COSMIC BUSINESS DESIGN

Practice Diagnostic

The Commercial Architecture of a Yoga Practice

Sample Client — Certified yoga teacher, Ubud, Bali
Eight years teaching · small-group and private · 82% capacity

Report type Core Diagnostic, twelve-month scope | Prepared 2026 | Status Illustrative sample. The practitioner is an anonymised composite; figures are realistic, internally consistent and not those of a real client.

SECTION ONE

HOW TO READ THIS REPORT

This report answers four questions in order, and each answer depends on the one before it. What is the practice actually earning for each hour of the teacher's time, and where is the ceiling. What are comparable practitioners charging, and where does she sit against them. What should she charge instead, in what steps, and what has to be true before each step. And what does the next twelve months look like if she does it.

Nothing here changes how she teaches. It does not touch her sequencing, her lineage, her training or her judgement in the room. Every recommendation concerns price, format, capacity and distribution — the commercial architecture around the teaching, which in almost every independent practice has never been designed. It accumulated, one accommodation at a time.

The one number this report is built around

Most teachers track income per month. That number is close to useless on its own, because it rises when you teach more and it rises when you charge more, and those two things have opposite consequences for a body that has to keep working for another twenty years. The number that matters is **revenue per teaching hour** — what one hour of her time, including the travel, the setup and the admin that hour drags behind it, actually produces.

Teaching more raises income and lowers nothing. Raising revenue per teaching hour raises income and gives back the mornings, the recovery and the shoulders. This report is an argument for the second.

The finding, stated once, before the evidence. This practice earns **Rp 400,000** per teaching hour from its group classes and **Rp 400,000** per teaching hour from its private sessions. The two are identical. That means the group format — the thing that is supposed to create leverage — is currently creating none at all. Everything in Sections 2 to 6 follows from that single fact.

A note on honesty

Where a figure belongs to the practitioner, it is labelled as hers. Where it is derived, the derivation is shown. Where it is an assumption, it is marked and the reader is told what would have to be true for it to hold. Benchmark ranges in Section 3 are indicative market observations for illustration; a live engagement carries sourced, dated comparables for the specific market and studio set.

SECTION TWO

BASELINE & CAPACITY

2.1 The practice as it stands

Measure	Value	Source
Group classes per month	43	Her figure — ten per week
Average students per class	4.0	Her figure — classes run 3 to 5
Price per student, group	Rp 150,000	Her figure — local Ubud drop-in rate
Group revenue per month	Rp 25,800,000	Derived
Private sessions per month	8	Her figure
Price per private session	Rp 500,000	Her figure
Private revenue per month	Rp 4,000,000	Derived
Total revenue per month	**Rp 29,800,000**	**Derived**
Teaching hours — group (1.5 hrs incl. travel and setup)	64.5	Derived
Teaching hours — private (1.25 hrs)	10.0	Derived
Total teaching hours per month	**74.5**	**Derived**
Sustainable teaching hours per month	91.0	21 hours per week × 4.33 weeks
Utilisation of sustainable capacity	**82%**	**Derived**
Revenue per teaching hour	**Rp 400,000**	**The number that matters most**
Cost base per month	Rp 7,500,000	Shala rent, props, transport
Net per month	Rp 22,300,000	Derived — 75% margin

2.2 The small-class trap

A class of four costs exactly what a class of twelve costs: the same ninety minutes, the same travel, the same setup, the same preparation. What changes is only the revenue. This practice runs classes of three to five and prices them at the drop-in rate designed for a room of twenty. That is the worst of both structures — the economics of a private session with the pricing of a mass class.

EXHIBIT 2.1 — WHERE THE HOUR GOES TODAY

Format	Revenue per class	Hours	Revenue per hour	Read
Group class, 4 students at Rp 150,000	Rp 600,000	1.50	Rp 400,000	Full group cost, no group premium
Private session	Rp 500,000	1.25	Rp 400,000	Identical yield, one-to-one attention
Difference	—	—	**Rp 0**	**The leverage is entirely absent**

There are only two ways out of this, and they point in opposite directions. She can go *up in size* — fill classes to ten or twelve, tripling revenue per class at unchanged hours. Or she can go *up in price* — keep the class small and reprice it as the premium, near-personal format it already is.

> **The recommendation is price, not size, and the reason is specific to Ubud.** Filling classes to twelve requires demand generation she does not currently have: no website, no English discovery path, no content engine. Repricing requires only that she name the format, cap it, and publish what it costs. One depends on marketing she has not built; the other depends on a decision she can take this month. Size becomes available later, once the audience exists — and by then she will not want it.

2.3 What is working, and must be protected

- **An 82% full book with no paid acquisition.** Ten classes a week, filled almost entirely by word of mouth and walk-in, with nothing spent to fill them. This is the strongest commercial signal a practice can produce and it is the entire basis of the pricing argument in Section 4.
- **The small-class format itself.** Three to five students is not a weakness to be corrected. It is a premium product being sold at a commodity price. Hands-on adjustment, individual sequencing and genuine attention are exactly what the international market pays a multiple for.
- **Location.** Ubud is one of the densest wellness-tourism markets in the world, with a constant, renewing, high-willingness-to-pay audience arriving every week. Most practitioners would have to build that audience. She has to reach one that is already standing in front of her.
- **Three thousand engaged followers.** Modest in absolute terms, meaningful in this niche, and currently the only distribution channel in the business — which is also why it appears again in Section 7 as a risk.

2.4 What is broken

Area	Current state	What the gap costs
Pricing	One rate for every student, every format, unchanged for years, unpublished	The single largest gap. Roughly Rp 21 million a month against a defensible semi-private rate
Format definition	Small classes happen by accident of demand, not by design	Nothing to name, price or sell. An unnamed product cannot carry a premium
Website	None. Instagram is the only presence	Every prospective visitor searching in English before arriving in Bali is invisible to her
International pricing	No USD rate. Very few non-Indonesian clients	She is inside the market and priced outside it. The largest single mispricing in the practice
Content	Occasional posting, no system, no long-form	No discovery, no authority, and nothing that works while she sleeps
Leverage	All revenue requires her physical presence in a room	Income stops entirely when she is ill, travelling or injured
Partnerships	No villa, hotel or retreat relationships	The highest revenue-per-hour channels in this market are at zero

SECTION THREE

BENCHMARKS

The question is not what other teachers charge. It is what a teacher with her certification, delivering her format, charges in the market she is physically standing in. Ubud is unusual, and the unusual thing about it is the size of the gap between the local rate and the visitor rate for identical work.

EXHIBIT 3.1 — INDICATIVE MARKET RATES, BALI

Offer	Price	Positioning
Community / donation class	Rp 50,000 – 100,000	Local, volume, no premium. Not a competitor
Standard studio drop-in, Ubud	Rp 130,000 – 180,000	Large studios, 20–40 students, rotating teachers
This practice today, class of four	**Rp 150,000**	**Priced as a 30-person drop-in, delivered as near-private**
Premium studio drop-in, Ubud	Rp 200,000 – 250,000	Established name, still a full room
Semi-private, 3–5 students	Rp 350,000 – 500,000	The format she already delivers, correctly priced
Private 1:1, expat and visitor facing	Rp 800,000 – 1,500,000	USD 50–95. Published openly by Ubud practitioners
Villa or hotel private class	Rp 1,200,000 – 2,500,000	Per session, teacher travels, property books
Four to seven day retreat, Bali	USD 1,200 – 3,500	Per guest, all-inclusive. Teacher net varies by partner structure
200-hour teacher training, Bali	USD 2,200 – 3,800	Per trainee. Requires school affiliation

EXHIBIT 3.2 — INTERNATIONAL, SAME WORK DELIVERED ONLINE

Offer	Price	Note
Private online session, established teacher	USD 80 – 150	Roughly Rp 1.3m – 2.4m for the same hour
Small-group online series, per student	USD 25 – 45	Per session, block-booked in courses
Recorded course, self-paced	USD 60 – 180	Built once, sold indefinitely

Ranges are indicative market observations for illustration in this sample. A live engagement benchmarks named studios and named practitioners in the client's specific market, with dates and sources.

3.1 Reading the tables

- **She is priced for a room she is not teaching.** Rp 150,000 is the rate for twenty to forty students and a rotating teacher. She delivers four students and hands-on attention, and charges the same. This is the clearest mispricing in the practice and it requires no new client to fix.
- **Rp 350,000 to 500,000 is an observed price, not an aspiration.** Other Ubud practitioners publish it for the exact format she already runs. She is not being asked to invent a market position; she is being asked to occupy one that already exists.
- **The same hour earns three to five times more when the buyer is not Indonesian.** A private session is Rp 500,000 for her and Rp 800,000 to 1,500,000 for practitioners facing the visitor market — in the same town, for the same work. The boundary is a website and a currency, not a skill.
- **The two highest-yield channels in this market are ones she has never touched.** Villa and hotel sessions, and retreats. Neither requires more skill than she has. Both require relationships and a booking page.

The structural observation. Practitioners who do well in Ubud almost never do it by teaching more classes. They do it by building a ladder: a public class that creates awareness, a semi-private that converts it, a private that monetises it, and a retreat that concentrates a year of margin into a week. She currently has one rung, and it is the cheapest one.

SECTION FOUR

PRICING STRATEGY

The price moves in three steps across twelve months, and each step is unlocked by something she builds rather than simply announced. This matters twice over: it gives her a truthful answer when a regular asks why, and it means an underperforming step triggers a pause rather than a retreat.

EXHIBIT 4.1 — THE PRICE LADDER

Step	When	Move	What must be true first	Why it is defensible
1	Month 3	Group Rp 150,000 → **Rp 275,000**	Format named, capped at five, published on a real page with a booking link	Still below the observed semi-private floor of Rp 350,000. She is closing half the gap, not all of it
2	Month 9	Group Rp 275,000 → **Rp 400,000**	Website live three months, twelve written testimonials, photography, English content running	Mid-range of the observed semi-private band, with proof attached
3	Month 12	Private Rp 750,000 → **Rp 1,000,000**	Visitor share above one third; private book full with a waiting list	Below the Ubud visitor-facing band of Rp 800,000–1,500,000
Intl	Month 5	Online private at **USD 90**	USD payment rail, English page, two fixed timezone windows weekly	Below the USD 80–150 band, and roughly three times her current local hour

4.1 Why each step holds

Step 1, to Rp 275,000. This is a correction rather than an increase. It moves her off a rate designed for a format she does not teach. Note what it is not: it is not the Rp 350,000 to 500,000 the market supports. Half the gap is deliberately left on the table, because the first step must succeed and a first step that empties the room teaches her the wrong lesson. Expect attrition — the model assumes average class size falls from 4.0 to 3.6, and revenue still rises by a third.

Step 2, to Rp 400,000. Bought with proof, not confidence. Between Months 3 and 9 she builds the three things that justify a premium in a market full of teachers: a website that states who she is and what she costs, twelve written testimonials from named students, and photography that looks like the practice she actually runs. By Month 9 the price is supported by visible evidence rather than by her nerve.

Step 3, and the discipline of stopping. Conditional by design. If the private book is not full at Rp 750,000 with people waiting, she holds and grows through retreats and partnerships instead. A ladder climbed on schedule regardless of evidence is not a strategy.

The international lane, from Month 5. The highest-leverage single decision in the report, and the cheapest to execute. She already teaches in English. The work is identical. What is missing is a page, a payment rail and two fixed windows in the week. At USD 90 she would sit below the international band while earning roughly three and a half times her current local hour.

4.2 The product ladder underneath the price

Product	Structure	Price	From
Semi-private class	Capped at five students, named format, block of six	Rp 275,000 → 400,000	Month 3 — the core repriced
Six-class course	Block-booked, paid upfront, 10% below drop-in	Rp 1,485,000 → 2,160,000	Month 3 — replaces drop-in as default
Private, local	One-to-one, 75 minutes	Rp 750,000 → 1,000,000	Month 6
Private, international online	60 minutes, two fixed timezone windows	USD 90	Month 5
Villa & hotel sessions	Teacher travels to property, property books and bills	Rp 1,500,000 / session	Month 6
Four-day immersion	Non-residential, villa partner, capped at eight	USD 600 net per guest	Month 8 — two in year one
Recorded course	Built once from existing material	USD 75	Month 11

4.3 How to communicate the increase

Most price rises fail in the telling, not the setting. Three rules. Tell regulars in writing, six weeks ahead, with a date and a reason — never at the door, never in cash. Give the reason as something they receive, because they will in fact receive it: a capped class, a named format, a booking page, a course structure. And do not apologise, do not negotiate individually and do not make exceptions, because a price she will negotiate is not a price.

4.4 The case for doing nothing

Measure	Today	Month 12, unchanged	Month 12, this plan
Revenue per month	Rp 29.8m	Rp 30.7m	Rp 89.0m
Teaching hours per month	74.5	76.0	74.7
Revenue per teaching hour	Rp 400k	Rp 404k	Rp 1,192k
Utilisation	82%	84%	82%
Share of revenue in hard currency	0%	0%	30%
Income surviving two weeks away	None	None	Course, digital, partnerships

Doing nothing does not hold the practice steady. It holds a nominal figure steady while the rupiah erodes it, keeps every unit of income tied to her physical presence in a room, and leaves her at 82% of a body's sustainable load with no route that does not involve teaching more.

SECTION FIVE

TWELVE-MONTH ROADMAP

Four quarters, one dominant objective each. Work that does not serve the quarter's objective is deferred, however appealing it looks.

Q1 — Foundation, Months 1 to 3

Objective: become findable and nameable, then take the first step.

Workstream	What happens	Output
Format	Name the small-group format, cap it at five, define what it includes and what it does not	A product that can be priced and sold
Website	Built English-first, with prices published in IDR and USD, and a booking link	Discoverable before arrival in Bali
Assets	One photography and video day. Real classes, real students, real light	The material every later channel needs
Pricing	Step 1 to Rp 275,000 from Month 3, on six weeks' written notice	Revenue rises about a third on fewer hours
Schedule	Consolidate from 43 classes to 36, dropping the thinnest slots	Seven hours a month returned

Q2 — The visitor market, Months 4 to 6

Objective: start earning in hard currency and open the property channel.

Workstream	What happens	Output
International	USD rail live, English page, two fixed timezone windows. Launch at USD 90	About Rp 5.8m a month by Month 6
Partnerships	Approach ten boutique villas and hotels with a one-page offer and a rate card	First property bookings at Rp 1.5m per session
Private	Local private rate to Rp 750,000	Private revenue rises 50% on unchanged hours
Content	Two posts a week and one long piece a month, produced in a single batch day	Discovery begins to compound
Proof	Collect twelve written testimonials from named students	The Step 2 condition

Q3 — Second step and the first immersion, Months 7 to 9

Objective: convert proof into price, and run the highest-yield format in the market.

Workstream	What happens	Output
Pricing	Step 2 to Rp 400,000 from Month 9, announced against the testimonials and the site	Group revenue rises again on fewer classes
Immersion	First four-day immersion, villa partner, eight guests, USD 600 net per guest	About Rp 76.8m from four days of teaching
Schedule	Classes reduce to 28 a month to make room	Utilisation held at three quarters
Partnerships	Second and third properties onboarded	About Rp 9m a month

Q4 — Consolidation, Months 10 to 12

Objective: prove the model repeats, then decide on Step 3.

Workstream	What happens	Output
Immersion	Second immersion delivered. Format documented so the third is a repeat, not an invention	Two per year becomes four in year two
Digital	Recorded course built from existing material and released at USD 75	First income that arrives without her
Pricing	Review the Step 3 conditions. Proceed to Rp 1,000,000 private only if the book is full with a waiting list	A decision, not a schedule
Review	Re-run this diagnostic against actuals and rebuild the following twelve months	Year two plan

SECTION SIX

FINANCIAL PROJECTION

Quarterly, twelve months. Every figure follows from the ladder in Section 4 and the capacity decisions in Section 5. Assumptions are listed in Section 9 so that any of them can be changed.

EXHIBIT 6.1 — REVENUE BUILD, RP MILLION PER MONTH

Revenue stream	Today	Month 3	Month 6	Month 9	Month 12
Group classes	25.80	35.60	34.30	44.80	40.30
Private, local	4.00	4.00	6.00	8.00	8.00
Private, international (USD)	—	—	5.80	10.10	14.40
Villa & hotel sessions	—	—	4.50	9.00	12.00
Recorded course	—	—	—	—	1.50
Immersions, monthly equivalent	—	—	—	—	12.80
Total revenue	**29.80**	**39.60**	**50.60**	**71.90**	**89.00**
Multiple of today	1.0×	1.3×	1.7×	2.4×	3.0×

Immersion revenue is genuinely lumpy: two immersions across the year at roughly Rp 76.8m each, shown here as a monthly equivalent of Rp 12.8m so the run-rate is comparable. In the months they occur, revenue spikes well above the line.

EXHIBIT 6.2 — WHERE THE HOURS GO

Teaching hours per month	Today	Month 3	Month 6	Month 9	Month 12
Group classes	64.5	54.0	48.0	42.0	36.0
Private, local	10.0	10.0	10.0	10.0	10.0
Private, international	—	—	4.0	7.0	10.0
Villa & hotel	—	—	4.5	9.0	12.0
Immersions, monthly equivalent	—	—	—	—	6.7
Total hours	**74.5**	**64.0**	**66.5**	**68.0**	**74.7**
Utilisation of 91 sustainable hours	82%	70%	73%	75%	82%
Revenue per teaching hour (Rp k)	**400**	**619**	**761**	**1,057**	**1,192**

This is the entire argument in one line. At Month 12 she teaches **74.7 hours** a month. Today she teaches **74.5**. The practice earns **Rp 89.0 million** instead of **Rp 29.8 million** — three times as much — and utilisation finishes exactly where it started, at 82%. Not one additional hour was found. Group classes actually fall from 43 a month to 24. The money came entirely from price, format and channel.

3.0×	+0.2	Rp 1.19m	30%
REVENUE	EXTRA HOURS / MONTH	REVENUE PER HOUR	IN HARD CURRENCY

EXHIBIT 6.3 — PROFITABILITY AND WHAT IT COSTS TO GET THERE

Rp million per month	Month 1	Month 3	Month 6	Month 9	Month 12
Revenue	29.80	39.60	50.60	71.90	89.00
Running cost	10.00	11.00	14.00	16.00	18.00
One-off build	17.50	—	—	—	—
Net before her own drawings	**2.30**	**28.60**	**36.60**	**55.90**	**71.00**
Margin	8%	72%	72%	78%	80%

> **This plan needs no outside money.** The whole build — website, photography, video, booking and payment systems, brand assets — costs about **Rp 35 million**, spread across Months 1 and 2, and the practice stays cash-positive in every month while paying for it. That is unusual and worth naming: an 82%-full practice at a 75% margin can finance its own repositioning out of trading. Most businesses attempting a change of this size cannot.

SECTION SEVEN

RISKS & MITIGATIONS

Risk	What it looks like	Likelihood	Mitigation
Attrition at Step 1	Regulars leave when the class goes from Rp 150,000 to Rp 275,000 — an 83% rise	High	The model already assumes it: average class size falls from 4.0 to 3.6 and revenue still rises a third. Six weeks' written notice; launch the six-class course at the same time so there is a lower per-class entry; hold the price for existing block-bookers to the end of their block
Ubud seasonality	Visitor numbers swing hard between high and low season; a plan built on a July month fails in February	High	The international online lane is counter-seasonal by construction — it does not care who is on the island. Schedule immersions into shoulder season. Build the local block-booked course as the floor that holds through low months
Physical load and single point of failure	Every rupiah requires her body in a room. One shoulder injury is a total income stop	Medium	Group hours fall from 64.5 to 36 a month across the plan, which is the real health outcome here. Build the recorded course and property partnerships as income that survives two weeks away. Hold the 21-hour weekly cap absolutely
Licensing and visa exposure	Commercial teaching, paid retreats and foreign-client billing in Bali carry real regulatory and immigration requirements that are increasingly enforced	Medium	Confirm business licensing, tax registration and the permit position for organised retreats *before* the first immersion is advertised, not after deposits are taken. Use a properly licensed villa partner and put the commercial terms in writing
Channel concentration	Instagram is the only distribution the practice has; one or two properties become a large share of revenue	Medium	The website and email list exist precisely to own the audience rather than rent it. Cap any single property at 40% of partnership revenue and keep five prospects live once the first is signed

The risk that is not on this list is that she raises prices and the market rejects her. On the evidence in Section 3 that is the least likely outcome in the report. She is asking Rp 275,000 for a format that other Ubud practitioners publish at Rp 350,000 to 500,000, in a town where visitors routinely pay more than that for a class of thirty. The genuine risk is not the price. It is the six weeks between deciding and announcing, in which the decision quietly gets deferred.

THE FIRST NINETY DAYS

Sequenced, with an owner and a completion test for each item. The order matters — several later items depend on earlier ones, and the price step deliberately comes last.

Week	Action	Owner	Done when
1	Confirm the baseline in Section 2. Count actual attendance in every class for four weeks rather than estimating it	Practitioner	Four weeks of real numbers
1–2	Name and define the small-group format. Cap at five. Write what it includes, what it costs, who it is for	Practitioner	One page, written
2	Photography and video day. Real classes, real students, natural light	Adviser	Assets delivered
3–4	Website built. English-first, prices published in IDR and USD, booking link live	Adviser	Live and findable
4	Booking and payment system, including international cards	Adviser	First test payment received
5	Write and send the price notice to regulars — date, new rate, what improves	Practitioner	Sent, six weeks ahead
6	Design the six-class course and make it the default offer	Practitioner	Priced and on the site
6–8	Start the content system: two posts a week, one long piece a month, produced in one batch day	Practitioner	Four weeks published
8	Ask twelve named students for written testimonials	Practitioner	Twelve received
9	Build the villa and hotel target list — ten boutique properties, named contacts	Adviser	List complete
10	Consolidate the schedule from 43 classes to 36, dropping the thinnest slots	Practitioner	New timetable published
11	Open the international rail: USD pricing live, two fixed timezone windows in the calendar	Adviser	Bookable
12	**Step 1 goes live.** Rp 275,000 for all new bookings	Practitioner	First class at the new rate
13	Review actuals against Exhibit 6.1. Scope the first immersion and approach two villa partners	Both	Decision recorded

SECTION NINE

ASSUMPTIONS & SCOPE

9.1 Assumptions used

- Sustainable teaching capacity of 21 hours per week across 4.33 weeks — a physical limit, not a scheduling preference
- Group class time of 1.5 hours end to end, including travel and setup; private sessions 1.25 hours
- Average class size falling from 4.0 to 3.6 at Step 1, recovering to 4.2 by Month 12 as demand rebuilds behind the website
- International sessions billed at USD 90, converted at Rp 16,000 to the dollar
- Immersions at eight guests, USD 600 net to the practitioner after the villa partner's share, forty teaching hours each, two in year one
- Running costs rising from Rp 10m to Rp 18m a month as admin support, software and marketing are added
- No change to teaching method, sequencing, lineage or class duration

9.2 What this report does not cover

This is the Core Diagnostic. It establishes where the practice stands, what it should charge, and what the next twelve months look like. Five things sit outside its scope and are available separately.

Not included	What it adds
Full financial model	A formula-driven twenty-four month model in Excel — assumptions, volume build, revenue build, capacity, profit and loss, timeline and KPI tracker — that she can change herself. The exhibits in Section 6 are the summary output of such a model
Digital presence build	Website designed and built, copy written, photography directed, and a content system that costs about an hour a week to run
Systems and automation	Booking, payment, reminders, student records and the assistants that draft her communications in her own voice
Partnership playbook	Named property targets, the outreach sequence, the rate card, and the commercial terms for villa and hotel work
Immersion design	The four-day curriculum, the partner agreement, the pricing architecture, and the launch sequence for filling eight places

9.3 A closing note

The hardest part of this plan is not the website, the partnerships or the immersion. It is the twenty minutes in Month 3 in which she tells people who trust her, who have practised with her for years, that the class now costs Rp 275,000. Teachers routinely find that harder than anything in their training, and it is worth naming in advance rather than discovering it in Week 5.

The argument that makes it easier is the one in Section 2. She is delivering a class of four with hands-on attention and charging the rate designed for a room of thirty with a rotating teacher. The market she is standing in already pays two to three times more for exactly what she already does. Everything in this report is the arithmetic of charging for the practice she actually runs.

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