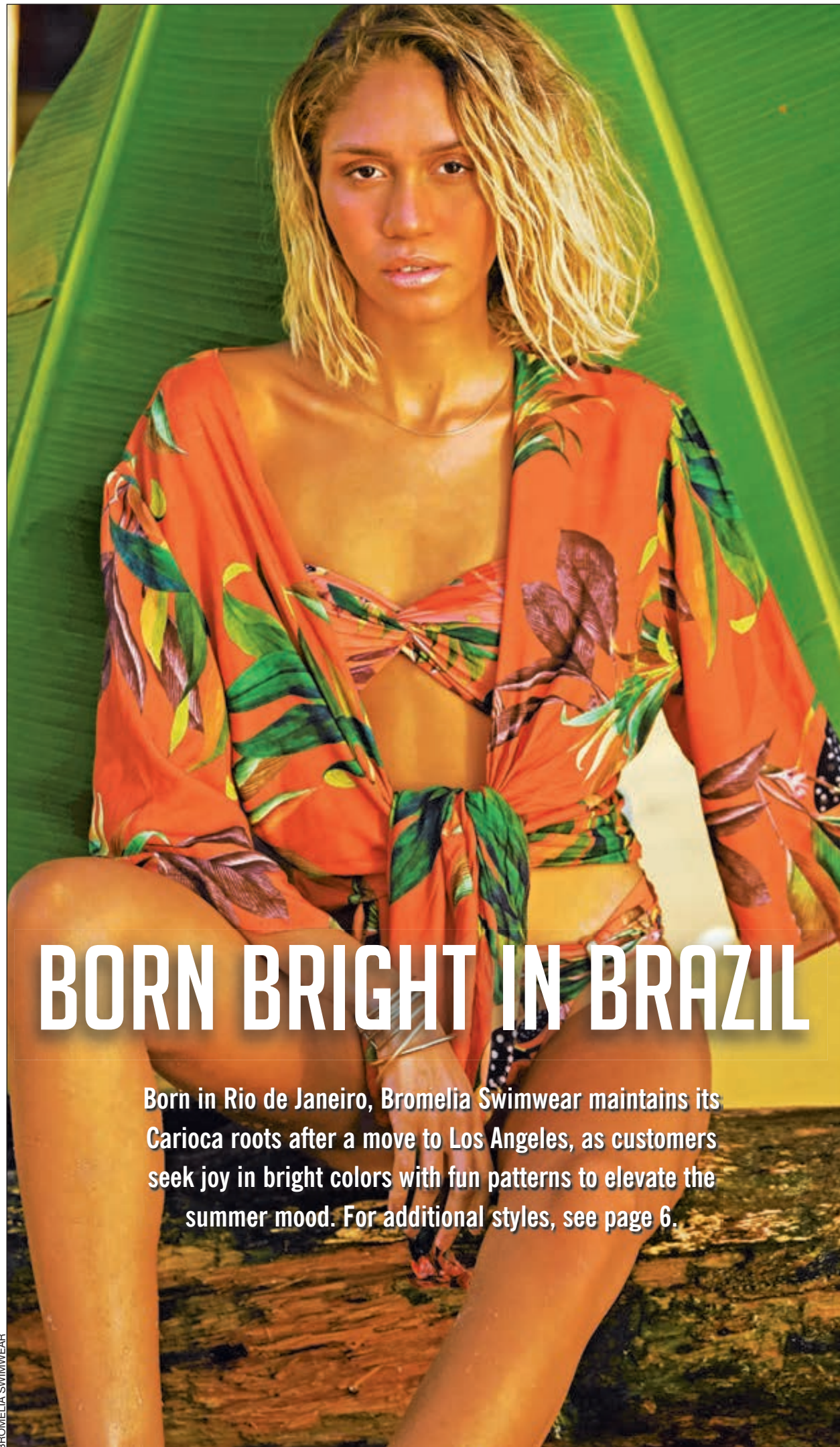


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BORN BRIGHT IN BRAZIL

Born in Rio de Janeiro, Bromelia Swimwear maintains its Carioca roots after a move to Los Angeles, as customers seek joy in bright colors with fun patterns to elevate the summer mood. For additional styles, see page 6.

BROMELIA SWIMWEAR

INDUSTRY FOCUS: FINANCE

In the Midst of COVID-19, U.S. Businesses Take It One Day at a Time

By Dorothy Crouch *Managing Editor*

At the beginning of July, the United States Bureau of Labor Statistics reported that June unemployment in the country fell to 11.1 percent from 13.3 percent in May, with employment in sectors including retail rising to 4.8 million following businesses reopening in many parts of the country. Recently, local governments in certain areas that have seen rising COVID-19 cases are rolling back their reopening plans, with businesses that serve particular sectors being forced to close again.

In response to the unique climate, we asked finance-industry experts, "What do you foresee happening in the apparel business over the second half of the year now that certain areas of the United States have opened while others are forced to stall their retail and nonessential services?"

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SWIM RETAIL

After Facing COVID-19 Shutdowns, Swim Retailers Look Toward Digital Opportunities

By Andrew Asch *Retail Editor*

Since its founding in 2015, the swimwear shop **Coast by Coast** has always been a small operation. When sisters and co-owners Kristen and Lauren Cleary launched the store, they found themselves too busy to start an e-commerce shop.

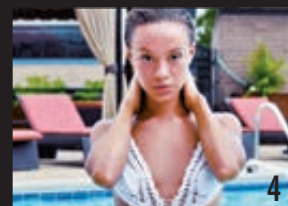
Their schedules were also packed with consulting brands on swim projects and running in-person events for the Coast by Coast bricks-and-mortar store, which since October has been located at the **Row DTLA** retail, dining and creative-office center in downtown Los Angeles.

Like almost all other fashion boutiques, Coast by Coast had to close down due to the COVID-19 pandemic. It re-

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Almost the Show Wants to Put the Human Touch in Virtual Events

By Andrew Asch Retail Editor

A number of established, high-profile trade shows took the unprecedented step of canceling in-person events this summer because of the COVID-19 pandemic; however, they rallied with announcements of producing virtual trade shows to serve as substitutes.

The market for virtual trade shows is growing. An independent virtual-trade-show company called **Almost the Show** announced that it would roll out a number of virtual trade events with the first scheduled to run Aug. 9–13 and devoted to Chicago-area sales representatives and Midwestern retailers. Almost also plans to roll out events devoted to fashion businesses in Los Angeles, Dallas, Atlanta and New York. A national show is scheduled to run on Sept. 29.

Named “Almost” to reflect its base in the virtual world, which the company’s co-founders define as “almost the real world,” the new group’s website, *AlmostTheShow.com*, was scheduled to go live on July 24.

Almost, headquartered in Danville, Calif., hopes to give show vendors and retailers a virtual show with a point of difference. It will be a human touch, said Jean-Paul Bonjour, an Almost co-founder who worked in engineering leadership for **Apple Inc.** from 2000 to 2018.

Retailers and brands will connect over the Almost the Show website and through other platforms such as **Zoom**, Bonjour said. But they’ll receive guidance and introductions made by the company’s human workers. Called analysts, these workers will do legwork on identifying retailers and their merchandising needs. Then they will match retailers with brands and sales reps, Bonjour said.



“I saw how the human cloud, the human touch, far outweighs any algorithm you can make,” Bonjour said. “A lot of technologists are consumed with machine learning. But without a lot of data you can’t provide a positive experience in this industry. Human-to-human interaction is the most effective way to have a successful outcome in business interaction.”

Bonjour started working on Almost earlier this year with David Perlman, who also serves as chief executive officer of the apparel-sales agency **Perlmanrep LLC**, which maintains a Los Angeles headquarters. Another co-founder is Roberto Zimmerman, an attorney, who was also a co-founder of the **International Brands in America** distribution company along with Perlman.

Perlman and Zimmerman had been mulling over ways to develop new forums for sales representatives to connect with retailers. For more than six years, they had been experimenting with different technologies to build new places for retailers and salespeople to connect, Zimmerman said.

“Virtual reality is a great tool,” Zimmerman said. “It’s one tool in the toolbox. What was really effective was how a person could connect with retailers in this very personal interaction on a Zoom call. That human experience actually created much bigger numbers than even some in-person experiences.”

Perlman said that he was particularly impressed with the relationships that he had developed with retailers on Zoom. “It’s the same personal connection that I got when a sales rep and I visited a retailer’s store,” Perlman said. “We’re talking to each other for two to three hours. I met their kids, their dogs, their partners.”

While he hopes that Almost will continue to develop into a player in the apparel business, he also believes that it will support in-person trade shows. He forecasted that Perlmanrep will continue to exhibit at in-person trade shows once they start running again.

Registration for Almost is free, Perlman said. “Sales reps can go live with customers via Zoom, and Almost will be pushing these Zoom appointments to sales agents across the country,” he said. “Almost believes that it is democratizing show experiences for the retailer, allowing everybody to attend whether you are remote or not.” ●

NEWS

Court Dismisses Challenge to S.F. Fur Ban

A federal judge has thrown out a challenge to the City of San Francisco’s fur ban. The ban was unanimously approved by the San Francisco Board of Supervisors in 2018 and went into effect Jan. 1. The fur-ban movement has grown, and in December 2019 California Gov. Gavin Newsom signed a law banning the sale of fur products in the State of California.

American representatives for the **International Fur Federation**, headquartered in London, challenged San Francisco’s fur ban with a lawsuit earlier this year. It argued that the ban violated commerce clauses of the U.S. Constitution.

Judge Richard Seeborg of the United States District Court for the Northern District of California, headquartered in San Francisco, ruled July 16 that the IFF had failed to present a valid theory for why the San Francisco ban was unconstitutional. The challenge was dismissed because it was unable to meet a “substantial burden” test, which is required to demonstrate a violation of the U.S. Constitution’s “dormant commerce clause,” said Bruce Wagman, an attorney with the law firm of **Riley Safer Holmes & Cancilia**, which defended the ban. Wagman leads the firm’s animal-protection-law department.

A statement from the IFF said that the court granted the IFF 21 days to file an amended complaint that would demonstrate that retailers are carrying an onerous burden from this ban.

Mike Brown, the IFF’s chief executive officer for the Americas, still claimed a victory for his advocacy group and the fur retailers it represents. Despite the ban, online retailers who do not have a presence in the city are legally allowed to deliver fur products to San Francisco residents. The City of San Francisco said it would not enforce the ban against online retailers. If it decides to do so, it would provide notice.

“Consumers in San Francisco can again shop for their favorite fur products online, which is where the majority of fur products are being sold today,” he said.

—Andrew Asch

Inside the Industry

Fred Segal announced that it would open a location in Seoul during the first quarter of 2021, making it the first Fred Segal shop in Korea. It will partner with the Hanwha Group to open the boutique in the Galleria Luxury Hall department store, said Jeff Lotman, chairman and owner of Fred Segal. “With more store openings in North America that will be announced soon, this deal solidifies Fred Segal’s position as a global brand with an enormous growth trajectory.” Fred Segal runs locations in West Hollywood, Calif.; Malibu, Calif.; and at Los Angeles International Airport. It also runs international locations in Taiwan and Bern, Switzerland.

Nike Inc. announced that it was going to increase its focus on digital business. The campaign, called Consumer Direct Acceleration, features development of the footwear giant’s investments in e-commerce and technology. On July 22, Nike announced executive changes that will support the campaign. Amy Montagne was named vice president, general manager, of men’s. Whitney Malkiel was named vice president, general manager, of women’s. McCallister Dowers becomes vice president, general manager, of kids’. They will report to Michael Spillane, who will become president of Nike’s consumer creation division. The company also announced that the push into digital would result in an unspecified amount of job cuts.

Closed Loop Partners is a New York-based investment firm focused on an environmentally friendly economy. On July 20, it announced a campaign intended to scale back and to eventually end waste created from bags taken home from retailers. Closed Loop Partners will work with CVS Health, Target, Walmart and environmental groups to develop new products and packaging. The campaign will include the Beyond the Bag Challenge, which will invite innovators from around the world to pitch sustainable solutions to waste coming from retail bags. A group statement encouraged people to pitch ideas at www.openideo.com.

Neiman Marcus Group has introduced Your Neiman’s. It’s a digital hub for luxe services such as making appointments for in-store service, curbside pickup, connecting with a style adviser through a video or accessing digital experiences that can be found at the website www.neimanmarcus.com/virtualevents, said David Goubert, Neiman Marcus Group’s president and chief customer officer. “The world is changing, and we’re all adjusting our habits to accommodate the new normal,” he said.

Tapestry, Inc., the parent company of the Coach, Kate Spade and Stuart Weitzman brands, has announced that Jide Zeitlin, the company’s chairman and chief executive officer, has resigned. Tapestry Chief Financial Officer Joanne Crevoiserat was appointed interim CEO. The company has started a search for a permanent CEO, which will include internal and external candidates. A Tapestry announcement said that Zeitlin resigned for personal reasons. Media reports said that Zeitlin left the company after allegations of misconduct that allege he had posed under the false identity of a photographer more than a decade ago in order to lure a woman into a relationship.



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Shantelle Brumfield Sets Ethical Mission at Yarn Movement's Crocheted Swimwear

By Dorothy Crouch Managing Editor

After learning the artistry of crochet from her grandmother's friend at the age of 12, Shantelle Brumfield found that this craft could create opportunities. A young entrepreneur by the time she entered high school, Brumfield—or S.LadyBug, which is the name she designs under—had developed a business bringing handmade goods to her classmates in Benicia, Calif.

"I had a hustle in high school where I would make hats for people because I grew up in a culture where sneaker releases were important," she explained. "If you had sneakers to go with a beanie then you were in the jam."

By the time she entered **Howard University**, the future chemist and pre-med microbiology investigative scientist felt the climate of the United States' mid-Atlantic region would be perfect for her beanie business to allow her the freedom to not fall into the trap of becoming a "broke college student." During homecoming festivities in 2001, Brumfield expanded into swimsuits after a classmate suggested she try summer pieces.

Transitioning from the winter-accessories staples into swimwear required Brumfield to do more than simply begin crocheting pieces in swim cuts. To create her swimwear, Brumfield needed to source a thinner yarn. It was during this time that Brumfield started to participate in study-abroad programs, which allowed her to research different textile making around the world. On visits to Oaxaca—where she studied abroad, Nayarit and Jalisco, Mexico, she discovered a more ecologically sound method of coloring yarns.

"That is where I found out how they are using plants to dye their yarns to make their rugs and do the woven pieces. We watched how they dye the wool using mustard seeds and using hibiscus flowers," she said. "When you look at all those bright colors coming out of Mexico and you find out it's being done by plants it's like 'Whoa, how did you get all of these bright and vibrant colors from plants?' It's so amazing."

Still sourcing her plant-based dye yarns for swim-and-resort cover-ups, such as her cable tanks from a source in Tepic, Mexico, Brumfield expanded her sustainable supply chain into additional ethical sourcing through purchasing her microfiber silk yarn from a woman-led business in Turkey that relies on female artisans to create these supplies. These yarns are used to make bikinis, monokinis and the men's Corrado bottom.

While Brumfield sells to boutique retailers, much of her business also comes from custom work through her e-commerce site <https://products.yarnmovement.com/swimwear-custom>, where monokinis sell for \$200, bikinis go for \$160, cover-ups sell for \$110, and the men's Corrado bottom costs \$150. The custom work affords an opportunity for the designer to create special pieces that reflect the needs of her customers.

"With swimwear, especially with yarn, because the material itself can be forgiving depending on the material you start with, it's important to me especially for women who have difficulties buying swimwear," she said. "This is where the whole body-positivity movement comes in—you can't find clothes that fit you so you honor what you have. But I wanted to give that feeling of wearing something customized for you."

The Yarn Movement mission is much greater than making a swimsuit. Through her business, Brumfield works with other crochet artists who all benefit from working with Yarn Movement as orders arrive. Brumfield decided

to design her business this way, as fast-fashion competition threatened the handmade work of artisans. Through Yarn Movement, each artist contributes to the cooperative model. In addition, a portion of the proceeds benefits Brumfield's Believe in What You Dream initiative, which takes Brumfield to different countries in Africa where she teaches young women how to crochet. The initiative also provides sanitary supplies and organizes solar-power projects for schools. Eventually, she hopes to highlight the work of women from around the world.

"I decided to cultivate this community of artisans who are crocheters and we could work together," Brumfield said. "We have a level of quality control that I am comfortable with so that when orders come in it's a way to really just disperse out the money and make sure we are not starving."

During an age when cultural appropriation leaves talented artists behind when larger designers and brands utilize regional styles without attribution, Brumfield wants to cre-



ate opportunities for women to flourish. It is her mission to "share the power of creativity to empower the world," inspiring girls to become young entrepreneurs in a similar way she started out years ago but with a larger impact on their local economies.

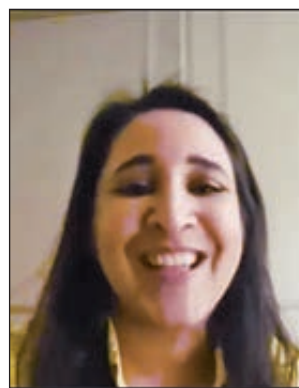
"On one side, all of the teaching I've been doing in different countries, I am teaching girls to crochet not only in the theoretical sense of empowerment and to have money for school and learn but also to build up their communities and have that economic opportunity to participate, just in case something else goes left," she said. "It's about being able to get them to the point where they can crochet and then I can bring them in to be the hands that crochet pieces that go into stores."

For Yarn Movement, the future includes more initiatives for responsible apparel production, ethical manufacturing and responsible cultural appreciation. Brumfield has said that she is gradually building a space called **Addiction Marketplace**, which is set to launch in August, for different artists from regions around the world to gain recognition.

"It's a long route to go because I am going into rural areas that are underdeveloped, but I've been on this track for a couple of years now," she said. "Even if I am the one making it, a portion of the proceeds goes into Believe in What You Dream anyway. You're not only making an ethical purchase because it's handmade but also because it's going toward another generation of artisans. That is the pipeline for me." ●



Judy Stein



Lori Riviere



Nicole Doswell

Hitting the Virtual Sand, Swim Trade Events Go Digital

As the swimwear industry's most-anticipated annual event, **Miami Swim Week**'s absence from the fashion calendar due to the COVID-19 pandemic left retailers, manufacturers, brands and event organizers wondering, "When will we meet again?" By June, event organizers had plans in motion to launch virtual shows that would bring together the swim community during this challenging time. Among them, the **Miami Swim Week Summit** and **SwimShow** sought to provide a space for the industry to convene, talk, buy, sell and discuss the future.

For Lori Riviere, co-director of **The Riviere Agency** with Nicole Doswell, organizing the July 15–16 Miami Swim Week Summit was an opportunity to generate optimism in the industry by helping her peers, clients and associates learn how to navigate the current climate. The two-day event was panel-focused and offered through **Zoom**.

"I've had a lot of people [direct message] me personally on my **Instagram** and say, 'Thank you so much, this has given me hope,'" she said. "Hope seemed to be used by a lot of people. For me, that was honestly the goal, so even if it had been broadcast to two people I feel like I met the goal by giving people something to be excited about and look forward to."

With a full roster of informative sessions, the event covered topics including "Ways to Create Diversity & Inclusion in a Small Business," "Small Steps to Build a More Sustainable Brand," "Supply Chain and Fit Presented by Fashionnovation," and "Social Media Best Practices." The team managed to also include "Miami Swim Week Runway Shows Presented by **Paraiso**" for a Swim Week feel. Riviere wanted to not only launch a show for the industry to meet but also wanted the show to represent the highest caliber of quality.

"We really, genuinely wanted it to be the crème de la crème of the industry, so we invited our competitors to be on panels. We weren't afraid, and we didn't play any strategic games. We genuinely tried to build the best panels that we could, and I feel that we succeeded," Riviere said. "I am so grateful to everyone. We had so many incredible people."

One of those panelists was Judy Stein, executive director of the Swimwear Association of Florida, which hosts the annual SwimShow at the Miami Beach Convention Center. Her session covered "How to Connect with Swimwear Buyers: Tradeshow, Sales Reps and Showrooms." For Stein, canceling the July 11–14 physical edition

of SwimShow was a difficult decision. The organization quickly shifted its focus, deciding in June to move forward with a virtual event that launched July 11 and will continue through year's-end. With such a short timeline to create a digital offering to substitute an on-site event for the time being, Stein said that despite the challenges of building a buying and selling platform, everything came together.

"We had less than one month to develop, design and create the virtual trade event. Many brands did not have all of their collateral ready, so we had to work around those obstacles, which was challenging to say the least, as we planned on launching on the actual first day of the scheduled live trade show had it taken place," she said. "But we did it—we finally received what we needed from our brands, and we had a truly successful launch."

While the event launched nearly two weeks ago, Stein mentioned that this new opportunity affords capabilities that aren't possible with a physical show. As the show is hosted over the next four months, there are options to bring newness to the show during its run.

"It is constantly evolving and changing as we receive new collections from our brands plus all the new brands that are jumping on board. "We are adding new features to continue the engagement and will announce them as they become available," Stein said. "We are very pleased with the brands that are participating and the retailers that are viewing the digital platform."

As with other professionals across other categories of the apparel industry who have engaged in or produced digital trade shows during this time, those in the swim community aren't going to fully move into a virtual-event model, but they are looking forward to the potential for these platforms. Looking toward the future, Riviere sees opportunity to continue with the virtual event. Streaming for the event is available for a \$249 fee, and another virtual edition will be hosted in January.

"We sent all the attendees a survey to fill out to learn what they liked and what they didn't like, what they want to hear next. We've already had a few people fill that out, which is helpful in the planning," she said. "The sense of community that we created not only among the other panelists but also with the designers, it felt that we recreated a little bit of the magic that happens during a live event at Swim Week."—Dorothy Crouch

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At Deduction Management Services, Robert Prather Creates Happily-Ever-After Endings for Clients With Chargeback Disputes

If Hollywood ever finally admits it has run out of fresh ideas, it might consider developing a series about a detective who investigates challenging chargebacks, saving clients a ton of money in the process. It could base the show on the life of Robert Prather, founder of Deduction Management Services, who's been serving the apparel industry for 30 years.

"Robert has relationships with retailers, knows whom to talk to, and is able to collect chargebacks better because of those relationships," says Sydnee Breuer, Western Regional Manager for Rosenthal & Rosenthal of California, who has known Prather for most of these past three decades. "It helps me as a lender as well as helping my clients, who don't take as big a markdown. He knows what retailers are looking for, so he puts together packages that maximize collections on chargebacks. Retailers' accounts-payable departments know who he is and know what he's looking for. And he knows what they're looking for. As with any relationship, when you've worked together before you're able to maximize recovery."

Throughout his career running Deduction Management Services, Prather has developed rock-solid relationships with giant retailers spanning from Kohl's to Costco. "My emails and phone calls are returned," he says matter-of-factly. "I'm able to get through to people that an in-house person may not be able to get to. My experience and contacts are something you just can't get from any one person on your payroll."

And phone calls aren't all that's returned. Prather likes to say that he watches your pennies so that the dollars take care of themselves. Accounts receivable, chargebacks, and logistics compliance are areas of a business that are often under-looked, especially in a creative and dynamic field such as fashion. Every kind of business can benefit from this knowledge, though not everyone does. "Let's just say I've never had anyone who's given us a chance be disappointed," he says. "Give us the opportunity to show what we can do and I can promise you, we'll more than pay for ourselves."

Prather charges for his services either on a percentage basis, if he believes there are funds that can be recovered, or a per diem basis for detective work. As some executives prefer not to outsource this type of work, Prather is able to come in and upgrade a team's skills with his years of knowledge.

When it comes to the apparel industry, most chargeback problems come down to shipping and SKU violations. And with most production done overseas, many brands don't quite know how to handle violations committed by the factories making their clothes. Prather has become adept at smoothing out problems that spring up with foreign manufacturing, like one particular case he managed to iron out.

A client was regularly getting chargebacks in the tens of thousands of dollars for garments that were deemed wrinkled yet the client couldn't understand why. "In-house staff will often see a bad chargeback and dispute it," Prather recalls, "but they won't or don't have time to do the research." He began digging and found what linked the disputed goods: They were all made of rayon. Prather flew to the distribu-

tion center to actually open a carton of clothing himself. Sure enough, the garments were wrinkled as the factory had packed the cartons to their maximum weight of 75 pounds. But at 50 pounds the clothes wouldn't wrinkle. The mystery was solved, and Prather was able to get the factory to eliminate the problem going forward, get the retailer to expect a certain amount of wrinkling for rayon items, and, most important, eliminate the costly chargebacks for the brand.

COVID-19 has brought with it a new set of challenges for both Prather and his clients. Many companies are focusing on e-commerce and "order now, ship now" production models. "But just because your customer is paying with a credit card doesn't mean you're not going to get a dispute later on, and you need to identify what it is and get paid for it," says Prather. "I'm adapting to the current situation as well, adapting to this shift so that I can continue to help clients get more out of every dollar and increase profitability."

Matthew Walker has worked with Prather at several companies, currently at Rachel Zoe, where he is president and CFO. He is especially impressed by Prather's efficiency. "He's able to quickly coordinate and find out where deductions are coming from and why, and especially in very fluid wholesale markets where there are so many different payments coming in at once. When a short pay comes in, Robert can really dig backwards to see if it's fair and reasonable or if it needs to be pushed back on. It's tricky, but you can actually recoup quite a bit from your history even if you haven't been paying attention to it for a while."

"Because he has a great demeanor and already has relationships with so many players," Walker continues, "he's able to quickly get the information he needs. Then it's a matter of a fair resolution, even though you're working in the past, and communicating effectively with buyers, logistics centers, stores' accounting sides, and backers to get to the best resolution. I keep a pretty close eye on results, and I don't think I've ever seen a month where he didn't find ways to make back beyond his services fees. So he's always very focused on delivering exponential results and earning his keep on a daily basis, and he's able to do that because he's so knowledgeable in the space."

Considering that it all comes down to money, Prather's relationships could very well be antagonistic ones, but in fact they're actually very positive, says Breuer of Rosenthal & Rosenthal. "Retailers are looking to pay as little as they can and take as big a deduction or chargeback or markdown as they can, while Robert is looking to collect as much as he can. And yet after 30 years I feel I've always known him, and so do many others."



Robert Prather with his granddaughter Evi

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From Rio With Love, Bromelia Shares Its Vibrancy in Colorful Swimwear

By Dorothy Crouch Managing Editor

Setting out with a dream of living as an American abroad in Rio de Janeiro, Lauren Quinn, an Angeleno, didn't intend on breaking into the swimwear business. After moving to the Brazilian city in 2015, she had envisioned opening a bed and breakfast in the vibrant region known for its arts, food, music and—of course—exquisite beaches.

"I went to South America the year before by myself, and there is something about Brazil that took me," she said. "It's so intense that everything is so much more vibrant—from emotions to senses to food."

To promote the energy of Brazil, Quinn founded **Bromelia Swimwear**, launching the first collection in 2018. As the creative director of the company, Quinn dedicated her business to an ethical model by employing underrepresented groups, offering fair pay, a respectful work environment and an outlet for staff members to cultivate their creativity. This year, Quinn has grown to recognize that her more-ethical business building is starting to blend with a larger conscientious consumerism.

"I like the consumer conscientiousness that has been happening over the last couple of months. It's a priority to people, which is ironic because not everyone is doing so great financially. You would think they would shift toward fast fashion, but it's been the opposite because we realize how connected we are so there is a concern," Quinn said. "Where do these products come from and how was this person treated while they were making it?"

While Bromelia is finding traction, its colorful swimwear made in bright hues and unique, fun patterns wasn't always resonating with potential wholesale partners. After relocating back to Los Angeles, Quinn sought a foothold within the United States market, but she was met with skepticism from buyers—a trend that didn't last long.

"I went out, and 90 percent of buyers told me the collection was too vibrant. 'It's all about basic, neutral colors, maybe a tie-dye,' they said. All these retail bricks-and-mortar stores were turning me down," she said. "All of a sudden, there has been a shift, and color is selling."

Attributing this change in demand to a shift in consumer mood, Quinn feels that people want to enjoy a bit of happiness



BROMELIA SWIMWEAR



again. She is pleased that Bromelia can serve as a source for joy.

"It is really cool to see this vibrancy, this happiness or this search for happiness that people are starting to look for that is a result of being inside and deprived for so long of filling their souls," she said.

Available at bromeliaswimwear.com, suits are made using a fabrication that includes UPF 50. Bikini tops and bottoms are sold at retail price points of \$72 to \$76, and one-pieces range from \$148 to \$169. Men's pieces are also available at \$72 in S-L sizing. Women's sizing is available in XS-L, with XL being added to the line in 2021. Due to cultural differences between the United States and Brazil, Quinn had bypassed including the larger size when she was in the South American country but recognizes the value of the stateside body-positivity movement.

"It still has a large Brazilian emphasis, and I want to highlight that; while it has inspiration from Brazil, it doesn't mean

the suits are all super cheeky," she said. "We have a wide range from teeny tiny, but there are more full-body models. Women have to feel good. We make a little something for everyone."

With her return to Los Angeles, Quinn revealed that production will move to the Southern California city as local manufacturing is integral to her brand, yet she will continue to use fabric from Brazil. This hands-on approach also follows Quinn into her customer service. Pre-COVID-19, she organized a pop-up shop with Abbot Kinney's **Coutula** boutique, which afforded valuable accessibility to clients.

"It's been great research and development. I meet the women, try suits on with them and adjust them with my own hands. I hear everything they like and don't like. I'll tweak even our best suits every year to get toward that best fit," she said. "From an industry perspective, to engage with Bromelia in any way is to engage with a community, with real people that are behind a product." ●



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Bleu Rod Beattie Resort 2021 Reflects on 35 Years as the Designer Looks to the Future

By Dorothy Crouch Managing Editor

While discussing the past seven months of extraordinary change in the fashion industry, Rod Beattie relays his gratitude for having a bit of luck. In January, he and a design associate traveled to Brazil before global travel restrictions were implemented due to COVID-19, allowing him to gain a fresh design perspective. By the time shutdowns and stay-at-home orders were being implemented in the United States, his **Bleu Rod Beattie** Resort 2021 collection was two-thirds complete. Once sequestered at home, he reflected on his main source of inspiration over the last 35 years—the diverse, confident American woman—that had shaped his business.

“Our muse is constantly this very diverse customer, this American woman who is confident and modern and independent,” he said. “[The collection] was reflective on the last 35 years—something old and something new, something borrowed and something bleu.”

While Beattie continues to design from a classic standpoint, he feels that the current trend toward body positivity and diversity in fashion aligns with his brand’s swim-fashion formula. He sees a customer who is more receptive to a fluid design approach that doesn’t categorize by age, shape or size—those who have inspired his label’s campaign of “Any age. Any size. Any woman.”

“We are getting an incredible response from our customers. Fashion has changed dramatically in a short period of time,” he said. “We have a very diverse range of customers. From an age perspective, I can’t pinpoint it and say, ‘Oh, our customer is 25 to 55’ because the other day one of my friends in the business called to tell me that her 17-year-old daughter wanted one of our suits.”

From Resort 2021’s one-piece cut with a V-neck, flutter sleeves and a belted waist in bright, hot-hued palm fronds to a high-waisted two-piece in large black-and-white polka dots, Beattie is evolving on-trend yet maintaining a classic approach. Customers can see the American woman Beattie cites as his muse, but they will also notice how he was inspired by his recent trip and an industry mood that is shifting toward greater body positivity with size diversity.



“We appeal to a really broad customer range and figure type. We present a very diverse silhouette assortment. It’s not only that we do little string bikinis, we do string bikinis for the more-covered-up conservative,” he said. “Our goal is always to expect something beautiful. Our focus is to create a forward-fashion approach but also something our customer can relate to.”

One component of the brand’s design, for which Bleu Rod Beattie is known, is the fit of the suits. While a style may shift a bit with current trends or modern colors are incorporated, Beattie always relies on a fit formula that delivers for his customer.

“There are always a lot of silhouettes for the line that continue forward because they are successful. But we always try to create new, updated, modern silhouettes that appeal to our customer,” he said. “One of the things that we receive constant feedback on from customers and retailers is that we have a great fit. We take that base and build on it. My job and our design team’s job is to create some more-interesting updated silhouettes.”

While Bleu Rod Beattie runs in sizes 4–14, the extended **Bleu Woman** runs in 16–22. Designs for the Bleu Woman line are chosen from Bleu Rod Beattie, meaning that customers who require extended sizing don’t have to compromise on style.

“Beauty does not have one face. The future is about inclusion

and diversity. That is what is driving us forward from a design standpoint,” Beattie explained. “The multiple faces of beauty—that is what we are focusing on. Our customer really likes that. We shot a lot of real women and posted them on our website. And we got a fast response from real women, not models.”

Available through bleurodbeattie.com, the collection is also sold by boutiques, online retailers and larger operations including **Nordstrom**, **Bloomingdale’s** and **Macy’s**. Retail price points range from \$99 to \$130 for a one-piece, \$90 for underwire bra tops and \$59 for bottoms.

Moving forward, Beattie envisions the future of swim fashion at Bleu Rod Beattie as more responsible and, potentially, sustainable. Amid the uncertainty of this time, he envisions progress through change.

“We are going to have to navigate rough waters going forward because it’s changing so quickly. What is ahead is unknown. I believe we are trying to reinvent and reimagine how we are going to move forward. We are going to do it in a different way. Maybe the change is going to be good,” he said. “Everything is going to slow down a little bit, and we’ll focus the brand a bit more and not overdesign, overdevelop or make too much product.” ●

SWIM RETAIL

Swim Retail *Continued from page 1*

opened June 15 as an appointment-only shop and with a silver lining to the tough past few months. The Clearys finally had the time to work on their digital shop, coastbycoast.com, which is scheduled to debut on July 24.

Coast by Coast is one of a handful of swim retailers introducing new ventures during one of the toughest times for retail in memory. These companies have found promise for a brighter retail day by focusing on e-commerce to get their word out.

Kristen Cleary felt confident introducing an e-commerce shop because it would expand the reach of Coast by Coast to become a global presence. Also, swimwear retail has not shut down entirely. She estimated that her store hosted 10 appointments to try on swimwear each week since reopening.

The Coast by Coast e-commerce store will offer an alternative. It will seek to be a go-to hub for sustainable swimwear. Kristen Cleary said that the brands sold at the shop focus on quality along with being eco-friendly. “The brands we offer at Coast by Coast are creating their swimsuits from recycled fabrics made from plastic pollution taken out of the ocean. We are sourcing packaging and shipping materials that are made of 100 percent post-consumer waste and biodegradable and compostable materials. Today, more than ever, everything has to be about our planet,” Cleary said. “And our brands really have the fit down. It’s swimwear that will last you throughout the years, not just a season.”

Brands to be sold on the site include **Galamaar**, **Araks**, **OCIN**, **Nu Swim**, **Arrels Barcelona**, **Bower** swimwear and **Anemone**.

The Los Angeles-based vertical e-tailer **LA Collective** opened the **LA Collective Summer Swim Shop** earlier this month, said Karl Singer, the company’s co-founder and chief executive officer. LA Collective produces an online swim shop every summer since it started four years ago, and he stated that opportunities will continue for swim as well as for activewear and leisurewear.

“People are at home, but they also want to work out. They’re not going to be going out much. They aren’t going to



A screen shot from Coast by Coast’s upcoming e-commerce store



The Devon Windsor brand, sold on LA Collective



Mash City

be buying summer dresses,” Singer said. He works with his wife, Jaynee, who is LA Collective’s co-founder and serves as creative director.

LA Collective Summer Swim Shop can be found at www.lacollective.com. It sells house brands such as **Morgan Stewart Sport**, whose creative director is Morgan Stewart, a reality star of **E!** network’s television series “Rich Kids of Beverly Hills.”

This season will be the first time that LA Collective will offer third-party designers, including **Devon Windsor**, **Solid and Striped** and **We Wore What**. Karl Singer said that he wanted to open the site to outside brands with a similar fashion point of view.

“It’s lean, it’s sophisticated, it’s minimalist,” he said of the site’s fashion style. “It’s not heavily designed. The quality is there. The brands that we bring on have to be a good fit. We’re not going to take on just any brand. It needs to make sense for the brand ethos and aesthetic.”

Retail price points range from \$88 for bikinis to more than \$200 for cover-ups. Singer anticipates wrapping up the store’s swim business in mid-September, at which point he will open a loungewear shop as part of the retailer’s fall launch.

The time is also right for independent operations to introduce swimwear and cultivate this category of the apparel business. In early July, Haleh Mashian, a contemporary painter, owner and founder of the **Mash Gallery** in downtown Los Angeles’ Arts District, introduced **Mash City**, an e-commerce store for the gallery. The gallery has sold T-shirts, dresses, skirts and socks with prints of her art. Earlier this month, Mash City also introduced swimwear, which is available at <https://mashcity.art>.

The swimwear features florals from Mashian’s art series “La Vie En Rose.” Pieces that feature rose-like florals come with backgrounds including white, black and yellow. Women’s styles include one-piece suits and bikinis. The collection also features masks that are matched to the bikini styles and are included with purchase. A men’s style is also available in a trunk cut bearing the artist’s floral print. Retail price points for the suits range from \$110 to \$180. Mashian forecasted that art-inspired fashion lovers would seek more novelty during a year when people are urged to stay home.

“Art is not only for the walls. People can wear art everywhere they go,” she said. “Wear it, use it, enjoy it and stay inspired.” ●

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BEACHWEAR TRENDS 2021

Acid Pop



Athletic and Sexy



Sporty Eighties



Back to the Beach or Lying Poolside 2021 Makes an Impression

By Peclers Paris

Whether found in acid pop, athletic and sexy, sporty '80s or craft summer, beachwear in 2021 makes a statement.

Athletic and sexy

Athletic beachwear takes a sexier turn with dark, sporty and sleek looks that play well with wide straps such as ties and bandages to highlight the sensuality of shapes while doing laps in the pool or relaxing poolside.

Acid pop

Blending 1990s styles with modern takes, acid pop is back, featuring details for retro girly-beach allure, boosted by modern 3-D materials, prints and ruffles in fresh and pop colors.

Sporty '80s

As an extension of trends stemming from the decade of indulgence, the '80s sport revival inspires sexy yet functional pieces. Simple and ultra-cutaway shapes are featured in a punchy color palette.

Craft Summer

More down-to-earth trendsetters exude Jacquemus-style sensuality that teams couture draping with sleek and rustic craftsmanship. Braided-effect materials are mixed with knots and exotic prints.

Peclers Paris is a leading lifestyle trend-forecasting agency focused on building brands through the expertise of an international team of designers, strategic planners, futurists and consultants. The company has headquarters in Paris, Los Angeles and Shanghai.

Craft Summer



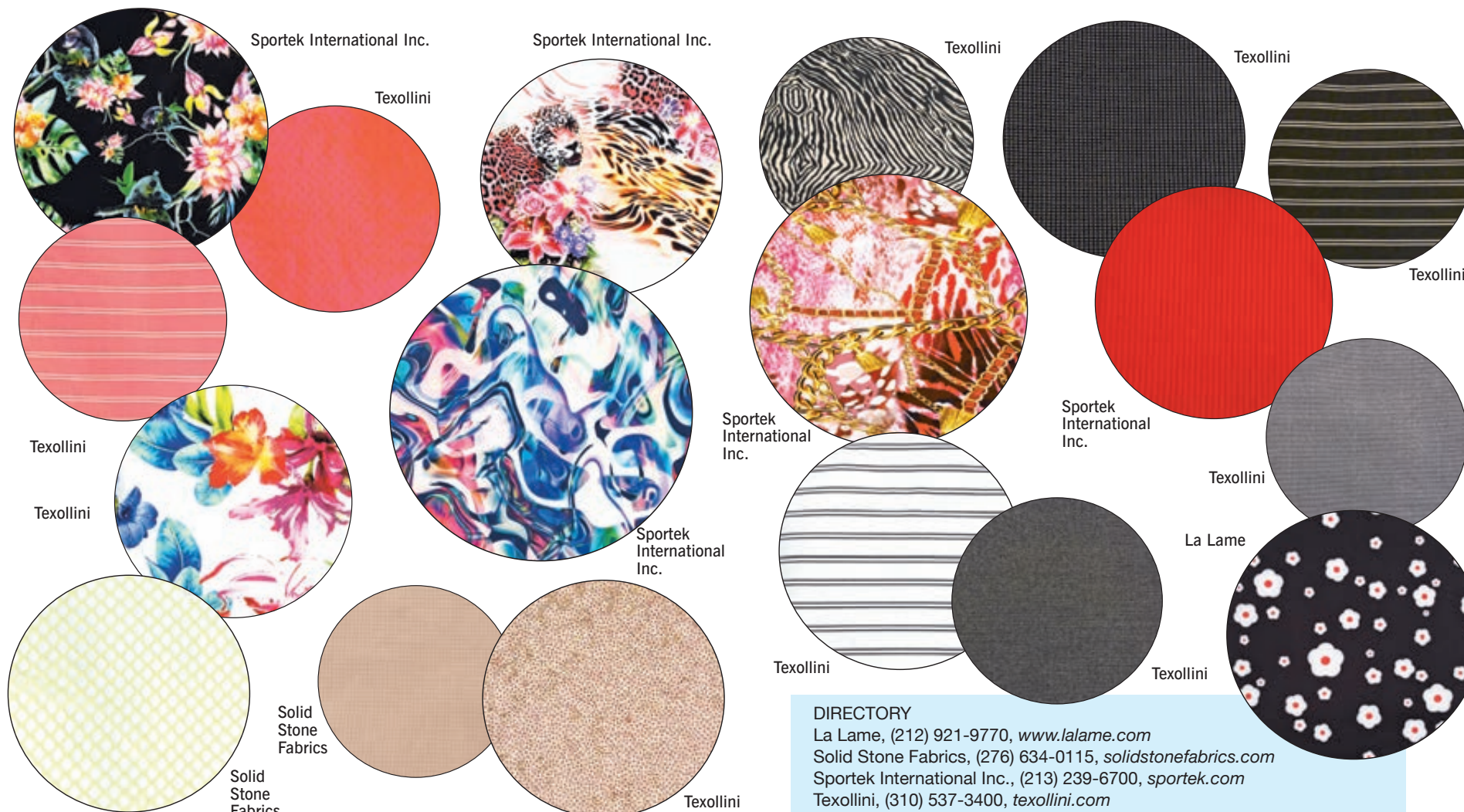
SWIM TEXTILES TRENDS

From Trend-driven to Traditional, Swim Textiles Have It Covered

Straight-forward classics and abstract patterns afford an array of options in swimwear sourcing. Classic stripes in black and white or ribbed textures in deep, warm colors, in addition to clas-

sic gingham in cool hues set trends in traditional approaches to waterwear. Florals range from chic patterns that rely on tropical flora or fun options in cute, dainty daisies. Animal prints remain

on-trend with textiles that replicate the appearance of zebra, leopard and cheetah. Striking abstract prints feature bright colors in unique shapes that pique the imagination.—Dorothy Crouch



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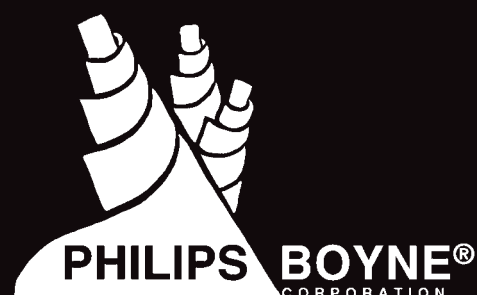
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Finance *Continued from page 1*

Darrin Beer, Western Regional Manager, Commercial Services, CIT

While overall retail sales in June improved 7.5 percent over the prior month, it appears most of the momentum will subside in certain geographies as COVID-19 cases are on the rise. Several larger states, including California, may hit pause on plans to reopen, and consumers may once again navigate toward more online purchasing. While many shoppers during the crisis have expanded online shopping, it's apparent that when bricks-and-mortar stores began opening, apparel sales improved.

I believe we are at a critical juncture, and the coming weeks will be important in determining the impact on apparel sales in the third and fourth quarters. Based on the rebound in sales during May and June, you may conclude there is pent-up demand to shop even with certain COVID-19 restrictions. If the coronavirus cases subside, there could be a further rebound in retail sales during the second half of the year. Inventory management will be extremely important and tricky going forward as businesses want to maximize available sales while avoiding unsold apparel due to seasonal changes and the uncertain shifts of the virus response efforts.

Apparel manufacturers have been through quite a bit of turmoil the last couple years between tariffs and now the virus. Hopefully, active cases decline and, better yet, a vaccine is developed soon to get employment and the overall economy back on track.

Mark Bienstock, Managing Director, Express Trade Capital

The COVID-19 environment is fluid, to say the least. This pandemic has evolved into a geographic-region problem in



Darrin Beer, Western Regional Manager, Commercial Services, CIT



Mark Bienstock, Managing Director, Express Trade Capital



Sydnee Breuer, Executive Vice President, Western Region Manager, Rosenthal & Rosenthal



Eric Fisch, Senior Vice President, National Sector Head, Retail and Apparel, HSBC Bank USA N.A.

years this spring and apparel prices seeing their largest monthly drop in years. Brands scrambled to offload seasonal inventory, shifted from wholesale to direct-to-consumer sales and found creative ways to supplement their product lines. We've seen brands shift their manufacturing operations to make much-needed masks and other PPE products, while others are entirely rethinking their product lines to focus on in-demand casual and work-from-home apparel. All of these smart maneuvers and tactics have helped many brands fill the void while bricks-and-mortar retail continues to shrink, especially as so many states are tightening up again in response to COVID-19 spikes.

These new and unique opportunities have also created new and different funding and financing needs. The brands that were able to pivot their businesses to meet rising demand for PPE ran into hurdles along the way when they realized they needed cash to quickly convert their product operations or import materials from overseas. And while there were many companies that were able to rely on modified production lines or e-commerce channels to close the gap, others struggled to make that transition. With so much competition in the apparel sector already, not every company has the resources to rapidly shift production or overhaul an e-commerce sales platform on the turn of a dime. Add inventory issues to the mix, especially after some retailers canceled orders this spring, and companies were left with outdated, off-season and deeply discounted product.

All of these new challenges have forced brands to more regularly reevaluate their balance sheets, income statement, forecasting models and financing solutions. Forecasting demand will be more difficult in the weeks and months ahead as states experiment with reopening and tightening back up again, so managing and maintaining an appropriate mix of inventory will be key. Companies will also need to keep a

ing and financing needs. The brands that were able to pivot their businesses to meet rising demand for PPE ran into hurdles along the way when they realized they needed cash to quickly convert their product operations or import materials from overseas. And while there were many companies that were able to rely on modified production lines or e-commerce channels to close the gap, others struggled to make that transition. With so much competition in the apparel sector already, not every company has the resources to rapidly shift production or overhaul an e-commerce sales platform on the turn of a dime. Add inventory issues to the mix, especially after some retailers canceled orders this spring, and companies were left with outdated, off-season and deeply discounted product.

➔ Finance page 14

particular. This relates to the apparel business in the same manner.

Those stores that closed in the Northeast early on have now partially reopened. The states that were initially not affected are experiencing similar store-closing issues now and are dealing with very confusing state, local and federal guidelines. This translates beneficially back to those stores that have significant e-commerce capabilities. Those retailers will be the survivors through this tragic situation. However, there still is such pent-up demand for the traditional shopping experience that we believe many of the well-established discount chain stores will benefit as they adjust the shopping experience to fit the ever-changing landscape.

Sydnee Breuer, Executive Vice President, Western Region Manager, Rosenthal & Rosenthal

Few industries, regions or companies have been immune to the impacts of COVID-19, and the apparel sector has been no exception. Early on in the pandemic, retail was dealt a tough blow, with retail purchases hitting their lowest mark in eight

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Finance *Continued from page 12*

close eye on cash-flow management and put the right cost controls in place to keep their budgets in check. Diversification will be especially important for companies as they look to reach customers in different regions. Companies will need to plan accordingly to allocate resources and get product to the places where they can easily be sold and bought in this fluid environment. Recent data from First Insight noted that while consumers seem ready to buy apparel in stores, safety concerns still remain. Most were concerned about trying on clothes in dressing rooms, and 66 percent said they did not feel safe working with a sales associate. Given these challenges, along with the uptick in retail bankruptcies and store closures, credit protection should be the number-one priority for apparel brands right now.

Partnering with an experienced factor can help brands minimize bad debt when selling into larger retailers, big-box stores or specialty shops when they are unsure of their creditworthiness—and the potential for creditworthiness to deteriorate quickly. Over the past few months, we've seen a major uptick in factoring inquiries as companies are looking not only for much-needed credit protection but also back-office support so their management teams can focus their attention on running and growing their business in such a challenging environment. Ultimately, to survive and thrive in this climate, apparel brands will have to get creative, remain flexible, stay on top of trends and styles, and really take the time to understand their customers' shifting needs.

Eric Fisch, Senior Vice President, National Sector Head, Retail and Apparel, HSBC Bank USA N.A.

The second half of the year presents a host of challenges for the retail sector. The overarching risks associated with a resurgence of COVID-19 and any potential lockdowns will be the main factor in the success of the industry. Setting this overarching issue to the side, a number of factors will contribute to any individual company's success for the rest of 2020.

One thing to remember is that in many categories within retail lead times for production are quite long and therefore decisions on inventory levels and product assortment for Fall and Holiday were made in April and May at the depths of the global lockdowns. This will result in a more-limited assortment and quantities as wholesalers and retailers bought conservatively not knowing what the market would look like. For those companies who are managing to these lower levels, it will result in a lackluster year at best but will avert the risk of a disastrous second half with a glut of product.

For others who have an ability to quickly produce additional product in season to meet unexpected demand, it could present an opportunity and a differentiation from competitors. Ultimately, what has become clear is that the companies with significant liquidity and conservative capital structures are best positioned to manage through any additional elements of the crisis and stand to come away stronger and with opportunities to increase market share from those who do not survive.

Joshua Goodhart, Executive Vice President and National Sales Manager, Merchant Financial Group

These are challenging times, but I do believe that apparel businesses are learning how to navigate and adjust to this new environment. COVID-19 cases are picking up in many parts of the country, but I do not foresee a mandatory shutdown of the same



Joshua Goodhart,
Executive Vice
President and
National Sales
Manager, Merchant
Financial Group



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

magnitude as we had in March, April and early May.

I believe retailers and wholesalers are still navigating figuring out the best ways to sell and produce their product and get them to the public. Each month since April we have seen improvement. Many apparel wholesalers have been able to develop some form of online direct-to-consumer presence to help support growth and cash flow. Finance companies are learning how to better service and finance these online platforms to provide more cash flow for the growing apparel business.

We have to remember that, although COVID-19 is restrictive to some degree, the public still needs clothes and accessories for the changing seasons to be available. Some businesses have brought furloughed employees back but are still maintaining a much lower overhead than they had before the COVID-19 pandemic. In addition, this is a world pandemic, and there are struggles not only in the U.S. but overseas as well. Suppliers overseas seem to be more willing to work with U.S. manufacturers on payment plans and extended terms in order to keep the train moving along.

My overall feeling for the second half of 2020 is cautiously optimistic. I believe there will still be monthly improvement for the apparel industry as more and more businesses adapt to the new normal. Apparel wholesalers will continue to rely on low overheads and a more-digital work structure. Wholesalers will have to cope with shrinking volume but hopefully make up for it with better margins. The biggest challenge will clearly be in the retail sector with many retailers continuing to struggle to survive if people can't visit the stores.

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

For apparel manufacturers and importers, the second half of the year is still very fluid. It is anybody's guess when COVID-19 will be contained. It looked promising about a month ago when states began to reopen, but with the surge in the virus many states have taken significant steps backward as the amount of positive COVID-19 cases keeps increasing. Stores and malls that were open are now being asked to close again. While shelter-in-place has not yet been declared, that is also a possibility if COVID-19 continues to surge.

What I have seen during this pandemic is that manufacturers and importers who have either their own e-commerce revenues or who sell to large e-commerce retailers have performed better in terms of sale revenues being generated than companies where the majority of their customers are primarily bricks-and-mortar stores. The traditional retail-store channels have been hit hard during the pandemic, more so than the e-commerce retailers.

While traditional retail has opened for some, it remains to be seen how much credit the apparel manufacturers and importers will be able

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Kee H. Kim, President and CEO, Finance One, Inc.



Robert Meyers, President, Republic Business Credit, LLC



David M. Reza, Senior Vice President Western Region, Milberg Factors, Inc.

to get credit approvals from their factor or credit-insurance companies. One of the consequences of this economic environment is that many large retailers have needed additional dating to pay for the goods they purchased. In other words, they have been deferring their payments for up to 90 days past the due date of their invoices. This, in turn, has caused credit problems for many retailers. If credit is withheld or reduced, then the burden falls on the apparel companies to hold the products, negotiate new terms or even ship at their own risk if all else fails.

I think under the best-case scenario, assuming COVID-19 doesn't get any worse, during the third quarter business will start to pick up with new orders forthcoming. If COVID-19 is still surging, I don't know how holiday 2020 can be anything but lackluster.

People need to get back to their jobs and start earning again. If this doesn't happen and unemployment stays in the double-digit range, I don't foresee any significant spending for holiday 2020.

We need a lot of good things to happen to make sure the economy keeps moving forward so people can get back to work, the unemployment numbers start to decrease, and the country feels safe and secure that COVID-19 is not a danger to us.

Kee H. Kim, President and CEO, Finance One, Inc.

While a V-shaped recovery of the U.S. economy was expected with various federal-government relief measures in the stimulus package, the resurgence of COVID-19 across the country in recent weeks has shifted views to a slower, W-shaped recovery. Despite improvements in employment and retail sales during May and June, we see a significant headwind in the coming months. Household discretionary spending such as on apparel can experience additional pullback without government support in the second half of 2020.

In our space, we are witnessing credit reductions and withdrawals of various retail and wholesale buyers on a daily basis due to increasing delinquencies and losses. Certain major retail buyers are extending payment terms by as much as an additional 90 days, adding significant pressure on the supply chain. In these cases, the suppliers, in consultation with their factors or insurance companies, should negotiate with their buyers to extend the payment terms as little as possible. With already 21 major retailers

filing for bankruptcy in 2020 so far and more in the coming months, apparel manufacturers and importers should reevaluate their risk tolerance on buyers who are not credit approved by factors or insurance companies.

We are in unprecedented times. Most businesses are in self-preservation mode until COVID-19 is eradicated through a successful vaccine. Every apparel business should evaluate its liquidity, sustainability of sales, stability of buyers and suppliers, workforce, and safe working environment. In today's challenging credit environment, it's prudent to keep your lender apprised diligently of your changing business trends and specific headwinds you face. This will alleviate any shock or retraction by the lender and result in better understanding and support to your business during this uncertain time.

Robert Meyers, President, Republic Business Credit, LLC

Republic feels a tremendous amount of respect for and will always be aligned with the entrepreneurs of the apparel indus-

try. The challenges in the second half of the year will likely mirror the challenges already faced, including extended payments, canceled orders, delayed shipments and margin pressure. While those are the likely challenges, they will be much less of a surprise this time around, and planning can make all the difference. Additionally, we expect more product opportunities, PPE needs, and a continuing need for remote and work-from-home apparel.

While I am not confident there will be another round of PPP funding, there are several conversations about support of some kind. The resilience and perseverance of our industry will be told for years to come after this pandemic. Good luck to all of our friends and partners during this prolonged storm, and we will continue to support you no matter the economic environment.

David M. Reza, Senior Vice President Western Region, Milberg Factors, Inc.

June retail sales rebounded in many regions as states emerged from lockdowns. The same surge helped to reduce ➡ **Finance** page 16



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Finance *Continued from page 15*

unemployment claims, which, while down from their peak, are still at historical weekly highs when compared with any other period in recent history. Apparel sales benefited from the pent-up demand created by mass home lockdowns, especially in large urban areas, during the spring.

Factors are seeing increased client sales volume as compared with March through May. Apparel makers are booking future business for fall delivery. While these developments are positive, overall apparel sales are still well below pre-COVID levels.

Despite the positive news in June, our GDP is still contracting and was estimated to have declined over 10 percent in Q2 vs. Q1. Also, while the growth in June was significant for apparel and other consumer products, the base in May was at a low bar. E-commerce activity remains strong and was up substantially. It's a trend that will continue as more shoppers stay home either by choice or government mandate.

For the remainder of 2020, the forecast is still uncertain and fluid due to the uncontained ebb and flow of infections. In Southern California, infections are rising and there is a possibility of another lockdown. The Sunbelt and Southwest are reporting record cases. The impact of the federal government's pandemic support programs for the unemployed and small business will either soon expire or have already been felt.

Continued surges of infections in some states will negatively impact consumer optimism and demand. Businesses may be compelled to again shutter in some states and municipalities. The likely scenario is that—short of a vaccine becoming widely available in 2020—a W pattern will emerge in the recovery that will have a dampening impact on all retail sectors including apparel over the coming months.

Kevin Sullivan, Executive Vice President, Western Region Manager, Wells Fargo

The short answer is that it's frankly very difficult for anyone to predict what the back half of the year will look like in apparel. We're in uncharted waters right now, and the many variables associated with COVID-19 make any projections more than six to eight weeks out pretty challenging.

What we do know is that sales at retail in general spiked around 25 percent when stores initially opened, which enabled most of our clients to again begin shipping product at a healthy pace. Vendors who were initially advised that shipments for Spring '20 would need to actually be held for Spring '21 were pleasantly surprised when major retailers began calling those goods out for immediate delivery, so, in the beginning phases of the reopening, most apparel companies were pleased by the initial sales level.

As it became clear that there would need to be a certain amount of retrenchment as COVID cases began to spike again, many have seen retail sales drop off as the consumer reassesses the safety of shopping on-site. Certainly clients with a well-developed direct-to-consumer channel have done better than most, and clients dealing in casual athletic apparel have done reasonably well based upon work-from-home strategies for many companies. Some have also shifted to producing PPE, which has helped offset lost sales in other areas.

The unemployment rate remains a concern as many companies across various industry sectors admit that they may not be able to hire back workers who were previously laid off, citing the significant uncertainties ahead. While our clients in the apparel industry have done an exceptional job adjusting to these



Kevin Sullivan,
Executive Vice
President, Western
Region Manager, Wells
Fargo



Ken Wengrod, Co-
founder and President,
FTC Commercial Corp.

new realities, most do see sales decreases for 2020 in the 25 to 30 percent range. The goal is to create as many new efficiencies as possible in an effort to get through 2020 in the hope that a vaccine will be available in time to allow for a healthy 2021.

Ken Wengrod, Co-founder and President, FTC Commercial Corp.

The apparel industry will continue to be significantly impacted by the COVID-19 effect. This harrowing pandemic may force the cleansing of manufacturers and retailers who have not truly established the loyalty of the ultimate customer—the consumer. Such a cleanse may be fitting in an overcrowded industry saturated with manufacturers producing tiresome monotony.

The savvy importers and manufacturers have been addressing their operations in terms of in-bound logistics including reevaluating their supply chain and shifting production from China or the Far East to the United States or Latin America. In turn, they'll be able to maximize the value of the newly implemented USMCA Agreement. Chinese labor prices are at par with Mexican labor prices. The USMCA should give a boost to near- and in-shoring not only due to labor prices but also shorter lead times and electricity costs. Our region has some of the lowest electricity costs in the world, including China. U.S. importers and manufacturers may continue to divest their supplier network and attempt to reduce any concentration of suppliers that could create a future bottleneck. U.S. importers and manufacturers may be looking to also further diversify their customer base with strong emphasis on exporting. Ninety-five percent of potential customers are outside of our boundaries. There will be a further need to review their product line and consider the concept of repurposing their operations.

The COVID-19 effect will be long lasting and will go beyond the concept of wearing masks. Development of nano-textiles, not only for wicking and anti-bacterial impacts but for temperature control, might increase. It's highly likely that technology will drive these areas of change. The COVID-19 effect is just starting to impact the apparel industry and washing out those marginal businesses. Innovation with an agile mentality will be a way of thinking. In the past, large operations had a distinct advantage over the smaller to medium-sized enterprises; today, the smaller well-run operations that are not hampered with excess overhead and inventory will flourish. Retailers may be establishing and maintaining consumer loyalty and delivering merchandise to consumers with rapid speed and proper execution by promoting their online services. Importers and manufacturers will also be focusing on creating and expanding their own direct-to-consumer programs. Consumers may continue to search for comfort, value, and authentic and sustainable merchandise. Going forward, consumers will be very selective in their buys. ●



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LEGAL

Oaklandish Brand Joins Class-Action Suit
Against Insurer for Denying COVID-19 Claim

Known for its T-shirts and other apparel, the **Oaklandish** brand made a business out of producing clothing bearing slogans of civic pride for the San Francisco Bay Area city of Oakland, Calif. But Angela Tsay, the brand’s chief executive officer and creative director, said that the 20-year-old company’s ability to cheer for its hometown may be hobbled by its insurance company.

Oaklandish’s insurance company, **Sentinel Insurance LTD**, denied its business-interruption insurance claim according to a class-action lawsuit filed July 20 in the United States District Court for the Northern District of California, which is headquartered in San Francisco.

A jury trial was requested by the company’s lawyers, the **Gibbs Law Group**, which has offices in Oakland, and **Cohen Milstein Sellers and Toll PLLC**, based in Washington, D.C. The class-action suit requests more than \$5 million to cover the damages from the denial of business-interruption insurance.

This group of lawyers has formed a COVID-19 Business Interruption Insurance Coverage Task Force, which has sued insurance companies on behalf of businesses that claimed denial of business-interruption coverage. For such claims, it has represented businesses such as **Mudpie**, a 44-year-old children’s clothing, toys and accessories boutique based in San Francisco’s Fillmore District. Another business that has worked with the task force is **Chez Panisse**, the world-famous Berkeley, Calif., restaurant.

The complaint for Oaklandish’s suit said that the apparel company followed rules and paid for business-interruption insurance. However, when the company needed the support of the insurance policy, its insurance company did not come through. It left the company without coverage, and the brand was unable to pay rent for its two bricks-and-mortar retail locations, which

forced the business to furlough nearly all of its employees. A statement from Oaklandish’s lawyers said that the company is stable but that it is still feeling the hurt from the damage stemming from its coverage denial. It’s not a unique grievance, which is the reason the attorneys have included it in the class-action suit.

“Insurance companies operating in California are categorically denying claims from retailers arising from California’s mandated interruption of business services. Those denials are often made with little or no investigation and without due regard for the interest of the insureds,” the complaint said. “Indeed, form letters denying coverage for such losses appear to rest on crabbed readings of coverage language and overboard readings of exclusions. That gets insurance law exactly backwards—and raises the specter of bad-faith denials. Oaklandish’s experience is no different. It has dutifully followed California’s mandates. Facing serious financial harm, it has filed a claim with Sentinel for business-interruption coverage. Defendant swiftly denied the claim.”

A spokesperson for Sentinel’s parent company, **The Hartford**, said that Sentinel was not liable for pandemic claims. “Responding to customers’ claims and doing it well is at the heart of who we are. We are in the business of paying claims. We pay often and a lot—when there is a storm, fire or anything else that is covered by a customer’s insurance policy,” said Matthew Sturdevant, The Hartford’s director of media and public relations. “Tragically, millions of businesses across the country have closed their doors because of government-ordered shutdowns. Unfortunately, viruses are generally outside the scope of business-interruption coverage. These policies do not cover this exposure and, accordingly, premiums were never collected for it.”

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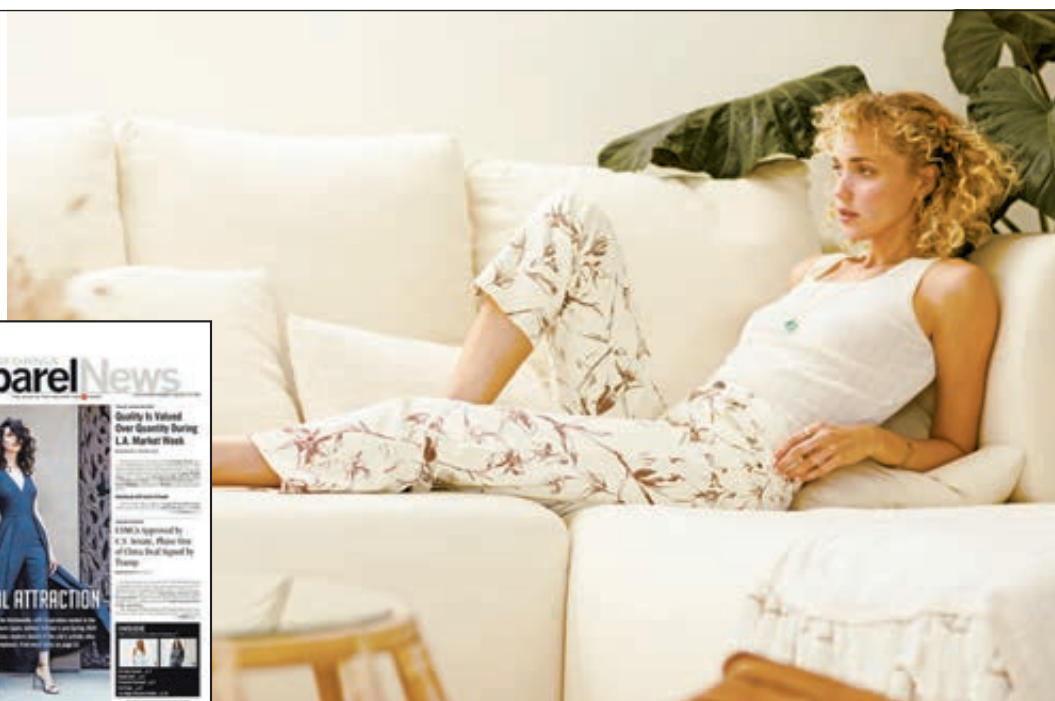
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