

Norm Cates'

CLUB INSIDER

CELEBRATING 30+ YEARS OF TRUST

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APRIL 2026

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CLUB INSIDER

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81 Million Americans: Members of a Fitness Facility in 2025

Publisher's Note: At *Club Insider*, we give our *Contributing Author Team* carte blanche to write about what they want, whenever they want, independent of each other. Sometimes, the topics can be scattered. Other times, every *Contributing Author* we feature in a monthly edition is in alignment. This month is one of those times. To start, by presenting this *Press Release from HFA*, the contents of this month's edition will take you from start to finish of where the industry is, how to open a health and fitness club facility (or expand one club into many) in the current climate, attract members, and then, most importantly, retain them. Then, what happens after? Not if they leave, but as age takes its toll... Hopefully, all of us working together, as not just multiple brands around the country but one unified voice that is the *United States Health and Fitness Club Industry*, we can push these numbers higher (and I dare say, faster) than we ever hoped before.

■ ■ ■

WASHINGTON, D.C. - The *Health & Fitness Association (HFA)* has released its *2026 US Health & Fitness Consumer Report: Headline Trends*, offering one of the most comprehensive views of how Americans engaged with fitness facilities in 2025. The report finds that **81 million Americans** belonged to a gym, studio or other fitness facilities in 2025, marking an all-time high and a 5.2% increase from 2024.

When including non-members who visited via day passes, guest privileges and other flexible options, *more than 100 million people* used a fitness facility during the year, underscoring the central role these spaces now play in supporting active lifestyles across the country.

Last year's growth was broad-

based, with penetration rising across every demographic: all age groups, income brackets and genders. Gen Z adults aged 18 - 24 had the highest membership penetration of any age group at 35.5%. At the same time, older adults were the fastest-growing cohort, with members aged 65 and older growing 8.6% year-over-year, reflecting the deepening role fitness facilities play in supporting active aging and long-term health.

"What this data makes clear is that fitness facilities can no longer be considered a niche amenity, but rather part of the basic infrastructure that Americans rely on to manage their health, stress and sense of community," said **Anton Severin**, *Vice President of Research at HFA*. "Even in an uncertain economy, people keep going to the gym because they see real value in what these spaces provide."

Usage of U.S. fitness facilities also reached new heights with an estimated 7 billion visits in 2025, surpassing the previous pre-pandemic peak set in 2019. Meanwhile, the share of members who did not use their membership at all has fallen from around 10% to 4.6%, an all-time low, pointing to a membership base that is more consistently engaged than at any point on record.

What members are doing inside facilities is evolving as well. Free weight usage --dumbbells, barbells and kettlebells-- has grown faster than any other equipment category since 2021. Meanwhile, Pickleball's reach among members continued its exceptional rise, increasing 21.3% from 2024 to 7.6 million members, with nearly two-thirds playing weekly. Yoga remained the most widely practiced activity at 17.7 million members, while Pilates and tai chi continued to grow steadily. Together, these trends reflect a durable shift toward

HEALTH & FITNESS ASSOCIATION

strength, social and mind-body formats, and away from some traditional high-intensity and stand-alone cardio options.

The report also underscores a powerful connection between fitness facility membership and active lifestyles. Nearly half of all members (49.4%) meet or exceed Federal aerobic physical activity guidelines, compared to just 24.5% of Americans who don't use fitness facilities. Members are also seven times less likely to report no physical activity during a typical week than non-users (4.7% vs. 33.1%), reinforcing the critical public health value of fitness facility access.

"The association between membership and active living is one of the most compelling findings in this report," said Severin. "Fitness facilities are not just places where active people happen to go but environments that support and sustain physical activity habits over time. That distinction matters enormously for how we think about the industry's role in public health."

Key findings from the 2026 US Health & Fitness Consumer Report:

■ 81 million Americans held a fitness facility membership in 2025, while more than 100 million engaged as members or non-member users.

■ 26.1% of the U.S. population aged six and older was a member, one of the highest penetration rates in the world.

■ Membership penetration rose across every demographic tracked, with Gen Z adults (18 - 24) posting the highest rate at 35.5% and older adults posting the strongest year-over-year gains.

■ Members were nearly twice as likely to meet physical activity guidelines as the general population and seven times less likely to report no physical activity at all compared to non-users.

■ Nearly 7 billion visits were recorded nationwide, while the share of members not visiting at all fell to an all-time low of 4.6%.

Free weights lead equipment usage growth; pickleball, yoga and Pilates are expanding rapidly; and traditional high-intensity and stand-alone cardio formats continue to soften.

The *2026 US Health & Fitness Consumer Report* is based on HFA's long-running national tracking study, which surveys approximately 18,000 U.S. residents aged six and older each year. The research is conducted in partnership with *Sports Marketing Surveys USA (SMS)*, a *Buffalo Groupe Company*, as part of the *Physical Activity Council (PAC)*, a coalition of leading governing bodies and trade associations across the U.S. sports, recreation and leisure industries.

The *2026 US Health & Fitness Consumer Report: Headline Trends* is available at bit.ly/clubinsider168.

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Norm's Notes

■ **Hello Everybody!** This is your **Club Insider Founder and Tribal Leader Since 1993** checking in with our **388th** monthly edition of this **30+ year** running club business publication I refer to as: **A Labor of Love!** I'm very thankful that you've tuned in again for this iteration of **Norm's Notes**, as I proceed on my keyboard with my longtime habit of "**Telling-It-Like-It-Is!**" I'm really happy that you're reading this edition, and I want to **THANK YOU ALL** for sticking with us every month! As usual, we have a bunch of health and fitness club business news, **so please read on!**

■ **Is AMERICA a GREAT COUNTRY, or WHAT!? Hm... hmm... hmm!** And, as usual, let me start these **Norm's Notes** with my normal monthly salutation to you all: **GOD BLESS AMERICA and GOD BLESS YOU, YOUR FAMILY and YOUR BUSINESS!!!**

■ Folks, I want to reiterate my son, **JUSTIN CATES'** opening comments of this month's edition. If you are new to the industry or have been here quite a while, this month's *Contributing Author/Article* lineup is one for the ages! But, seriously, folks, **we can turn**

81 million members into 100 million in one year's time! All we have to do is do it together!!!

■ We would like to thank our *C.I. Advertiser, World Gym* for upgrading to our *Premium Tier* for the remainder of 2026! Check out the **World Gym Ad on Page #9**. While I am on the topic, if you have a message, product or service to get out to the industry, please go to www.clubinsideronline.com/advertise to learn how you can be in next month's, as well as future editions! Contact **JUSTIN CATES** at justin@clubinsideronline.com.

■ Folks, almost every **Wednesday Morning, at 9AM EST, Club Insider Weekly** graces the inboxes of thousands of health and fitness club professional across the country and world. If you are not already subscribed, I welcome you to do so at www.clubinsideronline.com/subscribe. Here are some *News Items* you might have seen or might have missed:

■ **Workout Anytime Launches Conversion Strategy; Attracts Institutional-Caliber Capital to Scale Regional Footprint - ATLANTA, GA** - A brand milestone, *Workout Anytime* is advancing a more

capital-efficient growth strategy centered on the acquisition and conversion of existing fitness gyms, positioning the brand to accelerate expansion while improving unit economics and entering markets faster. See the **Workout Anytime Ad on Page #11**.

■ **Fitness International Announces Multi-Year Partnership with Wings for Life to Support Spinal Cord Research - IRVINE, CA** - Fitness International, LLC, the parent company of LA Fitness, City Sports Club and Club Studio, announces a multi-year partnership with Wings for Life USA. Wings for Life is a non-profit spinal cord research foundation with the single mission to find a cure for spinal cord injuries. See the **LA Fitness Ad on the Opposite Page**.

■ **Technogym Partners With Google Cloud to Pioneer the Next Generation of AI-Powered Health and Wellness - COLOGNE, GERMANY** - *Technogym* announces a multi-year collaboration with *Google Cloud* to integrate Google's latest generative AI technologies into the Technogym AI Ecosystem. This partnership will significantly enhance the capabilities of the Technogym AI Coach, delivering



Norm Cates

superior, personalized training experiences for end-users, and the Technogym AI Assistant, designed to automate and optimize business operations for industry professionals.

■ **UFC GYM to Launch Seven Locations in Spain as Part of Major Expansion - MADRID, SPAIN** - *UFC GYM*, a global fitness brand inspired by the training (See *Norm's Notes Page 7*)

About Club Insider

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Thanks and Appreciation

At *Club Insider*, we are excited to be in our **33rd 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 30+ year run possible.

Very sincere *Thanks and Appreciation* go to the **late 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, the **late 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 did an absolutely excellent job for us over the years and printed every one of our monthly printed editions! And, of course, *Thanks and Appreciation* to the **United States Postal Service** for sending those editions to our readers!

Now, as we have gone all digital, *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 the **Health & Fitness Association** for all it does for all of us. And, sincere *Thanks and Appreciation* to my son, **Justin**, our *Publisher*, who is a truly great business 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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What if Every Gym Membership Was Free?

A Thought Experiment That Might Change How You See the Gym Business Forever

By: **Jim Thomas**

Every once in a while, it's healthy to challenge a sacred cow in the fitness industry. Here's one that usually stops gym owners mid-sentence: **What if access to your gym was free?** Not discounted. Not a trial. Not a bait-and-switch. **Free.**

And, before anyone panics, yes, you still charge for: Personal Training, Small Group Training, Childcare, Towel Service, Supplements, Apparel, Premium Amenities, *and more.*

But, the *act of walking through the door?* No barrier. Instead, the gym becomes something much closer to what professional sports franchises have already mastered: *A high-demand audience platform monetized through sponsorships, partnerships and advertising... done cleanly, professionally and intentionally.*

Let's break this down carefully, because this isn't a gimmick. It's a real strategic model that deserves serious consideration.

Reframing What a Gym Actually Is

Most gym owners think they sell **memberships**. In reality, gyms sell: Attention, Community, Habit, Traffic (both physical and digital) and Trust.

Professional sports organizations figured this out decades ago. Teams like the *Dallas Cowboys* don't survive on ticket sales alone. They monetize: Naming Rights, Category Exclusivity, In-venue Advertising, Digital Impressions, Fan Engagement, *and more.*

A modern gym, especially one with strong culture and engagement, has *more touchpoints per customer per month* than most sports teams. The difference? Gyms rarely monetize that attention strategically.

The Free Membership Model (At a High Level)

Here's what this model **does not** mean:

- Turning your gym into a flea market;
- Slapping logos everywhere;
- Cheapening the member experience.

Here's what this model **does** mean:

- Treating your gym like a professional media property;
- Selling *alignment*, not clutter;
- Curating sponsors the same way you curate equipment, staff and programming.

The membership becomes the **distribution engine**, not the product.

Where the Money Actually Comes From

1. Training & Services Become the Core Revenue Engine:

If access is free, then *results* become the differentiator. That shifts revenue toward: Personal Training, Semi-private Training, Small Group Programs, Specialty Classes, Youth Programs, Corporate Wellness, *and more.*

This is already where the healthiest gyms make their best margins. Further, free access increases: Foot Traffic, Trial-to-training Conversion, Social Proof and Community Stickiness.

In other words: *more people in the funnel.*

2. Sponsorships Done Like a Pro Sports Franchise:

This is where most gym owners either get excited or immediately get it wrong. The key word here is **professionalism**. Think in terms of: Category Exclusivity, Long-term Agreements, Clean Visual Standards and Aligned Brands only. Examples of smart, clean sponsorship inventory include:

Naming Rights:

- "XYZ Fitness powered by [Title Sponsor];"
- Front Desk presented by a local bank or healthcare group;
- Training Floor sponsored by a footwear, recovery or nutrition brand.

Department Sponsorships:

- Group Training sponsored by an apparel or hydration brand;
- Childcare sponsored by a family-focused business;
- Recovery Zone sponsored by a physical therapy or wellness clinic.

Program Sponsorships:

- 8-week Transformation Programs;
- Youth Strength Camps;
- Community Challenges.

These are **not ads**. They're partnerships. *And, more.*

3. Digital Monetization Most Gyms Ignore:

This model becomes even more powerful online. Your gym likely already has a website, email lists, SMS lists, social media audiences and an app or member portal. Those channels are *valuable real estate*. Sponsors can appear inside Newsletters (clearly labeled, clean placement), on in-

app dashboards, on program registration pages and in educational content.

Again, professional execution matters. Think fewer sponsors, higher-quality partners and longer-term deals.

Why This Could Actually Lower Risk (Not Increase It)

At first glance, "free memberships" sounds risky. But, look closer... Traditional gyms rely on: Monthly Dues, High Churn, Price Sensitivity, Constant Sales Pressure... This model spreads risk across: Services, Sponsorships, Partnerships, Events, Digital exposure, *and more* (brainstorm!).

When one revenue stream dips, others compensate. That's how professional franchises operate. That's how media companies operate. That's how resilient businesses operate.

The Cultural Advantage No One Talks About

There's a hidden benefit here that matters more than spreadsheets. **Free access removes friction:** Members invite friends more easily. Staff stop "selling access" and start selling solutions. The gym becomes a hub, not a transaction. Community grows faster. Trust grows deeper. Engagement becomes the currency. And engaged members: Buy more training; stay longer; refer more; create better sponsor value, *and more.*

The Non-Negotiables (Where This Fails if You're Sloppy)

Let's be clear: this model **will fail** if done poorly. You must: Control brand standards ruthlessly; limit sponsor count; protect member experience at all costs; avoid low-quality advertisers; and treat sponsorships like enterprise sales, not side hustles.

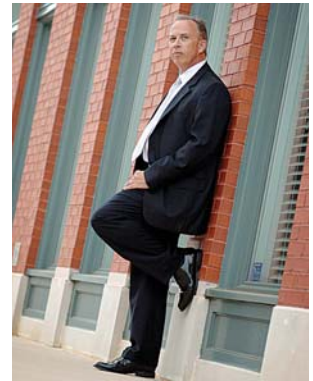
If it feels cheap, it *is* cheap. If it feels professional, it becomes powerful.

Final Thought: The Question Isn't "Would This Work?"

The real question is: **What if the gym business stopped selling access and started monetizing attention?**

Free memberships aren't the point. They're the lever. The real shift is thinking of your gym not just as a place to work out but as: A platform; A community; A media property; A trusted local brand; *and more.*

That's not crazy. That's where the smartest operators are quietly heading next. And, the gyms that figure this out



Jim Thomas

early? They won't look like gyms at all. They'll look like the future.

Need help building systems, improving your facility or turning around your gym business?

(An Outsourced CEO, Turnaround Expert and Author, Jim Thomas is the Founder and President of FMC USA Inc., a management consulting, turnaround, financing and brokerage firm specializing in the leisure services industry. With more than 25 years of experience owning, operating and managing facilities of all sizes, Thomas lectures and delivers seminars, webinars and workshops across the globe on the practical skills required to successfully overcome obscurity, improve gym sales, build teamwork and market fitness programs and products. Learn more at www.fmconsulting.net or www.youtube.com/gymconsultant.)

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...Norm's Notes

continued from page 4

of UFC athletes, will enter the Spanish market with seven locations, marking a significant step in the brand's continued international growth.

■ **Life Time Debuts First Luxury Athletic Country Club in Idaho, Bringing a 135,000-Square-Foot Wellness Destination to the Boise Area - EAGLE, ID - Life Time (NYSE: LTH), a national health and wellness lifestyle brand, announces the grand opening of Life Time Eagle. The opening marks the company's first athletic country club in the state of Idaho and introduces a new wellness destination to the greater Boise region, with additional Idaho locations, including Meridian, planned over the coming years.**

■ **Extraordinary Brands Acquires Basecamp Fitness, Adding The High-Growth HIIT Concept to its Boutique Fitness Portfolio - CHARLOTTESVILLE, VA - Extraordinary Brands, a leading health and wellness franchisor focused on helping entrepreneurs build, scale and thrive in boutique fitness, announces the acquisition of Basecamp Fitness, a high-intensity interval training (HIIT) franchise known for its efficient, results-driven workouts and**

strong community engagement.

■ **Echelon Fitness and PRIMAL Announce U.S. Partnership - SAN DIEGO, CA - Echelon Fitness, a global leader in connected fitness technology, announces a strategic U.S. partnership with Primal, one of the world's fastest growing and most influential strength equipment brands.**

■ **VASA Fitness Names Michael Osanloo Chief Executive Officer - GREENWOOD VILLAGE, CO - VASA Fitness, a leading high-value, low-price (HVLP) fitness brand, announces that Michael Osanloo has joined the company as Chief Executive Officer, succeeding current CEO, Rich Nelsen, who is retiring after eight years of leadership.**

■ **Daxko Named to Fast Company's Annual List of the World's Most Innovative Companies of 2026 - BIRMINGHAM, AL - Daxko announces it has been named to Fast Company's prestigious list of the World's Most Innovative Companies of 2026. This year's list shines a spotlight on businesses that are shaping industry and culture through their innovations. Alongside the World's 50 Most Innovative Companies, Fast Company recognizes 720 honorees across 59 sectors and regions.**

■ **ACSM Unveils Landmark 2026 Resistance Training Guidelines; First Update in 17 Years - INDIANAPOLIS, IN - The American College of Sports Medicine (ACSM) has published a new Position Stand summarizing resistance training recommendations for healthy adults, the first major update since 2009.**

Folks, be sure to check your email every **Wednesday Morning at 9AM EST for Club Insider Weekly!**

■ **The 2027 HFA Convention and Trade Show will be held in Las Vegas, March 10 - 12, 2027. DON'T MISS IT!**

■ **JUSTIN and I want to THANK YOU for reading Club Insider! We appreciate you being with us. And, in particular, WE VERY SINCERELY APPRECIATE ANY and ALL SUPPORT OF OUR ESTEEMED Club Insider ADVERTISERS! PLEASE DO BUSINESS WITH THEM and WHEN YOU DO, PLEASE TELL 'EM Club Insider SENT YOU! THANK YOU ALL!**

■ **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. Finally, God bless you, your family, your club(s) and your members. God Bless America! Laus Deo!

(Norm Cates, Jr. is a 50+ year veteran of the health, racquet and sportsclub industry. He is the Founder and Tribal Leader Since 1993 of Club Insider, celebrating 30+ years of trust in publication. In 1981, he was IHRSA's First President and a Co-Founder of the Association with the late 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. You can reach Norm by phone at 770-635-7578 or email at Norm@clubinsideronline.com.)

**Make
It Fun!**

Key Factors to Prepare for Financing a New Fitness Center Using an SBA 7(a) or SBA 504 Loan

By: **Paul Bosley**

Financing a new fitness center can be an excellent way to enter a growing segment of the outdoor hospitality industry. Government-backed loan programs such as the SBA 7(a) from \$350K up to \$5M and SBA 504 loans for real estate purchases up to \$10M offer long terms, competitive interest rates and flexible uses of funds that make them especially attractive for these projects. However, qualifying for these programs requires careful preparation. Lenders and government guarantors evaluate several core factors to determine whether a project is financeable. Understanding and strengthening these areas before applying can significantly improve approval odds and loan terms.

Good Personal Credit

Strong personal credit is one of the most important foundations for securing SBA financing. Since most fitness centers are closely held businesses, lenders place heavy emphasis on the credit profiles of the

principals. Typically, a FICO score of 680 or higher is preferred, with scores above 700 providing the most flexibility. Beyond the number itself, lenders examine credit history for patterns: timely payments, limited delinquencies and responsible use of debt.

Poor credit does not automatically disqualify a borrower, but it raises concerns about repayment ability and financial discipline. Issues such as recent bankruptcies, foreclosures or significant late payments will need to be explained and mitigated. Proactively addressing credit issues: paying down revolving balances, correcting errors and establishing consistent payment behavior can materially improve a borrower's profile before submitting a loan request.

Liquidity and Access to Capital for the Equity Injection

Both SBA loan programs require an equity injection, commonly referred to as a down payment. For new fitness centers, equity requirements typically range from

10% to 30% of total project costs, depending on the loan program, borrower experience and project risk profile. These funds must come from acceptable sources such as savings, cash, marketable securities or verified retirement account rollovers.

Liquidity is not only about meeting the minimum equity requirement; it also demonstrates financial strength and staying power. Lenders want to see that borrowers have sufficient cash reserves to handle cost overruns, delayed openings or slower-than-expected ramp-up periods. Borrowed funds, unsecured loans or undocumented sources are generally not acceptable as equity unless the borrower can demonstrate the debt will be repaid from a source other than the business being financed, such as income from a job. Preparing clear documentation showing the availability and seasoning of funds is a critical step in the financing process.

Industry Experience or Transferable Skills

While prior ownership or manage-



Paul Bosley

ment of a fitness center is ideal; however, it is not required. What lenders want to see is relevant experience or transferable skills that reduce execution risk. Experience in hospitality, real estate development, property management, construction oversight, tourism or operations can all be (See **Paul Bosley** Page 10)

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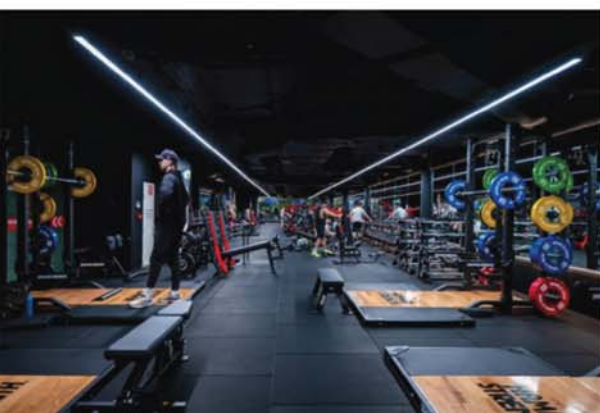
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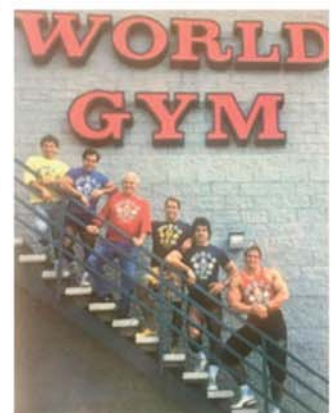
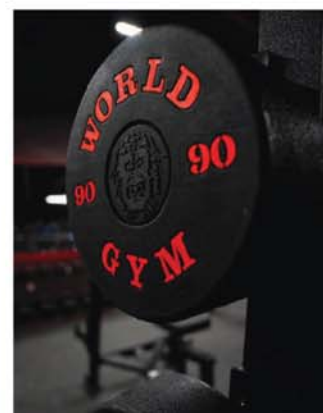
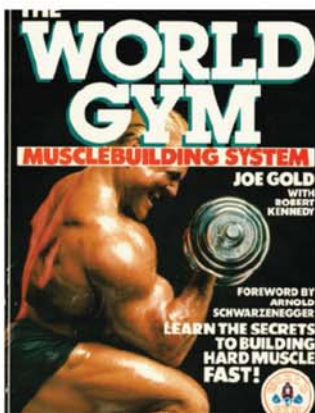
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The Future of Health Club Design:

Driving Member Motivation and Retention Through Smarter Environments

By: Bruce Carter

Health club design is no longer just about how a space looks; it's about how it performs.

Today, design plays a direct role in member motivation, satisfaction and long-term retention. Facilities that recognize this are moving beyond traditional layouts and evolving into experience-driven environments that support the full spectrum of wellness.

Operators who treat design as a strategic asset, not just as a token gesture approach, are better positioned to compete in a rapidly changing market.

Member expectations have shifted. Today's consumer is not just looking for a place to work out; they are looking for a place that supports their lifestyle. Fitness, recovery, social interaction, and even productivity, are increasingly expected under one roof. This "all-in-one" model is reshaping how clubs are planned and designed. Facilities (even smaller ones) that successfully integrate these elements are seeing stronger engagement and longer member lifecycles. Those that don't risk becoming less competitive.

Rethinking Space Allocation

One of the most noticeable changes in modern clubs is how space is being reallocated.

Cardio equipment, once a dominant feature, is being scaled back. While treadmills remain essential, the demand for other cardio pieces has

softened. In contrast, functional training areas are expanding significantly and often serve as a focal point within the club.

Recovery and studio spaces are also growing. Yoga, Pilates and small group training continue to gain traction, while recovery zones, featuring cold plunges, infrared saunas and other performance-focused amenities, are emerging as both retention tools and new revenue drivers. This shift reflects how members are actually using the space, not how clubs were designed a decade ago.

Designing for a Multi-Generational Audience

Today's health clubs must appeal to a broad demographic, each with different priorities.

Younger members, particularly Gen Z, are drawn to open, social environments with strong visual appeal. Spaces that support content creation and shareable moments are increasingly relevant. Millennials tend to value structure and balance, responding well to clearly defined zones for training, recovery and relaxation.

Gen X members often prioritize efficiency, favoring layouts that are easy to navigate and support time-conscious workouts.

Older members are focused on comfort, safety and longevity, making accessibility and supportive environments essential.

The takeaway is clear: thoughtful zoning and layout are critical to meeting

these diverse needs within a single facility.

The Shift Toward Defined Zones

Large, undefined fitness floors are giving way to more intentional layouts. Today's clubs are organizing space into clearly defined zones --strength, functional training, group exercise, recovery and social areas-- each with its own identity. This is achieved through lighting, flooring, materials and acoustics.

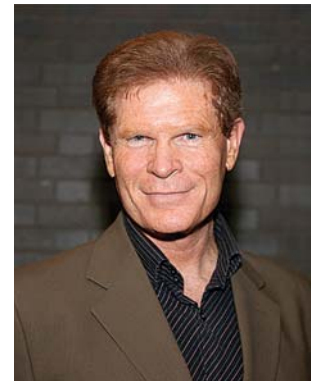
A related trend is the rise of "clubs within the club." Boutique-style environments for HIIT, cycling or Pilates are being integrated into larger facilities, often with distinct branding and atmosphere. This approach enhances the member experience while also creating opportunities for premium programming and pricing.

Using Sensory Design to Influence Behavior

Design is increasingly being used to shape how members feel and behave within a space.

Lighting, in particular, has become a powerful tool. Beyond basic illumination, clubs are using layered and dynamic lighting, such as LED accents, cove, backlighting and color-tuned zones, to create energy in some areas and calm in others.

Sound is also being considered more intentionally. Music is returning as a curated experience, supported by improved acoustic control to maintain clarity across different zones.



Bruce Carter

Visual elements, including color, materials and branding, help reinforce identity and create memorable moments. In many cases, these elements also contribute to organic marketing through social sharing such as a well-planned Instagram wall. Together, these sensory strategies make the environment more engaging and more effective.

Wellness, Biophilia and Environmental Quality

As wellness becomes more holistic, design is following suit.

Biophilic elements, such as natural materials, greenery and daylight, are being incorporated to create environments that feel less industrial and more restorative.

(See **Bruce Carter** Page 12)

...Paul Bosley

continued from page 8

viewed positively when properly presented.

Borrowers without direct industry experience should be prepared to demonstrate how their background translates to managing staff, controlling expenses, marketing and finance. Hiring experienced on-site managers, engaging professional campground management companies, or retaining consultants can further strengthen a loan application. Lenders assess whether the borrower has the knowledge and support structure to operate the business successfully after construction or acquisition is complete.

A Comprehensive Business Plan with Financial Projections

A well-prepared business plan is essential for SBA financing. The plan should clearly describe the concept, target market, competitive landscape, amenities, pricing strategy and marketing approach. For

glamping projects in particular, lenders want to understand demand drivers, seasonality and how the project differentiates itself from traditional lodging or campgrounds.

Equally important are detailed financial projections. These typically include three to five years of projected income statements, cash flow and assumptions. Projections must be realistic and defensible, reflecting market rates, occupancy expectations, operating costs and debt service.

Lenders will closely analyze whether projected cash flow comfortably covers loan payments while still allowing for reinvestment and reserves. Our company has developed an Excel template for our clients that makes this process much simpler to complete.

Post-Close Liquidity

Post-close liquidity refers to the cash or liquid assets remaining after the loan closes and the equity injection is made. This is a critical but often overlooked

underwriting factor. SBA lenders want to ensure that borrowers are not financially stretched after closing. Adequate post-close liquidity provides a cushion for unforeseen expenses, seasonal fluctuations or delays in reaching stabilized occupancy.

A strong post-close liquidity position signals financial discipline and reduces default risk. While specific requirements vary, many lenders look for several months of operating expenses and debt service to remain available after closing. Planning for this in advance, rather than using every available dollar for the down payment, can significantly strengthen a loan application.

Conclusion

Successfully financing a new fitness center with an SBA 7(a) or SBA 504 loan requires more than a good idea. Strong personal credit, sufficient liquidity for equity and reserves, relevant experience, a comprehensive business plan with realistic projections and healthy post-close

liquidity all work together to demonstrate creditworthiness. Borrowers who address these factors early will position themselves for smoother approval process, better repayment terms, and long-term success in the outdoor hospitality industry.

For more information, please visit www.businessfinancedepot.com or email Paul Bosley at paul@businessfinancedepot.com.

(Paul Bosley is the Managing Member of Healthclubexperts.com dba Business Finance Depot. Bosley is known for his expertise in financing franchisees and has partnered with several national brands to assist new franchisees acquire the capital needed to launch their new businesses or to expand their current business. Paul has been a volunteer counselor for SCORE, a division of the SBA, for over a decade where he learned the value of SBA loans for funding new and existing businesses. Paul can be reached at paul@businessfinancedepot.com.)



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Does Your Needs Analysis Need Analysis?

By: **Jeffrey Pinkerton**

Walk into most health clubs and you'll hear the same conversation: "What are your goals?" "What have you done in the past?" "Why did you stop?" It sounds like a reasonable way to open a conversation – the questions are open-ended, curious and position you to provide solutions. However, these questions may be doing more harm than good. Not because the questions are wrong, but because they don't lead anywhere – and in some cases, they quietly push people in the wrong direction.

On the surface, these questions feel productive. They create the sense that you're learning something meaningful about the person in front of you. But, in practice, they tend to produce the same answers over and over again. Everyone who walks into your facility wants to do something in the categories of lose weight, get in shape, get stronger, move better, feel better. If the answers are predictable, the question isn't creating much value, and it's certainly not helping you guide the next step.

Then, when you layer on questions about what they've done in the past or why they stopped, the conversation shifts even further off track. Instead of building momentum, we're asking people to revisit inconsistency, frustration or failure.

Of course, a little pain in the sales process isn't a bad thing, but imagine your dentist asking you a similar line of questioning, "So what brings you in today? What are your goals for your teeth? So, why did you stop flossing?" It's not intentional, but it creates friction at the exact moment we should be helping them move forward with confidence.

The bigger issue isn't any one question; it's the approach. Most sales processes are built around gathering information and presenting options. The

idea is simple: ask enough questions, learn enough about the prospect, show them everything and let them decide. The assumption is that if we do a thorough job, they'll connect the dots.

But, that's not how most people walk into a health club. And, it's not how most of us make buying decisions either. They don't come in clear and confident. They come in unsure, sometimes a little intimidated, often overwhelmed, and usually, looking for direction. And, yet, in many cases, we put them completely in charge of their decision, often leading to the worst decision of all... *indecision*.

You've heard it before. And, maybe, you've even said it. The dreaded, "Let me think about it."

They may claim it's a pricing issue or a timing issue. It's likely more of an uncertainty issue – uncertain that you'll be able to help them be successful (lose weight, get in shape, get stronger, move better, feel better).

In many of these conversations, the salesperson is doing most of the talking – walking through your facility, explaining every area, pointing out every option, trying to cover all the things. The prospect listens, nods and follows along. But, that's not a conversation, that's a presentation. When you're doing all the talking, you're not listening and you're certainly not learning.

The goal isn't to ask more questions. The goal is to ask better questions, those that get the prospect talking in a way that helps you lead the conversation somewhere useful.

That's really the shift, from asking to guiding. A few relevant questions, a clear understanding of the situation and then a recommendation. Not a list of overwhelming options, and definitely not, "What do you feel like doing?" Or, my *least* favorite question, "Would you like to try a

group fitness class?" Because the expert in the room should be giving expert advice!

Back to my previous analogy. Imagine the new patient intake questions at the dentist's office. "What are your goals? What kind of teeth cleaning would you be interested in doing? What tools would you like to use?" This seems like (and is, in fact) a ridiculous line of questioning.

People know they need fitness. And, they know you offer it. Your job is to direct them to their best options. "You should brush twice a day, floss every night. And, from my experience, a Sonicare is well worth the investment."

For you, it's, "You should try Group Power twice per week. And, from my experience, you'll love the group feel, the instructors and the results."

That's clear guidance to their best option, quality, structure, consistency, coaching, connection, results, accountability, and simply, the most enjoyable way to exercise.

A great sales conversation gets the prospect talking, not just listening, and it leads to a clear, confident recommendation. Because when someone walks into your facility, they're not looking for everything you offer. They're looking for the thing you offer that will help them be successful, feel and move better, and even smile a little brighter.



If this sounds familiar; if you're



Jeffrey Pinkerton

thinking about how to improve the conversations your team is having every day; if you want to know exactly what to say, we just published a white paper that breaks it down further – better questions and a simple framework your team can use right away. Send me an email at jeffreypinkerton@mossa.net, and I'll send it over so you can share it with your staff and start building more confident, effective sales conversations.

(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.)

...Bruce Carter

continued from page 10

These features support both mental wellbeing and overall member comfort.

Sustainability is also playing a larger role. Energy-efficient lighting, improved air quality systems and environmentally responsible materials are becoming standard considerations. Importantly, many clubs are now communicating these efforts to members on club monitors and website, reinforcing their commitment to health and wellness beyond the workout itself.

Designing for Community and Connection

One of the most important drivers

of retention is a sense of belonging. Modern clubs are dedicating more space to social interaction, such as lounges, coworking areas, smoothie bars and informal gathering spaces. These areas encourage members to stay longer, connect with others and integrate the club into their daily routines.

Design is also being used to tell a story. Branded environments, local artwork and digital displays help reinforce identity and create a stronger emotional connection with members. In this way, the club becomes more than a place to exercise, it becomes part of a member's lifestyle.

First Impressions Still Set the Tone

While much of the innovation is happening on the fitness floor, entry points and locker rooms remain critical. These

Club Insider Seeks Contributing Authors

Contact Justin Cates

justin@clubinsideronline.com

are often the spaces members respond to most. A clean, organized and well-designed arrival experience sets expectations and reinforces perceived value. Clutter, poor flow or outdated finishes can quickly undermine the overall experience, regardless of how strong the rest of the facility may be.

A Strategic Perspective on Design

The most successful operators today are approaching design with intention. They understand that layout, lighting, materials and programming are not

isolated decisions; they are interconnected tools that influence behavior, engagement and retention. In a competitive market, that distinction matters. The question is no longer whether design impacts performance. It clearly does. Yet, equally importantly, the overall club experience is profoundly influenced by its staff, those who are well-trained, neatly attired, genuinely helpful and always welcoming with a smile.

(Bruce Carter is the owner of Optimal Design Systems, International. Bruce can be reached at bruce@optimaldsi.com.)



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The Retention Challenge: A New Understanding of an Old Problem

By: **Cosmo Wollan**

Retention is sort of the *Holy Grail of the Fitness Industry...* always sought, never solved. According to the *HFA (formerly IHRSA) 2025 Benchmarking Report*, the average annual retention rate for health clubs is approximately **66.4%**, meaning about one in three members leave each year, and **50%** of new members quit within their first six months!

It seems that, every few weeks, there is another article with another "solution," and the recommendations center around increasing customer engagement, reducing prices, expanding ancillary services, creating retention-focused staff positions, and most recently, attaching anti-retention behaviors to zodiac signs.

All of these offerings have merit, and all of their authors have credibility. But, after thirty years as a business consultant to

the fitness industry, and the opportunity to see virtually every one of those "solutions" in action... to varying but always limited degrees of success... it remains my belief that, with all due respect to the authors of those solutions, they are all band-aids, effective on a small scale or for a limited time, but not the holy grail.

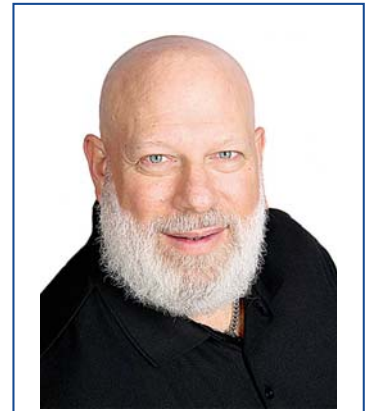
Most retention solutions involve either doing something **FOR** the customer (i.e. lower prices, free membership months) or doing something **TO** the customer (better engagement). But, the solution truly lies in a better understanding **OF** the customer.

Let's break it down. In order to solve how to *keep* a customer in your facility, start by understanding *why* the customer is there in the first place. Picture an expensive high-end restaurant. The reason patrons return to the restaurant, regardless of the price, is because the restaurant understands that their customers want exceptional food...

and as long as they provide that, the prices become irrelevant.

So, why do people join a health club? It is never by accident. Men do not join a gym because, "their wife is shopping and they want to kill time." Women do not join because, "their husband is fixing the car and I'm bored right now." No. People join a gym because they have a specific goal. Maybe, it's losing weight for health reasons or looking better for a class reunion. Perhaps, it's getting in better shape for the corporate basketball league, or it might even be just improving health to play with grandchildren without getting winded. The actual reason isn't the point. There are hundreds. What matters is that there **IS** a reason. There is the desire to **ACCOMPLISH SOMETHING**.

And, during the sales tour, most likely in the sales office when being presented with the prices (and the "today



Cosmo Wollan

discounts" {bribes} and perks), a very specific thought process occurs. The person has to decide "*Is this cost (whatever it may be) worth it to me to accomplish my goal, to achieve my "something?"*" We call that **PERCEIVED VALUE**. And, whether the prices are \$20 down and \$20/month or \$100 down and \$100/month, the potential new member answers that specific question in their heads, and it's either **YES** or **NO**.

When it's **YES**, the person joins the gym, and the countdown clock starts. Statistically, approximately 30% of gym members will work with a personal trainer, so it is probable they will make progress towards their goals. About 20% will have enough training, knowledge or experience to know what they are doing, so they will also most likely make progress towards their goals. And, 10% are potentially following a specific Group Exercise instructor, Personal Trainer or friend... so as long as that instructor, trainer or friend remain at the facility, so will they. Finally, approximately 6% will leave because they moved away or for legitimate medical reasons. And, there is the 66% retention mentioned in the first paragraph of this article.

This brings us to the remaining 34% (one in three), and the reason they leave is pretty straightforward. This group are most likely **NOT** making discernable progress towards their goals. Not accomplishing their something. Remember Perceived Value? Well, at some point, these members ask themselves the all-important follow-up question: "*Is it worth it to me to continue to pay \$XX every month to NOT accomplish my goals?*" And, when the answer is **NO**... they leave. It may take as little as four months for a \$100/month membership or as long as two years for a \$20/month membership, but at some point, the answer will be *no*. This is **PERCEIVED**

(See **Cosmo Wollan** Page 19)

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We Planned Financially for Longevity... *But Not for Living It*

By: **Herb Lipsman**

There is a realization quietly spreading across the population, and it is not being talked about: We are all going to live longer than we planned for, not by a few years... by decades. For most of the last century, life followed a predictable arc: Education, career, retirement and then a short final chapter. Retirement planning, as we came to define it, was largely limited to financial planning. Save enough. Invest wisely. Avoid running out of money.

That model is now outdated. Today, many people will spend 20, 25, even 30 years in what we still casually call "retirement." Yet, almost no one has been advised how to live those years in a way that is vibrant, meaningful, connected and joyful. We have engineered longer lives, but we have not designed better ones.

The Planning Gap No One Prepared Us For

Ask most people approaching

retirement what they have planned for, and you will hear about portfolios, tax strategies and withdrawal rates. Ask them what they are going to do with 10,000+ days of additional life... and the answers get vague very quickly. Travel. Relax. Spend time with family. All good things, but none is sufficient. Here is the truth that reveals itself over time:

- Rest is only restorative when it is earned;
- Leisure is only enjoyable when it is balanced with purpose;
- Unstructured time, in excess, becomes something else entirely. It becomes drift.

The Hidden Risk of "Finally"

There is a phrase people use as they approach this stage of life: "Finally."

- Finally, I can slow down;
- Finally, I can stop working;
- Finally, I can do whatever I want.

But, "whatever I want" turns out to

be a much harder question than expected. For decades, identity, structure and relevance were largely provided by work.

- Not just income, but rhythm;
- Not just responsibility, but usefulness;
- Not just colleagues, but connection.

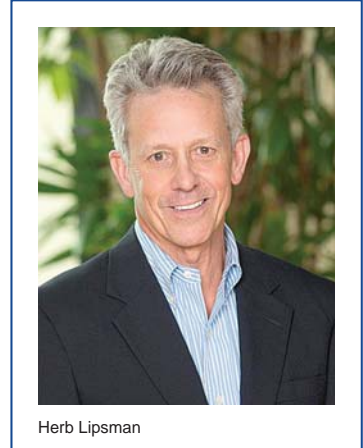
When that disappears, something else has to take its place, and for many people, nothing does.

The Unspoken Fear

Beneath all the conversations about longevity, healthspan and financial readiness is something far more human:

- The fear of becoming irrelevant;
- The fear of being unseen;
- The fear of no longer being needed.

We don't say it out loud, but we feel it: A long life without purpose, connection and joy does not feel like a gift. It feels like something to endure.



Herb Lipsman

What if These Were the Best Years?

What if we have been thinking about this phase of life all wrong? What if these aren't the years to wind down... but the years to re-engage differently? Years (See **Herb Lipsman** Page 19)

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- Mary Thomas | Owner and General Manager | Western Racquet & Fitness Club | Green Bay, WI

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After two years of discussion and planning, IHRSA has made the next move in our evolution—we've rebranded as the Health & Fitness Association!

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We will be transitioning to the new name during the next several months, so watch our website as we transition our url, social media platforms, newsletters, and more.

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Built By Grid:

Discovery Q&A with Victor "VMan" Verhage

By: Gary Polic

Polic Consultants Group (PCG), LLC specializes in delivering comprehensive consulting services aimed at optimizing sales, marketing and operations within the fitness industry. We are proud to have **Victor "VMan" Verhage** as part of our team at PCG. With his extensive experience and expertise in the fitness industry, VMan brings invaluable insights and innovative strategies to our clients. Here is our latest Discovery Q&A sit-down with the VMan. I always love learning from him. Enjoy!

An Interview With Victor "VMan" Verhage

Gary Polic (GP) - Victor, most operators focus on equipment and programming. Why are lockers and flooring such a big opportunity?

Victor Verhage (VV) - Because they drive three things that matter:

- Revenue per square foot;
- Retention;
- Risk reduction.

Most clubs treat lockers as storage. That is small thinking. Lockers are recurring revenue. And, flooring protects members and brand. If your entrance, locker zones and studio transitions feel dated, the entire club feels dated. Members do not leave because of one treadmill. They leave because the overall experience feels average.

GP - Let's start with traditional locker rooms. What are owners missing there?

VV - They are not modeling revenue. Example:

300 rentable lockers;
70% occupancy;
\$40 per month.

That equals \$8,400 per month.
That equals \$100,800 per year.

Most clubs operate below 50% occupancy because:

- Lockers look old;
- Layout is inefficient;
- Pricing tiers are unclear;

Upgrade materials. Improve lighting. Add premium tiers. Now, you increase price and occupancy. No new payroll. No added square footage.

GP - You talk about lockers outside the locker room. Why does placement matter?
VV - Placement removes friction. Friction

kills retention. Members move differently. Some train and leave. Some take classes only. Some bring kids. Some are trainers. If lockers are only in the back, you force everyone into one path. Smart operators create locker zones.

GP - Walk us through those zones.
VV - I'll cover four here:

1. Front Entrance Lockers: For quick access. For members who do not want to walk to the back.

100 lockers;
70% occupancy;
\$25 per month.

That equals \$21,000 per year. That is unused wall space becoming recurring income.

2. Studio Adjacent Lockers: Group fitness members want proximity.

50 lockers;
80% occupancy;
\$30 per month.

That equals \$14,400 per year. You reduce locker room congestion and elevate the studio experience.

3. Personal Trainer Lockers: Trainers need secure storage.

20 lockers;
\$50 per month.

That equals \$12,000 per year. It also increases trainer professionalism and pride.

4. Kids Club Lockers: Small lockers for shoes and backpacks. You reduce clutter. You reduce safety risk. You improve parent perception. Parents stay where things feel organized.

GP - That is revenue. What about flooring? Why is it part of the same conversation?

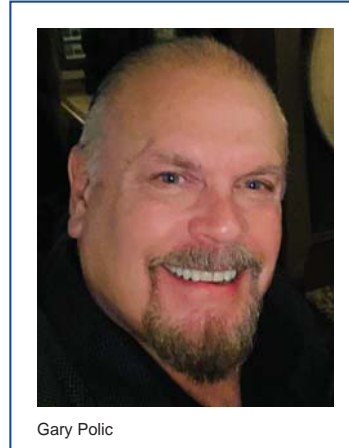
VV - Because flooring shapes safety and brand perception. Bad flooring causes:

- Slips near wet zones;
- Noise between spaces;
- Fast wear and replacement;
- Visual inconsistency.

Good Flooring:

- Improves traction;
- Defines zones clearly;
- Handles heavy traffic;
- Lowers long-term maintenance.

If the flooring feels cheap, the club feels



Gary Polic



Victor "VMan" Verhage

cheap. Planning lockers and flooring together through *Built By Grid* reduces:

- Freight duplication;
- Install errors;
- Design inconsistencies.

One coordinated system protects margin.

GP - Where do you see the biggest risk exposure?

VV - Transitions: Entrance to training floor. Studio to main traffic path. Wet locker areas. Congestion plus poor surface equals injury risk. One slip claim can exceed the cost of upgrading flooring. Design protects retention and insurance costs.

GP - What about VIP strategy? How do lockers influence high tier memberships?

VV - Exclusivity increases lifetime value. Most clubs offer:

- Day use lockers;
- Standard rentals.

That is it. Instead, add:

- Premium location lockers;
- Larger compartments;
- Digital access;
- Charging ports;
- Branded finishes.

Bundle with:

- High tier memberships;
- Personal training;
- Recovery services.

Now, lockers become part of your premium ecosystem. High value members expect that option.

GP - For a multi-unit operator reading this, where should they start?

VV - I recommend:

1. Audit locker placement by member type.
2. Measure current occupancy and rental revenue.
3. Identify unused wall space at entrance, studios and kids club.
4. Model revenue before construction decisions.
5. Standardize design across locations.

Do not renovate based on guesswork. Renovate based on revenue logic.

GP - Give operators one clear takeaway.
VV - If you operate a 3,000-member club and ignore:

- \$100,000 in traditional locker revenue;
- \$20,000 at the entrance;
- \$14,000 near studios;
- \$12,000 from trainer lockers...

You may be leaving \$150,000 to \$200,000 per year on the table. Multiply that across five locations. Now, it is serious money. Lockers are not storage. They are recurring income.

Flooring is not decoration. It is safety, perception and durability.

The clubs that redesign locker placement and flooring now will win on experience. The rest will compete on price.

If you want a clear revenue model, zone map and phased implementation plan using *Built By Grid*, contact Victor "VMan" Verhage. Turn overlooked square footage into predictable income. Move before your competitors do.

(Gary Polic is currently serving as the North America Regional Director for Zoom Media | GymTV. You can reach Gary at GPolic@GymTV.com or 708-635-9522. Learn more at www.PolicConsultantsGroup.com and www.GymTV.com. You can also reach VMan at Victor.Verhage@BuiltByGrid.com or 630-913-0097. Learn more at www.BuiltByGrid.com.)

Genesis Health Clubs Adds Nine More Clubs, Expands Western Footprint

WICHITA, KS - *Genesis Health Clubs* has expanded again, adding nine premier fitness clubs, including *Colorado Athletic Clubs* and *New Mexico Sports & Wellness* (formerly known as *Wellbridge*), strengthening its presence in Colorado and entering New Mexico for the first time. With this acquisition, Genesis now operates 86 clubs across 14 states.

These are established, high-quality clubs with strong memberships, experienced teams and deep roots in their communities. That foundation isn't changing. What will change is the level of investment, consistency and long-term focus that Genesis brings to every club it operates.

"This is a big step forward for us," said **Rodney Steven II**, *Owner and President of Genesis Health Clubs*. "These are great clubs with great teams. We'll build on what's working and keep raising the standard."

The acquisition strengthens Genesis' footprint across Colorado, including the Denver, Boulder and Fort Collins markets, while establishing an immediate presence in Albuquerque with five locations. Building density in strong markets and expanding into new ones where Genesis can support clubs from

day one is a natural step in the company's acquisition strategy.

"Colorado has been a strong market for us, and New Mexico is a natural extension with great clubs, great teams and strong regional support," Steven added.

Members will continue to have access to the same clubs, teams and amenities they know today, including group fitness, aquatics, racquet sports and premium fitness spaces. In addition, they can enjoy expanded access to Genesis clubs across the country. Over time, they can expect continued investment in facilities, programming and overall experience.

The nine locations are:

Colorado (Colorado Athletic Clubs): Denver Tech Center - Greenwood Village; Monaco - Denver; Tabor - Denver; Flatirons - Boulder.

Albuquerque, New Mexico: Del Norte, Riverpoint, Highpoint, Midtown, Downtown.

Genesis plans to integrate operations thoughtfully, with a focus on continuity for members and staff while aligning each club to its Member-First



Experience standard.

This acquisition reflects Genesis Health Clubs' continued approach to growth, which is acquiring strong clubs, investing in them and delivering a consistent experience across every market. From the

Midwest to the Southeast and now further into the Mountain West, the company continues to expand with a clear focus: deliver a better experience, every day, in every club.

...Cosmo Wollan

continued from page 14

VALUE FAILURE and is the underlying reason for virtually all attrition. "Too expensive," "Not enough XXX," "Too little YYY" are all excuses. Justification. Rationalization. But, underneath the excuses, behind the rationale, the true reason is almost always *Perceived Value Failure*.

So, how do you fight this? The answer is surprisingly simple and incredibly logical. Since working with a trainer is statistically the most reliable road to retention, then why not have every new member connected with a trainer? Not a "trial session," not an "intro pack," but a purpose-built relationship that is sold

at point of sale, as an integral part of the membership. And, before you say that not every member can afford personal training... what you mean to say is not every member can afford personal training the way you are currently selling it.

Try this. Every new member gets a trainer and a training program. Not three sessions a week... not two... but one session **PER MONTH**. Build the cost into your business model so it is not an extra fee. It is part of the membership because you **WANT** your members to achieve their goals. The first session is where the trainer discusses goals, learns challenges and develops an initial exercise program that will, over time, get there. Then, once a month, the regularly scheduled session invites input from the client, allows program

modifications, demands metrics, and most importantly, introduces accountability.

Perhaps the client will decide to upgrade to more sessions, perhaps not. But, the accountability factor is the best, arguably the only way to ensure progress towards the desired goals. Towards that client's something. And, as long as the metrics show measurable movement towards those goals, Perceived Value triumphs over Perceived Value Failure.

And, that member isn't going anywhere.

(Cosmo Wollan has more than 30 years of experience in the health, fitness, wellness and medical fitness fields. He is Founder and Chief Visionary of The Parks & Rec Rx Group, bringing medically-directed fitness

services and population health benefits to commercial health clubs, municipal fitness centers, YMCAs and the Parks & Rec Community. He served six years as Chair of the Medical Fitness Association Education Advisory Panel and is an active member of the MedFit Network Education Advisory Board. He is a frequent national conference speaker and webinar presenter and a recognized SME in medical fitness integration, profit center development, revenue stream optimization and retention strategies. In 2022, he was recognized as a Fellow in the Medical Fitness Association. Cosmo can be reached by phone at 866 - CWOLLAN --296-5526-- or email at cwollan@parksandrecrx.org.)

...Herb Lipsman

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with more freedom, yes, but also more intention, more flexibility and more responsibility for designing a life that works. For the first time, we have a large and growing population with:

- Time;
- Experience;
- Perspective;
- Continued Contribution.

Yet, we have not built the systems, environments or expectations to

support that.

The Real Question

The question is no longer: "Will I have enough money to retire?" The new question is: "How do I want to live the next 20 - 30 years of my life in a way that keeps me relevant, connected, useful and joyful?" Those are not accidental outcomes. They are designed.

This is the Conversation We Need to Start

Over the coming weeks, I am

going to explore this idea more deeply. Not from theory, but from decades of observing how people actually age: Physically, socially and emotionally. We will talk about:

- Why traditional retirement often accelerates isolation;
- Why usefulness may be the most important factor in aging well;
- How connection and community act as real longevity infrastructure;
- Why joy is not a luxury but a signal that life is working;
- What it actually looks like to design a life worth living in these extra decades.

Longevity is no longer just a health conversation. It is a life design challenge. Whether we are ready or not, every one of us is going to face it.

(Herb Lipsman is the Co-Founder and CEO of SOZO Clubs and can be reached at herb.lipsman@sozoclubs.com. Learn more about SOZO Clubs by going to sozoclubs.com.)

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