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# CHAPTER 1

## MAJOR STEPS IN MANUFACTURING A GARMENT

*Fashion, like all the arts, serves as a release from the humdrum in life. Part fantasy and part romance, it turned Princess Diana, Jackie Kennedy, Cinderella, Beau Brummel, and Elton John into legends. There are many pleasures in life; fashion being one that is enjoyed by many who are fortunate enough to have the time and the money available to do so! To the designer, it is an art form and more; it is also an exciting and unpredictable business.*

**T**o become a fashion designer, then an entrepreneur in the apparel business means being aware of all the important new changes happening around you, and being able to predict new trends of tomorrow. It is being able to create a simple little dress, which to your amazement breaks all records for sales. Fashion is a continual gamble, but owning a company can be rewarding, though sometimes a stressful experience. You may have been thinking about going into business for some time and just didn't know where or how to begin this daunting undertaking. Or, you may already have begun to realize your dream, but need extra help and advice from someone who has been in the fashion industry for many years, someone who can predict some of the potential difficulties that may occur, and most importantly help prevent them for happening.

This introductory chapter presents a brief description of the many roles an apparel manufacturer will have to become familiar with in order to run a business efficiently. Manufacturing consists of several interrelated processes, explained in this first chapter; from the basic theory of garment design, through the production stage, to the marketing and selling of the line. This is an overview of most of the components that are involved in running and operating a small clothing company. Starting with design and development, financial organization, marketing and sales, production, quality control and shipping. A more in depth explanation of these steps will be covered more thoroughly in the following chapters.

### Product Development

Product development is the first step in the manufacturing process. This involves lots of research and inspiration. For the start-up entrepreneur it will mean a great deal of research and market analysis in

## CHAPTER 2

### GETTING STARTED

*“Enthusiasm – Nothing great was ever achieved without it”. Emerson*

**H**aving an idea for some new revolutionary design is an exciting experience, but to follow through and run a successful company takes creativity, along with good business skills. Having both these qualities is essential to you and your company. In this chapter, we will cover the nuts and bolts of setting a company up and making it fully operational.

### Questions to ask yourself before starting a business

There are numerous questions to ask yourself before you undertake a venture involving the fashion industry, which is famous for its complexities. You should try to answer these questions and analyze the answers with a trusted friend or family member. It is important to you in your new venture that you feel confident that all these questions are fully understood and researched. Answering these questions will prepare you for the next important step: writing a business plan. Many of the answers to the questions will be covered in this book, but some of the questions will be quite taxing.

#### ***Do I have what it takes to own and to manage a small business?***

You will be your own most important employee, so an objective appraisal of your strengths and weaknesses is essential. Some questions to ask yourself are:

- Am I a self-starter?
- How good am I at making decisions?
- Do I have the physical and emotional stamina to run a business?
- How well do I plan and organize?
- Are my attitudes and drive strong enough to maintain motivation?
- How will the business affect my family?

#### ***Have I researched the market completely?***

You may have developed your new product due to the realization that there is a need for this product and that's a good start. You should still spend the time to research the stores or markets you wish sell. Manufacturers and designers are constantly “shopping” the stores. They are checking how their garments fit into the wide variety of department and specialty stores. Talk to the sales people and check customers' reactions to garments, fit and quality. Check mark down racks for the mistakes. Visit the higher priced stores for the innovative firms and fashion trends. Do they look worth the money? Check garments for

construction and finishing details. Take notes of this shopping report and to refer to them when writing your business plan and designing your line. Shop in a variety of neighborhoods and compare the customers. Keep a record of your research, as it will be needed when you develop your business plan. Investors will want to see that you have done your homework and that you know and understand your target market.

***What price bracket will my clothing line fall into?***

After researching the market, you will have a better comprehension of this question. It goes without saying that starting any business requires money. It costs money to develop the product and it requires money to produce the product. You may think that once you have the product developed then it would be wonderful to get a huge order. **Wrong!** In order to meet a large order you will have to outlay funds for all the fabric and production before you receive your payment. You may be lucky enough to get a loan from somewhere, but loans are not easily come by for a new company. There is no history of past success to evaluate whether your new company will be able to repay a loan. Also you do not want to put yourself into too much debt at the start of your new venture. Plan to build slowly and with as little borrowed money as possible. The higher priced market is the most recommended and easiest to succeed in. Higher profits and smaller orders for your new company make better business sense.

***What legal aspects do I need to consider?***

A bank account with company checks will be the first thing to consider. There will be licenses required, zoning laws and other regulations varying from business to business, and state to state. You will need to consult your attorney or **SBA** (Small Business Association) for advice specific to your business arrangement and State. You must also decide about your form of organization (corporation, partnership or sole proprietorship) for your tax status. You will have to register your fictitious name, which is the new name for your company, if other than your own name.

***Would a partner(s) make it easier to be successful?***

A business partner does not necessarily guarantee success. If you require additional management skills or start-up capital, engaging a partner may be a good decision. The ultimate success of a partnership will be determined by its ability to give technical or financial assistance as well as personality and character.

***If you have a partner, do you know him or her well enough to operate a business together?***

Like any close relationship working in close proximity can often lead to conflict between “good friends”. Define the jobs to be done by each partner by making a list of jobs, and dividing them up. It is better to choose a partner who has other skills from yours and who can complement your own skills.

# CHAPTER 3

## BUSINESS PLAN

*“Plan: A devised scheme; a way of executing an act” (Webster Dictionary)*

Reviewed by: Robin Cornwall Business Consultant at University of Southern California.

**M**apping out a strategy for a successful business can be a difficult step, but it is a step that shows that the entrepreneur has done his or her homework. Hopeful entrepreneurs anxious to be their own boss, see business ownership as their road to freedom. They often fail to realize that their brilliant concept is only the first of many steps that must be taken if they are to transform their brainchild into a profitable venture. Think of it as being invited to a wonderful and exciting event that you have wanted to attend for a long time. The event is in a part of town that you are unfamiliar with, and has a reputation for being dangerous. Would you start the journey without first checking the map?

### **Business planning is about execution**

A business plan forces you to evaluate whether your product will satisfy a need and provide a guide for exactly how you will operate your company. Most people have an idyllic notion of running their own business. Moreover, after going through the process of creating a plan, some actually decide against starting a company. This exercise saves them from wasting a lot of time and money. For other people, the planning process serves as an inspiration for an even better planned business.

### **What is a business plan?**

A business plan defines your business, identifies your goals, and serves as your firm’s résumé. Its basic components include a current balance sheet of your financial situation, an income statement, cash flow analysis, description of the product, market to be targeted, projected sales and executive summary. It helps you allocate resources properly, handle unforeseen complications, and make the right decisions. Because it provides specific and organized information about your company and how you will repay borrowed money, a good business plan is a crucial part of any loan application.

Additionally, a business plan can tell your sales personnel, suppliers and others about your operations and goals. Work on the assumption that whoever reads the outline plan will be completely unfamiliar with the business, and will seek answers to relatively basic questions. Critically appraise each draft of the outline and allow someone with experience to review the final drafts. Anticipate many hours of hard work and several drafts of the emerging plan to get the job right. A well-prepared business plan will demonstrate

that the managers or entrepreneurs know the business, and have thought through its development in terms of product, management, finances, and most importantly, markets and competition.

## Strategic Plan (The preparation for a Business Plan)

A short strategic plan (2-3 pages) can provide a very useful foundation on which to base a much more detailed and comprehensive business plan. If you do not have a sensible strategic plan, how can you realistically write a sensible business plan? Ask these four basic questions:

- **What is your product and your market?**
- **Where is our company today?**
- **Where do we want to be in two years time?**
- **How will we get there?**

Here are two key elements in a business plan:

**Executive Summary:** this gives an overview of the entire company by the executives of the company. It will include the company's current status and future plans.

**The Marketing Plan:** is the most important aspect of the whole plan. What is the company's game plan, and how it will market its product? How will it identify the market place? Who will buy from it and why?

**Research** is an essential part of the planning process. Research your market thoroughly and scrutinize your business idea. How does it fit into today's taste? Are you venturing into something that was popular five years ago and is no longer appealing? Read everything you can about your field of interest. Attend trade shows and talk to people in the industry and do not be shy about asking for tips. Pay attention to new technological developments in the apparel industry and think how they can be applied in your business.

Above all, size up your competitors. Rather than trying to beat them on their terms, identify ways to beat them on your terms.

**Funding** If you are looking for backers, or planning to borrow from a bank or other source, it is important to demonstrate that you have the experience and desire to make your business a success. Even if you plan to fund your venture yourself, this process helps you take a realistic look at whether you have the skills and knowledge you need to be successful.

On the following pages I set forth a business plan outline to follow. It will help you to focus on the specific kinds of questions that you need to ask yourself. Try to answer as many as possible. If you find writing the answers to the outline difficult, you could try having a friend interview you. Use a tape recorder for your answers.

## How do you find out how much money you need?

The amount of money you are requesting must be supported by your up-dated business plan. If you ask for too little, you may find yourself with insufficient money for your business operations. On the other hand, if you ask for too much money, you may be increasing your likelihood of being turned down by the banker. Your request must be based on a reasonable factual business judgment.

**The following are questions that you will need to answer when presenting your financial plan to the lender for a loan approval.**

**For what purpose do you need the loan?** The purpose for the loan should make good business sense. Such as funds for purchasing additional inventory, financing accounts receivable, taking discounts on purchases, from suppliers, or for the purchase of some type of new equipment or machinery. Generally speaking, the purpose of the loan should contribute to help increasing the profits of the business.

**How much personal debt do you have?**

The lender will want to know how much personal debt you have. If you are already highly in debt personally, you may find yourself forced to withdraw large sums of money from the business in order to service your personal obligations, and in doing so, jeopardize the financial strength of the company.

**How much money have you invested in the business?**

Lenders will want to know if you have sufficient capital to operate your business properly, and to protect the business in case there are losses. It is a fact that if there are losses to the business, the losses will decrease the net worth, which in turn will increase your loan requirements, which may jeopardize the lender's loans to the business.

As stated above most start-up companies are initially funded from the personal assets of the owner(s) or with help from family and friends.

**What kind of collateral do you have to support your loan request?**

Collateral owned by the business, which can be assigned to the bank:

- Accounts receivable
- Inventory
- Equipment and machinery
- Purchase orders
- Real estate

Collateral owned personally by the businessperson, which can be assigned to the bank:

- Cash surrender of life insurance policy
- Savings account
- Municipal, government, or corporate bonds
- Marketable securities
- Real Estate

**How much money do I need over the capital invested?** This will be a function of the growth of the business and the level of capital invested. If there is enough capital, there may be no need to borrow. This

usually well paid, demanding a person who is capable of saving production costs and fabric yardage without losing the character of the original first sample. They must be experienced in fitting a garment, perfecting patterns, and the many stages of producing a finished garment.

**Example:** If 2 inches were saved per garment by adding a center back seam, this would allow for a better marker on an order of 2,000 units totaling a savings of 50 yards! If you have paid \$10 per yard then that is a savings of \$500!

Multiply this with each garment produced, and then you will begin to understand the importance of a production patternmaker's job.

The perfected production pattern is then graded into the other sizes to be produced. The production patternmaker is sometimes responsible for this job, or it is sent out to a grading service, which may also make the marker. Either way the production patternmaker will supervise this important part of production.

## What is Grading?

Grading is making the perfected production pattern into the various other sizes that will be available for sale in that style. The production pattern is usually made in the middle size, probably a Size 8 for Missy and a Size 7 or 9 for Juniors. This would mean a Size 8 would then be graded up to a Size 14 and down to a Size 2. A Junior's Size 7 would be graded up to a Size 13 and down to a Size 1 or 3.

A start-up company will contract out to a service that specializes in grading. They will usually also provide the service of making the marker for the pattern. Use the directories and trade papers recommended in the Appendix or the Yellow Pages to find a grader. These days this service is usually done with the aid of a computer, although there are still some very good grading services that do it manually using a grading machine. As with any service, the finished product is only as good as the person responsible for carrying out the task. They are

responsible for feeding the computer the information, or the correct *grade rules*, (as they are known in the Industry).

### Cost of Grading Service

Whomever you choose, the fee for the service will be quoted by pattern piece. If the pattern piece is a mirrored piece, then there is no extra charge. This means that where you have two sleeves, and the sleeves are identical except that one is left side and the other the right, you will pay for only the one pattern piece to be graded, as they are a mirrored image. If, however, one sleeve has a design detail that is different from the other, they will then be graded separately and you will be charged accordingly. The size of the pattern piece normally does not come into consideration when pricing the graded piece; large or small, the price for the pattern piece to be graded is the same. **Example:** In 2003 the going price per unit is around a dollar per piece,

with a minimum cost for grading the whole pattern.

### **Grading Rules**

To establish the rule of the grade you will have to investigate the type of grade that you would like. If you have no experience with sizing a garment then you may have to trust the grading company to do your grading correctly. They will advise you on the normal methods, and explain to you where they make the garment larger and smaller. It would be advisable to look at other graded garments in the stores to see if they are sized, as you would wish. In the States, there is no established set of rules to govern grading or the sizing of a garment. So, when you try on a Size 8, sometimes it is too big and other times too small. When you are lucky, it is just right! In other countries there are rules in place that require exact measurements for each size. It would be less confusing if sizes were more regulated. Each year it seems that sizes get larger. “Better” apparel is cut using more fabric than “Budget”. The reason for this is that the manufacturer wants you to feel slim and trim in their clothes. How great it is that you still fit into a Size 6! Over the years a Size 10 has become Size 6. Good marketing! The customer is more inclined to buy when they think they still fit into a Size 6. Look at vintage clothing and vintage patterns, you will be amazed at the size difference between 40 years ago and now. An old Size 12 is like a Size 4 in 2003. Of course women have grown taller and naturally larger since the turn of the 20<sup>th</sup> century.

Garments are now bigger, but paradoxically the sizes have shrunk to keep the market buoyant. *(At the turn of the century the average height for a woman was 4 foot 11 inches, now the average height is 5 foot 5 inches. It makes you wonder what it will be in another 100 years time!)* Women tend to spend more when they believe they are slimmer and when the label reinforces this belief. *(See Chapter 6 for "Understanding Ready to Wear Sizing")*

### **Here is a simple general rule with regards to grading sizes**

Missy sizes are even numbers and graded with a one inch grade up to a Size 10, then the grade may change to a 1½ inch grade. Juniors are uneven numbers and also graded one inch up and down. If there is a break in the grading rules, it will occur at Size 9, when a 1½ inch grade would then be used for all sizes greater than 9. This means that one inch or 1½ inch is added to the circumference of the garment to make it larger. In the case of making it smaller, one inch is graded down or taken off. The length of the garment is also adjusted along with the circumference. Small, medium and large sizes are graded with a two-inch grade. JC Penney uses the best grading rules in the industry so whenever you are in doubt, look at the JCPenney grade rules. Most grading services will help you with this information. Ask them to print out a “nested pattern” so that you can see how the various sizes are graded in comparison with each size. (See example of a nested pattern).