The Numbers Behind a Painting Contracting Business

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

Painters rarely go broke for lack of work. They go broke winning jobs at prices that do not cover the crew. This guide shows the arithmetic behind one job and one month, in two pages.

1. How the work is priced

The example model builds every estimate from three inputs: the square footage to be coated, how many square feet the crew coats per labor-hour, and how far a gallon goes. Labor, materials and a margin target give the price. The model uses these lines:

Service line	Model ticket	Model gross margin
Interior repaint	$400–$900 per room; $3,000–$8,000 whole interior	48–55%
Exterior repaint	$4,000–$12,000	42–50%
Cabinet and trim refinishing	$3,000–$7,000	45–55%
Light-commercial coating	Bid by the project	35–45%
Blended across the mix	**About $3,500 per job**	**48%**

Interior and cabinet work carry the best margin and do not depend on the weather. The model's worked job is a whole-interior repaint priced at $5,200: about $900 of materials and about $1,800 of crew labor, so $2,700 of cost and about $2,500 of gross profit, a 48% margin.

2. What it costs to open

The example model opens on about **$30,000**, with $26,000 of it financed and roughly $4,000 put in by the owner.

Use of funds	Amount
Airless sprayer, prep and ladder kit	$8,000
Used work van	$12,000
First-year insurance and fees	$3,000
Marketing launch	$4,000
Working-capital buffer	$3,000

Use of funds	Amount
Total	**$30,000**

The buffer covers materials and crew labor until the first customers pay.

3. What it costs to stay open

The model carries about **$4,200 a month** in fixed costs, whether or not a wall is painted. That figure does not include the owner's pay. Owner pay is a separate **$5,000 monthly draw**.

Monthly amount to cover	Amount
Fixed costs	$4,200
Owner draw	$5,000
Total with the draw	**$9,200**

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

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

With the model's numbers: $4,200 ÷ 0.48 = **$8,750 a month**. At $3,500 a job, that is **two to three jobs a month** to keep the doors open.

That number pays nobody at home. Add the $5,000 draw and it becomes $9,200 ÷ 0.48 = about **$19,167 a month**, or **five to six jobs**. The model opens at $18,000 a month, which gives $8,640 of gross profit and $4,440 after fixed costs. That is short of the full draw, so the owner takes less in the early months. At a steady $30,000 a month, $10,200 is left after fixed costs.

5. The risk the numbers show: the eyeballed bid

The model prices the same interior job a second way: the owner matches a competitor and bids $4,000. The cost does not change.

	Estimated bid	Eyeballed bid
Price	$5,200	$4,000
Cost of materials and crew	$2,700	$2,700
Gross profit	$2,500	$1,300
Gross margin	48%	32%

One surprise on that job, such as extra prep on a stained ceiling, and it slides toward a loss. Across a month the effect is the same. If margin slips from 48% to 40%, break-even rises from $8,750 to $10,500, and with the owner's draw it rises to $23,000.

6. Your numbers

Fill this in with your own crew wages and paint prices before you bid your first job.

Question	Model	Yours
Average job size in dollars	$3,500	_____
Gross margin after materials and crew labor	48%	_____
Monthly fixed costs	$4,200	_____
Monthly pay you need to take out	$5,000	_____
Break-even revenue (fixed costs ÷ margin)	$8,750	_____
Jobs a month to break even with your pay	5–6	_____

If your break-even needs more jobs than one crew can finish in a month, fix the plan before you buy the van: raise the price, cut a fixed cost, or sell more interior and cabinet work.

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 painting contractor.

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