

[Your business name] — Business Plan

Gym in [Your city] · Startup plan

Executive summary

[Your business name] is a new gym in [Your city] offering monthly memberships with open gym access; coached group classes and small-group training; personal training packages; and intro programs and challenges for beginners. The model is recurring memberships, coached classes that keep people coming, onboarding that beats churn, and founding members sold before the doors open.

Startup budget: \$171,400 across 10 items, with funding still to be decided.

Twelve months from now, success looks like this: [What success looks like twelve months from now]

Products and services

[Your business name]'s core offer is monthly memberships with open gym access. Memberships bill monthly with clear terms, the class schedule is coached by certified staff and tuned to real attendance, and every new member gets an onboarding plan.

- Monthly memberships with open gym access
 - Coached group classes and small-group training
 - Personal training packages
 - Intro programs and challenges for beginners
-

Market analysis

The customers are locals who want more than a big-box gym: beginners who need coaching and a community, serious lifters who want proper equipment, and the companies nearby offering memberships to staff.

- Locals within a 10-minute drive who want a gym that isn't a big-box
- Beginners who want coaching and a community, not just equipment
- Athletes and serious lifters who want proper strength equipment
- Companies nearby offering memberships as a staff perk

Marketing strategy

Most members will find [Your business name] on Google Maps and through word of mouth — a friend's results, a free intro session. Reviews on the Google Business Profile, an Instagram feed of classes and member wins, and a website with the schedule, online booking and a free-trial form turn that into a membership.

- Google Business Profile and Google Maps — “gym near me” and “strength training” plus your city
- Word of mouth and member referrals — the community sells the gym
- Instagram for classes, member wins and the space
- Free intro sessions, challenges and partnerships with local businesses
- A website with memberships, class schedule, online booking and a free-trial form

Operations plan

The owner coaches and runs the front desk in year one, watches churn and attendance weekly, maintains equipment on a schedule, and adds coaches only when class capacity and membership growth pay for them.

- Recurring monthly billing with a clear cancellation policy — the whole model is retention
- A class schedule tuned to real attendance, coached by certified staff
- Onboarding for every new member so they don't quit in month two
- Equipment inspected and maintained on a schedule
- Waivers, incident logs and emergency procedures as routine

Startup costs

What it will take to open the doors, with funding still to be decided.

Startup costs

ITEM	AMOUNT
Lease deposit and first months' rent	\$15,500
Build-out: flooring, showers, HVAC, mirrors and finishes	\$57,500
Equipment: racks, bars, plates, cardio and rigs (new or used)	\$60,000
Business license, occupancy and inspections	\$1,150
Insurance (first year)	\$4,000
Membership billing, scheduling and check-in software (first year)	\$0
Website with class booking and Google Business Profile	\$0
Signage, branding and merch	\$4,750
Sound system, TVs and access control	\$3,500
Working capital (first three months)	\$25,000
Total	\$171,400

Typical range to start a gym in the US: \$55,800–\$291,500. Your list is what you decided to spend — replace estimates with real quotes as you get them. Membership billing, scheduling and check-in software (first year): Your Zarla plan includes online class booking, invoicing and a member contact list with your website — you may still want a dedicated membership-billing system as you grow. Website with class booking and Google Business Profile: Your Zarla plan includes the website with online booking and walks you through your Google Business Profile — a designer typically charges \$2,000 or more to build one.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a small independent gym in the US. Rent and equipment are the fixed bet; recurring memberships and churn decide whether the reserve lasts until the gym is full.

Typical monthly operating costs for a gym: \$5,970–\$32,800 a month, before the owner's own pay.

Add a monthly sales target and the plan will show how long it takes to recover the startup budget.

Typical monthly operating costs

COST	TYPICAL RANGE
Rent and utilities	\$3,000–\$12,000
Coaches and front-desk staff	\$2,000–\$15,000
Insurance	\$170–\$500
Membership billing and scheduling software (included with Zarla)	\$0–\$300
Equipment maintenance, cleaning and supplies	\$300–\$1,500
Marketing, trials and events	\$300–\$2,500
Card processing on recurring billing	\$200–\$1,000

US ranges for a small operation; replace with your own figures as you learn them. Lines marked (included with Zarla) are what those tools cost separately — with Zarla they are part of one monthly plan.

Risks and honest downsides

Every gym plan should say out loud what can go wrong. For [Your business name], the real risks are:

- Rent and the build-out are a large fixed bet before the first member joins
- Churn is the whole game — members quit quietly, and January's sign-ups leave by April without onboarding
- Big-box chains compete on price; an independent gym has to win on coaching and community
- Injuries are real; waivers, coaching standards and insurance are the defense
- Coaches leave and take members with them; the gym's own brand and systems are the answer

Licenses, permits and insurance

What [Your business name] needs before it can legally trade in the US. Rules vary by state and city — confirm each item with your local licensing office and an accountant.

- Business license and certificate of occupancy — From your city or county in most of the US; a gym's occupancy, showers and HVAC get inspected.
 - Business registration and EIN — Most owners form an LLC; register a DBA if the gym trades under another name.
 - Coaching certifications — Not legally required in most US states, but insurers, members and liability lawyers expect certified coaches and current CPR/AED.
 - Insurance — General liability plus professional liability for training; workers' compensation once you have employees.
 - Membership contract rules — Many states regulate gym contracts — cancellation terms, refunds and automatic renewals — check yours before writing the agreement.
 - Music licensing — Playing music in a commercial space requires performance licenses in the US.
-

Milestones: the next 30 days

The first month's to-do list for [Your business name], in order:

- Decide the model: coached studio or open-access gym — and price memberships from real costs
 - Walk former gym and warehouse spaces before signing a fresh build-out
 - Register the business, get an EIN and open a business bank account
 - Get insurance quotes and check your state's rules on membership contracts
 - Price equipment new and used from two or three suppliers
 - Set up a free Google Business Profile and put a website with class booking and a free-trial form live
 - Pre-sell founding memberships before opening day
 - Ask every founding member for a Google review in the first month
-

Appendix: what a lender will ask for

This plan tells the story and shows the numbers. If you take it to a bank, expect to be asked for these documents as well:

- Two years of personal tax returns and a personal financial statement
- A month-by-month 12-month cash-flow projection built on realistic member growth and churn
- The lease or letter of intent, and quotes for the build-out and equipment
- Founding-member pre-sales or letters of intent
- Your coaching credentials and any fitness-business experience
- Your credit report and the equipment as collateral

Template: replace every [bracketed] line and every estimate with your own figures. Written with Zarla's free business plan generator — zarla.com/business-plan-generator writes it from five questions.

Written with Zarla · zarla.com/business-plan-generator