The Numbers Behind a Food Truck Business

A free field guide from Bytell Press. The figures come from our example financial model for a single owner-operated food truck. They are planning assumptions, not quotes for your market; the worksheet at the end is for your own numbers.

Most new food trucks do not fail on the food. They fail because nobody worked out how many service days a month the truck needs before it was bought. This guide gives you that arithmetic in two pages.

1. How the money comes in

The example model uses an **average ticket of $14** and this mix:

Channel	Share of revenue	Model sales
Scheduled route and standing spots	About 30%	$900–$2,000 a day
Events and festivals	About 35%	$2,000–$3,500 a day, less a flat fee or 10–20% of sales
Private and corporate catering	About 20%	$1,500–$4,000 a booking
Walk-up and social-driven service	About 15%	Variable
Blended across the mix		**About 50% gross margin**

The 50% is what is left after food and paper at about 30% of sales and crew labor at about 20%. A lunch push of 100 tickets at $14 is $1,400 in sales and about $700 of gross profit. Catering is where the margin is safest: no organizer fee, a known guest count, and a deposit up front.

2. What it costs to open

Almost all of the opening cost is the truck. The example model's buy-used case looks like this:

Use of funds	Amount
Truck and kitchen build-out	$50,000–$90,000
Additional equipment (smallwares, point of sale, propane, generator)	$3,000–$8,000
Opening inventory (food and paper)	$1,500–$3,000
Fees, commissary deposit, first insurance	$2,500–$6,000
Wrap and branding, website, first marketing	$2,000–$6,000
Working-capital cushion	$5,000–$15,000
Total	**$64,000–$128,000**

The model's base case finances a used truck at around $70,000 and opens with about $12,000 of cash in the bank. The cushion is what covers the first slow month.

3. What it costs to stay open

The model carries about **$9,000 a month** whether or not the window opens. Hired crew are not included; they are paid inside the 50% margin.

Monthly fixed cost	Amount
Owner draw	$4,500
Non-labor fixed costs	$3,000
Truck loan payment	$1,500
Total	**$9,000**

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

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

With the model's numbers: $9,000 ÷ 0.50 = **$18,000 a month**. At $1,400 for a 100-ticket day, that is about **13 service days a month** before the business earns anything beyond the owner's draw. The model plans on about 22 service days in season.

Margin moves this number fast. If food cost or crew scheduling slips and the margin falls from 50% to 45%, the full break-even rises from $18,000 to $20,000 a month.

5. Plan for winter before it arrives

A truck earns most of its money in the warm months. The model uses these multipliers against a normal month:

Month	Multiplier	On a $24,000 normal month
June and July	1.35	About $32,400
April	1.00	About $24,000
December	0.80	About $19,200
January	0.70	About $16,800

A $16,800 January is below the $18,000 break-even. In the model that month loses about $600 after the owner is paid. It is survivable if the summer surplus is held back as next winter's reserve instead of being drawn out. Catering is the usual winter work because it is booked weeks ahead and does not depend on the weather.

6. Your numbers

Fill this in with quotes from your own market before you spend anything.

Question	Model	Yours
Average ticket	$14	_____
Tickets on a normal service day	100	_____
Gross margin after food, paper and crew labor	50%	_____
Monthly fixed costs, including your draw	$9,000	_____
Break-even revenue (fixed costs ÷ margin)	$18,000	_____
Service days a month to break even	13	_____
Catering share of revenue	20%	_____

If your break-even needs more service days than your slowest month can give you, fix the plan before you buy the truck: book more catering, cut a fixed cost, or finance a cheaper truck.

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 a food truck business.

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