



# Business Plan Template for Bank Loan

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Plans

[Company Logo]

[Company Name]

[Company Address]  
[Company Phone Number]

Developed By:

[Name]	
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Document Version	

### Business Plan Confidentiality Agreement

The undersigned reader of [Company's Name] Business Plan acknowledges that the information provided is totally confidential, and undertakes not to reveal anything discovered in the business plan without the express written agreement of [Business Owner's Name].

The reader also acknowledges that the information to be provided in this business plan is confidential in all aspects, with the exception of information that is in the public domain through other means, and that any disclosure or use of the same by the reader may cause serious harm and or damage to [Company Name].

This business plan document will be returned to [Business Owner's Name] immediately upon request.

This is a business plan. This document does not make or intend to make any offer.

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# Executive Summary

We recommend writing this section at the end.

[Provide a one-two-page overview of the business and highlight the most important details. A typical executive summary includes:

- Business Overview

Describe what your business does, its goals, and objectives?

- Products and Services

List your products in more detail, if applicable. Describe the products you offer.

- Customer Focus

Provide a concise and clear definition of your target market, as well as the need you plan to fulfill.

- Financial Highlights

How much capital, if any, are you seeking for your clothing line business and you are going to use them?

- Management Team

Outlines your management team, staff, resources, and how your business is structured.

# Company Overview

This section summarizes your business. You should include the company's registered name, physical address, key people, the company's history, its nature, and your company's goals. Let's break down these sections

## Company Profile

- What is your location?
- When did you form?
- What is the legal structure of your company? Like Sole Proprietorship, partnership, LLC, etc.

## Company Mission/Vision Statement

- What your company stands for and what does it want to achieve?

## Previous Accomplishments

- If you are an established business, describe the past achievements, awards, etc, that have your business already achieved

# Industry Analysis

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## Industry overview

- Briefly describe the industry. Define your industry in terms of its history, geographical service area, and products.

## Industry trends

- Examine trends and growth patterns in your industry.

## Relevant Market Size

- How large is your relevant market (the number of customers who can realistically buy from you)?

## Factors affecting your industry

- Determine what factors influence your industry. These may include government regulations, political and social changes in your area, and other businesses' competitive practices.

## Five Years Forecast

- What will your company's position be in the industry in five years? Identify opportunities that your company can take advantage of.

# Customer Analysis

Identify your target customers

- Who are your target customers? Please provide a detailed demographic profile.

Factual information obtained is categorized as follows:

- Demographic data: Age, gender, income
- Geographic: Location, type of area (Rural, suburban, urban)
- Psychographic: Values, interests, beliefs, personality, lifestyle
- Behavioral: Behavior patterns, frequent actions, buying habits

Customer Needs

- What are the key needs of your target audience?

How does the product align with customer needs?

- Explain how your product benefits the customer and what its Unique Selling Proposition is. Describe how your offerings make your customers' lives easier.

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# Competitive Analysis

Describe the state of competition in your industry. You may want to include a SWOT analysis here or in your appendix.

List your top competitors along with the following details for each:

## Direct Competitors

- What are your direct competitors? Which are their strengths and weaknesses?

## Indirect Competitors,

- Who are your indirect competitors? Which are their strengths and weaknesses?

## Competitive Advantage

- What makes you different from your competitors? Do you have sustainable advantages (can your competitors emulate you)

Competitor Name	Strength(s)	Weakness(es)	Competitive Advantage
Competitor A			
Competitor B			
Competitor C			

# Marketing Plan

## Brand positioning

Why are potential buyers going to be interested in your product? How will you address your buyer persona's biggest challenges and goals?

Example: The [Company Name] brand will emphasize the Company's unique value proposition:

- A unique, high-quality line of fashion clothing
- Offering clothing for the proper season
- Excellent customer service

## Pricing Strategy

What is the maximum amount you can charge? And how do you maximize your income by balancing sales volume and price?

## Placing

What channels will you use to sell your products? Will you sell your products online or through retail outlets? Which channel will allow you to reach your target audience economically?

## Promotion

How will you market your clothing line business's products or services? Are you going to market your products at a price that matches the quality? Will it be a low-cost, no-frills alternative to similar offerings available from other clothing line businesses? Describe your advertising strategy. When will you advertise? How will you package the product?

# Operations Plan

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The following are two parts of your operations plan.

### Key Operational Processes

- What are the key operational processes your clothing line business must perform on a daily basis to succeed?

Goal	Plan	Action	Responsibility	Deadline

### Business Milestones

- Over the next 1-3 years, what milestones will you need to achieve success?

Date	Milestone
Date 1	
Date 2	
Date 3	
Date 4	

## Management Team

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Your management team section of the clothing line business plan should contain the following key elements:

#### Organizational Structure:

- Highlights the hierarchy and outlines responsibilities and decision-making authority.

#### Management Team Members

- Highlights the company's management team. Also, providing details of key employees, such as their qualifications, experience, or skills can add a competitive edge to the image of the business.

#### Working Structure:

- Describes how your management team will operate within your business structure.

#### Expertise:

- Provides details about your team's business expertise. Additional skills may include budget control, personnel management, public relations, and strategic planning.

#### Management Team Gaps

- Who else needs to be hired?

#### Skills Gap:

- Outline your company's plans to improve its skills or expertise. In this section, you should address your plans for acquiring new information and knowledge.

## Financial Plan

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## Revenue Model

- How does your business generate revenue?

## Sales Forecast

- The sales forecast is exactly what it sounds like: your projections, or forecast, of what you think you will sell in a given period.

## Financial Highlights

- What are your topline 5-year financial projections?

## Funding Requirements/Use of Funds

- How much money will you need to start and/or run your clothing line business? How will you use these funds?

# Appendix

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A business plan's appendix is the place where you can include any additional documents that you want to use to give your readers a feel for your product, marketing, services, etc.

Some examples:

- Startup Costs sheet
- 5 Year Annual Income Statement
- 5 Year Annual Balance Sheet
- 5 Year Annual Cash Flow Statement