ACROSS THE TABLE

BUSINESS CONSULTING

APP COMPARISON 01 · STARTWISE

StartWise vs LivePlan, BizPlanBuilder and GoSmallBiz

An honest comparison of what you get for the money — including the part where the cheaper tool is the right answer.

Knowledge Article C01

AI Stack Series · acrossthetable.biz

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BEFORE YOU READ THIS

This guide compares StartWise against three other products that do a similar job. StartWise is my own. I build it, and I make money if you buy it.

That is exactly why this guide names the places where one of the other three is the better buy, and says so plainly. A comparison that found my own product best at everything would not be worth your time, and you would be right not to believe it.

WHAT STARTWISE DOES

Everything a new owner needs, from idea to launch.

StartWise is built for the stretch between having an idea and being open for business. It walks you through the sequence — what to decide, what to register, what to write down, what to check — and it holds the business plan and the early financial work inside the same place.

The thing it is trying to solve is not writing. It is not knowing the order. A first-time owner usually does not fail because the business plan was badly worded; they fail because nobody told them that the licence takes six weeks, or that the bank wants a forecast in a particular shape.

What is in it:

- Startup roadmap
- Business plan builder
- Financial and compliance tools
- AI business assistant

Price: $189.99 per month · $2268.99 per year · $6,839.99 one time. There is a 14-day free trial.

THE THREE IT IS UP AGAINST

The products below overlap with StartWise in different amounts. LivePlan is the best-known business plan and forecasting tool in the world. BizPlanBuilder is the template-and-structure approach. GoSmallBiz bundles planning with consulting and other business services, which is the closest thing in the market to what StartWise is trying to be.

One thing you will notice immediately in the table: StartWise costs a great deal more than the planning tools. I am not going to dance around that. It is dealt with directly in the section on where StartWise is the wrong choice.

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Product	What it is	How it charges	Who it suits
StartWise (mine)	A guided path from idea to open, with a plan builder and an AI assistant inside it	Flat monthly, yearly, or one payment for life. Not per user	A first-time owner who does not yet know what the steps are
LivePlan	Business plan writing and financial forecasting, done very well	Per month, with a cheaper annual rate	Anyone who mainly needs a plan and a forecast a bank will accept
BizPlanBuilder	A large library of plan templates and pre-written language	Per month, per year, or a one-time licence	Someone who writes well enough and just wants the structure
GoSmallBiz	Planning plus consulting, legal forms and other small business services in a bundle	Per month, in tiers	An owner who wants a human to ask as well as software

Prices move. Every figure for the other three comes from the source listed at the end of this guide, with the date it was published, so you can see how fresh it is and check it yourself. The figures for StartWise are its own published prices.

WHAT EACH ONE IS ACTUALLY GOOD AT

LivePlan

LivePlan is the category leader and has been for years. Its forecasting is the strongest part: you build the financial model by answering questions rather than by fighting a spreadsheet, and what comes out is in the format lenders and investors expect to see.

It also tracks your actual results against the plan once you are trading, which most planning tools do not. That makes it useful after launch and not only before it.

What it is not is a guide to starting a business. It assumes you know what business you are starting and what you have to do legally. It gives you a superb document; it does not tell you that you need a resale certificate.

Pick this one if: you need a business plan and a financial forecast, you know the rest of the steps, and you want the best tool for that specific job at the lowest sensible price.

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BizPlanBuilder

BizPlanBuilder takes the template approach. You get a proven structure and a lot of pre-written language you edit to fit your business, rather than a system that interviews you.

For people who are comfortable writing and simply do not know what sections a plan needs, this is efficient and it has a one-time purchase option, so there is no subscription running forever.

The trade-off is that a template does not catch your mistakes. If your numbers do not hold together, it will let you produce a tidy document that says so.

Pick this one if: you are a capable writer, you want to own it outright rather than subscribe, and you only need the shape of the thing.

GoSmallBiz

GoSmallBiz is the closest competitor to what StartWise is trying to do, because it bundles rather than specialising. Alongside the plan builder it includes business consultation, legal form templates and a set of other services.

The reason this matters is that a first-time owner’s hardest problems are often not software problems. They are "is this normal" and "am I about to do something stupid" problems, and those are answered by a person.

Its planning and forecasting tools are generally considered less refined than LivePlan’s. You are paying for breadth, not for the best plan builder.

Pick this one if: you want access to human advice bundled in, and you value breadth over having the single best tool for any one job.

WHERE STARTWISE IS THE WRONG CHOICE

If any of these describes you, buy one of the others instead. You will be happier and I would rather tell you now than take your money.

- You already know what business you are starting and what the legal steps are. You are paying StartWise for guidance you do not need. Buy LivePlan.
- What you actually need is a plan a bank will accept, and nothing else. LivePlan does that better and costs a fraction as much.
- Your budget is genuinely tight. StartWise is a serious monthly commitment for a business with no revenue yet. The right order is: get the first customer, then buy tools.
- You want to own software outright rather than subscribe. BizPlanBuilder has a one-time licence. StartWise has a one-time option too, but it is a large single payment.
- You want a human to talk to. StartWise gives you an AI assistant, not an adviser with a phone number. GoSmallBiz bundles consultation.

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WHAT ACTUALLY MAKES STARTWISE DIFFERENT

The honest difference is sequence. LivePlan and BizPlanBuilder are both excellent at producing a document. Neither of them is trying to tell you what to do on Tuesday. StartWise is organised around the order of operations in starting a business, and the plan is one output of that path rather than the point of it.

The second difference is who it assumes you are. Most planning software assumes a person who has run something before, or who at least has a business vocabulary. StartWise assumes you do not, and explains things that other tools take as known. If you have ever read a business tool's help page and felt stupid, that gap is the one it is built for.

The third is that it is one subscription rather than several. A first-time owner who buys a planning tool, a forecasting tool and a compliance service ends up with three bills and three logins.

The honest limit

That bundling argument only works if you use the whole thing. If you log in, write a plan, and never touch the rest, you have paid several times over for a plan builder — and LivePlan would have been the better purchase. Be honest with yourself about which of those you are going to do.

StartWise is also newer than all three products above, which have years of users behind them. Newer means fewer people have tested it and found the rough edges. That is a real consideration and you are entitled to weigh it.

HOW TO DECIDE

Answer these about your own business. The answers point at one of the four.

- Do you know, today, every legal and administrative step between you and opening? If yes, you need a plan tool, not a guide.
- Is the plan for a lender, or for you? Lenders have format expectations that LivePlan is built around.
- Will you use a startup roadmap and an AI assistant weekly, or will you write a plan once and stop? Your honest answer decides this.
- How much revenue does the business have right now? Software spending before first revenue should be small.
- Would you rather pay monthly, or own it? Two of the four offer a one-time purchase.

YOUR QUICK REVIEW

- ☐ I know whether I need guidance or just a document.
- ☐ I have compared the yearly cost of each, not the monthly headline.

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- ☐ I have checked each vendor’s current pricing page myself.
- ☐ I know whether my plan needs to satisfy a lender.
- ☐ I am not buying software to avoid getting the first customer.

WHERE THESE NUMBERS CAME FROM

Everything stated about the other three products comes from the sources below, on the dates shown. Nothing here is from memory and nothing is estimated.

- Business.org, "5 Best Business Plan Software and Tools" — competitor set and positioning. Note: its pricing figures are dated 13 March 2023, so they are used here only to identify who competes, not as current prices.
- StartWise pricing: acrossthetable.biz/startwise/, read from the site’s own published pricing data.
- LivePlan, BizPlanBuilder and GoSmallBiz publish current prices on their own sites. Check those before buying — the figures above describe how each one charges, not what it will cost you today.

Pricing pages change without notice. Before you buy anything in this guide, including mine, open the vendor’s own pricing page and check.

ADDITIONAL RESOURCES

Product	Where to find it	What it is for
LivePlan	liveplan.com	Anyone who mainly needs a plan and a forecast a bank will accept
BizPlanBuilder	bizplanbuilder.com	Someone who writes well enough and just wants the structure
GoSmallBiz	gosmallbiz.com	An owner who wants a human to ask as well as software
StartWise	acrossthetable.biz/startwise/	A first-time owner who does not yet know what the steps are
Across the Table AI Assessment	acrossthetable.biz/#assessment	Fifteen minutes. Tells you which job to fix first, before you buy anything.
The Scaling Edge	acrossthetablebiz.substack.com	Weekly newsletter for owners without a business background.

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CONTINUE LEARNING

If you are earlier than you think — still deciding whether the idea works — the Across the Table AI Assessment is free and takes fifteen minutes.

The knowledge article on building a website and the one on understanding the numbers both cover ground a new owner hits in the first ninety days.

READ AND CONNECT WITH ACROSS THE TABLE

Across the Table website: https://acrossthetable.biz

The Scaling Edge newsletter: https://acrossthetablebiz.substack.com

YouTube: https://www.youtube.com/@AcrossTheTableConnie

Questions: info@acrossthetable.biz · 480-582-4716

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