

SaaS Financial Model — Assumptions

Insight-first: Every revenue forecast starts here. Change any cell; the model updates everywhere.

PRICING TIERS					
Tier	Monthly Price (\$)	Annual Price (\$)	Starting Customers	Description	
Starter	\$49	\$490	20	Self-serve, up to 3 seats	
Growth	\$149	\$1,490	15	Team features, up to 10 seats	
Professional	\$299	\$2,990	10	Advanced analytics, unlimited seats	
Enterprise	\$999	\$9,990	5	Custom contracts, SLA, dedicated CSM	

MONTHLY GROWTH & CHURN PARAMETERS					
Parameter	Starter	Growth	Professional	Enterprise	Notes
Monthly New Customer Growth %	12.0%	10.0%	8.0%	6.0%	New customers added each month as % of prior month
Monthly Churn Rate %	5.0%	4.0%	3.0%	2.0%	Customers lost each month as % of ending customers
CAC (\$)	\$120	\$250	\$400	\$800	Customer Acquisition Cost per new customer

MODEL CONFIGURATION					
Setting	Value				Notes
Model Start Month	1				Month 1 = Jan 2026
Model Horizon (months)	12				12-month rolling forecast
Avg Contract Length (months)	12				Used for CAC payback calculation

Monthly Build — New MRR vs. Churned MRR: The Battle for Growth

Story: Each month, expansion (new MRR) must overcome churn. When the green line beats the red, net MRR grows. Watch MRR compound as new bookings outpace losses by Month 12.

Month		Starter			Growth			Professional			Enterprise			New MRR	Churned MRR	Net New MRR	Ending MRR	Total Customers
#	Month	New	Churned	Ending	New	Churned	Ending	New	Churned	Ending	New	Churned	Ending	New MRR (\$)	Churned MRR (\$)	Net New MRR (\$)	Ending MRR (\$)	Total Cust.
1	Jan 2026	2	1	20	1	0	15	1	0	10	#VALUE!	#VALUE!	5	#VALUE!	#VALUE!	#VALUE!	\$11,200	50
2	Feb 2026	2	1	21	1	0	16	1	0	11	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
3	Mar 2026	2	1	22	1	0	17	1	0	12	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
4	Apr 2026	2	1	23	1	1	17	1	0	13	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
5	May 2026	2	1	24	1	1	17	1	0	14	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
6	Jun 2026	2	1	25	1	1	17	1	0	15	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
7	Jul 2026	3	1	27	1	1	17	1	0	16	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
8	Aug 2026	3	1	29	1	1	17	1	0	17	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
9	Sep 2026	3	1	31	1	1	17	1	0	18	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
10	Oct 2026	3	1	33	1	1	17	1	0	19	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
11	Nov 2026	3	1	35	1	1	17	1	0	20	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
12	Dec 2026	4	1	38	1	1	17	1	0	21	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
12-Month Total / Ending														#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!

12-Month SaaS Financial Summary — The Resolution

Recommendation: With compounding growth outpacing churn, target \$1M+ ARR by Month 12. Key lever: reduce CAC payback below 6 months.

KEY METRICS SNAPSHOT — Month 12							
Metric	Value	Formula	Interpretation				
Ending MRR (Month 12)	#VALUE!	#NAME?	Monthly recurring revenue at period end				
ARR (Annualized)	#VALUE!	Err:501	Annual run-rate — the headline SaaS metric				
Total Customers (Month 12)	#VALUE!	Err:509	Total active paying customers at period end				
Total New MRR (12 months)	#VALUE!	Err:509	Cumulative new bookings over the year				
Total Churned MRR (12 months)	#VALUE!	Err:509	Revenue lost to churn — minimize this number				
Net New MRR (12 months)	#VALUE!	Err:501	Net expansion — positive means growing				

CAC PAYBACK ANALYSIS (per tier)							
Tier	CAC (\$)	Monthly Price (\$)	CAC Payback (months)	Target < 12 mo?			
Starter	\$250	\$49	5.1	✓ Yes — Good			
Growth	\$400	\$149	2.7	✓ Yes — Good			
Professional	\$800	\$299	2.7	✓ Yes — Good			
Enterprise	Cost per new customer	\$999	N/A	⚠ Review			

MRR GROWTH TRAJECTORY (chart source data)							
Month	Month Name	New MRR (\$)	Churned MRR (\$)	Ending MRR (\$)			
1	Jan 2026	#VALUE!	#VALUE!	\$11,200			
2	Feb 2026	#VALUE!	#VALUE!	#VALUE!			
3	Mar 2026	#VALUE!	#VALUE!	#VALUE!			
4	Apr 2026	#VALUE!	#VALUE!	#VALUE!			
5	May 2026	#VALUE!	#VALUE!	#VALUE!			
6	Jun 2026	#VALUE!	#VALUE!	#VALUE!			
7	Jul 2026	#VALUE!	#VALUE!	#VALUE!			
8	Aug 2026	#VALUE!	#VALUE!	#VALUE!			
9	Sep 2026	#VALUE!	#VALUE!	#VALUE!			
10	Oct 2026	#VALUE!	#VALUE!	#VALUE!			
11	Nov 2026	#VALUE!	#VALUE!	#VALUE!			
12	Dec 2026	#VALUE!	#VALUE!	#VALUE!			

MRR Growth Story — 12-Month Trajectory

Starting MRR: \$11,000, Ending MRR: \$0, New MRR: \$0, Churned MRR: \$0

