The Numbers Behind a Gutter Installation Business

A free field guide from Bytell Press. The figures come from our example financial model for a one-crew seamless gutter company. They are planning assumptions, not quotes for your market; the worksheet at the end is for your own numbers.

Most new gutter companies do not fail on workmanship. They fail because nobody worked out how many jobs a month the business needs before the truck was bought. This guide gives you that arithmetic in two pages.

1. How the work is priced

Seamless gutter is sold by the **linear foot installed**. Quoting by the foot keeps estimates comparable and lets you see the margin on every job. The example model uses these lines:

Service line	Model price	Model gross margin
Aluminum seamless install	$8–$12 per foot	50–70%
Gutter guards, on top of the gutter	$8–$20+ per foot	55–70%
Copper and specialty profiles	$25–$40+ per foot	45–60%
Repair, re-hang, cleaning	Per job	60–75%
Blended across the mix	**About $1,800 per job**	**About 58%**

The lesson is in the last row. The aluminum install wins the customer; guards, repairs and cleaning are where the margin is. A company that only installs and never sells the add-ons works at the bottom of that table.

2. What it costs to open

The example model opens on about **$55,000**, within a range of $40,000 to $70,000.

Use of funds	Amount
Seamless gutter machine (portable, 5 and 6 inch)	$13,000
Work truck or van, trailer or rack	$16,000
Coil and accessories (hangers, downspout, elbows, sealant)	$6,000
Hand tools, brakes, ladders, fall protection	$3,000
Insurance, licensing, company formation	$3,500
Branding, website, first marketing, vehicle signage	$4,000

Use of funds	Amount
Working-capital reserve	$9,500
Total	**$55,000**

Do not cut the last line to make the total smaller. The reserve is what pays the bills in the first winter.

3. What it costs to stay open

The model carries about **$12,000 a month** in fixed costs, whether or not a single foot is installed:

Monthly fixed cost	Amount
Owner draw and basic admin	$4,500
Vehicle and equipment loan, fuel, maintenance	$2,200
Marketing (lead generation, web, ads)	$2,800
Rent or storage, utilities	$700
Insurance (general liability and auto)	$650
Software and estimating tools	$300
Contingency	$850
Total	**$12,000**

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

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

With the model's numbers: $12,000 ÷ 0.58 = about **$20,690 a month**. At $1,800 a job, that is **11 to 12 jobs a month** before the business earns anything beyond the owner's draw.

Two things move this number, and both are in your control. If your margin slips to 55%, break-even rises to about $21,800. If you add a second truck payment before the work is there, it rises again. Recalculate it every time a fixed cost changes.

5. Plan for winter before it arrives

Gutter work is seasonal. The model uses these multipliers against a normal month:

Season	Multiplier	On a $28,000 normal month
Spring and fall	1.3	About $36,000
Summer	1.0	About $28,000
Deep winter	0.6	About $17,000

A $17,000 winter month is below the $20,690 break-even. That is normal for this trade, and it is survivable if part of the spring and fall surplus is held back instead of being drawn out. Repairs, cleaning and guard

retrofits are the usual winter work because they depend less on the weather.

6. Your numbers

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

Question	Model	Yours
Average price per foot you can charge	$8–$12	_____
Average job size in dollars	$1,800	_____
Gross margin after materials and crew labor	58%	_____
Monthly fixed costs	$12,000	_____
Break-even revenue (fixed costs ÷ margin)	$20,690	_____
Jobs a month to break even	11–12	_____
Working-capital reserve in dollars	$9,500	_____

If your break-even needs more jobs than one crew can install in your slowest season, fix the plan before you buy the machine: raise the price, cut a fixed cost, or add a higher-margin line.

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 gutter installation company.

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