

Rock Solid Fitness

Est. 2016

Hayden H. Proffitt
Coffee County Central High School
Tennessee
Business Financial Plan
2015-2016

Company Description

According to the Center for Disease Control, in America alone over 66.8 percent of all adults are considered to be obese. Additionally, one-third of children were considered to be overweight. Generally speaking, the cause of these numbers is when people consume more calories than they burn off by means of exercising. A person is just a person until they work out at our gym. **Rock Solid Fitness** is dedicated to ending this problem of not having exceptional workout facilities in the area. Hayden Proffitt, the owner, will open the gym **Rock Solid Fitness** to solve the problem of the lack of gym facilities in the area.

Hayden Proffitt has an expertise in this area that parallels no other in this area. He recently graduated with a degree in Health and Physical Fitness. Also, he has brainstormed ideas with many successful businessmen in the area about marketing and day-to-day operation strategy of the business. Some strategies he has put into place include letting students majoring in exercise fitness, athletic training, and other majors involving exercise gain workplace experience by interacting with the members of **Rock Solid Fitness**. The company will benefit from this decision from many ways including financially, where students can earn college credit in the Gym at Middle Tennessee State University (MTSU) for their EXSC 6880 class for Internship and Special Projects.

Clients of **Rock Solid Fitness** will be found in its location Manchester, Tennessee, a city with a new industry coming in the near future. Manchester is a prime location because 68 miles north will put you in Nashville, the second largest city in Tennessee, and 68 miles south will put you in Chattanooga, the fourth largest city in Tennessee. The facility will include two locker rooms along with restrooms along with 2 municipal areas one for cardio exercise and one for weight training. Additionally, another room will have aerobic exercises for classes and other activities. The cardio room will consist of four elliptical trainers, three treadmills, three stationary bikes, one air bike, and two stair steppers. Furthermore, the **Rock Solid Fitness** weight room will have dumbbells, free weights, power racks, leg press machines and other weight training items. As far as the facility, it will have Wireless internet to use while working out so if people want to listen to music they can. Another unique thing **Rock Solid Fitness** offers that is unique is 30 and 60-minute massages. These massages will be conducted in a separate room.

The short-term goals of **Rock Solid Fitness** include having an operational website with pictures of people and having a good financial year with a breakeven happening within the first year. **Rock Solid Fitness** will have a presence on social media: Instagram, Twitter, Facebook, and Snapchat. Long-term goals include to pay off the loan and eventually expand into multiple locations. We want to be known as a good company so **Rock Solid Fitness** will partner with well-known and respected people in the area.

The facility will be one of the best in the area, but for the dreams of **Rock Solid Fitness** to happen, the owner will need to secure \$750,000 to make the dream a reality. The funding will be needed to buy the 15,000 sq. ft. facility, and the delivery and installation fees for the exercise equipment. The owner, Hayden Proffitt, will also contribute \$30,000 dollars as a start-up, and the money will be acquired by a business loan from Wells Fargo due to his debts from student loans.

Rock Solid Fitness stands out in Manchester, Tennessee as the only high-end facility in the area because the gym is exclusive to members only. Additionally.....

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Company Description

Legal Form of Business

Rock Solid Fitness, will be established as a Limited Liability Company, (LLC). One reason **Rock Solid Fitness** will be set up as an LLC, is because of the ease of setup and has many other benefits such as

- Protects Assets
- Limited Liability
- Heightened Credibility
- Pass through Taxation

The official name of the business will be **Rock Solid Fitness**, and Hayden Proffitt will serve as the owner. **Rock Solid Fitness** and its owner will comply with all federal, state, and local statutes regarding business ownership and structure.

Rock Solid Fitness's vision is to create a high-end gym allowing people to exercise and eventually gain the appearance of a weightlifter. **Rock Solid Fitness** will strive to make the journey to looking physically fit be as simple, fast, and painless as possible.

Hayden Proffitt, the owner, plans to open a 15,000 sq. ft. facility in Manchester, Tennessee, with full cardiovascular workout rooms and weight training.

Located in Manchester, Tennessee, **Rock Solid Fitness**

Mission Statement

Don't be weak, hit your physical peak.

Company Vision

The simple gym does not make you healthier, **Rock Solid Fitness** sets out to change that image by making a workout facility more than a workout facility.

Company Governance

Hayden Proffitt holds a Bachelor's degree in Exercise Science from the University of Tennessee and his MBA from Belmont University. Hayden has a vast amount of experience in the field of Exercise Science. In his senior year of high school, he weighed 225 pounds, and trimmed his BMI down and got his weight down to 205 pounds. He has a personal story of how to lose the weight necessary for this type of business. All of his experience will make him perfect for owning any business.

Long-Term Goals:

1. One of our long-term goals is to expand into multiple locations with high-end equipment at each of the locations.
2. Provide convenient locations for all of our customers to get high-end experience at not too far of a distance.

3. **Rock Solid Fitness** wants to pay off the loan that will be needed for startup and maintaining costs for a beginning sustaining period.

Short-term Goals

1. **Rock Solid Fitness** wants to create a functioning website that promotes our name as a company and shows the services we can offer.
2. **Rock Solid Fitness** will create many different social media outlets such as Facebook, Twitter, Instagram, and Snapchat to showcase our gym and its members.
3. **Rock Solid Fitness** will strive to hit the financial breakeven point in their first five years of operation.

Operations and Management

Business Facilities Described

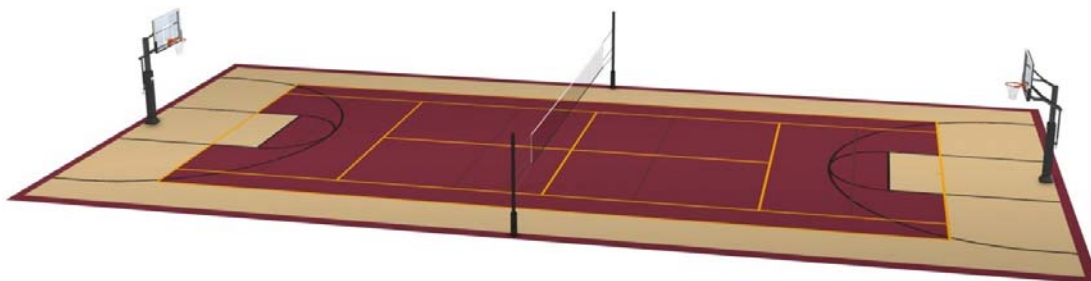
Rock Solid Fitness is located in a 15,000 square foot facility with a variety of offices, exercise equipment, and a showroom. The hours of operation for **Rock Solid Fitness** will be 24 hours a day and seven days a week. **Rock Solid Fitness** will observe eight (8) holidays and if a holiday should fall on a Sunday it will be observed on the following Monday. The seven holidays are Christmas Day, Christmas Eve, Labor Day, 4th of July, Thanksgiving, Memorial Day, Good Friday, and New Years Day.

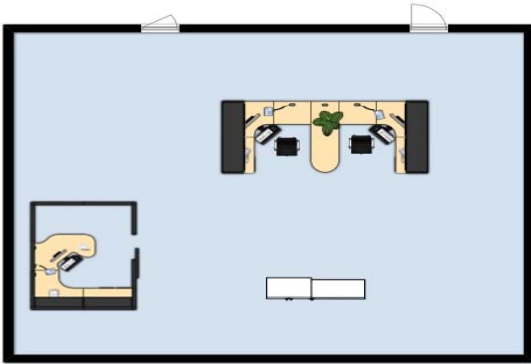
The Facility

The facility is a 15,000 sq. foot building with many different modern features. One feature that **Rock Solid Fitness** is proud of is the addition of wireless Internet throughout the facility. This feature is attractive to customers because they do not have to use Mobile 4G LTE data to stream their music off of Youtube, Pandora, and Spotify. They can connect to our Wireless internet through use of a password provided to the member upon joining the gym. This is a protection built into the wireless internet so other companies around us cannot use our Internet.

The Gymnasium

At **Rock Solid Fitness** the gymnasium floor will be a 100 X 50 ft. and it will be adaptable for many different sports. There will be different colored lines on the floor for basketball, volleyball, and racquetball that are many different colors. The court will be regulation size and will be available to rent in advance for many different activities such as recreation league events, Boys and Girls Club, and many other charitable organizations.





The Office

At **Rock Solid Fitness** the office will feature a lobby area with 1000 sq. ft. of office space as the customer of **Rock Solid Fitness** checks in at the front desk. This item will help with two things 1.) Security- If every guest is required to check in at the front desk, then **Rock Solid Fitness** will maintain an active list regarding who is in the building. 2.) Active Customer Logs- When members check in to **Rock Solid Fitness**, a running list of members present for exercise and ownership purposes is available.

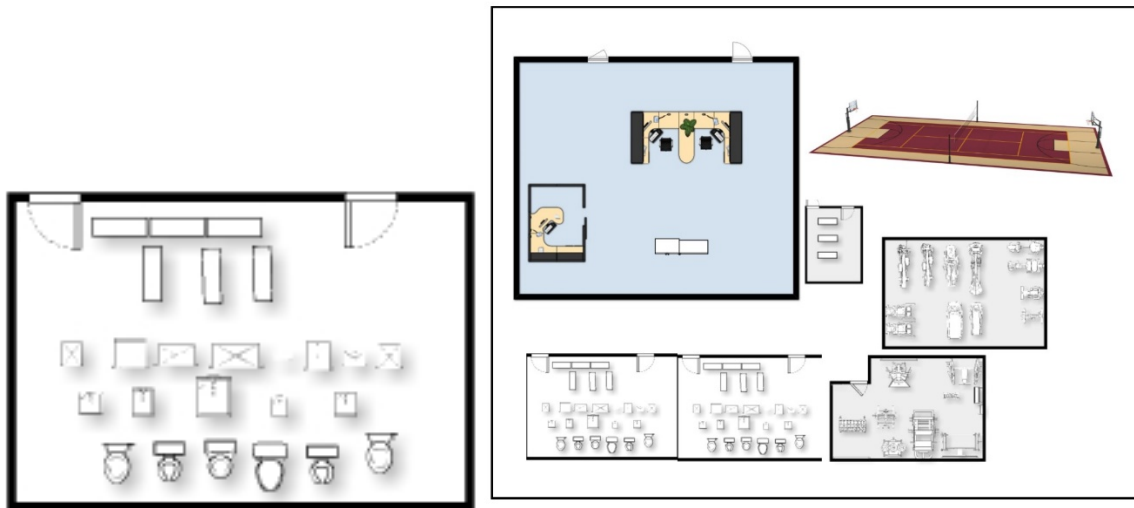
The Massage Room



Rock Solid Fitness wants to be the gym of the present and future. If the business wants to achieve this goal, it has to offer new, innovative things to the community, and the new development for the gym is a massage room. The room includes three massage tables where the patients can receive a massage. On the financial aspect of the massage, the employees are compensated by the company, but their individual rates for each massage.

The Locker Rooms

Both of the boys and girls locker rooms at **Rock Solid Fitness** are state of the art with lockers and shower facilities. As an addition to the membership, each member will receive a complimentary locker with their membership. The locker room has two entrances so the flow of members entering or exiting will not be overflowed.



Management Personnel Identified

Management personnel at **Rock Solid Fitness** will consist of the owner, Hayden Proffitt, and another general manager. The financial manager will apply for the job and be hired prior to the opening of **Rock Solid Fitness**. One unique requirement of this position will be that the financial manager will have to have prior

experience in the finance field because they will be dealing with payroll. The managers will be in charge of the interns and their assigned roles. The owner, Hayden Proffitt, will be in charge of the general operations of the workout facility. As a final member, the trainer at our facility will be in charge of leading aerobic classes along with maintaining the workout rooms.

Hayden Proffitt, Owner, Manager of Operations

The manager is responsible for making sure all of the exercise equipment is in working order, and additionally making taking care of the facility. Hayden will be the correspondent to the community and will be most concerned of company performance, goals, expansion, and keeping the cost low.

- Keep the workout facility maintained with the latest technology.
- Bring in new technology and new machines.
- Periodically renovate the facilities for expansion.
- Make the policies and rules for the faculty members and gym members.
- Make the faculty requirements for any position within the staff.
- Conduct the hiring process: interviewing, training, and hiring the employees.

Financial Manager

The financial manager will be in charge of the finances of the business.

- Make rules and regulations enforceable within the company of **Rock Solid Fitness** dealing with the finances of the business.
- Monitor and control the business finances.
- Create financial goals within the business.
- Prepare the financial summary to the owner on a monthly basis.
- Develop the payroll system and pay all of the employees.
- Make the budget.

Personal Trainer

The personal trainer's job is to make sure all of equipment is ready to use. Additionally, they will be in charge of leading aerobics classes.

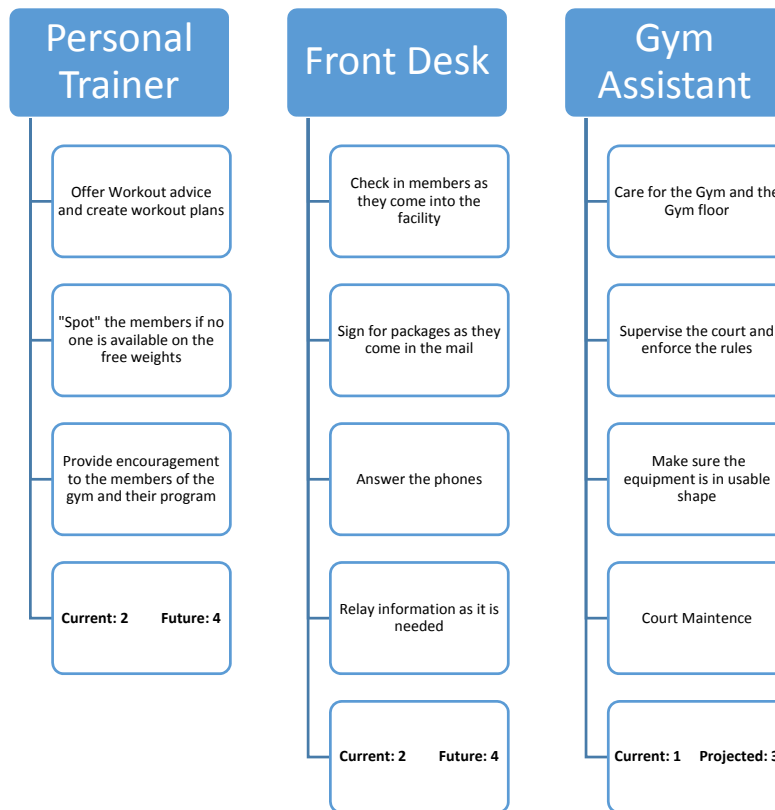
- Instruct classes.
- Educate members on different workout machines.
- Offer advice to members on diet and exercise plans.
- Privately work with clients on their workout plans.

Massage Therapist

- Offer massages of both 30 and 60 minutes to customers.
- Use innovative massage techniques to relieve tension.
- Provide basic diagnostics to why pain is in certain areas of the body.

Workforce Described

Rock Solid Fitness as a business is fully committed to being an equal employment opportunity and sets out to operate within all laws of recruitment and selection. **Rock Solid Fitness** commits to offering the customer the most highly valued workforce possible seeking many different students with undergraduates in the human performance and exercise science undergraduates. The company will also work with Middle Tennessee State University and Motlow State Community College to coordinate an internship program with the school. **Rock Solid Fitness** will strive to provide the students with an in-depth, workplace internship. This will also assist in recruiting the members because we, **Rock Solid Fitness**, will get to show the interns the inner workings of the facility and we can simultaneously evaluate their skills regarding future employment.



Target Market

Target Market Defined

Clients want more and more from their fitness centers today, and **Rock Solid Fitness** is geared to set the bar for gymnasium facilities. Every age group in today's world can use the fitness facilities. From people in their youth joyfully using the cardio machines to elderly people trying to maintain a healthy weight, **Rock Solid Fitness** appeals to all ages.

In all, the fitness center industry has seen a rise in employment in all sectors according to the Bureau of Labor of Statistics. Memberships have grown 18.6 percent in the last eight years. Additionally, employment has increased eight percent in the last three years suggesting that member levels have also risen. Our target market

applies to people of all ages because people of all ages will be able to use the gym facilities we provide. We will primarily appeal to middle-aged people with an additional emphasis on elderly people.

Key Statistics

1. Last year over 553,000 people held employment in the Fitness industry (BLS.Gov)
2. In the United States, there were 34,000 fitness centers.
3. More than 2/3 of Americans are considered obese or overweight
4. 54 million Americans bought gym memberships in 2014 (Franchisehelp.com).
5. Jobs in this industry are expected to have an eight percent increase.

Rock Solid Fitness focuses on all different types of age groups and the general population. In the professional sector, there will be many working relationships with other businesses. At first, the focus will be in the middle aged people as initially it is easier to focus on one age group and market for that group. After **Rock Solid Fitness** establishes a core group, then we will expand into multiple programs.

Size

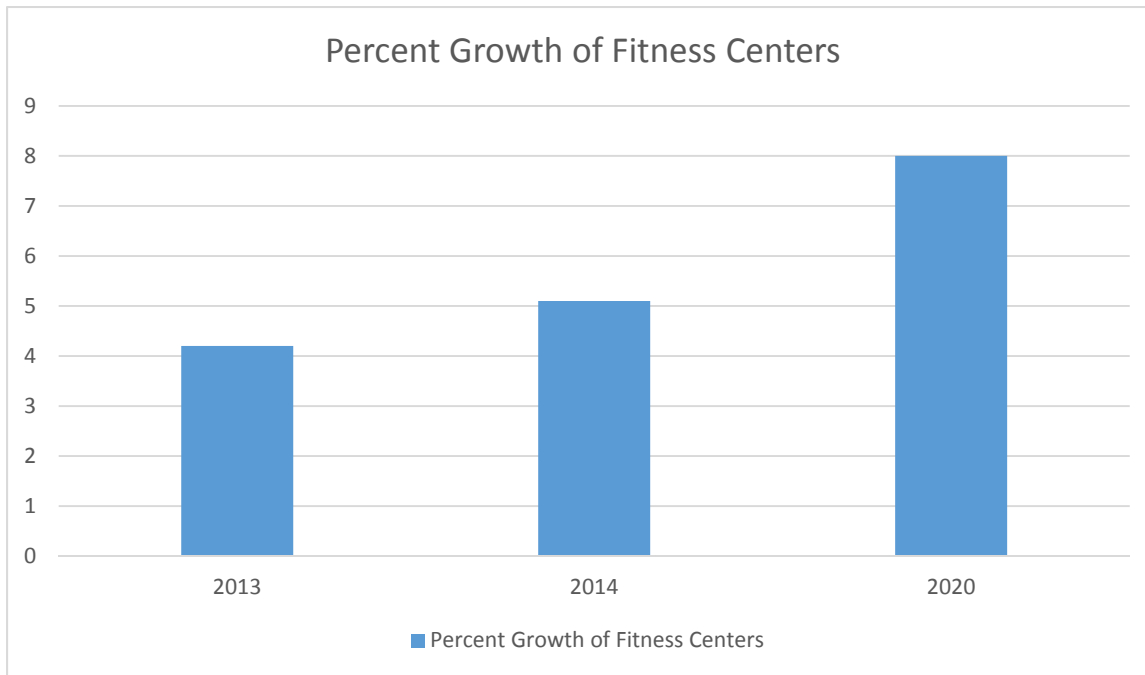
Rock Solid Fitness will focus on the city of Manchester, Tennessee, as the location of their primary target market. The last U.S. Census estimated 10,261 people lived in Manchester, Tennessee, and 53,357 people lived in Coffee County, Tennessee. The city of Manchester is currently growing and adding new businesses yearly. There are 4,321 housing places in Manchester, Tennessee, and 23,481 housing units in Coffee County, Tennessee

Growth Potential

Rock Solid Fitness will have an abundance of growth in the future. The growth will primarily come from new businesses moving into the area and attracting people. The Arnold Air Force Development Center tests engineering concepts and constantly hires engineers and other workers in support of their mission. Manchester, Tennessee is expanding as well in 2016 the town has seen four to five new businesses emerge in their diverse economy. Our revenue comes from the memberships to our gym that we sell and the advice we offer. If **Rock Solid Fitness** offers its customers top of the line service, the limits to growth are seemingly endless.

Projections

The future of the fitness centers in **Rock Solid Fitness's** area looks bright. Many businesses are being added every year and a healthy growth rate is projected in the past three years and the future.



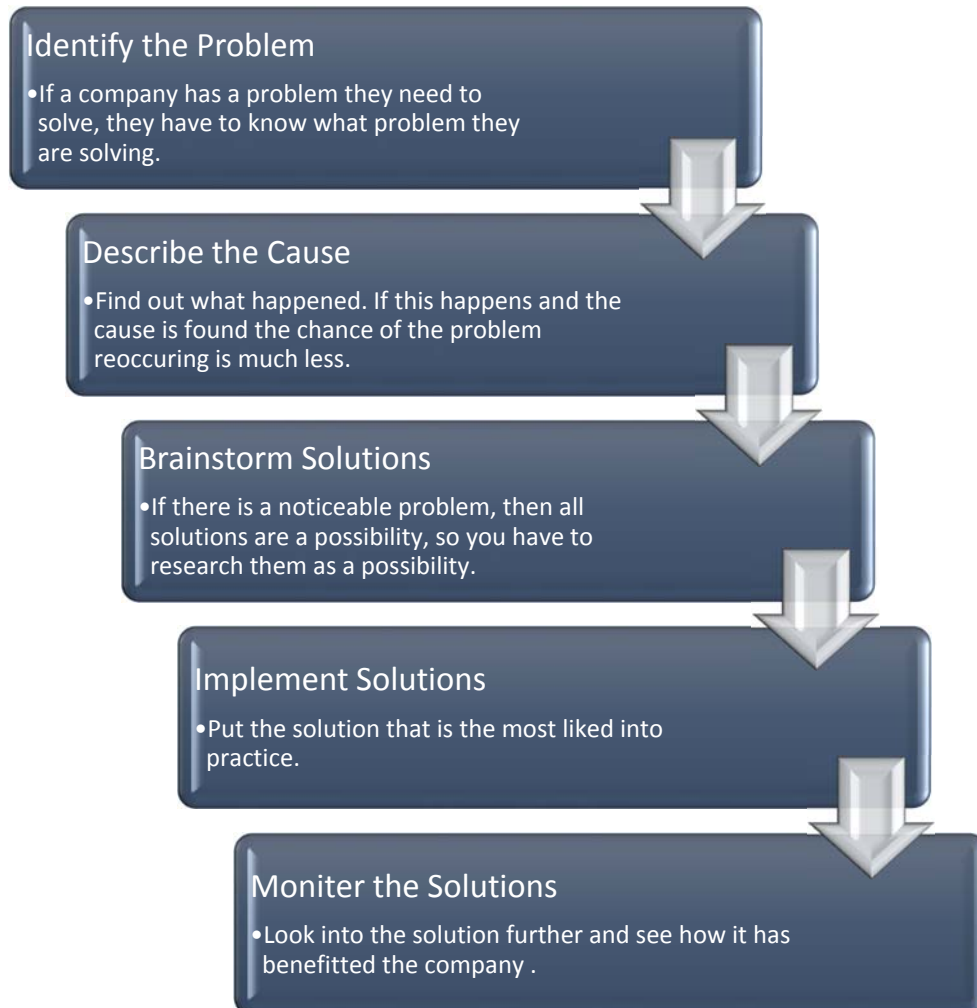
Needs

Rock Solid Fitness has many needs outside of the normal scope of opening a business. The company will be a direct competitor to three gyms in the area and they are: Elite Sports and Conditioning, The Manchester Recreation Center, and Crossfit Gym. Each of these offer a unique difference that cannot be found at the other two. The Crossfit gym will be popular among people now because it is seen as a status symbol. Elite Sports and Conditioning offers specialized and sport specific training to athletes and other people training for competitions. Manchester Recreation Center offers a full-size swimming pool with a therapy pool available to use. They also have many exercise programs and classes they teach which makes them the strongest competitor. What makes **Rock Solid Fitness** different than the rest? **Rock Solid Fitness** is not just a fad, or even just a regular gym, **Rock Solid Fitness** is a gym for people who are concerned about enhancing their physical and mental image of themselves and want nothing but the best for themselves.

Risks and Potential Adverse Results Identified, Analyzed, and Planned for

Our team of managers will use a variety of methods to determine risks within the company. With these varieties of analyses, **Rock Solid Fitness** will be able to tackle the most difficult problems within the company. In any business there needs to be bylaws that set a general course of action for certain things. **Rock**

Solid Fitness is adopting the Businessinsider.com philosophy in a general sense which says there are five (5) steps to problem solving and they are:



Some of **Rock Solid Fitness's** problems in the future include being a new business. In the ever-changing business world, the making of new business is not easy and it contributes to an initial lack of recognition. **Rock Solid Fitness** also has competition with other gyms in Manchester and this can be difficult for a starting business. Additionally, **Rock Solid Fitness** must adjust to the changing of customer preferences over the years. However, **Rock Solid Fitness** has many distinct advantages such as having a new facility with new equipment. Also, **Rock Solid Fitness** has the most reliable customer service in the business.

Financial Institution

Name and Type of Financial Institution to which Loan Application is being Made

The financial loan for the Small Business Administration (SBA) 7(a) will be made through Wells Fargo. The reason this institution was selected was flexibility of repayment options, and the owner's personal use of the bank for his assets. This loan says specifically that it can be expanded up to five million dollars. The reason why we are asking for \$750,000 is because the interest rate would only be three percent as opposed to 3.2 percent if it were higher. The terms are 7 years for working capital, 10 years for equipment, and 25 years for real estate.

Small Business Administration 7(a) loan

- Loan is primarily used for startup and beginning of business.
- Can be used on any amount up to 5 million dollars
- 7 years- capital, 10 years equipment, and 25 years- real estate
- Can be variable or fixed rate interest
- Disadvantages: with such a request for funds the interest rate is often greater than ten percent. (Per Wells Fargo Financial Planner Brent McCay)

Commercial Loan

- The loan will be taken out by the owner, Hayden Proffitt as a start-up capital.
- \$30,000 is the amount Hayden will need to provide in the loan.

Loan Request

Purpose of the Loan and Amount Requested

The overall purpose of the loan is to get our business started, opened, and ready to provide customers a new fitness center. The loan will be in the amount of \$700,000 (6 years with the option to extend payments another year up to the seven-year mark.) The other funds come from the owners \$30,000 that he borrowed from the financial institution on a commercial loan.

Start Up Cost

Construction				\$300,000	
Basketball Court				\$35,000	
Cardio Room				\$50,000	
Strength Room				\$70,000	
Office Furnishing				\$20,000	
First year and a half Maintenance				\$80,000	
Working Capital				\$165,000	
Equipment				\$30,000	
Total Cost				\$750,000	

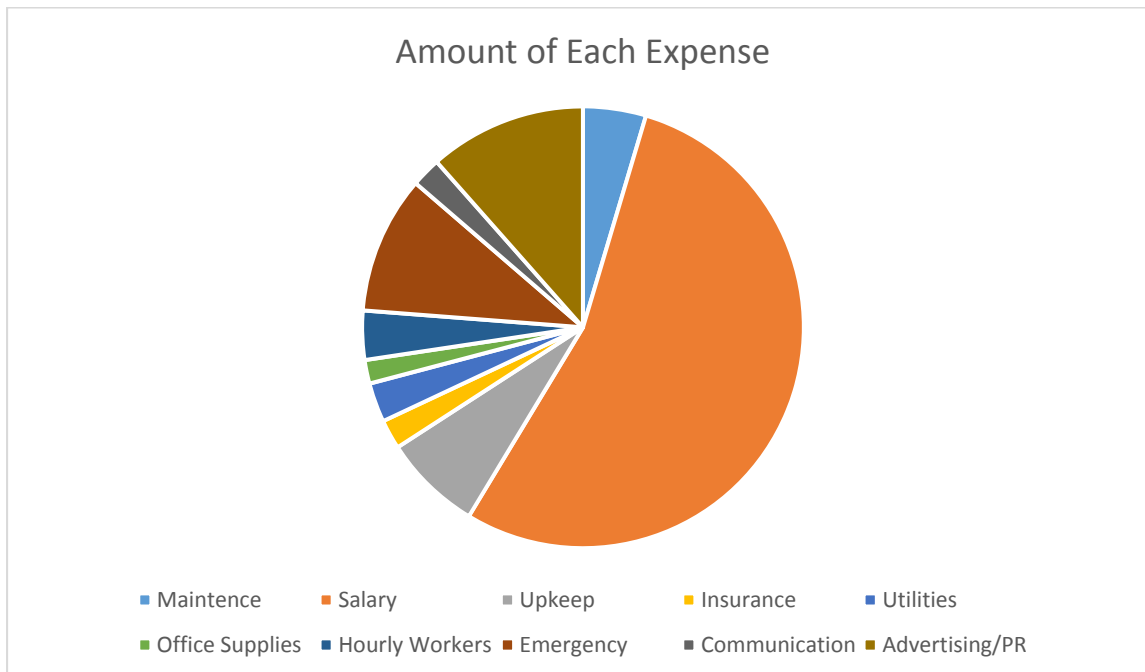
Loan Repayment From Rock Solid Fitness

		Initial Amount: \$750,000				
			750,000			
		Interest				
				Total payment	Principle Payment	Amount in dollars
2016 A	\$2,993.07			(\$38,758.03)	\$26,785.71	\$723,214.29
2016 B	\$2,993.07			(\$38,758.03)	\$26,785.71	\$696,428.58
2016 C	\$2,993.07			(\$38,758.03)	\$26,785.71	\$669,642.87
2016 D	\$2,993.07			(\$38,758.03)	\$26,785.71	\$642,857.16
2017 A	\$2,993.07			(\$38,758.03)	\$26,785.71	\$616,071.45
2017 B	\$2,993.07			(\$38,758.03)	\$26,785.71	\$589,285.74
2017 C	\$2,993.07			(\$38,758.03)	\$26,785.71	\$562,500.03
2017 D	\$2,993.07			(\$38,758.03)	\$26,785.71	\$535,714.32
2018 A	\$2,993.07			(\$38,758.03)	\$26,785.71	\$508,928.61
2018 B	\$2,993.07			(\$38,758.03)	\$26,785.71	\$482,142.90
2018 C	\$2,993.07			(\$38,758.03)	\$26,785.71	\$455,357.19
2018 D	\$2,993.07			(\$38,758.03)	\$26,785.71	\$428,571.48
2019 A	\$2,993.07			(\$38,758.03)	\$26,785.71	\$401,785.77
2019 B	\$2,993.07			(\$38,758.03)	\$26,785.71	\$375,000.06
2019 C	\$2,993.07			(\$38,758.03)	\$26,785.71	\$348,214.35
2019 D	\$2,993.07			(\$38,758.03)	\$26,785.71	\$321,428.64
2020 A	\$2,993.07			(\$38,758.03)	\$26,785.71	\$294,642.93
2020 B	\$2,993.07			(\$38,758.03)	\$26,785.71	\$267,857.22
2020 C	\$2,993.07			(\$38,758.03)	\$26,785.71	\$241,071.51
2020 D	\$2,993.07			(\$38,758.03)	\$26,785.71	\$214,285.80
2021 A	\$2,993.07			(\$38,758.03)	\$26,785.71	\$187,500.09
2021 B	\$2,993.07			(\$38,758.03)	\$26,785.71	\$160,714.38
2021 C	\$2,993.07			(\$38,758.03)	\$26,785.71	\$133,928.67
2021 D	\$2,993.07			(\$38,758.03)	\$26,785.71	\$107,142.96
2022 A	\$2,993.07			(\$38,758.03)	\$26,785.71	\$80,357.25
2022 B	\$2,993.07			(\$38,758.03)	\$26,785.71	\$53,571.54
2022 C	\$2,993.07			(\$38,758.03)	\$26,785.71	\$26,785.83
2022 D	\$2,993.07			(\$38,758.03)	\$26,785.83	\$0.00

Itemized Planned Expenditures

A budget on a monthly basis is provided below to look at our planned expenses and revenue. **Rock Solid Fitness** has a prediction to bring in \$950,000 in the first year.

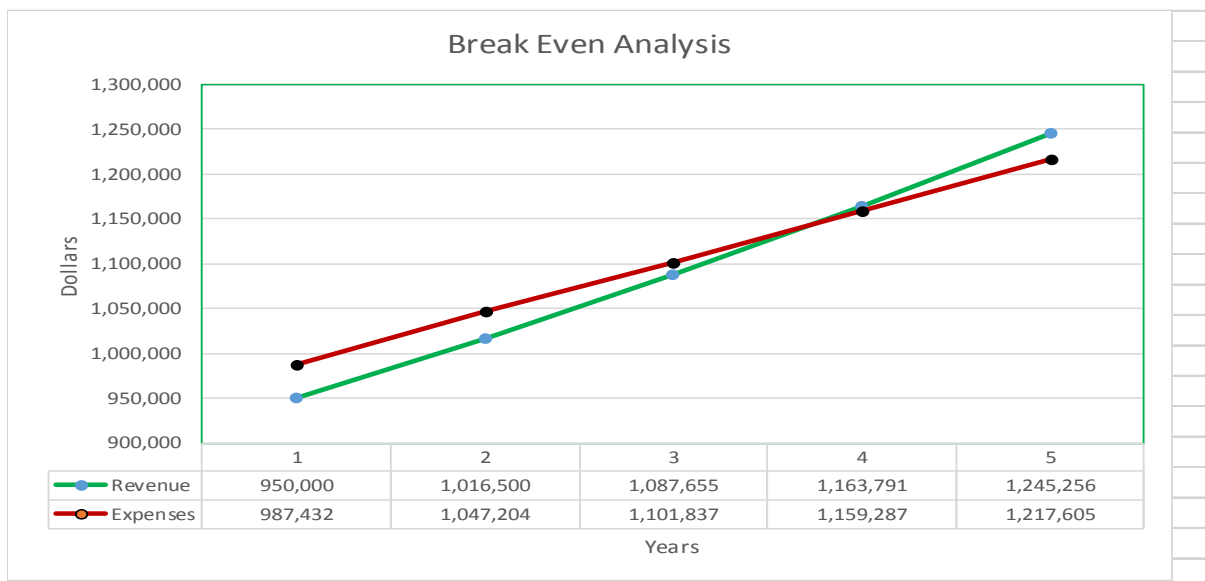
Month		1	2	3	4	5	6	7	8	9	10	11	12	Year
Revenue		31,695	42,089	50,034	59,422	\$61,115	63,695	73,637	86,888	105,534	111,977	126,738	137,176	950,000
Cost of Maintenance		(\$3,200)	(\$3,200)	(\$3,200)	(\$3,200)	(\$3,200)	(\$3,200)	(\$3,200)	(\$3,200)	(\$3,200)	(\$3,200)	(\$3,200)	(\$3,200)	(\$38,400)
Salary		-30,000	-30,000	-30,000	-30,000	-30,000	-30,000	-45,000	-45,000	-45,000	-45,000	-45,000	-45,000	-450,000
Upkeep		-5,000	-5,000	-5,000	-5,000	-5,000	-5,000	-5,000	-5,000	-5,000	-5,000	-5,000	-5,000	-60,000
Insurance		-1,500	-1,500	-1,500	-1,500	-1,500	-1,500	-1,500	-1,500	-1,500	-1,500	-1,500	-1,500	-18,000
Utilities		-2,000	-2,000	-2,000	-2,000	-2,000	-2,000	-2,000	-2,000	-2,000	-2,000	-2,000	-2,000	-24,000
Office Supplies		-1,200	-1,200	-1,200	-1,200	-1,200	-1,200	-1,200	-1,200	-1,200	-1,200	-1,200	-1,200	-14,400
Hourly Workers		-2,500	-2,500	-2,500	-2,500	-2,500	-2,500	-2,500	-2,500	-2,500	-2,500	-2,500	-2,500	-30,000
Emergency		-7,000	-7,000	-7,000	-7,000	-7,000	-7,000	-7,000	-7,000	-7,000	-7,000	-7,000	-7,000	-84,000
Communication		(\$1,500)	(\$1,500)	(\$1,500)	(\$1,500)	(\$1,500)	(\$1,500)	(\$1,500)	(\$1,500)	(\$1,500)	(\$1,500)	(\$1,500)	(\$1,500)	(\$18,000)
Advertising/ PR		(\$8,000)	(\$8,000)	(\$8,000)	(\$8,000)	(\$8,000)	(\$8,000)	(\$8,000)	(\$8,000)	(\$8,000)	(\$8,000)	(\$8,000)	(\$8,000)	(\$96,000)
Loan Payment		-12,919.34	-12,919.34	-12,919.34	-12,919.34	-12,919.34	-12,919.34	-12,919.34	-12,919.34	-12,919.34	-12,919.34	-12,919.34	-12,919.34	-155,032.08
Total Expenses		(\$74,819)	(\$74,819)	(\$74,819)	(\$74,819)	(\$74,819)	(\$74,819)	(\$89,819)	(\$89,819)	(\$89,819)	(\$89,819)	(\$89,819)	(\$89,819)	(\$987,832)
Operational Income		-117,944	-19,811	-11,866	-2,478	(\$785)	1,795	-3,263	9,988	28,634	35,077	49,838	60,276	-37,832
Loan from bank														\$750,000
Commercial Loan														\$30,000



Projections for the Future Stability of the Company

In a business, the one thing to be looked at is how the company is going to be in the future. The spreadsheet layout below shows our projections.

Inflation on advertising			10%			
Escalation on revenue and salary			7%			
Escalation on office supplies			3%			
	Year	1	2	3	4	5
Revenue		950,000	1,016,500	1,087,655	1,163,791	1,245,256
Cost of Maintenance		-38,400	-39,552	-42,240	-44,160	-46,080
Salary		-450,000	-481,500	-515,205	-551,269	-589,858
Upkeep		-60,000	-75,000	-80,000	-85,000	-87,000
Insurance		-18,000	-18,000	-18,000	-18,000	-18,000
Utilities		-24,000	-24,000	-24,000	-24,000	-24,000
Office Supplies		-14,000	-14,420	-14,853	-15,298	-15,757
Hourly Workers		-30,000	-32,100	-34,347	-36,751	-39,324
Emergency		-84,000	-84,000	-84,000	-84,000	-84,000
Communication		-18,000	-18,000	-18,000	-18,000	-18,000
Advertising/ PR		-96,000	-105,600	-116,160	-127,776	-140,554
Loan Payment		-155,032	-155,032	-155,032	-155,032	-155,032
Total Expenses		-987,432	-1,047,204	-1,101,837	-1,159,287	-1,217,605
Operational Income		-37,432	-30,704	-14,182	4,504	27,651
Year of Operation		Year 1	Year 2	Year 3	Year 4	Year 5
Loan From Bank		750,000	0	0	0	0
Initial Contribution		30,000	0	0	0	0
Cash Flow		742,568	711,864	697,682	702,186	729,837



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