



## **PRESS RELEASE**

# **Innovative POS flow factoring solution: Generalfinance and Arcadia Fashion (Combipel) completed a structured transaction with Net Capital**

**Milan/Florence, 28 January 2026.** Generalfinance and Net Capital announce the successful completion of an innovative POS Flow factoring transaction in favor of Arcadia Fashion S.p.a., the company that has acquired and relaunched the Combipel brand.

The structure of the transaction involves the transfer of future POS flows to Generalfinance, with Arcadia Fashion responsible for collection, their centralized management through an acquiring platform, and the implementation of specific control and protection mechanisms designed to safeguard the entire process. Through this structure, the transferring company is able to transform recurring and predictable cash flows into immediate liquidity while ensuring full operational continuity.

The initiative is the result of an ongoing program aimed to research and develop advanced working capital financing solutions for the retail sector, conceived and developed jointly by Net Capital and Generalfinance. The adopted model consists in enhancing future POS cash flows as an autonomous financial asset, distinct from traditional form of bank credit, and represents a further application of alternative finance instruments made possible thanks to the versatility of factoring.

Net Capital and Generalfinance jointly led the entire process of design and structuring the service, defining a replicable and scalable architecture intended to support companies characterized by high cash flows turnover and established business models.

The operation was made possible thanks to the solid foundations of Arcadia Fashion's business plan, positive revenue trends and the development plan approved by the Board of Directors, all of which contributed to the successful outcome of the initiative.

“This transaction arises from the need to move beyond traditional financing models”, **commented Antimo Sanapo, CEO and Founder of Net Capital.** “Together with Generalfinance, we have developed a tool that allows retail companies to finance growth using existing cash flows, without weighing down their financial structure.”

**Massimo Gianolli, CEO of Generalfinance S.p.A., added:** “This operation confirms Generalfinance’s commitment to developing innovative financial solutions based on the real operating dynamics of businesses. The enhancement of POS cash flows allows retail companies to access efficient and flexible funding instruments that are fully integrated with their business models. It represents a concrete example of alternative finance applied to the real economy, confirming Generalfinance and Net Capital's commitment to developing innovative funding solutions to support the retail sector and companies characterized by recurring cash flows.”

### **NET CAPITAL**

*Founded in 2015 by Antimo Marino Sanapo, Net Capital S.r.l. is a credit brokerage and financial advisory firm, registered with the OAM (M587).*

*The company specializes in structuring alternative financing instruments for business and managing ordinary and corporate finance transactions, with a focus on structured finance solutions and working capital.*

### **MEDIA CONTACTS**

[info@netcapital.it](mailto:info@netcapital.it) +393204791688

### **GENERALFINANCE**

*Founded in 1982 and with over 30 years of experience in the factoring sector, Generalfinance is a regulated financial intermediary specializing in providing working capital financing for businesses. The company offers rapid and tailored solutions to meet diverse client needs. Operating from its offices in Milan and Biella with a team of over 80 professionals, Generalfinance is a leader in the factoring segment for distressed companies.*

### **MEDIA CONTACTS**

#### **CDR Communication**

Angelo Brunello | [angelo.brunello@cdr-communication.it](mailto:angelo.brunello@cdr-communication.it) | +39 3292117752