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Tech Startup Business Plan Template

For software, SaaS and app companies

Company name: [ ]

Founders: [ ]

Date: [ ]

Version: [ ]

Template version 1.0, October 2026, by Let's Talk Business Plans.

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How to use this template

- Replace every [bracketed field]. Delete the grey guidance and every shaded box before you send the plan.
- Fill in the worksheets first: traction (5.2), roadmap, cost and runway (5.5) and subscription revenue (6.1). They give you the numbers the other sections ask for.
- Build the 5-year projections in the free Excel workbook from Let's Talk Business Plans, then copy the summary figures into section 8: letstalkbusinessplans.com/posts/excel-business-plan-templates-free-download. Section 8 says what the workbook can and cannot take from this file.
- The SBA says you don't have to stick to the exact business plan outline: use the sections that make the most sense for your business (SBA: Plan your business).

Scope

- Built for software, SaaS and app companies. Hardware, medical, biotech, fintech and other regulated businesses have rules this template does not cover: check with your regulator.

Known limitations of this template

- No built-in calculations: Word has none. The worksheets lay out the arithmetic; the Excel workbook does the 5-year model.
- The Excel workbook has no churn line and no monthly growth input (see section 8).
- This template gives no benchmarks: no churn, growth, price, customer acquisition cost, lifetime value, payback or runway figures to aim for. They vary by business, and your own numbers are what count. Every number shown is a labelled example.
- No legal rules for IP, customer data, securities or any regulated market: talk to an attorney.
- The SBA asks for five years of forecasted income statements, balance sheets, cash flow statements and capital expenditure budgets (SBA). This file holds summary tables only and does not cover everything the SBA lists.
- Checked in LibreOffice only. It has not been opened in Microsoft Word or Google Docs.
- Not legal, tax, accounting, investment or lending advice.

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One-page summary

Fill this in last, from the sections that follow. Keep it to one page. On its own, this page can serve as a short version of the plan: the SBA says a lean plan can "take as little as one hour to make", and that "Some lenders and investors may ask for more information."

Source: SBA: Plan your business.

Item	Your answer
The problem, and who has it	[ ]
The product, and what is built today (section 5.1)	[ ]
Customers (businesses / consumers; which kind)	[ ]
Revenue model and price (section 6)	[ ]
Traction to date (section 5.2)	[ ]
Next 3 milestones (section 5.5)	[ ]
Runway in months (section 5.5)	[ ]
Funding request: amount, debt or equity (section 7)	[$] as [debt / equity]

1. Executive summary

How to fill this in (delete before sending)
Write this section last, in one page. Say what you build, for whom, and what the money is for.
The SBA describes it as: “Briefly tell your reader what your company is and why it will be successful.” (SBA)
Questions to answer in this section:

- What do you build, and who has the problem it solves?
- How will it make money?
- What is built today, and what has happened since you launched it?
- What is the next milestone, and how many months of runway do you have?
- How much are you asking for, as debt or equity, and for what?

- What the company builds: [product] for [type of customer], who [problem].
- Revenue model: [subscription / one-time license / usage-based / app store / services], see section 6.
- Traction so far: [the strongest dated evidence from section 5.2].
- Next milestone: [milestone] by [month] (section 5.5).
- Runway: [months] at [average monthly net burn] (section 5.5).
- Funding request: [$] as [debt / equity], for [uses by milestone] (section 7), or: no funding requested.

2. Company description

How to fill this in (delete before sending)
Give the facts a reader checks first: the legal form, the founders, when and where the company started.
Say why now: what changed that makes this product possible or needed today.
Questions to answer in this section:

- What problem do you solve, and for whom?
- Why is now the right time?

Legal name and structure: [LLC / corporation / other]. Founders: [name, role, % owned].

Start date: [month, year]. Location: [city, state] / [remote team in ...].

The problem and who has it: [ ].

Why now: [ ].

3. Market analysis

How to fill this in (delete before sending)
Describe your target customer from your own research: interviews, pilots, sign-ups, public data you can link.

This template supplies no market-size figures. If you size the market, show your method and a source for every number.

List the alternatives a customer has today, including doing nothing and using spreadsheets.

Questions to answer in this section:

- Who is the customer: businesses or consumers, and which kind?
- How did you size the market, and from what?
- What do customers use today, and what does it cost them?

Target customer: [businesses / consumers; which kind; where].

How the market was sized: [method, sources, date checked].

Competitor or alternative	What it does	Price you found, and where	How you differ
[ ]	[ ]	[$ per ..., source and date]	[ ]
[ ]	[ ]	[$ per ..., source and date]	[ ]
[ ]	[ ]	[$ per ..., source and date]	[ ]
Doing nothing / spreadsheets	[ ]	[ ]	[ ]

4. Organization and management

How to fill this in (delete before sending)
Show who builds the product, who sells it and who runs the company. Say who writes the code: founders, employees or contractors. That answer feeds the IP checklist in section 5.4.

Planned hires go in the Excel workbook: Assumptions tab, payroll section (role, headcount, annual salary, start month); results on the Payroll tab.

Questions to answer in this section:

- Who are the founders, and what have they built before?
- Who writes the code today?
- Who do you need to hire, and when?

Person or role	Builds / sells / runs	Writes code? (founder / employee / contractor)	Experience
[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]

Planned hires (enter the same rows in the Excel workbook: Assumptions tab, payroll section)

Planned hire (role)	Headcount	Annual salary	Start month
[ ]	[ ]	[$]	[month]
[ ]	[ ]	[$]	[month]
[ ]	[ ]	[$]	[month]

Advisors: [accountant], [attorney], [technical or industry advisors].

5. Product line

How to fill this in (delete before sending)
The SBA asks you to "Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it in detail." (SBA: Plan your business)

Then fill in the five parts below: product and status (5.1), traction (5.2), technology, security and data (5.3), IP and ownership (5.4) and the roadmap, cost and runway (5.5).

Questions to answer in this section:

- What does the product do, and what is built today?
- What can you prove before revenue?
- Who owns the code?
- What will the money build, and how long will it last?

5.1 Product and status

Item	Your answer
What the product does	[ ]
Built today (the scope of the minimum viable product)	[ ]
Planned, not built yet	[ ]
Product lifecycle (the SBA asks for it): how it will grow, change and be replaced	[ ]
Research and development under way	[ ]

5.2 Traction worksheet (proof before revenue)

Every row is your own evidence, dated, with a source a reader can check. Leave a row blank rather than estimate. This template sets no thresholds: what counts as enough depends on your product and your reader.

Evidence	Count or detail	Date	What it shows	Source (link, screenshot, letter)
Live product or minimum viable product	[what works today]	[date]	It exists and works	[ ]
Active users	[number] [per week / month]	[date]	People use it	[ ]
Pilots (unpaid)	[number] pilot users	[date]	A customer will try it	[ ]
Paid pilots	[number], [$] each	[date]	A customer will pay	[ ]
Waitlist sign-ups	[number]	[date]	Interest before the product is ready	[ ]
Letters of intent	[number]	[date]	A buyer's written interest (say whether it commits them)	[ ]
Signed contracts	[number], [$] total	[date]	Revenue on the terms in the contract	[ ]
Partnerships	[who]	[date]	Access to customers or technology	[ ]
[Other]	[ ]	[date]	[ ]	[ ]

5.3 Technology, security and data

Rules on customer data depend on your market and where your customers are; check with an attorney. This template states no legal rule.

Item	Your answer
Stack and hosting	[languages, frameworks, cloud provider, regions]
Third-party services the product depends on	[service: what it does; what happens if it changes its terms or price]
Security practices	[backups, who has admin access, multi-factor authentication, access reviews]
Customer data held	[what data, where it is stored, who can access it]
Backups and uptime plan	[how often you back up; how you restore; who is on call]

The SBA lists basic cybersecurity practices for small businesses, as general advice: back up your data, restrict administrative privileges, control data access and enable multi-factor authentication. It also says "You may also have security obligations related to agreements with your bank or payment processor." (SBA: Strengthen your cybersecurity)

5.4 IP and ownership checklist

Tick what applies and note the status. This template states no rule about assignments, open-source licenses, patents, copyright or trademarks: talk to an IP attorney about each row.

Item	Applies?	Status	Owner	Date	Where to check
Code written by founders: written assignment to the company (yes / no)	[Y/N]	[ ]	[ ]	[ ]	Talk to an IP attorney
Code written by employees	[Y/N]	[ ]	[ ]	[ ]	Talk to an IP attorney
Code written by contractors: written assignment (yes / no)	[Y/N]	[ ]	[ ]	[ ]	Talk to an IP attorney
Open-source components and their licenses (list kept: yes / no)	[Y/N]	[ ]	[ ]	[ ]	Talk to an IP attorney
Company name and trademark	[Y/N]	[ ]	[ ]	[ ]	SBA: choose your business name; talk to an IP attorney
Domain names	[Y/N]	[ ]	[ ]	[ ]	SBA: choose your business name; talk to an IP attorney
Patents filed or planned	[Y/N]	[ ]	[ ]	[ ]	Talk to an IP attorney
Copyrights registered or planned	[Y/N]	[ ]	[ ]	[ ]	Talk to an IP attorney
Trade secrets, and who knows them	[Y/N]	[ ]	[ ]	[ ]	Talk to an IP attorney

What the SBA says about names: "A trademark can protect the name of your business, goods, and services at a national level," and you should check your names against the official trademark database before you choose one. It lists a domain name as protecting your business website address (SBA: Launch your business).

5.5 Roadmap, cost and runway

List the milestones the money will reach, what each costs and who pays for it. Then work out how long your cash lasts. The SBA asks you to say if you need funds to "pay salaries, or cover specific bills until revenue increases" (SBA).

Milestone	What "done" means	Target month	Cost to reach it	Funding source
[ ]	[ ]	[month]	[$]	[loan / owner equity / investor equity / other]
[ ]	[ ]	[month]	[$]	[loan / owner equity / investor equity / other]
[ ]	[ ]	[month]	[$]	[loan / owner equity / investor equity / other]
Total			**[$]**	

Example — replace with your numbers. A hypothetical company; the milestone costs are made-up inputs.

Milestone	What "done" means	Target month	Cost to reach it	Funding source
Private beta	Invited testers can sign up and use the core feature	Month 2	$18,000	Owner equity
Public launch	Anyone can sign up and pay online	Month 5	$42,000	Investor equity
Integrations and onboarding	Two integrations live; new customers set up without help	Month 9	$48,000	Investor equity
Total			**$108,000**	

Line	Runway	Yours	Example — replace with your numbers
a	Cash on hand (a made-up input in the example)	[$]	$150,000
b	Average monthly net burn = your average monthly expenses − revenue (an input)	[$]	$12,500
c	Months of runway = a ÷ b	[ ]	12.0 months
d	The month cash runs out	[month]	End of month 12
e	Milestones that fall before it	[ ]	All three (months 2, 5 and 9)

Example — replace with your numbers: the $12,500 is an average monthly input: the average of the reader's own monthly expenses minus revenue. It is not derived from the MRR table in section 6.1. The $150,000 of cash and the $108,000 of milestone costs are separate made-up inputs. Use of funds (what the money buys) is not the same as burn (how fast cash goes): the milestone costs are part of the spending that the burn figure averages.

In the Excel workbook, the Cash Flow tab shows month-end cash, and the Key Ratios tab shows the lowest month-end cash in each year.

6. Marketing and sales

How to fill this in (delete before sending)
Describe how customers find you, how a sign-up or a demo becomes a paying customer, and how long that takes.

Choose one or more revenue models and set the price from your own costs and research. The SBA asks you to explain "how your company will actually make money" and, if you have more than one revenue stream, to "list them all" (SBA).

Questions to answer in this section:

- How will your first customers find you?
- Is the sale self-serve, sales-led or through partners?
- How long from first contact to a paying customer?

- Channels: [search / content / partners / app store / direct sales / referrals].
- Sales motion: [self-serve / sales-led / partner].
- Sales cycle: [days or weeks from first contact to payment].
- Marketing budget: [$ a month] (Excel workbook: OpEx tab).

Revenue model	Use it?	Price (your number)	Billing	Notes
Subscription, per user (seat)	[Y/N]	[$]	[month / year]	[ ]
Subscription, per account	[Y/N]	[$]	[month / year]	[ ]
One-time license	[Y/N]	[$]	[one time]	[ ]
Usage-based	[Y/N]	[$ per unit of use]	[month]	[what you count]
App store or marketplace sales	[Y/N]	[$]	[ ]	Check the store's current terms
Services or setup fees	[Y/N]	[$]	[one time / month]	[ ]

6.1 Subscription revenue worksheet

Fill in one column per month, in rows. Customers at start of a month = customers at end of the month before. If you sell annual plans, enter the monthly equivalent. The last row is optional: your own rate, from your own numbers.

Line	1	2	3	4	5	6	7	8	9	10	11	12
Customers at start	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
+ New customers	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
− Customers lost	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
= Customers at end	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
× Price per customer per month	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]
= MRR (monthly recurring revenue)	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]
× 12 = Annual run rate	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]	[$]
Customers lost ÷ customers at start (your own rate, optional)	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]

Example — replace with your numbers. A hypothetical company, months 1 to 6.

Line	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Customers at start	0	10	20	32	46	62
+ New customers	10	12	14	16	18	20
− Customers lost	0	2	2	2	2	2
= Customers at end	10	20	32	46	62	80
× Price per customer per month	$40	$40	$40	$40	$40	$40
= MRR	$400	$800	$1,280	$1,840	$2,480	$3,200
× 12 = Annual run rate	$4,800	$9,600	$15,360	$22,080	$29,760	$38,400

Example — replace with your numbers. The same company, months 7 to 12.

Line	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Customers at start	80	100	122	146	172	200
+ New customers	22	24	26	28	30	32
− Customers lost	2	2	2	2	2	2
= Customers at end	100	122	146	172	200	230
× Price per customer per month	$40	$40	$40	$40	$40	$40
= MRR	$4,000	$4,880	$5,840	$6,880	$8,000	$9,200
× 12 = Annual run rate	$48,000	$58,560	$70,080	$82,560	$96,000	$110,400

Example — replace with your numbers: over the 12 months, 252 new customers and 22 lost. These counts are made up to show the arithmetic; no rate is implied. The new-customer counts are made up too; no growth rate is implied. The optional rate row is left blank on purpose.

7. Funding request

How to fill this in (delete before sending)
The SBA says: “Specify whether you want debt or equity, the terms you’d like applied, and the length of time your request will cover.” It also asks you to explain “how much funding you’ll need over the next five years and what you’ll use it for.” (SBA: Plan your business)

Skip this section if you are not asking for money. Make the amount match section 8.1 and the uses match section 5.5. Talk to an attorney about the terms before you offer any.

Questions to answer in this section:

- How much do you need, over what period?
- Debt or equity?
- What will each milestone cost?
- How many months of runway will it buy?

Item	Your answer
Amount requested	[$]
Debt or equity	[loan / owner equity / investor equity / SAFE or convertible note / grant / other]: talk to an attorney about the terms
Terms you'd like	[ ]
Length of time the request covers	[months]
Use of funds by milestone (section 5.5)	[milestone: $; milestone: $; milestone: $]
Months of runway it buys (section 5.5)	[months]

Example — replace with your numbers. From section 5.5; the amount requested and debt or equity stay yours to fill.

Use of funds by milestone	Target month	Amount
Private beta	Month 2	$18,000
Public launch	Month 5	$42,000
Integrations and onboarding	Month 9	$48,000
Total		**$108,000**

Funding options the SBA describes (check whether each fits; none is promised)

- Venture capital: the SBA says it "is normally offered in exchange for an ownership share and active role in the company" and that "Almost all venture capitalists will, at a minimum, want a seat on the board of directors." (SBA: Plan your business)
- Small Business Investment Companies (SBICs): the SBA says an SBIC "is a privately owned company that's licensed and regulated by the SBA" and invests "through debt, equity, or a combination of both". The same page says SBICs "typically target mature, profitable businesses with sufficient cashflow to pay interest" (SBA: Investment capital).
- SBA-backed loans: 7(a) loans are delivered by SBA 7(a) lenders; 504 loans are available through SBA Certified Development Companies; microloans are provided by intermediary lenders. The SBA says businesses normally must meet SBA size standards, "be able to repay, and have a sound business purpose" (SBA: Loans).
- Research and development: the SBA lists the Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs. It says SBIR "encourages small businesses to engage in federal research and development that has the potential for commercialization" (SBA: Plan your business). Check on the SBA page whether either fits.

8. Financial projections

How to fill this in (delete before sending)

The SBA asks for "a prospective financial outlook for the next five years", with forecasted income statements, balance sheets, cash flow statements and capital expenditure budgets, and quarterly or monthly projections for the first year (SBA).

Build the numbers in the free Excel workbook (five years, monthly): letstalkbusinessplans.com/posts/excel-business-plan-templates-free-download. Copy the summary figures below and attach the printouts (section 10).

This file holds summary tables only. It has no capital expenditure budget or historical financials.

Questions to answer in this section:

- Do the projections match the funding request?
- What has to be true for these numbers to happen?

Workbook bridge: what the Excel workbook can and cannot take from this file

- Enter paying customers (or seats) as units on the Assumptions tab, section 2: one figure, the full monthly volume for Year 1, and a price per unit per month.
- The workbook takes Year-1 volume with a six-month ramp-up (% of full volume in months 1 to 6; month 7 onward runs at 100%), seasonality by calendar month, and annual unit growth from Year 2.
- So the month-by-month customer counts in your section 6.1 worksheet cannot be entered month by month: months 7 to 12 all run at the same full volume (before seasonality).
- Customers lost are not modeled: the workbook has no churn line. Say in your assumptions how you chose the full-volume figure from section 6.1.
- Planned hires: Assumptions tab, payroll section; results on the Payroll tab. Funding: Assumptions tab, section 8 (Loan amount, Owner equity, Investor equity).

8.1 Startup costs and funding (sources and uses)

From the Excel workbook, Startup & Funding tab

Uses of funds	Amount	Sources of funds	Amount
Product development (section 5.5)	[$]	Loan	[$]
Equipment and software	[$]	Owner equity	[$]
Legal and company setup	[$]	Investor equity	[$]
Marketing before launch	[$]		
Working-capital reserve	[$]		
Total uses	**[$]**	**Total sources**	**[$]**

8.2 Profit and loss summary, Years 1 to 5

From the Excel workbook, P&L tab (annual columns)

Line	Year 1	Year 2	Year 3	Year 4	Year 5
Sales	[$]	[$]	[$]	[$]	[$]
Direct costs	[$]	[$]	[$]	[$]	[$]
Gross profit	[$]	[$]	[$]	[$]	[$]
Payroll	[$]	[$]	[$]	[$]	[$]
Operating expenses	[$]	[$]	[$]	[$]	[$]
EBITDA	[$]	[$]	[$]	[$]	[$]
Net income	[$]	[$]	[$]	[$]	[$]

8.3 Cash, runway, break-even and the loan

From the Excel workbook: ending cash from the Cash Flow tab; lowest month-end cash and debt service from the Key Ratios tab

Line	Year 1	Year 2	Year 3	Year 4	Year 5
Ending cash	[$]	[$]	[$]	[$]	[$]
Lowest month-end cash in the year	[$]	[$]	[$]	[$]	[$]
Annual debt service	[$]	[$]	[$]	[$]	[$]

Break-even sales per month (Excel: Break-Even tab): [$]. Loan payment per month (Excel: Loan tab): [$].

Runway from section 5.5: [months]. Does the lowest month-end cash stay above zero? [yes / no; in which month it goes below].

8.4 Balance sheet

The balance sheet at each year-end (total assets, liabilities and equity) is on the Excel workbook's Balance Sheet tab. Copy the five year-end columns here or attach the printout in section 10: [ ].

Main assumptions: [customers at full Year-1 volume and how you chose it, price, annual growth, hires, hosting and software costs, funding].

9. Risks and what you'll do

How to fill this in (delete before sending)
For each risk, change the matching input in the Excel workbook and note what happens to cash and runway. Then write what you would do. No probabilities needed.

Questions to answer in this section:

- What could stop the product or the sales, and how long could your cash last?

Risk	What to change in the workbook	Effect on cash and runway	Your plan (reserve or action)
A key developer leaves	Add a replacement hire later; delay the next milestone	[ ]	[ ]
A platform or service you depend on changes its terms or price	Raise that operating expense	[ ]	[ ]
A security incident	Add the cost of the response	[ ]	[ ]
Sales are slower than planned	Lower the Year-1 volume or stretch the ramp-up	[ ]	[ ]
The next funding takes longer	Move the funding later; keep the costs	[ ]	[ ]
A competitor copies a feature	Lower the price or the volume	[ ]	[ ]

10. Appendix checklist

This appendix is an addition by Let's Talk Business Plans, not one of the SBA's sections. Attach what your reader asks for and tick it.

☐ IP assignment agreements (founders, employees, contractors)

☐ Open-source components list

☐ Pilot agreements and letters of intent

☐ Product screenshots

☐ Resumes of the founders

☐ Ownership table (who owns what share of the company)

☐ Excel workbook printouts: P&L, Cash Flow, Balance Sheet, Key Ratios (monthly for Year 1)

Sources for the rules quoted in this template: SBA pages (Plan your business; Investment capital; Loans; Launch your business; Manage your business), opened October 17, 2026. The links are in each section.