The Numbers Behind an Express Car Wash Business

A free field guide from Bytell Press. The figures come from our example financial model for a single new-build express tunnel wash on a leased pad. They are planning assumptions, not quotes for your market; the worksheet at the end is for your own numbers.

Most new car washes do not fail because the tunnel does a poor job. They fail because nobody worked out how many cars a month the site needs before the loan was signed. This guide gives you that arithmetic in two pages.

1. How the money comes in

An express wash sells single washes at the pay lane and **monthly unlimited memberships**. The example model uses these lines:

Revenue line	Model price
Base wash	$10
Works wash	$14
Premium ceramic wash	$18
Unlimited membership, base plan	$25 a month
Unlimited membership, all plans	$20–$35 a month
Blended across all cars	**About $13 per car, 58% gross margin**

The membership is the business. At full strength the model carries 1,600 to 2,000 members, and they bring in more than half of revenue.

2. What it costs to open

The example model is a project of about **$1,500,000**: a $1,200,000 loan and about $300,000 from the owner.

Use of funds	Amount
Tunnel wash package	$520,000
Site work, canopy, tunnel building and build-out	$430,000
Water reclaim and utility upgrades	$110,000
Membership system and pay stations	$70,000
Vacuum plaza, vending and signage	$90,000
Soft costs	$80,000

Use of funds	Amount
Working capital and debt-service reserve	$180,000
Contingency	$20,000
Total	**$1,500,000**

Do not cut the reserve to make the total smaller. It pays the loan while the membership base fills.

3. What it costs to stay open

The model carries about **$46,200 a month** in fixed cash costs, whether or not a car comes through:

Monthly fixed cost	Amount
Ground-lease rent, insurance, software, maintenance reserve, admin	$16,000
Salaried manager	$6,500
Loan payment	$16,700
Owner draw	$7,000
Total	**$46,200**

Wash crew, chemicals and water are not in this table. They move with volume and sit inside the cost of each wash. Card processing at 2.5% of revenue and marketing at 4.0% also move with sales.

4. The break-even: the one number to know

Break-even revenue = monthly fixed costs ÷ gross margin.

Because card fees and marketing move with sales, take them off the margin first. The 58% gross margin less 6.5% leaves a 51.5% contribution margin. With the model's numbers: $46,200 ÷ 0.515 = about **$89,709 a month**. At $13 a car, that is about **6,900 cars a month**.

The model's full site washes about 7,000 cars a month for about $92,000. So break-even is nearly the whole stabilized run-rate. If the gross margin slips to 56%, break-even rises to about $93,333, which is above it.

5. The first year is a planned loss

A new wash does not open at 7,000 cars. The model opens near $50,000 a month and takes ten months to build its membership base.

Month	Model revenue	Model monthly net
1	About $52,500	About $16,000 loss
6	About $75,000	About $6,000 loss
12	About $97,000	About $8,000 profit

Those net figures are before the owner's draw. The site covers its operating costs at about $64,700 a month. It does not cover the full loan payment and the owner's draw until about $89,709. The model's first year ends in a net loss of about $38,300, paid for by the reserve.

6. Your numbers

Fill this in with real quotes for your own site before you sign anything.

Question	Model	Yours
Blended revenue per car	$13	_____
Gross margin after crew, chemicals and water	58%	_____
Monthly fixed costs, including loan payment and your draw	$46,200	_____
Break-even revenue (fixed costs ÷ contribution margin)	$89,709	_____
Cars a month to break even	6,900	_____
Working capital and debt-service reserve	$180,000	_____

If your break-even needs more cars than your site and traffic can deliver, fix the plan before you borrow: lower the rent or the loan payment, put in more of your own money, or build a larger reserve for a longer ramp.

This guide is general business information, not legal, tax, accounting or investment advice. The figures are illustrative assumptions from an example model and are not a forecast or a promise of results. Licensing and insurance requirements vary by state and are not covered here; check yours with the state agency.

Bytell Press publishes the full business plan, the editable financial model behind these numbers, and the operating playbooks for an express car wash.

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