



Business Plan

Willow & Sage Day Spa

Two-Year Business Plan and Financial Forecast

SAMPLE - Fictional business, adapted from a real, anonymised client engagement

Prepared by MDL Consulting for Charlotte Byrne, sole trader

Willow & Sage Day Spa · Baldock, Hertfordshire

July 2027

This plan and the accompanying financial forecast are drafts, built from an initial discovery questionnaire. Figures should be reviewed and refined together before being relied upon for funding or grant applications, or trading decisions. None of the content within this document should be taken to constitute financial advice.

1. Executive Summary

Baldock has a number of salons offering individual wellbeing, grooming and relaxation treatments, but no proper day spa where all of these can be combined in a single visit. Residents currently either travel a considerable distance to find a venue offering the full range, or juggle separate appointments across multiple local salons, with the coordination difficulties that brings.

Willow & Sage Day Spa addresses this directly - a full-body treatment centre offering laser hair removal, therapeutic massage, paraffin wax treatments, waxing, hairdressing and manicure/pedicure services, alongside sauna and jacuzzi facilities, all from a single central location. The town-centre position lets shoppers drop in for a quick treatment and spa customers make use of the town's other facilities before or after their visit.

The business will be owned and personally run by Charlotte Byrne, an experienced beauty therapist with over four years in the industry, including specialist spa experience gained abroad. Ms Byrne holds the full range of qualifications and certifications needed to deliver the treatments herself, with hairdressing and nail care provided by self-employed practitioners renting chair space.

UK spend on spa and wellness treatments has grown steadily, with the average adult spending several hundred pounds annually on wellbeing-related treatments, and a growing proportion of male customers now part of the market.

On the figures set out in the accompanying financial model, the business is forecast to generate £127,200 of revenue and £25,326 of net profit in Year 1, rising to £208,252 revenue and £71,524 net profit in Year 2 as a second therapist is added. Start-up costs of £28,326 are covered by £40,000 of funding - the owner's own capital alongside a local council business grant.

2. About the Founder

Charlotte Byrne is a hardworking, resolute and patient beauty therapist with over four years' experience, including specialist spa work gained in France. She has a genuine passion for the industry and has been providing treatments informally to friends and family for years - this venture is the natural next step, not a leap into the unknown.

Her relevant background: industry qualifications and certifications spanning laser hair removal, facial treatments, spray tanning, a range of massage therapies, pedicure and manicure, waxing, colour therapy, eyebrow and eyelash treatments, ultrasonic cavitation, reflexology, and sanitation/disinfection protocols. She also holds business-related qualifications in people management, basic accounting and tax accounting, which will support the administrative side of running the business.

She has no prior experience of running a company specifically but does have relevant experience from her professional life - managing stock, staff and production processes - and plans to draw on professional advice and guidance where needed, including from this engagement.

3. The Business

A full-body day spa offering laser hair removal, a range of therapeutic massage treatments, paraffin wax treatments and waxing - all delivered personally by the owner - alongside hairdressing and manicure/pedicure services provided by self-employed practitioners renting chair space, and sauna and jacuzzi facilities available to customers.

The Problem

Baldock currently has no venue offering this full range of treatments under one roof. Customers either travel considerable distances to a proper day spa or coordinate multiple separate appointments across different local providers - both inconvenient, and a barrier to regular use.

The Difference the business will make

A genuine one-stop-shop with coordinated bookings from a single location, positioned centrally in the town to take advantage of natural footfall from shoppers, and structured as pay-as-you-use rather than requiring commitment to a full spa day - removing the two biggest frustrations with the nearest alternatives.

The Business Model

Willow & Sage is deliberately structured around two complementary income streams. Charlotte delivers the core treatments personally - laser hair removal, massage, paraffin wax and waxing - keeping quality consistent and start-up staffing costs low. Alongside this, hairdressing and manicure/pedicure chairs are rented to self-employed practitioners, who bring their own established client bases and pay a chair fee regardless of how many bookings they take. This gives the business a layer of predictable income that isn't dependent on Charlotte's own treatment capacity, while still allowing customers to book a genuinely combined visit across services the spa doesn't directly employ anyone to deliver.

This model also keeps the business's fixed cost base lower than a fully staffed spa would carry from day one - there's no salary risk on the hairdressing and nail side, and capacity can be added there simply by renting out additional chair time, without the recruitment and employment overhead of taking on direct staff before demand is proven.

Location

The spa's central Baldock location is a deliberate choice, not just a convenient one. Positioning in the town centre puts the business directly in the path of existing shopper footfall, supports easy parking access, and allows customers to combine a treatment with other errands in the same trip - visiting the shops before or after an appointment, or popping in for a shorter treatment on a lunch break. This is also what makes the pay-as-you-use model viable in practice: a destination spa reliant on a booked day visit can justify being further out of town, but a drop-in-friendly, single-treatment model depends on being genuinely easy to get to on short notice.

4. Products and Services

The full treatment and pricing schedule is set out below by category. Treatments marked as owner-delivered are undertaken personally by Charlotte; all others are provided by self-employed practitioners renting chair space on terms aligned with the spa's own pricing model.

Laser Hair Removal

Delivered personally by Charlotte, who holds the relevant qualification for this treatment. Pricing varies by treatment area, reflecting both time and consumables cost. This is expected to be one of the higher-margin services given the specialist qualification required to deliver it - a genuine differentiator versus competitors without an in-house laser-qualified therapist.

Therapeutic Massage

A range of massage therapies delivered personally by Charlotte. As the business grows toward and beyond its first-year capacity targets, a second qualified therapist will be added specifically to expand massage capacity - this is the single largest driver of Year 2 revenue growth in the financial forecast.

Paraffin Wax Treatment

Delivered personally by Charlotte. A lower-price, higher-frequency treatment that works well alongside other services in a combined visit and is a natural upsell for customers booking a longer treatment slot.

Waxing

Delivered personally by Charlotte, covering a range of treatment areas at different price points. Along with paraffin wax treatment, this is expected to be a strong repeat-booking service given the natural recurring need.

Other Services

The jacuzzi accommodates up to four people at a time, with a supplement for additional users beyond the first. Where clients purchase a package of treatments during a single visit, sauna and jacuzzi use may be offered free or at a reduced rate as an incentive to book combined treatments rather than single ones. Hairdressing and manicure/pedicure services are provided by self-employed practitioners renting chair space, with pricing agreed to stay aligned with the spa's overall positioning.

Representative pricing across the core owner-delivered treatments:

Treatment/Service	Typical Duration	Price
Laser hair removal (per session, area-dependent)	15-45 min	£45-95
Therapeutic massage	60 min	£45
Paraffin wax treatment	30 min	£30
Waxing (various areas)	10-30 min	£15-35
Jacuzzi use (up to 4 people)	Per session	£15 (+£10/extra person)
Sauna use	Per session	£10

Package pricing for clients combining multiple treatments in a single visit will be developed once initial demand patterns are established - the pay-as-you-use structure is the starting position specifically to differentiate from destination-spa competitors who require a full spa-day commitment.

5. Goals and Objectives

Personal Goals

To build a stable, sustainable future doing genuinely enjoyable, skilled work - supporting her family through the business's success and taking real satisfaction in having built a service Baldock doesn't currently have.

This is also about proving the business model itself works in practice before scaling it - validating that customers do combine treatments in a single visit as intended, and that the chair-rental income stream performs as assumed, rather than assuming both will simply work as planned.

Launch Phase (0-3 months)

Secure premises and complete the fit-out; begin building initial customer numbers; reach roughly 30% of capacity by the end of the period.

Specific milestones for this phase: secure the premises lease and complete refurbishment within the first 6-8 weeks; onboard at least one self-employed hairdresser and one manicure/pedicure practitioner ahead of opening; and run a structured pre-launch awareness campaign (taster sessions, local business outreach) rather than opening quietly and hoping for organic footfall.

Embed Phase (3-12 months)

Steadily increasing revenue with a growing base of repeat customers; reach approximately 70% average capacity over the period; demonstrate clear business viability.

Specific milestones for this phase: achieve consistent month-on-month revenue growth without a corresponding rise in customer acquisition cost (i.e. growth driven by repeat visits and referrals, not increasing marketing spend); build a visible base of online reviews and testimonials; and reach a point where at least one additional treatment slot per day could be filled without difficulty, as the practical trigger for planning the second therapist's start date.

Grow Phase (12 months and beyond)

Year-on-year growth in customers and profit; addition of a second masseuse/therapist as capacity requires; sustained operation at 80%+ capacity with surplus funds available for further investment.

Concrete markers of the grow phase working as intended: recruitment and onboarding of a second qualified therapist completed without a dip in existing service quality; a full first-year trading history to review against the plan's original assumptions; and early evidence that at least one further chair-rental practitioner could be supported by demand, ahead of formally offering the space.

What Success Looks Like

Financially: profits that clearly demonstrate the business is viable and sustainable, not just breaking even. Non-financially: excellent customer service reflected in repeat visits and referral-driven growth, and a spa Baldock residents are genuinely proud to have locally.

6. Market, Customers and Competitors

Target Customers

Both men and women across all age ranges. Industry research consistently shows treatment demand skews toward wellbeing and mental health benefits as much as grooming - over three-quarters of spa-goers cite mental wellbeing as a primary motivation, with growing male participation across massage, hair removal and grooming treatments, a trend Willow & Sage is well-positioned to serve given the breadth of its offering.

Booking behaviour also matters for planning purposes: the large majority of spa customers book ahead of time rather than turning up on the day, which supports predictable resource and staff planning rather than requiring the business to hold significant spare capacity for walk-ins. Reasons for booking split fairly evenly between treating oneself, marking a special occasion, and simple regular grooming - suggesting a mix of occasional higher-spend visits and a steadier base of routine repeat business, rather than relying on one or the other.

The Wider Market

The UK spa and wellness sector has shown sustained growth, with the average adult spending several hundred pounds a year on wellbeing treatments and total UK consumer spend in the sector running into the billions annually. Growth has been driven partly by more technical treatment options and partly by a broader shift toward viewing spa visits as part of a genuine health routine rather than an occasional indulgence - a shift that has continued to strengthen coming out of the pandemic period, as consumers place a renewed premium on accessible, convenient wellbeing options.

Industry commentary consistently points to two things mattering most for new entrants: convenience (treatments that are quick and accessible rather than requiring a major time commitment) and genuine differentiation, rather than simply replicating what's already available locally. Willow & Sage's model is built around both - flexible single-treatment booking rather than a fixed spa-day format, and a combination of services no existing local provider offers together.

Competitors

Competitor	Strengths	Weaknesses / Gaps
AquaVita Spa (destination spa, c.5 miles)	Established brand, high-end facilities	High prices, spa-day/package format only - no option for a single treatment
The Sauna House, Baldock (town centre)	Convenient, established local sauna service	Sauna only - no massage, no jacuzzi, no hair/beauty treatments
Hotel spas, Hitchin & Stevenage (25+ miles)	Full spa-day offering, established reputations	Distance, and again structured around a full spa-day commitment rather than single treatments

None of the identified competitors offer the same combination of convenient, central location and genuinely flexible, pay-as-you-use pricing - the gap Willow & Sage is specifically designed to fill. The nearest true equivalent would require a customer to travel over five miles and commit to a package rather than a single treatment; for a resident wanting a 30-minute massage on a lunch break, no comparable local option currently exists at all.

7. Marketing and Sales Plan

Promoted through: a dedicated website, a loyalty card scheme, client recommendations and a refer-a-friend scheme, competitive pricing, and targeted promotions (birthdays, seasonal offers, voucher schemes).

Months 1-3

- Website launch, and loyalty/refer-a-friend schemes set up ahead of opening
- Pre-launch taster sessions and walk-in events at reduced rates to build initial awareness
- An opening event for local businesses, to establish contacts in the town centre business community
- Promotional weeks on specific treatments to encourage trial

Months 3-6

- Continued promotional weeks, informed by which treatments are proving most popular
- Local directory advertising (e.g. Yell.com) considered as a low-cost incremental channel
- Registration with review platforms (e.g. Trustpilot) to begin building visible social proof

Longer Term

- Continued promotional activity on specific treatments
- Introduction of a proper social media presence once there's a base of real client results and testimonials to share

Sales Process

Enquiries are expected to arrive primarily through the website and word of mouth, converting to bookings via a simple online or phone booking system. There is no hard-sell element to the model - pricing is transparent and fixed, treatments are pay-as-you-use rather than requiring commitment to a package, and the sales process is designed to remove friction rather than persuade. The main conversion lever is making it easy for a first-time customer to book a single, low-commitment treatment, on the expectation that a positive first visit is what actually drives repeat bookings and referrals, rather than any particular sales technique at the point of enquiry.

Marketing Investment

Marketing spend is modest and deliberately weighted toward low-cost, high-trust channels (referral incentives, local business relationships, review platforms) rather than paid advertising, consistent with the financial model's £50/month marketing assumption. This reflects the view that in a market this size, reputation and word of mouth will do more to drive bookings than paid reach - and keeps the cost base appropriately lean for a business of this scale.

8. SWOT Analysis

Strengths

A hardworking, dedicated owner with over four years of relevant industry experience including specialist spa work; a measured approach to growth rather than over-extending early; a genuinely comprehensive set of industry qualifications and certifications spanning nearly every treatment on offer, plus business-relevant qualifications in people management and accounting.

Weaknesses

No direct experience running a company, though relevant transferable experience exists from prior stock, staff and process management. This will be actively supplemented with professional advice and guidance, including this engagement.

Opportunities

A genuine gap in the local market - no existing provider offers the full combination of services under one roof. Post-pandemic consumer appetite for wellbeing treatments and personal treats remains strong. The central location naturally supports cross-visits with other town-centre businesses.

Threats

Competition from spas and therapists residents currently travel to, mitigated by strong local marketing, excellent service, and a clear value-for-money position. Cost pressures common across the sector (National Minimum Wage, business rates) are mitigated somewhat by the single-location, multi-service model, and have been factored into the financial assumptions.

9. Operations

Premises in central Baldock, chosen for parking convenience and proximity to other town facilities. Treatments delivered personally by the owner, with hairdressing and manicure/pedicure chairs rented to self-employed practitioners on aligned pricing terms. Key equipment: sauna cabin, jacuzzi, massage tables and till/booking systems, itemised in the financial model's start-up costs.

A typical day centres on scheduled treatment appointments, supplemented by walk-in capacity for jacuzzi/sauna use and shorter treatments during quieter periods. Booking is managed through a simple software system (included in the fixed cost assumptions) to coordinate the owner's own schedule alongside the independently run hairdressing and nail chairs, so customers can reliably combine services in a single visit - the core promise of the business.

Supplier relationships are modest at this scale: treatment consumables (oils, wax, laser consumables) and facility supplies (jacuzzi/sauna chemicals and upkeep) are the main recurring purchases, both low-risk, multi-supplier categories with no meaningful single-supplier dependency.

10. Environmental Impact

The environmental impact of a day spa is inherently limited, but Willow & Sage will take deliberate steps to keep it as low as practically possible:

- Organic and natural products used where possible, for both treatments and cleaning
- Recyclable rather than single-use items wherever client-facing disposables are needed (e.g. refreshments)
- Avoidance of single-use treatment items except where genuinely unavoidable for hygiene reasons
- Proper, responsible disposal of substances with environmental sensitivity - massage oils, waxing strips and cleaning chemicals - with recycling used wherever possible

11. Legal Requirements

The following have been identified as required, and will be in place ahead of trading:

- Public liability insurance
- Employers' liability insurance (required once any staff, including chair-renting practitioners with employee status, are engaged)
- VAT registration - not required initially given projected turnover, but monitored against the current threshold
- Health and safety requirements applicable to treatment-based premises
- Data protection registration, given customer booking and contact information will be held

12. Practical Set-Up

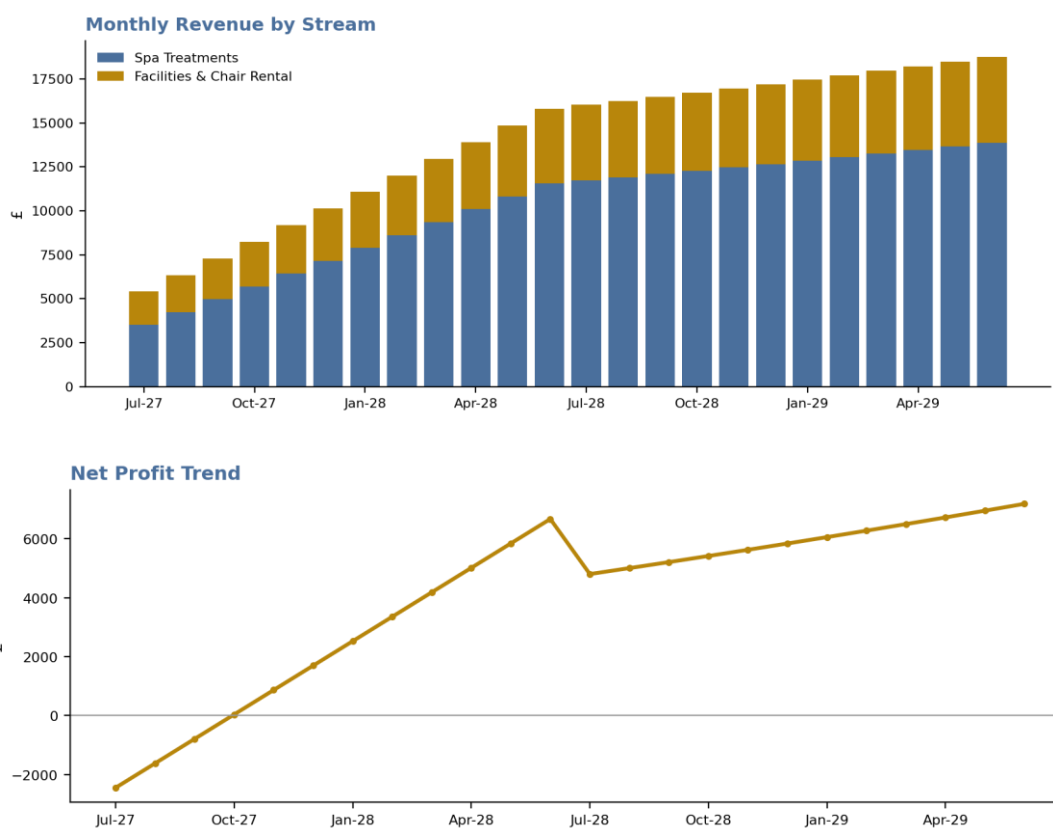
- Legal structure: sole trader
- Business bank account: to be set up ahead of trading
- Public liability, professional indemnity and employers' liability insurance: to be arranged ahead of opening
- VAT registration: not required initially - turnover will be monitored against the threshold as the business grows
- Health & safety and data protection requirements: to be addressed as part of pre-launch preparation
- Accountancy support: engaged from the outset given the complexity of grant funding and start-up cash flow

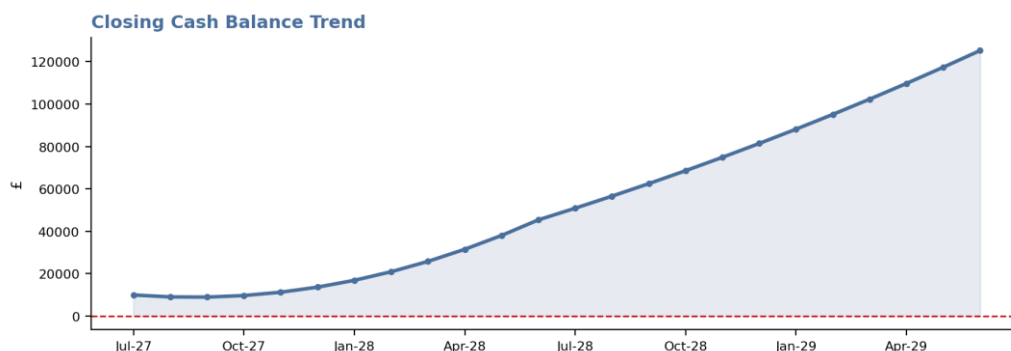
13. Financial Summary

This section summarises the two-year financial forecast. Full monthly detail and all assumptions are available in the accompanying financial model - this document shows the headline output only.

Key Figures

Metric	Year 1	Year 2
Total Revenue	£127,200	£208,252
Total Cost of Sales	£15,114	£25,189
Gross Profit	£112,086	£183,064
Gross Margin	88.0%	88.0%
Total Fixed Costs	£86,760	£111,540
Net Profit	£25,326	£71,524
Net Margin	20.0%	34.0%
Closing Cash Balance (year-end)	£45,352	£125,228





Funding and Cash Position

Start-up costs of £28,326 - principally capital equipment (£16,700), premises decoration (£5,000) and rent in advance - are covered by £40,000 of funding: £30,000 from the owner's own resources and a £10,000 grant from the local council. This leaves a working capital buffer of around £11,700 carried into month one of trading.

Cash builds steadily from a modest early low point of £8,914 around month 3, as the business establishes its early client base, before growing consistently through the rest of Year 1 and accelerating further in Year 2 as the second therapist's revenue contribution builds. Net margin improves from 20.0% in Year 1 to 34.0% in Year 2, reflecting strong operating leverage - fixed costs grow much more slowly than revenue once the core premises and equipment costs are already in place.

Because of the scale of the initial start-up costs relative to the owner's own resources, the council grant is a genuinely important component of this plan - without it, the business would need to either scale back its initial equipment specification or delay launch while further capital is raised. Once trading is established, no further capital injections or external funding are expected to be required.

A Note on Owner Drawings vs. Salary

The figures above assume Charlotte takes drawings from the business rather than a formal salary - the standard approach for a sole trader, and the basis on which the net profit figures are presented. It's worth being explicit about what this means in practice: if a formal salary of, say, £18,000 were paid instead of drawings, reported net profit would fall by a similar amount, materially changing the margin picture on paper without changing the underlying cash generated by the business. This is a structuring decision rather than a performance question and is worth discussing with an accountant once trading history exists - particularly given how it interacts with National Insurance contributions and any future pension planning.

14. Key Performance Indicators

The metrics below are the specific, trackable indicators that will be used to judge progress against this plan, in addition to the headline revenue and profit figures in Section 13. Targets are illustrative at this stage and will be refined once initial trading data is available but are set using indicators standard across the spa and treatment-based service industry.

Indicator	Year 1 Target	Year 2 Target
Average treatment capacity utilisation	70% (average, by month 12)	85% (average, reflecting second therapist)
Average revenue per client visit	£38	£43
Repeat customer rate (clients returning within 3 months)	35%	55%
New customers acquired via referral/recommendation	15% of new customers	25% of new customers
Average customer review/satisfaction score	4.5 / 5	4.7 / 5
Active self-employed chair renters (hairdressing/nail)	2	3
Appointment no-show/late cancellation rate	Below 8%	Below 5%
Active therapists delivering treatments	1 (owner)	2 (owner + second therapist)

These indicators, alongside the financial figures in Section 13, will be used as the basis for the 12-month refresh exercise - actual performance will be reviewed against these targets to identify what's working, what isn't, and where the plan's assumptions need to be revised for Year 2 and beyond.