



Curves offers a 30-minute workout that combines strength training and sustained cardiovascular activity through safe and effective hydraulic resistance.

Curves also offers a weight management program featuring a groundbreaking, scientifically proven method to raise metabolic rate and end the need for perpetual dieting.



Gary and Diane

Founders Gary and Diane Heavin are considered the innovators of the express fitness phenomenon that has made exercise available to over 4 million women, many of whom are in the gym for the first time.

Gary is the author of numerous books including *The New York Times* bestseller *Curves*, which is revolutionizing America's approach to dieting. With thousands of locations in over 75 countries, Curves is one of the world's largest franchises.

For more information, please visit:

www.Curves.com

www.CurvesME.com

www.BuyCurves.com

www.MiddleEastCurves.com

Curves Story

Over 30 years ago, Curves founder Gary Heavin dropped out of a pre-med program he could no longer afford. He took over a failing health club in Houston, Texas, and began to provide fitness services that would prevent illness. At age 25, he owned six successful women-only fitness centers and was providing weight loss guidance to thousands of women through group meetings. By age 30, Gary had built a fitness center chain with 17 locations and then... he lost it all. As he rebuilt his business and personal life, Gary applied many lessons he learned from both his successes and failures.

He and his wife Diane, opened the first Curves in Harlingen, Texas, in 1992. This new concept of 30-minute fitness, strength training, weight loss guidance and a comfortable environment designed for women, was immediately successful. Diane had a passion for exercise and the experience of an advertising executive. They realized that women across America would benefit from the Curves program. Together they began to franchise this wonderful concept and opened the first franchise in 1995.

At the end of the first year, there were 50 franchise locations. Curves reached 1,000 locations within 36 months and thousands more followed all over the world. Curves is listed in Guinness World Records as "The World's Largest Fitness Center Franchise." Entrepreneur Magazine named Curves "The Number 1 Best New Franchise" two years in a row. They also named Curves "The Number 2 Best Franchise" overall and "The Number 1 Fastest Growing Franchise". Curves is now located in over 75 countries with thousands of locations serving over 4 million women.

Gary holds a degree in Health and Nutrition Counseling and his most recent book, *Curves*, is a bestseller. Published by Penguin/Putnam publishing, it will be available in bookstores around the world.

Curves is an organization built on a solid foundation of values. The Curves franchise family attracts solid and diverse people, many of faith, who are passionate in their concern for the welfare of other people.

Points of Difference

INNOVATION

Curves is the first fitness and weight loss facility to offer a 30-minute exercise program designed for women.

ONE-STOP FITNESS AND WEIGHT LOSS...SAME PLACE, SAME PRICE

Conventional exercise and weight loss facilities are across the street from each other. Successful permanent weight loss requires both. We're the force in providing affordable, one-stop exercise and nutritional guidance.

A COMMUNITY OF SUPPORT

The majority of women, whether in shape or not, prefer to exercise in an environment comfortable for women.

30-MINUTE TOTAL FITNESS

With our unique Curves Workout, members warm up, perform strength and cardiovascular training simultaneously, cool down and stretch in just half an hour.

WEIGHT LOSS

Our Permanent Results Without Permanent Dieting method is changing the way the world diets. By increasing metabolism following weight loss, members eat healthfully and abundantly, rather than diet forever.

PROVEN SYSTEM

Our easy-to-learn methods and systems are innovative and proven. You will be trained and confident with all phases of your franchise operation.

BUSINESS OWNERSHIP

Reaching your full potential is often best done by working for yourself. If you have the desire, work ethic and attitude, this may be the right opportunity.

SUCCESS BY DESIGN

The Curves Workout, dressing rooms and consulting areas require 1,500 to 2,000 square feet. This efficiency allows locations to be profitable with as few as 300 members – depending on rent.

OFTEN COMPETITION FREE

Conventional women's facilities require cardiovascular areas, weight rooms and wet areas, and must have hundreds of members to succeed. Curves facilities go where no one has gone before. Like Sam Walton and discount shopping, we've brought quality women's fitness to small-town America, as well as major metropolitan areas.

Curves Workout

Let Curves' 30-minute fitness help you acquire the habit of exercise.

- Curves uses hydraulic resistance.
- There are no weight stacks to manage or change.
- Safe, accommodating resistance keeps you moving smoothly and safely around the circuit.
- You push, then pull, rather than lift and lower weights. This reduces the potential for soreness and injury.
- A safe, load-bearing activity helps to maintain bone density and fight osteoporosis.
- Strengthening muscles provides joint stability and is a crucial part of arthritis treatment.
- Curves offers strength training that women can do.

The Curves workout is a complete workout including all five necessary components:

- Warm-up
- Aerobic exercise
- Strength training
- Cool down
- Stretching

WARMING UP

and cooling down allows your body to safely adjust to the stress of exercise.

AEROBIC EXERCISE

allows you to burn body fat and to improve your heart, lungs and vascular system.

STRENGTH TRAINING

will protect and increase lean tissue, which raises metabolism and protects bone density.

Sample Success Stories

While living in Texas, we were both teachers and coaches. My wife, Valerie, began taking her cheerleading team to Curves to do strength training to improve their performance. In just a few visits, Valerie was addicted. Two years later we moved to Washington State, but alas, there was no Curves in our area. After walking in the rain for six months, Valerie was desperately longing for a Curves with the effective, quick, 30-minute workout program. Looking back (five locations and 2,100 members later) we realize Gary Heavin's "keep it simple" formula is prevalent in all aspects of the business, even getting started. It was so simple that, as I like to tell the story, "I came home one day and my wife had bought a franchise." We feel good about what we are doing and get to see results daily that are "jaw dropping." We are reaping the rewards of working for ourselves, as well as improving the quality of our family's life.

Tom and Valerie Waitley
Tacoma, WA

Curves has given me the knowledge and the opportunity to show that "I care!" Four years ago, I realized my dream that has developed into my passion. I was asked by a family member to help in the openings of two Curves facilities. I quickly knew without a doubt that this was my calling as well... my decision to leave a 24-year career was crystal clear. Amazingly, the transition that I experienced personally, along with the joy and satisfaction of being a part of any woman's increased wellbeing is powerful! As a Curves franchisee, I am proud and grateful to be a part of the dreams and reality of other women who become healthier each day.

Pat Carey-Cooper
Cromwell, CT

As a pharmacist, I had been called into my manager's office everyday for refusing to fill the "morning after pill." I remember feeling so alone and knowing at the same time that God would bring good out of this since I really loved Him. As this was happening, a friend "dragged" me to Curves. Within four weeks, I was looking to buy a franchise. I had no money so I applied for various loans. In less than two and a half years, I have five facilities and will be debt free the middle of next year. The Curves products were so excellent and the book was so founded in studies. I was determined not to put anything on my shelves that I would not 100% recommend as a pharmacist. Responding to God's call and to God's mysterious guiding has led to "a pebble being tossed into the pond." The effect goes to over 3,500 ladies in just my facilities, which ripples to their children and husbands, the schools, the workplace, the community and the world!

Peg Saam
Alaska

NEW STUDY SHOWS CURVES WORKOUT CAN BURN MORE THAN 500 CALORIES IN 30 MINUTES

Baylor University Researchers Link Calories Burned to Intensity, Fitness Level

WACO, TEXAS – May 23, 2006 – Curves International Inc., the world’s largest franchisor of fitness clubs, announced today that Baylor University has concluded a study on the intensity of the Curves workout. A team of Baylor researchers, led by Dr. Richard Kreider, Ph.D., FACSM, professor and director of Baylor’s Exercise and Sport Nutrition Lab, has had the Curves program under close scientific scrutiny since the fall of 2002. Initial studies confirmed that the Curves program is effective at helping women lose weight, increase bone density, gain muscle strength and aerobic capacity, and raise metabolism.

This latest study focused on the intensity of the workout and the number of calories burned by study participants. Results correlated directly to the fitness level of the participants and the intensity at which they exercised. All participants were tested to accurately assess their fitness levels before beginning the study. Fitness level is crucial data that correlates directly to the maximum number of calories a person is capable of burning in a given period of time. The least fit women in the Baylor study burned between 164 and 238 calories in 30 minutes. “The important thing to note here,” said Kreider, “is that these women were working at 80 percent of their maximal heart rate and 64 percent of their maximal oxygen uptake—which was slightly below their anaerobic threshold— so they simply could not have burned any more calories in 30 minutes with this or any other workout.” And the fittest test subjects? “They burned as many as 522 calories in 30 minutes,” said Kreider. “As you progress and become more fit, your capacity for burning calories increases.” *(Estimated based on exercising at 64 percent of maximal oxygen uptake in women with higher VO2 maximums; in other words, trained women.)*

Curves Intensity Study

Exercise intensity was measured by heart rate, oxygen uptake, strength demands, and calories burned. “All of these measurements were within the appropriate ranges for the women we tested, based on their maximal exercise capacity and fitness levels,” said Kreider. “The Curves program elicits a mean exercise intensity that meets the recommendations of the American College of Sports Medicine (ACSM) and the American Heart Association for improving aerobic fitness, as well as eliciting the appropriate workload resistance as recommended by the ACSM and the National Strength and Conditioning Association (NSCA) for these women.” So what’s the bottom line? “The Curves workout is unique in that the intensity can adjust automatically to the fitness level of the person doing it,” said Kreider. “Not only does this help women stick with the program, but it helps them avoid injury while still permitting them to make substantial gains in weight control, fitness, and overall health.”

RAMA International

RAMA International, Inc. is the Master Franchisor of Curves in the following countries: Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, UAE and Yemen.

RAMA International is independently owned and operated. RAMA's President, David-Imad Ramadan, owned and operated successfully Curves franchises in the United States for several years. David-Imad is directly involved in the development and management of Curves in the Middle East.

Franchise Fee per Location: \$55,000

(includes equipment shipped to port of entry)

+ **One Time Initiation Fee: \$5,000**

+ **Monthly Royalty Fee: \$550**

+ **Monthly Advertising Fee: \$550**

+ **Other Costs:** Lease, space finish out, grand opening advertising (\$10,000), promotional products (\$10,000), stereo system, computer, furniture, utilities, licenses, travel to training facility, payroll, etc.

Applicants should expect to budget \$150,000 as a total startup cost per franchise location

NOTE: In most cities in the Middle East a Development Agreement will be required whereby franchise rights will be sold only to individuals/companies who are capable and willing to purchase rights for several locations and operate several locations. Single locations applications will not likely be accepted.

Why Buy a Franchise

"A high percentage of **Franchise** businesses remain operating after 10 years, whereas **82%** of independent businesses fail."

According to the U.S. Department of Commerce

- Although only 8% of businesses are franchises, they represent 40% of all retail sales in the U.S.
- Consumers prefer a nationally recognized name 2 to 1.
- Proven methods are often better than trial and error.
- A franchise is usually easier to sell and has a higher value than an independent business.
- The synergy of a group of people, all contributing ideas and motivation, is a benefit to each individual.

FRANCHISEES ARE SUCCESSFUL

Why a Curves Franchise?

- Many people would like to be their own boss. If you believe that you can meet the challenges of ownership, then the rewards of owning your own business may be yours.
- Only one person will be bringing the Curves 30-minute fitness and weight loss facility to your area. If this is something you would enjoy, then it may be right for you.

If you can think of a business that is more fun, prestigious and a better return on your investment—buy it.

Curves Support

**With a Curves franchise,
you'll be in business for yourself, not by yourself.**

...

TRAINING

We assume that franchisees have no experience or knowledge in the operation of a fitness and weight loss facility. Consequently, we'll provide you with materials, text books and systems manuals at Club Camp, our comprehensive classroom training program held yearly. For several days, expert instructors will teach you nutritional guidance, exercise physiology, sales and marketing, and general business. You'll be certified as a Curves Workout Personal Trainer, and you'll leave confident with the tools to safely and effectively operate your Curves franchise.

SUPPORT

At our expense, we may (if schedule permits and if the country allows a woman instructor to travel to the location) send one of our expert mentors to assist you with your grand opening and work with you for the first four days of your franchise operation. The mentor will show you how to handle phone calls, sell memberships, teach the Curves Workout System and provide weight loss guidance. By the end of the week, your Curves franchise will be up and running.

ON-GOING SUPPORT SERVICES

Newspaper ads, internal and external promotions to generate business, and ideas to better service your members are available on a secured Web site designed and maintained especially for Curves franchisees. There are also regional training meetings and conventions for all franchisees. With Curves' premier franchise services, you'll be in business for yourself, not by yourself.

Curves Franchises in the Middle East

Frequently Asked Questions

Mission Statement

We commit our methods, systems and motivation to helping people, whether a Curves member or franchise owner, to help themselves in their quest to attain a better quality of life.

Why should I buy a Curves Franchise in the Middle East?

Curves is a global leader. The Curves Franchises is ranked as the number one best in the fitness category in the world. Curves is now the largest women's fitness chain in the Middle East with locations in several countries, so this represents a very exciting but time-limited window of opportunity to take advantage of this booming business proposition. Curves meets a very succinct and growing need in today's world by delivering fitness for women with a unique, specially-designed approach. With more than 4 million members to date, Curves has proven an unequalled success everywhere. In an article in *The Boston Globe* newspaper, it was reported that "Curves spread, because it offers an effective product to a receptive market and because the entry costs are low for franchise owners and members. It's an amazing business model."

What accounts for the tremendous success of Curves' Franchises?

Curves has developed a high-quality world-class reputation and a positive brand name that is instantly associated with women and fitness. With over 20 years experience with thousands of Curves Franchises in over 75 countries (not to mention over 4 million satisfied members), you can be sure we have developed a solid strategy for success. Our recipe for profit includes comprehensive training and operational procedures that have been tried and tested. And we are constantly monitoring best practices to retain our leadership position. We work with the medical community, academics, researchers, engineers, business specialists and more, to continuously research and refine our techniques and approaches to best serve both our franchisees as well as our Curves members.

What accounts for the huge success of Curves as a fitness concept?

The staggering successful growth of Curves has been generated primarily by positive word-of-mouth. For any woman trying to balance family, work and her own health, discovering a Curves gym at the local strip mall is the perfect solution. Women enjoy coming to Curves and they tell their female friends and family members. Curves is a revolutionary fitness concept that is changing

women's lives in just 30 minutes, and 4 million women are proof. It's affordable, hassle-free fitness, flexibility and weight loss that is scientifically designed to meet the needs of the female body, and significantly, recognizes the way women like to work out. Today, fast-fitness is what people are craving. In just 30 minutes, women complete the circuit that provides a total body strengthening and cardiovascular workout. The results are staggering, as evidenced by the monthly measurements of Curves members. Just as important, Curves creates a nurturing, supportive, safe environment that women appreciate and gravitate towards.

Are Curves Franchises independently owned?

Yes! Curves Franchises are 100% independently owned and operated. That means that as a Curves owner, you are your own boss. You'll be in business for yourself, but not by yourself. Curves offers a support system that is unparalleled in the franchise sector and speaks to the tremendous success and enjoyment of our franchise owners.

Is Curves difficult to set up and maintain as a business?

Curves is an easy to set up, easy to maintain business. When you purchase a Curves Franchise, you purchase a turnkey operation. We supply you with the major components that you need to open your business and keep it successfully running for years. There is no inventory to stock, and staff requirements are low.

How would I learn to run a Curves business?

The new Curves Franchise owner's exciting journey begins with their attendance at the Curves Club Camp, held either in London, England or in the Middle East. Here, new owners meet Curves corporate contacts, receive all the necessary information and are trained to operate a Curves Franchise. Topics include Curves culture & relationship, Curves work out, advertising and promotion, guest production, hiring and training employees as well as the legal aspect of running your business. Owners also have access to the Curves community website which serves as an online manual and provides them with continuous updated operational information. Help is always readily available.

How many Curves Franchises currently operate?

Currently, there thousands of Curves Franchises, in over 75 countries around the world. And the number keeps growing. Somewhere around the globe, several Curves clubs open every week.

May I speak to current Curves Franchise owners?

The Curves Franchise family is an extremely helpful and supportive community. Once you have passed the preliminary screening process, you can request to be provided access to a list of Curves Franchise owners around the world. You may then freely contact any Curves owners who will be happy to tell you their story and answer any questions you may have.

What does a Curves Franchise cost in the Middle East and what do you receive for your money?

The Investment of a Curves Franchise includes the workout circuit (exercise machines, recovery stations). Cost: \$55,000 US Dollars (Extra Charges may occur in some countries). Plus the cost of setting up the location – see below.

TRAINING

We assume that franchisees have no experience or knowledge in the operation of a fitness and weight loss facility. Consequently, we'll provide you with materials, text books and systems manuals at Club Camp, our comprehensive classroom and practical training program. For three to five days, expert instructors will teach you nutritional guidance, exercise physiology, sales and marketing, and general business. You'll be certified as a Curves Workout Personal Trainer, and you'll leave confident with the tools to safely and effectively operate your Curves franchise.

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Designs for Newspaper ads, internal and external promotions to generate business, and ideas to better service your members are available on a secured Web site designed and maintained especially for Curves franchisees. There are also regional training meetings and an conventions for all franchisees. With Curves' premier franchise services, you'll be in business for yourself, not by yourself.

What other costs are involved?

Additional expenses are reasonable. Your costs will include: travel and accommodation expenses to cover your attendance at the Curves training camp; freight and customs expenses to deliver your equipment from the port of entry to your Curves club; and costs to decorate and furnish your facility, including signage, computer and sound system expenses. In addition, any tax or duties levied by the local government are your responsibility. You may also need to carry out construction or renovations to your leased facility, so it is critical to have working capital available. We ask that you budget a total of \$125,000 - \$150,000 per location (including the franchise fees).

What does it take to financially qualify as a Curves Franchisee?

Curves necessitates a minimum requirement of \$150,000/per location in cash or liquid assets from prospective franchisees. If your financial information does not reflect this amount and your intention is to borrow the necessary funds, then a letter from the prospective lender is required to assure Curves that funds are approved and available.

What Curves Franchise opportunities currently exist in the Middle East?

Curves has Clubs open in several countries in the Middle East; few territories are left. New Curves Franchise territories are no longer available in some countries.

What are the steps to become a Curves Franchise owner?

1. Review the websites: www.CurvesME.com & www.MiddleEastCurves.com
2. Submit an Inquiry on www.BuyCurves.com
3. Review the FAQ's
4. Take the Personal Evaluation Checklist
5. Complete the Application.
6. Conduct a preliminary telephone interview with our M.E. Master Franchisor: David-Imad Ramadan.
7. Attend a one-on-one meeting with David-Imad Ramadan (if schedule permits)
8. We will review your applications and inform you if you are accepted.
9. Upon acceptance by Curves, submit a \$5,000 deposit
10. A franchise agreement will be mailed to you. You have 30 days to accept, sign and return the agreement along with \$55,000/per location.
11. Attend the Curves Club Camp training.
12. Apply for location approval and an opening date.
13. Open your Curves Franchise within 6 months.

How do I select a suitable location?

The best locations are in areas where women go about their daily activities. Curves Franchises are just as successful in suburban areas as they are in urban cities. The rental cost will be a prime factor in your choice of location. It is important to consider such amenities as parking and access to public transportation. Curves clubs are frequently store-front locations in malls or shopping strips, wherever women feel comfortable and are likely to attend. However, a ground floor site is not required and many Curves clubs are also located on upper floors.

- **Lease Space** - We suggest a term of five years with a five year option at a specific renewal amount. The lease space should be a minimum of 170 square meters with enough open space to accommodate the 16 or 24 station circuit.

- **Rent** - Rents vary greatly in different countries with some markets commanding a higher rental rate. Since our facilities operate profitably on low overhead, it is important to acquire the lowest rent possible in your market. Your member traffic and high visibility will be assets to a shopping center. We prefer a safe, secondary center rather than prime space.
- **Air conditioning** - It is required that facilities have ample air conditioning.

Why is Curves appealing to Middle Eastern women?

Our research shows that Middle Eastern women are looking to get in better shape and improve their overall fitness. They desire to lose weight and feel better about themselves. They recognize fitness is a preventive for stress, cancer, cardiovascular diseases, diabetes, arthritis and osteoporosis. Many women feel they do not have time, energy, or passion to workout. Women are seeking an environment where they feel comfortable, safe and secure. Curves can meet all these needs. Creating wellness is far better than treating sickness and will change a woman's life forever. Curves helps women look and feel much better - and that is a major appeal.

How does Curves tap into today's trends?

Fitness for women is a major concern world-wide, and everywhere, women are being told by their doctors that they need to exercise. Curves taps into a huge market segment that has been largely ignored - women who want to get fit but don't know where to go, have been intimidated by the health club scenario or even scared away by a bad experience.

Chances are in their quest for health, they've tried a variety of things that just didn't work for them. Many women have never been able to exercise on a consistent basis. Curves offers them a friendlier and more comfortable exercise option that works.