



Control your business.
Operate with clarity.

FINANCIAL CONTROL SYSTEM FOR FREELANCERS

THE PROBLEM

Freelancers & SMEs don't lack tools. They lack control.

— HEARD IN 50+ CONVERSATIONS

"I thought I was fine."

— *too late*

- Money comes in. Money goes out.
- But no one knows where they actually stand.
- They don't know what they can actually spend.
- They don't know how long they can survive.

POSITIONING

Visibility is not enough.
Freelancers see activity.
But they don't know what to do.

THE THESIS

**Billingz defines
the control layer.**

This is not another tool.
It is a system that connects:

- 01 → Money coming in
- 02 → Money going out
- 03 → ...and what it means for the business

MARKET

A large market. No system to run it.

30M+

Freelancers in Europe

- 01 No system provides financial control
- 02 Tools don't talk to each other
- 03 Cashflow is understood too late
- 04 Business decisions are reactive

COMPETITIVE LANDSCAPE

The tools exist. A system doesn't.

None provide financial control.

ACCOUNTING

**Records
the past.**

PAYMENT PLATFORMS

**Move
money.**

INVOICING TOOLS

**Creates
documents.**

SOLUTION

From scattered tools. To one clear system.

Invoices, expenses, and cashflow —
connected into one system.

Built to move from visibility
to control.

PRODUCT DEFINITION

Billingz is a system that helps freelancers move from visibility to **financial control**.

Evolving from visibility into financial control.

01 · REVENUE TRACKING

Invoicing

Record what comes in — clearly, consistently, automatically.

02 · COST STRUCTURE

Expenses

Capture what goes out, categorized and reconciled in one place.

03 · THE RESULT

Cashflow visibility

Connects income, expenses, and cashflow into one clear financial system.

* BILLINGZ IS A SOFTWARE PLATFORM AND DOES NOT PROVIDE FINANCIAL SERVICES.

PRODUCT IN ACTION

MVP in production. Designed for daily use.



CONTROL SCREEN

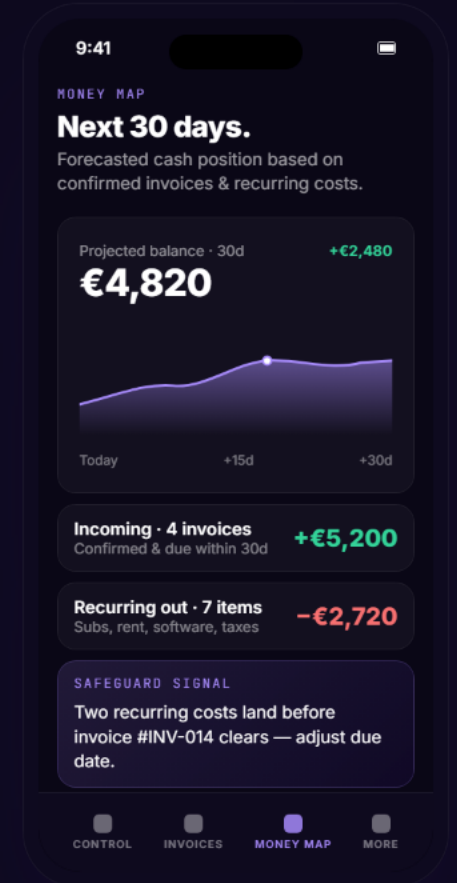
Cash pressure, discipline, and clarity — at a glance.

MONEY MAP

Where money moves, what's reserved, what's free to spend.

NEXT BEST ACTION

Always one tap to the most useful next move.



Designed. Building now.

01 · MONEY IN

Invoicing

Compliant invoices, recurring schedules, automatic reminders, branded PDFs, collections.

02 · MONEY OUT

Expenses

Capture by photo, OCR scan, or import. VAT-aware categorization. Recurring detection.

03 · REALITY

Control & Money Map

Live cash clarity, pressure & discipline scores, 30-day forecast, SafeGuard signals.

COMPLIANCE

VAT, OSS, EU-ready

IMPORT

XLSX · Bank statements · Receipts

MULTI-CURRENCY

EUR / BGN / USD

DISTRIBUTION

Branded invoices ·
Referral program

PRODUCT PROGRESSION

From operations to control.

BUILT AS A PROGRESSION – NOT JUST A TOOL.

LAYER 01

Core

Run the business

Invoices.
Expenses.
Overview.

LAYER 02

SafeGuard

See what is coming

Cashflow visibility.
Alerts.
Risk awareness.

LAYER 03

Momentum

Build stability

Recurring revenue.
Retainers.
Consistency.

NEXT LAYER

Control

*A behavioral layer for
financial discipline and
awareness*

What you can spend.
How long you can operate.
Where you are exposed.

* CONTROL PLANNED AS A FUTURE PRODUCT LAYER.

BUSINESS MODEL

Built for recurring revenue.

SUBSCRIPTION-BASED PLANS.

01

Freemium

Free → user acquisition.

€0

02

Subscription

Monthly / annual.

€/mo

03

Paid Upgrades

More visibility. More control. More discipline.

€++

DISTRIBUTION

Distribution.

Growth is built into the product.

01 · EMBEDDED

Invoices drive exposure

Every invoice carries the Billingz brand. Clients see it → become users.

02 · CHANNEL

Accountants scale distribution

One accountant manages many freelancers. One relationship → many users.

03 · VIRAL

Users bring users

Freelancers refer peers.
Clients convert into accounts.

04 · FOUNDER-LED

Early network access

High-trust initial users from the founder's network.

We prioritize **product-led and partner-driven growth**, with paid acquisition layered on top to accelerate proven channels.

VALIDATION

Market confirms the **problem.**

50+

Direct conversations across freelancers,
micro-businesses, and accountants.

-
- 01 Positioning resonates instantly.

 - 02 Fragmentation is a consistent pain point.

 - 03 Value is understood without explanation.

"Freelancers don't lack tools — they lack **visibility and financial discipline.**"

FOUNDER

Built by operator experience.



Dr. Radovan Vitosevic

FOUNDER & CEO

20+
yrs

Operating in finance, leadership, and systems.

50+

Markets — former CEO scaling a global platform across 50+ markets and large SME networks.

150K+

SMEs and 30,000+ marketers — operated within a large SME and freelancer network.

Deep

Expertise in building scalable operational systems.

TEAM

Execution-first team.

CEO & Founder

Dr. Radovan Vitosevic

Founder · Strategy · Vision

Leads product direction, fundraising, and go-to-market. Combines operational background with deep domain knowledge of SME finance and freelancer workflows.

OPERATIONS**Tsvetomila Matveva**

Operations & Admin

SALES**Katerina Angelovska**

Sales & Partnerships

TECH**Bojan Ivanov**

Software Development

Extended team · external collaborators

LEGAL

Legal Counsel

FINANCE

Accounting & Finance

STRATEGY

Strategic Advisor

COMPLIANCE

Compliance & Legal

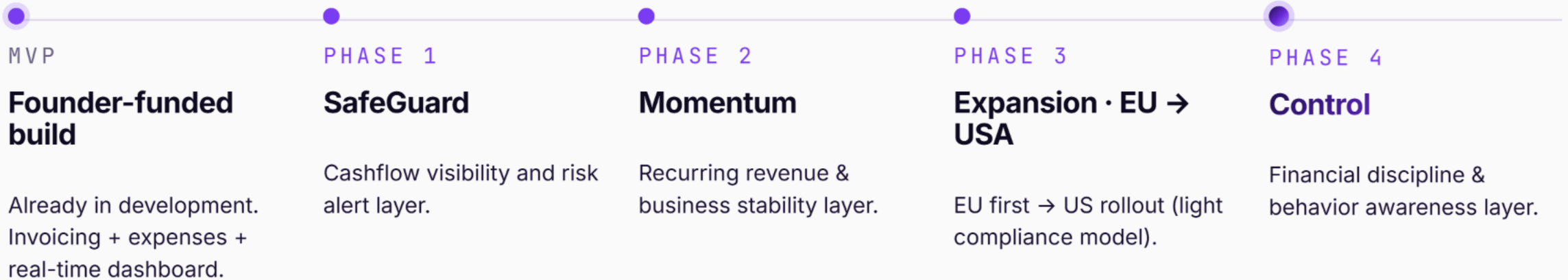
Combines operational execution, distribution experience, and technical delivery.

Names of external collaborators disclosed under NDA.

ROADMAP

Roadmap.

From MVP to scale.



Each phase compounds **retention and revenue per user**.

UNIT ECONOMICS

SaaS fundamentals.

Efficient unit economics supported by product-led and accountant-driven distribution.

ARPU

€15

→ blended pricing
model

LTV

€360

→ retention-driven model
(~24 months)

CAC

€100

→ product-led +
accountant distribution

MARGIN

~80%

→ retention-driven model (~24
months)

BREAK-EVEN TO SCALE

Break-even to scale.

PHASE 1 · BREAK-EVEN

≈3,300

Paying users

Target: ~€50,000 MRR

PHASE 2 · GROWTH

5,000

Paying users

Target: ~€75K MRR

PHASE 3 · SCALE

10,000

Paying users

Target: ~€150K+ MRR

WHY THIS SCALES

Product-led distribution
via invoicesAccountant channel → multi-
user leveragePaid acquisition to scale
validated channelsExpansion via subscriptions
& automation

We prioritize product-led and partner-driven growth, with paid acquisition layered on top to accelerate proven channels.

THE ASK

€700K to scale Billingz.

€700K FOR ~20% EQUITY

FOUNDER COMMITMENT & PROGRESS

- MVP fully financed by founder
- Product development in execution
- Brand, platform, and infrastructure in place

USE OF FUNDS

- 35%** **Product & Engineering**
Build and extend Core → SafeGuard → Momentum → Control layer
- 35%** **Growth & Distribution**
Activate embedded distribution loops (invoices, accountants, referrals)
- 20%** **Operations & Team**
Lean execution (ops, coordination, support)
- 10%** **Legal & Compliance**
VAT, OSS, EU readiness

THIS ROUND ENABLES

- Launch → validate with first paying users
- Conversion from usage → subscription revenue
- Legal & EU-ready structure (VAT, OSS prepared)
- Activation of built-in distribution loops
- Path to break-even (~3,300 users at base ARPU)

VALUATION LOGIC

Valuation logic.

THE OFFER

€700,000
for ~20% equity

IMPLIED VALUATION

~€2.8M pre-money

COMPARABLE BENCHMARKS

Early-stage SaaS in EU typically priced at €2M–€6M pre-seed

Strong operators with proven track record trend toward upper range

Vertical SaaS with clear monetization → premium positioning

WHY BILLINGZ SITS IN THIS RANGE

Founder with proven execution across 50+ markets

MVP already financed → reduced early-stage risk

Clear monetization from day one (subscription model)

Built-in distribution loops (not reliant on paid acquisition)

Defined path to break-even (~3,300 users)

Clear product expansion into financial control layer

RISK REDUCTION VS TYPICAL PRE-SEED

No capital required for MVP build

Infrastructure, brand, and legal setup already in place

Market validation through direct conversations

Focused scope (not overbuilt product)

RETURN POTENTIAL

Return potential.

INITIAL CASE SCENARIO

10,000

Paying users

€150K–250K MRR

€1.8M–3M ARR

VALUATION LOGIC

SaaS benchmarks

5–10× ARR

Implied valuation:
€9M–30M

INVESTOR OUTCOME

4–8×

Investor return (base case)

Entry: €2.8M pre-money

Potential: €15M–30M+

Upside driven by **ARPU expansion, multi-user adoption, and accountant channel scaling.**

Expansion to **20K+ users** or higher ARPU tiers significantly increases valuation potential.

BUILDING BILLINGZ

Building Billingz.

€700K ROUND OPEN · → LET'S TALK

CONTACT

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**From clarity
to control.**

BILLINGZ EOOD REGISTERED IN SOFIA (REG. NO. 208766693) · VAT, OSS, AND EU COMPLIANCE STRUCTURE
IN PLACE.