

SaaS MVP Cost Planner 2026

Real budgets · by feature · by region · by team type

Based on analysis of 200+ delivered SaaS projects · SSNTPL (Sword Software N Technologies) · April 2026

TL;DR

No-code MVP	\$1K–\$8K · 2–4 weeks
Lean custom MVP (median)	\$28,000 · 10–14 weeks
Full custom MVP	\$45K–\$120K · 14–24 weeks
1st-year total vs build cost	+40–60% for ops/maintenance
AI tools impact on cost	↓ 20–35% vs 2023 builds

01 Build Tier Cost Reference

Pick the tier that matches your validation stage — not your ambition.

Tier	Cost	Timeline	What's Included	Who It's For
No-Code (Bubble, Webflow)	\$1K–\$8K	2–4 wks	One workflow, basic auth, Stripe possible, admin panel	Pre-validation — prove demand before spending on engineers
Lean Custom MVP ★	\$15K–\$45K (median \$28K)	10–14 wks	Auth, one core feature, billing, admin, cloud setup, basic multi-tenancy if B2B	Post-validation, pre-seed / bootstrapped — first paying customers
Full Custom MVP	\$45K–\$120K	14–24 wks	RBAC, full multi-tenancy, multiple roles, integrations, API-first	Post-PMF or seed-funded with paying customers and defined roadmap
Enterprise / AI SaaS	\$120K–\$300K +	4–9 months	SOC 2/HIPAA/GDPR, LLM/AI features, multi-region infra, dedicated security/QA	Enterprise pilot customers secured; compliance is a sales blocker

02 Feature-by-Feature Cost (Offshore Rates, 2026)

Add up only the features you need to validate your hypothesis. Mark V2 anything else.

Feature / Module	Hours	Offshore Cost (\$35–\$50/hr)	US/UK Cost (\$100–\$140/hr)	MVP?
FOUNDATION — Every MVP needs these				
User authentication (signup, login, SSO, reset)	40–60h	\$1,400–\$3,000	\$4,000–\$8,400	✓ Yes
Subscription billing (Stripe, plans, invoices, dunning)	50–80h	\$1,750–\$4,000	\$5,000–\$11,200	✓ Yes
Basic admin panel (user mgmt, feature flags)	40–60h	\$1,400–\$3,000	\$4,000–\$8,400	✓ Yes
Cloud infra setup (AWS/GCP, staging + prod envs)	24–40h	\$840–\$2,000	\$2,400–\$5,600	✓ Yes
Transactional email (SendGrid/Postmark)	16–30h	\$560–\$1,500	\$1,600–\$4,200	✓ Yes
CORE PRODUCT — Defines your MVP hypothesis				
Simple single-workflow core feature	60–120h	\$2,100–\$6,000	\$6,000–\$16,800	Varies
Complex core feature (AI, real-time, multi-step)	120–250h	\$4,200–\$12,500	\$12,000–\$35,000	Varies

Dashboard / reporting	60–100h	\$2,100–\$5,000	\$6,000–\$14,000	→ V2
B2B / MULTI-TENANT — Required for business customers				
Basic multi-tenancy (row-level data isolation)	60–100h	\$2,100–\$5,000	\$6,000–\$14,000	If B2B
Role-based access control (RBAC)	80–140h	\$2,800–\$7,000	\$8,000–\$19,600	If B2B
Team / workspace management	60–100h	\$2,100–\$5,000	\$6,000–\$14,000	→ V2
INTEGRATIONS & AI				
Third-party API integration (per integration)	20–50h ea.	\$700–\$2,500 ea.	\$2,000–\$7,000 ea.	→ V2
Mobile app (React Native / Flutter)	200–400h	\$7,000–\$20,000	\$20,000–\$56,000	→ V2
LLM API integration (OpenAI/Anthropic)	30–60h	\$1,050–\$3,000	\$3,000–\$8,400	If core

03 Hidden First-Year Costs (Most Guides Skip These)

Your build quote is not your budget. Add these before talking to investors or allocating runway.

Cost Category	Upfront	Monthly	Year 1 Total	Notes
Data infrastructure (DB, caching, backups)	\$4K–\$15K	\$100–\$500	\$5.2K–\$21K	40–120h DevOps at kickoff
Post-launch maintenance (bugs, security, updates)	—	15–25% of build ÷ 12	15–25% of build cost	Non-negotiable. Skip this = 3–5x rework cost later
Third-party SaaS tools (Sentry, analytics, email, support)	—	\$200–\$800	\$2.4K–\$9.6K	Grows with usage and team size
Compliance / security (SOC 2, GDPR, HIPAA)	\$10K–\$80K	\$1K–\$5K	+20–40% of build	Enterprise deals require this from day one
UI/UX design (often quoted separately)	\$8K–\$30K	—	\$8K–\$30K	Poor UX = churn. This is not optional.
TOTAL for \$28K Lean MVP (example)	\$12K–\$45K	\$300–\$1,300	\$45K–\$80K year 1	vs \$28K build quote — 60–186% above headline

04 Cost by Region & Team Type

Offshore dedicated teams offer the best quality-to-cost ratio for most pre-scale startups.

Region	Freelance Rate	Agency Rate	Lean MVP (Tier 2)	Full MVP (Tier 3)
■ ■ US / Canada	\$90–\$180/hr	\$100–\$160/hr	\$72K–\$144K	\$180K–\$360K
■ ■ UK / W. Europe	\$70–\$150/hr	\$75–\$130/hr	\$56K–\$120K	\$140K–\$300K
■ ■ Eastern Europe	\$35–\$90/hr	\$35–\$75/hr	\$28K–\$72K	\$70K–\$180K
■ ■ India / South Asia	\$20–\$55/hr	\$25–\$50/hr	\$16K–\$40K	\$40K–\$100K
■ Southeast Asia	\$18–\$45/hr	\$20–\$45/hr	\$14K–\$36K	\$36K–\$90K
■ Latin America	\$30–\$75/hr	\$30–\$65/hr	\$24K–\$60K	\$60K–\$150K

05 6 Budget Mistakes & What They Cost

#	Mistake	Cost Overrun	Fix
1	Building V2 features in the MVP (dashboards, mobile, extras)	+60–100%	Lock scope to one workflow. V2 ships after paying customers.

2	Hiring on price not SaaS experience	+80–200%	Rework of naive architecture costs 3–5x original. Pay for SaaS experience.
3	Fixed-price contract with undefined scope	+30–80%	Use time-and-materials with weekly billing for MVPs. Fixed price needs exhaustive spec.
4	Not budgeting for post-launch year (ops, tools, infra)	+40–60%	Budget first-year total from day one: build + 15–25% maintenance + \$300–800/mo tooling.
5	Custom code before validating demand	Total loss risk	No-code MVP first. Fund custom dev with no-code revenue, not savings.
6	Skipping discovery / rushing straight to code	+25–50%	Every hour in discovery saves 3–5h in mid-build rework. \$3K discovery = \$20K saved.

06 How AI Tools Changed Costs in 2026

Area	2023	2026 with AI Tools	Net Cost Effect
Developer productivity	Baseline	+40–55% on coding tasks	↓ 25–35% build cost
Team size for Tier 2 MVP	3–5 devs	2–3 devs	↓ 30–40% headcount
Boilerplate & setup	2–3 weeks	3–5 days	↓ Significant time saving
LLM API costs (new line item)	\$0	\$20–\$200/mo at MVP scale	↑ New ongoing cost
Overall build cost vs 2023	Baseline	Equivalent scope	↓ 20–35% net reduction

Ready to scope your SaaS build?

We'll review your feature list, identify what belongs in V1 vs V2, and give you a realistic cost estimate — no obligation.

ssntpl.com/work-with-us - Free 30-minute scoping session