The Numbers Behind a Masonry and Hardscape Business

A free field guide from Bytell Press. The figures come from our example financial model for a one-crew masonry and hardscape contractor in a four-season climate. They are planning assumptions, not quotes for your market; the worksheet at the end is for your own numbers.

Most new masonry companies do not fail on craft. They fail on winter cash, because nobody worked out how many jobs a month the business needs before the skid steer was financed. This guide gives you that arithmetic in two pages.

1. How the work is priced

Hardscape and masonry are sold by the **installed square foot**, and repair work by the job. The example model uses these lines:

Service line	Model price	Model gross margin
Paver patios, walks and driveways	$18–$35 per square foot	38–48%
Segmental retaining walls	$30–$55 per face square foot	38–45%
Manufactured stone veneer	$20–$35 per square foot	35–42%
Repointing	$8–$20 per square foot	40–50%
Chimney repair	$1,500–$8,000 per job	40–50%
Blended across the mix	**About $6,000 per job**	**39%**

In the model, a 320-square-foot paver patio at $22 a foot bills $7,040, costs about $4,294 in materials and crew labor, and leaves about $2,746. Repair work is light on material, so it carries the stronger margin.

2. What it costs to open

The example model launches on about **$103,000**, within a range of $40,000 to $110,000.

Source of launch money	Amount
Equipment loan	$65,000
Owner cash, held as opening working capital	$38,000
Total	**$103,000**

The model carries an equipment base of about $75,000: skid steer, truck and trailer, mixer, saw, compactor, scaffolding and hand tools. The cash is what carries the first winter.

3. What it costs to stay open

The model carries these costs every month:

Monthly fixed cost	Amount
Yard rent, insurance, software, phone, accounting and office	$3,000
Equipment loan payment	$1,397
Total before owner pay	**$4,397**
Owner draw	$5,500
Total with owner draw	**$9,897**

Crew wages sit in the cost of each job. Card processing at about 0.8% of revenue and marketing at about 5% also move with sales.

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

Break-even revenue = monthly fixed costs ÷ margin.

Start with the 39% gross margin. Take off 0.8% for card fees and 5% for marketing. That leaves 33.2%. With the model's numbers: $4,397 ÷ 0.332 = about **$13,244 a month**, or a little over two average jobs.

That covers the business but not the owner. Add the $5,500 draw and it becomes $9,897 ÷ 0.332 = about **$29,810 a month**, which is **five jobs at $6,000**.

5. Plan for winter before it arrives

The model uses these multipliers against a normal month:

Month	Multiplier	On a $42,000 normal month
May to August	1.20–1.30	$50,400–$54,600
December and February	0.50	$21,000
January	0.45	$18,900

Every winter month is above $13,244 and below $29,810. The business covers its bills, but it cannot fund the full draw. A $18,900 January leaves about $1,878 toward a $5,500 draw. The first year is harder still, because the model opens at about $15,000 a month and takes about nine months to reach $42,000.

In the model, cash falls from $38,000 at opening to a low near $19,000 in the first April before the summer rebuilds it. The rule the model sets is to never let winter take cash below one month of overhead plus draw, roughly $8,500.

6. Your numbers

Fill this in with your own supplier quotes and crew costs before you sign for equipment.

Question	Model	Yours
Average job size in dollars	$6,000	_____
Gross margin after materials and crew labor	39%	_____
Margin after card fees and marketing	33.2%	_____
Monthly fixed costs with loan payment and your draw	$9,897	_____
Break-even revenue (fixed costs ÷ margin)	$29,810	_____
Jobs a month to break even	5	_____
Lowest cash you will allow in winter	$8,500	_____

If your break-even needs more jobs than one crew can build in your slowest months, fix the plan before you buy: buy used equipment or book repair work for winter.

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 masonry and hardscape contractor.

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