

Massage Therapy Today

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FOCUS ON BUSINESS

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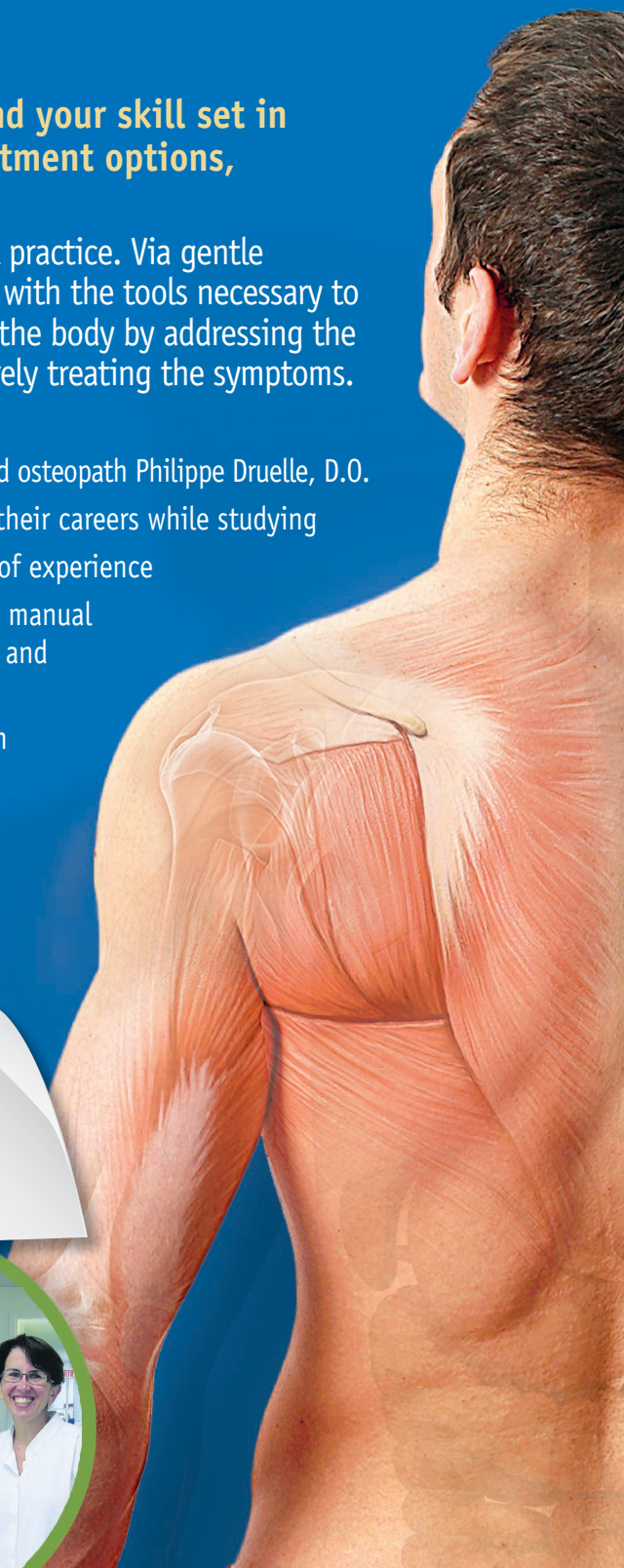
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Message from the Editor

Running Your Business

As regulated health professionals, RMTs focus on treating and preventing physical dysfunction and pain in their patients. This patient-centred approach is an important aspect of delivering high-quality health care, but it is important not to forget the elements of running a successful business. Many people are drawn to massage therapy because they want to help people, but without learning how to handle the business aspects of practice your potential to do well will go unrealized in the long term. In this issue, we focus on some of the important business elements of running a successful massage therapy practice.

After graduating, massage therapists are often eager to get to work right away. They want to put their assessment and treatment skills to good use, and begin to build up their practice. However, starting up a business can be a daunting task and, for many, it can be difficult to figure out where to begin. Daniel Ruscigno outlines five questions to ask yourself from the get-go. Amy Beggs highlights some common RMT business concerns, from disputes with colleagues to legal requirements for a home-based business, along with specific ways to approach them.

Businesses that start out on the right foot will not necessarily remain successful. Something that worked once might not work forever. As business expenses and the general costs of living rise, it is likely you will want to raise your prices. Don Dillon examines when and how to raise your fees. In another article, he discusses how to evaluate your delivery-of-care model to determine if and where there is room for improvement.

Once you have grasped the basics, the ultimate goal is to thrive. Margaret Wallis-Duffy provides her five tips for success as an entrepreneur, drawing from her 25-year career as the owner of a massage therapy business and a new-media company.

Certain elements of running a business might always be difficult, but that is no reason to avoid them. Accounting is not fun for most—for some, even the thought of looking at a spreadsheet is daunting. Andrea Collins, a former RMT and practicing bookkeeper goes over the basics of how to categorize your expenses, track your income and determine your profitability. She gives us the tools to better tackle the dollars and cents, and a starting point for discussions with an accountant.

Business skills are a critical yet sometimes overlooked element of success. This issue of *Massage Therapy Today* provides resources that will act as a starting point for developing, maintaining, and growing your practice. Your role as a regulated health professional can be complemented by your role as a successful business person. By starting with and frequently reviewing the basics, you can achieve and continue your dream career.

Laura Fixman,

Communication and Member Services Coordinator, RMTAO

Bookkeeping 101

Are You Profitable?

How Do You Know?

By Andrea Collins

When you are running a business, you need to know if you are making money. To do that, it is important to understand bookkeeping. To really understand bookkeeping, you need to understand the basic accounting equation and the financial statements that accompany it.

It is important to keep your expenses and revenue documents organized and in a format that easily allows you to use those statements to analyze your financial picture. This is the essence of bookkeeping.

Categorize your expenses

The first step in efficient bookkeeping is to develop a system to categorize your expenses, so that you can easily record them and find any receipt. You could use a folder, multiple file folders, a filing cabinet or banker's boxes. Whichever method you choose, remember that you will be storing these files for an extended period of time (six years after you have filed taxes for the Canada Revenue Agency [CRA], and 10 years, or 10 years past the age of 18 years, for the CMTO and *Massage Therapy Act*). Keeping your financial and patient files separate can lessen the workload when sorting out what can be shredded each year.

The most common way to sort your expenses is by the date on which you made the purchase or by the category of expense. If you choose the date system then it will be easier to file your receipts each month, but finding a specific receipt when necessary will be more challenging. Sorting by category may need more sections, but you will have



less paperwork in each section to look through to find a specific receipt. Being able to find a receipt is a requirement of the CRA. Keeping organized records keeps you compliant and will help if you are ever audited—a happy auditor is better than one who has to figure out your filing system!

So, what categories should you be using? The simplest method is to employ the same categories that the CRA uses for tax purposes. Some of these categories can overlap, so choose which ones you will use and stay consistent. Here are the most common categories that apply to massage:



Andrea Collins, RMT, has been self-employed for more than 16 years. She has written several business articles, presented a number of courses at conferences and conducted continuing-education courses. She has also completed studies in bookkeeping and is now practicing as an accounting clerk/bookkeeper in Calgary. Andrea can be reached at acollstoco@gmail.com.

- advertising
- meals and entertainment (food, beverages and entertainment, but you can only claim 50 per cent of the total)
- insurance
- interest charges
- business tax, fees, licenses and dues
- office expenses (this should include *anything* that you have purchased for generic use in your business)
- supplies (massage-specific items)
- legal, accounting and other professional fees
- management and administration fees
- rent (any fees that you pay to rent a room in a clinic—flat fee or percentage)
- maintenance and repairs (any costs that you incur for repairs or maintenance of your space)
- salaries, wages and benefits (if you employ others)
- travel (travel expenses that you incur to earn an income)
- telephone and utilities
- delivery, freight and express (both fees for purchases you have had shipped to you, such as supplies, as well fees for shipping to others)
- motor vehicle expenses (your car *may* be an expense, but you will need to discuss this with an accountant)
- other expenses (anything that does not fit in another category)
- business-use-of-home expenses (this could be a clinical space at home or an office space)

This is a partial list of the CRA's categories. There are also special rules and regulations surrounding many of the categories; they are too detailed to give full explanations here. You should always seek the advice of an accountant about your specific situation.

It might seem that there are a great number of categories to keep track of, but they are a tool to help you maintain a good picture of your financial situation. If you are not making enough money then you will need to analyze these numbers to figure out how to cut costs to make you more profitable. If you have

everything lumped together in only a few categories, that will be a challenge. Creating custom categories for recurring expenses such as linen fees or parking fees can also help you analyze your expenses.

Find a good accountant

Finding a good accountant is crucial to making sure that you are taking advantage of all the tax credits for which you qualify. Choosing the right accountant is also very important, as not all accountants are familiar with small businesses and their intricacies. Ask other massage therapists in your area for a referral to someone they trust.

HELPFUL TIP

Remember that businesses operate on a fiscal period, usually a year. This year can start at any time that you choose, but choosing the calendar year is usually easiest.



Record your expenses

Once you have sorted your expenses into different categories, you will need to record them. You can choose to go old-school and use chart paper, but this is very laborious. The potential for errors when doing manual calculations is high, even for professionals. It is better to enter the information on a computer, where you have several options for organizing your finances. A simple spreadsheet is a good beginning. If you are not familiar with spreadsheets or you get hives just thinking about them, look for an introductory course at your local continuing-education centre or community college. Do not forget that any course fees and textbooks can be listed as business expenses.

If you are busy or opening a clinic with multiple therapists then you might be ready for a computerized bookkeeping program. There are several programs to consider, with QuickBooks and Sage (aka Simply Accounting) among the most commonly used. QuickBooks (particularly the desktop version) seems, in my

“Finding a good accountant is crucial to making sure that you are taking advantage of all the tax credits for which you qualify.”

“Remember any HST that you collect is not your income. You are the person in the middle, collecting money that you will have to remit to the government.”

experience, to be a bit simpler to understand and appropriate to our business.

Using spreadsheets

With these tools, tracking your revenue will be a little simpler. If you are using paper (hand-written) receipts, consider switching to spreadsheets. Using a spreadsheet is straightforward and does not require extensive knowledge. You need to track the date, the amount of the sale (gross amount), the amount of harmonized sales tax (HST) and the amount after taxes (net sale). When you are writing receipts, track the same information plus the method of payment. You can track on a spreadsheet by



appointment (you could record the method of payment here) or by day (i.e., the sum of all sales for that day).

If you are using an online booking system then you will probably already be familiar with reports showing what you have billed, how the client paid, any gift certificates purchased and used, and possibly other data that might give you more information about your practice. Your total revenue is what you will need to report on your income statement and to the CRA at tax time. Your income might include money from selling products, using other modalities that are not covered by your RMT licence or income from a different line of work.

Remember any HST that you collect is not your income. You are the person in the middle, collecting money that you will have to

HELPFUL TIP


Although many therapists use their personal bank accounts for business, this is not recommended. Set up a separate account for your business, and use this account to deposit all of your revenue and pay for all of your expenses.



remit to the government. Consider keeping this money and other tax savings in a separate account to ensure it is available when tax season arrives.

Work out your profitability

Now that you have a method to track your income and expenses, you can determine your profitability. For a given period, take your income and minus your expenses. If the number is positive then you have made a profit (this is the amount that you will have to pay income tax on). If the number is negative then you have spent more than you have earned and are at a loss—you need to either increase your income or decrease your expenses. Fortunately, you now have a spreadsheet with a breakdown by category to see exactly how you have spent your money, which would have been very hard to determine from a pile of receipts.

Understanding the principles outlined in this article will help you determine your business's financial viability. Remember, however, that it is always best to discuss specific concerns with an accountant. 

Further reading

- Weygandt J, Kieso D, Kimmel P, et al (2012) *Accounting Principles, 12th Sixth Canadian Edition: Volume 1*. Wiley Publishing.
- Canada Revenue Agency. *Business and Professional Income*. Available from: www.cra-arc.gc.ca/E/pub/tg/t4002/t4002-16e.pdf. (A CRA resource explaining general business information, including income, expenses, partnerships, records and reporting.)

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Construct Your Delivery-of-Care Model

By Don Dillon, RMT

Do you provide good care? How do you know? In the tried-and-true delivery-of-care model you have adopted, is there room for improvement?

I have had the opportunity to view practitioners delivering care, as well as to experiment with my own practice. I have found variables in the patient/practitioner experience to be quite amenable to tinkering. Some variables are influenced by the market sector you work in (e.g., rehabilitation, spa, workplace wellness, athletics), but you can innovate to make the patient/practitioner experience truly significant for all involved. Can you find a way to make your sessions magical? Walt Disney famously told his employees, “Whatever you do, do it well. Do it so well that when people see you do it, they will want to come back and see you do it again, and they will want to bring others and show them how well you do what you do.”

We need a tool that scrutinizes each stage of the massage therapy delivery-of-care model—one that allows us to cross-reference the variables we can manipulate into making the experience more valuable, meaningful, productive and effective.

Variables within delivery-of-care models

Practitioners typically apply the following delivery-of-care model variables to each session: **Attract** (marketing), **intake**, **assess**, **conclude** (your professional opinion), **treat**, measure **outcomes**, create a **plan** and **prescribe** self-care.

Now, consider applying a second set of variables to frame the patient/practitioner experience. Tinkering with these variables



makes the experience more valuable and personal, and makes the outcomes more effective and efficient. There are a number of variables that go into the patient/practitioner experience, and here are a few to consider: Time, technique/tools, technology, tangible outcomes, team, and take-home pay.

Here is what happens when we link common delivery-of-care variables with patient/practitioner experience variables:

- **Time.** Can you assess or treat in less time? I discovered that, under time pressure, I could yield excellent results in just 10 minutes. Why did I think I needed an hour? Alternatively, you could lengthen your session times to augment the patient/client's experience.



Don Dillon, RMT, is a practitioner, speaker and mentor. Find him at MassageTherapistPractice.com.

SOAP NOTES THAT WRITE THEMSELVES

Indicate the primary area of pain

Pain intensity

1 2 3 **4** 5
6 7 8 9 10

How does the pain feel?

Sharp x Throbbing x

Onset of pain

Sudden Gradual

When did the pain start?

March 30, 2017

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“Whatever you do, do it well. Do it so well that when people see you do it, they will want to come back and see you do it again.”
—Walt Disney

- **Technique/tools.** Can you incorporate innovative techniques or hand tools into your treatments to increase your work capacity, lessen your strain, and improve outcomes? Hot stones can have a broad, flat surface or a firm edge (saving fingers and thumbs), as well as heat to penetrate soft tissues deeper and faster.
- **Technology.** Can you use technology to attract patients (e.g., websites, social media), conduct an intake (e.g., online fillable case history), assess outcomes (e.g., post-session online surveys) and prescribe self-care (e.g., online videos demonstrating remedial exercises)?
- **Tangible outcomes.** How are you measuring treatment success? Muscle testing, analogue pain scales, well-being indices and post-session range-of-motion improvements can all be used to demonstrate to the patient that something positive has

happened. Increasingly, new technologies (e.g., biometrics from wearable devices) will become available to measure outcomes.

- **Team.** Who can help you provide care? Think of the ways staff work in an emergency department, dental practice, or veterinarian’s office. Can you work with multiple practitioners in real time?
- **Take-home pay.** Your take-home pay is directly limited by your work capacity, the pricing you set, and your ability to generate other sources of income. How can you capture more value in your pricing, or use staff or new tools and techniques to increase your work capacity?

An example

As a practical example, by triangulating delivery-of-care variables with patient/practitioner experiences, I have been able to achieve dramatic symptom reductions in short periods of time (sometimes as little as five to 10 minutes); and I have also offered extended visits to patients with complicated symptoms. I have used hydro- or electric therapies and hand tools to augment treatment effects while decreasing the strain on my own body, which affects my work capacity.

I use post-treatment online surveys, websites, and digital newsletters to extend my practice mission and care. I measure a variety of outcomes and report the results to my patients, creating high patient adherence to treatment plans. I have joined sessions with my associate practitioners to work in tandem on a patient to illicit better outcomes than a sole practitioner could obtain. Finally, I have raised my take-home pay by increasing my pricing, brokering opportunities for other practitioners, and increasing my work capacity by using body-saving techniques and tools.

Whatever patient/practitioner experience variables you would like to re-evaluate and improve, take a look at your delivery-of-care variables and raise your level of care so high that “They will want to come back and see you do it again.” ■



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5 Questions to Ask...

Before Starting Your Own Massage Therapy Business

By Daniel Ruscigno

The massage therapy industry is home to thousands of entrepreneurs. In fact, industry research reports show that 70 per cent of massage therapists will at some point in their career work for themselves. And for good reason. On top of the freedom of working when and where you want, massage therapists had one of the top 10 profit margins in 2016 (according to *Inc. Magazine*), meaning there is plenty of opportunity for a successful career.

If you are considering opening your own business, or already working on establishing a new business, there are several questions to ask yourself early on in your venture. Combine this planning with hard work, patience and determination, and you can achieve long-term success on your own terms.

1 Where will I open my business?

There are four common options that massage therapists look to when starting out, each with its own pros and cons.



Daniel Ruscigno is the co-founder of ClinicSense. ClinicSense offers clinic-management software that helps with scheduling, intake forms, SOAP notes, billing and more. Find more information at ClinicSense.com

Working from home

The primary benefit of working from home is the cost—specifically, you do not have to pay additional rent. It is a great way to get your feet wet as an entrepreneur. Therapists often choose to work as an employee while they start to build up their own practice on the side. Eventually, you will gain enough clients to take the plunge and work full-time for yourself.

The downside is the conflict between work and home. Generally, you will want a dedicated room in your house as a treatment room and many people do not have the space. In addition, it can be difficult to attract clients

beyond your existing network, depending on the comfort of each individual with receiving treatment in a home. Finally, your growth potential is limited. This is one of the main reasons that this option can be great for getting started, before you eventually move into a dedicated office space.

Mobile massage

An alternative to working out of your home is to work from your clients' homes. The main advantage of mobile massage is no additional rent, with the added benefit of not needing a dedicated space in your own home. As with working from home, this is a great way to start to build a client list while still being employed elsewhere.

The cons are similar to those for working from home—limited growth and potential resistance due to the comfort levels of in-home treatment, plus travel time and expenses.

Renting a room from an established practice

Renting a room from an established business can be a great way to get started on your own. The upside comes from the customers already passing through the business. This is especially true if you rent from a chiropractor or physio-therapist, who might send referrals your way. In addition, you will be working with an established brand and in a formal office environment, both of which add credibility to your name.

The cons include the cost of renting the room and, since you will be working with an established brand, you will not be able to grow your own brand in the same way as you might if you are completely on your own.

“Creating your own professional office space is where the most growth opportunity lies. You can really make it your own.”

Setting up your own office

Creating your own professional office space is where the most growth opportunity lies. You can really make it your own, establish your own brand and potentially bring in additional therapists as your business grows. However, all of this is associated with greater risks and costs, so it is especially important to have a solid business plan in place before venturing out on your own.

One of the key elements in setting up your own office is the location. Consider elements such as foot traffic in the area, parking and competitors. You might find it helpful to work with a real estate agent to choose your location.



2 What are my start-up and operational costs?

Start a spreadsheet to record any expenses you can think of, down to the last drop of lotion. Understanding all of your costs is absolutely imperative so that you can make educated projections as to whether you can be profitable.

To help you get started, here are some of the most common start-up and operational expenditures, including equipment and accessories:

- rent, utilities, laundry, internet, phone
- massage table(s), chair(s), pillows, linens, towels
- lotions, essential oils, candles, diffusers
- massage tools, cupping set, hot stones
- cleaning supplies
- liability insurance
- business permit and professional licence

- signage, business cards, brochures
- website and clinic-management software
- office supplies (pens, paper, hand soap, tissues, bathroom tissue, water, tea, mugs, cutlery)
- professional services (e.g., lawyer, real estate agent and accountant fees)
- industry association dues
- credit card processing fees
- marketing and advertising budget

3 How many clients do I need to earn my desired salary?

Now that you have added up your costs, it is time to think about how not only to cover them, but also how to earn enough to sustain your business over many years. Start with this equation:

Revenue – expenses = gross salary.

For example, if your goal is to make \$40,000 and your expenses for the year are expected to amount to \$20,000, then you will need to generate \$60,000 in revenue. When handling large numbers, it is best to break it down into smaller numbers to get a better understanding of how to arrive at \$60,000.

The first thing to consider is the average price of a treatment. In our example, we will use \$75. If we take \$60,000 and divide it by \$75, we arrive at 800. This is the number of appointments you will need per year to generate \$60,000 in revenue. But 800 is still a large number, so we can divide that further by the number of weeks you work per year: 800 appointments, divided by 50 weeks, is 16.

Therefore, in our example, 16 appointments per week will earn \$60,000 in revenue. Substitute your own estimates to calculate the number of appointments per week needed. The result might sound like a lot to begin with but, with a solid marketing plan, you can achieve your goal.

4 How will I build my client list?

Before thinking about how to build your client list, you might want to think about who you want your clients to be. Choosing a practice focus can distinguish you from the competition and do wonders to build your

client list. Do some research to see what is missing in your area. For instance, are there any therapists near you who specialize in sports massage? If not, then this might be a void you can fill.

Strategies to build a client list can (and do) fill entire books. But the most common tactic for new businesses is to leverage your existing network—friends, family members, teammates and so on. Keep business cards on you at all times, tell people about your new business, invite them to book a treatment and ask them to help spread the word.

Many therapists create a referral program to really get the most out of their connections. However, keep in mind that CMTA guidelines state that the following are unacceptable practices:

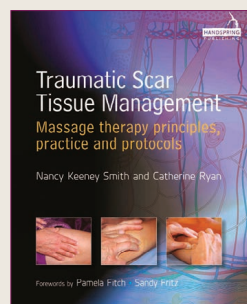
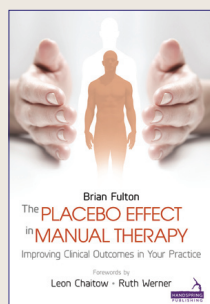
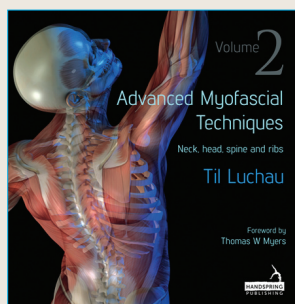
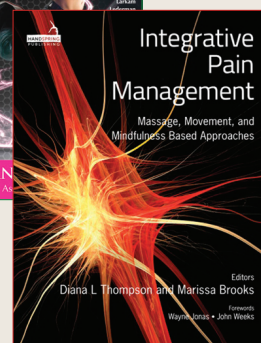
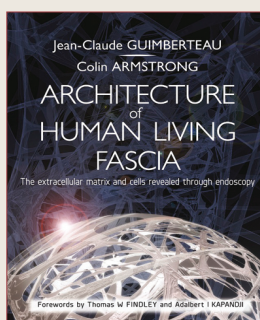
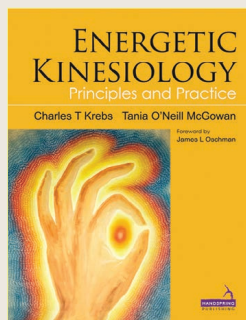
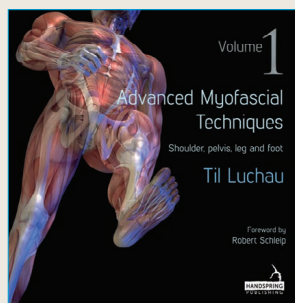
- accepting, offering or giving a payment or “secret commission” or any other benefit related to a referral that creates an inherent conflict between public interest and personal gain

- self-referral for a product or service that is not in the best interest of the patient/client (based on therapeutic need) but benefits the health professional financially

Therefore, you cannot provide clients with a fee, discount or any kickback in exchange for a referral. An alternative idea is to host an “open house” in your office. Provide food and drinks, make your space super-inviting and set up a chair massage area where you will be able to show off your value. Invite all of your clients and add a “plus one” to the invitation. The goal is to get potential new clients into your space and booking an appointment with you.

Another common tactic is to use treatment packages. Typically, a package consists of three or more treatments, paid for upfront at a slight discount. This is mutually beneficial in that the client gets a discount and you get several guaranteed appointments. And as the client receives more treatments, you have more opportunities to show your value and get them booking more often. (Regarding discounts:

“Before opening your doors, take some time to think about how you are going to attract new clients and put a marketing plan in place.”



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“Online scheduling is particularly great for sole practitioners because it is tough to get to the phone when you are giving a treatment.”

The CMTA advises that massage therapists may charge less than their posted fee, but that clients who have paid a lower rate must receive the same attention and time as clients who have paid full price.)

Before opening your doors, take some time to think about how you are going to attract new clients and put a marketing plan in place. There are many resources to help you—marketing blogs, books, magazines, Facebook groups, and your own friends and family. You will also want to reference CMTA guidelines. For example, when you are ready to place your first advertisement, you should be aware that the advertisement cannot include testimonials from clients, former clients, friends or family members, or any claims or guarantees about treatment that cannot be verified.

What you get out of your marketing plan depends on the effort you put into it—and remember to set aside some of your budget for investing in initial advertising.

5 How do I manage the responsibilities of being a business owner?

Time management is key for business owners. The more time you have available to treat clients or to work on attracting new customers, the greater your chance of success. For managing your business, there are several great pieces of software that will save you time, money and stress. Use Google or look to your industry association for suggestions.

Record keeping

A good clinic-management program will handle the bulk of your admin workload—scheduling, reminders, intake forms, SOAP (subjective, objective, assessment and plan) notes and invoicing. Online scheduling is particularly great for sole practitioners because it is tough to get to the phone when you are giving a treatment. And online intake forms and SOAP notes will help you avoid the stress of managing paperwork—which is especially frustrating after a few years in business.

Accounting

An accounting program will help you easily track your revenue and expenses and generate your financial statements at year-end. You do not want to be caught in a position where you are stuck counting receipts at tax time. You might also want to consider engaging a bookkeeper or accountant to make sure your books are accurate.

Virtual assistants

Employing office admin staff is often too expensive for start-up businesses. Look online for virtual assistants who will help you with tasks such as answering the phone or helping you put together marketing materials.

Answering each of the five questions above is very important before you invest any money into starting your own business. The more effort you put into planning, the better your chances of attaining a fulfilling and fruitful career as a massage business owner. ■



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From Massage Therapist to New Media Company CEO... Why Not Dream Big?

By Margaret
Wallis-Duffy, RMT



Margaret Wallis-Duffy's clinic, Wallis for Wellness, which was established over 25 years ago, is a well-respected, integrative wellness clinic with a compliment of Registered Massage Therapists, and a variety of other allied health care practitioners.

Margaret has also established WOW New Media as a comprehensive media team producing (in an entertaining fashion) broadcast quality online video and online radio programming that educates the public about health and wellness.

Visit her website at www.wallisforwellness.com

It is an honour to be asked to share my story with all of you during the 25th anniversary year of my massage clinic, Wallis for Wellness. I am a massage therapist and I could not be more proud of our profession and what it has to offer to the world.

It has been a wild ride over the past two and a half decades, as I have tried to traverse the unknown and often choppy waters of what is called "entrepreneurism." To be honest, I probably should not have opened a business when I did, as I had no formal business training. But what I did have was far more powerful. I had passion, a clear vision, and the determination to make my dream become a reality.

My journey

Every dream begins with an initial spark—an idea that frightens and excites you at the same time. My spark was ignited during my time as a student at Sutherland-Chan.

It was 1991. As a student, I was a sponge that wanted to soak up everything I possibly could about the massage therapy profession. One thing that I knew with certainty was that I truly believed in the power of touch and felt strongly that the massage therapy profession deserved to be in the middle of the integrative health care model.

This passion sparked a "fire" in my belly, and fueled my determination to share it with the public and other health care professionals. However, I knew this was just the beginning, as I wanted nothing more than to earn the respect of those other professionals so that we could link arms and work together to educate, empower, and inspire people to live well holistically. I wanted to improve



the quality of care given to every client who walked through the doors of my clinic.

In this article, I thought it might be interesting to share my top five tips for success as an entrepreneur, and then show you how I have uncovered and put these tips into action throughout the course of my career.

My top 5 tips for success

1 Discover what fires you up!

It was in my final semester at Sutherland-Chan that my personal vision began to take shape. It became clear to me that I wanted to create a clinic that would offer a wide range of evidence-based therapies, with an integrative, client-centred approach for people of all ages and at all stages of life, from pregnancy through to palliative care.

I knew this was not going to be an easy feat as, 25 years ago, holistic health was not in the consciousness of most people and was certainly not the conventional approach to managing health and wellness.

Instinctively, I knew that without action my vision would remain just a dream. So, I took my first step in what would become a 25-year journey as an entrepreneur.

2 Be willing to take risks

Before writing my board exams, or even my final school exams for that matter, I took a risk and signed a lease to open my very own massage therapy clinic. After much contemplation about the name, Wallis and Associates Massage Therapy Clinic opened its doors on April 6, 1992. This name was chosen for two reasons.

First, I was staying true to my vision and began with the end in mind. My goal was to become a one-stop, multidisciplinary clinic for families. In order to make this dream become a reality, I would need to surround myself with an amazing team. Although one might think that a name is just a name, it set the tone for the clinic and kept my vision clear in sight. Within six weeks I had hired one therapist,

within eight weeks we had two and now, 25 years later, we have eight RMTs as part of our multidisciplinary team, and we are still growing.

Second, perceptions are important. Twenty-five years ago, the massage therapy profession did not enjoy the same respect in the health care community that it does today, and I therefore wanted to ensure that we were perceived as being a professional facility. I was often told that the clinic name sounded like a law firm. Mission accomplished!

Taking calculated risks is a crucial part of success as an entrepreneur. Looking back, this was not just my first big risk as a business owner, but one of the most important risks I have taken in my career. This set the precedent for my approach to business for years to come. Despite the many doubts that still pass through my mind, I have always believed in my vision and thus have been willing to lean into vulnerability, regardless of the outcome.

“Taking calculated risks is a crucial part of success as an entrepreneur.”



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“Embracing failure has been one of the hardest things that I have had to come to terms with.”

3 Do the work, and be authentically you!
Opening my clinic was just the beginning. I knew that the real work was ahead of me. Passion simply is not enough. As therapists, entrepreneurs, and business owners, our biggest challenge is to build a strong foundation on which we can grow and expand our businesses. Creating a strong referral base is essential to our long-term success, and finding unique and creative ways to build trust with other health care professionals is key.

There is power in effective communication with other health care professionals. The most impactful things when building a practice lies in the follow-up. Following up with my clients, doctors, and other health care professionals who refer to our clinic has been a crucial component in fostering the trust and confidence that others now have in our work and our brand.

4 Fail forward

Although we always try to put our best foot forward and continue to evolve, grow, and

improve the service we offer to our clients, we sometimes fall short and experience failure. Embracing failure has been one of the hardest things that I have had to come to terms with. However, once I realized that valuable lessons can be learned from failures, I have used them to fuel my learning and propel my business forward. Whether it is dealing with an unhappy client or an idea that I have implemented not yielding the results I had hoped for, I try to take the time to evaluate the lessons that the situation can teach me and find ways to apply them moving forward.

5 Surround yourself with people who share your vision

Over the years the clinic has continued to grow, and has now expanded into the integrative health and wellness clinic that I dreamed of from the beginning. We are a one-stop wellness destination for the entire family. Our team consists of eight RMTs, two naturopathic doctors and a chiropractor, occupational



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therapist, pedorthist, counsellor, dietitian, reflexologist and craniosacral therapist, who all benefit from an 80 per cent doctor referral rate. I truly believe, however, that we need to continue to breathe new life into our vision so that we can challenge ourselves, continue to grow and unleash our full potential.

The journey continues

To create new goals and form a new vision has once again required me to follow my passion, take risks, do the work, fail forward (many times!) and find the right team. My love of educating others on the importance of holistic health led me to explore the possibility of using new media to help educate, empower, and inspire people outside the walls of my clinic to live well. As a result, after 24 years in business, WOW New Media Inc. was born. WOW New Media Inc. is a full-service online video production vehicle. We harness the power of video to communicate, educate, and entertain. Our online video-programming style uses similar production techniques as traditional broadcast television as a way of engaging audiences, but in a new-media way.

Why did I think that I could enter into an arena that I was not formally trained in? Here is the thing: We are all capable of doing something new if we are willing to push through our fears, get busy doing the hard work it takes to learn a new skill, stay focused on our goals, persevere, and never give up. This process took more than seven years to complete, but it was worth every difficult moment.

As our team prepares to celebrate the special milestone of 25 years in business, I feel so grateful for the career that I have and the amazing profession that I am proud to be a part of.

Although we have come a long way as a profession, there is still a lot of work to be done. During the next chapter of my career, I am committed to doing my part in elevating our profession and sharing the benefits of massage therapy with as many people as possible across the globe. Remember that "overnight success" often takes years to create, and your attitude will often determine your latitude! ☐



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A Review of Important Business Issues for RMTs

By Amy Beggs, CTD, RMT, BSW



Amy Beggs, CTD, RMT, BSW has been a Registered Massage Therapist for over sixteen years. A graduate of Sutherland-Chan School and Teaching Clinic, Amy has successfully managed a massage therapy practice in a number of multidisciplinary clinics in the Burlington and Mississauga areas. In addition, Amy has been an educator within the massage therapy profession for the past eleven years, both as an instructor within the Massage Therapy Program at the Canadian Therapeutic College (CTC), as well as the Practice Specialist and Facilitator for the College of Massage Therapists of Ontario (CMTO).

The profession of massage therapy has several appealing characteristics, one of which is the flexibility and entrepreneurial opportunities it offers. It fits well with people who prefer to work independently, want to be their own boss, or dream of running a successful health care practice. However, whether you are a newly registered massage therapist looking to find your place in the profession, or an experienced massage therapist who has decided to change practice venues, running your own business can be a daunting endeavour. Many massage therapists have rushed into a new business with high hopes and great enthusiasm, only to be disappointed with the lack of a stable income, an unreliable client base and, often, difficult business relationships.

Throughout my years both as an RMT in independent practice and as a practice specialist for the CMTO, I have encountered innumerable therapists who have fallen into very difficult situations because of poor practice or business management. Often, this can lead to expensive and time-consuming legal entanglements. In almost every case, these situations could be traced back to the beginning of the business venture, where either an intentional omission or an accidental oversight took place when business planning.

Location, location, location

When deciding where to practice, it is important to keep in mind your legal requirements. If you want to set up a home-based practice, as many massage therapists choose to do, you must first work out whether this is a viable option. Many cities have by-laws that prohibit

home-based businesses, or put specific restrictions on running a business from home. For example, you might be allowed to operate a business from your home, but not to put up any signage regarding that business, or have any additional cars parked in front of the house. This is why it is very important to contact your local municipality before you make the decision to work from home. You must first determine if this is possible and, if so, what restrictions are in place.

If you have decided to open a practice outside of your home, in a commercial area, you should still contact your local municipality to identify any municipal requirements. For example, it is important to be aware of requirements for licensing commercial space, additional liability insurance, fire safety, and signage.

Understanding legislation

Another important factor to consider when starting your business, and when maintaining a successful practice, is how you will honour the various legislative requirements. In addition to the requirements placed on massage therapists by the CMTO, such as maintaining registration and professional insurance, record keeping and so on, there are additional legal requirements with respect to operating a business in Ontario. The 2005 *Accessibility for Ontarians with Disabilities Act* was established to develop, implement, and enforce accessibility standards within all businesses in Ontario. Specifically, regulation 429/07 "establishes accessibility standards for customer service and it applies to every designated public sector organization and to every other person or organization

that provides goods or services to members of the public or other third parties and that has at least one employee in Ontario.” To learn more about whether this would apply to you and how to fulfill these requirements, visit aoda.ca.

If you intend to use electronic means to market and promote your business, you must also be aware of Canada's anti-spam legislation. This legislation came into effect in July 2014 and protects Canadians from unwanted communications, while still allowing businesses to compete. This law applies to all electronic messages (e.g., e-mails, texts) that organizations send in connection with a “commercial activity.” This would include many of the e-mail messages you might send to your patients, such as keeping patients up-to-date with your practice through an e-newsletter, reaching out to former patients, or e-mailing community organizations to help advertise your business. The anti-spam legislation requires expressed consent from patients before they are sent such electronic messages. For more information, visit fightspam.gc.ca.

An additional legal requirement that you may need to be aware of, specifically if you intend to sell products within your practice, is Health Canada's regulatory authority and restriction of health products. Only health products that have been approved by Health Canada can be advertised or marketed within your practice. Health Canada provides several policies to effectively regulate marketed health products. Visit hc-sc.gc.ca for further information.

Counting the cost

Something that is often overlooked when considering the initial costs of starting a practice is how you will supplement your

income until your practice has developed. Many therapists who start a new practice are unaware of the time and energy involved in building a client base. Based on my experience, and that of several peers, it generally takes between one and two years to build a sustainable practice. What will your income-supplementation plan be during this time?

Many therapists consider selling products to supplement their income, or bringing in other professionals to work within their practice. Others, including myself, continue to work part-time in another profession to supplement their income until the practice becomes successful. Do not get discouraged if your practice is not immediately profitable—give yourself the one or two years required to build a patient base.



Contracts

Finally, one of the most important, and yet often overlooked, considerations involved with starting a new practice or business is putting appropriate contracts in place. As a general rule, you should have a contractual agreement every time you enter into a business relationship with someone else. This might include a lease agreement for a clinic space, a sub-contractor agreement for the use of space within an existing clinic, or a partnership agreement if you decide to go into business with another professional. The importance of having a solid contract cannot be overstated. In my experience as practice specialist at the CMTO, almost 50 per cent of the questions or dilemmas we discuss are related to contractual issues—more specifically, problems arising from not having an appropriate contract, or any contract at all, in place.

A good contract exists for several reasons: it protects all parties involved by setting out the obligations of each party; it describes the

“Do not get discouraged if your practice is not immediately profitable - give yourself the one or two years required to build a patient base.”

“There is a common, but false concept that the clinic or spa facility “owns” the patients/clients, and therefore the patients’/clients’ records as well.”

ways in which the parties will conduct business together; and it can be referred to and relied upon in the case of a disagreement between parties. Having a contract will help ensure that you are able to meet your professional obligations without running into conflict with clinic owners or co-workers. A contract also outlines any conditions attached to your business arrangements. For example, as mentioned earlier, massage therapists have very specific, legislated record-keeping requirements. One item that should always be outlined within a contract with other professionals or business owners is where the responsibility for the maintenance of health records falls and, specifically, what will happen to those health records should the contract end and the therapist leave the business. Whoever is responsible for the health records, whether that is the clinic or the practitioner, must adhere to the requirements set forth in the *Personal Health Information Protection Act* with respect to the responsibilities of the “health information custodian.”

Contracts should also outline what will happen when a massage therapist chooses to leave the practice—particularly, how and when that therapist’s patients will be contacted. Other important components of a contract include non-competition clauses; non-solicitation clauses; details of expenses and fees; accessibility; and marketing/advertising responsibility.

The concept of “ownership” of a patient often comes into play when discussing contractual agreements. There is a common, but false, concept that the clinic or spa facility “owns” the patients/clients, and therefore the patients’/clients’ records as well. Although a contract may specify who is responsible for the patient records, patients will always

be able to choose who they receive their treatment from. You should never sign a contract that states you cannot provide treatment to a patient if you leave the clinic/facility. No clinic owner can dictate who patients choose to receive treatment from.

Massage therapists might also encounter non-solicitation clauses when looking at contractual agreements. This means that the clinic might stipulate that the practitioner cannot solicit any patient of the clinic, or that he or she cannot use clinic information to contact patients. It is important to remember that notifying a patient of your departure and how they might continue their care is not, by definition, solicitation.

It is the provision of necessary information for the continuation of the patient’s health care.

In 2013, the RMTAO published a comprehensive contract guide for its members, which provides extensive information regarding considerations when negotiating a contract.

This guide is an excellent resource for all massage therapists to use when starting a business. Another important step involved in negotiating contracts is contact a lawyer to review the contract, and to ensure that it is appropriate for you and legally binding.

Planning and investing the time needed to build solid foundations for your practice can be a difficult and certainly a daunting experience, when you consider all of the things you need to do to make it successful. However, it can also be one of the most satisfying and rewarding experiences you will ever have, and is well worth the effort. ■

Further reading

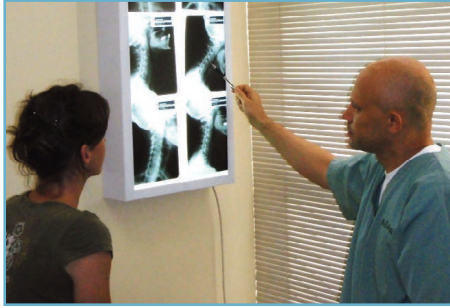
RMTAO (2013) *The Contract Guide. A Registered Massage Therapist’s Guide to Informed Decision Making.*





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