

Norm Cates'

# CLUB INSIDER

CELEBRATING 28 YEARS OF TRUST

## Ben Midgley and Crunch Franchise *Overnight Success is Not Over Night*



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# CLUB INSIDER

CELEBRATING 28 YEARS OF TRUST

## Ben Midgley and Crunch Franchise *Overnight Success is Not Over Night*

By: Justin Cates

Over the years, I have made a habit of periodically rereading **Jim Collins' Good to Great**. The book covers many concepts. But, for me, one of the most interesting is the *Overnight Success*. When discussing this and the representative companies studied to write the book, it becomes clear that the overnight success is really an illusion as perceived by those on the outside looking in. But, inside, the one being defined as an overnight success has been clawing, fighting and grinding to achieve that success. In most cases, the overnight success is not over night.

Within *Good to Great*, **Sam Walton** said this about overnight success: "Somehow over the years people have gotten the impression that Wal-Mart was... just this great idea that turned into an overnight success. But... it was an

outgrowth of everything we'd been doing since [1945]... And like most overnight successes, it was about twenty years in the making."

This month's cover story, featuring **Ben Midgley** and **Crunch Franchise**, runs right along these lines. From the outside looking in, they both could be perceived as overnight successes, but that success has not been over night. Each in their own ways, Ben and Crunch have been clawing, fighting and grinding, and *Club Insider* has covered those journeys over the years. But, in this story, we make the connection that their paths have been similar, eventually leading to each other in what can only be described as the perfect fit.

**Ben Midgley:** Years ago, in 1995, *Club Insider* first featured Ben Midgley when he won *IHRSA's Salesperson of the Year Award*. He was working at **Scott and**



**Beth Gillespie's Saco Sport & Fitness** at the time. The club had just rebuilt and reopened from a devastating fire, and Ben, among others, helped breathe new life into the reopened facility. Ben later moved on to *24 Hour Fitness* as *Senior Director of Corporate Sales*, spending nine years there, then to *Planet Fitness* as *President/EVP*, spending several years there. At

this point, Ben took some time for himself before working with **Mark Mastrov** and **Jim Rowley's New Evolution Fitness Ventures** and **Craig Pepin-Donat** in getting **Crunch Franchise** off the ground.

**Crunch Franchise:** Concurrently along Ben's path, the path of **Crunch** has been (See *Crunch Franchise* Page 10)

## IHRSA and REX Roundtables Agree on Strategic Partnership

**Publisher's Note:** Next month, *Club Insider* is excited to feature **REX** as our *April 2021 Cover Story Subject*. Readers will hear from **Eddie Tock**, **Jay Ablondi** and a plethora of **REX** participant clubs. **Stay Tuned!**



**BOSTON, MA** - The International Health, Racquet & Sportsclub Association (**IHRSA**) announces a strategic partnership with **REX Roundtables for Executives** on various

initiatives. The partnership aims to enhance the business, leadership and management skillset of fitness industry owners and operators to strengthen the overall industry.

"**REX Roundtables** is known for their expertise in bringing industry leaders together with a highly productive networking and learning ecosystem that strengthens professional relationships," said **Jay Ablondi**, *IHRSA's Executive Vice President of Global Products*. "IHRSA's collaboration with **REX** will facilitate the formation of additional roundtable groups



and also enhance a broader sharing of knowledge and expertise that will benefit the entire industry."

**Eddie Tock**, *CEO of REX Roundtables*, agrees. "REX is excited

to partner with **IHRSA** to combine our expertise with theirs," said **Tock**. "IHRSA's tireless work in helping clubs stay open and persevere during this current crisis has (See *IHRSA/REX* Page 6)

### Inside the Insider: Edition #327

- Rebuilding Your Member Base With Direct Mail - **By:** Nelson Rodenmayer
- You Are Where You Eat: Eating at Your Own Restaurant - **By:** Jeffrey Pinkerton
- Sales Leadership: Getting Back to the Basics - **By:** Gary Polic
- FlexIt Partners with Ebenezer Samuel, Men's Health Fitness Director
- Six Key Areas to Prepare for Underwriting an SBA Loan and Equipment Lease - **By:** Paul Bosley
- Greetings to Clubs and Fitness Facilities from "The Court People"
- The Ultimate Guide to Gym Funding - **By:** Jim Thomas
- And, of Course, *Norm's Notes*

## Norm's Notes

■ **Hello Everybody!** This is your **Club Insider Founder and Tribal Leader Since 1993** checking in with our **327th** monthly edition! **Yahoo, folks!** This month, **JUSTIN CATES, my son, partner in and Publisher of Club Insider**, and I are very pleased to be bringing you a terrific **Cover Story** featuring **CRUNCH Franchising** and an in-depth update on what **BEN MIDGLEY, CEO of Crunch Franchise**, is doing as he leads **JIM ROWLEY'S Crunch Fitness** through these perilous pandemic times. Check it out beginning on **Page #3**, and be sure to check out the **Crunch Franchise Ad** on **Page #2**.

■ **Is America a great country, or what?** I hope this finds **you, your family and your Team(s)** avoiding the coronavirus like the plague that it is. **GOD Bless America! GOD Help America!**

■ The one and only **RUSH LIMBAUGH** passed away on **February 17, 2021** at **age 70** after a battle with lung cancer. Additionally and prior, the also one and only **LARRY KING** passed away on **January**

**23, 2021** at **age 87**. May these two unique men in their own rights and methods of providing news and views to the masses **REST IN PEACE**.

■ As I write this Note, it is **February 19, 2021**, and I called and spoke with my long-time friend, **MR. RAY WILSON**, who now lives in **Mexico**, to wish him a very **Happy 93rd Birthday!** Wilson has been on our cover several times, and trust me when I say that's *because he deserved to have his amazing career in our industry chronicled* as we have done. Let me follow up on that phone call with this message: **HAPPY 93rd BIRTHDAY, MR. RAY WILSON!**

■ I want to say "Thank You" to all who have sent in kind words and compliments about *Club Insider's January 2021 Cover Story* about me in honor of *my 75th Birthday*. It sure means a lot! And, guess what, folks, there is more! Because of space limitations, we could not publish everything in print, but there are still some really interesting and funny stories to share. You can now find those at [www.clubinsideronline.com/](http://www.clubinsideronline.com/)

**norm-cates-story.**

■ This month, *Club Insider* is happy to welcome several new and returning Advertisers:

■ Welcome Back to **RUDY FABIANO and Team** at **FABIANO DESIGNS**. Whether it's a fresh build or a remodel, Fabiano will bring your project to life. Check out their **Ad** on **Page #13**.

■ Welcome to **USA RACQUETBALL** and their **Mission** of *saving courts across the United States*. Check out their **Press Release** and **Ad** on **Page #18**.

■ Welcome to **DAVID RUBEN** as he posts a **Classified Ad** on **Page #21**.

■ Welcome Back to **AUSTIN COHEN** and **FLEXIT**. Check out their **Press Release** on **Page #18**, as well as their **Online Ads** on our **Website** and in **ALL eBlasts**.

Folks, if you have a message that needs to get out to *Club Insider's* thousands of readers in print and online, be sure to check out our **Media Kit** by going to [www.clubinsideronline.com/advertise](http://www.clubinsideronline.com/advertise). Then, contact *Club Insider Publisher, JUSTIN CATES*, by phone at **(863) 999 - 2677** or email at [Justin@clubinsideronline.com](mailto:Justin@clubinsideronline.com).

■ **CECIL SPEARMAN** is a long-time friend and one of those **who helped me create Club Insider 28 years ago** at a **FAUST ROUNDTABLE Meeting** in Chicago in **January, 1993**. Cecil is *Chairman and CEO* of the *The Laguna Niguel Clubs*, collectively called "*The Spearman Clubs*" in the Laguna Niguel, California area. Cecil made the



Norm Cates

following announcement on February 11th, and we want to **CONGRATULATE MARK SPEARMAN** on this special promotion. Here's Cecil's announcement:

"It gives me great pleasure to announce that Mark Spearman has been promoted to *President Chief Operating Officer* for Spearman Clubs, Inc. Mark will report to me, Cecil Spearman, *Chairman of the Board and Chief Executive Officer*. Mark will supervise all company *General Managers* as well as help manage all *Directors of Tennis*. Mark will be responsible for preparing an annual profit plan along with the company's *Chief Financial Officer*. He will be responsible for operating under objectives issued by the Chairman/CEO. He will be responsible for achieving the annual profit plan that will be prepared by participative management.

(See *Norm's Notes* Page 6)

### About Club Insider

## CELEBRATING 28 YEARS OF TRUST

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### Thanks and Appreciation

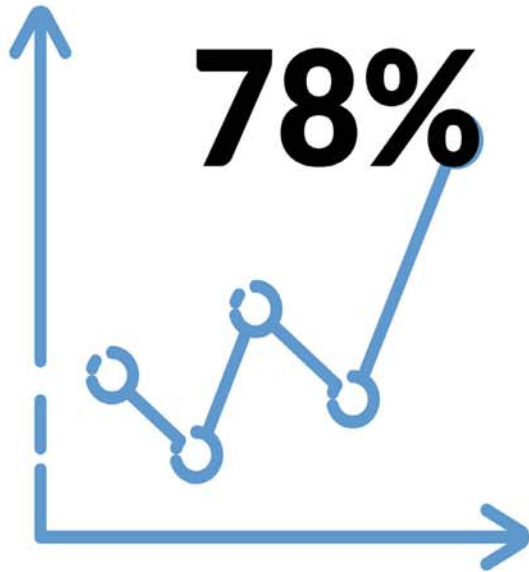
At *Club Insider*, we are excited to be in our **28th Year** of this home-based health and fitness club trade publication! The thought that this publication was *founded to serve an industry I truly love*, and so that *I could become a Mister Mom for my son, Justin*, is still *intriguing and amazing* to us. So, I wish to extend my most sincere **Thanks and Appreciation** to everyone who has made this amazing 28-year run possible.

A very sincere *Thanks and Appreciation* go to **Rick Caro**, the **late Dr. Gerry Faust** and the **Faust Executive Roundtable #1** for helping me decide in 1993 what my home-based business would be. *Thanks and Appreciation* to my long-time friends, **Ron Hudspeth** and **Cathy Miller**, formerly of **Atlanta's Hudspeth Report** for the tremendous assistance they provided. *Thanks and Appreciation* to all of the folks at **Walton Press** in Monroe, Georgia. They've done an absolutely excellent job for us all these years and have printed every one of our monthly editions! And, of course, *Thanks and Appreciation* to the **United States Postal Service** for sending those editions to our readers! *Thanks and Appreciation* to all of our **READERS**. Sincere *Thanks and Appreciation* to our **Club Insider Advertisers**, past and present, for their kind and dedicated support of this publication. *Thanks and Appreciation* to all of our **Club Insider Contributing Authors**, past and present. *Thanks and Appreciation* to **IHRSA** for all it does for all of us. And, sincere *Thanks and Appreciation* to my son, **Justin**, who has become our Publisher and is a truly great partner. You name it and Justin does it each and every month!

Last, but surely not least, this writer who refused to fear failure when many told him he didn't have a chance of surviving the publishing business for even a year did survive. And, he would like to give his sincere *Thanks and Appreciation* to the power that made that survival happen: **God**.

Very sincerely, with love in my heart for you all,

*Norm Cates, Jr.*



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## ...Norm's Notes

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Mark has earned this major promotion through outstanding performance as *Director of Tennis for Spearman Clubs*. He started work as a *Teaching Pro* in 1985 after leaving the Pro Circuit. He was promoted to *Director of Tennis* in 1994. He has served on the SCI Board since 1995. Mark has demonstrated outstanding problem-solving ability as well as an exceptional talent for dealing with member concerns. Please join me in wishing great success for Mark as he takes

on his very important new responsibilities!"

■ If you receive and regularly read our **Club Insider Weekly eBlasts 4 - 5 times per month**, the next two items are *old news* to you. But, if you've not seen them, please read on, just in case:

■ **CYBEX**, a long-running running and very prominent equipment company, now under the *Life Fitness* umbrella, got in hot water with the *United States Consumer Product Safety Commission (USCPSC)* and was **fined \$7.95 million**. The offense? As required by law, Cybex failed to immediately

report to CPSC that its **Arm Curl** and **Smith Press Machines** contained a defect or created an unreasonable risk of serious injury. In addition to paying the \$7.95 million civil penalty, Cybex has also agreed to maintain an enhanced compliance program to ensure compliance with the *Consumer Product Safety Act (CPSA)*. Cybex will also maintain a related system of internal controls and procedures to ensure that information required to be disclosed by Cybex to the Commission is recorded, processed and reported in accordance with applicable law.

■ **Concept 2** reports counterfeit products have recently been sold on popular retail sites. They have posted a full guide to make sure you are receiving legitimate versions of their products, and that can be viewed at [bit.ly/clubinsider125](http://bit.ly/clubinsider125).

Folks, to stay up-to-date on industry news, some of which that does not make it into our monthly Print Edition because of space limitations, go to [www.clubinsideronline.com](http://www.clubinsideronline.com) and provide your *Name* and *Email Address* using the form that appears on the left sidebar of the website.

■ **BRENT DARDEN**, *IHRSA's Interim President CEO*, and his great Team, which includes veterans **ANITA HORNE LAWLOR**, *Chief Operating Officer*; **HELEN DURKIN, J.D.**, *Executive Vice President of Public Policy*; and **JAY ABLONDI**, *Executive Vice President of Global Products*, have been working their butts off during the pandemic, and I tip my Black Hat to all of them. I was thinking about how to go about presenting a sample of the Government legislation efforts IHRSA has been working on, so after some thought, I decided the best way to do that would be to show you all the headlines of the various thrusts IHRSA has identified in January alone! Before I do that, though, let me truly

urge you to join and support IHRSA if you have not yet joined this great Association. They are working for you all, and they need you're your support.

Presented by **IHRSA's JAKE LANDRY**, here are those legislative headlines just for the month of January, 2021, so you can imagine the magnitude of the work they do for our U.S. health, racquet and sportsclub industry over the course of an entire year:

- Maryland Files Bill Restricting Collection of Biometric Data;
- New York Lawmakers File Several Bills Regulating Health Club Operations;
- New York Lawmakers File Several Bills Strengthening Consumer Data Privacy Protections;
- Missouri Lawmakers Consider Auto-Renew Bill;
- New York Lawmakers Introduce Bill Regulating Membership Fees;
- Lawmakers in Connecticut Propose Bill Requiring AEDs in Health Clubs;
- New Jersey Legislators Introduce Senate Companion to Bill Impacting Health Club Memberships During Infectious Disease Outbreaks;
- New Hampshire Lawmakers to Consider Bill Regulating Automatically Renewing Contracts;
- Lawmakers in Oregon File Bill Regulating Automatically Renewing Contracts;
- Oklahoma Considers Business Website Disclosures Bill;
- Mississippi Considers General Consumer Data Privacy Bill;
- Hearing for Maryland Biometric Data Bill to be Held January 27;
- New York Lawmakers Consider Bill Regulating Health Club Contracts;
- New York Considers Bill Requiring Monthly Inspection of AEDs;
- Virginia Considers General Consumer Data Privacy Bill;
- New York Assembly to Hold Hearing on (See *Norm's Notes* Page 7)

## ...IHRSA/REX

continued from page 3

brought industry stakeholders together and strengthened our industry."

IHRSA and REX's relationship is long-standing, as many REX members served on the *IHRSA Board of Directors* and some as *President*. The pandemic fortified their partnership. In 2020, IHRSA staff regularly attended REX Roundtable events to grasp its full value for the fitness industry, proving to be a critical and unique avenue to release knowledge and expertise.

"With over 32 years of experience in facilitating roundtables, we have helped owners and managers pre-COVID build successful businesses," said Tock. "During COVID, the power of peer support and empathy proved invaluable for the clubs involved with REX. And, as we come out of COVID, this strategic partnership will allow IHRSA and REX to help our industry

reposition, rebuild and revive."

In addition to offering new REX/IHRSA Roundtable groups, IHRSA and REX are launching *Talks & Takes*, a monthly industry talk show sponsored by *ABC Fitness Solutions*. Talks & Takes features industry veterans **Brent Darden**, **Sara Kooperman, J.D.**, **Bill McBride** and **Blair McHaney** discussing current topics and hot issues and closes with a lively "after chat" question and answer period. The first episode aired on January 27. Learn more and register for future shows.

As part of the new agreement, each month in *Club Business International (CBI)* magazine, REX will share key insights and learning from its extensive, global roundtable discussions. REX will also work with IHRSA on specific educational and networking programming for IHRSA 2021 in Los Angeles this September, and future years, as well as the IHRSA Institute in 2022.



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## ...Norm's Notes

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AED Bill;

- Connecticut Considers Exempting Health Club Services From Sales Tax;
- Connecticut Considers Bill Regulating Health Club Contracts;
- Arizona to Hold Hearing on Bill Expanding Options for Cancellation of Health Club Contracts;
- Connecticut Considers Bill Expanding Options for Cancellation of Health Club Contracts;
- Massachusetts Considers Bill Restricting Collection of Biometric Data.

Additionally, here is an important message from **Brent Darden** about the **GYMS Act**:

"First, I want to thank the 14 U.S. Representatives (now 24 as of press time) who have already signed on to support the GYMS Act. While there's no magic number of sponsors to get a bill passed, and every single new sponsor gets this bill that much closer to passing, we really need to get a majority of support. That would help us out tremendously. If passed, the **GYMS Act** would create a **\$30 billion fund** to help the health and fitness industry. If you haven't already, please visit [bit.ly/clubinsider126](http://bit.ly/clubinsider126) and ask your state representative to support the GYMS Act, and also share this with all of your friends, family, anyone who can help us in this effort. Thousands of letters have already been sent to Congress, and we need to keep it rolling.

Also, you don't have to wait for my weekly Take 5s to get an update on how the GYMS Act is progressing. At IHRSA, we've developed a **GYMS Act Dashboard** as a one-stop shop for industry advocates. Here, you'll find links to our one-click letter-writing campaigns that make it so easy; up-to-the-minute information on sponsors; outreach by state letting you know who can contact; and who our top targets are overall. If you have a connection with a representative on the list, please let us know, because these are really prime targets for the passage of the GYMS Act!"

■ Make plans now to connect with the **Club Industry** folks on **March 9th** and **10th** as they host their next **Future of Fitness** virtual event. Be sure to catch sessions on *Hybrid Gym Models*, *Reworking Your Culture*, *Being Resilient*, *Reactivating Members* and the *Future of Personal Trainers!* To register, go to [futureoffitness.clubindustry.com](http://futureoffitness.clubindustry.com).

■ Before I share the headline and a portion of the content of an email I recently received, let me share a little history with you. Way back in 1983, I built, owned and operated a multipurpose 46,000 square-foot club called the **Downtown Athletic Club (DAC)**, which was located in what, at the time I moved in, was called *The Omni*. The Omni was a huge office and

retail complex with an ice-skating rink surrounded by restaurants and retail stores all the way around it. The 20-story Omni Hotel on the far end of the complex the massive Omni Complex was developed by the most prominent and successful real estate developer in the South, if not in the entire United States of America, the one and only **MR. THOMAS G. COUSINS**.

This was a very special club that was designed and built to appeal to downtown Atlanta businesspeople. It was a very complete three-level facility funded by the landlord and me. The ground floor included an indoor lap pool with an adjoining whirlpool and sauna, as well as luxurious locker rooms with steam. We also provided complimentary towel service and a laundry service for our members who subscribed to that service. The ground floor level also included four racquetball courts, one squash court, a 3,000 square-foot group exercise room, a large kitchen/bar/restaurant adjacent to a 40' X 20' high glass side wall and a glass backwall racquetball court. The basketball court was adjacent to the bar. The second level of the DAC included an indoor jogging track, a 2,800 square-foot free weight area with a *Paramount Sports-Trainer Machine* and 10,000 square foot machine area with 16 *Nautilus Machines* and 33 *Lifecycles*.

Interestingly, the third floor was actually a top floor Lobby and had two entrances: one from outside where the members using the complimentary parking lot we provided entered and the indoor entrance where the shopping mall and restaurants were located and people from the hotel, the two office towers and the retail area surrounding the ice-skating rink entered. **Very importantly, and the reason for this Note**, immediately next to our mall entrance, we were thrilled that **The Atlanta Police Department** built an Annex/Office, so we had APD Officers all over the place. This was a **HUGE SELLING TOOL for our club memberships**, and for sure, this definitely helped us reach 3,000 members before the end of our second year!


Now, to the **actual REASON** I'm writing this, which is to give you all an idea you may be able to adopt for your club. Based on the world now, you may want to consider doing the same idea someday, perhaps as soon as this pandemic is over. The idea I had and instituted at the DAC was called, "**The Atlanta Police Appreciation Ball.**" This event was a huge hit. I made it very clear to all of our DAC Members that I was hosting 1,000 Atlanta Police Officers, their wives or girlfriends, or any guest they wanted to bring along, purely and simply because **we sincerely appreciated them and we wanted everybody to know it!** And, of course, any DAC Member who wanted to attend could do so.

SO... after this explanation, let me give you the aforementioned headline I received an email with the following headline, and it read: **Are You Brave Enough to Stand With Our Police?**


This writing was done by a gentleman named **NICK GERACE**, who is *President* of a Philadelphia-based Political Action Committee called: **Protect Our Police**. The *Protect Our Police (POP PAC)* is the only national organization in the United States exclusively committed to electing Pro-Police political candidates to public office across the country.

The POP PAC writing stated, and I quote: "*Founded by retired Police Officers, the POP PAC is building a nationwide coalition of Pro-Police organizations whose Mission is to elect pro-Police candidates across the country for municipal offices such*

*as District Attorney, Prosecuting Attorney, Mayor, City Council, City Controller, County Commissioner, County Supervisor, County Treasurer, Sheriff and state offices such as Governor, Lt. Governor, Attorney General, Auditor General, Treasurer, State Representative, State Senator, and Judge. We will raise funds to give direct contributions to endorsed candidates as well as make independent expenditures for paid communication programs and media plans. We will also launch awareness and education campaigns with positive impact stories about police in the community.* (See **Norm's Notes** Page 8)



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# Rebuilding Your Member Base With Direct Mail

By: **Nelson Rodenmayer**

In the wake of the pandemic, many people have been forced to alter the way they work out. Temporary lockdowns created a spike in at-home workouts, and the introduction of more virtual options caused a permanent change in how people are choosing to exercise. Despite this disruption in the fitness industry, many clubs have since reopened and are facing the next challenge: *Rebuilding their member base.*

When it comes to fitness, many crave community and peer motivation, which is hard to replicate with at-home workouts. While it may seem like exercising at home is the way of the future, data from a recent study conducted by *UpSwell* revealed that **46% of respondents are definitely planning to go back to the gym.** Those who unwillingly lost their fitness facility to COVID-19 closures are itching to get back to their routine, making them an ideal group to target with your upcoming marketing.

## So, Where Should You Start?

Digital marketing makes up a

heavy chunk of the advertising that we see these days, and it's important to incorporate digital tactics into your marketing strategy; however, direct mail advertising still remains the most effective way to reach your target audience. In fact, according to the USPS, *98% of people check their mail daily and spend upwards of 30 minutes with their mail on a single occasion.* When paired with the right targeting strategy, messaging and timing, direct mail is a great tool to help you recapture your lost member base.

## Build the Foundation

Direct mail's targeting capabilities are at the core of what makes it an effective marketing solution. Half the battle of advertising is getting your ad in front of your ideal audience. With direct mail, you can reach highly targeted segments of the market to ensure your message is going to the houses that meet specific location and demographic criteria, such as age, income, etc.

Optimizing your marketing budget is more important than ever, so mailing to specific homes can make sure that those dollars are not being wasted. Finding the best audience to target can be tricky, so as

you're working to rebuild your member base, it's best to work with a full-service marketing agency, like *UpSwell*, to help you get it right.

## The Eight-Second Window

The design of your direct mail postcard can make or break your campaign. You might remember the study conducted by Microsoft a few years back that concluded that the average American has an attention span of *only eight seconds.* If you only have eight seconds to capture the attention of your audience, you better make them count. As you think of the offers and creative for your postcards, you'll want to design with your target audience in mind. Once you've nailed down your ideal targeting, tailoring your messaging to them will lead to not only better engagement but better response.

*A few tips for boosting your postcard response:*

**Include Member Testimonials** - According to a Nielsen report, 92% of consumers said they trust personal accounts and recommendations over all other forms of advertising.

**Feature Genuine Photos** - Create a realistic expectation of your facilities and give your prospects an inviting and interactive first impression. Be sure to highlight your best amenities or showcase what makes your gym unique.

**Personalize Your Offers** - People are



Nelson Rodenmayer

more likely to respond to marketing when they feel like a business is communicating directly to them. Variable Data Printing (VDP) offers a process of printing for each individual mailer to include customized details such as names, offers and images that may resonate with different audiences.

## Timing and Frequency

Like any marketing strategy, direct mail is not a one-and-done solution for gaining more members. It's ideal to target (and retarget) the same group more than once and even regularly to make the biggest impact. Establish a mailing (See *Nelson Rodenmayer Page 17*)

## ...Norm's Notes

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**IMPORTANT NOTE:** *The POP PAC is currently NOT endorsing or supporting ANY Federal candidates."*

Folks, I urge you to contact **Mr. NICK GERACE** and his Team and support them in your community! To learn more, go to **protectourpolicepac.org.**

■ **JUSTIN** and I want to say **Thanks for reading Club Insider!**

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■ **God bless our troops, airmen and**

**sailors worldwide and keep them safe. Thank you, Congratulations and Welcome Home to all of our troops who have served around the world. God bless America's Policemen and women and Firemen and women; keep them safe. God bless our EMTs, first responders, nurses, doctors, lab technicians and anyone who is helping make Coronavirus a thing of the past. You and your families are our warriors. Finally, God bless you, your family, your club(s) and your members. God Bless America! Laus Deo!**

*(Norm Cates, Jr. is a 47-year veteran of the health, racquet and sportsclub industry. He is the Founder and Tribal Leader Since 1993 of Club Insider, now in its 28th year of monthly publication. In 1981, he was IHRSA's First President, and a Co-Founder of the Association with Rick Caro and five others. In 2001, he was honored by IHRSA with its DALE DIBBLE Distinguished Service Award, one of its highest honors. And, in 2017, he was honored with Club Industry's Lifetime Achievement Award. He can be reached by phone at 770-635-7578 or email at Norm@clubinsideronline.com.)*

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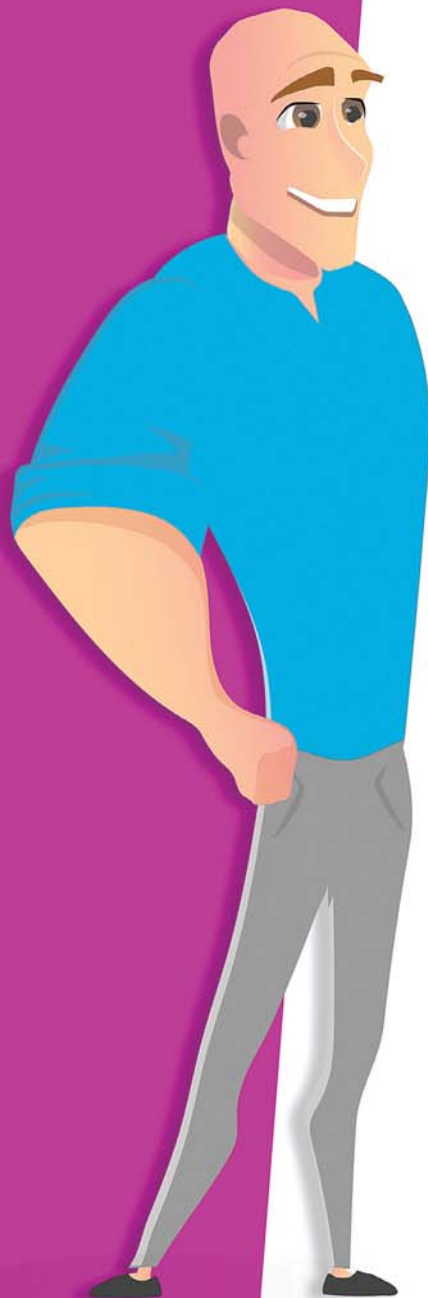
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## ...Crunch Franchise

continued from page 3

quite the up, down and up again ride over the years. Founded in 1989 by **Doug Levine**, Crunch grew to 20 facilities before being bought by *Bally* in 2001. In 2009, after being sold to *Angelo, Gordon and Co.* by *Bally* at a loss, Crunch filed for bankruptcy. That's when Mark, Jim and some Angelo Gordon partners stepped in, reorganizing the company and creating the franchise arm that Ben Midgley was brought in to lead.

**Together:** As he did working post-fire at Saco, Ben and team brought Crunch's Franchise from mere existence to prominence. From the ashes, so to speak, Crunch Franchise appears to have come out of nowhere. It appears to be an overnight success. But, that is not the case. Success has not been over night. It has been fought for all along, and that fight has continued through COVID-19, and now, the first glimpses of post-pandemic life.

With that, I invite you to read on as we interview **Ben Midgley, CEO of Crunch Franchise.**

### An Interview With Ben Midgley, CEO of Crunch Franchise

**Club Insider (C.I.)** - To begin, please tell us about the core tenets and principles of Crunch Franchise today.

**Ben Midgley (BM)** - The first thing I think is really important about what we do, and it is a little different than other franchises, is we focus on what we call, *'Stay small to grow large.'* We focus on having less franchisees that own more units. So, even though we have 1,300 units sold and 375 operating, it allows us to have a relatively small group of franchisees that constitute that, and because of this, it is much easier for us to have really close relationships with them.

Anyone who has any experience



Ben Midgley

with franchising knows it's not always all rainbows and unicorns between the franchisor and franchisees. You are going to have differences of opinion, but the closeness of the relationships we have with the franchisees really allows us to work through pretty much anything. And, we almost always come out with a really good outcome that benefits both the franchisee and the franchisor. That is important. We like to be flexible and franchisee friendly. Obviously, we have to maintain the integrity of the system and the brand, but we like to have a little bit of flexibility in working with the franchisees depending on their specific environment or something that is unique to their markets. That has been helpful.

Next, of course, there is: *No Judgments*, without an 'E' after the G, which by the way, is the correct Americanized spelling of the word. Crunch was the original "No Judgments" gym, rooted in deep consumer insights about the fitness experience. Others have tried to imitate that philosophy, but ultimately, consumers recognize it as the core of what Crunch Fitness stands for. In fact, as consumer perceptions have evolved over the years, so has our approach to *No Judgments*. For



Welcome to Crunch Fitness!

us, today, it is *No Judgments, No Limits*, which speaks to our role in helping anyone and everyone reach their goals.

Then, finally, we are about *Making Serious Fitness Fun!*

### Crunch 2.0

**C.I.** - Please describe a typical Crunch facility today (size, amenities, services, etc.). How has it changed in recent years with the advent of new technologies and disciplines?

**BM** - Yes, we are on 2.0 right now, our second overall club design, and it is just beautiful. We began this upgrade to our box about two years. On average, we are close to 25,000 square feet. The member begins in a really beautiful lobby area. As they work through the club, there is an extensive variety of equipment, more than anybody else in our category. The member can experience group fitness offerings and Ride (our cycling concept) that are both proprietary to Crunch. In some cases, there's an additional studio where there is hot yoga or a specific personal training area as well.

We also have a really large area called the HIIT Zone, which is our customized functional training platform. We got out ahead of the industry on that within our space, and I believe we are the only company in the industry where all of our classes are accredited by NASM. And, our instructors get CECs for working with our programming, which is fantastic and very well thought-out by our *Group Fitness and Operations Teams*.

**C.I.** - That is a huge incentive.

**BM** - Yes, it works well. Many operators do not really think about it that much, but it matters to the instructors quite a bit. We also have what we call, *Relax and Recover*, which has so many different options and we are expanding all the time. It is really well

done, and it feels like a separate spa-based unit within the club. And, in some clubs, we have childcare, too, called *Kid's Crunch*. For the clubs that offer, those spaces are getting bigger with more fun things for the kids to do.

**C.I.** - You mentioned all of this being part of your 2.0 model. Please tell us about the digital components of that.

**BM** - Yes, our digital experience is well coordinated. Everything integrates with our website and app. Those are important components. When someone comes into the club, everything is managed through what we call the *Digital Tool Kit*. For prospects, we also capture the reason they originally visited. Sourcing is generally a challenge for clubs, so we integrated that to make it easy for the clubs to capture all walk-ins, and TIs can be logged so there are much more accurate statistics. We have a digital tour that we bring visitors through. It is very interactive and really easy to get the club's team members to understand what to say. We are at the brand depth where the consistency of the message has to be consistent no matter where you go. Like other very recognizable brand names outside of our industry, it has to be consistent and very well done.

**C.I.** - I get it. It doesn't matter which industry, when I walk into a well-done franchise, I already know where the bathroom is!

**BM** - Exactly! We are not 100% there yet, but that is the road we have been marching down for quite some time. The aspect of consistency in the consumer experience really helps us, and it gives us a lot of great digital follow-up options as well.

**C.I.** - From physical to philosophical, what are Crunch's Key Market Differentiators?

**BM** - First of all, the box is fantastic. The 2.0 version really captures the Crunch experience. We came out of the gates fast  
(See **Crunch Franchise Page 12**)



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## ...Crunch Franchise

continued from page 10

when we started this, but the club's look and feel was lacking a little energy inside. It was a little 'safe' as graphics go with some colored lines and some pops of color. Now, the whole club is just completely gorgeous. The traffic flow is efficient. It has a modern look and is really energizing. The equipment is branded well, and each section of the club has its own distinct branding that really captures the essence of Crunch.

Next, the energy and enthusiasm from our teams are off the hook. You are not going to find the same level of employee engagement in any of our competitive set. Crunch has been around for almost thirty years. It has been a long time, and over a tenure like that, you start to get some real learnings on how to keep the team engaged and keep the energy up.

I also think that members just feel that the brand is really cool and unique as compared to other fitness brands. We have miles to go, but I would say the box is differentiating, the feeling, the programming, the overall culture in the club, and of course, the brand's longstanding cache are certainly differentiating factors for us.

### The Crunch Network

**C.I.** - Not related to the pandemic, how many clubs are in operation overall, and how many are on the way?

**BM** - If you include our *Signature Clubs*, which are higher-priced metropolitan offerings, we are at about 375 clubs. We have another 1,000 in development.

**C.I.** - Wow! Now, related to the pandemic and that ongoing battle, how many clubs are open? What are some of the key restrictions on the clubs that are open?

**BM** - We are about 85% open. And, as you know, it is a little bit of a red state, blue state scenario. The restrictions range from

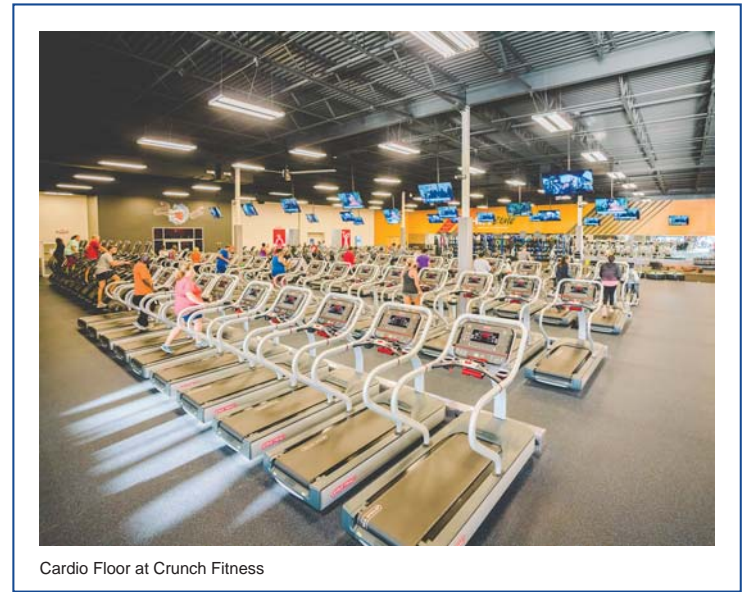
outright closure to capacity restrictions to amenity restrictions. For example, you cannot do group fitness in New York. You cannot use locker rooms in other areas, and it varies by state, sometimes by county or city as well. That is what the clubs are working around now.

However, throughout our network, everybody is doing a very good job adapting. Our membership has actually grown throughout the pandemic. We are about 4% higher than when this all started, while our primary competitors are certainly down. I think that alone is a testament to the franchisees and our team's excellent work throughout this challenging period. We have also sold franchises and opened clubs every month except one during the pandemic. That has been a really positive data point as well. Now, we are starting to see the light at the end of the tunnel, and I think we fared as well as we could have during the process.

**C.I.** - It sounds like it! To what do you attribute your growth during this time? Did you provide a lot of digital offerings during the closure and after, as many others did?

**BM** - We certainly did, but we did not just rely on that. We were already in the digital space and had a feature called *Crunch Live* we were providing. It was only provided at a certain level of membership when we rolled it out, but we then offered it to all levels of the membership when the pandemic hit.

Workouts jumped to 100,000+ a day, which was great. Obviously, that has come back down a bit since the clubs are reopened, but it helped our members stick with their routines and obviously created a lot of member loyalty. We also had a lot of embedded growth that franchisees continued with during the shutdown, which really shows their enthusiasm for the future. Obviously, if we were in a state that was completely shut down, we did not launch a club or presale. But, if we were in one of the states that got going



Cardio Floor at Crunch Fitness

reasonably quickly, we continued with the presale, just under different conditions.

The support we provided the franchisees included our *COVID Exposure Matrix*, which is a very detailed 'what to do' if a member or teammate are exposed to someone: first level, second level, etc. That was accompanied by a 40-page readiness plan that was likely the first in the U.S. fitness industry, and it has really been invaluable. Additionally, we've also had a tremendous amount of franchisee communication throughout. We have done dozens of webinars for the franchisees during this process, and as I already mentioned, we have some awesome franchisees that worked very hard to make sure our members felt comfortable and safe. I say it all the time: *Our franchisees are just really good people.* They performed well, they put everything into it, and they did a good job.

**C.I.** - That's great! We will definitely be taking more about them and the importance of your communication with them, because I think that is a very important part of the story. Related to openings, how many new openings were there in 2020? What is projected for 2021?

**BM** - We opened 40 clubs last year, and are looking towards 80 in 2021.

**C.I.** - System wide, how many members do you service? Do you have a breakdown of membership % by price point?

**BM** - I would say we have over 60% with higher-priced memberships, which is nice. And, we are at 1.5+ million members now.

**C.I.** - Fantastic! Affecting hearts and minds out there!

### Communication and the Pandemic

**C.I.** - You've already mentioned some of the things you've done during the pandemic. More generally, how do you go

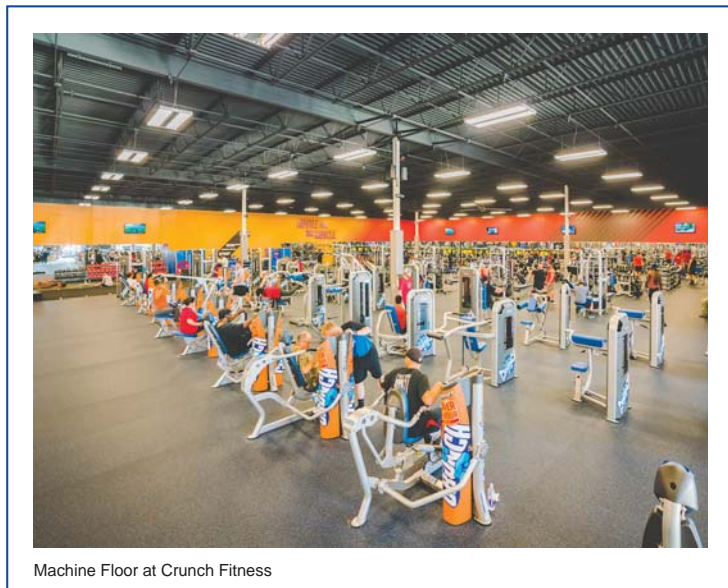
about creating back and forth dialogue with your franchisees to solve local problems as well as create group think that can be used system wide?

**BM** - From day one, it has been the philosophy that I talked about previously, 'Stay small to grow large.' We have been serious about that. For example, every franchisee has my cell phone number. That is also the same for the key members of our team, whether it is **Craig Pepin-Donat, Mike Blouin, Chad Waetzig, Amber Martinez, Jen Renfroe, Scott Morris** and others. They can reach any of us virtually any time. We have to do a little bit of scheduling sometimes, but it really is open like that.


Obviously, we have a Franchise Advisory Committee, we have our webinars, we have system-wide calls, and we have conventions and regional meetings. There are a lot of different ways to do it. We try to overcommunicate with the franchisees. Rarely will you hear that we are not communicating enough.


At the size the company is at now, we also have many more levels than when we started, which is to be expected. In the beginning, it was pulling up our bootstraps to grow the business; everyone wore multiple hats just to keep things moving, so that was a different phase. Now, we have hundreds of clubs and thousands of employees network-wide, so we have to have multiple levels of corporate employees to support all of those needs. There is someone to service franchisees for every specialty, whether it is personal training, group fitness, operations, marketing, finance, construction, real estate or other key components of the system. There is a tremendous amount of dialogue, and if something ever comes up that has not been an issue before, we can address it pretty quickly and make it part of our SOPs if necessary.


**C.I.** - In the past, you've had annual company (See *Crunch Franchise Page 13*)





Machine Floor at Crunch Fitness















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## ...Crunch Franchise

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gatherings for your employees and franchisees. When was the most recent of those events and are you planning on producing such events in the future?

**BM** - The last one we did was in October 2019, hosted in Nashville, Tennessee. It was fantastic! What a place; great energy, and everyone had a really fun time! Then, we considered going digital last year, but it was right in the middle of everyone reopening, so we held off. We did not want a digital convention to get anyone to distracted during the reopening process because this was being thrown on top. One or two states would roll in, then another few states, and you have to put all your attention on those clubs during that process, so we felt it would have been a bit of a distraction.

This year, I think we are probably going to end up with some sort of digital convention. The reason is because there are still travel restrictions in a lot of places that makes it complicated depending upon where someone lives. For example, depending upon where you live, if you leave the State now, you may have to come back and quarantine for a week or two, you might have to get a test, etc., before you or your children can resume day-to-day life, so it is a whole waterfall chain of events that gets a

little tricky. But, we are going to come back with a big bang event in 2022 to celebrate getting the band back together, if you will.

**C.I.** - We are all going to be celebrating! Obviously, the pandemic has changed us all. Please take us through Crunch's experience during this time, from shutdown to reopening (where possible) to how it has changed your organization. Please describe your playbook in each phase.

**BM** - I remember we were actually having an advisory committee meeting when things really hit the fan. It was March 12, and during that meeting, we started to discuss what would happen if someone with COVID came into a club. Not more than thirty minutes after we started the conversation, one of the operators informed us that someone called their club and said they had COVID and worked out in their club. We dropped everything on our agenda and got into it right away. Later, it turned out that the person had called the wrong club, and they apologized, but it caused us to get way ahead of the planning process. We jumped into creating what became our *COVID Response Matrix*.

That evening, we were up until about one in the morning, and we had people from all over the country putting together our employee and member communications plan, building our marketing assets, etc.

This all happened in 24 hours. Luckily, we are a company that is large enough now to have those capabilities. If you are a Mom and Pop, you may not necessarily have all the resources you need to get prepared for an event like that. We were very fortunate that we had a great group: **Jim Rowley**, who is our *global CEO*, is a former Marine and had a tremendous amount of experience with contingency planning, and he lead the process with many members of our team involved hand-in-hand: **Craig Pepin-Donat**, *EVP of Operations*; **Keith Worts**, *CEO Crunch Signature*; **Dan Gallagher**, *CFO*; **Chad Waetzig**, *EVP of Marketing and Branding*; **Jen Renfro**, *VP of Group Fitness*; **Mike Neff**, *EVP of Member Services*; **Lynn Cunningham**, *VP of Operations*, and many more.

Then, two days later, the country shut down. At that point, the *Readiness Plan* was started, and Craig Pepin-Donat led that process, creating a terrific document to help all of our operators with guidelines for preparedness. As the shutdowns expanded, it became all about communication. What are the best communications to provide to the network? What are you going to tell the members? What are you going to do with billing? How are you going to keep the clubs clean and the members safe and confident? It was just an unbelievable whirlwind process,

similar I am sure to what everyone else experienced. Additionally, you had to keep everyone leveled out, keep everyone focused. You needed to be balanced and measured on what the reality was and what we needed to do to execute properly.

As we reopened, the important things became how were we going to control traffic flow, spacing, club layouts, how many sanitation stations would there be, temperature checks and the lists goes on... Sourcing supplies became an issue; you could not get hand sanitizer, foggers, air cleaning units, disinfectants or may other necessities as the entire country was chasing the same products. We worked to get all these things as fast as we could, so we could get them out to the clubs.

In terms of how it changed our organization, it has made an already close team even closer and more confident in each other's abilities than ever before. We have become even more nimble and quick to react when needed, and it has certainly given us an even deeper appreciation for how good things were prior to all of this and how excited we are for when it all comes back, which it will! Up until now, no one has ever been faced with anything like this, and the saddest part of it all is that a lot of clubs are going to close, and I think, in many cases, for no reason. These businesses

(See **Crunch Franchise** Page 14)

## ...Crunch Franchise

continued from page 13

did not have to be shutdown. Gyms just got lumped in with bars and restaurants, and all the gyms across the country were forced to shut down without having any data to support it. Now that time has passed, the data has proven that was not the right thing to do. Even New York showed only .06% of COVID infections were related to health clubs.

Having gone through it though, in my opinion, we are much stronger, not just as Crunch but as an industry. On one side, tragically, there are going to be fewer clubs at the end of this, but on the other side, there is going to be more market share for those who make it. For Crunch, we are stronger now than before the closures, and we are in a very solid position to have a robust bounce back after all this passes. I think that is probably why our membership increased through this timeframe. Coming out of this, we are certainly trying to be one of the best options for growth in the fitness industry.

**C.I.** - Fantastic! I love that positive mindset; it is so important. Of course, everything else you said brings back nightmares!  
**BM** - You try to turn it off in your brain; it was horrible, but you have to learn from it, like any other experience.

**C.I.** - In what ways do you feel Crunch was better prepared for the pandemic than other organizations?

**BM** - When you talk about being prepared, I think the first thing you really have to call out is that nobody had ever dealt with this. You don't want to say you are a company that was fully dialed in and ready for this, because no one anticipated it. The best you can say is you reacted swiftly and properly given the information you had, which looking back, I think what we did was better than most.

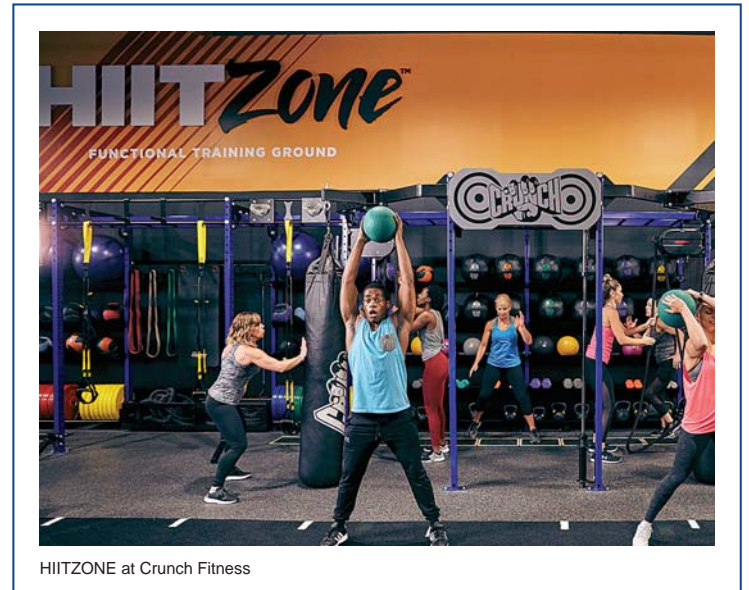
I think the only thing you can do is

look at the capability of your organization to adapt. How fast can you do that? How well do the components of your company work together? How well do you communicate with your franchisees or your club network if you are not a franchise-based organization? Also, how well can you get your message and the plan to permeate every single person in the company's thinking? That was what we did well, and it is not because of me. I am a part of it, but we did it because of a great Crunch team and great franchisees. We have so many people in the company that did such an impressive job, and our franchisees certainly top that list as well.

**C.I.** - What did corporate do to help the franchisees financially?

**BM** - We waived royalties to the extent that we could, and we waived marketing fees. About 90% of franchisees applied for PPP loans, and there was another SBA program called the EIDL loan, which is a disaster relief loan that many took advantage of as well. And, of course, as I already mentioned, the Readiness Plan; you can't underestimate the human capital effort and expense of something like that. I mean, if you look at a large chain company, to have a readiness plan in hand within 2 - 3 weeks of a national closure is phenomenal. Many companies were still just talking about making one when our franchisees were operating with one. It gives you a big advantage.

We also had to make a lot of hard decisions when it came to employees, as did all clubs/business in the country. At one point, our industry had at least a million people out of work, which is insane. Once we got through the most painful part of that, we had to spend a significant amount of time working with franchisees to explain to them how to work with their landlords, because that was not familiar territory to a lot of operator. How do you go to your landlord to ask for rent deferrals,



HIITZONE at Crunch Fitness

abatements, forgiveness or modifications? There is a lot of finesse to that, so we had a tremendous number of conversations with the franchisees to help ensure they had a basis to work with. Luckily, a lot of them did well with their landlords, which was big as the landlords are the first ones to say, 'Hey, I do not care if you are shutdown. You are still paying my rent.' Same with the financing/leasing companies. Some were great to work with, others much more challenging. Eventually, more and more parties came around to figure out that, if one group is hurt, it will eventually affect the rest of the chain. So, everyone will be better off working creatively to find a way to work it out.

Additionally, the entire network worked hard to keep Crunch well-ranked from a customer satisfaction point of view throughout the process, and because of that, the members stuck with us and came back. That was a very important thing: Making sure we would not have a high percentage of attrition when the clubs reopened. The industry was working against the media, working against the people's fear, working against misinformation, and Crunch got through that all very well.

Now, I think we are certainly starting to see and feel the light at the end of the tunnel.

**C.I.** - Well, it seems we are getting back to a positive direction now, for sure. Hopefully, it stays that way.

**BM** - Through the broader lens, as challenging as things were/are, I view these experiences as positive, just to be honest with you. It is something I think you have to be proud of once you go through it and make it to the other side of.

### The Future, Near and Far

**C.I.** - Well, as mentioned, at long last, several key pandemic statistics seem to be

headed in the right direction. Of course, we have seen this before. With this in mind, how is Crunch approaching the near future?  
**BM** - Grow, grow, grow...

**C.I.** - Not shying away, I love it.  
**BM** - We have some ground to make up, but we are going to get the word out that Crunch is strong as ever, if not stronger, because of what we have experienced. We are very safe for members; clubs are doing well and we are moving forward with passion. So, if you are another brand and you want to come over, now is a great time to do so.

**C.I.** - How about longer term, 3 - 5 years, when if ever, the pandemic is considered 'over'? Number of facilities, other countries, what will make you more unique compared to today, etc.?

**BM** - The target number for us is 750 or more clubs in the next three to four years. That would be a nice number for us, and we should be able to hit that. We are also going to expand in the digital space; you are going to see a lot more of that. And, I would say that a lot of the backend functions you do not really see in the business processes and consumer engagement side are really going to take hold. Marketing is constantly improving as consumers change, even though our club experience is really good now, it's only going to get better. Moving forward, the strength of the brand, the consistency of the brand within the consumers' eyes will be paramount. We will be pushing ourselves up to that top-tier brand recognition level. That is where we can best serve the members and the franchisees, putting them all into the best position for success.

**C.I.** - That's fantastic. Well, if any of our readers are reading this and wanting to explore coming over, how do they do  
(See **Crunch Franchise** Page 15)



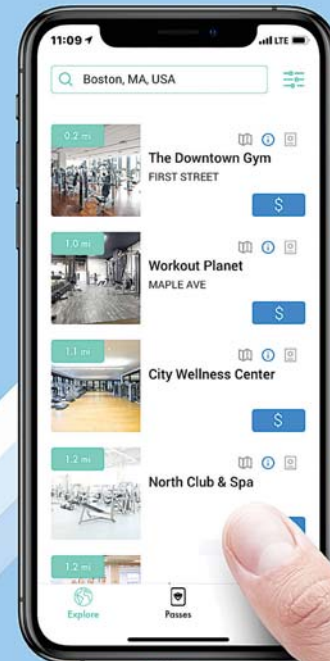
Free Weight Area at Crunch Fitness



## Reach the Unreachable

Zeamo makes it easy for gyms and clubs to attract employees and health plan members with money to spend on fitness via their company-sponsored wellness subsidies and reimbursements

- A secure platform that generates additive revenue from users who are not joining gyms
- Generate higher quality guest traffic
- A marketing channel that pays YOU every time a lead is generated
- Seamless check-in experience for the end-user and the club staff
- Total transparency-access user information to market to them for membership



zeamo.com/gym-owner

### ...Crunch Franchise

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that, Ben?

**BM** - They just give us a call at (800) 669 - 7162. Or, go to our website: [www.crunch.com/franchise](http://www.crunch.com/franchise). We are pretty easy to reach, and we would love to talk to them. We did a tremendous amount of conversions over the last two years, and we can help an owner really work through if concerting is a smart decision or not. Sometimes, it is not right based on your economics, but if you do not have a very clear exit strategy or if you are looking to scale up, then partnering up with a franchise like Crunch could be a really good thing.

**C.I.** - How long does that conversion process usually take, on average, if all things are firing on all cylinders?

**BM** - Let's say you have gone through the conversation and all the paperwork is done. Now, you are just going to execute it; you are probably looking at six months.

**C.I.** - Excellent, not too much downtime.

**BM** - Actually, *No Downtime*. Most all conversion clubs continue to operate all the way through the process of becoming a Crunch.

### Advice From Experience

**C.I.** - To close out this informative interview, let's talk about you for a little bit here. Drawing on experience from your entire 30+ year career, what key lessons and advice would you share with club owners, new or seasoned, reading this right now?

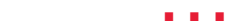
**BM** - Wow, there are so many. For me and my career, and I think anybody who has been around for as long as I have, a key is to have learned from some tremendous people. In my career, I have **Mark Mastrov**, **Jim Rowley** and **Craig Pepin-Donat**, whom I have worked with for many, many years. Daily, I am working with so many really talented people like **Keith Worts**, **Dan Gallagher**, **Chad Waetzig** and many more. And, in my younger years, **Scott Gillespie**. And, that's just a few; there are many more operators whom I learned from. Everyone has a list that is a mile long. If you do not, you should write down all the people who have helped you learn the business at different levels and keep those relationships strong throughout your career.

For owners who are just getting in the business, you must know the back end of your business. You must be dialed in there. You must be solid with your leases. You must be solid with your financial structure: Debt Management and Capitalization. You must continue to grow

to keep your valuations going higher. And, to get a big premium on your business, if and when you sell, you have to show real operational excellence and high customer satisfaction, which means you need to have a great team. Aggressive and smart growth requires intelligent, committed operators.

You must also be a good leader. Value your team. A lot of people make the mistake of not putting as much time into their team as they should, making them feel good, valued and as rewarded as they should be. That is one of the things that is going to carry you over the top. At the club level, you must take care of your members, your team and your facility. You must be a complete operator.

There is a final piece. Do not get so caught up with work that you forget about your family time, or you will lose your balance and your ability to success over the long-term. My first interview with *Club Insider* was in 1995. Time goes by fast! Now, I am at the phase in my life where it is nice to help the kids just coming into this industry. For all those just getting started: It takes time, but this is one of the greatest industries you will ever know and one you can learn from the bottom-up and end up with a really fun and rewarding career. I hope many more kids keep coming into the industry, making it better and better for the future.



Thank you very much to **Ben Midgley** for his time interviewing and assistance with this story. Thank you also to **Ashton Estee** and **Jessica Pollack** for their assistance with scheduling, photos and other support activities. Finally, thank **YOU** for reading, and be sure to check out the **Crunch Franchise Ad** on **Page #2**.

*(Justin Cates is the Publisher of Club Insider. Having been born into a club business family in 1985, Justin grew up in the health and fitness club industry. He has lived and breathed this industry for 36 years, since his own day one, and he loves it dearly. Graduating from the Terry College of Business at The University of Georgia in 2007, Justin has run day-to-day operations of Club Insider for 13 years. Justin was elevated to Publisher of Club Insider on April 5, 2020. Justin's Dad, Norm Cates, continues to serve as Founder and Tribal Leader Since 1993. You can reach Justin by phone at 863-999-2677 or email at Justin@clubinsideronline.com.)*



# Sales Leadership: Getting Back to the Basics

By: Gary Polic

Close your club, open your club, close your club again... This has been a pandemic roller coaster of uncertainty for thousands of facilities in our industry, affecting millions of people who work in and utilize our industry's services. Finally, some real hope has arrived in the form of multiple vaccines. We all hope the kinks in the distribution of the vaccine will be worked out as soon as possible, because the sooner the people who want the vaccine actually receive it, the better it is for our industry.

Because of these optimistic changes, it is time to switch gears related to sales expectations, along with continuing the strong drive for customer service and cleanliness. We are literally on the cusp of people coming out of hiding and joining clubs again! Many of us naturally have worked on retention during this pandemic. Now, we need to gear up our sales teams and give them the tools they need to WIN again!

## Is It Time to Gear Up?

Regarding Sales Leadership in your clubs, I have a question: Realistically, is it time to gear up and get back to the basics of selling?

I hope your immediate answer is an unequivocal YES!

The reason I ask this question is because, as a Sales Leader, you must pivot from where we are in this pandemic being told to slow down and wait it out, to the realization that the time is NOW! Now is the time to win again and get back to the *Basics of Selling*.

The *Basics of Selling* I am referring to are:

1. The **MINDSET** of the Sales Manager and their Team.
2. GM/Sales Manager **LEADING FROM THE FRONT LINES**.
3. **ESTABLISHING LEAD GENERATION ACTIVITY STANDARDS**.
4. **COACHING-UP** results and the **ACCOUNTABILITY** factor to raising the bar.

## MINDSET

An oldie but goodie: **Steven Covey** in his book, *Seven Habits of Highly Effective People*, talks about performing a *Paradigm Shift* and creating a new *Mission Statement* in the area of changing one's belief or conviction. Case and point, there needs to be a collective meeting of the minds, and through discussion and final agreement, the creation of a *New Mission*

*Statement* in the Sales Department.

**For Example:** Dealing with a pandemic is no longer a valid excuse. Yes, that is right; you read that correctly! On average, clubs are selling 40 - 75% of their pre-pandemic sales. Some are doing much worse, and some are doing much better than these stated numbers. However, until the mindset of "**WE CAN AND WE WILL WIN TODAY**" becomes adopted, no one really knows to what heights one can soar.

Yes, our mindsets have been changed since the pandemic! I am sure we would all agree to that. And, we can safely say that, with the vaccine being distributed and the CDC regulations and restrictions being lightened up in many instances, NOW is time to shift gears. And, that question was perfectly stated by **Winston Churchill** during World War II, when he said, "*If not now... when?*"

Yes, the pandemic is real, and times are tough for all of us in business. So, I am not downplaying that reality. *Cleanliness* and *Customer Service* must ALWAYS take the lead in all our business goals and advancements moving forward. But, considering fitness is one way of combating the pandemic, it is time to gear up and SELL, SELL, SELL again! We owe it to our communities to, "preach it from the mountain top," that we have the solution to combat this pandemic! It's time to be *proactive* again, not just reactive!

**Here is plain and simple advice for your Sales Team...**

"94% of people say they plan to return to their gym in some capacity." - **IHRSA**

"Physical activity improves immunity, decreases inflammation and decreases viral respiratory infections that are apparent in COVID-19 sufferers. The key, however, is the muscles must be used for this to happen." - **Professor Anne R. Lindsay**

"We all understand that exercise supports our physical health. However, during times of crisis such as COVID-19, it is the first activity we tend to ignore. Being active can not only keep us healthy, but it can also help fight off infection," **Anita Hobson-Powell**, *Accredited Exercise Physiologist and CEO of Exercise & Sports Science Australia*

With these observations in mind, we should be excited and optimistic about the future, and the future of selling new memberships to help people stay healthy is now! It is our obligation in the



Gary Polic

fitness industry.

## LEADING FROM THE FRONT LINES

Are you listening to positive motivation videos everyday to start your day? A colleague of mine, **Jason Hardin**, GM of a premier, upscale chain Athletic Club in the Midwest does, and his club went from Ground Zero and shut down to the number one club in the company! Jason's primary responsibility isn't the frontline sales at his club; however, Jason decided to lead by example from the frontlines in sales by jumping in with his team. Not for a day or two *but for months* until they are back to full usage! Hmmm... I do not wonder why his club consistently hits their numbers and why his team is having so much **FUN!**

I would be remiss if I also did not note that Jason's awesome Sales Manager is **David Smuckler**. David is the consummate *prospector*, a true *hunter!* There is no slowing David down. He is determined to bring health and wellness to his community in order to fight the pandemic! The apple does not fall far from the tree, does it? As Jason would say, "*Speed of the Captain... Speed of the Crew!*"

## ESTABLISHING LEAD GENERATION ACTIVITY STANDARDS

Obviously, we all have a database of active, frozen and cancelled members to call on. However, on the other hand, calling on a dead database of past guests in your CRM over several years is not what I would call a good use of your time. What would I recommend you do instead? *Activity that generates new leads!*

Five new lead prospecting activities that need to be focused on daily and (See **Gary Polic** Page 17)



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*Experienced - Affordable - Supportive*

At Polic Consultants Group (PCG), we are committed to Increasing Sales, Ancillary Income and Profits for Health & Fitness Clubs worldwide!

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**EXPERIENCED:** PCG gives you the opportunity to work with experienced "Award-Winning" experts who have "Proven Track Records of Success" in the Health and Fitness Club Industry. We are proud to provide all our clients with some of the best of the best group of consultants to address all your club needs under one umbrella.

**AFFORDABLE:** At PCG, we can "Do it All" at a more affordable rate than most traditional consultants. It is called our "Flat Discounted Rate; WE put in the extra time & effort... YOU pay less!"

**SUPPORTIVE:** PCG will provide supportive, caring and empathetic leadership for your employees. We know what it takes to "WIN & Create Winning Teams!" It all begins by "Inspiring Others to WIN!" We will WIN your employees over... then WIN the game with increased Sales Results and Profits for all!

**(630) 410 - 1120**  
**www.policconsultantsgroup.com**

## ...Gary Polic

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specific key points to consider for each to follow. In future articles, I will address the *Steps to Success* of each in more detail. They are:

1. POS Referral Presentation;
2. Member Surveys;
3. Local Merchant Partnerships;
4. Corporate, Group and Associations;
5. Tabling and Internal Sales Promotions.

**POS Referral Presentation:** Make the referral presentation at the POS part of the paperwork process. Immediately after the new member hands you his credit card and picture I.D., place the referral sheet in front of them and make your value proposition. Check out this stat: 91% of customers say they would give referrals, but only 11% of salespeople ask for referrals! Referrals result in appointments 80% of the time, compared to 2% of the cold calls made! **Source:** Buzz Builder.

**Member Surveys:** Meeting and Greeting your members is one of the single most important ways you can perform a "sincere service act" with your members. Asking the right questions is critical. Questions such as, "If there was one thing you would like to change regarding your fitness results, what would that be?" and the *Ultimate Question from Net Promoter Score*, "Have you ever or would you recommend a friend, neighbor or colleague to the club? Who's the first person that comes to mind?"

**Local Merchant Partnerships:** This is your *ace in the hole!* The local merchants in your community are primed and ready to do business with their fellow business owners. Therefore, cross-promotion opportunities are hot and ready to close. One neat thing to consider is that 80% of the local merchants have a database with an average of 800 customers, and 60% correspond with their database! That means you can piggy-back on that correspondence by supplying the local merchant with a "Gift of Wellness" trial certificate to send to all their customers! That is only the beginning. Stay tuned for more!

**Corporate, Group and Associations:** In your POS Referral Presentation and during your Member Surveys, you should be asking, "Where do you work, socialize or worship?" Why? Because we need to *THINK BIG* when prospecting. Sure, one and two referrals are important, but large groups of people are even better! Examples could be a men's or women's hockey leagues or a place the member tithes their time or money to. Most salespeople never ask for these leads because they are *not* being tracked daily by sales management! "What gets measured... gets done!" Can you think of anything more important than a corporate, group or association lead to call?

### Tabling and Internal Sales Promotions:

Inside and outside your club! Inside your club, you should have an item of the month that you are raffling off. It could be an item you bartered with your local merchant. Keep in mind, when you reference "tabling outside your club," you must realize that all your local merchants would love to set up a table in your club, so you should be able to do the same. Always have a separate calendar of "Scheduled Tabling Events" to highlight the importance to your team daily. Make the scheduling front and center for all to see, again bringing forth the importance of lead generation with corporates, groups and associations and the effectiveness of tabling. I know this may be a difficult task to do now due to the pandemic. However, you miss 100% of the shots you do not take, don't you? One of my client's sales reps just got to set up in a huge retail grocery store! Take the shot!

### COACHING-UP and ACCOUNTABILITY

Well, here is where we separate the **WINNERS** from the *losers*. You may think that is harsh, but that is leadership. The two big questions I need to ask you here are:

1. Are you coaching-up your people "LIVE" on a "Daily Consistent" basis?
2. Are you holding them accountable to the new established daily standards?

Lombardi defined **LEADERSHIP** as, "the ability to inspire others to follow." With that being said, please take note of a *True Lombardi Leader in Regional Director, East for Wellbridge, Greg McCarthy*. Greg has daily zoom calls with his team of General Managers and Sales Teams on the east coast. All I can say is you'd have to be on the call to experience his *true inspirational leadership*.

Greg creates the *mindset of fun and competition* on each and every morning call with his team. Greg implements videos, role-playing, accountability to the numbers and the **FUN FACTOR**. I've never seen a group of General Managers so engaged and excited to start their day. You would

## ...Nelson Rodenmayer

continued from page 8

frequency to recapture lost interest and bring your potential members back to your brand. By mailing frequently, you can anticipate the needs of your prospects based on their current stage in the buyer's journey.

Remember the study mentioned earlier about when people will return to the gym? Out of the 46% of the respondents who said they would rejoin a gym, **36% said they would be looking to go back to the gym within the next six months**. Mailing frequently will not only allow you to capture those who are already in the decision-making stage of the buyer's

journey, but it will also keep your gym top of mind for those who are not ready to make a decision just yet but who might be in the near future.

Direct mail offers health clubs a way to rise above the noise and crowded digital spaces to reach people directly in their homes, but you may still be wondering if your members are ready to return to your gym. *UpSwell* asked surveyors who aren't currently going to a gym outside of their home what would motivate them to return to one. The biggest motivating factors to rejoin a gym were found to be the *facility offering extra safety precautions* and/or *special price promotions*. If your gym has made upgrades to safety and sanitation

have to see it to believe it. The key here is the **FUN FACTOR!**

Regarding *Coaching-Up*, I have found that, if you have a clear set of tasks laid out every two hours with what I would call a "Check-in" or "Sideline Huddle," after the two hours, you will be more effective as a leader to help develop your people. We are all creatures of habit; therefore, have your sales team check in every two hours with the Sales Manager. In this way, you give them the opportunity to develop strong time management skills/habits of performing at a higher level and doing the things that are most important for them to do at any given time during their day.

As far as *Accountability*, this is where most Sales Managers miss the shot. It's tricky. Why? Because people respond better to motivation than fear. And, with that said, everyone of your salespeople has a "burning desire" to achieve or accomplish something so they can *reward themselves*. Yes, that is right. I am sure your salespeople love the company and you as their Sales Manager. However, I hate to break it to you, they are *In It to Win It* for themselves! That is right! It's your salespeople's favorite FM radio station: **W.I.F.M.**, and it stands for:

What's  
In It  
For  
Me

The secret to getting your sales team responding positively to being held accountable is to know their personal goals regarding *WHY* they work so hard and *WHAT* specific financial goals they have. Examples could be to purchase a new car, condo or house; pay off debt; go on vacation or get engaged.

**Bottom Line:** And, here is the KPI, you as the Sales Manager need to sit down with your salespeople individually and have each come prepared with his *W.I.F.M. GOALS*. In the meeting, you need to break down the *additional activity* each must perform each month to reach the dollar amount he needs to make in reference to his goals. It could be a short-term or long-term goal, preferably short-term.

### Example:

■ Let's make it easy. Let's say that, after they pay all their bills, they would like to make an *additional \$1,000 per month*.

■ Let's also say that every sale is worth \$100, so that leaves *ten more sales a month than what they would usually sell to make the additional \$1000*.

■ Let's now break down the numbers to a 50% ratio for each level as explained below. **Note:** In reality, use their real ratios to bring light to those real ratios.

So here is the breakdown:

10 sales = 20 shows = 40 appointments = 80 contacts made = 160 calls out = 320 quality leads generated

Now, break down the numbers into number of days worked in the month to get their "*additional daily activity number*" to reach in order to hit their **WIFM GOALS!**

As you hold your salespeople accountable to what *they told you they desired*, the onus is on them. All you are doing (just like when you sell) is taking them back to what they told you about their goals, and that will give them the burning desire they need to accomplish them!

So again, I ask you, "**IS IT TIME TO GEAR UP?**" I believe so!

(Gary Polic is the Owner of *Polic Consultants Group, LLC*. Gary can be reach by phone at **630-410-1120** or email at **gary@policconsultantsgroup.com**. You can also visit **www.policconsultantsgroup.com**.)

# Make It Fun!

or is offering discounts to membership or enrollment, highlighting it in your marketing might be the push your prospects need to rejoin your gym.

Regaining your lost members and attracting new ones can be stressful, but it doesn't have to be with the help of a knowledgeable marketing agency. *UpSwell* has helped over 2,500 gyms find more members, and we are ready to assist you in overcoming the setbacks of 2020 and hitting your 2021 goals.

(Nelson Rodenmayer is the SVP of Sales and Marketing for *UpSwell*. He can be reached at **rodenmayer@upswellmarketing.com** or by visiting **upswellmarketing.com**.)

## FlexIt, Leader in Virtual Personal Training, Partners with Ebenezer Samuel, Men's Health Fitness Director

NEW YORK, N.Y. - FlexIt, the fitness app that enables users to seamlessly access fitness facilities and live one-on-one virtual personal training with leading, certified trainers, announces that **Ebenezer Samuel, C.S.C.S., veteran fitness trainer and social media fitness personality**, will join the company as *Head of Training Innovation*. Samuel will be advising the FlexIt team on the direction of its Virtual Personal Training (VPT) product, including training innovation, training-optimized features and overall client success. He will also offer training and related services

to select FlexIt clients exclusively on the brand's proprietary platform.

As Head of Training Innovation, Samuel will leverage his industry expertise, influence and passion for fitness to assist FlexIt in product direction and content creation. Guided by Samuel's insight, FlexIt's VPT platform will remain the number one choice for consumers, brands and trainers across the country. Samuel will also offer fitness consultations and one-on-one insights to FlexIt's clients, helping them reach their goals efficiently.

"I am excited to help FlexIt impact

more clients and have an impact on health and wellness," said Samuel. "My whole life, I have sought to help people to look and feel their best. My mission aligns with FlexIt's mission to make fitness more accessible. FlexIt is the best way to work out virtually. I could not be more thrilled to join the team."

"We are committed to being the most knowledgeable team in the health and wellness industry," said **Austin Cohen, Founder and CEO of FlexIt**. "Ebenezer is a leader in the fitness space with experience training both high-performing athletes and general fitness enthusiasts. Our platform



is built to deliver unparalleled remote personal training experiences, while traditional videoconferencing is built for meetings. Eb's experience makes him a natural addition to the team as we continue to build the best platform for and by trainers with the FlexIt client in mind."

To learn more about FlexIt, visit [www.flexit.fit](http://www.flexit.fit).

## Greetings to Clubs and Fitness Facilities from "The Court People"

Two logos appear in our **Ad on This Page**, and this letter represents our desire to work together *and* to partner with club/facility owners, managers, and employees, to create win-wins: increased profitability for your businesses and preservation of resources you offer that are vital to the survival of court sports, both indoors and outdoors. It really comes down to this: *Handball and Racquetball (and others) need you, and we want to do our part to support you*. What can we be doing to increase court play, in multiple variations, to justify court retention?

To state the obvious, during

this unprecedented time of lockdowns and limitations, the threat to the fitness industry, including court sports, has never been greater. Court closures, sometimes presented as "repurposing," are occurring at many locations. But, while some estimates are predicting as much as a 50% cancellation in fitness memberships, court sports players, long known to be loyal members, will return in droves when they can be safely welcomed back.

After all—and especially when the weather keeps players inside for too many months of the year—courts are vital to keeping players doing what they love to

do: compete, stay fit, and socialize.

Let's recognize the elephant in the room... er, court. There are a number of articles out there pointing out the relative "ease" of converting courts to other uses, often making them no longer playable for the court sports for which they were originally intended.

So, the challenge is court usage with that win-win outcome: keeping them playable for handball, racquetball, paddleball, wallyball, etc., *and* giving back by making activities on the courts consistently profitable. The challenge is leveraging strategies to increase club memberships by developing programs targeted to a variety of activities geared toward families, fun, friendship, fitness... and *increased long-term memberships*.

"None of us is as good as all of us." - **Ray Kroc**

To maximize court utilization, **US Handball (USHA) Executive Director, Matthew Krueger**, and **USA Racquetball (USAR) Executive Director, Mike Wedel**, along with other leaders in sport, are endeavoring together to connect with yet more sports (as well as identify other unique and creative activities) that use the same 20' x 40' space in clubs. Here's what they have to say:

Matthew Krueger offers: "*Working collectively with club owners and managers, we can help bring more activity to the courts. Together, Handball and Racquetball will work to provide resources clubs can use to bring fitness, excitement, and profitability.*"

Mike Wedel adds: "*Whether played indoors or outdoors, court sports provide great ways to stay fit and connected with others over the span of many years of players' lives. We are proud to collaborate with Handball to make a difference for facilities and their members.*"

**We begin by offering this...**

Knowing that a robust court program with a universal and inclusive approach with other sports can result in a full and profitable schedule of court activities, we have developed court programming materials ready NOW for anyone and everyone who would like to use them to initiate a program or to supplement efforts already undertaken.

Please view the *Court Programming* section on the USA Racquetball website ([bit.ly/clubinsider124](http://bit.ly/clubinsider124)) for information on how facilities can maximize the value of their racquetball courts through the use of a *Court Programming Coordinator (CPC)*. The website includes an introductory presentation for facility owners and directors; a financial model that can be customized to a specific facility or situation; and a CPC Start-Up Manual. We would very much like to receive feedback on these materials as well as to hear about success stories that are out there to inspire others as they tackle the challenges of preserving courts *profitably*.

So, rather than committing to the next (perhaps expensive) *fitness program du jour* on the horizon, it might resonate in this time of austerity to experiment first with a fresh approach to utilizing court space in an ingenious and engaging way; to create a fun family dynamic that could well bring in neighbors and friends to get in on the action; and to explore how finding the right Court Programming Coordinator (skill + personality) can make a big difference to you. We stand ready as court sports organizations, *together*, to assist in every way we possibly can. More next month...

*Do you have employees or volunteers who are coordinating court activities in your club? If you have successes or ideas to share, please contact us! See the Ad on This Page.*



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WE WANT TO HELP BRING  
FITNESS, EXCITEMENT, AND PROFITABILITY  
TO CLUBS AND COURTS ACROSS THE NATION!

# Business Finance Depot Video Series:

## Six Key Areas to Prepare for Underwriting an SBA Loan and Equipment Lease

By: **Paul Bosley**

In this article and accompanying video, we focus on your personal credit, which is the first area listed in the six key areas to prepare for an SBA loan and an equipment lease.

This month's video can be viewed by going to: [bit.ly/clubinsider123](http://bit.ly/clubinsider123).

**1. What is your Personal Credit Score?** A 700+ credit score is a safe minimum standard. By looking closely at your credit report, lenders can gauge how well you pay your bills and if you have comparable credit. Being a homeowner with a house mortgage is the most common method of demonstrating comparable credit. Lenders also consider your available credit and your current level of debt. This is an important consideration since it is used to calculate your debt-to-income ratio. This ratio is calculated by comparing your annual family income to your current annual debt

payments combined with annual debt payments of the loan or lease you are applying for to start a new business or grow your existing business.

**2. What in your background will lead to your future success?** Underwriters value industry experience the highest of all experience and education. Previous or current ownership and management experience is especially highly valued. Portable skills learned from positions outside the industry including finance, sales, marketing and management are then considered if you have not worked in the industry previously. Finally, educational degrees in the field or a related field are also considered.

**3. How much is your equity injection or your "skin in the game?"** Typically, applicants invest no less than 10% of the project total cost, and rarely do applicants invest more than 30% of the total project

cost. With SBA loans, the total project cost will include all monies needed to successfully launch a business, including three months of working capital. With equipment finance agreements and equipment leases, the equity injection for a new business is typically 20%, and for existing businesses, it can be as little as one lease payment in advance.

**4. Do you have a secondary source of income?** Are you keeping your job? Are you married, and will your spouse continue to work? These are critical concerns when the underwriter is calculating the debt-to-equity ratio. In the best case, your family income can support your current personal debt and the estimated repayment of the loan or lease. In the worst case, there is no future annual income other than the anticipated annual income from the new business. As a result, many applicants applying to launch a new business opt to keep their current employment and hire management to run



Paul Bosley

the business until it becomes profitable and can provide support to the owners by replacing their current income.

**5. What is the industry? Is it a Franchise?** (See **Paul Bosley** Page 21)

**LA Fitness is looking for experienced and high energy Group Fitness Instructors!**  
 If you are interested in becoming a fun, motivating, and dynamic instructor, and have experience teaching group fitness classes, **APPLY NOW!**



Complete an application at the LA Fitness nearest you, or online at [www.lafitness.com](http://www.lafitness.com).

If you are interested in learning to teach, sign up for our Fitness Instructor Training.

### LA Fitness Instructor Benefits:

- Complimentary LA Fitness membership
- Network of free workshops to maintain continuing education towards certification
- Access to teaching at over 575 club locations nationwide, including Canada
- Free childcare while teaching, where available
- Current onsite music



Please contact: **KC Lee at (949) 255-7215**

# The Ultimate Guide to Gym Funding

By: **Jim Thomas**

With 2021 here, there has been great headway made towards ending the pandemic. Experts estimate that this Summer could be when our first return to normalcy happens, but what does that mean for your business? Consumers will hopefully be out in droves, spending more than ever. To capitalize on this, your gym will need to have the newest gear, technology and other resources to get consumers to come to your gym instead of a competitor.

Investing in your business after a lengthy recession may not be the first thing you are thinking about. If you aren't sure about how to go about *Gym Funding in 2021*, keep reading this guide to ensure your business is able to expand safely and efficiently.

## First, Identify Why You Need Funding

Most businesses that need funding need it for one of two reasons:

1. New funds will help them shore up a **threat**.
2. New funds will help them capitalize on an **opportunity**.

Sometimes in life, things happen, and we need money to bail us out. As a business owner, this can be an extremely scary situation to navigate. Businesses that are in need of funding to get out of

a precarious situation should really be looking for low-risk financial solutions that are intended to help business owners who are struggling. This year, the SBA rolled out new low-risk, low-interest loans for businesses that needed a lot of financial assistance, quickly. If you find that your gym is in need of cash just to remain open, it may be time to apply for an SBA-backed loan.

For small businesses that are not struggling, outside funding is often the best way to capitalize on a new trend or business opportunity within an industry. If you are a business owner that is in need of funding to expand, there are steps to take to help make certain that you apply for the right capital solution for your business.

## Pinpoint Areas of Opportunity and Choose a Funding Source

Before you can go out and apply for a grant or loan, you will need to identify where and why you need funding. Within the fitness industry, there are plenty of opportunities available to help propel growth. These opportunities include but are not limited to:

- Showcasing gym safety;
- Investing in fitness technology;
- Diversification of the product offering;
- Business Expansion (new location).

Opportunities are truly endless

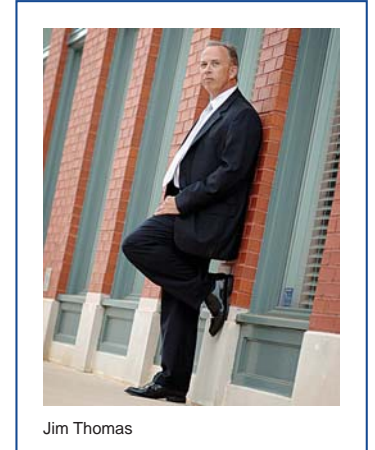
within the fitness industry. Consumers are always looking for new ways to exercise, and as a gym owner, it is your job to provide these opportunities. The financial aid that your gym chooses to leverage will be entirely dependent on the route of expansion that your business decides to pursue. Some gyms may only need a small technology purchase to hit their goals, while others may need to purchase a whole new building for a second location. Whatever it may be, identifying the opportunity will help you better plan for the type of financial assistance that your business will need.

Now that you know how much money you need and what it is for, it is time to choose a funding source. Again, the capital solution that you choose for your business should be dependent on how much money you need and what you need the money for. With that said, let's take a look at some of the pros and cons of some of the most popular gym funding sources.

## Small Business Loans

Taking out a business loan from a certified financial institution is likely the first funding option that comes to mind when thinking about business expansion and for good reason. Lending companies today offer an array of loan options that are helpful for owners in any industry.

*The advantages of applying for a small business loan are:*



Jim Thomas

**Guaranteed Funds** - Not every funding solution will guarantee you delivery of your funds. When you agree on a loan amount with a business lender, you know that you are going to receive that amount.

**Clear Repayment Plans** - Anytime you go through a certified business lender, they will work with you to create a transparent payment plan that fits your needs.

**Flexible Loan Options** - A business loan can be as small as a few thousand dollars and can go all the way up to hundreds of thousands of dollars, meaning you can use them for almost any business opportunity.

*Some drawbacks of using a business loan are:*

**Strict Requirements** - Certified lenders will have stringent lending guidelines that you must meet to qualify for a loan. Having a good credit score, healthy cash-flow and a sound business plan will improve your odds of approval.

**Cash-Flow Issues** - Anytime you take out a loan, there is more stress to be financially responsible. If you take out a loan that is too big, your cash-flow can be disrupted, and paying off the loan can feel like your main business goal.

## Crowdfunding

Crowdfunding has become an increasingly popular way to raise money. When crowdfunding, business owners take to online marketplaces where they can pitch their new business initiatives directly to consumers, in an effort to receive donations.

*The advantages of crowdfunding are:*

**Zero Financial Risk** - Unlike with a loan, (See *Jim Thomas Page 21*)

## Pride and Discipline: The Legacy of Jack LaLanne

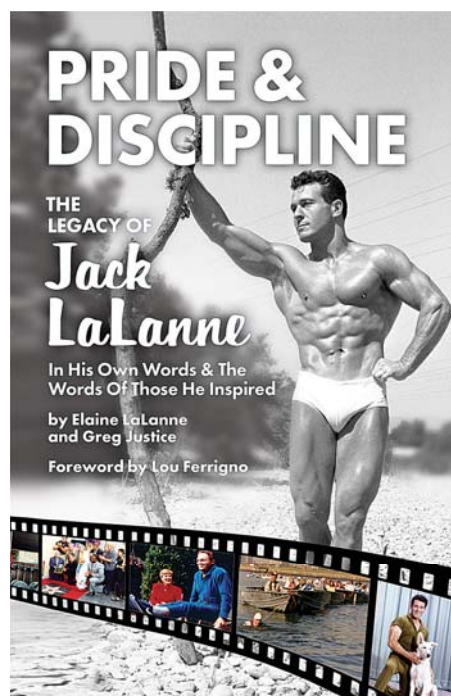
Coming Spring of 2021, *Pride and Discipline: The Legacy of Jack LaLanne*, was put together by National Fitness Hall of Fame Inductees, **Elaine LaLanne** (NFHOF 2017) and **Greg Justice** (NFHOF 2017).

This is a book nearly 100 years in the making, and it includes some never seen before material by Jack LaLanne, along with a timeline of Jack's life. To say these pages are full of motivation, inspiration and life-changing material is an understatement, and we're so excited to share it with the world.

*Pride and Discipline: The Legacy of Jack LaLanne* was compiled as a tribute to the *Godfather of Fitness*, and to introduce an entirely new generation to his life and legacy.

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## ...Paul Bosley

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In today's post-COVID environment, fitness centers and restaurants face an uphill challenge to secure financing. Established franchisors offer the best chance for you to secure financing, because the franchisor has established a track record of success, which is communicated in their annual Federal Disclosure Document (FDD). Launching a new, non-franchise business

is the most difficult to secure financing for unless the owner(s) have a very strong industry-related background. For example, our company has arranged the financing of a climbing studio owned by a climbing instructor currently working in our Armed Services.

**6. What is your Collateral?** SBA loans typically require the owners to use their personal and/or commercial real estate as collateral. The equipment used to operate

their business is highly discounted when valuing collateral for an SBA loan. On the other hand, the equipment being financed is used as the collateral for equipment leases and equipment finance agreements. Collateral is a second form of repayment, so it is not the main consideration of any lender because they are focused on approving applications that will be successful in repaying the loan or lease.

■ ■ ■

For more information, contact **Paul Bosley** at (800) 788 - 3884 or [paul@businessfinancedepot.com](mailto:paul@businessfinancedepot.com) or visit [www.businessfinancedepot.com](http://www.businessfinancedepot.com).

(Paul Bosley is the Managing Member of [Healthclubexperts.com](http://Healthclubexperts.com) dba Business Finance Depot. Paul can be reached at [paul@businessfinancedepot.com](mailto:paul@businessfinancedepot.com).)

## ...Jim Thomas

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crowdfunded efforts will not have to be repaid. This will allow you to test a new initiative with little risk attached.

**Word of Mouth Advertising** - Crowdfunding sites can serve as a form of advertising as well. If a certain project begins to gain traction, it is often promoted to the front of popular crowdfunding sites, meaning more consumers will see and hear about your business.

*Common issues associated with crowdfunding are:*

**Non-Guaranteed Funds** - Crowdfunding sounds perfect in theory, but in reality, only one out of every three crowdfunding campaigns actually receives funding.

**Time Commitment** - Anytime you are asking people to give you money, there

has to be some sort of presentation or call to action that explains why they should. Producing a crowdfunding campaign that sticks out amongst the crowd can be time-consuming and costly.

### Grants

Grants are non-repayable funds that support specific industries and initiatives and often come from the Government or another legitimate organization. Grants typically will be used for a specific purpose or effort.

*The benefits of applying for grants are:*

**Zero Financial Risk** - Grants will not need to be repaid.

*The main problems associated with grants are:*

**Difficult to Find** - Finding a grant within your industry that you qualify for can be

nearly impossible. This makes it difficult to rely on grants for guaranteed funds, especially in a time of need.

**Time-Consuming Process** - Like any other initiative the Government leads, applying for a grant can be very time-consuming. The time taken from the application to grant funding may be longer than you can wait.

**Competitive** - Chances are that you are not the only business applying for a specific grant. Others will be vying for the same limited amount of funding.

■ ■ ■

The funding avenue you go down will be extremely important in determining the success of your gym's new efforts this year. Make sure that you do your research into each and every financial solution that is available to you.

No matter what camp you find yourself in, growing or surviving, I want

to make sure that you have the financial knowledge to be able to be successful. If you have any other questions about managing your gym or fitness brand, I am here to help. Give me a call anytime at (800) 929 - 2898.

(An Outsourced CEO and expert witness, Jim Thomas is the Founder and President of Fitness Management USA Inc., a management consulting, turnaround and brokerage firm specializing in the gym and sports industry. With more than 25 years of experience owning, operating and managing clubs of all sizes, Thomas lectures and delivers seminars, webinars and workshops across the globe on the practical skills required to successfully overcome obscurity, improve sales, build teamwork and market fitness programs and products. In addition, his company will buy gym equipment from gyms liquidating or closing. Visit his websites at [www.fmconsulting.net](http://www.fmconsulting.net) or [www.youtube.com/gymconsultant](http://www.youtube.com/gymconsultant).)

# You Are Where You Eat: Eating at Your Own Restaurant

By: **Jeffrey Pinkerton**

I imagine that a lot of families have a favorite restaurant. Ours is a Mexican restaurant just around the corner. Even before the pandemic, we were regulars of the weekend dinner order for pickup. Now that our children are in college, the idea of voluntarily choosing to eat dinner adjacent to tables of screaming children and 10-year-old sports teams is... less than ideal.

In January, with our college kids home for an extended holiday break and nothing on the calendar but a backyard night around the fire pit, we decided Mexican food would be the perfect addition to the night's no-plan plans. Collecting everyone's order, even in our larger-than-average family, is pretty simple. It only takes a few clicks on an iPhone, partly because our children respond quickly to text messages (even

if they are only a room or two away) and partly because everyone knows what they want when we order from this particular Mexican restaurant. No menus needed. No second-guessing. No wondering what else there might be to try out on the menu. In fact, three of us order the exact same meal: chicken chimichangas with rice and beans.

On this particular night, my son, Harry, decided to join me on the meal pickup, and we jumped in the car for the short eight-minute drive down the street. We masked-up, walked in and were promptly greeted by a young lady behind the counter, professionally dressed in her company uniform. She spoke as soon as we walked through the doors: "Welcome to Monterrey!" Not exactly what I expected. Based on her age-range and a few past experiences, it was more likely that I would

(See [Jeffrey Pinkerton Page 22](#))

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**David Rubens**

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**...Jeffrey Pinkerton**

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have to do that awkward two-second pause where you walk in and the person is on their phone, looking down. Do I talk first? Do I let them finish sending that text message? Am I supposed to announce myself when I walk into a restaurant? Is that a thing now?

On this night, there was no phone in sight. Just an impressive first impression, bright eyes and a booming voice: "Hey guys. Table for two?!"

"Oh, no. We are here to pick-up." I said. "Last name Pinkerton."

"Oh. Perfect," she said as she searched for our order on the side counter.

"Let's seeeeee... One order of tortilla soup. One chicken quesadilla. One chicken chimichanga with rice and beans. Ah'nother chicken chimichanga with rice and beans. Oh. And another chicken chimichanga with rice and beans. That makes it pretty easy!"

"Yeah," I said with a laugh.

"We found those on the menu a few years ago and haven't really searched for anything else."

It's important to point out my emphatic use of the term "We." I may have

even used a hand gesture motioning back and forth to Harry to acknowledge him as the founding member of the chicken chimichanga discovery team. And likely, in a small way, to state for the record that ordering three of the exact same thing was not the meal-prep masterplan for my next three meals but was in fact a curious coincidence of three people in our family enjoying the exact same thing on the menu.

"They are really good," she agreed. "But, you know what else is realllllly good?" she asked with the same enthusiasm that had greeted us. "You know what I really love. And, what I've realllllly been craving!?" she paused... "Chinese food."

My mask hid my jaw-dropped expression. Stunned silence. I looked at Harry who was wide-eyed waiting for a quippy, smart-aleck'al remark from me. Just silence. "Oh, soooooo good," she reiterated as she handed me the bill.

Here's the point of the story. For years, we have talked about the need for health club owners, general managers, sales managers, salespeople and front-desk staff to eat at their own restaurant. Your team needs to work out at your facility. You need to work out at your facility. If you and your team don't participate in the

programs that your facility offers, it sends a message, a message to your members and a message to your team. The food here isn't that good. It's easier for me to work out at home. I have my own training program that I do. Group fitness just isn't really my thing. What I really want is some Chinese food...

At *MOSSA headquarters* in Marietta, Georgia, we have a workout every day at the office. It should come as no surprise that we have a great group fitness room, an amazing sound system and great equipment. Having trainers, video presenters and program developers as instructors is also a nice perk. It's an important part of our day because it's an important part of who we are. Getting the team together (albeit more distanced these days) for a mid-day workout helps build community and helps foster social interactions and connections that might not otherwise happen. It's a great way for the team to stay close to the product we create. And, in our mission to inspire more people to move, it ensures that our team continues to take care of themselves by staying active.

If you are looking to add or upgrade some items to your menu, we should talk.



Jeffrey Pinkerton

And, if you're ever in the neighborhood around lunchtime, we should "do lunch" (workout at MOSSA HQ) sometime. To learn more about us, visit [www.mossa.net/mossa/about](http://www.mossa.net/mossa/about) and watch our "Meet MOSSA" video.

(Jeffrey Pinkerton is the Business Development Manager for MOSSA. Jeffrey can be reached by phone at 770-989-4737 or email at [jeffreypinkerton@mossa.net](mailto:jeffreypinkerton@mossa.net).)

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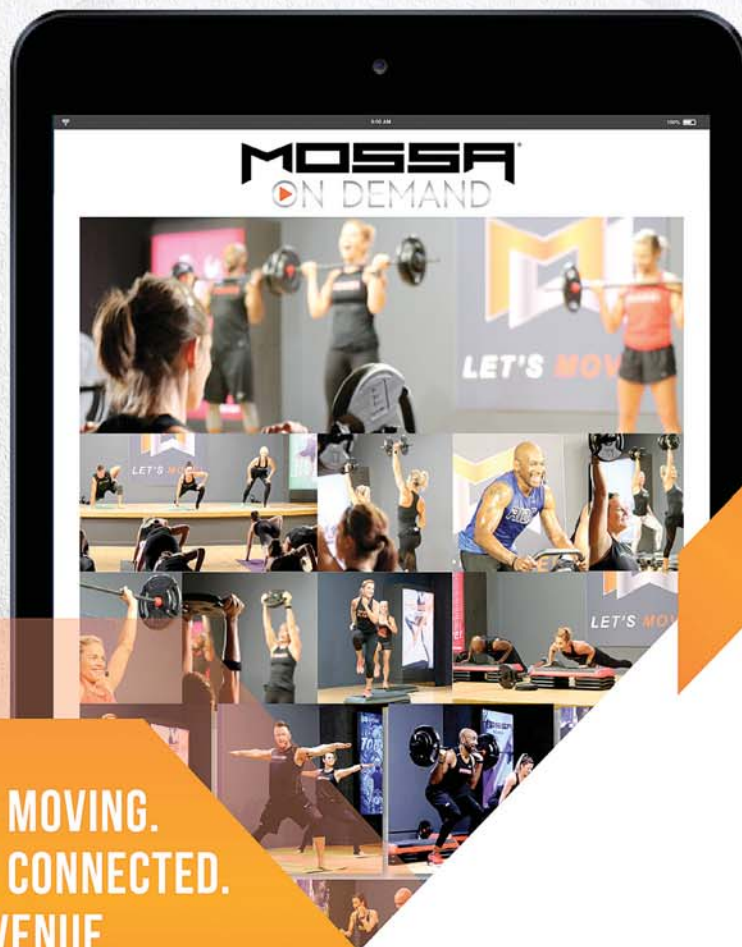
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