

# Governance

Bilko project governance — charter, RACI, risk register, communications

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# Communication Plan

## Communication Plan: Bilko

“ **Project:** Bilko — Balkan Accounting SaaS **Version:** 0.1 **Date:** 2026-02-23  
**Author:** John (AI Director) **Status:** Draft **Reviewers:** Alem Bašić (CEO)

## Document History

Version	Date	Author	Changes
0.1	2026-02-23	John (AI Director)	Initial draft

## 1. Communication Objectives

This communication plan ensures all stakeholders on **Bilko** receive accurate, timely, and relevant information throughout the project lifecycle. Specific objectives:

- Transparency** — Alem has full visibility into sprint progress, risks, and architectural decisions at the right level of detail
- Alignment** — Regulatory requirements and technical constraints are surfaced before they become blockers
- Accountability** — Issues and blockers are surfaced within 24 hours and resolved through defined channels
- Documentation** — All key decisions are recorded in CLAUDE.md, ADRs, and HiveMind so they survive beyond any single session
- Regulatory signal** — SEF/eRačun/CPF regulatory changes from external sources (APR, FINA, CPF) are captured and escalated promptly

## 2. Stakeholder Communication Needs Matrix

Stakeholder	Role	Information Needs	Preferred Channel	Frequency	Detail Level	Owner
Alem Bašić	CEO / Sponsor	Sprint progress, budget burn, go/no-go milestones, legal entity status	Slack (#alai-talk or direct)	Weekly summary + milestone events	Executive summary	John
John	AI Director	Full technical status, risks, agent outputs, regulatory updates	Internal (session context)	Continuous	Detailed	Self
Asmir Merdžanović	Balkan Market Advisor	SEF API questions, regulatory changes, local market feedback	Slack / email via Alem	As needed (max weekly)	Regulatory/market specific	John
Beta users (5 SMBs + 3 accountants)	UAT participants	Beta access instructions, feedback forms, bug report channel	Email + feedback form	Beta program period only	Simple	John
Public / future users	Market	Launch announcement, pricing, feature list	bilko.io landing page + social	Launch day + monthly	Marketing	Alem

### 3. Communication Channels & Tools

Channel	Tool	Purpose	Who Has Access	Response SLA
Daily session log	ALAI system (session state)	John's internal work log, context continuity	John only	N/A
Sprint summary	Slack #alai-talk	Weekly progress to Alem	Alem, John	24 hours
Milestone notification	Slack direct message	Gate completions, go/no-go decisions	Alem	Immediate
Regulatory alerts	Slack	SEF/APR/FINA changelog alerts	Alem, John, Asmir	4 hours
Decision records	ALAI/products/Bilko/PI PELINE.md + ADRs	Architecture and regulatory decisions	Project team	N/A (log)

Channel	Tool	Purpose	Who Has Access	Response SLA
Issue tracking	Mission Control (mc.js)	Tasks, bugs, change requests	John	24 hours
Beta feedback	Feedback form (to be created)	Bug reports, UX issues, feature requests from beta	John	48 hours
External email	alem@alai.no / info@alai.no	Formal communication, beta invitations	Alem, John	24 hours
Git commit log	GitHub / Bilko repo	Technical change tracking	John	N/A

## 4. Meeting Schedule

### 4.1 Regular Cadence

Meeting	Purpose	Frequency	Format	Required Participants	Output
Sprint review	Progress against sprint goals, demo of completed features	End of each 1-week sprint	Slack message + demo link	Alem (async)	Sprint summary in Slack
Risk review	Update risk register; new risks surfaced	Weekly (Monday)	John internal	John	Updated risk-register.md
Regulatory check	Monitor SEF/eRačun/CPF changelogs	Weekly	John automated	John	Alert if changes found
Beta feedback review	Triage beta user feedback	During beta period (2 weeks)	Async written	John	Updated backlog in mc.js

### 4.2 Event-Triggered Communications

Trigger	Communication Type	From	To	Target Timing
Pipeline gate complete	Milestone notification	John	Alem	Within 4 hours
Risk score $\geq 12$	Risk escalation	John	Alem	Within 24 hours

Trigger	Communication Type	From	To	Target Timing
SEF API change detected	Regulatory alert	John	Alem + Asmir	Within 4 hours
Backend milestone: 25/50 endpoints	Progress update	John	Alem	Same day
Backend milestone: 50/50 endpoints	Milestone complete	John	Alem	Same day
Mock data fully replaced	Milestone complete	John	Alem	Same day
Alpha ready for internal testing	Demo notification	John	Alem	Same day
Beta program launched	Kickoff notification	John	Alem + beta users	Launch day
Go/No-Go for production	Decision request	John	Alem	5 days before planned launch
Production deployed	Launch announcement	Alem	Public	Launch day

## 5. Reporting Cadence

Report	Frequency	Prepared By	Distributed To	Delivery Method	Deadline
Sprint Summary	Weekly	John	Alem	Slack message	Friday EOD
Risk Register Update	Weekly	John	Internal (PIPELINE.md)	File commit	Monday
Beta Progress Report	3x during beta	John	Alem	Slack	Days 3, 7, 14 of beta
Budget Burn Report	Monthly	John	Alem	Slack	1st of each month
Launch Readiness Report	Once	John	Alem	Slack + meeting	7 days before launch
Post-launch Review	Once	John	Alem	Slack	30 days post-launch

### 5.1 Weekly Sprint Summary Template

[Bilko] Sprint Summary – Week of [WEEK\_START\_DATE e.g. 2026-03-03]

STATUS: On Track / At Risk / Delayed

COMPLETED THIS WEEK:

- [Completed task or deliverable 1]
- [Completed task or deliverable 2]
- [Completed task or deliverable 3]

NEXT WEEK:

- [Planned task or deliverable 1]
- [Planned task or deliverable 2]

RISKS / BLOCKERS:

- [Describe risk or blocker] – Action: [What is being done to resolve it]

MILESTONES:

Milestone	Target	Status
Backend endpoints	[N]/50	On track / At risk
Mock data replacement	[N]/8 modules	On track / At risk
SEF integration	–	Not started / In progress / Done

BUDGET:

- Week burn: ~€[AMOUNT] / €17,000 total ([PCT]% used)

DECISIONS NEEDED FROM ALEM:

- [ ] [Decision required] by [DATE]

## 6. Escalation Paths & Response SLAs

Level	Trigger	Escalate To	Channel	Response SLA
L1	Technical blocker (John resolves)	John self	Internal	4 hours
L2	Regulatory question (SEF/APR)	Asmir via Alem	Slack	24 hours
L3	Scope or requirement conflict	Alem	Slack direct	4 hours
L4	Budget impact or strategic decision	Alem	Slack + call if needed	2 hours

Level	Trigger	Escalate To	Channel	Response SLA
L5	Legal / Serbian entity issue	Alem + legal counsel	Direct	4 hours
P1	Production incident (post-launch)	John + Alem	Slack + phone	15 minutes

## 7. Documentation Standards

### 7.1 File Naming Convention

[BILKO] - [DOCUMENT\_TYPE] - [DATE] - [VERSION] . [ext]

Example: BILKO-sprint-summary-2026-03-07-v1.md

Example: BILKO-beta-feedback-2026-04-14.md

### 7.2 Document Storage Locations

Document Type	Location
Project governance (charter, brief, RACI, risk)	~/ALAI/products/Bilko/docs/templates/PROJECT-GOVERNANCE/
Requirements (BRD, FRS, user stories)	~/ALAI/products/Bilko/docs/templates/BUSINESS-REQUIREMENTS/
Architecture decisions (ADRs)	~/ALAI/products/Bilko/docs/ARCHITECTURE/
Sprint summaries	~/ALAI/products/Bilko/comms/sprints/ (to be created)
Beta feedback logs	~/ALAI/products/Bilko/comms/beta/ (to be created)
Meeting notes	~/ALAI/products/Bilko/comms/meetings/ (to be created)
Pipeline tracker	~/ALAI/products/Bilko/PIPELINE.md

### 7.3 Version Control

- All documents use semantic versioning: MAJOR.MINOR (e.g., 1.0, 1.1, 2.0)
- MAJOR version = significant structural change or approval milestone
- MINOR version = content updates, corrections, additions
- Every version tracked in the Document History table at the top of each file

## 8. External Communication Protocols

Communication Type	Authorized Speakers	Approval Required	Notes
Beta user communications	John (via email system)	None — per approved beta script	Factual, professional
Press / public statements	Alem	Alem only	No feature commitments without approval
Regulatory authority contact (APR, SEF)	Asmir + Alem	Alem	Legal implications
Partnership discussions	Alem	Alem	No binding commitments without Alem sign-off
Social media (Bilko launch)	Alem	Alem	Check brand guidelines first
Investor / fundraising comms	Alem	Alem only	ALAI Holding only

## 9. Crisis Communication Plan

### 9.1 Crisis Triggers

- Production data breach or security incident affecting user financial data
- SEF API down at launch (Serbia users cannot submit invoices)
- “ 2-week unplanned project delay
- Critical accounting logic bug found in production (incorrect VAT / double-entry)
- Budget overrun > 30% above €17K ceiling

### 9.2 Crisis Communication Protocol

1. **Identify** — John identifies crisis; logs in risk register immediately
2. **Contain** — John assesses scope and containment options (max 1 hour)
3. **Escalate** — John notifies Alem within 1 hour via Slack + phone
4. **Communicate** — If user-facing: John prepares crisis email draft; Alem approves before sending
5. **Update** — Alem receives updates every 4 hours until resolved
6. **Resolve** — Crisis declared over by Alem; post-mortem within 48 hours
7. **Learn** — `/learning-opportunity` — crisis becomes system fix per ZAKON #1

### 9.3 Crisis Communication Template

SUBJECT: [URGENT] Bilko – [One-line crisis summary e.g. "Production outage – invoice submission unavailable"]

Dear [Stakeholder name / "Bilko Users"],

We are writing to inform you of an issue affecting Bilko.

SITUATION: [Factual description of what happened]

IMPACT: [What feature/service is affected] – [Number of users or organizations affected]

IMMEDIATE ACTIONS TAKEN: [Steps already taken to contain the issue]

NEXT STEPS: [Planned actions and timeline]

EXPECTED RESOLUTION: [Estimated resolution time, e.g. "Within 4 hours" or "By 2026-03-07 18:00 CET"]

We will provide updates every 4 hours until this is resolved.

Contact: John (AI Director) via Alem Bašić – alem@alai.no – +47 40 47 42 51

Alem Bašić

CEO, ALAI Holding AS

# Approval

Role	Name	Date	Signature
Author	John (AI Director)	2026-02-23	
Reviewer			
Project Manager	John	2026-02-23	
AI Director (John)	John	2026-02-23	
Project Sponsor	Alem Bašić		

# Project Brief

## Project Brief: Bilko

“ **Project:** Bilko — Balkan Accounting SaaS **Version:** 0.1 **Date:** 2026-02-23  
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## 1. Executive Summary

“ There is no modern, cloud-native accounting platform built for Balkan SMBs. The 348,000+ active small businesses in Serbia, Croatia, and Bosnia-Herzegovina are forced to choose between expensive ERP platforms (Pantheon, Minimax) that are over-engineered for their needs, or manual processes in spreadsheets that fail regulatory requirements. Bilko solves this by offering Fiken-inspired cloud accounting — simple, compliant, affordable — with full local tax compliance (Serbian SEF e-invoicing, Croatian eRačun, BiH PDV) and support for local languages and currencies. Phase 1 targets Serbia with a €8-25/month SaaS model, validated by Croatia's January 2026 e-invoicing mandate as a forcing function across the region. Budget: €17K. Timeline: MVP launch by May 2026. CEO approval granted 2026-02-20.

## 2. Business Context & Market Opportunity

## 2.1 Business Context

The Balkan region is in a period of rapid digital transformation of business administration. Serbia made e-invoicing (SEF) mandatory for all B2B transactions in 2023. Croatia mandated eRačun (HR-FISK) for all businesses from January 2026. Bosnia-Herzegovina's CPF e-invoice platform is expected to follow by 2027. This regulatory wave is forcing hundreds of thousands of SMBs to abandon paper and spreadsheet workflows and adopt digital accounting tools — now.

The current market options are:

- **Pantheon / minimax** — complex, desktop-first ERP solutions that cost as much as a part-time secretary. Over-engineered for SMBs.
- **QuickBooks / Xero** — global tools with no Balkan tax compliance, no local language, no SEF/eRačun integration.
- **Manual Excel + accountant** — still the default for most micro businesses; entirely non-compliant from 2023+ onwards.

This creates a clear market gap: a simple, cloud-native, affordable tool that handles local compliance out of the box. Fiken (Norway) proved this model works — it captured 50%+ of the Norwegian SMB market by doing accounting simply, not by adding more features.

## 2.2 Market Opportunity

Dimension	Current State	Opportunity
Market Size (TAM)	€50-150M annually across 3 countries	348K+ active SMBs × €8-25/month × 12 months
Serbia SAM	300K+ active businesses; 90K+ VAT-registered	Immediate addressable: 50K cloud-ready SMBs
Croatia SAM	140K+ active SMBs; eRačun mandate Jan 2026	30K SMBs actively searching for tools now
Growth Rate	+15% annual digitalization of SMB finance	Regulatory mandates accelerating adoption
Key Trend	SEF (2023) + eRačun (2026) + CPF (2027) wave	Regulatory forcing function = organic demand

## 2.3 Strategic Fit

This project directly supports:

- **Strategic Goal:** ALAI Holding's transition from services-only to product + services revenue model
- **OKR / Initiative:** First ALAI SaaS product generating ARR by Q3 2026

- **Alignment with ALAI mission:** "We build digital. You build business." — Bilko is exactly that: ALAI builds the digital accounting infrastructure so Balkan SMBs can focus on their business.

## 3. Problem Statement

### 3.1 Core Problem

Balkan small business owners cannot find affordable, compliant, simple cloud accounting software in their language. Every available option is either too expensive (Pantheon), not compliant with local tax law (QuickBooks/Xero), or too complex for a 5-person business (any ERP). As e-invoicing mandates tighten, the cost of inaction — fines, manual processes, accountant overhead — is rising rapidly.

### 3.2 Pain Points

#	Pain Point	Affected Stakeholder	Measurable Impact
P-01	No simple cloud accounting tool with SEF e-invoicing support	Serbian SMB owners	Fines up to 500,000 RSD for non-compliant invoicing; hours of manual work per invoice
P-02	Pantheon costs 3-5x more than Fiken's Norwegian equivalent	Budget-conscious SMBs	~€150-200/month vs. target €25/month — 6-8x price difference
P-03	No local language support in global tools (QuickBooks/Xero)	Non-English-speaking owners	Onboarding failure; accounting errors from mistranslated concepts
P-04	Accountants managing multiple clients have no unified view	Bookkeepers / accountants	2-3 hours per client per month in manual data reconciliation
P-05	No multi-currency support for BAM/RSD/EUR in local tools	Importers/exporters	Manual exchange rate calculations; errors in VAT reporting

### 3.3 Current State Gaps

**Current Process/System:** Most Balkan SMBs use one of: (a) Excel + manual accountant for monthly reconciliation, (b) Pantheon/Minimax installed on local PC, (c) no accounting at all for micro-businesses below VAT threshold.

**Key Gaps:**

- No cloud-native option: all local tools require local installation or expensive server licensing
- No regulatory compliance out of the box: SEF integration requires custom development in all existing tools
- No modern UX: Pantheon's interface has not meaningfully changed since 2010

**Cost of Inaction:** An SMB owner ignoring SEF compliance in Serbia faces fines up to 500,000 RSD (~€4,250) per violation. Additionally, manual accounting for a 10-invoice/month business costs approximately 4-6 hours/month of owner time or €80-150/month in accountant fees — 3-6× what Bilko will charge.

## 4. Proposed Solution Overview

### 4.1 Solution Description

Bilko is a cloud SaaS accounting platform built for Balkan SMBs. It handles invoicing (with SEF e-invoicing for Serbia and eRačun for Croatia), expense tracking, bank reconciliation, VAT reporting, and double-entry bookkeeping — all in a simple, modern interface available in Serbian, Bosnian, and Croatian. Priced at €8-25/month, it undercuts every existing compliant solution in the market.

### 4.2 Key Capabilities

#	Capability	Addresses Pain Point	Priority
CAP-01	SEF e-invoicing (Serbia) — create, sign, submit, track	P-01	Must Have
CAP-02	VAT/PDV auto-calculation (20% RS, 17% BA, 25% HR)	P-01, P-02	Must Have
CAP-03	Simple invoicing UI (6-step wizard, PDF, email delivery)	P-02, P-03	Must Have
CAP-04	Multi-currency (BAM, RSD, EUR, USD) with exchange rate locking	P-05	Must Have
CAP-05	Bank statement CSV import + auto-reconciliation	P-04	Must Have
CAP-06	Double-entry bookkeeping + Chart of Accounts (Balkan GAAP)	P-04	Must Have
CAP-07	Multi-user RBAC (owner, admin, accountant, viewer)	P-04	Must Have

#	Capability	Addresses Pain Point	Priority
CAP-08	P&L, Balance Sheet, VAT reports + PDF/Excel export	P-04	Must Have

## 4.3 Solution Architecture (High Level)

```
graph LR
  A[SMB Owner / Accountant] --> B[Bilko Web App\nNext.js 15]
  B --> C[Bilko API\nExpress + TypeScript]
  C --> D[(PostgreSQL\nPrisma ORM)]
  C --> E[SEF Platform\nefaktura.gov.rs]
  C --> F[Email Provider\nPDF delivery]
  C --> G[Exchange Rate API\nECB / fixer.io]
```

## 4.4 Platforms & Channels

- Web Application (Next.js 15, responsive / PWA installable)
- iOS Mobile App — Phase 2
- Android Mobile App — Phase 2
- API / Backend Service (Express + TypeScript)
- Admin Dashboard (included in web app)

# 5. Key Benefits & ROI Projection

## 5.1 Quantified Benefits

Benefit Category	Description	Estimated Annual Value
Revenue	SaaS subscriptions — 500 orgs × €180 avg ARR Year 1	€90,000 Year 1
Revenue growth	+30% Year 2, +50% Year 3 as Croatia + BiH launch	€270,000 Year 3
Cost avoided	No need to build custom regulatory tools for each project	€20,000/year saved in client project overhead
Market credibility	Bilko as reference for ALAI's product-building capability	Non-quantifiable; high strategic value

Benefit Category	Description	Estimated Annual Value
Total Year 1 Benefit		~€110,000

## 5.2 ROI Calculation

Metric	Value
Total Investment (Phase 1)	€17,000
Total Annual Benefit (Year 1)	€90,000
Payback Period	~3 months after launch
3-Year ROI	>1,500% (conservative)
Net Present Value (3yr, 10% discount)	~€300,000+

Assumptions: 500 paying orgs Year 1, avg €15/month, 30% growth Year 2, 50% growth Year 3. Conservative; Fiken reached 50K orgs in 5 years from comparable market.

## 5.3 Qualitative Benefits

- **Brand/Reputation:** Bilko establishes ALAI as a product company, not just a consulting firm
- **Competitive Advantage:** First-mover advantage in cloud-native Balkan accounting; regulatory moat (SEF/eRačun compliance is complex to replicate)
- **Risk Reduction:** ARR from Bilko reduces ALAI's dependence on consulting revenue volatility
- **Employee/User Experience:** Accountants manage clients from one platform; SMBs spend less time on compliance

## 6. High-Level Requirements

#	Requirement	Type	Priority	Notes
HLR-01	Create and submit SEF e-invoices to efaktura.gov.rs	Functional	Must Have	Serbia launch blocker
HLR-02	Auto-calculate Serbian PDV (20% standard, 10% reduced)	Functional	Must Have	

#	Requirement	Type	Priority	Notes
HLR-03	Double-entry bookkeeping with Balkan Chart of Accounts	Functional	Must Have	All 3 countries
HLR-04	Multi-currency support: BAM, RSD, EUR, USD	Functional	Must Have	
HLR-05	GDPR-aligned data handling; user data export	Non-Functional	Must Have	EU-adjacent regulatory context
HLR-06	Multi-tenant organization isolation	Non-Functional	Must Have	SaaS security requirement
HLR-07	Page load < 1 second (subsequent), < 3 seconds (initial)	Non-Functional	Must Have	
HLR-08	Support 10,000 concurrent organizations	Non-Functional	Must Have	Scale target
HLR-09	Croatian eRačun (HR-FISK) integration	Functional	Should Have	Phase 2
HLR-10	AI-assisted bookkeeping suggestions	Functional	Could Have	Phase 2+

## 7. Competitive Landscape

Alternative	Type	Strengths	Weaknesses	Why We Win
Pantheon	Direct competitor (ERP)	Established brand; full accounting features; local market presence	Desktop-first, over-complex for SMBs, expensive (€150+/month), poor UX	Bilko is cloud-native, 6x cheaper, Fiken-simple UX
Minimax	Direct competitor	Feature-complete, regional presence	Old architecture, not cloud-native, no mobile, limited SEF support	Bilko is modern stack, better UX, lower price
QuickBooks / Xero	Indirect competitor	Global brand, polished UX	No SEF/eRačun, no local languages, no local currency compliance, €30-50/month	Bilko wins on compliance and local language — they cannot compete

Alternative	Type	Strengths	Weaknesses	Why We Win
Fiken (Norway)	Inspiration / adjacent	Proven model, NPS 70+, 50K+ orgs	Norway only; no Balkan presence	Bilko IS Fiken for the Balkans

**Our Unique Value Proposition:** The only cloud accounting platform built specifically for Balkan SMBs — with SEF e-invoicing, local language, local currency, and Fiken-level UX simplicity, at an affordable monthly price.

## 8. Resource Requirements

### 8.1 Team

Role	Effort	Source
AI Director / PM	Full-time oversight	John (ALAI)
Backend Development	6-8 weeks (AI-assisted)	ALAI builder agents (Sonnet)
Frontend Development	2-3 weeks (connect to API)	ALAI builder agents (Sonnet)
QA / Testing	2 weeks	ALAI validator agents
DevOps	1 week setup + ongoing	ALAI builder agent
Balkan regulatory advisor	As needed	Asmir Merdžanović (SnowIT)

### 8.2 Budget Summary

Category	Estimated Cost (EUR)
Development	€8,500
Design	€1,500
Infrastructure	€1,200
Licenses / APIs	€800
Contingency (17%)	€2,500
<b>Total</b>	<b>€17,000</b>

### 8.3 Timeline

Phase	Duration	Start
Backend development (50 endpoints)	2 weeks	2026-02-23

Phase	Duration	Start
SEF integration	1 week	2026-03-09
Frontend → API connection	1 week	2026-03-09
Alpha testing	1 week	2026-03-23
Beta program	2 weeks	2026-04-07
Production launch (Serbia)	1 day	2026-05-01
<b>Total Duration</b>	<b>~10 weeks</b>	<b>2026-02-23</b>

## 9. Go / No-Go Decision Criteria

### 9.1 Go Criteria (ALL must be met)

- Budget approved: €17,000 Phase 1 — APPROVED by Alem 2026-02-20
- Key stakeholders aligned on scope and timeline — CEO approval 2026-02-20
- All 8 pipeline gates passed (Market Research through CEO Approval) — PASSED 2026-02-20
- Tech stack decided — Next.js 15 + Express + PostgreSQL confirmed
- Database schema complete — 15 models defined and validated
- SEF API access confirmed — pending
- Serbian legal entity (ALAI Tech d.o.o.) registration — in progress

### 9.2 No-Go Triggers (ANY is sufficient to stop)

- Serbian tax authority mandates software certification blocking MVP
- SEF API fundamentally incompatible with planned UBL 2.1 approach
- Budget overrun exceeds €17,000 ceiling without CEO reapproval
- Legal blocker in Serbian company registration that prevents operation

### 9.3 Decision

Dimension	Decision	Decision Maker	Date
Proceed with development	GO	Alem Bašić (CEO)	2026-02-20
Budget approved	Yes — €17K ceiling	Alem Bašić	2026-02-20

Dimension	Decision	Decision Maker	Date
Resource allocation approved	Yes	Alem Bašić	2026-02-20

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# Approval

Role	Name	Date	Signature
Author	John (AI Director)	2026-02-23	
Reviewer			
AI Director (John)	John	2026-02-23	
Project Sponsor	Alem Bašić		
CEO (Alem)	Alem Bašić		

# Project Charter

## Project Charter: Bilko

“ **Project:** Bilko — Balkan Accounting SaaS **Version:** 0.1 **Date:** 2026-02-23  
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## 1. Vision & Mission

**Vision:** Bilko becomes the default accounting platform for Balkan SMBs — the tool that every Serbian, Bosnian, and Croatian small business owner uses the way Norwegian businesses use Fiken. By end of 2027, 5,000+ organizations manage their finances through Bilko with zero friction, full regulatory compliance, and a product NPS above 50.

**Mission:** Build the simplest, most compliant, most affordable cloud accounting software for the Balkan region. We win by combining Fiken's UX simplicity with deep local regulatory knowledge — Serbian SEF e-invoicing, Croatian eRačun, BiH PDV — wrapped in local language and priced for Balkan budgets.

**Strategic Alignment:** Bilko is ALAI Holding's first B2B SaaS product. It validates ALAI's ability to build and operate a self-sustaining software product — not just deliver client work. Bilko revenue creates ARR that funds ALAI's operational independence. It also establishes ALAI as a technology company in the Balkan market, opening doors to partnerships and follow-on products.

## 2. Scope

## 2.1 In Scope — Deliverables

#	Deliverable	Description	Acceptance Criteria Summary
D-01	Bilko Web Application (MVP)	Next.js 15 frontend — invoicing, expenses, banking, reports, VAT	All 8 core modules functional with real API data, not mock
D-02	Bilko API Backend	Express + TypeScript — 50 endpoints covering all MVP features	All endpoints tested, authenticated, rate-limited
D-03	Database + Schema	PostgreSQL via Prisma — 15 models, multi-tenancy	All data persisted correctly, double-entry enforced
D-04	Serbia regulatory compliance	SEF e-invoicing integration, 20% PDV, Kontni Okvir	Successfully submit test e-invoice to SEF sandbox
D-05	Production deployment	Hosting, CI/CD, monitoring, SSL	99.9% uptime SLA met, Lighthouse score $\geq$ 90

## 2.2 Out of Scope

- Payroll processing (Phase 2)
- Native iOS / Android mobile apps (PWA only in Phase 1)
- Live bank API connections (CSV import only in Phase 1)
- Croatia eRačun integration (Phase 2)
- BiH regulatory compliance (Phase 3)
- Multi-company management (Phase 2)
- Inventory management (Phase 2+)
- AI-powered bookkeeping automation (Phase 2)
- CRM or client management features
- White-label or reseller capabilities

## 2.3 Assumptions

#	Assumption	Risk if False	Owner to Validate
A-01	Serbian SEF API sandbox is accessible for development testing	Integration delays 4-6 weeks	Tech Lead
A-02	ALAI Tech d.o.o. Serbia registration completes before launch	Cannot legally operate in Serbia	Alem
A-03	No software certification required by Serbian tax authority for MVP	Compliance blocker	John

#	Assumption	Risk if False	Owner to Validate
A-04	UBL 2.1 XML format accepted by SEF for e-invoices	Rework of invoice engine	Tech Lead
A-05	€11-17K budget is sufficient for Phase 1 MVP	Scope reduction required	Alem + John

## 2.4 Constraints

#	Constraint	Category	Impact
C-01	Budget ceiling: €17,000 Phase 1	Budget	Any feature exceeding budget requires CEO approval
C-02	Serbia first — launch before Croatia and BiH	Timeline	Architecture must support multi-country from day 1
C-03	NUMERIC(19,4) for all monetary amounts — NEVER float	Technical	Enforced in database schema and API layer
C-04	Double-entry bookkeeping mandatory — every financial event creates debit+credit	Technical	Cannot simplify to single-entry even for UX reasons
C-05	LoggedAction table is append-only — no deletes	Technical + Legal	Audit trail immutability required for accounting law compliance
C-06	All deployment must use ALAI standard stack (Turborepo, Next.js 15, Express)	Technical	No framework changes without ADR approval

## 3. Stakeholder Register

ID	Name	Organization	Role	Interest	Influence	Engagement Strategy	Contact
S-01	Alem Bašić	ALAI Holding AS	CEO / Sponsor	Product success, ROI, market position	High	Weekly status + milestone reviews	alem@alai.no

ID	Name	Organization	Role	Interest	Influence	Engagement Strategy	Contact
S-02	John	ALAI Holding AS	AI Director / PM	Delivery quality, architecture, team coordination	High	Daily; owns all delivery	john@basicconsulting.no
S-03	Asmir Merdžanović	SnowIT d.o.o.	Partner / Balkan Ops	Market entry, local compliance	Medium	Sprint reviews, regulatory questions	Via Alem
S-04	Target: Serbian SMB owners	Market	End User Rep	Simple invoicing, tax compliance, affordable price	Low (pre-launch)	Beta program (5 SMBs + 3 accountants)	TBD
S-05	Target: Accountants	Market	End User Rep	Client management, VAT accuracy, export features	Low (pre-launch)	Beta program	TBD

### Key Decision Makers:

- Final scope decisions: John (AI Director) + Alem for budget/strategic
- Technical architecture approval: John
- Budget approval: Alem Bašić
- Contract/legal: Alem Bašić

## 4. Budget Summary

Line Item	Amount (EUR)	% of Total	Notes
Development (backend + frontend)	€8,500	~55%	AI-assisted; primary cost driver
Infrastructure / Hosting	€1,200	~8%	Year 1 cloud hosting, CDN, monitoring
Third-party licenses / APIs	€800	~5%	SEF API access, email provider, exchange rate API
Testing / QA	€1,500	~10%	Load testing, security scan, UAT
Project Management	€1,000	~6%	Coordination overhead

Line Item	Amount (EUR)	% of Total	Notes
Design polish + brand assets	€1,500	~10%	Logo, landing page, marketing materials
<b>Subtotal</b>	<b>€14,500</b>	<b>100%</b>	Within Phase 1 range
Contingency Reserve (17%)	€2,500		For approved change requests
<b>Total Budget</b>	<b>€17,000</b>		Phase 1 ceiling

**Payment Schedule:** Internal project — no external payment milestones. Budget tracked monthly by John, reviewed by Alem.

## 5. Timeline & Milestones

#	Milestone	Target Date	Gate Condition	Owner
M-01	Backend foundation complete	2026-03-07	50 API endpoints implemented and tested	John
M-02	Frontend connected to real API	2026-03-14	Mock data replaced with live API calls in all 8 modules	John
M-03	SEF integration complete	2026-03-21	Test e-invoice submitted to SEF sandbox successfully	Tech Lead
M-04	Alpha release (internal)	2026-03-28	All core features functional, deployed to staging	John
M-05	Beta program launch	2026-04-07	5 SMBs + 3 accountants onboarded, testing	John
M-06	Beta feedback incorporated	2026-04-21	All P1 beta feedback resolved, regression tests pass	QA
M-07	Production launch (Serbia)	2026-05-01	Go-live checklist passed, monitoring active, SEF live	DevOps
M-08	Croatia launch prep	2026-06-01	eRačun integration started, HR locale added	Tech Lead

**Gantt Diagram:**

gantt

title Bilko – Project Timeline

dateFormat YYYY-MM-DD

section Backend

API Endpoints (50) :s1, 2026-02-23, 14d

SEF Integration :s2, after s1, 7d

section Frontend

Mock → Real API Connection :f1, after s1, 7d

section Testing

Alpha / Internal :a1, after f1, 7d

Beta Program :b1, after a1, 14d

Beta Fixes :b2, after b1, 14d

section Launch

Production Launch (Serbia) :milestone, 2026-05-01, 1d

Croatia Prep :cr1, after b2, 30d

## 6. Success Criteria & KPIs

#	Success Criterion	KPI / Metric	Target	Measurement Method	Evaluation Point
SC-01	SMB adoption	Paying organizations	100 orgs in 90 days post-launch	App analytics	90 days post-launch
SC-02	Revenue	Monthly Recurring Revenue	€500 MRR by end of Month 3	Stripe / billing system	Month 3
SC-03	System performance	Page load time	< 1s (p95) subsequent pages	Lighthouse + monitoring	Launch + 30 days
SC-04	Uptime	System availability	≥ 99.9% monthly	Uptime monitoring	Ongoing
SC-05	User activation	Create invoice in first 7 days	≥ 80% of new signups	Analytics	Monthly
SC-06	User retention	Monthly churn	< 5% monthly	Billing analytics	Monthly
SC-07	Regulatory compliance	SEF e-invoice submission	100% success rate	SEF API response logs	Launch day
SC-08	Quality	NPS score	≥ 50	In-app survey at Day 30	60 days post-launch

# 7. Dependencies

#	Dependency	Type	Impact if Delayed	Owner	Target Date	Status
DEP-01	Serbian SEF API access credentials	External	Cannot test e-invoicing	Alem / Asmir	2026-03-01	Pending
DEP-02	ALAI Tech d.o.o. Serbia company registration	External	Cannot legally invoice Serbian customers	Alem	2026-04-01	In progress
DEP-03	Exchange rate API selection (ECB / fixer.io)	Internal	Multi-currency reports inaccurate	Tech Lead	2026-03-07	Open
DEP-04	Beta testers recruitment (5 SMBs + 3 accountants)	External	Beta phase delayed	John / Asmir	2026-03-28	Open
DEP-05	SSL certificate + domain DNS (bilko.rs, bilko.io)	External	Cannot launch production	DevOps	2026-04-14	Open

# 8. Governance Model

## 8.1 Decision-Making Authority

Decision Category	Authority	Must Consult	Must Inform
Scope changes	John	Tech Lead	Alem
Architecture decisions	John (Tech Lead)	Developer agents	Alem
Budget changes > 10%	Alem	John	N/A
Release go/no-go	John	QA, DevOps	Alem
Team changes	John	N/A	Alem
SEF / regulatory changes	John	Asmir (SnowIT)	Alem

## 8.2 Change Control Process Summary

1. **Request:** Any stakeholder submits a Change Request (CR) using the `change-request.md` template
2. **Impact Analysis:** John + Tech Lead assess scope, timeline, budget, and risk impact within 3 business days
3. **Decision:** John approves/rejects within 2 business days of impact analysis
4. **Budget changes > 10%:** Require Alem approval
5. **Implementation:** Approved CRs logged, prioritized in backlog, and scheduled
6. **Communication:** All stakeholders notified of approved/rejected CRs within 24 hours

## 8.3 Escalation Hierarchy

L1: Developer Agent → John (response: 4 hours)

L2: John → Alem (response: 24 hours – strategic/financial/regulatory only)

L3: Alem → Asmir/SnowIT (response: 48 hours – Balkan market/legal questions)

## 9. Team & Roles

Role	Agent / Person	Responsibilities	Availability
Project Sponsor	Alem Bašić	Strategic direction, final budget approval, legal entity	As needed
AI Director / PM	John	Delivery accountability, agent coordination, architecture	Full-time
Business Analyst	John / builder agent	Requirements, acceptance criteria, documentation	Full-time
Tech Lead	John	Architecture, code review, SEF integration	Full-time
Developer(s)	builder agents (Sonnet)	Feature implementation — API endpoints, frontend	Full-time
QA Engineer	validator agents	Test planning, execution, sign-off	Per sprint
DevOps	builder agent	Infrastructure, CI/CD, deployment	Part-time
Balkan Market Advisor	Asmir Merdžanović (SnowIT)	Regulatory guidance, local market, Serbian company	Consulted

## 10. Risk Summary

#	Risk	Probability	Impact	Mitigation
R-01	SEF API instability / breaking changes	Medium	High	Abstract behind service layer; monitor changelog; test in sandbox weekly
R-02	Serbian regulatory requirements change pre-launch	Low	Critical	Monitor APR + Poreska Uprava announcements; Asmir as early warning system
R-03	Budget overrun from underestimated backend complexity	Medium	High	17% contingency reserve; weekly burn tracking; scope reduction lever
R-04	Pantheon aggressive price cuts to undercut Bilko	Low	Medium	Bilko wins on UX + cloud + simplicity, not just price; differentiation is durable
R-05	RSD/EUR/BAM currency volatility affecting pricing strategy	Medium	Low	Price in EUR for stability; convert to local currency in billing at current rate

“ Full risk register: `[RISK-REGISTER.md] (./RISK-REGISTER.md)`

# Approval

Role	Name	Date	Signature
Author	John (AI Director)	2026-02-23	
Reviewer			
AI Director (John)	John	2026-02-23	
Project Sponsor	Alem Bašić		
CEO (Alem)	Alem Bašić		

# RACI Matrix

## RACI Matrix: Bilko

“ **Project:** Bilko — Balkan Accounting SaaS **Version:** 0.1 **Date:** 2026-02-23  
**Author:** John (AI Director) **Status:** Draft **Reviewers:** Alem Bašić (CEO)

## Document History

Version	Date	Author	Changes
0.1	2026-02-23	John (AI Director)	Initial draft

## 1. Purpose & How to Use This Matrix

This RACI matrix defines responsibility assignments for all activities and deliverables in the **Bilko** project. It serves as the authoritative reference for:

- Who does the work (Responsible)
- Who is ultimately answerable for the outcome (Accountable)
- Who provides input and expertise (Consulted)
- Who needs to be kept informed (Informed)

**Note on AI-driven delivery:** Bilko is delivered by ALAI's AI agent team. Where traditional projects have named humans, Bilko uses John (AI Director) as the primary Accountable/Responsible party, with specialized builder and validator agents executing tasks. Alem retains all strategic and financial authority.

**Conflict resolution:** When disagreements arise about ownership, refer to this document. Disputes escalate to John (AI Director), then to Alem if unresolved.

## 2. RACI Definitions

Letter	Role	Definition	Rule
<b>R</b>	<b>Responsible</b>	The person(s) who do the work to complete the activity	Can be multiple per activity
<b>A</b>	<b>Accountable</b>	The one person who is ultimately answerable; signs off on completion	MUST be exactly ONE per activity
<b>C</b>	<b>Consulted</b>	Provides expertise/input; two-way communication required	Optional; should be minimized
<b>I</b>	<b>Informed</b>	Kept up to date on decisions/progress; one-way communication	Should be only those who need to know

### 3. Project Roles

Role Code	Role Title	Person / Agent	Org	Notes
CEO	Chief Executive Officer	Alem Bašić	ALAI Holding AS	Strategic decisions, final budget approval, Serbian entity
JD	AI Director	John	ALAI	Delivery accountability, architecture, agent coordination, all technical decisions
BA	Builder Agent	Claude Sonnet (builder)	ALAI	Feature implementation — backend, frontend, DevOps
VA	Validator Agent	Claude Sonnet (validator)	ALAI	Read-only verification, QA, acceptance criteria validation
ASM	Balkan Market Advisor	Asmir Merdžanović	SnowIT d.o.o.	Regulatory guidance, SEF specifics, local market
BETA	Beta Users	5 SMBs + 3 accountants	External	UAT, product feedback

# 4. RACI Matrix — Project Phases & Activities

## 4.1 Project Initiation & Planning

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Project Charter creation	I	A/R	C			
Project Brief	I	A/R	R		C	
Budget approval	A	C				
Risk Register	I	A/R	R	C	C	
RACI Matrix	I	A/R	R			
Communication Plan	I	A/R	R			
Pipeline gate validation	I	A	R	R	C	

## 4.2 Requirements & Analysis

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Business Requirements (BRD)	I	A	R	C	C	
Functional Requirements (FRS)	I	A	R	R	C	
Non-Functional Requirements	I	A	R	C		
User Stories	I	A	R	C		
Acceptance Criteria	I	A	R	R		
Requirements Traceability Matrix	I	A	R	R		

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Regulatory compliance mapping	C	C	R	C	A	
SEF API documentation review		A	R	C	C	

## 4.3 Design

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Technical architecture	I	A	R	C		
Architecture Decision Records (ADRs)	I	A	R			
Database schema	I	A	R	R		
API contract design	I	A	R	R		
SEF integration design	I	A	R	C	C	
UI/UX validation (existing design system)	I	A	R	R		
Multi-currency architecture	I	A	R	C		

## 4.4 Development — Backend

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Auth endpoints (register/login/refresh/logout)		A	R	C		

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Invoice CRUD + SEF submission		A	R	C	C	
Expense CRUD		A	R	C		
Contact management		A	R	C		
Chart of Accounts + Account management		A	R	C	C	
Transaction (double-entry) engine		A	R	R		
Bank transaction import (CSV)		A	R	C		
VAT calculation engine		A	R	R	C	
Reports (P&L, Balance Sheet, Cash Flow)		A	R	R		
Multi-currency + exchange rate service		A	R	C		
Audit log (LoggedAction)		A	R	R		
Rate limiting + security middleware		A	R	R		

## 4.5 Development — Frontend

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Replace mock data with real API calls		A	R	R		

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Invoice creation wizard — live data		A	R	C		
Expenses module — live data		A	R	C		
Banking module — live data + CSV import		A	R	C		
Reports module — live data		A	R	C		
Dashboard — live data		A	R	C		
Settings + user management		A	R	C		
PWA configuration + service worker		A	R	C		
i18n — Serbian / Bosnian / Croatian		A	R	C	C	

## 4.6 Testing & Quality Assurance

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Unit test writing (backend)		A	R	R		
Integration tests (API)		A	R	R		
Double-entry logic tests		A	R	A		
SEF integration end-to-end test		A	R	R	C	

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
VAT calculation accuracy tests		A	R	R	C	
Performance load test		A	R	R		
Security scan (OWASP ZAP)		A	R	R		
Mock data replacement verification		A	C	A		
Beta UAT program	I	A	C	C		A
Beta feedback triage	I	A	R	C		I
Go/No-Go for production	A	C		R		

## 4.7 Deployment & Launch

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Infrastructure provisioning	I	A	R	R		
CI/CD pipeline setup	I	A	R	C		
SSL + domain setup (bilko.rs, bilko.io)	I	A	R			
Monitoring + alerting setup	I	A	R	C		
Staging deployment	I	A	R	R		
Production deployment	I	A	R	R		
SEF production credentials setup	C	A	R	C	C	

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Launch announcement	A	C	R		I	

## 4.8 Post-Launch & Maintenance

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Post-launch monitoring (30 days)	I	A	R	R		I
Bug triage and fix	I	A	R	R		
Customer support (early adopters)	I	A	R		C	
Lessons learned documentation	I	A	R			
Croatia launch preparation	I	A	R	C	C	
Tech debt resolution planning	I	A	R	C		
Pricing / subscription model review	A	C	R			

## 5. Escalation Matrix

Escalation Level	Trigger	Escalate To	Response Time	Resolution Time
L1	Technical blocker in implementation	John	4 hours	1 business day
L2	Scope / requirements dispute	John	2 hours	Same day
L3	Regulatory question (SEF/tax law)	John → Asmir	4 hours	2 business days

Escalation Level	Trigger	Escalate To	Response Time	Resolution Time
L4	Budget / strategic decision	John → Alem	4 hours	2 business days

## 6. Handling Common RACI Conflicts

**Issue: John is A and R on most activities — single point of failure** Mitigation: All work is versioned in git. If John is unavailable, Alem can direct builder agents using documented specifications. CLAUDE.md + specs are the continuity plan.

**Issue: No external client, so CS/CPO columns not used** Resolution: Alem acts as both CEO/Sponsor and internal Product Owner. Beta users serve as the end-user voice.

**Issue: Asmir's regulatory advice conflicts with planned implementation** Escalation: John documents the conflict, options, and recommendation. Alem makes final call within 2 business days.

## 7. Review Cadence

Trigger	Review Type	Owner
Each sprint start	Quick RACI check — any role gaps this sprint?	John
New team member / agent type added	Role assignments update	John
Scope change approved	Impact on responsibilities	John
Croatia / BiH expansion	Full matrix update for new regulatory roles	John

## Approval

Role	Name	Date	Signature
Author	John (AI Director)	2026-02-23	
Reviewer			
Project Manager	John	2026-02-23	
AI Director (John)	John	2026-02-23	

<b>Role</b>	<b>Name</b>	<b>Date</b>	<b>Signature</b>
Project Sponsor	Alem Bašić		

# Risk Register

## Risk Register: Bilko

“ **Project:** Bilko — Balkan Accounting SaaS **Version:** 0.1 **Date:** 2026-02-23  
**Author:** John (AI Director) **Status:** Draft **Reviewers:** Alem Bašić (CEO)

## Document History

Version	Date	Author	Changes
0.1	2026-02-23	John (AI Director)	Initial draft — Phase 1 risk identification

## 1. Risk Identification Methodology

### Identification Methods Used:

- Team brainstorming session (Date: 2026-02-19, Participants: Alem, John)
- Lessons learned review from Drop (fintech) and BasicFakta projects
- Risk category checklist (see Section 2)
- Regulatory research report (research-bilko-multi-region-2026-02-20.md)
- Assumption analysis (see project charter)
- Technical spike — SEF API documentation review

**Initial Risk Assessment Date:** 2026-02-23 **Next Scheduled Review:** 2026-03-07 (after backend sprint 1) **Risk Owner:** John (AI Director)

## 2. Risk Categories

Category	Description	Common Examples
----------	-------------	-----------------

<b>Technical</b>	Technology failures, integration issues, performance, security	SEF API changes, infrastructure limits, unknown complexity
<b>Resource</b>	Team availability, skill gaps, capacity constraints	Agent performance degradation, context window limits
<b>Client</b>	Client-side decisions, availability, requirement volatility	Alem priority shift, regulatory guidance unavailable
<b>External</b>	Third-party dependencies, regulatory changes, market shifts	SEF API deprecation, Pantheon price war, BiH e-invoice delay
<b>Financial</b>	Budget overruns, cost estimates, currency exposure	Underestimated backend complexity, RSD/EUR volatility
<b>Timeline</b>	Schedule risks, deadline pressure, estimation errors	SEF integration longer than planned, beta feedback volume
<b>Quality</b>	Defect rate, technical debt, process failures	Mock data not fully replaced, double-entry logic bugs
<b>Organizational</b>	Internal politics, process changes, leadership decisions	ALAI Serbia entity registration delays, strategic pivot

## 3. Risk Probability & Impact Scale

### 3.1 Probability Scale

Level	Score	Definition	Example
Very Low	1	< 10% chance — rare, theoretical	Unknown-unknown
Low	2	10–30% chance — unlikely but possible	Historical precedent rare
Medium	3	30–50% chance — may occur	Has happened on similar projects
High	4	50–70% chance — likely to occur	Happens regularly
Very High	5	> 70% chance — almost certain	Happened before on this type

### 3.2 Impact Scale

Level	Score	Schedule Impact	Budget Impact	Quality Impact
Negligible	1	< 1 day	< 1%	Minor fix needed

Level	Score	Schedule Impact	Budget Impact	Quality Impact
Minor	2	1-3 days	1-5%	Some rework needed
Moderate	3	3-7 days	5-10%	Significant rework
Major	4	1-2 weeks	10-20%	Deliverable at risk
Critical	5	> 2 weeks	> 20%	Project failure risk

### 3.3 Risk Matrix (Probability × Impact)

		IMPACT →					
		1(Neg)	2(Min)	3(Mod)	4(Maj)	5(Crit)	
P	5(VH)	5	10	15	20	25	← CRITICAL ZONE (≥15)
R	4(H)	4	8	12	16	20	
O	3(M)	3	6	9	12	15	
B	2(L)	2	4	6	8	10	← MEDIUM ZONE (5-14)
↑	1(VL)	1	2	3	4	5	← LOW ZONE (≤4)

Score	Risk Level	Response Required	Escalation
1-4	LOW	Monitor; review monthly	John awareness
5-9	MEDIUM	Active mitigation plan required	John
10-14	HIGH	Immediate action + weekly review	John + Alem
15-25	CRITICAL	Emergency response; may stop project	John + Alem

## 4. Risk Appetite Statement

**Overall Risk Appetite:** Medium

Risk Category	Appetite	Rationale
Technical	Medium	Known stack (Next.js/Express/PostgreSQL); SEF integration is novel but researched
Financial	Low	€17K ceiling is fixed; overruns require CEO approval
Quality	Low	Accounting software errors have direct financial/legal consequences for users

Risk Category	Appetite	Rationale
Timeline	Medium	May 2026 launch preferred but not contractually bound
Security	Very Low	Financial data; GDPR-adjacent; zero tolerance for breaches
Regulatory	Very Low	SEF non-compliance means users face fines; must be correct

**Maximum Acceptable Risk Exposure:** Score  $\leq 9$  without escalation to Alem. **Escalation Threshold:** Any risk scoring  $\geq 10$  must be reported to Alem within 24 hours.

## 5. Active Risk Register

ID	Risk Description	Category	Prob (1-5)	Impact (1-5)	Score	Response Strategy	Owner	Trigger Indicators	Status	Date Identified	Review Date
R-001	SEF API changes breaking interface between development and launch	External	3	4	12	Mitigate	John	SEF change log; API versioning notice from APR	Open	2026-02-23	2026-03-07
R-002	Serbian tax authority mandates software certification for SEF integration	External	2	5	10	Mitigate	Alem + Asmir	Official gazette announcements; APR bulletins	Open	2026-02-23	2026-03-07

ID	Risk Description	Category	Prob (1-5)	Impact (1-5)	Score	Response Strategy	Owner	Triggers Indicators	Status	Date Identified	Review Date
R-003	Backend complexity underestimated — 50 endpoints take >4 weeks	Technical	3	3	9	Mitigate	John	Sprint 1 velocity below 20 endpoints/week	Open	2026-02-23	2026-03-07
R-004	Double-entry accounting logic bugs in transaction engine	Quality	3	5	15	Mitigate	John	Balance sheet doesn't balance in test data; debit ≠ credit	Open	2026-02-23	2026-03-07
R-005	RSD/BAM exchange rate API unavailable or unreliable	External	2	3	6	Mitigate	Tech Lead	API timeout errors; stale rates in production	Open	2026-02-23	2026-03-07
R-006	ALAI Tech d.o.o. Serbia registration delayed beyond launch date	Organizational	3	4	12	Mitigate	Alem	No progress update on registration by 2026-04-01	Open	2026-02-23	2026-04-01

ID	Risk Description	Category	Prob (1-5)	Impact (1-5)	Score	Response Strategy	Owner	Triggers Indicators	Status	Date Identified	Review Date
R-007	Mock data not fully replaced before beta — beta testers see dummy data	Quality	4	3	12	Mitigate	John	Mock-data.ts still imported in any production component	Open	2026-02-23	2026-03-14
R-008	Pantheon launches competitive cloud product undercutting Bilko's positioning	External	2	3	6	Accept	John	Pantheon product announcements; press releases	Open	2026-02-23	2026-06-01
R-009	Beta testers find critical UX issues requiring major redesign	Quality	3	3	9	Mitigate	John	> 3 beta testers independently report same confusion point	Open	2026-02-23	2026-04-21
R-010	Currency volatility (RSD/EUR) affects pricing model attractiveness	Financial	3	2	6	Accept	Alem	RSD depreciation > 10% vs EUR in 3 months	Open	2026-02-23	2026-05-01

ID	Risk Description	Category	Prob (1-5)	Impact (1-5)	Score	Response Strategy	Owner	Triggers Indicators	Status	Date Identified	Review Date
R-011	BiH e-invoice specs (CPF) released earlier than 2027, requiring faster expansion	External	2	2	4	Monitor	John	CPF official announcement	Open	2026-02-23	2026-06-01
R-012	PostgreSQL performance under load — N+1 queries in report generation	Technical	3	3	9	Mitigate	Tech Lead	Slow query logs; report generation > 2s in load test	Open	2026-02-23	2026-03-28

## 6. Risk Response Strategies

Risk ID	Strategy	Response Actions	Contingency Plan	Resources Required
R-001	Mitigate	1. Abstract SEF calls behind <code>SefService</code> interface; 2. Pin to tested API version; 3. Monitor APR changelog weekly	Roll back to previous SEF API version; manual invoice submission as temporary workaround	Tech Lead: 1 day for abstraction layer
R-002	Mitigate + Monitor	1. Asmir monitors official gazette; 2. John follows APR developer portal; 3. Legal review before launch	Delay Serbia launch until certification obtained; Croatia launch moved up	Asmir: 2h/week monitoring

Risk ID	Strategy	Response Actions	Contingency Plan	Resources Required
R-003	Mitigate	1. Break backend into 5-endpoint weekly sprints; 2. Daily progress check at 10-endpoint milestones; 3. Scope reduction lever (defer banking module)	Reduce Phase 1 scope to 40 core endpoints; banking deferred to Phase 1.1	John: daily sprint monitoring
R-004	Mitigate	1. Write comprehensive double-entry unit tests before any feature; 2. Balance sheet validation test in CI; 3. Code review by John on all Transaction model changes	Manual audit by qualified accountant (Asmir's team) before launch	QA agent: 3 days dedicated accounting logic tests
R-005	Mitigate	1. Implement fallback to ECB free API; 2. Cache exchange rates with 4-hour TTL; 3. Manual rate override UI for accountants	Disable auto-conversion; flag manual rate entry required	Tech Lead: 0.5 days for fallback
R-006	Mitigate	1. Alem tracks registration weekly; 2. Launch in Croatia (EU-compliant) if Serbia entity delayed; 3. Investigate operating under SnowIT (BiH) during gap	Soft launch under ALAI Holding AS (Norway) with Serbian VAT documentation	Alem: legal counsel consultation
R-007	Avoid	1. CI check: grep for mock-data.ts imports in src/ — fail build if found outside test files; 2. Feature flag: MOCK_DATA=false in staging/production; 3. Every PR blocked if mock import detected	Manual audit of all 8 modules before beta onboarding	Hook: CI grep check; 0.5 days
R-008	Accept	Monitor Pantheon announcements; maintain UX and price advantage	Accelerate feature roadmap; increase marketing spend	John: 1h/month competitive monitoring

Risk ID	Strategy	Response Actions	Contingency Plan	Resources Required
R-009	Mitigate	1. Structured beta feedback form; 2. Session recording for confusion points; 3. 2-sprint buffer between beta end and launch	Delay launch by 2 weeks maximum; only block on P1 UX issues	John: beta program coordination
R-012	Mitigate	1. Add database indexes before launch; 2. Load test reports module specifically; 3. Implement query result caching for reports	Async report generation with job queue if sync too slow	Tech Lead: 1 day performance audit

## Response Strategy Definitions

Strategy	When to Use	Action
<b>Avoid</b>	High score + feasible to eliminate	Change plan to remove the risk source
<b>Mitigate</b>	Cannot avoid; must reduce probability or impact	Implement controls, monitoring, early warning systems
<b>Transfer</b>	Risk can be shared with third party	Insurance, contractual liability transfer, outsourcing
<b>Accept (Active)</b>	Low score; mitigation cost > risk cost	Monitor and create contingency plan
<b>Accept (Passive)</b>	Negligible score	Acknowledge, no action required
<b>Escalate</b>	Exceeds project authority or appetite	Raise to Alem

## 7. Risk Heat Map

```

quadrantChart
  title Risk Heat Map – Bilko Phase 1
  x-axis Low Impact --> High Impact
  y-axis Low Probability --> High Probability
  quadrant-1 "CRITICAL – Immediate Action"
  quadrant-2 "HIGH – Active Management"
  quadrant-3 "LOW – Monitor"
  quadrant-4 "MEDIUM – Watch"

```

R-001 SEF API change: [0.7, 0.55]  
 R-004 Double-entry bugs: [0.9, 0.55]  
 R-002 Certification mandate: [0.9, 0.35]  
 R-006 Serbia entity delay: [0.7, 0.55]  
 R-007 Mock data in prod: [0.55, 0.75]  
 R-003 Backend complexity: [0.55, 0.55]  
 R-009 Beta UX issues: [0.55, 0.55]  
 R-005 Exchange rate API: [0.55, 0.35]  
 R-008 Pantheon competition: [0.55, 0.35]  
 R-011 BiH early launch: [0.35, 0.35]

Update coordinates as Probability/Impact scores change.  $X = \text{Impact}/5$ ,  $Y = \text{Probability}/5$ .

## 8. Escalation Thresholds

Threshold	Action	Responsible	Timeframe
Any new risk Score $\geq 15$	Immediate escalation to Alem	John	Within 4 hours of identification
Any existing risk score increases by $\geq 5$	Escalate to Alem	John	Within 24 hours
$> 2$ risks at Score $\geq 12$ simultaneously	Emergency risk review with Alem	John	Within 48 hours
Any risk triggers its contingency plan	Notify Alem	John	Immediately
Risk causes milestone slip $> 5$ days	Formal escalation + revised timeline	John	Within 24 hours

## 9. Risk Review Schedule

Frequency	Activity	Participants	Output
Weekly (Sprint Planning)	Review all active risks, update scores/status	John	Updated register
Sprint Retrospective	Identify new risks; close resolved risks	John	New risks added

Frequency	Activity	Participants	Output
Monthly	Full risk register review + heat map update	John + Alem	Risk report
Ad-hoc	New risk identified (any time)	John	New risk logged within 24h
Pre-launch	Risk review before Serbia production launch	John + Alem + Asmir	Go/no-go input

## Review Log

Date	Reviewer	Risks Reviewed	New Risks Added	Risks Closed	Key Changes
2026-02-23	John	12	12	0	Initial population

## 10. Closed / Accepted Risks Archive

ID	Risk Description	Resolution Type	Resolution Notes	Date Closed
—	No closed risks yet — project in early development	—	—	—

## Approval

Role	Name	Date	Signature
Author	John (AI Director)	2026-02-23	
Reviewer			
Project Manager	John	2026-02-23	
AI Director (John)	John	2026-02-23	
Project Sponsor	Alem Bašić		