



Startup Financial Plan LLC

Professional Business Plan

Guided financial planning software for startup founders and small business owners

Business Plan Field	Information
Legal Entity	Startup Financial Plan LLC, Virginia Limited Liability Company
Address	332 W Lee Hwy, Ste 112, Warrenton, VA 20186
Website	startupfinancialplan.ai
Last Up Dated	October 22, 2026

Confidential Draft

This document is intended for planning, strategy, funding discussion, beta test preparation, and internal management use. Financial and operating assumptions should be updated as the product moves through beta testing and launch.

Contents and Document Organization

This business plan is organized so the main body remains concise and investor- or partner-friendly, while detailed support material is preserved in the appendices for later review, editing, or expansion.

Main Plan Section	Purpose
1. Executive Summary	Summarizes the opportunity, product, customer, pricing, and launch approach.
2. Company Overview	Defines the company, mission, founder advantage, and operating posture.
3. Problem and Market Need	Explains the planning gap faced by small business owners.
4. Product and Solution	Describes the four input pillars, statement logic, and deliverables.
5. Product Architecture and Workflow	Shows how the input layer, financial statements, and reporting layer connect.
6. Target Market and Ideal Customer Profile	Identifies the most attractive early users and buyer segments.
7. Competitive Positioning and Differentiation	Clarifies how the product differs from templates, software, accounting systems, and advisors.
8. Marketing and Customer Acquisition Strategy	Summarizes education-led outreach, partnerships, website strategy, and email follow-up.
9. Revenue Model and Pricing Strategy	Presents recommended pricing packages and commercial logic.
10–13. Roadmap, Operations, Financial Objectives, and Implementation	Covers launch execution, risk management, funding assumptions, and milestones.
Appendices A–H	Holds supporting market context, customer profile detail, product workflow, messaging, pricing benchmarks, founder bio, technical architecture, and legal placeholders.

1. Executive Summary

Startup Financial Plan LLC is developing a guided online financial planning application that enables startup founders and small business owners to build a practical, structured financial plan without having to create complex Excel models from scratch. The application is designed around four key input pillars: startup costs with contingency reserve, funding plan, revenue forecast, and month-to-month cost model. From those inputs, the model generates an Income Statement, Balance Sheet, and Cash Flow Statement, followed by two end-user deliverables: a client-ready PDF report and a working Excel workbook.

The business addresses a clear market problem: many entrepreneurs know their product, service, trade, or customer base, but they do not know how to translate their business idea into credible financial projections. This gap can weaken loan applications, investor discussions, pricing decisions, hiring decisions, and day-to-day cash planning. The platform is positioned as a practical bridge between do-it-yourself spreadsheets and expensive consultant-prepared financial models.

The recommended launch strategy is to release a focused free module (steps 1 through 4) followed by a paid module (steps 5 through 10). The ten steps are described on the current live site at: <https://startup-financial-planning-suite.base44.app/> which will change to the registered domain <https://startupfinancialplan.ai> once the free module goes live in early 2027.

The paid module has two pricing components: 1) 3-Year Financial Forecast at \$ 249 for initial year; and 2) Renewal thereafter at \$ 99. Future plans call for a 5-Year High Growth Plan as well as add on services such as Six AI Advisors and a Profit Clarity Lab.

Strategic Element	Business Plan Position
Core product	Guided online financial planning platform for startups and small businesses.
Primary outputs	PDF financial plan report and Excel workbook with assumptions, statements, and supporting schedules.
Primary customer	First-time U.S. startup founder or small business owner seeking funding or financial clarity and uncomfortable building projections in Excel.
Differentiation	Structured workflow, embedded assumptions, professional outputs, and no direct spreadsheet manipulation required by the end user.
Launch model	Free preview plus paid export, supported by beta testing and founder-led educational marketing.

2. Company Overview

Startup Financial Plan LLC is a Virginia limited liability company formed to commercialize an online software application for business financial planning. The company's purpose is to help startup founders and small business owners move from informal assumptions to structured financial plans that can support funding discussions, launch decisions, pricing decisions, and operating discipline.

The company is led by Matt Evans, a retired financial professional and active SCORE mentor with more than thirty years of experience in finance, costing, forecasting, budgeting, modeling, financial analysis, and performance measurement. His professional credentials and mentoring background provide a strong basis for building a product that is both technically grounded and accessible to non-financial users.

Mission Statement

To make startup financial planning understandable, practical, and affordable for small business owners who need financial clarity but do not have a finance department, CFO, or spreadsheet modeling background.

Company Attribute	Description
Legal form	Virginia limited liability company.
Business model	Online software application with paid export, optional premium services, and future recurring access options.
Founder advantage	Deep finance background combined with direct exposure to startup founder needs through SCORE mentoring.
Operating posture	Lean, founder-led, owner-funded development model with outsourced technical support.

3. Problem and Market Need

Startup founders often underestimate the amount of cash required to open, survive the early months, and reach sustainable sales volume. Many use incomplete spreadsheets, static templates, or broad estimates that do not connect startup costs, funding sources, operating costs, revenue assumptions, and financial statements. The result is a plan that may look plausible in pieces but does not tell the owner whether the business can actually survive month to month.

The problem is especially acute for first-time founders, tradespeople, service professionals, franchise buyers, side-hustle entrepreneurs, and local business owners. These users are often comfortable with operations and customer relationships, but they are less comfortable with depreciation, debt amortization, cash flow timing, working capital, break-even analysis, and lender-ready reporting. The product therefore competes less against high-end financial planning software and more against confusion, spreadsheet anxiety, and delayed decision-making.

Customer Pain Point	Business Consequence	Product Response
Unclear startup costs	The owner may request too little funding or exhaust cash before launch activities are complete.	Startup cost estimate with contingency reserve.
Disconnected funding plan	Debt, equity, grants, crowdfunding, or personal funds may not be aligned with total cash needs.	Funding plan that ties funding sources to total startup costs.
Weak revenue forecast	Sales assumptions may not translate into lender-ready financial statements.	Revenue forecast that feeds the statements.
Incomplete cost model	Operating expenses may be understated or not phased month to month.	Comprehensive monthly cost model for fixed and variable costs.
Spreadsheet complexity	Users may abandon the planning process or make formula errors.	Guided input experience with generated outputs.

4. Product and Solution

The application is best described as a guided financial planning system rather than a standalone calculator. The user works through a structured sequence of inputs and the model converts those inputs into connected

financial statements and professional reporting outputs. The platform should emphasize that the user enters business assumptions while the software handles the statement logic.

Model Component	User Question Answered	Main Output Contribution
Startup Cost Estimate	How much money is required to open the business, including a reserve for uncertainty?	Establishes initial investment requirement and contingency planning.
Funding Plan	How will the startup costs be funded through owner investment, debt, grants, crowdfunding, or other sources?	Connects funding sources to balance sheet and cash flow logic.
Revenue Forecast	How will sales and other income be generated over time?	Drives sales projections and gross profit planning.
Cost Model	What expenses will be incurred each month, and which costs vary with activity?	Supports operating expense, margin, and cash burn analysis.
Trial Balance	Do you want to make any final adjustments to the financial statements?	Supports accrual entries such as Accounts Payables or Taxes Payable for C Corp’s
Financial Statements	What do the assumptions mean for profitability, financial position, and cash flow?	Produces Income Statement, Balance Sheet, and Cash Flow Statement.
Reporting Engines	How does the owner share and use the result?	Generates a PDF report and Excel workbook.

Additional product concepts strengthen the value proposition. The contingency reserve assessment helps users think realistically about uncertainty. Integrated depreciation and loan amortization reduce manual accounting work. The Profit Clarity Lab helps users refine unit cost and sales price assumptions before relying on the forecast. A future team of six (6) AI financial advisors can provide guided explanations and keep users focused during the planning process.

5. Product Architecture and Workflow

The design architecture presents the model as a layered system. The user begins at a Hub Page, navigates to the input layer, completes the four input pillars, reviews the generated financial statements, refines assumptions as needed, and then generates a Trial Balance for Year 1, then repeats the process for Years 2 and 3 and finally, goes to Step 10 to generate the PDF report and Excel workbook. This structure is important because it makes the planning process understandable to a non-technical user while preserving financial statement discipline behind the scenes.

Version 3 — *Multi-Year*

Version 2 modelled a single forecast year. A multi-year forecast is now a launch requirement, not a later enhancement, so the ten-step model has been re-cut to carry Years 2 and 3. Two steps change: **Out-Year Assumptions becomes Step 9**, and the PDF Report and Excel Workbook merge into a single **Step 10 — Final Outputs**. The ten-step promise to the user is preserved. **The model is not a one-way run**. Two return loops are drawn on the right: the user cycles back down into the engine and the inputs until the plan is right.

Entry Point

LAYER 5 · NAVIGATION

11

Hub Page

Where the user enters the model and navigates to any component. Unchanged from v2.

USER STARTS HERE · DROPS DOWN TO INPUT

Deliverables

LAYER 4 · FINAL OUTPUTS

10

CHANGED

Final Outputs

One step, two deliverables: the client-ready **PDF Report** and the working **Excel Workbook**, both covering Years 1-3. Was two separate steps in v2. One screen, one paywall, two downloads. Generated only once the three-year statements are settled.

GENERATED FROM THE FINALIZED THREE-YEAR STATEMENTS

Multi-Year Extension

LAYER 3B · OUT-YEARS

9

NEW

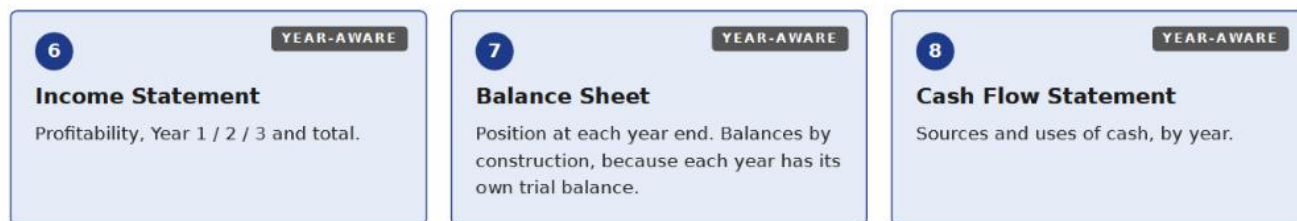
Out-Year Assumptions

The user sets growth, inflation and capacity assumptions for **Years 2 and 3** against a Year 1 that has already been validated. **Completing Step 9 returns the user to Step 5**, where those assumptions are posted as out-year entries through the same engine — producing a Year 2 and a Year 3 trial balance. Steps 6, 7 and 8 then re-render from each year's own trial balance.

ASSUMPTIONS RETURN TO THE ENGINE — STEP 9 DOES NOT REPORT, IT POSTS

Output Layer · Financial Statements

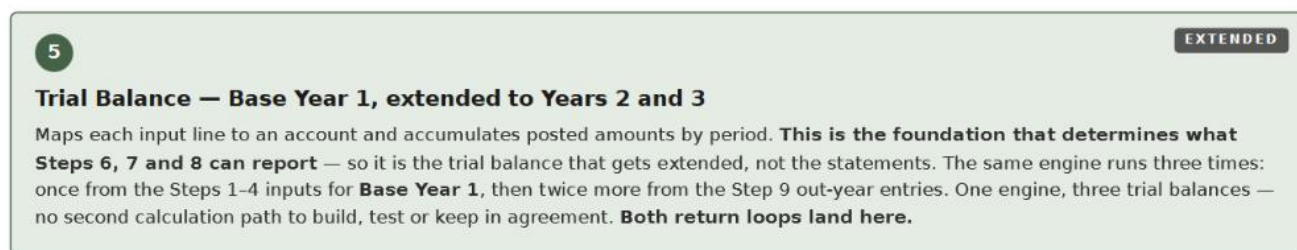
LAYER 3 · REPORTING



ACCOUNT BALANCES FEED THE STATEMENTS — ONE SET PER FORECAST YEAR

Posting Engine · Chart of Accounts

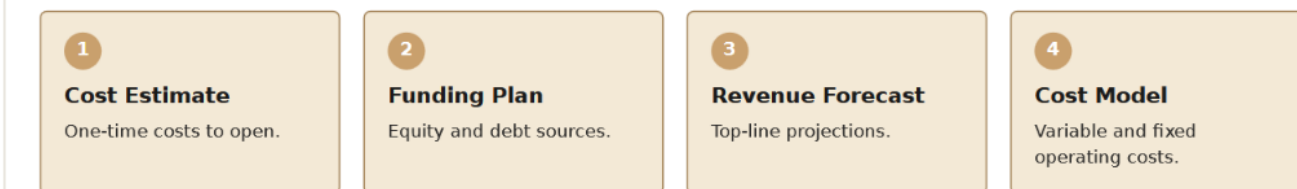
LAYER 2 · BRIDGE · THE FOUNDATION



INPUTS POSTED TO ACCOUNTS

Input Layer · Data Foundation

LAYER 1 · BEGIN HERE



6. Target Market and Ideal Customer Profile

The primary customer is a U.S.-based startup founder or small business owner who is preparing for a business launch, loan discussion, investor conversation, or serious internal planning exercise. The customer is not necessarily a technology founder. In fact, the strongest early market may be practical small business owners who need clarity but do not have the budget for a consultant or the expertise to build a model from scratch.

Segment	Fit	Reason to Buy
First-time startup founders	High	Need a financial plan but often lack finance and spreadsheet skills.
SCORE, SBDC, incubator, and accelerator clients	High	Already receiving business guidance and likely need structured financial planning support.
Small service businesses and local operators	High	Need practical cash flow and cost planning before launch or expansion.
Franchise buyers	Medium to high	Need startup cost, funding, and cash-flow planning before committing capital.
Consultants and advisors	Medium	May use the product to support clients or standardize planning

		conversations.
Enterprise finance teams	Low	Likely need advanced FP&A, ERP, or custom models beyond the product scope.

7. Competitive Positioning and Differentiation

The competitive landscape includes business plan software, financial projection templates, spreadsheet templates, accounting software, and human advisors. The company should position itself carefully: it is not accounting software, not a general business plan writing tool, and not a high-end consultant. Its strongest position is guided financial planning for owners who need credible startup projections and professional outputs without spreadsheet complexity.

Alternative	Customer Benefit	Limitation	Startup Financial Plan LLC Advantage
Generic spreadsheet template	Low cost and familiar format.	Requires formula confidence and financial knowledge.	Guided inputs and generated statements reduce user burden.
Business plan software	Broader planning workflow and narrative planning.	May not emphasize detailed startup financial model logic.	Focuses deeply on connected financial planning and outputs.
Accounting software	Useful after operations begin.	Often not built for pre-launch startup planning.	Designed for startup planning before transactions exist.
Consultant or advisor	Personalized expertise.	More expensive and less scalable.	Affordable self-service model with optional premium support.

Positioning Statement

Startup Financial Plan LLC helps startup founders and small business owners create a professional financial plan by guiding them through the key assumptions and automatically generating financial statements, a PDF report, and an Excel workbook.

8. Marketing and Customer Acquisition Strategy

The marketing strategy should be education-led. The target customer is not merely shopping for software; the customer is trying to reduce uncertainty, prepare for funding, and gain confidence before launching or expanding. Messaging should therefore focus on clarity, confidence, cash planning, and avoiding avoidable surprises.

Channel	Role in Strategy	Recommended Execution
Website and landing page	Convert interest into trial or email capture.	Use clear hero message, simple explanation, preview offer, and strong calls to action.
SCORE and small business education	Build trust through founder credibility and live teaching.	Use webinars and mentoring-aligned content to introduce financial planning pain points.
YouTube and educational content	Create durable inbound traffic and explain finance in plain language.	Publish short videos on startup costs, funding plans, break-even, cash flow, and lender readiness.
Partnerships (such as Virginia	Reach concentrated groups of pre-	Develop referral relationships with SBDCs, incubators,

Bankers Association)	launch founders.	local chambers, advisors, and franchise consultants.
Email follow-up	Nurture users who are interested but not ready to purchase.	Use beta invitations, reminders, onboarding emails, feedback requests, and thank-you messages.

Core Marketing Message

Build a startup financial plan you can actually understand. Know your startup costs, forecast cash flow, and create a financial plan that gives you confidence — not confusion. TAG LINE: “Where startup ideas become financial plans”

9. Revenue Model and Pricing Strategy

The recommended pricing model is a free preview with paid export. This structure lowers adoption friction because the user can enter assumptions and see value before purchase. The payment moment occurs when the user wants the full PDF report and Excel workbook, which reinforces the idea that the customer is buying a finished planning deliverable rather than merely paying for calculator access.

Comparable products provide useful pricing anchors. Business planning platforms such as LivePlan and Upmetrics commonly use monthly subscription pricing, while ProjectionHub provides one-time financial projection templates and higher-priced expert-prepared projection services. Those anchors suggest that Startup Financial Plan LLC can justify a one-time paid export price above a basic spreadsheet template but below a consultant-prepared model.

Offer	Recommended Price	Description	Strategic Rationale
Free Input Steps 1 to 4	\$0	Guided input screens and limited results preview without full export.	Reduces friction and lets users experience the workflow before paying.
Release 1 Standard 3 Year Plan	\$149	Full standard package with two deliverables: Professional PDF Report and Excel Workbook	Establishes value and solves the major pain point small business owners have
Release 2 High Growth 5 Year Plan	\$ To Be Determined	Expanded package with Cap Table and other features built around five case studies: Software as a Service (SaaS), Clean Energy, Medical Devices, Robotics, and FinTech	Leverage what has been built and capture startups that need a more growth oriented solution

Discounting should be strategic rather than broad. A beta tester discount of 100% since they have to put several hours across two modules and many will drop off during the process. For SCORE and other key partners such as banks, a 20% to 30% discount will be available. A five-plan rule for multiple business ventures can support repeat use without repositioning the product as unlimited-use software.

10. Development Status and Roadmap

The application is currently in active development. The four input applications are substantially built, while the financial statement logic and reporting engines are the critical remaining elements needed to complete the end-

to-end model. The business is working with technical support through the fiverr platform as well as Claude Co-Work to continue development.

Milestone	Objective	Success Indicator
Complete four input pillars	Finalize guided entry for startup costs, funding, revenue, and cost modeling.	User can complete all four input sections without external spreadsheet work.
Generate statements	Connect inputs to Income Statement, Balance Sheet, and Cash Flow Statement.	Statements reconcile logically and reflect user assumptions.
Create reporting layer	Produce PDF report and Excel workbook from finalized model.	User can download usable deliverables.
Functional testing	Identify errors, usability issues, and confusing steps.	Core model can run through multiple example companies.
Beta testing	Validate workflow, outputs, pricing, and onboarding.	Beta testers complete the model and provide structured feedback.
Standard launch	Release the solution that business owners need: 3-Year Forecast to obtain bank financing	Paid users can purchase and export complete deliverables.
Release 2	Add the 5-year planning version by year end 2027 to cover the entire startup market	At least ten high growth startups using the second release after six months

11. Operations, Compliance, and Risk Management

The company can operate as a lean software business with a founder-led product vision, external technical support, and limited fixed overhead. The most important operating controls are product reliability, payment processing, customer data handling, terms and disclaimers, and a clear support process for users who need help completing their plan.

Risk Area	Risk	Recommended Mitigation
Model accuracy	Incorrect formulas or statement logic could damage trust.	Use controlled test cases, reconciliation checks, and beta validation before launch.
User misunderstanding	Customers may treat projections as guaranteed outcomes.	Use plain-language disclaimers and explain that outputs are planning estimates based on user assumptions.
Data privacy	Users enter sensitive business and financial information.	Adopt clear privacy policy, limit retained data, secure user accounts, and purge beta data where promised.
Payment and access	Users may be confused about when they are charged and what they receive.	Use Stripe with transparent checkout language tied to PDF and Excel export.
Support burden	Non-financial users may need help interpreting results.	Provide guidance documents, FAQ content, onboarding videos, and optional advisor review.

12. Funding and Financial Objectives

The business is expected to be owner-funded, with no debt financing anticipated at this stage. The draft plan identifies a target of keeping launch investment at no more than \$45,000. This lean funding posture is appropriate because the business is software-based, has no physical inventory, and can validate market demand through beta testing and a focused MVP launch before incurring larger marketing or staffing commitments.

Financial Planning Item	Current Planning Assumption
Funding source	Founder/owner-funded.
Debt financing	No debt anticipated for launch.
Maximum launch investment target	Not more than \$35,000.
Free Module Target – Key metric	40 active users within 90 days

13. Implementation Milestones

The immediate priority is not to build every future feature. The strongest implementation path is to complete the first four input steps followed by an end-to-end MVP, validate it with beta users, refine usability and pricing, and then expand with advanced features such as AI Advisory Team and Funding Scenario Analysis.

Phase	Primary Work	Decision Gate
Pre-Beta	Complete statements, PDF report, Excel workbook, onboarding flow, and basic admin controls.	Can an internal test user complete the entire model and export outputs?
Four Free Tools	Allow users to start using the software application – four input steps only	Is there any real interest with this software before the major steps are built?
Beta Test	Invite selected business owners, gather company profile data, observe completion rates, and ask pricing questions.	Do users understand the workflow, value the outputs, and accept the pricing range?
Standard Launch	3-Year package, enable Stripe checkout, and begin education-led marketing.	Can paid users complete the process with acceptable support load?
Post-Launch Optimization	Improve guidance, fix friction points, refine reports, and adjust pricing or packaging.	Are conversion, completion, and satisfaction metrics strong enough to scale acquisition?
Release Expansion	Add 5-year plan and plan on rolling out six AI Advisors and Profit Clarity Lab in 2028. Benchmarking licenses will also get evaluated – BizMiner and Powerlytics.	Do users show willingness to pay for expanded planning capability such as benchmarking?

Appendix A: Market Context and Planning Rationale

Detailed market sizing should remain in the appendix so the main plan stays concise. The most important market rationale is that the United States has a large and recurring population of new business owners, and many of those owners need help converting business ideas into funding-ready and operating-ready financial plans. The product should continue to collect evidence during beta testing about which customer segment shows the highest completion rate and willingness to pay.

The appendix can also hold any future references to business formation statistics, small business survival statistics, SBA lending behavior, and startup funding trends. Those data points should be updated before any investor-facing or lender-facing version of the plan is circulated.

Appendix B: Ideal Customer Profile Detail

The strongest early customer profile is a practical, non-financial founder who is serious enough to seek funding, mentoring, or business launch guidance but not yet ready to pay for custom consulting. This customer needs confidence, structure, and professional outputs more than advanced enterprise forecasting features.

Profile Attribute	Description
Business stage	Pre-launch, early launch, or preparing for expansion.
Trigger event	Loan application, investor conversation, SCORE mentoring session, business plan competition, franchise decision, or personal readiness check.
Financial confidence	Low to moderate; user may know their operations but not formal forecasting.
Key objection	Concern that financial planning is too complicated, too expensive, or too spreadsheet-heavy.
Buying motivation	Desire for clarity, credibility, funding readiness, and reduced fear of running out of cash.

Appendix C: Product Feature and Workflow Detail

The product roadmap includes a set of features that should be introduced in a disciplined sequence. The MVP should emphasize reliability and completion over feature breadth. Later releases can add intelligence, scenario analysis, integrations, and deeper optimization tools.

Feature Area	MVP Role	Future Expansion Potential
Four input pillars	Core data foundation.	Industry-specific presets and guided examples.
Trial Balance	Captures key adjustments	Guided set of questions and entries
Financial statements	Core output layer.	Scenario comparison and sensitivity analysis.
PDF report	Primary customer-facing deliverable.	Branded report options and lender-specific formats.
Excel workbook	Working model for the owner.	Multiple versions and advanced scenario tabs.
Profit Clarity Lab	Supports unit cost and pricing discipline.	Deeper margin coaching and pricing simulations.
AI financial advisors	Future guided support concept.	Specialized coaching agents for revenue, costs, funding, and cash flow.

Appendix D: Marketing Copy and Messaging Library

The following message themes are appropriate for the website, email follow-up, webinars, and beta test invitations. They should be tested with actual users to determine which language generates the highest completion and conversion rates.

Messaging Theme	Sample Copy
Clarity	Build a startup financial plan you can actually understand.
Cash discipline	Most businesses do not fail because the idea is bad; they fail because they run out of cash.
Confidence	Know your startup costs, forecast cash flow, and move forward with confidence.
Accessibility	Built for real business owners — not finance experts.
Action	Stop guessing. Start planning.
Funding readiness	Create a financial forecast that shows lenders and investors you are serious.

Appendix E: Pricing Benchmark and Package Detail

The pricing strategy uses a value-based anchor. The product should not be priced as a simple calculator because the customer receives finished outputs. At the same time, it should remain far less expensive than custom advisory work, which preserves the affordability message for small business owners.

Benchmark Category	Observed Anchor	Planning Implication
Business planning SaaS	LivePlan and Upmetrics commonly present monthly software pricing for business planning and forecasting.	The market accepts recurring pricing for planning tools, but a new product may convert better with one-time export pricing.
Financial projection templates	ProjectionHub sells one-time projection templates and higher-priced services.[3]	The market accepts one-time payment for projection deliverables.
Consultant-prepared projections	Custom advisory services generally create a much higher price ceiling than self-service tools.	Optional advisor review can become a premium add-on after MVP launch.

Appendix F: Founder Bio and Supporting Experience

Matt Evans brings a strong finance and mentoring background to the business. His experience in costing, forecasting, budgeting, modeling, financial analysis, and performance measurement is directly relevant to the product. His SCORE mentoring work provides ongoing exposure to the questions, frustrations, and readiness gaps that small business owners experience when preparing financial plans.

For investor, partner, or website use, this appendix can be expanded into a formal founder biography with selected credentials, advisory experience, testimonials, and links. In the main business plan, the founder’s background should remain concise so the document stays focused on the business model and execution plan.

Appendix G: Technical Architecture Reference

The supplied architecture design presents the product as a layered model rather than a collection of disconnected calculators. This is important for user comprehension and for development discipline. The model

should preserve the relationship between input assumptions, statement generation, iteration, and final reports as the product evolves.

Architecture Principle	Why It Matters
Bottom-up build	Users begin with specific assumptions and move upward toward formal outputs.
Top-down navigation	The Hub Page allows the user to enter or revisit any component.
Statement discipline	Income Statement, Balance Sheet, and Cash Flow Statement are generated in a logical order.
Iteration loop	The user can review statements, refine assumptions, and regenerate reports.
Deliverable focus	The PDF report and Excel workbook remain the primary value outputs.

Appendix H: Legal, Compliance, and Operating Document Placeholders

This appendix should hold operating agreement references, terms of use, privacy policy, beta participant agreement, refund policy, disclaimer language, and any professional review boundaries. The product should make clear that financial projections are planning estimates based on user inputs and are not guarantees of performance, funding approval, or investment outcome.

Competitor Analysis Table

See the following document for a competitive analysis of similar software products:

Competitive_Software_Comparison_for_Business_Plan.docx