

BUSINESS PLAN TEMPLATE

Gym and studio business plan

One template for a gym, a boutique studio or a personal training studio. Nine sections: the eight in the SBA traditional business plan outline, plus operations. Grey notes say what to write; **PT STUDIO** notes apply to a small private studio, **GYM** notes to a larger facility.

BUSINESS NAME

PREPARED BY

LOCATION

DATE

TYPE (GYM, BOUTIQUE STUDIO, PT STUDIO)

VERSION

BREAK-EVEN MEMBERS

MONTHLY FIXED COSTS

STARTUP COST + 25% BUFFER

AVERAGE PRICE PER MEMBER

1 Executive summary

Write this last. One page max: what you open, for whom, where, what it costs and why it will work. If you are asking for funding, say how much.

2 Company description

Gym: format, size, opening hours, amenities. **PT studio:** one to one or small group, space, number of trainers. Add your legal structure and mission.

LEGAL STRUCTURE

PLANNED OPENING DATE

SIZE (SQ FT OR SQ M)

WHAT MAKES YOU DIFFERENT? EXPERTISE, NICHE, LOCATION, COACHING STYLE.

MARKET, TEAM AND OFFER

3 Market analysis

Who lives or works within 10 to 15 minutes? Who else trains them? SBA: look at competition, new entrants and what customers will pay.

TARGET MEMBER (AGE, GOAL, INCOME)

CATCHMENT SIZE

COMPETITOR	TYPE AND DISTANCE	PRICE PER MONTH	GAP YOU CAN FILL

WHY YOUR AREA? DEMAND SIGNALS: WAITING LISTS, CLASS FILL RATES, SEARCHES, SURVEYS OF 20 TO 30 PEOPLE.

4 Organization and management

Who runs what? SBA suggests an organizational chart and the experience each person brings.

NAME	ROLE	EXPERIENCE AND CERTIFICATIONS	PAID OR OWNER PAY

ADVISERS: ACCOUNTANT, LAWYER, INSURANCE BROKER, LANDLORD CONTACT.

5 Services and pricing

What do members buy, and what does it cost? **Gym:** memberships, day passes, classes, personal training. **PT studio:** single sessions, packs, monthly memberships.

OFFER	PRICE	BILLING (MONTHLY, UPFRONT, PER SESSION)	MEMBERS YOU PLAN ON

MARKETING AND PREMISES

6 Marketing and sales

SBA: describe how you attract and retain customers and how a sale actually happens. Refer back to this section when you build the forecast.

CHANNEL	WHAT YOU WILL DO	MONTHLY BUDGET	TARGET NEW MEMBERS
Pre-sale or founding membership			
Local search and Google profile			
Referrals			
Social and content			
Partnerships (employers, clinics)			

SALES PROCESS: ENQUIRY, FREE SESSION OR TOUR, OFFER, PAYMENT, FIRST BOOKING.

RETENTION: HOW WILL YOU KEEP MEMBERS PAST MONTH 3?

7 Operations and premises

Lease terms, build-out, equipment, insurance, licences, software and opening hours.

RENT PER MONTH	LEASE LENGTH	RENT FREE PERIOD
INSURANCE PER YEAR	LICENCES AND PERMITS	SOFTWARE PER MONTH

OPENING HOURS, BUILD-OUT AND EQUIPMENT NOTES

FUNDING AND NUMBERS

8 Funding request

SBA: say how much you need, whether it is debt or equity, and what the money pays for. Add 25% on top of your total as a buffer (Trainerize).

STARTUP COST	YOUR QUOTE	NOTES
Lease deposit		
Build-out and renovation		
Equipment		
Flooring, sound, technology		
Branding, signage, website		
Launch marketing		
Legal, licences, insurance		
Working capital (3 to 6 months)		
Total		
Plus 25% buffer		

OWN MONEY

LOAN OR INVESTOR

OTHER

9 Financial projections

Monthly for year one, then yearly. Start with the break-even sum below. The XLSX that comes with this template does the maths for you.

MONTHLY FIXED COST	AMOUNT
Rent and utilities	
Staff and owner pay	
Insurance, software, marketing	
Maintenance and other	
Total fixed costs (A)	

AVERAGE PRICE PER MEMBER (B)

VARIABLE COST PER MEMBER (C)

CONTRIBUTION (B MINUS C = D)

BREAK-EVEN

Break-even members = A divided by D, rounded up.

Your answer: _____ members.

Worked example, not real data: fixed costs \$10,500, price \$110, variable cost \$5. Contribution is \$105. $\$10,500 / \$105 = 100$ members. SBA calls this the point where total cost and total revenue are equal.

TIMELINE AND CHECKLIST

12 month milestones

PRE-OPENING Month -6 to -1	OPENING Month 0	YEAR ONE REVIEW Month 12
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+ 12 month milestones

Pin dates to the plan. Edit to suit a gym or a PT studio.

WHEN	MILESTONE	TARGET NUMBER	DONE
Month -6 to -4	Plan finished, funding agreed, lease signed		☐
Month -3 to -1	Build-out, equipment, insurance, licences, pre-sale		☐
Opening month	Opening members, first payments collected		☐
Month 3	Members, churn, cash balance reviewed		☐
Month 6	Break-even check against plan		☐
Month 12	Year one review, update the plan		☐

+ Before you hand this to a lender

- ☐ Every number has a source or a quote behind it
- ☐ Break-even members are below what the space can hold
- ☐ Cash covers losses until you break even, with the 25% buffer
- ☐ Lease, insurance and licences checked with a local professional
- ☐ An accountant has read the financial section
- ☐ The executive summary fits on one page

Notes and assumptions

Structure follows the SBA guide "Write your business plan" (sba.gov), traditional plan sections. Startup ranges and the 25% buffer: StartCosts gym startup guide (updated 1 February 2026) and Trainerize (15 May 2024), checked 7 October 2026. This is a template, not financial or legal advice. Check your plan, lease and insurance with a local accountant or adviser.