



*THE*  
**ULTIMATE**  
*GUIDE*

*to being a*  
**Successful Personal Trainer**



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# Why now is the time to become a Personal Trainer

Starting your own personal training business can be exciting and daunting in equal measure. This ultimate PT guide gives you the top tips you need to make sure you're launching your new career on a solid foundation.

Research shows just how much demand is increasing for personal trainers who today work in a marketplace valued at £4.9 billion. There are now more than 7,000 fitness facilities in the UK and [nearly 10 million people in the UK are gym members.](#)

Clearly it's a great time to become a personal trainer and turn a hobby into a successful business.

As a result, it's no surprise that aspiring personal trainers increasingly want to join this booming market, particularly those who have the skills, qualifications, work ethic and dedication needed to be a personal trainer.

**This guide should help them achieve those goals!**



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# Getting started

## Qualifications

There are currently no legal qualifications required for personal trainers who operate on their own. However, professional partnerships or regulatory boards usually demand that personal trainers have at least the minimum qualifications UK governing bodies require for membership.

If you are looking to provide nutritional advice to your clients, **you need to have attained a certified nutrition qualification as part of your personal training course**. This way, you are covered by our range of insurance policies if a client suffers illness or any other unfortunate incident following advice or instruction you give relating to food choices.

## Choosing your business name

There are important **rules to follow** in the UK when it comes to choosing a name for your new business.

Before anything else, you need to check whether anyone else is **already using the name** you want to operate under. Once you've chosen (and, if necessary, registered) your business name, make sure to read up on how this should be displayed on your correspondence, invoices, stationery etc. before ordering any new printed materials e.g. business cards or headed paper.



“What I would say to fellow PTs is know your worth – if you have the certifications and knowledge, you shouldn’t decrease your value to get clients.”

### **Ashley Kissane**

REPs Level 3-qualified Personal Trainer  
for Diabeto Fitness and Pure Gym



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# Insuring your business

Before you start operating, take out appropriate personal trainer insurance. As a PT, you have a duty of care to your clients and taking out **specialist personal trainer insurance** means that you, your client and your equipment are covered in the event of any accidents.

## Protecting your legal liability

You will need both **Public Liability insurance** and **Professional Indemnity insurance** at the very least. Public Liability covers you for legal liability if you injure another person or damage third party property when instructing. **Insure4Sport** offers up to £10 million in Public Liability which covers such costs as damages and legal fees. As part of our Public Liability package, we also offer £1m Professional Indemnity as standard. If, for instance, you give advice to a customer or client and they suffer illness or injury, Professional Indemnity protects you against potential claims.

“Public Liability covers you if you injure another person or damage third party property while instructing.”



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**⚠ Prepare for the worst case scenarios**

In addition to these options, you might wish to extend your level of cover further to safeguard your new business and earnings from other potential pitfalls. Optional insurance cover for personal trainers can include **Personal Accident insurance** (sometimes referred to as sports accident insurance) to cover injuries suffered while with a client. Another option which many new PT businesses choose is **Loss of Earnings cover**, in case your injury prevents you from working for a period of time. **Insure4Sport** provides a benefit for accidental death and permanent disablement up to £50,000 and loss of earnings cover for up to 52 weeks.

**+ Choose additional cover to suit you**

Your business' personal training equipment can also be covered by specialist insurance for loss, theft or damage, which could prove vital should the worst happen.

If your personal training business has employees, you'll also need to take out **Employers Liability insurance** to cover members of staff.

At **Insure4Sport**, we offer flexible PT insurance that can be tailored to your requirements – so you only pay for the cover you need.

**20% OFF**

**Get instant Public Liability cover and FREE £1 million Professional Indemnity with Insure4Sport**



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# Registering your company

## Choose the right business structure

Once you have the relevant qualifications and are certified, the next major decision is whether to register your business as a limited company or operate as a sole trader. The [self-employed section of the HMRC website](#) is a great resource for finding out which option works best for your new enterprise, as well as what steps are needed to make it official. In addition to registering for tax reasons, you will also need to set up voluntary National Insurance payments through HMRC.

## Register with a recognised industry body

It's advised that you sign up with the [National Register of Personal Trainers](#) (NRPT) to give your business added credibility. The NRPT offers training courses to help personal trainers expand their services. Since they also help those looking for a qualified PT, they could even bring you potential new business. There's an annual fee for memberships. The NRPT also offers Public Liability insurance as an add-on membership. However, this is nearly double the cost\* of Insure4Sport's Public Liability cover.

(\*Prices correct as of January 2019)

"The NRPT offers training courses to help personal trainers expand their services."



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# Sorting out your business finances

## Open a business bank account

If you are going down the sole trader route, it isn't currently a legal requirement to have a separate business bank account. However, in order to keep personal and business finances separate for bookkeeping and tax reasons, it makes sense to set up a new account just for your business dealings. Plus, there's a good chance your personal banking provider won't allow business activity through your current account.


If you are going down the limited company route, then you are required by law to have a separate business bank account.

## Make sure your bookkeeping is in order

This part of starting a new business fazes many people, but keeping **timely and detailed records** is vital when self-employed. It doesn't mean purchasing expensive and complicated software or hiring an accountant, especially if you're starting out small. However, having processes in place to track income, outgoings, invoices and expenses are very important to ensure you pay the right amount of tax.

Keeping all business-related receipts and invoices, tracking business mileage and using a simple spreadsheet to keep your financial information in one place is usually adequate for start-up personal trainers. Your needs may

change as your business grows, and we would always recommend speaking to a qualified accountant or tax advisor if there is anything you are unsure of.



"Having processes in place to track income, outgoings, invoices and expenses are very important to ensure you pay the correct amount of tax."



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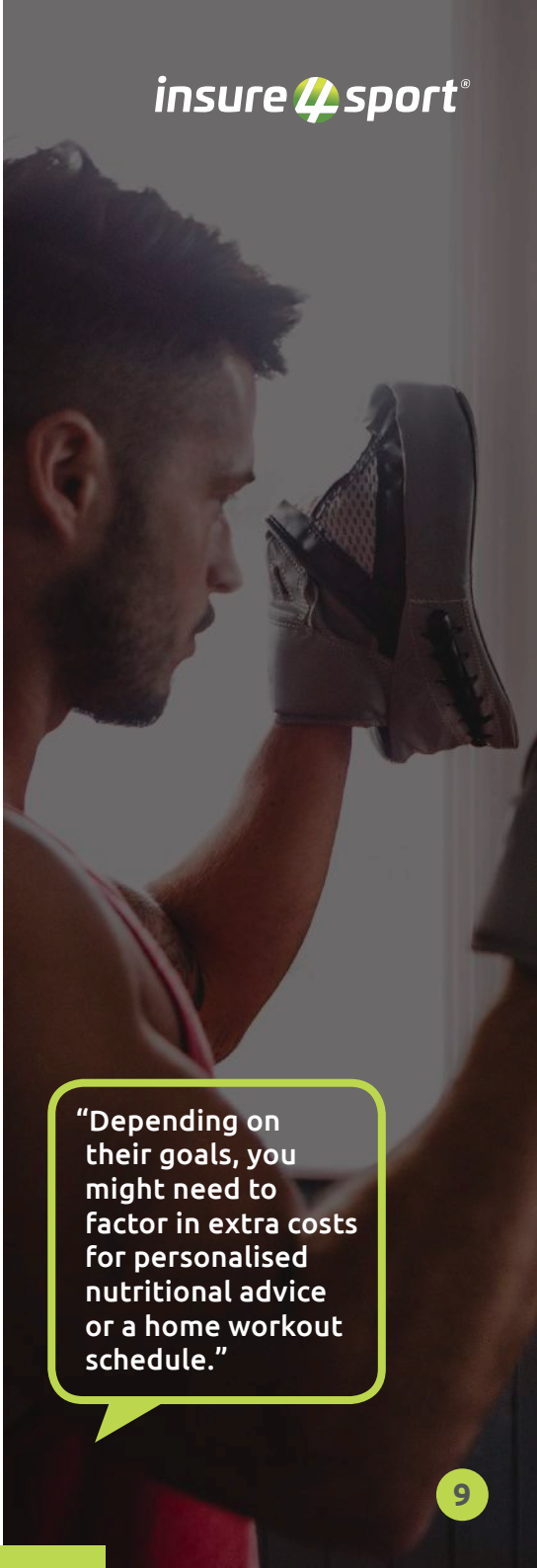
## £ Work out how much you should charge

When you're trying to attract new customers and retain existing ones, the last thing you want to do is either over or undersell yourself.

### There are a range of factors to consider when setting your rates.

Firstly, where you're located: one-to-one sessions in certain parts of London can easily cost £100 an hour, whereas around £25-35 an hour is the norm in other parts of the UK. Find out what other local PTs are charging – this gives you a flavour of the competition and going rates in the area.

Secondly, it depends on the type of package you're providing and the market you're targeting. You would charge more, for instance, if providing a long-term programme for your client, rather than just one-off sessions. Depending on their goals, you might need to factor in extra costs for personalised nutritional advice or a home workout schedule.



“Depending on their goals, you might need to factor in extra costs for personalised nutritional advice or a home workout schedule.”



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# Measure yourself against other personal trainers

“Compare yourself to other personal trainers who have REPs Level 3 and work out what your unique selling point is. Have you got any further qualifications?

These should be included on your website to highlight your credentials. Any testimonials from clients will also boost your reputation.”

## Ashley Kissane

REPs Level 3-qualified Personal Trainer for Diabeto Fitness and Pure Gym



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# Setting up shop

## Location, location, location








You'll need to decide where to conduct your personal training sessions. Perhaps you'll partner with a local gym and use their facilities in return for a fee or commission? Will you train in your clients' homes? Will you use a council-owned building, a public park or other green space? If running sessions from a third party place, you'll have to [check if licenses are needed](#) to use these areas for 'commercial gain'.

## Purchase and install equipment


Having good quality, hard-wearing equipment is crucial for making your business look professional, while saving money on repairs and replacements further down the line. The exact nature of the equipment you'll need will depend on the type of fitness and techniques you'll specialise in and where you will run your sessions. However, there are some staples which most PTs find that they use for virtually every client.

If you're based in a partner gym, you'll be able to use most of their equipment rather than purchase your own. If you're renting a dedicated studio space, then you can probably buy or rent some of the bulkier pieces of equipment. If you're running sessions in a client's home or outdoors though, then you'll need to fit everything into a car boot, with a couple of holdalls suggested for easy transportation.

## A good starting point for more 'mobile' equipment would include:

-  Stopwatch
-  Resistance bands
-  Kettlebells
-  Dumbbells
-  Exercise mats
-  Medicine ball
-  Measuring tapes

Also consider investing in wearable technology such as heart rate monitors or activity trackers for clients to wear during sessions.

 Do you want to use music to accompany your sessions and help with client motivation? If you're not running sessions in a gym where this is already usually provided, you may want to consider a small portable speaker that you can simply plug your mp3 player or phone into. You can even [tailor specific playlists](#) to specific clients, depending on the intensity of your classes or workouts.



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# Marketing your business

There are countless ways to market your business, but any successful PT will tell you the best way to get new clients early on is via word of mouth. However, it can be tough to stand out from the crowd if there are lots of other personal trainers operating in your local area, so it's worth thinking about the best ways to market your services.

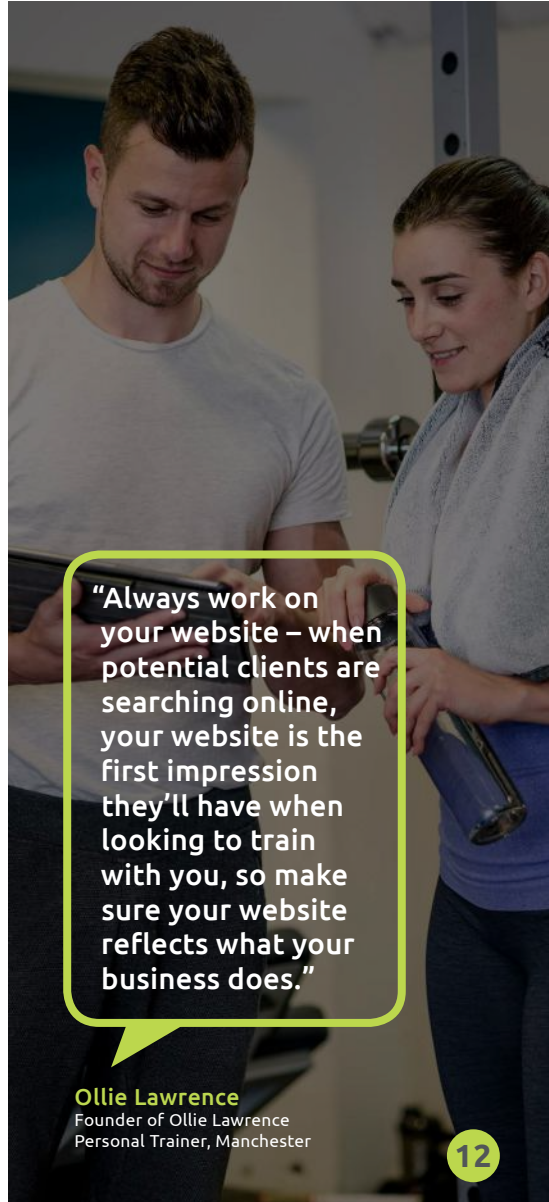
## WEBSITE

It will certainly do no harm to have a web presence and it needn't cost a fortune or take a degree in web development to achieve. You can create a nicely designed, simple website for free using templates from [WordPress](#) or [WIX](#) without any real technical knowledge.

## DIGITAL INBOUND MARKETING

Blogging is a perfect way of complimenting your website by showcasing your expertise. It is especially useful if your website is less than six months old and you're trying to [grow your SEO](#) (Search Engine Optimisation) rankings. By optimising your website with focus keywords targeted to your location and services, you'll appear higher on Google and stand out from the local competition. There are [SEO courses for PTs](#) which can help with this.

[Email marketing](#) and [landing pages](#) are also useful strategies if you're promoting an offer or trying to get your name out there.



“Always work on your website – when potential clients are searching online, your website is the first impression they'll have when looking to train with you, so make sure your website reflects what your business does.”

**Ollie Lawrence**

Founder of Ollie Lawrence  
Personal Trainer, Manchester



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### PRINTED MARKETING MATERIALS

This includes everything from business cards and flyers to branded decals for your car. It's always good to have something to hand out, even if it's just a small quantity in your car or equipment bag. You never know when you might meet your next potential client!

### SOCIAL MEDIA

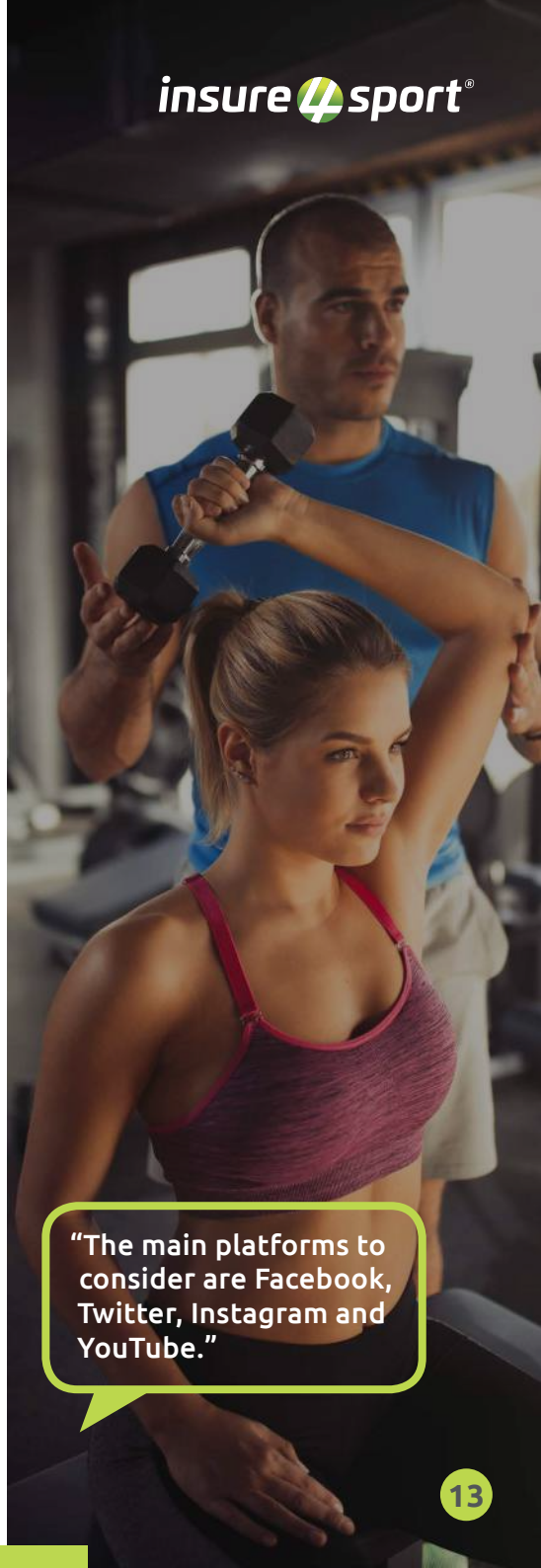
Having a presence on the social media platforms your target audience use is ideal for spreading the word. Update regularly with images, video top tips or training sessions and news about special offers or new services being offered. The main platforms to consider are Facebook, Twitter, Instagram and YouTube. However, it's better to concentrate your efforts on one or two platforms if time is tight.

### PAID SOCIAL MEDIA

Using Facebook's paid ad service or Twitter ads can also be a good way to get your brand in front of potential new customers. These can be targeted to very specific locations and only shown to people known to have an interest in relevant subjects e.g. fitness, gyms, losing weight, training for events etc. However, make sure that you set a spend limit for these ads to stay within your budget.

### ON YOUR MARKS, GET SET, GO!

After reading this guide, we hope you now have an outline of the main steps for launching your own PT business from scratch. We wish you every success!



**“The main platforms to consider are Facebook, Twitter, Instagram and YouTube.”**



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Use these handy check lists to ensure you do everything required to make 2019 a success!

## **Business checklist**

- Achieve appropriate qualifications/certifications
- Choose a business name
- Register as self-employed
- Take out Personal Trainer Insurance with Insure4Sport
- Register with a recognised industry body
- Open a business bank account
- Put a record keeping and bookkeeping process in place
- Determine location(s) of sessions and check with local authority if permits are necessary

## **Marketing checklist**

- Website** 
- Digital inbound marketing** 
- Social media** 
- Targeted advertising** 
- Business cards/flyers** 