



Control your business.

Operate with clarity.

Financial control system for freelancers

FREELANCERS DON'T LACK TOOLS.

THEY LACK CONTROL.

 **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.

"I thought I was fine."

– too late

**VISIBILITY IS NOT ENOUGH.
FREELANCERS SEE ACTIVITY.
BUT THEY DON'T KNOW WHAT TO DO.**

+ This is not another tool.

+ It is a system that connects:

Money coming in

Money going out

...and what it means for the business

**BILLINGZ DEFINES
THE CONTROL
LAYER.**

A LARGE MARKET. NO SYSTEM TO RUN IT.

30M+

Freelancers in Europe

No system provides financial control

- ✔ Tools don't talk to each other
- ✔ Cashflow is understood too late
- ✔ Business decisions are reactive

THE TOOLS EXIST. A SYSTEM DOESN'T.

Accounting



Records the past.

Payment Platforms



Move money.

Invoicing Tools



Creates documents.

None provide **financial control.**

FROM SCATTERED TOOLS. TO ONE CLEAR SYSTEM.

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

Built to move from visibility to control.

CORE

SAFEGUARD

MOMENTUM

PRODUCT DEFINITION

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



**Revenue tracking
(Invoicing)**



**Cost structure
(Expenses)**



Cashflow visibility

- connects income, expenses, and cashflow into one clear financial system.

Evolving from visibility into financial control.

FROM OPERATIONS TO CONTROL.

BUILT AS A PROGRESSION – NOT JUST A TOOL.



Core

Run the business

Invoices.

Expenses.

Overview.



SafeGuard

See what is coming

Cashflow visibility.

Alerts.

Risk awareness.



Momentum

Build stability.

Recurring revenue.

Retainers.

Consistency.

Next layer: CONTROL

Planned as a future product layer.

A behavioral layer for financial discipline and awareness.

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

BUILT FOR RECURRING REVENUE.

SUBSCRIPTION-BASED PLANS.

Freemium

Free → user acquisition



Paid Upgrades

More visibility. More control.
More discipline

Subscription

Monthly / annual

DISTRIBUTION.

GROWTH IS BUILT INTO THE PRODUCT.



Invoices drive exposure

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



Accountants scale distribution

One accountant manages many freelancers
One relationship → many users



Users bring users

Freelancers refer peers
Clients convert into accounts



Founder-led entry

Early network access
High-trust initial users

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

MARKET CONFIRMS THE **PROBLEM.**

**50+ direct conversations across
freelancers, micro-businesses,
and accountants.**

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

- ✔ **Positioning resonates instantly**
- ✔ **Fragmentation is a consistent pain point**
- ✔ **Value is understood without explanation**

BUILT BY OPERATOR **EXPERIENCE.**



Dr. Radovan Vitosevic
Founder & CEO

Built and scaled complex operational systems across 50+ markets.

- ✓ 20+ years operating in **finance, leadership, and systems**
- ✓ Former CEO scaling a global platform across **50+ markets** and large SME networks
- ✓ Deep expertise in building **scalable operational systems**
- ✓ Operated within a large SME and freelancer network (**150,000+ SMEs, 30,000+ marketers**)

EXECUTION-FIRST TEAM.

Team that combines operational execution, distribution experience, and technical delivery.

Built around real experience with SMEs and independent operators.

Operations



Tsvetomila Matteva
Operations & Admin

Sales



Katerina Angelovska
Sales & Partnerships

Tech



Bojan Ivanov
Software Development

Legal



Dr. Hristina Georgieva
Legal Counsel



Iva Pencheva
Accounting & Finance



Darko Gacov
Strategic Advisor



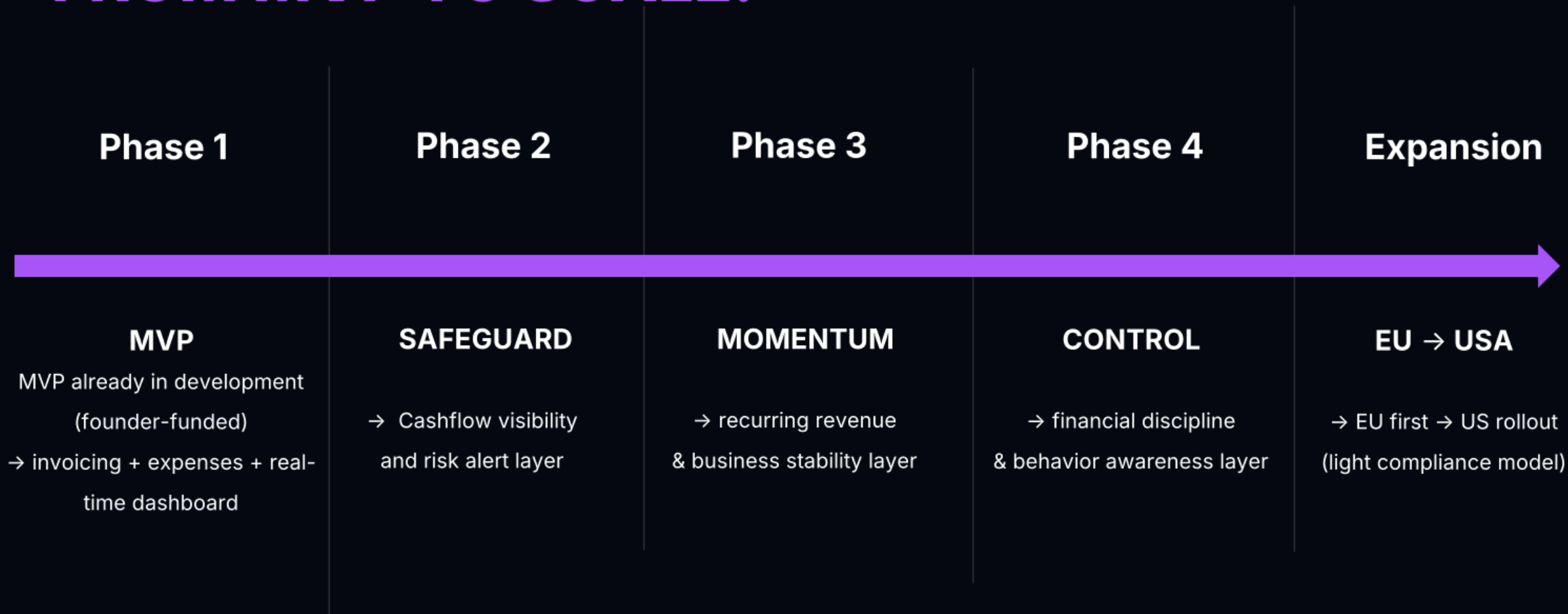
Ivan Breskovski
Compliance & Legal

Lean team covering operations, growth, product, and compliance from day one.



ROADMAP.

FROM MVP TO SCALE.



Each phase compounds retention and revenue per user.

SAAS FUNDAMENTALS.



ARPU

€15

→ blended pricing model

LTV

€360

→ retention-driven model (~24 months)

CAC

€100

→ retention-driven model (~24 months)

MARGIN

~80%

→ product-led + accountant distribution

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

BREAK-EVEN TO SCALE.

Why this scales:

Product-led distribution via invoices
Accountant channel → multi-user leverage

Paid acquisition to scale validated channels
Expansion via subscriptions & automation

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

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

€700K TO SCALE BILLINGZ.

Founder commitment & progress

- ✓ MVP fully financed by founder
- ✓ Product development in execution
- ✓ Brand, platform, and infrastructure in place
- ✓ Legal & EU-ready structure (VAT, OSS prepared)

This round enables

- + Launch → validate with first paying users
- + Activation of built-in distribution loops
- + Conversion from usage → subscription revenue
- + Path to break-even (~3,300 users at base ARPU)

Use of Funds

Product & Engineering — 35%

Build and extend Core → SafeGuard → Momentum → CONTROL layer

Growth & Distribution — 35%

Activate embedded distribution loops (invoices, accountants, referrals)

Operations & Team — 20%

Lean execution (ops, coordination, support)

Legal & Compliance — 10%

VAT, OSS, EU readiness

€ 700k for ~20% equity

VALUATION LOGIC.

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

Market validation through direct conversations

Infrastructure, brand, and legal setup already in place

Focused scope (not overbuilt product)

**Offering €700,000 for ~20% equity
Implied valuation: ~€3.5M pre-money**

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

Entry: €3.5M valuation

Potential: €15M–30M+

Target: **4–8×**
investor return (base case)

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. €700K ROUND OPEN.

From clarity to control.

→ Let's talk

Radovan Vitosevic
Founder & CEO
radovan@billingz.com
+389 72 223 219

