SaaS Financial Model — Assumptions

Base Scenario (P50) · All figures in USD · Monthly model Jan – Dec

1 · Pricing Tiers

Tier	Monthly Price (USD)	% of New Customers	Annual Price (USD)	Annual Discount	
Starter	$49	50%	$470	20%	
Growth	$149	35%	$1,430	20%	
Enterprise	$399	15%	$3,830	20%	
Blended Monthly ARPU (weighted avg)			**$136.50**		

2 · Growth & Churn Parameters

Starting Customers (Month 0)	**25**	
Monthly New Customer Growth Rate	**8%**	*new customers acquired grow 8% MoM*
New Customers in Month 1	**10**	*base; subsequent months use growth rate*
Monthly Gross Churn Rate	**2.5%**	*2.5% of customers lost per month*
Net Revenue Retention	**105%**	*5% expansion MRR from upsells*

3 · CAC & Unit Economics

Customer Acquisition Cost (CAC)	**$250**	*fully loaded S&M cost per new customer*
S&M Spend as % of Revenue	**45%**	*typical early-stage SaaS: 40-60%*
LTV Multiple Target (LTV/CAC)	**3.0**	*healthy unit economics benchmark*
Gross Margin %	**78%**	*infrastructure + support costs ~22%*
CAC Payback Target (months)	**12**	*< 12 months is strong*
Average Contract Length (months)	**12**	*mix of monthly/annual*

4 · Derived Metrics (formula-driven)

LTV (ARPU × GM × Avg Contract Length)	**$1,277.64**	*lifetime value per customer*

LTV/CAC Ratio	**5.1x**	*should be > 3.0*
CAC Payback (months)	**2.3**	*months to recoup CAC from gross profit*

SaaS Monthly MRR Build — Year 1

Cohort-based MRR model: New MRR + Expansion MRR − Churned MRR = Net New MRR

Metric	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Full Year
CUSTOMERS													
Starting Customers	25	34	44	55	67	79	92	106	120	135	151	168	**25**
New Customers Acquired	10	11	12	13	14	15	16	17	18	19	21	23	**189**
Churned Customers	-1	-1	-1	-1	-2	-2	-2	-3	-3	-3	-4	-4	**-27**
Ending Customers	**34**	**44**	**55**	**67**	**79**	**92**	**106**	**120**	**135**	**151**	**168**	**187**	**187**
MRR (USD)													
Starting MRR	$3,413	$4,863	$6,486	$8,286	$10,268	$12,435	$14,794	$17,348	$20,102	$23,061	$26,231	$29,754	**$3,413**
New MRR	$1,365	$1,502	$1,638	$1,775	$1,911	$2,048	$2,184	$2,321	$2,457	$2,594	$2,867	$3,140	**$25,799**
Expansion MRR	$171	$243	$324	$414	$513	$622	$740	$867	$1,005	$1,153	$1,312	$1,488	**$8,852**
Churned MRR	-$85	-$122	-$162	-$207	-$257	-$311	-$370	-$434	-$503	-$577	-$656	-$744	**-$4,426**
Ending MRR	**$4,863**	**$6,486**	**$8,286**	**$10,268**	**$12,435**	**$14,794**	**$17,348**	**$20,102**	**$23,061**	**$26,231**	**$29,754**	**$33,637**	**$33,637**
UNIT ECONOMICS													
Blended ARPU	$136.50	$136.50	$136.50	$136.50	$136.50	$136.50	$136.50	$136.50	$136.50	$136.50	$136.50	$136.50	**$136.50**
CAC Spend (est.)	$2,500	$2,750	$3,000	$3,250	$3,500	$3,750	$4,000	$4,250	$4,500	$4,750	$5,250	$5,750	**$47,250**
MoM MRR Growth %		33.4%	27.8%	23.9%	21.1%	19.0%	17.3%	15.9%	14.7%	13.7%	13.4%	13.1%	*N/A*
Cumulative New Customers	10	21	33	46	60	75	91	108	126	145	166	189	**189**

SaaS Financial Model — Year 1 Summary

All formulas reference Assumptions and Monthly_Model sheets · Base Scenario

ARR (Annualised)	Ending MRR (Dec)	Total Customers (Dec)	Blended ARPU
###	$33,637	187	$136.50
Dec MRR × 12	*Monthly recurring revenue*	*Active subscribers*	*Veighted avg monthly price*

CAC Payback Period	Total CAC Spend (FY)	New Customers Added (FY)	MRR Growth (Jan→Dec)
###	$47,250	189	592%
onths to recoup C	*Full year S&M investment*	*Gross new in Year 1*	*Full-year MRR growth*

Monthly MRR Bridge — Chart Data

Month	Starting MRR	New MRR	Expansion MRR	Churned MRR	Ending MRR	Customers	MoM Growth %
Jan	$3,413	$1,365	$171	-$85	**$4,863**	34	
Feb	$4,863	$1,502	$243	-$122	**$6,486**	44	33.4%
Mar	$6,486	$1,638	$324	-$162	**$8,286**	55	27.8%
Apr	$8,286	$1,775	$414	-$207	**$10,268**	67	23.9%
May	$10,268	$1,911	$513	-$257	**$12,435**	79	21.1%
Jun	$12,435	$2,048	$622	-$311	**$14,794**	92	19.0%
Jul	$14,794	$2,184	$740	-$370	**$17,348**	106	17.3%
Aug	$17,348	$2,321	$867	-$434	**$20,102**	120	15.9%
Sep	$20,102	$2,457	$1,005	-$503	**$23,061**	135	14.7%
Oct	$23,061	$2,594	$1,153	-$577	**$26,231**	151	13.7%

Nov	$26,231	$2,867	$1,312	-$656	**$29,754**	168	13.4%
Dec	$29,754	$3,140	$1,488	-$744	**$33,637**	187	13.1%