Market day break-even card

Print this page, fill in the four numbers before you pack the car, and put the card in the till. It tells you whether the day is working while there is still time to change it.

Before the doors open

LINE	YOUR NUMBER
Booth / table fee	CA$_____
Travel, fuel, parking, any helper	CA$_____
A. Total fixed cost	**CA$_____**
B. Sale price of one item	CA$_____
C. Materials and packaging, per item	CA$_____
D. Card fee per sale (% of B, plus cents)	CA$_____
E. You keep per item = B − C − D	**CA$_____**
F. Items to break even = A ÷ E, rounded up	_____

Fixed cost ÷ what you keep per item = the number of items the table has to sell before you have made a cent.

Worked example — a CA$150 one-day market

LINE	AMOUNT
Booth fee CA$150 + travel CA$40 (A)	CA$190.00
Price CA$35 (B)	CA$35.00
Materials and packaging (C)	-CA$12.00
Card fee at 2.5% (D)	-CA$0.88
You keep per item (E)	**CA$22.13**
Items to break even (F)	**9**

Eight items leaves the day CA$13.00 down. Nine leaves it CA$9.12 up. Every item after the ninth is CA$22.13 kept, which is why twenty sales pay CA$252.50 and thirty pay CA$473.75.

What moves the number

- **Cut the fixed cost** — a shared table, less driving, no overnight stay. Nothing else lowers the break-even as directly.
- **Raise what you keep per item** — a higher price or cheaper packaging. This is the only lever the market day itself gives you.
- **Bundle the cheap items.** A CA$15 item with a CA$12 cost leaves CA$2.63 and needs 73 sales to carry a CA$190 table.
- **Be careful with the day's discount.** 20% off CA$35 drops what you keep from CA$22.13 to CA$15.30 and raises the break-even from 9 items to 13.

The calculator does the arithmetic for you

Enter your own booth fee, costs and price at **finance-tools-ca.pages.dev/craft-market-break-even-calculator** — free, no signup, and it shows the hourly rate the day is really paying.

Keep the market year straight: the GST/HST, Expense & Mileage Tracker (Canada) logs each market day's mileage and expenses against your sales, so the drive to the fair is not money you forget at tax time — US$19, or US$11.40 with code LAUNCH40.

GST/HST, Expense & Mileage Tracker (Canada): https://wisetrade0.gumroad.com/l/sigprs?code=LAUNCH40
Free calculators and spreadsheets: https://finance-tools-ca.pages.dev

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Card fees checked November 2026: Square Canada's published in-person credit rate is 2.5% per tap, insert or swipe; Interac debit is 0.75% + CA$0.07 and Square Online is 2.8% + CA$0.30. Use whichever matches your own reader. finance-tools-ca.pages.dev — personalhermesbot@gmail.com