

from **MASSAGE** magazine

by *Cherie Sobnen-Moe*

SUCCESS CHECKLIST ✓

The items below are goals, activities and skills we suggest you accomplish by the time you are finished with the fifth segment (5/6) of your education.

- 1
 - 2
 - 3
 - 4
 - 5 ✓
 - 6
- Finalize long-term and short-term career plan and goals
 - Assemble a list of products you want to carry and include suppliers' contact information
 - List elements to include on your Web site
 - Complete a competition analysis
 - Clarify your differential advantage
 - Draft a business plan, emphasizing marketing
 - Finalize startup financing requirements and sources
 - Arrange startup financing
 - Make a business startup checklist
 - Finalize your resume
 - Design your marketing materials
 - Print an interim business card
 - Schedule job interviews
 - Role-play job interviews
 - Create a practicum-client feedback survey

HIGHLIGHTS FOR NEXT ISSUE

- ✓ Transition Practicum Clients into Paying Clients
- ✓ How to Get Clients and Keep Clients in the First 90 Days
- ✓ Career Longevity
- ✓ Web Sites that Work

PROFIT WITH PRODUCTS

Product sales is a great diversification method, and the profits can defray overhead expenses. In addition, it allows you to provide a valuable service since you have access to many products that aren't readily available to the public. Ideally, you would sell only products that you know are reliable, are suitable for use by your clients and are a natural extension of your business. If you are an employee in a spa or massage center, their product lines might not be your favorites, yet a portion of your salary could be based on commissions.

At times, unethical practices such as pushy sales techniques or misinformation are associated with product sales. Fortunately, this is the exception rather than the rule. Nevertheless, you must be cautious when selling products. Because you are a licensed professional, a power differential exists between you and your clients. Clients assume that you are the authority, and they may feel influenced to purchase products out of a need to please you or because they think you know best. Even if you take care not to exploit this power differential, it still exists. You must not manipulate or coerce your clients.

Ethical selling involves providing clients access to high-quality products that enrich their well-being. Clients depend on you to give them sound informa-



tion and guidance when they purchase products. Thus, it's essential to know your products well and convey the proper use, benefits and possible side effects or contraindications of each product. Many manufacturers offer education and training on their products (as well as how to market them).

Just carrying a product isn't going to sell it. Incorporate your products into your treatments and take the time to educate your clients. People are more inclined to buy something they've experienced. Always keep in mind that the top priority is to enhance your clients' health and well-being.

Ultimately, selling products is like marketing your services—simply share your enthusiasm about them. If you make your products visible, accessible, attractive and affordable, your clients will buy them when it's appropriate.

FOR MORE INFORMATION ON HOW TO PROFIT WITH PRODUCTS...

➔ "Product Sales and Sales Tax," at www.futureLMT.com.

➔ "Selling Products in a Group Practice," at www.futureLMT.com.

"Expand into Retail" in *MASSAGE Magazine* issue 132, May 2007.

ITEMS TO SELL

If local statutes permit, it's totally appropriate for a massage therapist to sell health-care

CREDIT CARDS

Offering your clients the option of paying with a credit card or debit card presents advantages and disadvantages. For many years, the typical massage therapist didn't accept payment by credit card, but that is changing with the ease and low cost currently associated with a merchant account. In many instances, you don't even need special equipment—you can process the transaction by phone or the Web.

A lot can be said for making it easy for your clients to pay you. I recommend accepting payment by credit card or debit card, particularly if you sell products or offer classes. In fact, marketing research shows that people are often willing to spend more if they can pay with a credit card, and then



there's the impulse-buy factor. Advantages that come with accepting this form of payment are added convenience for your regular clients, increased appeal for your gift certificate program, more high-dollar product purchases and an increased likelihood of clients purchasing a package deal for a series of sessions.

Credit Cards Services

Contact several banks and ask them about their policies and rates for merchant credit accounts. You may find companies that issue merchant numbers and credit card plates in the phone book or on the Internet; look under "Credit Cards" or "Merchant Accounts."

➔ See Issue 5's Online Resources at www.futureLMT.com for a list of major merchant credit card services.

2 Visit www.futureLMT.com Today!

SETTING YOUR FEES

Fee structures vary greatly depending on the type of work you do and where you are located. Setting an appropriate fee structure and increase strategy is necessary in any business. No matter which method you choose for determining your rates, be certain your fee structure promotes credibility.

Four major fee-setting strategies

- 1 High-end rate**
Set your rate significantly higher than the standard rate* to target a small percentage of the population. This works best if your service is innovative, is in demand and has no competition, or has significant value added to the basic service.
- 2 Industry standard rate**
Determine the standard rate and align with it.
- 3 Low-end rate**
Set your rate significantly lower than

* The standard rate varies greatly by location. To determine the standard rate in your area, check with schools, look at ads and do surveys.

the standard rate to attract a larger market share.

- 4 Time-limited introductory rate**
Offer introductory rates for a limited time or package deals reflecting reduced rates. Beware of the tendency to overextend introductory rates.

Carefully consider all of the costs involved in running your business before you finalize your fee structure. Take into account your fixed costs, such as rent, utilities, phone, equipment, loan payments, maintenance, insurance, licenses and promotion, as well as the amenities that vary depending on the number and type of clients (e.g., providing free samples and educational materials, taxes and supplies). Then there's your time: keeping client records, networking, planning, extended business hours, traveling, practice management, continuing your education and client follow-up.

➔ For more help with fee structures, see Issue 5's Online Resources at www.futureLMT.com.

➔ WEB EXTRAS ➔

Evaluate Your Business Potential

Before you spend time and money developing a business plan, it's a good idea to determine your potential for success. Identify areas of strength and weakness, and get insight into your market, competitors, start-up costs, sales and financing. With this, you can make an educated decision about how and where to build your practice. See "Evaluate Your Business Potential" at www.futureLMT.com for the step-by-step how-to.

Business Startup Checklist

As a new small-business owner, you may be wondering where to start. We have created a checklist of the major business startup tasks. Visit www.futureLMT.com for our Business Startup Checklist.

BRILLIANT BUSINESS PLANS

A business plan serves many functions. It is a powerful declaration of your goals and intentions, a written summary of what you aim to accomplish and an overview of how you intend to organize your resources to attain those goals. If you are opening a private practice or clinic, a business plan assists you to clarify your vision and values, evaluate the marketplace, identify your goals, calculate your costs, forecast your growth and identify your risks.



A business plan addresses these issues:

- What are you offering?
- Who will your clients be?
- What needs do your services satisfy?
- How will your potential clients find you?
- How much money do you plan on making?
- What actions will you take to ensure success?

If the thought of writing a business plan conjures up images of endless hours of drudgery for you, you aren't alone. Many business owners don't relish this time-consuming, yet vital task. Several things can help ease the way:

1. Don't fail to plan. Keep in mind that building a business without a business plan is a lot like attempting to build a house without a blueprint. The house may be built, but the budget may go through the roof and the project may take a lot longer than expected. What's worse, "on

the fly" construction efforts may not bode well for longevity. The house may look good for a while, but may not last.

2. Get help.

Recognize that you don't have to approach this task alone. Those who have traveled the path before you have created numerous resources. You can find help through business organizations such as the Service Corps of Retired

Executives (www.score.org), business plan-writing software, local business school centers for entrepreneurs and some top-notch business books. (See Issue 5's Online Resources at www.futureLMT.com.)

3. Don't sweat the small stuff. The first draft doesn't have to be perfect. Once you know the key ingredients of a business plan, you can start with a mission statement and let the rest flow from there. Think of your first few hours of work on a business plan as a brainstorming session. If you are having trouble getting started, you may want to plan an initial two-hour work session with a business advisor, colleague or business coach.

Many new massage therapists become overwhelmed by the minutiae of running a business and miss valuable opportunities to plan strategies for future success. Scheduling periodic "reality checks" with your business plan on a monthly, quarterly and annual basis can help you to adjust course when needed and identify new ways to grow your business.

Use our Business Plan Outline (on www.futureLMT.com) to get your process

6 Ways a Business Plan Works for You

1 When you use your business plan as a tool to keep you inspired and on track, it helps you achieve a laserlike focus.

2 Clearly describing where you want to go and how you intend to get there encourages you to be more realistic.

3 It also assists you to anticipate and avoid problems, or at least be prepared so that you can overcome them, thus minimizing your risks.

4 A financial forecast illustrates exactly what finances are required to launch and maintain a thriving business.

5 Written goals give you solid criteria to evaluate progress.

6 Developing a business plan can help you discover steps vital to your success and happiness that you may have otherwise overlooked.

started by listing the contents of each section.

If your business plan is to be used in securing a loan, you'll need to incorporate additional information. See "Business Plan Supplement" in Issue 5 at www.futureLMT.com.



For sample business plans, see Issue 5's Online Resources at www.futureLMT.com.



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products designed to assist in the relief of pain and promote well-being.

Here are some examples.

- Hot and cold packs
- Ice pillows
- Relaxation tools
- Support pillows
- Ergonomic devices
- Essential oils
- Sports creams
- Selfhealth books and videos
- Gift baskets with self-care items



To find companies who supply these and other products, see *MASSAGE Magazine's* Buyers Guide at www.massagemag.com/buyersguide.

TIPS FOR SELLING PRODUCTS

- Display your products and promotional literature in the waiting area. If you carry self-health videos, play them before and after sessions.
- Utilize products during the treatment: play a CD (just be sure that it doesn't distract you); apply a hot or cold pack (be aware of contraindications—and while you're at it, tell your client what they may be); give your client an appro-

priate formula such as a flower essence; or include aromatherapy applications.

- Print fliers that describe all the products you carry. Give these to your clients and mail them for special promotions.
- Offer specials on products and promote them in your newsletters and on your Web site.
- In the post-treatment interview, recommend any reference materials, relaxation tools, support devices, books and other items that are appropriate to the client's goals. Be certain to demonstrate the products and explain all procedures.

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