

Custom SaaS Development Cost 2026: A CFO-Grade Breakdown

AI Pinnacle — <https://www.aipinnacle.pk>

Every founder Googles "how much does SaaS development cost" and gets a range so wide it's useless — USD 25K to USD 500K. Here is the actual 2026 breakdown from AI Pinnacle's last 30 SaaS builds.

The 3 Realistic Tiers

- 1. MVP SaaS (USD 28K–55K, 10–14 weeks)** — Single-tenant Postgres, Stripe billing, one core workflow, React + Node/Django. Ships in 3 months with 1 PM + 2 engineers.
- 2. Production SaaS (USD 70K–140K, 4–6 months)** — Multi-tenant with row-level security, SOC 2 readiness, role-based access, audit logs, background workers, Stripe metered billing.
- 3. Enterprise SaaS (USD 160K–350K, 6–9 months)** — SSO (SAML/OIDC), SCIM provisioning, region-locked data (EU/UAE), event-driven architecture, dedicated tenancy option.

Where Budgets Silently Blow Up

- Not scoping billing (metered + prorated + tax = 3 weeks alone).
- Skipping observability until launch — retrofitting Sentry + Datadog + audit logs later costs 2x.
- Over-designing infrastructure before product-market fit.

Our 2026 Stack

React + TypeScript + Tailwind, Node.js or Django + PostgreSQL, Redis + BullMQ, AWS or Azure, Stripe billing, Auth0/Supabase Auth, Langfuse for AI observability. This stack has powered every SaaS we shipped in 2025–2026 with zero major re-platforms.

Timeline Reality

Anyone quoting "SaaS MVP in 4 weeks" is either lying or shipping something you'll rewrite in 6 months. Real MVP is 10–14 weeks. Book a discovery call and we ship a fixed-price scope inside 5 business days.