# [Your business name] — Business Plan

Massage therapy in [Your city] · Startup plan

## Executive summary

[Your business name] is a new massage therapy business in [Your city] offering relaxation and Swedish massage, 60 or 90 minutes; deep tissue and sports massage; prenatal massage; a monthly membership with one massage a month at a set rate; in-home and on-site chair massage; and gift certificates for birthdays and holidays. The model is one licensed therapist, a calendar filled by rebooking and monthly members, and a rate set by the specialties the practice is known for rather than the discount chains down the road.

Startup budget: $11,110 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 service is relaxation and Swedish massage, 60 or 90 minutes. Every client fills in a health history before the first session, every session ends with notes and a rebooking offer, and the prices, the specialties and the cancellation policy are published before anyone books.

- Relaxation and Swedish massage, 60 or 90 minutes
- Deep tissue and sports massage
- Prenatal massage
- A monthly membership with one massage a month at a set rate
- In-home and on-site chair massage
- Gift certificates for birthdays and holidays

## Market analysis

The clients are people with desk jobs and sore backs who book every few weeks once they trust a therapist, athletes who want sports and deep tissue work around their training, pregnant clients looking for prenatal care, and gift buyers who bring in first visits at every holiday.

- People with desk jobs, sore backs and stiff shoulders who book every few weeks once they find a therapist they trust
- Runners, lifters and weekend athletes who want sports or deep tissue work around their training
- Pregnant clients looking for a therapist trained in prenatal massage
- Gift buyers at holidays, birthdays and Mother's Day — a steady source of first visits
- Local employers, gyms and events that book chair massage for a day

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## Marketing strategy

Most first visits come from Google — a client searches for a massage in town, compares the Google Business Profile, the reviews and the prices on the website, and books online. Referrals from chiropractors, physical therapists and trainers bring the clients who come back, and word of mouth and gift certificates bring their friends and family. The plan's real marketing is the rebooking made before the client leaves the table.

- Google Business Profile and Google — “massage near me” and “deep tissue massage” plus your town
- A website with your prices, your specialties and online booking, so a client can book at 10 p.m. without a phone call
- Rebooking before the client leaves the table, and a monthly membership that fills the calendar in advance
- Referrals from chiropractors, physical therapists, personal trainers and gyms
- Word of mouth, gift certificates and reviews that name the therapist

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## Operations plan

The therapist runs the practice alone in the first year: booking online with a card on file, intake and notes for every client, linens laundered daily, and booked hands-on hours capped at a number the body can sustain. Continuing education keeps the license current and builds the specialties that justify a higher rate.

- An intake form and health history before every first session, with contraindications checked and notes kept after each visit
- Online booking with a card on file and a published cancellation policy, so a no-show doesn't cost you the hour
- Clean linens for every client — two or three sets per booked hour on a full day
- Booked hours capped at what your hands can sustain week after week, not at what the calendar can hold
- Continuing education on the schedule your state's license renewal requires
- The membership billed on the same day every month, with the rebooking done before the client walks out

## Startup costs

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

**Startup costs**

| ITEM | AMOUNT |
|---|---|
| State massage license, the entry exam and fingerprints | $525 |
| Massage table, face cradle, bolsters and a stool | $1,650 |
| Sheets, towels, oils, lotions, a table warmer and first supplies | $650 |
| Treatment room: deposit and first month, or a mobile setup instead | $1,500 |
| Professional and general liability insurance (first year) | $217 |
| Working capital: running costs for the first two to three months | $6,000 |
| Website with your prices, specialties and online booking | $0 |
| Online booking, intake forms and card payments (first year) | $0 |
| Business registration, LLC and EIN | $268 |
| Business cards, printed gift certificates and a launch offer | $300 |
| **Total** | **$11,110** |

Typical range to start a massage therapy business in the US: $4,284–$21,035. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with your prices, specialties and online booking: Your Zarla plan includes the website — your massage menu, prices, specialties and booking — and walks you through your Google

Business Profile; a designer typically charges $2,000 or more to build one. Online booking, intake forms and card payments (first year): Online booking, invoicing and a client list come with your Zarla plan; a dedicated clinical-notes app is separate if you want one.

## Financial plan

The numbers below come from your own startup list and typical monthly costs for an independent massage therapy business in the US. The room rent is the largest fixed cost, and the rest are small — so the plan turns on booked hours a week at your rate, and on how many of those hours are already in the calendar because a client rebooked or holds a membership.

Typical monthly operating costs for a massage therapy business: $387–$3,110 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 |
|---|---|
| Treatment-room rent (or nothing for a mobile practice) | $0–$1,500 |
| Mileage and parking for home and on-site visits | $50–$300 |
| Laundry, linen replacement, oils and lotions | $100–$400 |
| Professional and general liability insurance | $17–$20 |
| Online booking, intake forms and a client list (included with Zarla) | $0–$30 |
| Card processing fees, about 3% of what clients pay by card | $100–$300 |
| Google Business Profile photos, printed cards and referral thank-yous | $50–$300 |
| Continuing education and license renewal, spread by month | $20–$60 |
| Phone, bookkeeping and accounting | $50–$200 |

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

- Your hands and your back are the business, and an injury or overuse strain stops the income until it heals
- The first months are quiet while clients try you, rebook and start referring, and the room rent is due regardless
- No-shows and late cancellations cost an hour you can't resell without a card on file and a published policy
- Discount chains and membership franchises set a low price anchor in most towns, so the plan needs a reason to pay more
- Licensing is state by state, so moving states can mean new hours, a new exam or a new application
- Working alone in a private room calls for screening new clients and a clear policy on conduct

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## 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.

- State massage therapy license — Most US states license massage therapists: a state-approved school program (500 hours in Texas and Florida, 1,000 in New York), an entry exam and a state application. Most states use the MBLEx ($265); New York and Hawaii give their own state exams instead. Applications cost $100 in Texas, $155 in all in Florida and $108 in New York. Kansas, Minnesota and Wyoming have no state license, and cities and counties there often license massage instead; Vermont registers therapists rather than licensing them. California is its own case: state certification through the California Massage Therapy Council is voluntary, while cities and counties set the rules for massage businesses and many require it. Check your own state board before you advertise.
- Massage establishment license or city massage permit — Some US states license the place as well as the therapist. Florida requires a massage establishment license for every place clients come to for a massage, sole proprietors included; a practice that only visits clients' homes or offices does not need one. Texas requires one too, but exempts a location where only one therapist ever works and every ad carries that therapist's license number or name. Many cities add their own massage business permit, so ask yours before you sign a lease.
- Home-occupation approval if you work from home — In the US a treatment room in your home is a home occupation under most city zoning codes, and some cities do not allow massage as one or require a separate permit. Ask the planning department before you build the room.
- Business registration and EIN — Many independent therapists in the US form an LLC; state filing fees run about $35 to $500. The EIN from the IRS is free, and a spa or gym that pays you as a contractor will ask for it on a W-9.

## Milestones: the next 30 days

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

- Confirm your state license is active and what your city asks of a massage business
- Decide between a rented treatment room and a mobile practice, and visit two or three rooms before signing
- Register the business, take the free EIN and open a business bank account
- Buy professional and general liability insurance through an association plan
- Set your menu and prices from what three or four comparable therapists near you charge
- Put your website live with your prices, specialties and online booking
- Claim your free Google Business Profile with real photos of the room
- Introduce yourself to two chiropractors, a physical therapist and a gym owner with a referral card
- Ask every first client to rebook before they leave, and every happy one for a Google review

## 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 from booked hours a week and your rate
- Your massage license and any establishment or city permit
- The treatment-room lease, or your mobile-practice plan
- Proof of professional and general liability insurance
- Your booking history and client count if you already practice on the side
- Your credit report

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.