[Your business name] — Business Plan

Personal trainer in [Your city] · Startup plan

Executive summary

[Your business name] is a new personal training business in [Your city] offering one-on-one training in packages of 8 or 12 sessions; small-group training for two to four people; in-home and outdoor sessions; online coaching with a written program and weekly check-ins; and a first assessment: movement screen, goals and a plan. The model is one certified trainer, sessions sold in prepaid packages and monthly plans rather than by the hour, and small groups and online coaching raising what each hour of the trainer's time earns.

Startup budget: $7,503 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 one-on-one training in packages of 8 or 12 sessions. Every client starts with a health questionnaire, a movement screen and written goals, trains from a written program, and has progress reviewed every four to six weeks.

- One-on-one training in packages of 8 or 12 sessions
- Small-group training for two to four people
- In-home and outdoor sessions
- Online coaching with a written program and weekly check-ins
- A first assessment: movement screen, goals and a plan

Market analysis

The clients are adults who want to get strong or lose weight and have tried going it alone, beginners who want to learn to lift safely, clients coming back from an injury or a long break, and busy parents and professionals who need sessions at home, outdoors or online.

- Adults in their thirties to fifties who want to get strong or lose weight and have tried going it alone
- Beginners who want someone to teach them to lift safely before they join a gym
- Clients coming back from an injury or a long break, often referred by a physical therapist
- Busy parents and professionals who need sessions at home, outdoors or online
- Friends and couples who share a small-group session and split the price

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Marketing strategy

Most new clients find the business on Google — they search for a personal trainer nearby, compare the Google Business Profile, the reviews and the packages on the website, and book a free assessment. Referrals from physical therapists and chiropractors bring the clients who stay longest, and word of mouth from clients whose friends see the change does the rest.

- Google Business Profile and Google — “personal trainer near me” plus your town or neighborhood
- A website with your packages, prices, a booking link and real client results, shared with permission
- Referrals from physical therapists, chiropractors and doctors who send clients back to exercise
- A free first assessment that turns into a package, not a single session
- Word of mouth from clients whose friends see the change, and reviews that name you

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Operations plan

The trainer runs the business alone in the first year: online booking with a card on file and a 24-hour cancellation policy, a written program for every client, CPR and AED certification kept current, and continuing education logged for the certification's renewal cycle.

- A health questionnaire and movement screen before the first session, with a doctor's clearance where it flags one
- Sessions sold in prepaid packages or monthly plans, never one hour at a time
- A written program for every client, with progress measured and reviewed every four to six weeks
- A booking calendar with a 24-hour cancellation policy and a card on file
- CPR and AED certification kept current, and continuing education logged for your certification's renewal
- Every session's floor-space rent, travel or equipment cost known, so the package price covers it

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Startup costs

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

Startup costs

ITEM	AMOUNT
Nationally accredited certification (NCCA): exam and study materials	$700
CPR and AED certification	$75
Personal trainer liability insurance (first year)	$260
Portable kit: bands, kettlebells, dumbbells, mats and a suspension trainer	$1,150
Studio floor space: first month's rent or deposit	$750
Working capital: running costs for the first two to three months	$4,000
Website with your packages, prices and booking	$0
Online booking, packages and card payments (first year)	$0
Business registration, LLC and EIN	$268
Business cards, referral cards and a launch offer	$300
Total	**$7,503**

Typical range to start a personal training business in the US: $2,905–$15,200. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with your packages, prices and booking: Your Zarla plan includes the website — your packages, prices, results and booking — and walks you through your Google Business Profile; a designer typically charges $2,000 or more to build one. Online booking, packages and card payments (first year): Online booking, invoicing and a client list come with your Zarla plan; a workout-programming app for online clients is separate.

Financial plan

The numbers below come from your own startup list and typical monthly costs for an independent personal training business in the US. Floor-space rent is the largest cost when you rent a studio and nearly nothing when you train in homes, outdoors or online, so the plan turns on paid sessions a week, the rate they sell at, and how many are prepaid.

Typical monthly operating costs for a personal training business: $248–$2,755 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
Studio floor-space rent (or nothing for in-home and online)	$0–$1,500
Mileage and parking for in-home and outdoor sessions	$50–$300
Personal trainer liability insurance	$13–$35
Online booking, packages and a client list (included with Zarla)	$0–$30
Card processing fees, about 3% of what clients pay by card	$75–$250
Workout-programming app for online clients	$0–$100
Google Business Profile photos, referral thank-yous and a launch offer	$50–$300
Continuing education and recertification, spread by month	$10–$40
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 personal training business plan should say out loud what can go wrong. For [Your business name], the real risks are:

- Clients cancel, travel and quit in January and September, so income swings unless sessions are prepaid
- Every session is your time, which caps what one trainer can earn until small groups or online coaching are added
- A client injury in a session, or advice that strays into rehab or medical nutrition, can end in a claim
- Big-box gyms and app subscriptions set a low price anchor, so the plan needs a reason to pay more
- Floor-space arrangements can change or end at the studio owner's say
- Early mornings, evenings and weekends are when clients can train, and an owner who says yes to every slot burns out

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.

- An NCCA-accredited certification, kept current — Gyms, studios and insurers in the US ask for a certification accredited by the NCCA — NASM, ACE, NSCA and ISSA's accredited exam are the common ones — kept current with continuing education and a renewal fee every two or three years, depending on the certifier.
- CPR and AED certification — Required by most certifying bodies before the exam and by every US gym and studio that lets you train on its floor. Renew it on the card's schedule, usually every two years.
- A permit for paid sessions in public parks — Many US cities require a permit or a fee to run paid training or boot camps in public parks, and some limit group size. Ask your parks department before you advertise an outdoor class.
- Business registration and EIN — Many independent trainers in the US form an LLC; state filing fees run about $35 to $500. The EIN from the IRS is free, and a studio that pays you as a contractor will ask for it on a W-9.
- No state license for personal trainers in the US — No US state licenses personal trainers, and Washington, DC repealed its personal-trainer registration law in 2024, so the credential that matters is your certification. Physical therapy and dietetics are licensed, though, so keep injury rehab and meal plans inside what your certification covers.

Milestones: the next 30 days

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

- Confirm your NCCA-accredited certification and your CPR and AED card are current
- Pick your setting — rented floor space, in-home and outdoor, or online — and visit two or three studios
- Register the business, take the free EIN and open a business bank account
- Buy personal trainer liability insurance
- Set packages and prices from what independent trainers near you charge
- Put your website live with your packages, prices and booking
- Claim your free Google Business Profile
- Offer free assessments to your first ten prospects and introduce yourself to two physical therapists
- Ask every client for a Google review after their 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 from paid sessions a week and your package prices
- Your certification, CPR and AED card, and proof of liability insurance
- The floor-space agreement with the studio, if you rent one
- Your current client list and package sales if you already train 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.