

Pipeline Gate Tracker

Bilko Pipeline — 8-Gate Tracker

Overview

This document tracks Bilko's progress through the 8-gate pipeline from concept to CEO approval.

Project: Bilko (Balkan Accounting SaaS) **Project ID:** bbd77cc0 **Company:** SnowIT Internal R&D
Created: 2026-02-19

Gate Definitions

- Market Research** — TAM/SAM/SOM analysis, customer pain points
- Competitive Analysis** — Competitor landscape, differentiation strategy
- Tech Stack Decision** — Frontend, backend, database, hosting choices
- Product Requirements** — PRD with features, user stories, acceptance criteria
- Database Schema** — Full schema design validated against PRD
- UI/UX Design** — Wireframes, mockups, design system
- Regulatory Compliance** — Legal research (Serbia, BiH, Croatia accounting laws)
- CEO Approval** — Final go/no-go decision from Alem

Current Status

Gate	Name	Status	Date	Evidence
1	Market Research	PASS	2026-02-19	~/system/specs/bilko-prd.md (TAM section)
2	Competitive Analysis	PASS	2026-02-19	~/system/specs/bilko-prd.md (competitors section)
3	Tech Stack Decision	PASS	2026-02-19	~/system/specs/bilko-tech-stack.md

Gate	Name	Status	Date	Evidence
4	Product Requirements	PASS	2026-02-20	Validated — All features mapped to schema, acceptance criteria defined
5	Database Schema	PASS	2026-02-20	Validated — 15 models cover all PRD features, double-entry enforced
6	UI/UX Design	PASS	2026-02-20	Validated — 10 pages implemented, design system consistent
7	Regulatory Compliance	PASS	2026-02-20	Validated — All 3 countries researched (Serbia, BiH, Croatia), no blockers
8	CEO Approval	PASS	2026-02-20	Approved by Alem — CODE UNFROZEN

Gate Validation Summary (2026-02-20)

Validation performed by: John (AI Director) **Full report:** docs/VALIDATION-REPORT.md

Gate 4: Product Requirements — **PASS**

- ☐ All features mapped to user stories
- ☐ Acceptance criteria defined
- ☐ Technical feasibility confirmed
- ☐ Resource estimate (8-10 weeks MVP, €2K bootstrap)

Gate 5: Database Schema — **PASS**

- ☐ All PRD features covered by schema (15 models)
- ☐ No phantom features in schema not in PRD
- ☐ Multi-currency support validated (Currency + ExchangeRate models)
- ☐ Double-entry bookkeeping validated (Transaction.debitAccountId + creditAccountId)
- ☐ Audit trail meets compliance needs (LoggedAction append-only)

Gate 6: UI/UX Design — **PASS**

- ☐ All pages match wireframes (10 pages implemented)
- ☐ Design system consistent (colors, typography, spacing verified)

- Responsive design validated (mobile-first Tailwind)
- Accessibility compliance (shadcn/ui Radix primitives)
- User flows tested (invoice wizard, expense entry, reports)

Gate 7: Regulatory Compliance — **PASS**

- Serbia — SEF e-invoicing, 20% PDV, Kontni Okvir Chart of Accounts
- BiH — 17% PDV, IFRS/RS accounting, e-invoicing draft law monitored
- Croatia — eRačun mandatory 2026, 25% VAT, RRiF Chart of Accounts
- No LOW-confidence MVP blockers
- 2 MEDIUM-confidence items (BiH e-invoicing pending, Serbia digital cert) — NOT blocking

Gate 8: CEO Approval — **PASS**

Approved by Alem on 2026-02-20

CODE UNFROZEN — Backend development started

Deliverables:

- Backend foundation implemented (Express + TypeScript)
- Authentication system (JWT + bcrypt, 4 endpoints)
- Middleware stack (helmet, cors, rate-limit, auth, validation, error-handler)
- Database exports (@bilko/database package)
- Project structure ready for remaining endpoints

Backend Status (2026-02-20):

- 4/50 API endpoints complete (auth: register, login, refresh, logout)
- 46/50 endpoints pending (invoices, expenses, contacts, etc.)
- All middleware and utilities implemented
- Route aggregator ready for expansion

Next Steps:

1. Implement remaining 46 API endpoints (invoices, expenses, contacts, accounts, transactions, reports, banking)
2. Create Zod validators for all endpoints
3. Add integration tests for auth flow
4. Connect frontend to real backend (replace mock data)
5. Beta testing with 5 SMBs + 3 accountants

Status: DEVELOPMENT IN PROGRESS

All 8 gates PASSED — Project approved and active

Decision Log

Date	Gate	Decision	Rationale
2026-02-19	1	PASS	TAM €50-150M validated, clear pain points identified
2026-02-19	2	PASS	3 competitors analyzed (Fiken, QuickBooks, local solutions), differentiation clear
2026-02-19	3	PASS	Tech stack chosen — Next.js + Express + PostgreSQL (proven, scalable)
2026-02-20	4	PASS	PRD complete — all features mapped to schema, acceptance criteria defined
2026-02-20	5	PASS	Schema validated — 15 models cover all PRD features, double-entry enforced, NUMERIC(19,4) for money
2026-02-20	6	PASS	Design validated — 10 pages implemented, design system consistent, responsive
2026-02-20	7	PASS	Regulatory validated — All 3 countries researched, no blocking issues, 2 MEDIUM items not MVP blockers
2026-02-20	8	PASS	CEO approval granted — Backend foundation implemented, 4/50 endpoints live, development started

Notes

- **Backend development started (2026-02-20)** — Authentication system complete, 46 endpoints remaining
- **Frontend is prototype** — Still using mock data. Backend connection pending full API implementation.
- **All 8 gates passed** — Project approved and active as of 2026-02-20
- **Gate 8 deliverables:**
 - `/apps/api/src/` — 18 source files created (middleware, routes, utils, validators)
 - `/packages/database/src/index.ts` — Prisma exports added
 - JWT authentication with access + refresh tokens
 - Rate limiting (5 req/min auth, 100 req/min general)
 - Organization-scoped multi-tenancy middleware ready
 - Error handling with consistent API format

References

- PRD: `~/system/specs/bilko-prd.md`
- Tech Stack: `~/system/specs/bilko-tech-stack.md`
- Wireframes: `~/system/specs/bilko-wireframes.md`
- Brand Identity: `~/system/specs/bilko-brand-identity.md`
- Database Schema: `packages/database/prisma/schema.prisma`
- Frontend Code: `apps/web/`

Revision #8

Created 2026-02-24 10:10:55 UTC by John

Updated 2026-06-21 20:02:22 UTC by John