

• ACT I • THE WEIGHT

Meet Emma.

“*I built a studio around ideas, people and work I believed in. Then the business behind the creativity quietly became another full-time job.*”

This is the story of how she got one clear view of the agency, and went back to leading it.

① Emma is an AI-generated avatar, created to illustrate how Billingz works.



• WHO SHE IS

She turns ideas into businesses people remember.

Emma founded a **small creative agency**, brand strategy, identity, websites, campaigns and content. A small, trusted team inside, a circle of specialists outside. **She loves the work:** ideas becoming brands, in the room, with her people.

12

ACTIVE CLIENTS

4+6

TEAM & SPECIALISTS

60+

PROJECTS DELIVERED

① Emma is an AI-generated avatar, shown for illustration.



• THE CATCH

Growth came with more moving parts than the client ever saw.

Every project has its own timeline, invoice, payment schedule and delivery cost. The agency was growing. So was everything Emma had to keep track of.

01 Monthly retainers

02 Branding projects

03 Website milestones

04 Campaign work

OUT Contractor payments

OUT Software & studio costs



• ACT I • THE OVERWHELM

The studio was busy. The business was never completely clear.

"Which retainers have actually been paid?"

"Can we pay the contractors before the next client payment?"

"Is this project profitable, or just busy?"

"How much of this balance already belongs elsewhere?"

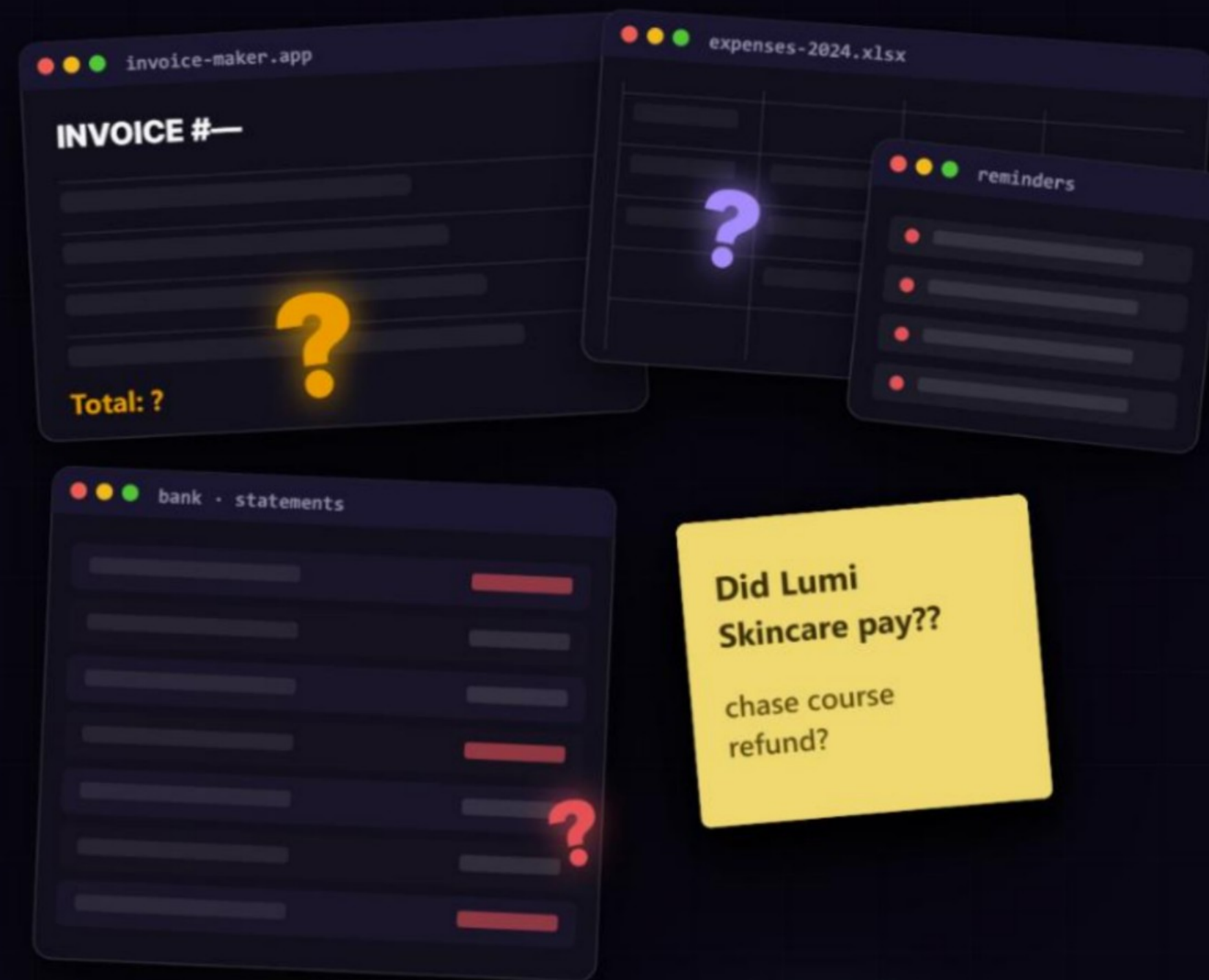
“ *I understood every client and every project. I just had no simple way to see what all of them meant together.* ”

• THE HEADACHE

Ten systems open. No single view of the agency.

Projects in one place. Invoices in another. Expenses somewhere else. Contractors, retainers and subscriptions each in their own system, and Emma still had to connect it all in her head.

She wanted to lead the work, not reconcile the business every evening.



• THE REALIZATION

She didn't need
~~another project tool.~~

She needed one clear view.

• ACT II • HERE COMES BILLINGZ

One financial control system. Built for businesses like Emma's.

Not project-management software. Not accounting software. **One clear picture of where the agency stands, what needs attention, and what happens next.**

POSITION

Real cash, committed costs, and what is genuinely available.

PRESSURE

Upcoming contractor payments, expenses and client-payment gaps.

ACTION

The next clear step, before a small issue becomes a bigger one.

• THE TURN

Then Emma opened Billingz.

“In one place, I could finally see the agency behind the projects. What had arrived, what was still due, what was committed, and what was truly safe to use.”

Clarity → Control



• THE DIFFERENCE

From anxious questions, to clear answers.

"Can we comfortably cover the contractors?"



Covered. 304 days of runway.

"Which client payment is holding us back?"



Two invoices overdue. Reminders ready.

"Is this money actually available?"



Free: €8,000 · VAT set aside: €2,600

AND THE PROBLEMS BEHIND THEM, RESOLVED

Retainers visible

Contractor costs accounted for

Overdue invoices flagged

Cash position known

VAT already separated

Project income in one view

Upcoming pressure visible

• ACT III • THE NEW NORMAL

Her whole agency, in one screen.

01 Open the app

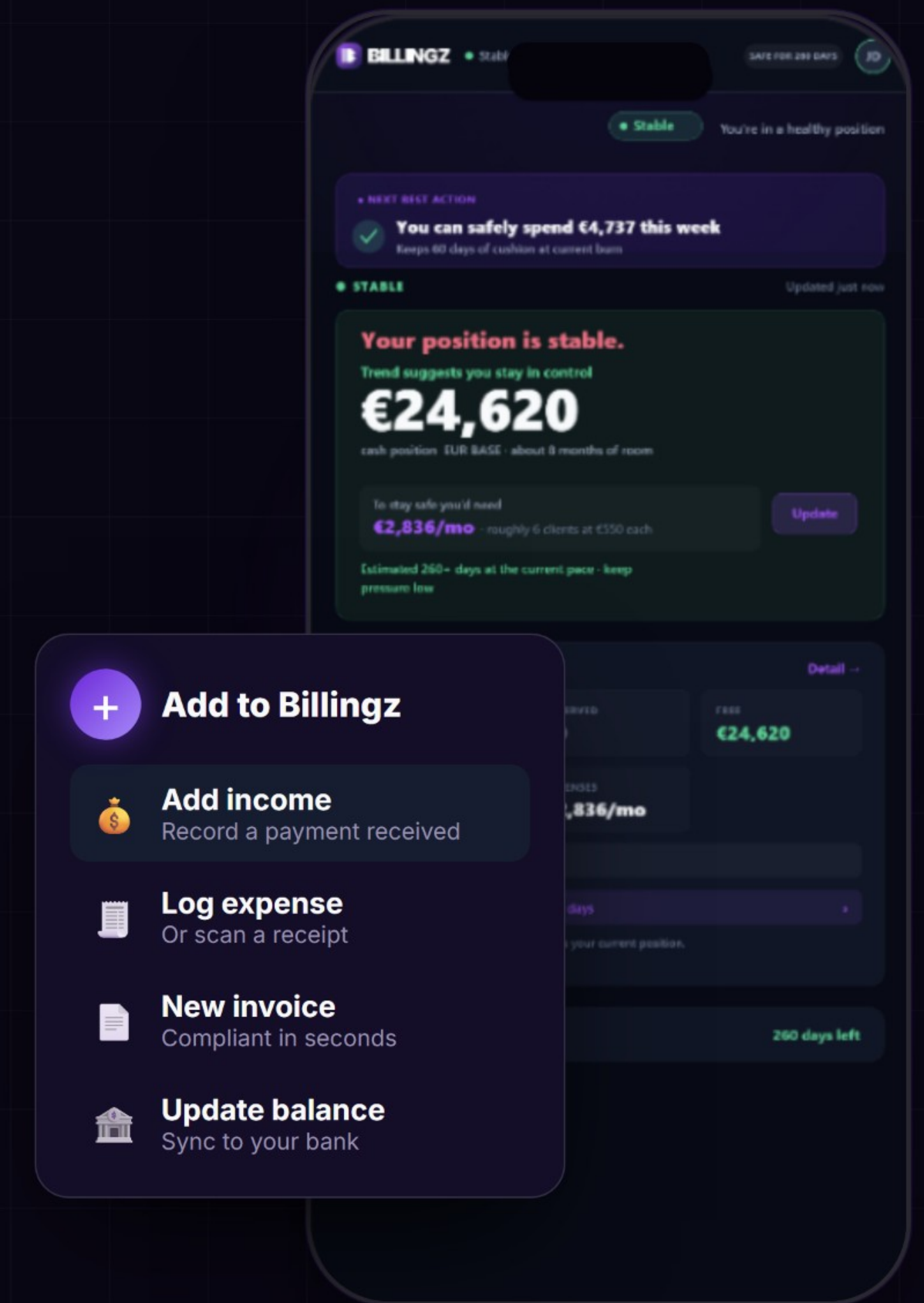
The first thing she sees is the agency's real position, not a menu.

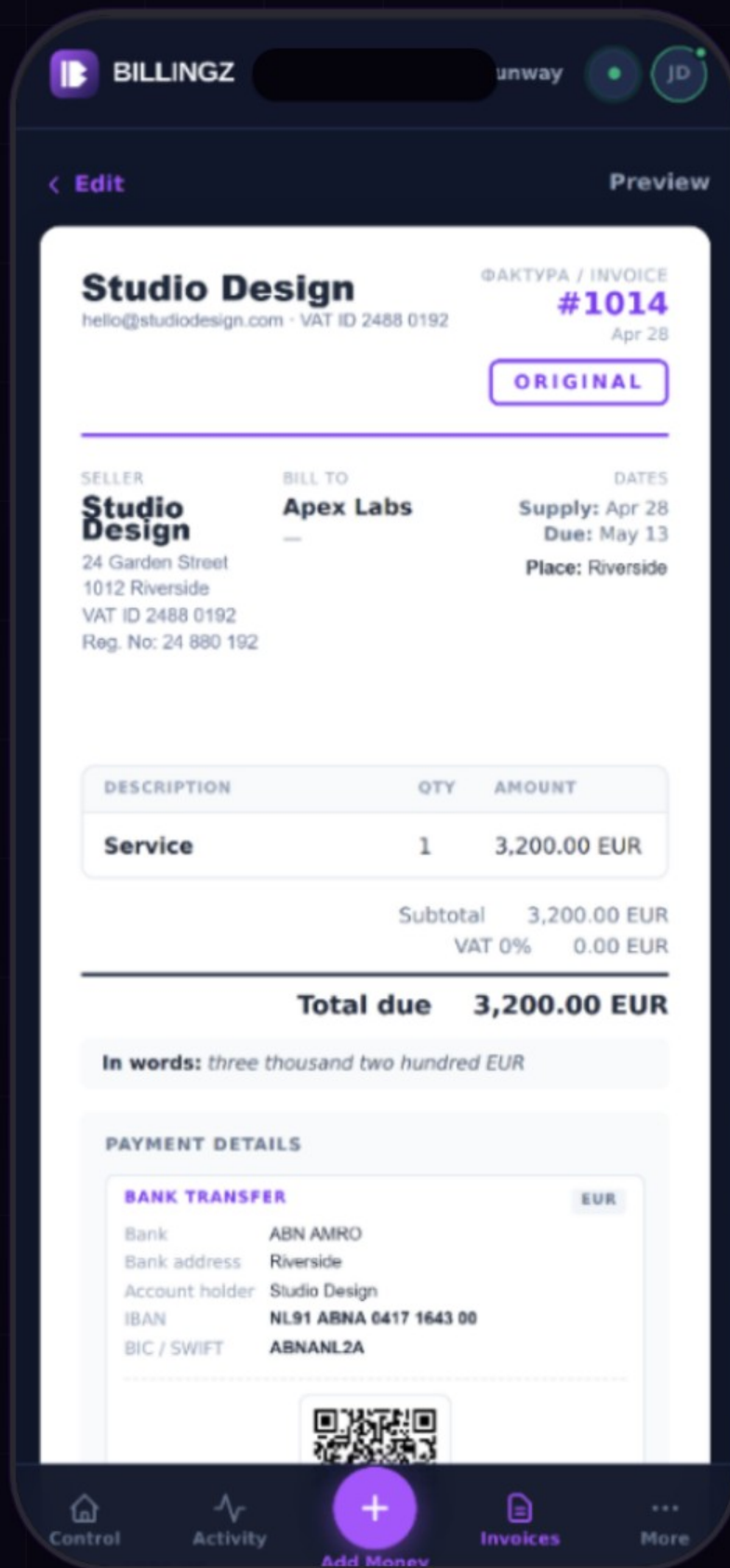
02 Read one line

Stable, or action needed. She knows in one glance.

03 Take the step

If something needs doing, the app says exactly what.





• HOW SHE GETS PAID • THE INVOICE

A clean invoice while the project is still fresh.

Compliant by default

Every field the rules require is built in and checked before send.

Get paid faster

Bank details and a scan-to-pay QR on every invoice.

No templates to fight

Retainer or milestone, she fills three things. Billingz does the rest.

• WHEN TO ACT • SAFEGUARD

It warns her before the pressure reaches the team.

A contractor-payment week approaches while a major client invoice sits unpaid. Billingz does not hide that in a report. It surfaces **one clear warning, and one action**, before it touches the team or delivery.

✓ One tap keeps **the contractor run** covered.



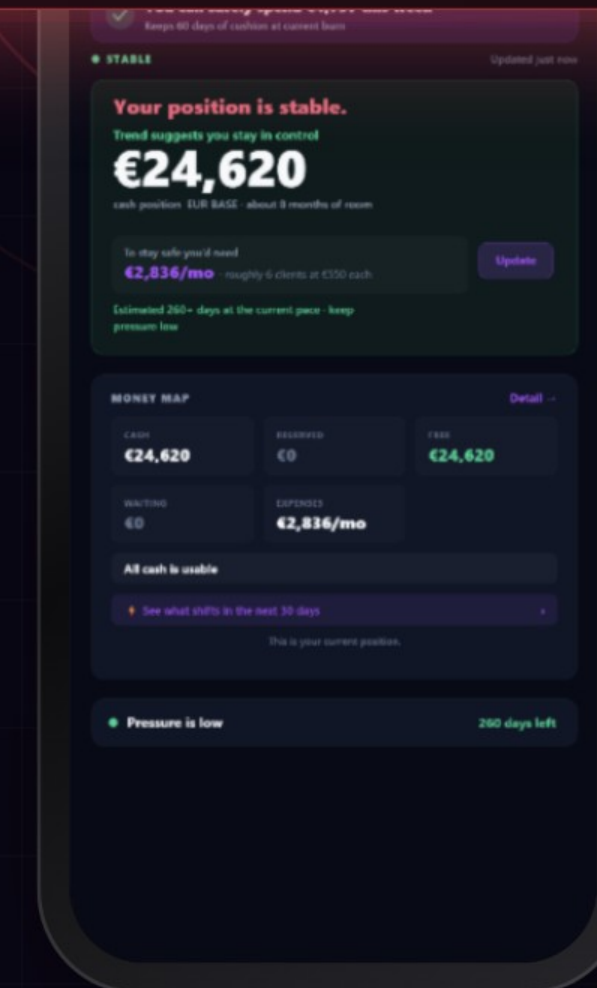
• SAFEGUARD

now

Contractor payments in 7 days

Invoice the Northline retainer early, or shift the payment run.

Take the step →



• EVERY STREAM, ONE VIEW

Retainers, projects and costs, together.

The same numbers that once scattered across ten systems now land in one picture, with contractor commitments and tax already separated.



Monthly retainers

€7,300



Project milestones

€5,400



Campaign production

€2,800



Contractor commitments

-€4,900



Genuinely available, after commitments and tax

€8,000

• EVERYWHERE SHE WORKS

At her desk. Between meetings. Wherever the agency moves.



Billingz

Finance · Control
your money

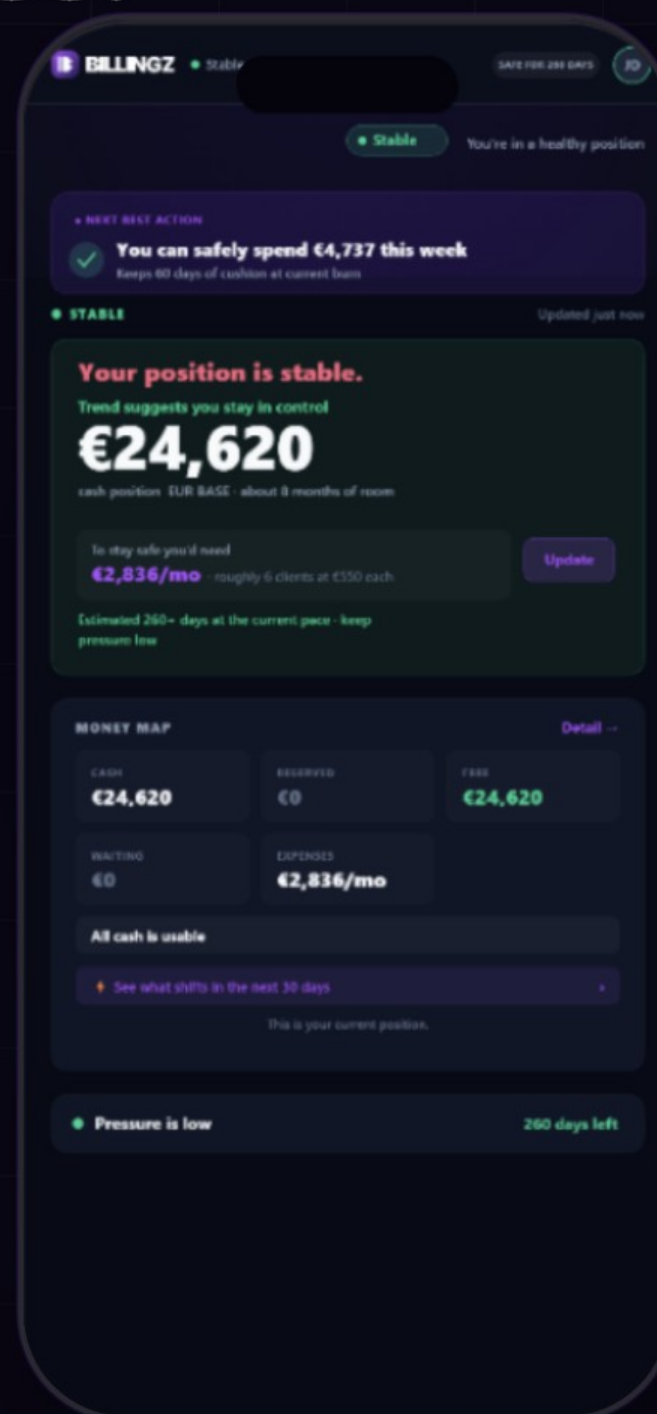


4.9 · 2.3K ratings

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Billingz

Billingz · Finance

4.9 ★

12K reviews

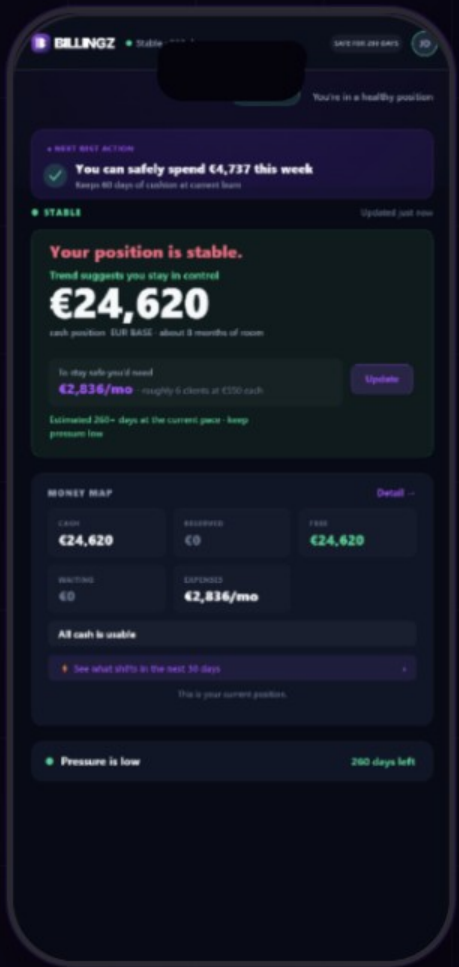
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Google Play

• ONE SYSTEM, EVERY SURFACE

Phone, web, and a desktop admin panel for the business.



MOBILE APP

Create & check on the go



WEB & DESKTOP ADMIN

Run clients, team, reporting & exports, in sync

Start free. Grow when she's ready.

FREE

€0/mo

forever • no card

- ✓ 3 invoices / month
- ✓ 2 reminders / invoice
- ✓ Money Map teaser

CORE

€9/mo

or €90/yr • net, excl. VAT

- ✓ Unlimited invoices + reminders
- ✓ Full expense tracking
- ✓ Accountant-ready reports

SUGGESTED

CONTROL

€17/mo

or €170/yr • net, excl. VAT

- ✓ Everything in Core
- ✓ Cash Clarity + runway
- ✓ Risk + client exposure
- ✓ Collections + reminder tone

SAFEGUARD

€29/mo

or €290/yr • net, excl. VAT

- ✓ Everything in Control
- ✓ Automatic VAT reserving
- ✓ Per-invoice risk scoring
- ✓ 30-day forecast + alerts

All prices are net; VAT is not included and is applied according to the customer's country. Annual billing saves the equivalent of two months. Billingz is a software (SaaS) tool, not a financial service. It does not provide financial, tax, accounting or legal advice; for guidance specific to your situation, consult a qualified accountant or financial advisor. 14-day withdrawal right applies. Cancel anytime; downgrades take effect at the next billing period.

• ACT III • THE PAYOFF

The team creates. She leads.

“*The numbers are clear before the morning stand-up. The contractors are covered. I can be in the work again.*”

No more evenings reconciling the agency. Just the studio she set out to build.



• BACK TO LEADING

Now Emma leads the agency, without losing sight of the business.



“ *I stopped chasing the numbers. I see the business as clearly as the work.* ”

Control your business. Operate with clarity.

billingz.com

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