Clothing Brand Business Plan Template

CLOTHING BRAND BUSINESS PLAN

Template & Complete Guide

For UK Clothing Startups | silkroutes.co.uk | 2026 Edition — v2 (aligned to 4-section post structure)

Document Summary

This template gives you a complete clothing brand business plan template UK founders can hand to a lender, investor, or manufacturer. It is structured in **four sections**, matching the walkthrough in our companion guide:

- **Section 1 — Executive Summary** (includes brand and product snapshot)
- **Section 2 — Market Analysis** (includes SWOT analysis, competitive landscape, market sizing)
- **Section 3 — Manufacturing and Operations Plan** (includes supply chain, sales channel, reorder planning)
- **Section 4 — Financial Projections** (includes launch budget, break-even, and risk assessment)

The UK fashion and textile industry contributes £62 billion to the economy and supports 1.3 million jobs (Source: UKFT Industry Statistics). That scale is exactly why lenders and manufacturers expect a written plan before they'll commit — not a mood board with numbers attached.

Every table below is designed to be filled in directly. Delete the guidance text once you've entered your own content.

SECTION 1 — Executive Summary

The executive summary is written last and read first. Maximum one page — 300 to 400 words — covering everything a reader needs to decide whether to engage with the rest of the plan.

What It Must Contain

- Your brand name and legal entity
- The specific product or category you are launching — not "clothing," a named garment
- Your target customer, in one specific sentence
- Your manufacturing model — UK or offshore, CMT or full-service, first-run MOQ
- Your primary sales channel — DTC, wholesale, marketplace
- Your financial ask, if applicable, and what it will fund
- Your projected Year 1 revenue and gross margin

What It Must Not Contain

- Generic statements about the size of the fashion industry
- Mission statements that could describe any brand
- Vague "market opportunity" language without a named customer segment

Executive Summary Template

Element	Your Content
Brand name	[Enter brand name and legal entity]
Product	[One sentence — specific garment, fabric, RRP]
Target customer	[One sentence — specific demographic and occasion]
Manufacturing model	[CMT / full-service / UK / offshore — MOQ]
Primary sales channel	[DTC / wholesale / marketplace]
Year 1 revenue forecast	[£ — based on unit economics, not aspiration]
Gross margin at launch MOQ	[% — confirmed against unit cost]
Financial ask (if applicable)	[£ — with specific use of funds]

Brand and Product Snapshot

Fold this directly into your executive summary — it should not run longer than the table below.

Element	What to Include	Your Content
Brand positioning	One sentence — market position	
Brand values	Maximum three — specific, not generic	
Garment type	Specific — not “clothing” or “apparel”	
Construction	Fabric weight, composition, key features	
Size range and colourways	Sizes and colourways at launch	
RRP	Confirmed retail price	
Trademark status	Filed / pending / not yet filed	

Example of a correct product definition: a women’s midlayer fleece in 280gsm recycled polyester, sold DTC at £85 RRP, targeting female trail runners aged 25–40 in the UK. Not: “a sustainable activewear brand.”

SECTION 2 — Market Analysis

Market analysis requires three things: evidence your target customer exists, evidence they are underserved, and evidence your product closes that gap. This is also where your investor pitch clothing brand founders present has to hold up — vague market claims are the first thing an investor challenges.

Customer Profile

Element	What to Define	Your Content
Demographics	Age, gender, location, income bracket	
Psychographics	Values, lifestyle, purchasing behaviour	
Buying channels	Where they currently shop	
Price sensitivity	What they pay for comparable products now	
Pain point	What the current market isn’t giving them	

Competitive Landscape

Name your three to five closest competitors. For each, confirm RRP, primary channel, positioning, and the gap your brand fills.

Competitor	RRP	Channel	Positioning	Gap Your Brand Fills
[Competitor 1]	£			
[Competitor 2]	£			
[Competitor 3]	£			

Market Sizing

Element	Definition	Your Figure
Total Addressable Market (TAM)	Full UK market for your category	£
Serviceable Addressable Market (SAM)	Your specific segment and channel	£
Serviceable Obtainable Market (SOM)	Realistic Year 1 revenue capture	£

The SOM is the number that matters. It’s the revenue your brand can realistically capture in Year 1 given your channel, marketing budget, and production capacity — not the total UK clothing market.

SWOT Analysis

A clothing brand SWOT analysis should be specific to your brand, not a generic industry SWOT.

Strengths	Weaknesses
[Design, niche, supplier relationships]	[Cash, experience, brand awareness]
Opportunities	**Threats**
[Underserved sizing, sustainability demand]	[Fast fashion pricing, import costs]

SECTION 3 — Manufacturing and Operations Plan

This is the section most clothing brand business plans get wrong — or skip. Supply chain failure, not product or marketing failure, is the most common operational cause of early-stage clothing brand closure.

Manufacturing Model

Element	What to Define	Your Content
Manufacturer type	CMT / full-service / print-on-demand	
Location	UK / near-shore / offshore	
Named manufacturer	Confirmed partner or shortlist of three	
MOQ at launch	Per style, per colourway	
Unit cost at launch MOQ	Confirmed or estimated, with source	£
Sampling budget	Total, per style	£
Lead time	Weeks from order confirmation to delivery	weeks

Supply Chain

Element	What to Define	Your Content
Fabric sourcing	Who sources, from where, lead time	
Trims and labels	Supplier confirmed or in progress	
Quality control	Who conducts, at what stages	
Fulfilment	Self-fulfil / 3PL / dropship	
Returns handling	Process and cost	

Sales Channel and Distribution

Define your primary and secondary channel only. A first-year brand cannot execute five channels at once.

Channel	Gross Margin	Control	Setup Cost	Best For
Own DTC website	55–70%	Full	£300–£2,000	Brand building, margin
Marketplace (ASOS etc.)	35–50%	Moderate	Low	Volume, discovery
Independent wholesale	40–55%	Low	Relationship cost	Credibility, reach
Pop-up / market	60–75%	Full	£200–£800/event	Community, feedback
Consignment	45–60%	Moderate	None upfront	Low-risk wholesale entry

Reorder Planning

Sell-Through Trigger	Action
50% sell-through within 60 days	Initiate reorder at same volume
70% sell-through within 60 days	Initiate reorder at 1.5x volume
Below 30% sell-through at 90 days	Hold reorder, review pricing and channel

Production Cost by Volume (Indicative — Confirm With Your Manufacturer)

Order Size	Est. Unit Cost (Jersey, UK CMT)	Total Production Cost
30 units	£18–£24	£540–£720
50 units	£14–£18	£700–£900
100 units	£10–£13	£1,000–£1,300
200 units	£8–£11	£1,600–£2,200

These figures are indicative starting ranges, not a quote. Always confirm unit cost against a live quote from your named manufacturer before finalising Section 4.

If you’re still confirming a manufacturing partner against this plan’s MOQ, see our clothing manufacturing services.

SECTION 4 — Financial Projections

Financial projections must be built from unit economics upward — not from a revenue target downward. A Year 1 net loss is normal. The question is whether your unit economics produce a path to profitability.

Unit Economics at Launch MOQ

Metric	Formula	Your Figure
RRP	Confirmed retail price	£
Unit cost (production)	Factory quote	£
Fulfilment cost	Per order	£
Returns provision	RRP × estimated return rate	£
Payment processing	RRP × processor fee	£
Net margin per unit	RRP minus all costs	£
Net margin %	Net margin ÷ RRP	%

Year 1 Financial Summary

Item	Your Figure
Total launch investment	£
Units produced (first run)	
Units sold (Year 1 forecast)	
Revenue (Year 1)	£
COGS	£
Gross profit	£
Marketing and operating cost	£
Net profit / (loss) Year 1	£

Break-Even Analysis

Formula: **Break-even units = Total fixed costs ÷ (RRP − variable cost per unit)**

Element	Your Figure
Total fixed costs	£
RRP	£
Variable cost per unit	£
Break-even units	units

Launch Marketing Budget (Enter as a Cost Line Above)

Channel	Budget (£)	Expected Outcome
Product photography		Launch-ready imagery across all channels
Paid social — 90 days		Launch awareness and first sales
Micro-influencer seeding		Organic reach and social proof
Email list building		Pre-launch warm audience
PR outreach		Earned media, brand credibility
TOTAL		

Enter your total marketing budget into “Marketing and operating cost” in the Year 1 Financial Summary above — it is a real cost, not a separate wishlist.

Risks to Your Financial Plan

A risk register is evidence to a lender, investor, or manufacturer that you’ve thought through what could go wrong — and it directly protects the numbers above.

Risk	Likelihood	Impact	Mitigation
First sample rejected — multiple revision rounds	High	Medium	Budget for 3 sampling rounds. Build a 6-week sampling contingency into your launch timeline.
Manufacturing delay	Medium	High	Book your factory slot 4 weeks ahead. Confirm in writing.
Fabric out of stock	Medium	High	Confirm fabric availability before finalising your tech pack. Identify a secondary source.
Poor initial sell-through	Medium	High	Set a sell-through trigger for reorder (50% in 60 days). Hold reorder until the trigger is met.
Competitor launches a similar product	Low	Medium	File trademark and registered design before going public.
Key supplier relationship breakdown	Low	High	Maintain a shortlist of two alternative manufacturers before your first order.
Cash flow shortfall before reorder	Medium	High	Reserve 20–30% of your launch budget as a reorder fund. Do not deploy until 50% sell-through is confirmed.

Common Business Planning Mistakes

Writing the plan after making irreversible decisions. A plan written to justify a factory already booked and stock already ordered is a post-rationalisation, not a plan. Fix: write the plan before you contact a manufacturer, commission a tech pack, or spend on branding.

Building financial projections from revenue targets. Deciding you want £50,000 in Year 1 and working backward to a unit count produces a number you want, not a projection you can defend. Fix: build projections from confirmed unit cost, confirmed RRP, and a conservative sell-through rate.

Omitting the manufacturing and operations section. A plan without a confirmed manufacturing model is missing the section that determines whether every other section is achievable. Fix: confirm manufacturer type, MOQ, unit cost, and lead time before finalising anything else.

Using total industry market size as your opportunity. Citing a multi-billion-pound UK clothing market figure for a brand targeting 100 units of one product isn't market analysis. Fix: define your SOM specifically.

No risk section, or a generic one. A risk section listing only "market competition" and "economic uncertainty" isn't a risk assessment. Fix: name specific risks with likelihood, impact, and a concrete mitigation, as in Section 4 above.

Sources

1. UKFT — Industry Statistics and Data. https://ukft.org/industry-reports-and-stats/
2. UKFT — Rise: Business Plan and Strategy Support for Members. https://ukft.org/rise/
3. UK Government — Register a Limited Company. [https://www.gov.uk/limited-company-formation/register-your-company]
4. UK Government — Apply for a Start Up Loan. [https://www.gov.uk/apply-start-up-loan]

Only sources verified live at the time of writing are listed. Replace or add sources as you verify them — do not carry forward unverified statistics.
