



Balance Physical Therapy & Wellness Solutions, L.L.C.

Owned and Operated By:



Kally Saffer, PT, DPT



Conner Heermann, PT, DPT

Serving Dare County, and the Outer Banks!

Phone Number: (252) ***_****

Email: BalancePT@gmail.com

Instagram, Twitter, Facebook: @BalancePT



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Executive Summary

At Balance Physical Therapy and Wellness Solutions, we are the only clinic in Eastern North Carolina that offers comprehensive physical therapy care matched with individualized nutrition education and coaching to optimize our patients' health goals.

Purpose

At Balance Physical Therapy and Wellness Solutions, LLC, we treat our patients with a focus on the cornerstones of our body's universal health and wellness: diet, exercise, and community. We provide personalized, evidence-based physical therapy services coupled with consultation from our registered dietician to provide care that is meticulously tailored to the needs and goals of each patient. Our clinic is also committed to fostering a sense of community and encouraging our patients to get involved with the many opportunities the Outer Banks has to offer. Above all, we strive to equip each person leaving our clinic with the tools to take control of their physical health, lead a pain-free life and get back to living the life they love.

Objectives



Mission Statement

Our mission is to provide excellent outpatient physical therapy supplemented by nutritional expertise to augment health outcomes in our community through preventative care, recovery from injury, surgical rehabilitation, and pain management.

Vision Statement

Optimizing movement and nutrition to enhance the overall health and wellness of our community.

Description of Services

Our team at Balance Physical Therapy & Wellness Solutions is dedicated to amplifying the physical therapy experience by empowering our clients to take control of their own health

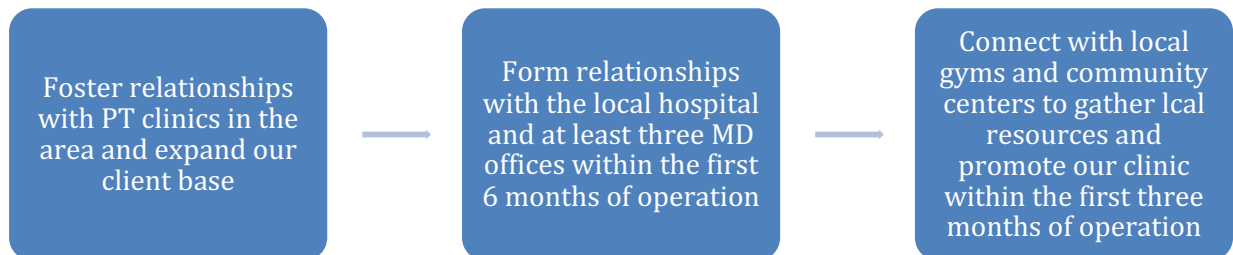
using our in-house dietician and by offering education on the many health-centered resources the Outer Banks community has to offer.

Balance Physical Therapy & Wellness Solutions, LLC is a start-up outpatient physical therapy practice devoted to the long-term wellness of our patients. Our licensed and board-certified physical therapists specialize in preventative care, recovery from injury, surgical rehabilitation, and pain management through the enhancement of human movement, implementation of modalities, exercise prescription, and patient education. We treat patients with general orthopedic and neurological conditions.

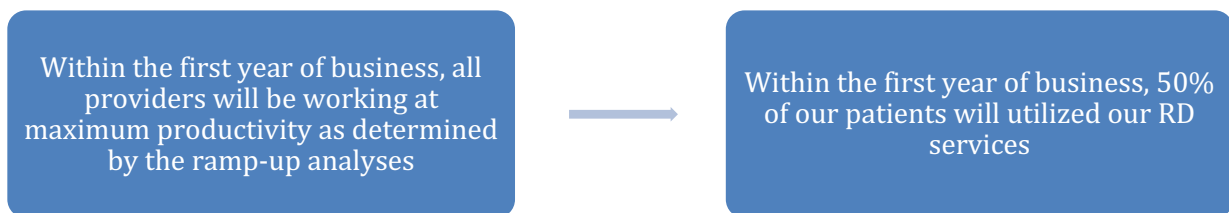
Our on-staff Registered Dietician provides individualized nutrition expertise to enhance patient outcomes. They assess and treat the dietary and health needs of their patients by creating nutrition plans, managing dietary restrictions, and creating a comprehensive nutrition plan that optimizes their health goals. As a member of our team, our RD educates their patients on the holistic approach to healthcare by emphasizing the importance of physical health, good nutrition, and the utilization of community resources.

Keys to Success

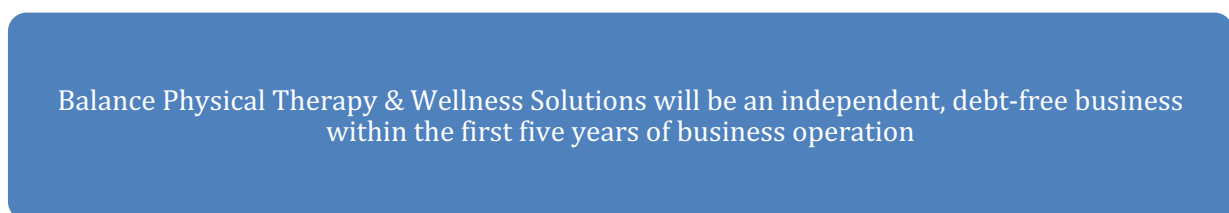
Marketing Goals:



Operational Goals:



Financial Goals:



SWOT Analysis

STRENGTHS

- *Holistic Approach:* We combine physical therapy, nutrition, and community involvement to maximize the health impact on our patients.
- *Individuality:* We are the only clinic that combines nutrition and physical therapy in the way that we do, giving us an advantage over our competitors.
- *Commitment to Education:* We are committed to the continued education of our staff, the education of our patients, and the mentorship of students of physical therapy.
- *Community-Based:* We foster a sense of community within our clinic and make it a point to promote community involvement to our staff and patients.
- *Strong Values:* We advocate for diversity and inclusivity among our staff and patient populations.
- *Geographic Location:* We are located in an area with a mixture of active adults and older adults, making it an ideal location to open an outpatient PT clinic. Our clinic's physical location makes us more convenient for clients from underserved areas than our competitors.
- *Connections:* Our clinic has established connections with two physical therapy clinics in the area that we will utilize as networking opportunities.

WEAKNESSES

- *Start-up:* As a new business, we will have to build up our client base.
- *Small Staff:* Due to the small size of the staff, our business is susceptible to illness and/or time off.
- *Geographic Location:* Given our location, we may see some population shift with the seasons.

OPPORTUNITIES

- *Interdisciplinary Growth:* The opportunity to add additional healthcare providers to our staff to enhance the breadth of our holistic approach to care.
- *Community Outreach:* Reaching more potential clients by creating and fostering relationships with a variety of community resources along the Outer Banks and in Dare County.
- *Geography-Specific Involvement:* A specialization in Physical Therapy specific to the many activities the Outer Banks has to offer from surfing and fishing to lifeguarding and swimming.
- *Tourism:* Become the hub for Physical Therapy for seasonal residents and tourists in our area.

THREATS

- *Competition:* We are one of eight physical therapy clinics in a relatively small population, which may increase the difficulty of establishing a client base.
- *Geography:* Our location puts us at a relative risk for environmental factors such as hurricanes and flooding.
- *Debt:* As a start-up, we require \$52,385 in capital that will need to be repaid.

Operations

Organizational Philosophy

- 1 The safety and wellbeing of our patients is the top priority at Balance Physical Therapy & Wellness Solutions, which is supported by our therapists who cite evidence-based treatments and prioritize patient safety
- 2 The APTA Code of Ethics is the foundation of our practice to ensure all ethical obligations are met or exceeded
- 3 Our team embodies our mission and vision by practicing a holistic approach to patient care

Organization and Legal Structure

Balance Physical Therapy & Wellness Solutions, LLC is an established Limited Liability Corporation in the state of North Carolina owned by equal stakeholders, Kally Saffer and Conner Heermann. Both Saffer and Heermann have signed a personal guarantee for the business as well as drafted, agreed to, and signed an Articles of Organization that has been filed with the North Carolina Secretary of State.

Personnel Requirements and Job Descriptions

Co-Owner Kally Saffer and Conner Heermann function as the two stakeholders of Balance Physical Therapy & Wellness Solutions, LLC. They share equal responsibility with decision-making, payroll oversight, social media and advertisement, community integration, and team leadership.

Dr. Saffer manages the day-to-day operation of the clinic:

- Primary contact for in-house employees for questions, concerns, and suggestions.
- In charge of ordering and organizing office inventory and merchandise.

Dr. Heermann oversees the financial and legal aspects of the business:

- Communication with lawyer and accountant when needed
 - In charge of maintaining the budget, managing payment schedules, and tracking reimbursement.
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DPT *Required:* A North Carolina APTA Board-Certified Doctorate of Physical Therapy that is CPR/AED certified and hired at will under a no-compete clause

Provides individualized, evidence-based, creative and holistically-driven physical therapy within their scope of practice defined in the North Carolina Physical Therapy Practice Act.

Demonstrates a commitment to patient education, continuing their own education, community involvement, and professional development

Held accountable by The North Carolina Board of Physical Therapy Examiners (NCBTE) and stakeholders.

RD

Required: A North Carolina Licensed Registered Dietician that is CPR/AED certified

Dedicated to treating patients in accordance with our Mission and Vision statements, with a high value given to interdisciplinary and holistic healthcare

Schedules and treats all of Dr. Saffer and Dr. Heermann's patient referrals, while supplementing their case load with patients brought in from elsewhere.

If not occupied with patient caseload, they will assist PT's with tech duties and promote their services on social media

Administrative Assistant

A full time employee that is passionate about our holistic approach to patient care

In charge of ensuring adherence to policy and procedures of staff and patients, scheduling, managing phone lines, collecting payments, cleaning the treatment room between patients, communicating with insurance companies and MD offices, and aiding in staff support.

Industry Analysis

Physical Therapy is a dynamic healthcare profession that specializes in the enhancement of a person's quality of life through the optimization of human movement, post-injury rehabilitation, management of chronic conditions, and the creation of healthy habits. Through patient education, exercise prescription, and evidence-based care, physical therapists treat patients of all ages to reduce their pain, restore their function or enhance their physical ability. In a population that is living longer, experiencing high rates of obesity, overcoming an opioid crisis, and emerging from a global pandemic- experts on human movement and exercise are an essential facet of healthcare in our world. This is echoed by the industry's 21% projected growth rate from 2020-2030. Of the physical therapy clinics in the United States, 94.2% of them are single-unit operations, which bring in 54% of industry receipts- showing that this industry is not dominated by large corporations and that private practices are a pathway to success.

A Doctorate of Physical Therapy is required to practice as a Physical Therapist in all states. This education requirement ensures competent healthcare and places the profession at a higher value.

Consult Needs and Professional Services

Lawyer	Budgeted to utilize biannually; otherwise, consulted as needed
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Accountant	Budgeted to utilize quarterly; otherwise, consulted as needed
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IT Services	Budgeted to utilize biannually; otherwise, consulted as needed
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Insurance and Employee Benefits

General liability and professional liability insurance have been purchased to protect our stakeholders in the unlikely event of a lawsuit or investigation. As a start-up, we have opted to forgo provision of health insurance for our employees until we have established our name in the community. If we meet our projected revenue goals for our first year in practice, each employee will be offered health and dental insurance in the following fiscal year.

Information Management Needs

We utilize WebPT for management of patient information, scheduling, electronic medical records, documentation, and employee payroll. This software allows us easy access and shareability of patient charts, guaranteed security, and the ability to stay up to date with changes to Medicare and other entities. We also employ HEP2go for exercise prescription creation and distribution to our clients.

Regulatory Requirements

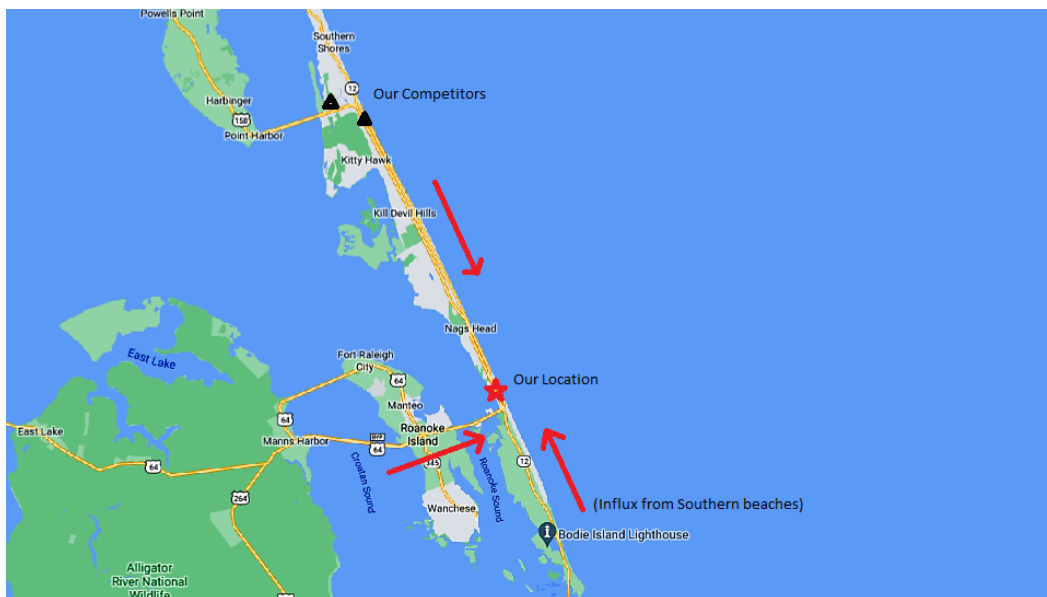
Balance Physical Therapy & Wellness Solutions, LLC therapists uphold the standards set forth by the APTA Standards of Practice for Physical Therapy, Code of Ethics and Guide to Professional Conduct. All employees are regulated by the Occupational Safety and Health Act (OSHA), Fair Labor Standards Act (FLSA), Family and Medical Leave Act (FMLA), Americans with Disabilities Act (ADA), Health Insurance Portability and Accountability Act (HIPAA), Medicare Guidelines within the Social Securities Act, and those that correlate with Private Insurance Policies. An annual review of these policies will be overseen by our owners and attorney, and any changes will be immediately communicated to employees.

Quality Outcomes Assessment Strategy

Patient satisfaction surveys will be provided to each patient at discharge. These surveys will assess communication, cleanliness, patient safety, patient education, competence, overall experience, interpersonal relationships and satisfaction with our staff and clinic. We also offer bi-annual satisfaction surveys for our staff to ensure workplace satisfaction and open lines of communication among employees. Additionally, WebPT provides us with patient statistics, outcomes, and trends that we will also utilize to guide future business decisions and marketing. Each month, we will have a staff meeting to discuss changes, employee satisfaction and improvements we can make based off our quality assessment measures and productivity.

Geographic Location and Facility Requirements

Balance Physical Therapy & Wellness Solutions is based in Nags Head, NC serving Dare County and the Outer Banks. This location makes us an easy access point for clients coming from four of the most densely populated towns on the Outer Banks: Nags Head, Kill Devil Hills, Kitty Hawk, and Manteo. We will also be in an ideal location for clients from the Southern villages on Hatteras Island. Two of our biggest competitors are located in Kitty Hawk closer to the Northern beaches. These practices are very inconvenient for clients living in Nags Head and the Southern Villages, as their drive is significantly lengthened by traffic in Kill Devils Hills and Kitty Hawk. This will make us a more attractive option for clients coming from Manteo and the Southern beaches. The clinic itself will be 1,500 square feet and will include two private treatment rooms, a gym, an administrative office with a waiting area and an office for our RD to treat patients.



Hours of Operation

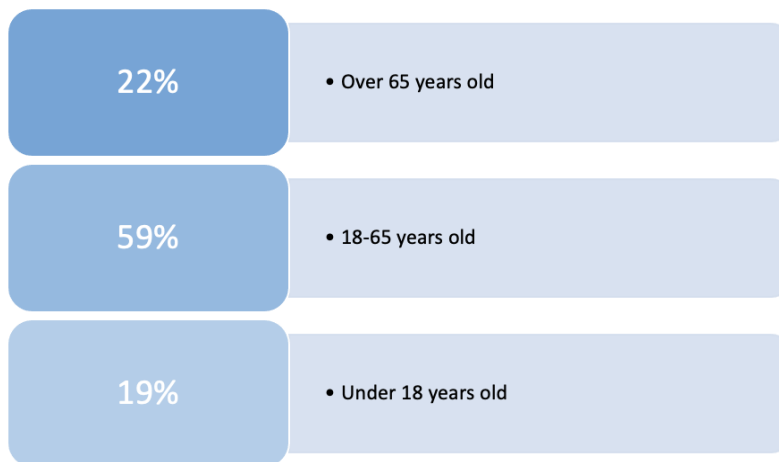
Our operating hours are 7:00 a.m. - 6:00 p.m. Monday through Friday. One therapist will work the 7 a.m. - 3 p.m. shift while the other will cover the 10 a.m. - 6 p.m. shift. Our registered dietician and office admin will work from 9:00 a.m. - 5:00 p.m.

Marketing

Market Analysis

Demographics

Over the past 20 years, the Outer Banks have exploded with new businesses, infrastructure, and opportunity. This small strip of sand jutting out into the Atlantic is now home to over 37,000 people, and this number is expected to rise as the Covid-19 pandemic has enabled many companies to allow their employees to work virtually. In addition to its year-round residents, the Outer Banks draws millions of tourists to its shores every Summer. Some relevant demographics to consider are:



- **Median Household Income:** \$59,381
- **Poverty:** 8.9% living below the poverty line

Target Market

Our primary target market is adults of all ages, making up over 81% of the total population in our geographic area. However, we certainly see business potential in the pediatric population, especially with young athletes.

- **Older Adults (65+):** Due to its popularity as a vacation destination and abundance of outdoor recreational activities, many older adults choose to retire in the Outer Banks. It is crucial that these individuals have access to physical therapy so that they may continue to enjoy the activities that brought them to the beach to begin with. In combination with exercise, a balanced diet becomes paramount as we age to maximize our quality of life. At our clinic, older adults will find the services that they need to lead a healthy and fulfilled life into their later years.
- **Adults (18-65):** The Outer Banks has an active adult population. Many participate in extreme water sports like surfing and kiteboarding, while others boat, fish, swim, and lifeguard. This area is also home to numerous Coast Guard stations employing tactical athletes like rescue swimmers. Physical therapy clinics are essential in active populations such as these.
- **Adolescents (12-18):** As more young couples and families choose to move to the Outer Banks, the number of children and teenagers in the area will swell. Similar to the active adult population, adolescents in this area are exceptionally active in school sports and aquatic activities. By offering nutrition consultation at a discounted price, our clinic can help these athletes not only return to the sports they love but propel them to the next level of competition by providing them with personalized nutrition plans that support their athletic goals.

Market Need

While there are seven other physical therapy providers in the area, our owners personal experience from working in one of these clinics suggest that there is still a widespread need for more providers in the area, especially given the swelling population. Additionally, no other providers in Eastern North Carolina offer the unique opportunity to bolster therapy outcomes with nutritional expertise that we do.

Competition

Balance Physical Therapy & Wellness Solutions, LLC is the only physical therapy clinic in the Outer Banks and throughout Dare County that augments therapy with nutrition in the way that we do. That being said, there are seven other physical therapy clinics that serve our population. We've included a breakdown of our competitors and our advantages below:

Strong Competitors

- 1) Outer Banks Physical Therapy
 - Personal relationships with owners - will refer to us when full
 - Primarily serves the Northern beaches
- 2) Seaside Physical Therapy
 - Personal relationships with owners - will refer to us when full
 - Primarily serves the Northern beaches
- 3) Sentara Physical Therapy
 - Primarily serves the Northern beaches

Weak Competitors

- 1) Coastal Rehab (x2)
 - Poor community reputation
- 2) Outer Banks Hospital
 - Primarily neurological, pelvic floor, vestibular, and pelvic floor patient mix
 - Primary Medicaid provider on the beach
- 3) FYZICAL Therapy & Balance Centers
 - One practitioner
 - Specializes in vestibular rehab

We will utilize our unique approach to healthcare to enhance the overall draw to our clinic through our social media presence, community involvement and established relationships in the area.

Marketing Strategy

Logo: We will utilize our logo, as shown below, on all official Balance Physical Therapy & Wellness, LLC documents and merchandise to promote uniformity and recognizability of our business.



Social Media: Our social media presence on Facebook, Instagram and Twitter is managed by our staff to promote our clinic through community interaction and education. We employ patient testimonials, interactive stories, Q&A's, direct messaging with clients and photos of our clinic and staff to interact with our patient population. Due to our commitment to community involvement, we use our social media presence to offer educational resources, highlight community engagement, and foster a sense of togetherness.

Facebook: Balance Physical Therapy & Wellness Solutions

Instagram: @BalancePT

Twitter: @BalancePT

Community Involvement: Given our passion for community involvement, utilizing it to promote our clinic is our easiest marketing strategy to date. Within the first three months of operation, we plan to connect with local gyms, yoga studios and community centers to see how we can collaborate to support both businesses while promoting community engagement. Building relationships with these businesses is not only an excellent means of getting our clinic's name out into the community, but it is in the best interest of our patients who need recommendations for furthering their wellness journey. We will give business cards to each business and community center that they may provide to their clients.

Signs and Banner: We have purchased a large lawn banner to place in front of our building containing our business name and logo, social media handles, and contact information. This banner will be clearly visible from Croatan Hwy, the main traffic corridor on the Outer Banks. We will also place yard signs in various strategic areas where they will be seen by our target patient population. These areas include the towns of Kitty Hawk, Kill Devil Hills, Nags Head, Manteo, Mans Harbour, Rhodanthe, Waves, Salvo, Buxton, and Frisco.

Apparel: We have budgeted for our first 250 patients to receive free T-Shirts displaying our logo. Our hope is that these T-shirts will spark positive conversations between members of our community that will lead them to our services.



Financial Information

Link to Finances

Please see our Financial Spreadsheet linked [here](#) for a detailed breakdown of our finances.

Capital Budget

Net start-up expenses are estimated at **\$52,385**. A detailed breakdown of start-up costs is available under the *Budgeting* tab in the attached Financial Spreadsheet. A bank loan will be obtained to cover initial costs which will be repaid over the course of 5 years at an interest rate of 3.27%. No personal funds will be allocated to cover capital expenses.

Annual Operations Expense Budget

Net annual operational expenses are estimated at **\$332,761**. A detailed breakdown of annual operational fixed and variable expenses is available under the *Expenses* tab of the attached Financial Spreadsheet.

Coding and Billing

A typical Physical Therapy evaluation consists of one evaluation code and two treatment codes (eval/therex/manual). For our clinic, “Moderate Complexity” is the most appropriate CPT code to use, as we anticipate many of our patients to be older adults with comorbidities or evolving medical conditions. We estimate that Re-Evaluation would typically include one evaluation code and three treatment codes (re-eval/therex/neuromuscular re-ed/manual), and that follow up treatment sessions would typically consist of three treatment codes (therex/neuromuscular re-ed/manual). Costs for CPT codes were determined using the Medicare fee schedule.

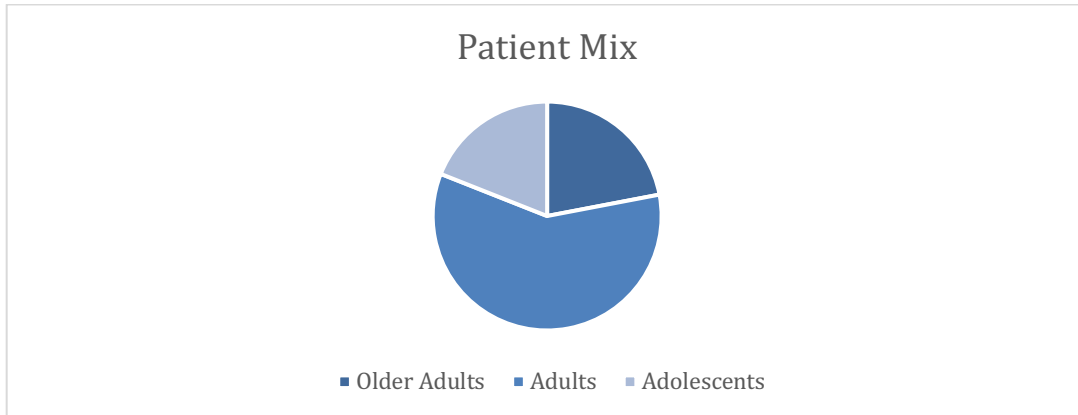
Productivity Estimates

The total possible PT units of service (UOS) for one year were estimated under the assumption that each therapist would see 10 patients per day, with a session lasting 45 minutes on average. Total possible RD UOS for one year were estimated under the assumption that our RD would see an average of 8 patients per day, for 45 minutes per session. These numbers were procured by determining the ratio of evaluations to follow up sessions for each practitioner, then using common treatment codes and their units to estimate the average time for each type of session. Ramp up analyses were performed for both PT and RD services to arrive at a realistic total number of UOS for each service in the first year. If these numbers are met, our owners will receive a \$10,000 bonus and we will offer our employees’ health and dental insurance in the following fiscal year.

Payer Mix

Who Are Our Patients?

Adults (ages 18 and older) make up about 81% of the total population in the Outer Banks. We intend to capitalize on this metric by attracting adults of all ages to our clinic by tailoring our services to their individual health needs as they change across the lifespan.

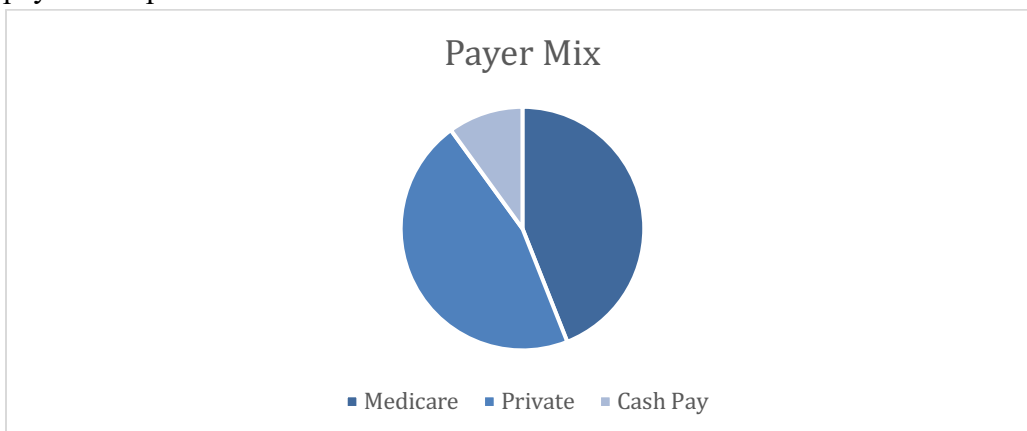


Why Are They Seeking Our Services?

We serve a very active population. From surfing to pickle ball, there is no shortage of outdoor recreation to be enjoyed on the island. Additionally, the Outer Banks is a popular retirement destination with nearly a quarter of its population over the age of 65. This community needs clinicians who can prevent and treat the full spectrum of musculoskeletal injuries and pathologies for individuals of all ages. With our expertise in human movement, and our holistic approach to care, we can aid the residents of our community in maximizing their participation in the activities that drew them to the beach in the first place.

Who Are Our Payers?

We will obtain contracts to receive reimbursement from payers for PT services for all private payers and Medicare. Because we are a privately owned outpatient facility, our patients must be covered under Medicare Part B. We will also offer a cash pay option for clients who wish to pay out-of-pocket.



Revenue and Reimbursement

Net Possible Annual Revenue from PT Services = **\$378,940.51**

Net Predicted Annual Revenue from PT Services using Ramp-Up Analysis = **\$332,905.65**

Net Possible Annual Revenue from RD Services = **\$133,800.00**

Net Predicted Annual Revenue from RD Services using Ramp-Up Analysis = **\$82,130.00**

Determining Cost of Service and Reimbursement

Due to the high percentage of our payers over the age of 65, reimbursement was estimated based on percentages of the Medicare fee schedule for the state of North Carolina. Reimbursement rates for our services are outlined in the tables below based on payer. Our cash pay rate was selected based upon competitors pricing in the area. Cost was determined for each payer based on visit type: evaluation, re-evaluation, or follow up.

Estimated Payer Mix

Payer Mix	Population %	Reimbursement
Medicare	44%	100% highest charge; 50% other
Private	46%	85% Medicare fee schedule
Cash Pay	10%	\$90 flat rate/session

Estimated Frequency per Visit Type

Visit Type	Visits Per Week	Visits Per Year
Evaluation (10%)	10	490
Re-Evaluation (2%)	2	98
Follow Up (88%)	88	4,312

Medicare Reimbursement

Visit Type	Est. Cost of 1 UOS	Est. Annual Reimbursement
Evaluation	\$113.1	\$55,370.00
Re-Evaluation	\$104.13	\$10,204.74
Follow Up	\$78.22	\$337,284.64
<u>Totals:</u>		\$402,859.00

Estimated Annual Contribution from Medicare at 44% Payer Mix = **\$177,257.96**

Private Payers Reimbursement

Visit Type	Est. Cost of 1 UOS	Est. Annual Reimbursement
Evaluation	\$96.31	\$47,191.90
Re-Evaluation	\$88.51	\$8,673.98
Follow Up	\$66.49	\$286,704.88
<u>Totals:</u>		\$342,570.76

Estimated Annual Contribution from Private Payers at 46% Payer Mix = **\$157,582.55**

Cash Pay Reimbursement

Visit Type	Cost of 1 UOS	Est. Annual Reimbursement
Evaluation	\$90.00	\$44,100.00
Re-Evaluation	\$90.00	\$8,820.00
Follow Up	\$90.00	\$388,080.00
<u>Totals:</u>		\$441,000.00

Estimated Annual Contribution from Cash Pay at 10% Payer Mix = **\$44,100.00**

Estimated Total Annual PT Revenue at Full Caseload:

= 177,257.96 (Medicare) + 157,582.55 (Private Payer) + 44,100.00 (Cash Pay) = **\$378,940.51**

Average Cost of 1 PT UOS:

= 378,940.51 / 4,900 possible UOS = **\$77.33**

Break-even Analysis

The detailed calculations used to determine the Break-Even Quantity and Break Even Point using PT income are available under the *Break-Even Analysis* tab in the attached financial spreadsheet.

To simplify calculations, the break-even analysis was performed using revenue from physical therapy services only. Patient caseload and reimbursement rates for RDs working in the outpatient setting are highly volatile, especially in a start-up. For this reason, we did not consider our RDs revenue in our break-even analysis, as we wanted to be certain we would break even regardless of the success of our staffed dietician. Estimated annual revenue for services rendered by our registered dietician was determined separately, then considered in our final financial analysis. Details on how we arrived at these quantities can be found under the *Reimbursement RD* tab in the attached Financial Spreadsheet.

Total Possible UOS in 1 Year for 2 PTs: 4,900 UOS

Break Even Quantity: 4,284 UOS

Total Predicted UOS in 1 Year for 2 PTs Using Ramp-Up Analysis: 4,305 UOS

Using this information, **we estimate we will break even in our eleventh month after opening.** However, this estimation assumes zero total profits from our dietician, so it is almost certain that we will break even well before this point. We estimate our RD will bring in a total of \$82,130 in revenue out of a possible \$133,000 in our first year.

Long Term Planning

Exit Strategy

In the unlikely circumstance we must terminate operations, we have considered several exit strategies to avoid collateral damage to our stakeholders.

- 1) Sell practice to another practitioner or company
- 2) Merge with another provider while maintaining ownership of the practice
- 3) Liquidate assets

Long Term Planning

5 Year Plan: If we hit our expected numbers during the first 5 years in practice, we will have paid off our capital loan. We plan to hire one PTA and one PT tech to increase our patient load and revenue.

10 Year Plan: By now, we would hope to have established ourselves as one of the leading physical therapy clinics on the beach! Using profits saved over our first 10 years in business and loans from investors, we plan to construct a Wellness Center as an addition to our clinic. This Wellness Center would include a welcome desk, a private office for our RD, a pool with locker rooms, a small gym, and a large studio for group fitness instruction. In addition to our physical therapy and nutrition services, we would offer personal training for patients transitioning from PT, group fitness courses, aquatic therapy, and personalized strength and conditioning coaching for local athletes. To accomplish this, we would hire a receptionist to work the front desk and two CSCS certified personal trainers to work with clients in the gym and in the pool to accomplish their individual health goals. We would also open our pool and group fitness space to other fitness instructors in the community to use for a fee while the space isn't being utilized by our clients and staff.



References

<https://www.bls.gov/ooh/healthcare/physical-therapists.htm#tab-1>

<https://blog.marketresearch.com/u.s.-physical-therapy-clinics-constitute-a-growing-34-billion-industry>

<https://www.webpt.com/products/emr/>

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<https://www.apta.org/>

<https://www.census.gov/quickfacts/fact/table/darecountynorthcarolina/PST045219>