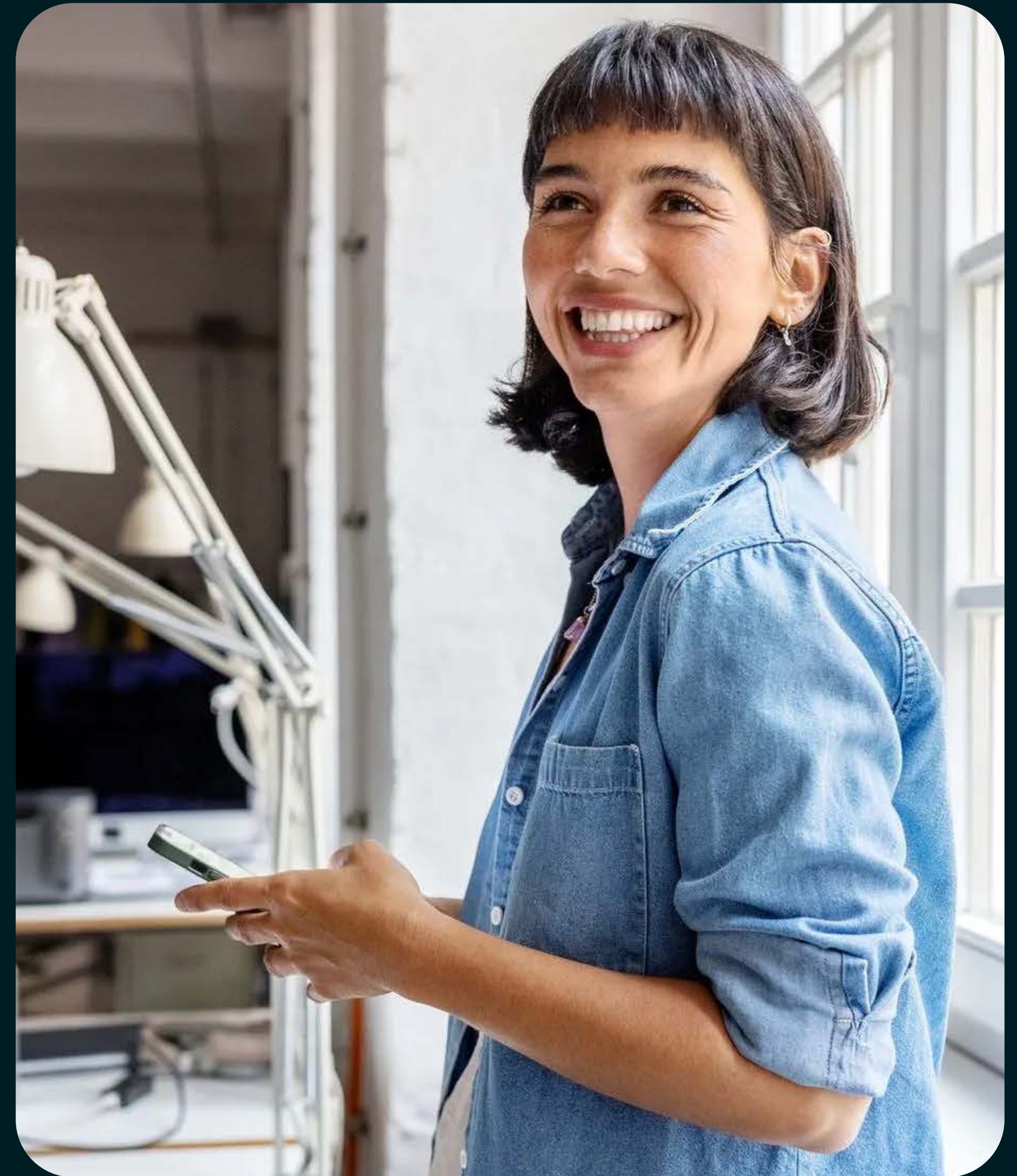




Fuel your eCommerce
growth in 2025:
Fast funding options
to accelerate your
success



Contents

- 1** Your options explained: Fast funding for eCommerce companies Page 4
- 2** Revenue-based financing: The fast funding solution for eCommerce success Page 6
- 3** Finance that moves as fast as your business: How to supercharge your success with Stenn Page 7
- 4** Ready, set, grow: How to choose the right fast funding solution for your business Page 9
- 5** Take control of your eCommerce growth in 2025 Page 11

Introduction

2024 has been a banner year for eCommerce with global sales topping the \$6 trillion mark for the first time. With the sector set to account for almost half (41%) of all retail sales by 2027, retailers have an opportunity to accelerate their success in the years ahead.

But as the market has surged so have the challenges.

Maybe you need to up your marketing budget, increase your inventory, or expand into new territories – whatever your plans you need access to fast, reliable financing to accelerate your success.

How can fast funding accelerate your success?

Your business needs regular investment and liquidity in order to grow.

But there's a catch. Driven by global geopolitical instability and increasing inflation, eCommerce is facing a liquidity crisis, which means you may not be able to access the funds you need to increase sales.

Faced with this cash flow challenge, you might miss growth opportunities or, even worse, let your competition take them. That's where fast funding comes in, giving you access to flexible financing that you can call upon when opportunity demands it.

In this guide you'll learn...

- Why fast funding is essential for eCommerce growth.
- The best funding options for your eCommerce business.
- How to choose the right funding solution to supercharge your success.
- What you need to do to get started.

1

Your options explained: Fast funding for eCommerce companies

If you're looking for a solution to unblock bottlenecks in your cash flow and turbocharge your growth, there's no shortage of options.

The problem is that many of these solutions weren't created with eCommerce in mind. Instead, they're traditional funding resources designed for traditional businesses. So while they may look good at first glance, they all come with caveats.

1

Revenue-based finance

Revenue-based financing is a funding method where businesses receive capital in exchange for a percentage of their future revenues.

Benefits - Providing quick access to capital, revenue-based finance can ease cash flow pressure fast. Because repayment is aligned with your business growth, it can support your efforts without adding to financial strain.

Drawbacks - Due to its nature you need to have recurring revenue in place in order to access this finance option. That means that some startups may not be eligible.

2

Short-term loan

Loans provide funding that has to be repaid, with interest, within an agreed timeframe.

Benefits - With traditional bank loans repayments are predictable, giving you certainty alongside the ability to spend funds when needed most to balance your revenue fluctuations with required cash injections.

Drawbacks - While interest rates ultimately stabilized and began to fall in 2024, an uncertain economic outlook makes the idea of a traditional loan less attractive for many eCommerce businesses. Loans also come with checks and balances that can result in lengthy application processes – something that's far from helpful when you're looking for fast funding.

3

Line of credit

A line of credit is a temporary lending solution, such as an overdraft, that's pre-agreed with your bank.

Benefits - If your eCommerce business has enjoyed a strong six months you should have no difficulty getting agreement for a line of credit such as an overdraft. It's a great way to access low-level cash reserves.

Drawbacks - The main problem with a bank overdraft is that it generally fails to provide the financial clout needed to buy stock, or underpin a strategy for fast, healthy growth.

4

Credit cards

These work just like their consumer counterparts, letting you make purchases on credit rather than from your own bank account.

Benefits - Quick and easy-to-access. Credit cards can give you a short-term financial cushion when your cash flow is low.

Drawbacks - Fees and high interest rates can quickly add up, which means your short-term funding fix can take a long time to pay off.

5

Crowdfunding

Often conducted online, crowdfunding lets you raise the finance you need for your business by collecting small amounts from a large number of people.

Benefits - A well-marketed crowdfunding campaign can attract the buyers you need to fund your new product. Another advantage is there's no need to cede control of your business as is often the case with institutional investment.

Drawbacks - Pouring budget, time and effort into marketing activity that brings the crowd on board can be a distraction from daily operations. Plus, investment is not guaranteed; and should the venture ultimately fail, your brand reputation could take a hit from a disgruntled army of investors.

6

Invoice financing

Invoice financing lets you use unpaid bills as collateral to quickly unlock a percentage of their value as cash.

Benefits - Invoice financing is a way to get invoices paid just when you need the money. Your invoice financing provider takes payment directly from your customer. This can reduce cash flow gaps and give you the liquidity you need to address day-to-day issues.

Drawbacks - Because it's only available on commercial invoices, this solution isn't always suitable for eCommerce businesses that sell directly to consumers.

2

Revenue-based financing: The fast funding solution for eCommerce success

What is revenue-based funding?

RBF gives businesses access to capital in return for a percentage of future gross revenues.

Unlike traditional loans, which require fixed monthly installments, payments under RBF fluctuate based on the business's actual revenue performance. This flexible model appeals to businesses with variable income streams, such as eCommerce and SaaS companies, as it aligns payment commitments with cash flow.

In recent years, it's become increasingly popular as a modern alternative to traditional funding models like bank loans or venture capital.

Why is RBF custom-built for eCommerce companies?

Amid fluctuating markets, intense competition and cash flow challenges, RBF could be the solution you need to help your eCommerce business succeed.

With RBF, you receive capital in exchange for a percentage of your future revenue.

This means you can retain ownership of your business and control of your operations without the oversight of investors. There are no fixed repayments to sweat and no dilution of equity as a downside.

Compared with a traditional financing setup it's a relatively simple transaction. That means you access the funds you need, fast. Payment plans are also simple, with the business paying a percentage of its revenue each day, week or month until the agreed payment amount is met.

Better yet, your investor's goals match your own. They want you to succeed because if your revenues grow, so does their return. It's a win-win for you and for the people backing your business.

RBF allows you to inject cash into inventory, marketing and other parts of your growth strategy as needed. You can make the most of emerging opportunities without overextending your finances, and you can scale up – or down – as your revenue fluctuates.

Put it all together and it's an attractive alternative for eCommerce companies seeking growth capital, without the drawbacks that are frequently associated with debt or equity financing.

3

Finance that moves as fast as your business: How to supercharge your success with Stenn

With Stenn you can get approved for working capital in as little as 24 hours. No personal credit checks. No upfront fees. Just money to use as you please.

Whether you need a one-off sum or continual support, it's a financing solution that's as flexible as you are, providing up to 150% of your monthly revenue to use to harness opportunities, supercharge growth and propel your business.

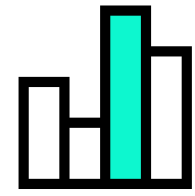
Stenn has funded over \$20 billion to help businesses thrive and grow. Now, it's your turn.

The secret sauce behind RBF's success for eCommerce companies is that flexibility is included from the very beginning. That's because there are no fixed repayments – instead they align with weekly revenues during the funding period.

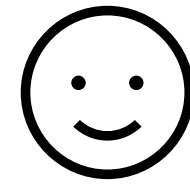
Typically, the sum is repaid within six months based on stable revenue models. After that, you're free to apply for new RBF funds online with Stenn.

Additionally, you get access to the cash flow you need, when you need it. So whether you need quick cash to seize opportunities, more spending power to increase inventory, or to invest in your team, Stenn offers fast funding solutions fit for your business.

RBF the benefits for your eCommerce business



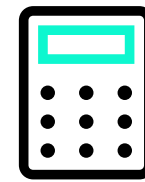
Performance-based



No fixed repayments



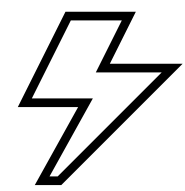
No restrictive terms



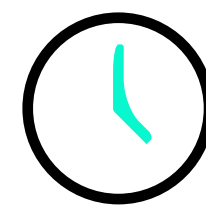
Modest interest rates



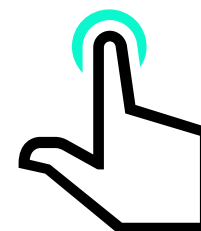
Zero collateral



Quick and simple application



Receive funds, fast



Built for digital-first businesses

How it works

1

Fill out an application in minutes

2

Connect your commerce platforms

3

Receive funds into your account within 24 hours

4

Ready, set, grow: How to choose the right fast funding solution for your business

So you're primed and ready for growth, now comes the big question — how are you going to finance it?

In this guide, we've shown you options that get you funds fast. But just as with any financial decision, it's important that you take time to choose the right fast funding solution for your business.

Before you make your decision, here are a few key questions to ask yourself.

1

What do you need the money for?

Are you looking to invest in inventory, or improve working capital? Do you have plans for a big national or international expansion or to boost your marketing budget?

Whatever you need funding for, it's important to keep your goal in mind when it comes to finding the right solution. That way you can keep focus on what's important, so that you find the solution that will help you to achieve it.

2

How much investment do you need?

What you need funding for is one question, but how much funding you need to achieve it is an entirely different matter.

This might seem obvious, but when funds are readily available, it can be easy to overshoot. And that means repayment schedules and sizes, or a timeline to prove return on the investment, might be more challenging than you'd like.



3

What are your terms?

Do you have assets or equipment you'd be willing to secure funds against? Are you ready to commit to a traditional loan? Do you really want to dilute your hard-won equity in return for investment? Or would you rather leverage future revenue in return for a cash boost today?

These are all questions that you need to ask yourself before you begin to explore your fast funding options.

4

Do you have a clear strategy for the funds?

Getting the funding you need is great, but without a detailed plan, the money can quickly disappear into other expenses. To make the most of your funding, ensure you have a solid strategy so your cash flow supports your business goals effectively.

If you want to get the most out of your funding, you should have a detailed plan in place so that your newfound cash flow works as hard for your business as you do.

5

Do you need some expert advice?

If you're not sure what fast funding solution is right for your business, don't be afraid to ask for help. Speak to mentors, ask your peers and tap into your network for advice. At Stenn we understand that it's not always that easy. That's why we've done it for you, with a wealth of information and advice from our finance experts in our **Resources Hub**.

Take control of your eCommerce growth in 2025

If you're looking to support your business growth in 2025, then fast funding is the solution you need.

Maybe you're looking to solve the stress of sales peaks and troughs, stock up for your busiest periods, or fuel expansion and explore untapped markets. Whatever your plans, solutions like RBF can give you the fast, flexible funding you need to capitalize on emerging opportunities.

Don't put your future in the hands of traditional funding streams that were built for bricks and mortar businesses. Get the money you need to succeed with a solution that can match your growth – and boost it.

Ready to boost your cash flow on your terms?

Get funded now

