

Creative Financing Options for Fitness Businesses and Franchises

The fitness industry continues to expand as consumers place increasing value on health, wellness, and active lifestyles. From national franchise gyms to independent boutique studios, the opportunities for growth are significant—but so are the capital requirements. Our company specializes in delivering customized financing solutions designed specifically for both franchise and non-franchise fitness business owners to launch, acquire or expand.

At the core of our financing products is the SBA 7(a) loan program, which provides financing from \$250,000 up to \$5 million. This versatile loan solution can finance a wide range of purposes, including business acquisition, startup costs, partner buyouts, refinancing, and working capital. A client opening a new fitness facility might use an SBA 7(a) loan to cover buildout & a security deposit for leased space or a real estate purchase as well as franchise fees (if any), fitness and non-fitness equipment and working capital. One of the most valuable features of the SBA 7(a) program is its flexibility, allowing borrowers to structure financing that aligns with their business goals and cash flow.

For many fitness business owners, real estate plays a critical role in long-term success. Location, accessibility, and facility quality are key drivers of membership growth and retention. Our SBA 7(a) financing can include the purchase of owner-occupied commercial real estate, enabling clients to control their location while building equity over time. By combining business and real estate financing into a single loan, borrowers benefit from simplified repayment and long-term stability. SBA loans can also be used to finance the build out of leased space if the rental agreement includes an initial term and options to 10 years or more.

Our expertise extends across both franchise and independent fitness businesses. Franchise operators benefit from our familiarity with brand requirements, franchise fees, and development timelines. We understand how to structure financing that meets franchisor standards while supporting the operator's financial objectives. For non-franchise businesses, such as boutique fitness studios, personal training facilities, or specialized wellness concepts, we take a tailored approach—evaluating the business model, market opportunity, and management experience to create the right capital solution.

If SBA loans are not the best financing method, we offer equipment leasing solutions for both fitness and non-fitness equipment. Equipment is one of the largest upfront investments in any fitness business, from cardio and strength machines to specialized training systems and technology platforms. Leasing allows business owners to acquire the equipment they need without a significant upfront cash outlay, preserving liquidity and improving cash flow. This approach also provides flexibility to upgrade equipment over time as technology and member expectations evolve.

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Our ability to combine equipment leasing with other financing products is a key differentiator. Clients can integrate leasing with a variety of funding options, including commercial loans, home equity lines of credit (HELOCs), or personal loans to meet working capital needs. This layered approach ensures that each component of the business—real estate, equipment, and operating capital—is funded in the most efficient and strategic way possible. For example, while simultaneously leveraging equipment leasing to outfit the gym with state-of-the-art machines, a HELOC or personal loan can then provide additional working capital for marketing, staffing, and initial operating expenses. By structuring financing in this way, we help preserve cash, reduce upfront costs, and create a more sustainable financial foundation.

Our process is designed to be consultative, efficient, and transparent. We work closely with each client to understand their vision, financial profile, and growth plans. From initial consultation through closing, our team provides guidance on structuring the right mix of financing products, navigating SBA requirements, and preparing the necessary documentation. Our goal is to secure funding and to position our clients for their long-term success. Whether you are entering the fitness industry for the first time or expanding an established operation, our expertise and flexible financing options provide the foundation you need to succeed.

For more information, please visit www.businessfinancedepot.com, email Paul Bosley at paul@businessfinancedepot.com or call (800) 788-3884.



WE SPECIALIZE IN FITNESS FINANCING!

SBA 504 LOANS UP TO \$10,000,000

Refinance or acquire real estate & equipment over a 25 year repayment term

SBA 7(A) LOANS UP TO \$5,000,000

Flexible Loan program for almost any business use including franchise fees and working capital

EQUIPMENT FINANCING UP TO \$1,000,000

The equipment is the only collateral required and the process is fast!

CURRENT FITNESS FRANCHISE PARTNERS INCLUDE:

HOTWORX | F45 Training | FS8 | CKO Kickboxing
The Camp Transformation Center | Workout Anytime
Lyft 24 | The Yard Gym | Zoo Health Club



Financing Fitness, Franchises and RV Parks & Campgrounds



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