

Project Charter

Project Charter: 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. 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 ≥ 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
Subtotal	€14,500	100%	Within Phase 1 range
Contingency Reserve (17%)	€2,500		For approved change requests
Total Budget	€17,000		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		

Revision #3

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