The Numbers Behind a Small Fleet Trucking Business

A free field guide from Bytell Press. The figures come from our example financial model for a three-truck dry van fleet with company drivers. They are planning assumptions, not quotes for your market; the worksheet at the end is for your own numbers.

A small fleet can gross more than half a million dollars a year and keep almost none of it. This guide gives you that arithmetic.

1. How the work is priced

Truckload freight is priced by **revenue per loaded mile**: a linehaul rate plus a fuel surcharge, with extras such as detention billed per occurrence. The example model uses these lines:

Service line	Model rate per loaded mile	Margin profile
Dedicated and contract lanes	$2.40–$2.44	Higher, stable
Blended book	$2.35	Moderate
Spot freight	$2.25	Lower, volatile
Average load	**About $1,700**	**About 30% gross margin**

Here is where each loaded mile goes in the model:

Per loaded mile	Amount
Rate	$2.35
Driver pay and benefits	$0.80
Fuel	$0.55
Maintenance and tires	$0.18
Tolls, unloading labor and other trip costs	$0.12
Left after variable costs	**$0.70**

The margin is in the loaded mile, which is why the model treats contract lanes as the foundation and spot freight as fill.

2. What it costs to open

The example model opens on **$90,000**.

Use of funds	Amount
Truck down payments	$30,000

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Trailers	$15,000
Insurance deposits and first-year premiums	$12,000
Startup fees	$6,000
Tracking and dispatch software	$3,000
Working capital and reserves	$20,000
Marketing, load-finding subscriptions, branding	$4,000
Total	**$90,000**

Do not cut the reserve to buy a better truck. It covers the wait between hauling a load and being paid for it.

3. What it costs to stay open

The three-truck model carries about **$16,000 a month** in fixed costs:

Monthly fixed cost	Amount
Truck and trailer financing	$6,500
Insurance	$3,300
Tracking, dispatch and load-finding subscriptions	$700
Annual fees, spread monthly	$500
Office, admin, phones	$1,000
Owner draw and management	$4,000
Total	**$16,000**

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

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

With the model's numbers: $16,000 ÷ 0.30 = about **$53,300 a month**, owner draw included. At $1,700 a load, that is **31 to 32 loads a month** across the fleet, or 10 to 11 per truck.

The model's normal month is $57,500, so the cushion is about $4,200. Each truck has to run at roughly 93% of its target loaded miles to break even.

5. Plan for winter before it arrives

Freight is seasonal. The model applies a multiplier to each month, and the fixed costs stay at $16,000 throughout:

Month	Multiplier	Revenue	Left after all costs
January	0.75	$43,100	$3,070 short

Month	Multiplier	Revenue	Left after all costs
February	0.78	$44,900	$2,530 short
April to July	1.00	$57,500	$1,250
October	1.30	$74,800	$6,440

January and February both fall below the $53,300 break-even, and together they put the model $5,600 behind. The year's profit is earned from August to November. A fleet that spends the fall surplus has nothing to carry the next winter.

The model's brokers also pay 30 to 60 days after delivery. That gap and the winter are the two jobs of the $20,000 reserve.

6. Your numbers

Fill this in with real rate and cost figures for your own lanes before you sign for a truck.

Question	Model	Yours
Revenue per loaded mile you can really get	$2.35	_____
Gross margin after driver, fuel, maintenance and trip costs	30%	_____
Monthly fixed costs including your draw	$16,000	_____
Break-even revenue (fixed costs ÷ margin)	$53,300	_____
Loads a month to break even	31–32	_____
Working-capital reserve	$20,000	_____

If your break-even needs more loaded miles than your trucks can run in your slowest months, fix the plan before you add a truck: raise the rate with contract freight, cut empty miles, or cut a fixed cost.

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Bytell Press publishes the full business plan, the editable financial model behind these numbers, and the operating playbooks for a small fleet trucking company.

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