

OWNER'S STATEMENT

Business Name: Northwest Massage Center

Address: 123 Breeze Way Relaxationville USA

Phone: (800) MASSAGE or (123) 555-5555

Owner's Name: Chris Johnson

Owner's Home Address: 321 Prosperity Place, Relaxationville USA

Owner's Home Phone: (123) 555-5554

Brief Business Description:

I have been in practice for one year, and have had my office for seven months. The office is in a small medical professional building. My differential advantage includes my education (bachelor's degree in psychology, graduate of a 1,000-hour massage program, prenatal massage certification and nationally certified reflexologist), I accept insurance, am available for outcalls, am competitively priced and am centrally located.

I offer products for sale, utilize only the highest quality products and equipment, and have flexible hours. I've had extensive training in sports massage and injury rehabilitation techniques. I am an amateur athlete. I work with the athletes at Relaxationville University, I offer massage at numerous sporting events and every two years work with the World's Largest Massage Team at the Ironman Triathlon in Hawaii.

I offer a combination of the following massage techniques: Swedish, sports and prenatal. I also offer hydrotherapy, aromatherapy and reflexology. Clients may receive massage either in my office or I will travel to their home or business.

Statement of Current Business Financial Status:

Other than my school loan, my business is free of long-term liabilities (except the office lease). I have a client base of 120 and I average 18 clients per week. Product sales account for approximately fifteen percent of my income.

OVERVIEW

I have been in business for one year. Although statistics show that it takes between 3-5 years for any small business to make a profit, I'm already at that point in the end of my first year. According to my cash flow projection, I will need to add an additional \$3,00 to carry me through the second quarter, but that will be repaid by September.

I am well-known in the athletic community and am building a great reputation with primary care providers. My other two target markets are steadily growing (pregnant women and people recovering from injuries). My ultimate vision is to grow my business to a point where I have several therapists working with me. By the end of my second year in business, I plan to increase my client base to more than 150 and be averaging 24 clients per week. By the end of my third year in business, my goal is to have a client base of more than 300: seeing 24 clients per week and sub-contracting out 25 sessions per week. By the end of my fourth year in business, my goal is to be seeing 20 clients per week and sub-contracting out 60 sessions each week.

I have developed a sound business plan with an innovative marketing strategy. Over this next year, I will invest at least eight hours per week in marketing, tapering to at least four hours per week for subsequent years. I realize it's a lot of time and expense for this next year, but it is necessary for my desired long term results. Most of my marketing centers on enthusiastically sharing who I am with others, whether that is through networking, holding open houses, public speaking or just talking with everyone I meet about how wonderful massage is.

I am building strong alliances in the medical community, and plan to be on the Wellness Council within three years. I hold open houses just for health care providers at least twice per year and give quarterly presentations at health care providers' professional organizations.

I am increasing my visibility and credibility in the community by attending networking meetings, volunteering at the La Leche League, donating services for special events, having a booth at an expo, publishing a newsletter semi-annually, holding open houses for the public twice a year, and by making public presentations twice a month. This year I also plan to gain media attention. My goal is to be interviewed in the local newspaper and to be a guest on at least one local television program.

I believe that it's vital to retain clients, so I incorporate a strong customer service plan. My philosophy is to assist people in being responsible for their well-being. In addition to my hands-on work, my sessions include educating clients in doing things for themselves. I care about my clients' overall well-being and provide a peaceful, nurturing, professional atmosphere where each session is individually customized. I regularly follow up with clients through mailings and telephone calls.

Balance is important in attaining true success. I've developed a business plan that makes sure I take care of myself so that I am able to take care of others. I am building a wonderful support team to help guide me in business matters. I've created a sound plan which I am

already implementing.

PURPOSE, PRIORITIES AND GOALS

OVERALL CAREER

I bring joy, wellness and knowledge to myself and others in a safe, comfortable environment.

LONG RANGE PRIORITIES

1. I provide professional and competent massage therapy.
2. I continually further my skills through reading and attending workshops.
3. I earn a sufficient income to meet my wants and needs.
4. I am sensitive to others' needs and maintain clear boundaries.
5. I abide by the highest standards of integrity, professionalism, ethics and compassion.
6. I actively educate the public about massage.
7. I work with positive, caring, responsible people.
8. Every week, my business provides massage for at least 80 people.
8. My practice is fully diversified.
9. I walk my talk.

LONG RANGE GOALS

1. I provide professional and competent massage therapy.

Goals:

I am fully present and provide the appropriate modalities for my clients' needs.

I have information available for my clients on ways to assist their well-being (e.g., stretching).

I spend one hour each week evaluating my work.

I review my clients' files before each session.

I keep excellent records.

My equipment is in excellent condition.

2. My practice is fully established.

Goals:

By the end of my third year in business, I work with at least 24 clients weekly and subcontract (or have an employee) for at least 25 massages per week.

By the end of my fourth year in business, I work with 20 clients per week and sub-contract 60 sessions each week.

I spend at least four hours each week marketing my practice.

I review/update my business plan on a quarterly basis.

3. I continually further my skills through reading and attending workshops.

Goals:

I read at least one technical journal per month.

I take at least one hands-on and one practice building workshop per year.

I read at least three books about my profession per year.

I attend at least one conference per year.

4. I earn sufficient income to meet my wants and needs.

Goals:

I earn at least \$45,000 after expenses.

I make and keep a budget.

I invest at least 10 percent of my income toward retirement.

5. I abide by the highest standards of integrity, professionalism, ethics and compassion.

Goals:

I abide by my code of ethics.

I clearly post my business policies.

I offer sliding-scale rates.

I maintain confidentiality.

6. I actively educate the public about massage.

Goals:

I present demonstrations at civic/professional/social organizations at least once a month.

I am on the local Wellness Council.

I send a quarterly newsletter to my clients.

I share a booth at a community event at least once per year.

7. I have a strong referral base of health care providers.

Goals:

I work with at least two physicians, three chiropractors, one psychologist, one physical therapist, one osteopath, one acupuncturist and at least six other massage therapist/bodyworkers for cross referrals.

I give a presentation at least once a month to one of these provider's professional organization.

I hold an open house quarterly just for allied health care professionals.

8. I have useful products that I utilize within sessions available for client purchase.

Goals:

I have at least five appropriate product lines to sell to my clients.

I demonstrate/incorporate at least one product per session.

Product sales account for at least 25 percent of my income.

9. I incorporate a variety of services within my practice.

Goals:

I have at least four different adjunctive services available to my clients (e.g., paraffin unit, steam unit)

I create informational handouts about the different services I offer.

I package services together for special rates (e.g., a mini-spa day)

10. I work with positive, caring, responsible people.

Goals:

I attend at least two networking meetings each month.

I do thorough intake interviews with each client.

I am part of a business support group.

I regularly participate in cooperative marketing projects.

11. I am sensitive to others' needs and maintain clear boundaries.

Goals:

I do thorough intake interviews with each client.

I only practice within my scope of knowledge, abilities and the law.

I ask clear, open-ended, nonjudgmental questions of my clients.

I conduct client feedback surveys at least once a year.

12. I walk my talk.

Goals:

I receive at least one massage per week.
I exercise regularly.
I eat healthy foods.
Every day I do at least one thing just for me.

13. I have an excellent marketing plan.
I actively market my practice at least four hours per week.
I do at least four cooperative marketing projects per year.
I review/update my marketing plan monthly.
I read at least one book per year on practice building.
I am a guest or featured article subject in the media at least twice per year.
I donate my services as a "prize" to at least one major civic event per year.
Every two years I am part of the World's Largest Massage Team at the Ironman Triathlon in Hawaii.

14. I have appropriate equipment.
Goals:
I have at least one stationary and one portable table.
I have a massage chair.
I have hydrotherapy equipment: Steam unit, paraffin unit, heat packs, ice packs, aromatherapy diffuser.
I perform maintenance on my equipment at least twice per year.
Each year, I evaluate the condition of my equipment (for repair or replacement).

15. I keep balance in my personal and professional life.
Goals:
I establish regular working hours.
I do the "Wheel of Life" exercise at least three times per year.
I do a collage every year.
I set goals on a regular basis.
Every day, I do at least one fun thing.
I take at least one long-term vacation and 3 mini-vacations per year.
I have at least one full day off per week.
My business phone is separate from my personal line.

SHORT TERM GOALS

1. I set a strong foundation for my career success.
Goals:
I have a strong client base.
By the end of 18 months in business, (six months from now) I am working with at least 20 clients each week.
I spend at least eight hours a week marketing my business.
By the end of the second year in business, I am working with at least 24 clients each week.

I provide professional and competent massage therapy.
Goals:
I am fully present and provide the appropriate modalities for my clients' needs.
I have information available for my clients on ways to assist their well-being (e.g., stretching).

I spend one hour each week evaluating my work.
I review my client's files before each session.
I keep excellent records.
My equipment is in excellent condition.

2. I continually further my skills through reading and attending workshops.

Goals:

This year I take a craniosacral course.
This year I take a bookkeeping course at the community college.
I take a time management course.
I join Toastmasters within the next six months.
I subscribe to at least two trade publications.
Next year I take a marketing workshop.
Next year I take a body-mind integration workshop.
I read the following books...

3. I earn sufficient income to meet my wants and needs.

Goals:

I earn at least \$25,000 profit.
I make and keep a budget.
I diversify my practice through adjunct services and product sales.
I review my finances on a weekly and monthly basis.
I raise my prices by August of this year.

4. I abide by the highest standards of integrity, professionalism, ethics and compassion.

Goals:

I create and abide by my code of ethics.
I clearly post my business policies.
I offer sliding-scale rates.
I maintain confidentiality.

5. I actively educate the public about massage.

Goals:

I present demonstrations at civic/professional/social organizations at least twice a month.
I send a newsletter to my clients twice per year.
I share a booth at a community event.

6. I have a strong referral base of health care providers.

Goals:

Every month I send out at least two letters to allied health care professionals in order to build my practice (starting with those I already know).
Each month I give at least two complimentary massages to allied health care providers.
I give a presentation at least once a quarter to one of these provider's professional organization.
I hold an open house two times yearly just for allied health care professionals.

7. I have useful products that I utilize within sessions available for client purchase.

Goals:

I have at least two appropriate product lines to sell to my clients.

I demonstrate/incorporate at least one product per session.
Product sales account for at least 20 percent of my income.

8. I incorporate a variety of services within my practice.

Goals:

I have at least two different adjunctive services available to my clients.

I create informational handouts about the different services I offer.

I offer half price introductory specials on the additional services.

9. I work with positive, caring, responsible people.

Goals:

I attend at least three networking meetings each month.

I do thorough intake interviews with each client.

I create appropriate client forms.

I have a wonderful advisory team consisting of an accountant, business coach, banker and attorney.

10. I am sensitive to others' needs and maintain clear boundaries.

Goals:

I do thorough intake interviews with each client.

I only practice within my scope of knowledge, abilities and the law.

I ask clear, open-ended, nonjudgmental questions of my clients.

I conduct client feedback surveys at least once a year.

11. I walk my talk.

Goals:

I receive at least one massage per week.

I regularly exchange massage with a variety of other therapists.

I practice proper body mechanics.

I breathe fully and freely.

I exercise regularly.

I eat healthy foods.

Every day I do at least one thing just for me.

12. I have an excellent marketing plan.

I actively market my practice at least eight hours per week.

I do at least three cooperative marketing projects per year.

I review/update my marketing plan monthly.

I read at least three books per year on practice building.

I am a guest or featured article subject in the media at least twice per year.

I donate my services as a "prize" to at least one major civic event per year.

Every two years I am part of the World's Largest Massage Team at the Ironman Triathlon in Hawaii.

13. I have appropriate equipment.

Goals:

I have at least one portable table.

I purchase a portable table by the end of February.

I have hydrotherapy equipment: paraffin unit, heat packs, ice packs, aromatherapy diffuser.

I perform maintenance on my equipment at least twice per year.

Each year, I evaluate the condition of my equipment (for repair or replacement).

I have a plan in place for purchasing additional equipment.

14. My office systems are efficient.

Goals:

I do client follow-up weekly.

I update my ledgers weekly.

I am part of an ongoing business support group.

15. I keep balance in my personal and professional life.

Goals:

I establish regular working hours.

I do the "Wheel of Life" exercise at least three times per year.

I do a collage every year.

I set goals on a regular basis.

Every day, I do at least one fun thing.

I take at least one long-term vacation and 3 mini-vacations per year.

I have at least one full day off per week.

My business phone is separate from my personal line.

DEFINITION OF THE BUSINESS

Name: Northwest Massage Center
Owner's Name: Chris Johnson
Address: 123 Breeze Way Relaxationville USA
Phone: (800) MASSAGE

LOCATION

I have an office in a small medical professional building. I have a small waiting room and treatment room. At the entrance to the building is a directory listing those in the complex, including a medical doctor, a psychologist, an attorney, an accountant and a computer consultant. The reception/waiting area has two comfortable chairs, a bottled water dispenser, a pot for herbal tea, a literature table and a display case. The display case holds demonstration samples of the products I sell and also houses my lending library. The literature table displays my business cards and brochures as well as informational materials from other health care providers. The table also has a selection of current health-related magazines. There are several living plants and on the walls are peaceful photographs as well as company information such as policies. The treatment room has a table, two chairs, and a screen behind which is a shelf and hangers for clients' belongings. The room also has a small desk in the corner.

MAJOR SERVICES OFFERED

I offer a combination of the following massage techniques: Swedish, sports and prenatal. Clients may receive massage either in my office or I will travel to their home or business.

OTHER SERVICES OFFERED

Hydrotherapy, aromatherapy and reflexology.

SPECIAL PRODUCTS USED

Top of the line aromatherapy oils, hypo-allergenic massage lotion, cotton sheets, ice and heat packs, angel cards, wide selection of music, flannel blankets, fluffy table pads, a full-length table heating pad, towels.

EQUIPMENT

Massage table, bolsters, pillows, carrying case, music system, aromatherapy diffuser, paraffin unit, telephone, wall charts, fan and heater, microwave oven, desk with file drawers and supplies.

UNIQUE FEATURES

Bachelor's degree in psychology, accept insurance, available for outcalls, graduate of a 1,000-hour massage program, nationally certified reflexologist, competitively priced, centrally located, offer products for sale, utilize only the highest quality products and equipment, and maintain flexible hours.

PRODUCT SALES

The types of products I sell are: aromatherapy products and diffusers; books on stretching and self-care; heat and ice packs, wallet-sized reflexology cards.

MARKETING

OVERVIEW

1. Character and Image:

I convey to my clients that I am knowledgeable, professional, caring and client-centered. My office environment is safe, comfortable, warm and relaxing.

2. My philosophy in regards to my profession:

My philosophy is that healthy touch is necessary for all human beings. Massage is the easiest, most effective way for most people to get healthy touch regularly. Massage provides many benefits from a physical to an emotional basis.

3. My philosophy toward my practice:

My philosophy is to assist people in being responsible for their well-being. In addition to my hands-on work, my sessions include educating clients in doing things for themselves. I care about my clients' overall well-being and provide a peaceful, nurturing, professional atmosphere where each session is individually customized.

CLIENT PROFILE

Target market 1: Athletes

My typical competitive athlete client is between 28 and 45 years old, exercises five to six days per week, works 40 hours per week, earns \$25,000-\$40,000/year, is diet conscious, takes two one-week vacations per year, has received between 0-2 massages previously, reads Shape, Muscle & Fitness and People magazines, enjoys outdoor activities and usually gets out one day on the weekend. S/he use massage for general relaxation and muscle soreness and now receives massage twice a month after 5 p.m. weekdays and during the day on weekends. S/he competes in at least one major sporting event each month and has had at least one serious injury in the past three years.

Target market 2: Pregnant Women

My typical prenatal client is 31 years old. She has been married at least four years and has one child. She is under the care of a physician, keeps a healthy diet, goes to Lamaze classes, exercises regularly and gets a massage once per month. She attends cultural events such as the theater or concerts at least two times per year and dines out at least once per week. She shops at the Happy Baby Boutique, buys books on childcare at The Basic Book Store, frequents Nature's Haven Health Food Store, reads the local weekly Entertainment Guide and subscribes to Parents Magazine. Her combined family income is greater than \$40,000. She holds an administrative position and works through her eighth month of pregnancy. Her major reasons for getting massage are to have an easy, healthy pregnancy and to feel better about herself: relieve her lower back pain, increase her stamina, decrease edema, improve her body image, reduce stress and enhance the overall well-being of herself and her baby.

Target market 3: Injury Rehabilitation

My typical client is between the ages of 24-46 and is suffering from pain due to an injury or surgery. The client was referred by a general care practitioner or chiropractor and feels this is a last resort to be

rid of pain. S/he feels frustrated and is willing to try anything new. My client can be found at YMCA/YWCA and health clubs, and is usually working with trainers or physical therapists. S/he attends pain management classes at the local junior college and does research about his/her illness or injury to be better informed about the associated problems and to learn different ways of treatment. S/he earns at least \$18,000 a year and is committed to living a pain-free life. S/he shops at Peak Performance Sporting Goods, frequents the To Your Health juice bar and reads Prevention Magazine and Reader's Digest.

INCOME POTENTIAL

1. Existing business conditions:

Massage in general is becoming a more widely accepted and used method for stress reduction, pain management and overall well-being. In relation to my athletic and injury rehabilitation clients, massage is well-respected and is often prescribed by primary care physicians. Prenatal massage is becoming better known, yet is mainly used by affluent women.

I've had extensive training in sports massage and injury rehabilitation techniques. As an amateur athlete myself, I am well aware of the concerns of my clients. I am one of the few people in my city to be certified to do prenatal massage. I work with the athletes at Relaxationville University under the direction of the clinical sports physician.

2. Projections and trends:

Nationally - Massage therapy has been gaining the respect of the public, and the number of massage therapists is on the rise. Sports massage continues to be one of the more visible and readily acceptable forms of massage to the general public, particularly at athletic events and competitions. Increased research on the efficacy of massage is elevating the status of massage in the eyes of the medical community.

Locally - Massage is well-accepted in this community. The media regularly features massage as an integral part of everyone's lives. Relaxationville General Hospital has a hospital-based massage program in place. The convention bureau recommends on-site massage when companies book conferences. One of the local trends is a joining of forces of all health care providers. Recently, the city formed a Wellness Council. By the end of this year, we will have had our first annual conference of allied health care providers. The school district is including massage within its "Career Day" events. Although the average massage here is \$35 per session, within the next year, I project that the rate will be more in line with the national average of \$40.

3. Average Gross Income

First six months:	Nationally \$9,600	Locally \$11,000
The first year:	\$24,000	\$27,000
The second year:	\$33,000	\$36,000
The third year:	\$50,000	\$52,000

4. Average total number of clients (this also includes the one-time-only clients):

First six months:	Nationally 50 (250 sessions)	Locally 50 (310 sessions)
The first year:	125 (600 sessions)	100 (740 sessions)
The second year:	200 (825 sessions)	150 (1,000 sessions)
The third year:	275 (1,200 sessions)	200 (1,300 sessions)

ATTRACTING CLIENTS

1. Differences and benefits of my business:

My differential advantage includes my education (bachelor's degree in psychology, graduate of a 1,000-hour massage program, prenatal massage certification and nationally certified reflexologist), I accept insurance, am available for outcalls, am competitively priced and am centrally located. I offer products for sale, utilize only the highest quality products and equipment, and have flexible hours. I've had extensive training in sports massage and injury rehabilitation techniques. I am an amateur athlete. I work with the athletes at Relaxationville University, I offer massage at numerous sporting events and every two years work with the World's Largest Massage Team at the Ironman Triathlon in Hawaii.

2. How potential clients will recognize the difference:

I post all my certificates and awards on my office wall and include a listing of them in my brochures. I'm visible in the community in a number of ways: I attend numerous sporting events (as a massage therapist and occasional competitor), workshops and networking meetings; I hold regular open houses; and do public speaking. I conduct thorough assessments as part of my intake interviews and am comfortable working with my clients' physicians. Because of my broad background and training, I am able to offer a variety of modalities to better serve my clients' needs. All my marketing materials include my differential advantages. I have a strong network of allied health care practitioners and we mutually refer clients to each other.

3. My position statement is:

Your Partner in Wellness

4. Rates

In Office Massage:

.5 hours: \$20

1 hour: \$35

1.5 hours: \$45

2 hours: \$60

Add a .5-hour reflexology session to any massage for only \$15

Package rates: Three 1-hour sessions, \$90; five 1-hour sessions, \$140

Three 1.5-hr. sessions, \$120; five 1.5-hr. sessions, \$190

Three 2-hr. sessions, \$160; five 2-hr. sessions, \$270

In Office Reflexology:

.5 hour: \$20

1 hour: \$35

Package rates: Three .5-hour sessions, \$50; five .5-hour sessions, \$75

Three 1-hour sessions, \$90; five 1-hour sessions, \$140

Paraffin Treatments:

Feet: \$10 Hands: \$5 Feet & Hands: \$12.50

Deluxe Session: 1-hour massage, aromatherapy, .5-hour reflexology session, hands and feet paraffin \$55

Mini-Spa Session: 1.5-hour massage, aromatherapy, .5-hour reflexology session, ginger fomentation and paraffin \$70

Outcall Massage:

1 hour: \$45

1.5 hrs.: \$55

2 hrs.: \$65

Package rates: Three 1-hr. sessions, \$120; five 1-hr. sessions, \$170

Three 1.5-hr. sessions, \$150; five 1.5-hr. sessions, \$240

Three 2-hr. sessions, \$180; five 2-hr. sessions, \$290

Add a .5-hour reflexology session to any massage for only \$15

Outcall Reflexology:

1 hour: \$45

Package rates: Three 1-hour sessions, \$120; five 1-hour sessions, \$170

*** Allied health practitioner discount: 30 percent minimum ***

5. Amenities:

Handouts, refreshments, essential oils, aromatherapy samples, sports cream samples, lending library, product samples, wear and tear on the car for outcall services.

6. Competition's effect on pricing:

Although there are more than 100 massage therapists in town, only four specialize in working with athletes and only seven mention prenatal massage. The average rate for massage is \$35/hour, so my rates are highly competitive, particularly with my discount packages.

COMPETITION ANALYSIS

1. Number of practitioners in city = 100

2. Number of group practices = 5

3. Number of practitioners specializing in my area of expertise: 4 with athletes; 3 with prenatal; 2 with injury rehabilitation

4. Number of practitioners within a three mile radius = 6

5. Major competitors:

Susie Smith - She has a general practice and works with a lot of prenatal clients. She's been in practice for five years and has a strong client base. She's also an R.N. and works part-time at Relaxationville General Hospital. Susie uses the bodyCushion. She has a crib in her office to encourage the new mother in continuing her massages. She also offers classes instructing parents on infant massage. Her major weaknesses are that she doesn't have a lot of time for massage because of her part-time job at the hospital and she doesn't offer weekend appointments.

The Wellness Center - This centrally-located clinic was established less than two years ago, yet is already a household name. The team consists of an osteopathic physician, two physical therapists, one massage therapist, a hypnotherapist, a sports physiologist, a nutritionist and a clinical psychologist. The facility is beautiful and has state-of-the-art equipment, including a hydrotherapy room, hydraulic tables and biofeedback equipment. The clinic does a lot of advertising and all members of the team keep high profiles in the community. The weaknesses are that there is only one massage therapist on staff, and there's an unstated expectation that clients will avail themselves to the full clinic program.

Terry Andrews - He specializes in sports massage, as well as chair massage for executives. He has had a private practice for the last three years. Terry developed the sports massage protocol at Relaxationville University, and he has been working with the various athletic teams for two years. He was part of the U.S. Massage Team at the last Olympics. He's highly visible and respected in this community. He's also a very good businessman. He's always coming up with new ways to serve the informational needs of his clients as well as his actual hands-on work. One of his disadvantages with the athletes is that he has never competed athletically. Another weakness is that he is overcommitted between sports massage and establishing his chair massage business.

6. Weaknesses my business has in comparison to my competition:

My major weakness is that I am still developing my massage career. Although I've begun to establish my credibility, I still need to increase my networking contacts. I thoroughly dread public speaking, even though I make it part of my marketing strategy because I know it's imperative for public awareness. I hate bookkeeping and don't have

an organizational system in place. One of my other weaknesses is that I don't always follow up with my clients in a timely manner.

7. Steps I'll take to overcome those weaknesses:

I join Toastmasters within six months to increase my confidence and abilities in public speaking. I hire an organizational consultant within three months to set up a filing, bookkeeping, appointment and follow-up system that works for me. By the end of my first year in business, I have a bookkeeper/accountant. I regularly attend networking and social functions. I work on my time management skills. I set up a business support system with at least one other person. We coach and help each other to do the necessary business aspects of our practices.

COMPETITION'S MARKETING ASSESSMENT

1. Susie Smith: She holds monthly introductory workshops at Relaxationville General Hospital. She posts her brochures on the hospital bulletin boards, the baby stores, OB/GYN offices, the La Leche League, the toy stores and the city Parks and Recreation Department. She does an annual mailing to the parents of children in all the day care centers, and her brochures get inserted in the maternity program materials in all three area hospitals. She volunteers for La Leche League, and is listed in their resource directory. She offers classes and usually has a booth at the annual wellness exposition. Susie has a four-line boxed listing in the Yellow Pages. She also places a regular ad in the holistic newspaper.

2. The Wellness Center regularly advertises in all the fitness and holistic publications, has a half-page ad in the Yellow Pages, places ongoing advertisements in the Sunday newspaper and takes out ads on bus-stop benches. The Center occasionally buys radio spots for special events. They publish a quarterly newsletter. They hold monthly open houses and weekly Brown Bag Lunch seminars. The Center's director, an osteopath, as well as the hypnotherapist are on Relaxationville's Wellness Council. All Center associates make monthly presentations to community organizations. They have booths at all health-related conferences held locally and have a double booth at the state fair. Informational brochures about the Center are distributed at sporting goods stores, health food stores, affiliated physicians' offices, local gyms and health clubs, athletic events and hotels.

3. Terry has his logo and name emblazoned on the backs of the athletes' apparel for a cycling team, a bowling team and his regular athletic clients. He's active in the Chamber of Commerce and heads its business development committee. Much of his promotional activities for his athletic market come from his involvement at the university. In addition, he holds monthly informational demonstrations at his office, sends out newsletters two to three times a year, and is a frequent guest on the various media programs. He's held massage parties, and has been known to just set up his massage chair at many various sites, including the park, outside city hall and on a float in the Fourth of July parade. He posts his brochures everywhere (e.g., bookstores, health food stores, sporting goods stores, hotels, restaurants and in the lobbies of professional buildings). He occasionally advertises in the local business newspaper and has a regular ad in the fitness publications.

PROMOTION AND ADVERTISING PLAN

1. Marketing my services:

Media: Business Cards

Goal: I always have plenty of business cards so I can distribute at least 200 per month.

Timeline: I update and print 2,000 by end of month three.

Budget: \$150

Media: Brochures

Goal: I always have plenty of brochures so I can distribute at least 100 per month.

Timeline: I update and print 1,000 by end of month three.

Budget: \$400

Media: Gift Certificates

Goal: I sell at least 250 gift certificates this year.

Timeline: I update and print 250 by end of month three.

Budget: \$75

Media: Client Handouts

Goal: I have an adequate supply of educational information for my clients.

Timeline: Every month I update my handout files and make requisite copies.

Budget: \$200

Media: Press Releases/Press Kits

Goal: I get great media coverage by sending press releases and press kits.

Timeline: Press releases at least once per month. Press kits sent out by end of month four.

Budget: \$100

Media: Letters to Allied Health Care Providers

Goal: I have a strong referral network of at least eight health care providers.

Timeline: Two letters monthly

Budget: \$25

Media: Advertising

Goal: My presence is known through my advertising.

Timeline: I place an ad in Holistic Services booklet month ten.

Budget: \$100

Media: Yellow Pages Advertisement

Goal: My Yellow Pages ad brings in at least 50 new clients.

Timeline: I update and enlarge my ad by the end of month four.

Budget: \$300 (next year \$400).

Media: Open Houses

Goal: I hold two open houses for allied health care providers and two for the general public. I get two new clients, sell at least six gift certificates and sell at least \$350 worth of products at each open house.

Timeline: General: Months six and eleven. Health Care: Months four and eight.

Budget: \$300 (Refreshments, mailings, handouts, prizes)

Media: Public Relations

Goal: I enhance my goodwill in the community by donating massages for the blood drive, volunteering massage at athletic events, being part of "Career Day" and being interviewed by the news media.

Timeline: Blood drive month three. Career Day month nine. Interviews months six and eight. Athletic events months

Budget: \$25

Media: Booth at an Expo

Goal: I increase my exposure and get many new clients by sharing a booth at the health expo.

Timeline: End of month nine.

Budget: \$300 (Shared booth rental, promotional materials, prizes)

Media: Networking

Goal: I am active in at least two networking groups.

Timeline: I attend at least three meetings monthly.

Budget: \$300 (includes meals at meetings).

Media: Client Feedback Survey

Goal: I obtain client feedback in order to provide the best service I can.

Timeline: End of month seven.

Budget: \$25

Media: General Speaking Engagements

Goal: I establish my credibility and get new clients through public speaking.

Timeline: Twice per month.

Budget: \$100 (Handouts, flyers and door prizes)

Media: Direct Mail

Goal: I build rapport with clients and encourage clients to return.

Timeline: I send special offer postcards at the beginning of months two, four, seven and eleven.

Budget: \$125

Media: Newsletters

Goal: I do at least two newsletters per year.

Timeline: I mail newsletters at the beginning of months five and eleven.

Budget: \$300 (Design, printing and postage)

Media: Stationery

Goal: I maintain a professional image with my letterhead, envelopes and special occasion cards. I build rapport with clients through keeping in contact.

Timeline: Monthly

Budget: \$300

Media: Office/Display Area Decorations

Goal: I draw attention to my products and inspire clients to take advantage of current specials.

Timeline: Monthly

Budget: \$75

Media: Cooperative Marketing Projects

Goal: I increase my scope of contacts and get new clients.

Timeline: Months three and eleven

Budget: \$200

2. Product sales:

At least four times a year, I rearrange the products in the display case, replacing products as necessary. I also decorate the office, including the product display area, according to special or seasonal themes. I offer samples of aromatherapy products.

3. Promotional budget per year

a. Total cost of media	\$2,875
b. Total cost for product promotion	\$100
c. Total Promotional budget	\$2,975
d. Cost per potential client	\$19.83

4. My marketing plan outline

January:

I subscribe to at least two trade publications.
I create/update appropriate client forms.
I establish regular working hours.
I read a book on practice building.
I create/update presentation outlines and handouts.
Terry and I volunteer our services at the bike race.

Ongoing activities:

I spend at least eight hours each week marketing my business.
I have information available for my clients on ways to assist their well-being (e.g., stretching).
I spend one hour each week evaluating my work.
I review my client's files before each session.
I send out at least two letters to allied health care professionals in order to build my practice.
I give at least two complimentary massages to allied health care providers.
I attend at least three networking meetings.
I demonstrate/incorporate at least one product per session.
Product sales account for at least eight percent of my income.
I review/update my marketing plan.
I give at least two presentations/demonstrations at civic/professional/social organizations.
I do thorough intake interviews with each client.
I distribute 200 business cards (3 to each person) and 100 brochures.
I create a special display of products and decorations according to the prevailing holiday theme.
I receive at least one massage each week.
I contact at least four groups regarding speaking engagements.
I follow-up with my clients: phone calls, cards (e.g., birthday, first massage anniversary).
I send out press releases about my public speaking engagements.

February:

I create informational handouts about the different services I offer.
I buy a portable table.
I interview potential business coaches.
I set up a merchant account (to take credit cards).
I send out postcards announcing a holiday special.

Ongoing activities:

I spend at least eight hours each week marketing my business.
I have information available for my clients on ways to assist their well-being (e.g., stretching).
I spend one hour each week evaluating my work.
I review my client's files before each session.
I send out at least two letters to allied health care professionals in order to build my practice.
I give at least two complimentary massages to allied health care providers.
I attend at least three networking meetings.
I demonstrate/incorporate at least one product per session.
Product sales account for at least eight percent of my income.
I review/update my marketing plan.

I give at least two presentations/demonstrations at civic/professional/social organizations.
I do thorough intake interviews with each client.
I distribute 200 business cards and 100 brochures.
I create a special display of products and decorations according to the prevailing holiday theme.
I receive at least one massage each week.
I contact at least four groups regarding speaking engagements.
I follow-up with my clients: phone calls, cards (e.g., birthday, first massage anniversary).
I send out press releases about my public speaking engagements.

March:

I have at least two appropriate product lines to sell to my clients.
I do a cooperative marketing project.
I donate my services as a "prize" to the community blood drive. (Hint: This would be great to include within your media kit next month.)
I redo my brochures, gift certificates and business cards (print at least 2,000 cards, 250 certificates and 1,000 brochures).
I contact the local radio stations to offer a massage package as a Mother's Day promotion.
I gather information for the newsletter.
I meet with a business coach.
I hire an organizational consultant to set up my office systems.
I send out press releases about my open house for allied health care professionals.
Terry and I volunteer our services at the Relaxationville Relay.

Ongoing activities:

I spend at least eight hours each week marketing my business.
I have information available for my clients on ways to assist their well-being (e.g., stretching).
I spend one hour each week evaluating my work.
I review my client's files before each session.
I send out at least two letters to allied health care professionals in order to build my practice.
I give at least two complimentary massages to allied health care providers.
I attend at least three networking meetings.
I demonstrate/incorporate at least one product per session.
Product sales account for at least eight percent of my income.
I review/update my marketing plan.
I give at least two presentations/demonstrations at civic/professional/social organizations.
I do thorough intake interviews with each client.
I give a presentation to a health care provider's professional organization.
I distribute 200 business cards and 100 brochures.
I create a special display of products and decorations according to the prevailing holiday theme.
I receive at least one massage each week.
I contact at least four groups regarding speaking engagements.
I follow-up with my clients: phone calls, cards (e.g., birthday, first massage anniversary).
I send out press releases about my public speaking engagements.

April:

I have a referral base of at least four health care providers.
I hold an open house just for allied health care professionals.
I read a book on practice building.
I send a media kit to all the local radio, television and print media.
I follow up with phone calls and letters to the various media regarding the media kit sent.
I update my Yellow Pages listing to reflect the new services I offer.
The newsletter is typeset and printed.
I set up/join a business support group that meets twice each month.
I send out postcards announcing a holiday special.

Ongoing activities:

I spend at least eight hours each week marketing my business.
I have information available for my clients on ways to assist their well-being (e.g., stretching).
I spend one hour each week evaluating my work.
I review my client's files before each session.
I send out at least two letters to allied health care professionals in order to build my practice.
I give at least two complimentary massages to allied health care providers.
I attend at least three networking meetings.
I demonstrate/incorporate at least one product per session.
Product sales account for at least eight percent of my income.
I review/update my marketing plan.
I give at least two presentations/demonstrations at civic/professional/social organizations.
I do thorough intake interviews with each client.
I distribute 200 business cards and 100 brochures.
I create a special display of products and decorations according to the prevailing holiday theme.
I receive at least one massage each week.
I contact at least four groups regarding speaking engagements.
I follow-up with my clients: phone calls, cards (e.g., birthday, first massage anniversary).
I send out press releases about my public speaking engagements.

May:

I send a newsletter to my clients.
I offer half-price introductory specials on the additional services.
I follow up with phone calls and letters to the various media regarding the media kits sent.
I create/update presentation outlines and handouts.
I send out press releases for my open house for the general public.
I send out invitations for my general public open house.

Ongoing activities:

I spend at least eight hours each week marketing my business.
I have information available for my clients on ways to assist their well-being (e.g., stretching).
I spend one hour each week evaluating my work.
I review my client's files before each session.
I spend at least eight hours a week marketing my business.
I send out at least two letters to allied health care professionals in order to build my practice.
I give at least two complimentary massages to allied health care providers.

I demonstrate/incorporate at least one product per session.
Product sales account for at least eight percent of my income.
I review/update my marketing plan.
I give at least two presentations/demonstrations at civic/professional/social organizations.
I do thorough intake interviews with each client.
I attend at least three networking meetings.
I distribute 200 business cards and 100 brochures.
I create a special display of products and decorations according to the prevailing holiday theme.
I receive at least one massage each week.
I contact at least four groups regarding speaking engagements.
I follow-up with my clients: phone calls, cards (e.g., birthday, first massage anniversary).
I meet with my business support group twice.
I send out press releases about my public speaking engagements.

June:

I take a craniosacral course.
I am working with at least 18 clients each week.
I give a presentation to a health care provider's professional organization.
I am a guest on the show "Who's Who in Relaxationville."
I follow up with phone calls and letters to the various media regarding the media kit sent.
I join Toastmasters.
I meet with my business coach.
I hold an open house for the general public.
Terry and I volunteer our services at the bike race.

Ongoing activities:

I spend at least eight hours each week marketing my business.
I have information available for my clients on ways to assist their well-being (e.g., stretching).
I spend one hour each week evaluating my work.
I review my client's files before each session.
I send out at least two letters to allied health care professionals in order to build my practice.
I give at least two complimentary massages to allied health care providers.
I attend at least three networking meetings.
I demonstrate/incorporate at least one product per session.
Product sales account for at least eight percent of my income.
I review/update my marketing plan.
I give at least two presentations/demonstrations at civic/professional/social organizations.
I do thorough intake interviews with each client.
I distribute 200 business cards and 100 brochures.
I create a special display of products and decorations according to the prevailing holiday theme.
I receive at least one massage each week.
I contact at least four groups regarding speaking engagements.
I follow-up with my clients: phone calls, cards (e.g., birthday, first massage anniversary).
I meet with my business support group twice.
I send out press releases about my public speaking engagements.

I follow up with phone calls and letters to the various media regarding the media kits sent.

July:

- I conduct a client feedback survey.
- I do a cooperative marketing project.
- I take a time management class.
- I have most of my advisory team in place (accountant, business coach and banker).
- I send out postcards announcing a holiday special.
- I send out press releases about my open house for allied health care professionals.
- I design new price sheets.
- I send fee increase letters to clients.

Ongoing activities:

- I spend at least eight hours each week marketing my business.
- I have information available for my clients on ways to assist their well-being (e.g., stretching).
- I spend one hour each week evaluating my work.
- I review my client's files before each session.
- I send out at least two letters to allied health care professionals in order to build my practice.
- I give at least two complimentary massages to allied health care providers.
- I attend at least three networking meetings.
- I demonstrate/incorporate at least one product per session.
- Product sales account for at least eight percent of my income.
- I review/update my marketing plan.
- I give at least two presentations/demonstrations at civic/professional/social organizations.
- I do thorough intake interviews with each client.
- I distribute 200 business cards and 100 brochures.
- I create a special display of products and decorations according to the prevailing holiday theme.
- I receive at least one massage each week.
- I contact at least four groups regarding speaking engagements.
- I follow-up with my clients: phone calls, cards (e.g., birthday, first massage anniversary).
- I attend Toastmaster meetings each week.
- I meet with my business support group twice.
- I send out press releases about my public speaking engagements.
- I follow up with phone calls and letters to the various media regarding the media kits sent.

August:

- I have a referral base of at least eight health care providers.
- I hold an open house just for allied health care professionals.
- The Relaxationville Daily Times does a feature article on me.
- I follow up with phone calls and letters to the various media regarding the media kit sent.
- I create/update presentation outlines and handouts.
- I design promotional materials (e.g., handouts, signs) for my booth at next month's community event.
- I arrange for at least three other therapists to share my booth.
- Terry and I volunteer our services at the University's athletic showcase.

Ongoing activities:

I spend at least eight hours each week marketing my business.
I have information available for my clients on ways to assist their well-being (e.g., stretching).
I spend one hour each week evaluating my work.
I review my client's files before each session.
I send out at least two letters to allied health care professionals in order to build my practice.
I give at least two complimentary massages to allied health care providers.
I attend at least three networking meetings.
I demonstrate/incorporate at least one product per session.
Product sales account for at least eight percent of my income.
I review/update my marketing plan.
I give at least two presentations/demonstrations at civic/professional/social organizations.
I do thorough intake interviews with each client.
I distribute 200 business cards and 100 brochures.
I create a special display of products and decorations according to the prevailing holiday theme.
I receive at least one massage each week.
I contact at least four groups regarding speaking engagements.
I follow-up with my clients: phone calls, cards (e.g., birthday, first massage anniversary).
I attend Toastmaster meetings each week.
I meet with my business support group twice.
I send out press releases about my public speaking engagements.
I follow up with phone calls and letters to the various media regarding the media kits sent.

September:

I share a booth at a community event.
I send invitations to everyone on my mailing list, inviting them to stop by my booth.
I give a presentation to a health care provider's professional organization.
I gather information for the newsletter.
I meet with my business coach.
I give a presentation at Relaxationville High School for "Career Day."

Ongoing activities:

I spend at least eight hours each week marketing my business.
I have information available for my clients on ways to assist their well-being (e.g., stretching).
I spend one hour each week evaluating my work.
I review my client's files before each session.
I send out at least two letters to allied health care professionals in order to build my practice.
I give at least two complimentary massages to allied health care providers.
I attend at least three networking meetings.
I demonstrate/incorporate at least one product per session.
Product sales account for at least eight percent of my income.
I review/update my marketing plan.
I give at least two presentations/demonstrations at civic/professional/social organizations.

I do thorough intake interviews with each client
I distribute 500 business cards and 300 brochures.
I create a special display of products and decorations according to the prevailing holiday theme.
I receive at least one massage each week.
I contact at least four groups regarding speaking engagements.
I follow-up with my clients: phone calls, cards (e.g., birthday, first massage anniversary).
I attend Toastmaster meetings each week.
I meet with my business support group twice.
I send out press releases about my public speaking engagements.
I follow up with phone calls and letters to the various media regarding the media kits sent.

October:

I read a book on practice building.
The newsletter is typeset and printed.
I take out an ad in the Holistic Services booklet.
I send out press releases for my open house for the general public.
I send out invitations for my general public open house.
I follow up on the contacts I made at the expo.

Ongoing activities:

I spend at least eight hours each week marketing my business.
I have information available for my clients on ways to assist their well-being (e.g., stretching).
I spend one hour each week evaluating my work.
I review my client's files before each session.
I send out at least two letters to allied health care professionals in order to build my practice.
I give at least two complimentary massages to allied health care providers.
I attend at least three networking meetings.
I demonstrate/incorporate at least one product per session.
Product sales account for at least eight percent of my income.
I review/update my marketing plan.
I give at least two presentations/demonstrations at civic/professional/social organizations.
I do thorough intake interviews with each client.
I distribute 200 business cards and 100 brochures.
I create a special display of products and decorations according to the prevailing holiday theme.
I receive at least one massage each week.
I contact at least four groups regarding speaking engagements.
I follow-up with my clients: phone calls, cards (e.g., birthday, first massage anniversary).
I attend Toastmaster meetings each week.
I meet with my business support group twice.
I send out press releases about my public speaking engagements.
I follow up with phone calls and letters to the various media regarding the media kits sent.

November:

I send a newsletter to my clients (include an announcement for gift certificates for the holidays).
I do a cooperative marketing project.
I meet with my business coach to review next year's plan.

I attend the first annual conference hosted by the Wellness Council.
I send out postcards announcing a holiday special.
I hold an open house for the general public.

Ongoing activities:

I spend at least eight hours each week marketing my business.
I have information available for my clients on ways to assist their well-being (e.g., stretching).
I spend one hour each week evaluating my work.
I review my client's files before each session.
I send out at least two letters to allied health care professionals in order to build my practice.
I give at least two complimentary massages to allied health care providers.
I attend at least three networking meetings.
I demonstrate/incorporate at least one product per session.
Product sales account for at least eight percent of my income.
I review/update my marketing plan.
I give at least two presentations/demonstrations at civic/professional/social organizations.
I do thorough intake interviews with each client.
I distribute 200 business cards and 100 brochures.
I create a special display of products and decorations according to the prevailing holiday theme.
I receive at least one massage each week.
I contact at least four groups regarding speaking engagements.
I follow-up with my clients: phone calls, cards (e.g., birthday, first massage anniversary).
I attend Toastmaster meetings each week.
I meet with my business support group twice.
I send out press releases about my public speaking engagements.
I follow up with phone calls and letters to the various media regarding the media kits sent.

December:

I take a marketing workshop.
I earn at least \$30,000 profit this year.
I have a referral base of at least 10 health care providers.
I give a presentation to a health care provider's professional organization.
I do a collage.
I send out holiday cards to my clients and business colleagues.

Ongoing activities:

I spend at least eight hours each week marketing my business.
I have information available for my clients on ways to assist their well-being (e.g., stretching).
I spend one hour each week evaluating my work.
I review my client's files before each session.
I send out at least two letters to allied health care professionals in order to build my practice.
I give at least two complimentary massages to allied health care providers.
I attend at least three networking meetings.
I demonstrate/incorporate at least one product per session.
Product sales account for at least eight percent of my income.
I review/update my marketing plan.

I give at least two presentations/demonstrations at civic/professional/social organizations.
I do thorough intake interviews with each client.
I distribute 200 business cards and 100 brochures.
I create a special display of products and decorations according to the prevailing holiday theme.
I receive at least one massage each week.
I contact at least four groups regarding speaking engagements.
I follow-up with my clients: phone calls, cards (e.g., birthday, first massage anniversary).
I attend Toastmaster meetings each week.
I meet with my business support group twice.
I send out press releases about my public speaking engagements.
I follow up with phone calls and letters to the various media regarding the media kits sent.

5. How my marketing strategies will enable me to succeed:

I am very clear about who my target markets are, so my marketing strategies are based on addressing their needs. Since so much of this business is "word of mouth" I am making certain people know who I am. In addition to my involvement at the university, I will do public speaking, hold open houses and network. I have a clear plan with specific goals, so I won't leave anything out. I plan on diligently marketing myself at least eight hours per week throughout this second year in business and then tapering off to approximately four hours per week next year. I have a strong commitment to client retention, and will take the necessary steps to provide excellent customer service.

6. Some of the areas that require special attention:

One of my weaknesses is that I am not adept at graphic design. So, I will have to find a graphic artist and either pay for those services in cash or trade. My major concern is my discomfort with public speaking. I will need to make sure I attend Toastmasters regularly and get feedback on my actual presentations. The other area I must pay attention to is my organizational skills. I have a lot to do, so I will get some assistance and take classes on time management.

CLIENT INTERACTION POLICIES

A. MY REQUIREMENTS OF MY CLIENTS

1. Each session is allotted 75 minutes. This includes time for assessment and feedback.
2. The session begins and ends at the scheduled time regardless of whether the client is late.
3. On outcall appointments, if a client does not arrive within 15 minutes of the scheduled time, she/he will be charged in full for the appointment.
4. A 24- hour cancellation notice is required or client will be billed for the session. Emergencies are accepted at the therapist's discretion.
5. In order to maximize the massage benefits, client will accurately fill out an intake form and updates as needed.
6. Client will communicate in an open, honest manner.
7. Personal and professional boundaries will be respected at all times. Inappropriate behavior by therapist or client is not tolerated.
8. Sexual harassment will not be tolerated. If therapist feels his/her safety is compromised, the session will be stopped immediately.
9. Client is responsible for her/his health.
10. Please shower before the massage for health, hygiene and relaxation benefits.
11. Payment is due at conclusion of session unless prior arrangements have been made.

B. WHAT MY CLIENTS CAN EXPECT FROM ME

1. Therapist will provide clients with a competent and professional massage each and every time they come in for an appointment, specifically addressing clients' need for each session.
2. Therapist will design an individualized program for each client.
3. Therapist will keep accurate records and review charts before each session.
4. Clients are properly draped at all times.
5. Privacy and confidentiality is maintained at all times. Nothing that was said or that transpired in a session will be discussed with another without prior permission.
6. Clients will be treated with respect and dignity. All clients will be respected regardless of their age, gender, race, national origin, sexual orientation, religion, socio-economic status, body type, political affiliation, state of health and personal habits.
7. Diagnoses are not made.
8. Therapist will only perform services for which he/she is qualified (technically, physically and emotionally), and will refer to appropriate specialists when work is not within the scope of practice and/or not in the client's best interest.
9. Education materials are available for clients.
10. Therapist will give a 24-hour cancellation notice or the client receives a free session.
11. If the therapist is unable to do a full session, the time will be made up or the fee will be reduced.
12. Therapist will call to confirm appointments 24-48 hours prior to session.
13. All equipment and supplies are clean and safe.
14. Therapist is available for consultations, coaching outside of the actual massage session.

15. Therapist will call clients to follow up after first session and other appropriate times.
16. Therapist will stay current with information and techniques by reading, receiving weekly massages and taking at least one workshop per year.
17. Therapist will charge a fair price for services and offer a sliding scale fee structure when appropriate.
18. Services are guaranteed.

FINANCIAL FORECAST:

OPENING BALANCE SHEET

Date: January 1998

ASSETS

Current Assets

Cash and bank accounts		\$	
3,500			
Accounts receivable		\$	
0			
Inventory		\$	500
Other current assets		\$	
0			

TOTAL CURRENT ASSETS	(A)	\$	4,000
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Fixed Assets

Property owned		\$	
0			
Furniture and equipment		\$	
2,000			
Business automobile		\$	
0			
Leasehold improvements		\$	
0			
Other fixed assets		\$	
0			

TOTAL FIXED ASSETS	(B)	\$	2,000
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TOTAL ASSETS	(A+B=X)	\$	6,000
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LIABILITIES

Current Liabilities (due within next 12 months)

Bank loans		\$	
0			
Other loans (School)		\$	1,000
Accounts payable		\$	
0			
Other current liabilities		\$	
0			

TOTAL CURRENT LIABILITIES	(C)	\$	1,000
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Long-term Liabilities

Mortgages		\$	
0			
Long-term loans		\$	
0			
Other long-term liabilities		\$	
0			

TOTAL LONG-TERM LIABILITIES	(D)	\$	0
TOTAL LIABILITIES	(C+D=Y)	\$	1,000
NET WORTH	(X-Y=Z)	\$	6,000

5,000	TOTAL NET WORTH AND LIABILITIES	(Y+Z)	\$
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BUSINESS INCOME AND EXPENSE FORECAST FOR THE NEXT 12 MONTHS

One year estimate ending December, 1998

PROJECTED NUMBER OF CLIENTS

For your services

150

For your products

* 200

TOTAL NUMBER OF CLIENTS

250

* Of the 150 client base, it is estimated that 100 clients will buy products, and through sales at events the other "clients" buy products.

PROJECTED INCOME

Sessions

\$

38,000

Product sales

\$

9,000

Other

\$

0

TOTAL INCOME

(A)

\$

47,000

PROJECTED EXPENSES

Start-up costs

\$

0

Monthly expenses (x12)

\$ 43,980

Annual expenses

\$

2,750

TOTAL EXPENSES

(B)

\$

46,630

TOTAL OPERATING PROFIT (OR LOSS)

(A-B)

\$

370

CAP