jacket features reflectors for bicyclists riding at night and electronics on the jacket's cuff. With touch commands, the wearer can control a mobile device placed in the jacket, for music, phone or information on traffic and directions, according to a brand statement.

The new Fred Segal space will also feature dining, including the **Fred Segal Café by Tartine**. Opening later this fall will be **Tesse**, a concept by restaurateur Bill Chait.

Frierson said that the new Fred Segal will work with individual retailers and brands exhibiting in the store as partners. He did not go into details about what those partnerships entail, but he said that each will be different.

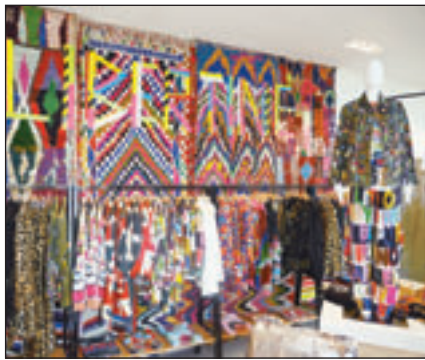
In 2012, New York company **Sandow** acquired the rights to the Fred Segal name. In 2014, Sandow an-

nounced that it had partnered with **Evolution Media Partners** to build a new Fred Segal. Evolution is a partnership between **CAA**, **Participant Media** and **TPG**, an investment firm. Also in 2012, a Fred Segal store at **Los Angeles International Airport** opened.

In 2014, a Fred Segal compound in Santa Monica, Calif., was shuttered to make way for a new retail and residential development. The entrepreneurs behind the West Hollywood Fred Segal are in litigation over the use of the Fred Segal logo with the compound on Los

Angeles' Melrose Avenue, where Fred Segal was founded in 1961. Prominent retailers **Ron Robinson** and **Ron Herman** continue to run shops at the Melrose compound.

In 2015, Fred Segal stores opened stores in Japan. That same year, Sandow opened Fred Segal stores in Las Vegas, but those shuttered the next year. Retail veteran Allison Samek joined Fred Segal as its chief executive officer in November 2016. Frierson forecast that Fred Segal would open additional shops in other American cities. ●



Libertine



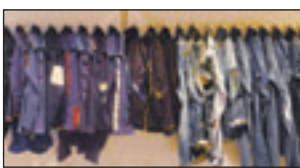
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Levi's Tailor Shop



The Pancake Epidemic at Fred Segal



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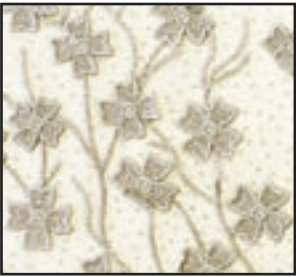
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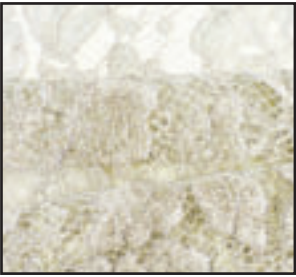
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Eclat Textile Co. Ltd.  
#RT1603105 Single P.K. Moss



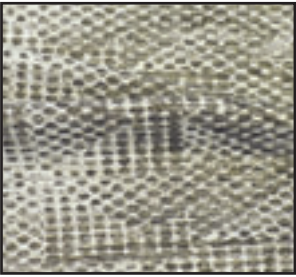
Pine Crest Fabrics #FMF100C1



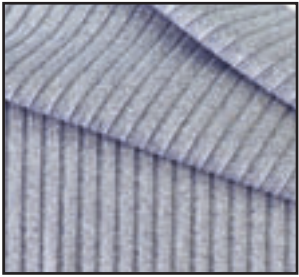
SAS Sport #S10030-02  
Double Knit Fleece Micro Poly  
With Lycra



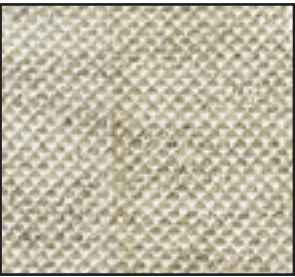
Eclat Textile Co. Ltd.  
#RT1606311 Single P.K.



Eclat Textile Co. Ltd.  
#RT1507039 Single Jacquard  
Moss



Texollini #60C7D2



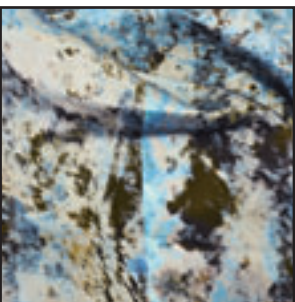
Asher Fabric Concepts  
#TRI103 Triblend Spandex  
Sweater



Cinergy Textiles Inc.  
#POCHK-7465 Poly Checkered  
Knit



Texollini #3341D2



Carmen Molina Silk #172-107D1



Carmen Molina Silk #172-111C

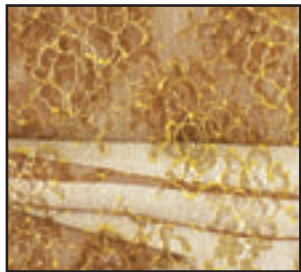


Carmen Molina Silk #172-110M5



## Avocado

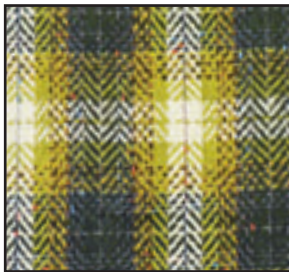
Quirky shades of avocado color everything from novelty fabrications and detailed laces to luxe knits and abstract prints.



Solstiss #803208



Texollini #79T4D1



Cinergy Textiles Inc. #WOOL-12657 Wool Plaid With Lurex



Spirit Lace Enterprise #15086G



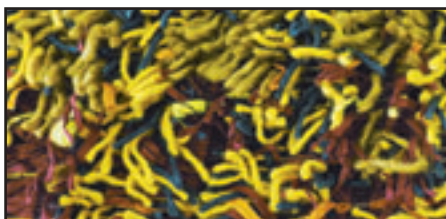
Kalimo #16801 EXP Super Stripes Modal Tricot Gold



Malhia Kent #T103029 "Pokalyr"



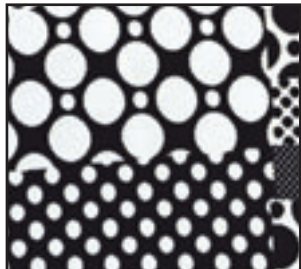
A Plus Fabrics Inc. #F-257K



Malhia Kent #T103025 "Papaoutay"

## Polka Dots

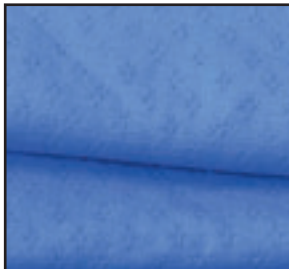
Designers are seeing spots with polka-dot patterns, novelty knits and dobby fabrics.



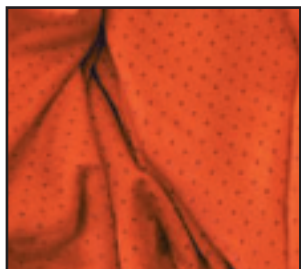
Tricots Liesse Inc. #917247



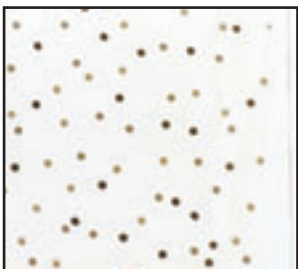
Robert Kaufman Fabrics #SRK-17119-62 "Quote" Chambray



Texollini #791JD2



A Plus Fabrics Inc. "Needles"



Cinergy Textiles Inc. #HMC-W7722 Polka-Dot Chiffon



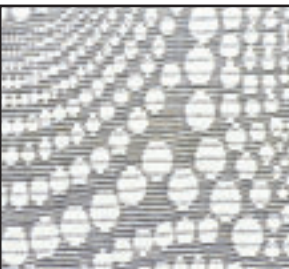
TLD Textiles de la Dunière #Polka 164 002



Robert Kaufman Fabrics #SB-4101D1-101 "Sevenberry Classiques" Chambray



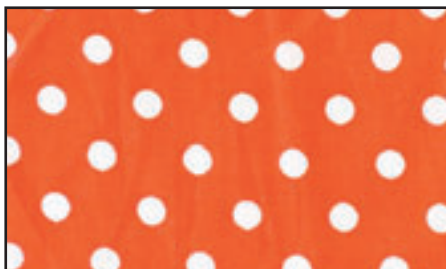
Robert Kaufman Fabrics #SB-4101D3-5 "Sevenberry Classiques" Chambray



Tricots Liesse #917366



Philips-Boyne Corp. #CPR003NVY



Cinergy Textiles Inc. #POPOLK-18137 Polka-Dot Stretch Poplin



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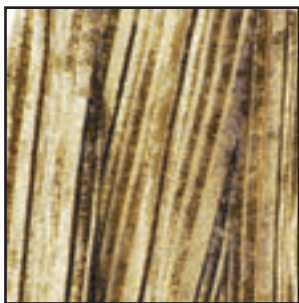
MUMBAI





# Stretch Velvet

Textile designers continue to experiment with stretch velvets, offering novelty patterns and rich colors.



D&N Textiles Inc. #6397



Solid Stone Fabrics #SE-3713



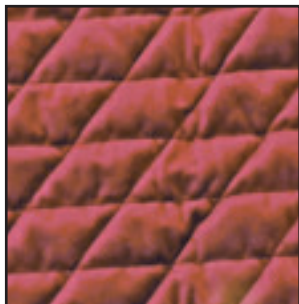
Solid Stone Fabrics #420CH  
"Dance" Solid Velvet



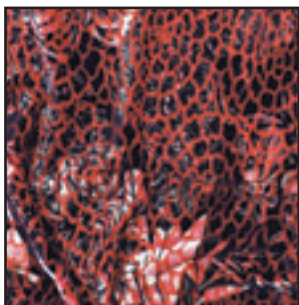
Fabric Selection Inc.  
#KNT3734-DU866



NK Textile #WEG5950



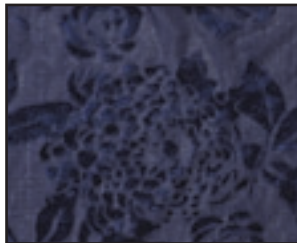
NK Textile #DHE-2017-105



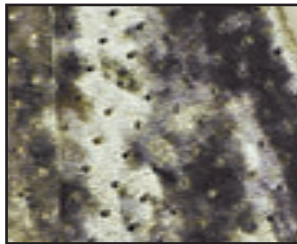
Solid Stone Fabrics #SE-3718



Solid Stone Fabrics #JKV-0889  
Vintage Velvet



Cinergy Textiles Inc. #VEL-  
BOUT-10090 Stretch Velvet  
Burnout



Pine Crest Fabrics  
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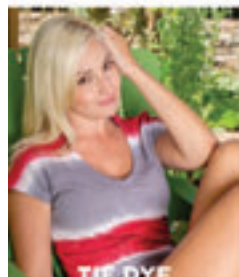
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Fax: (972) 243-6285  
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Fax: (213) 228-5555  
[www.hanafinancial.com](http://www.hanafinancial.com)  
Contact: Kevin Yoon  
[kevin.yoon@hanafinancial.com](mailto:kevin.yoon@hanafinancial.com)

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(213) 347-0101  
Fax: (213) 347-0202  
[www.merchantfactors.com](http://www.merchantfactors.com)  
Contact: Donald Nunnari, regional manager  
[dnunnari@merchantfactors.com](mailto:dnunnari@merchantfactors.com)  
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[www.milbergfactors.com](http://www.milbergfactors.com)  
Contact: David M. Reza, SVP Western Region  
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Contact: John La Lota, Division President  
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LA Fashion Market 10/9-12  
Fashion Market Northern Calif. 10/15-17  
Coast Miami 10/17-18  
Style Fashion Week 10/11-15

## October 13

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Lingerie

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950 S. Boyle Ave.  
Los Angeles, CA 90023  
(323) 268-1218

Fax: (323) 268-2737  
[www.asherconcepts.com](http://www.asherconcepts.com)  
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Contact:  
Brian Yarbrough (310) 529-2188  
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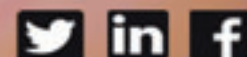
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