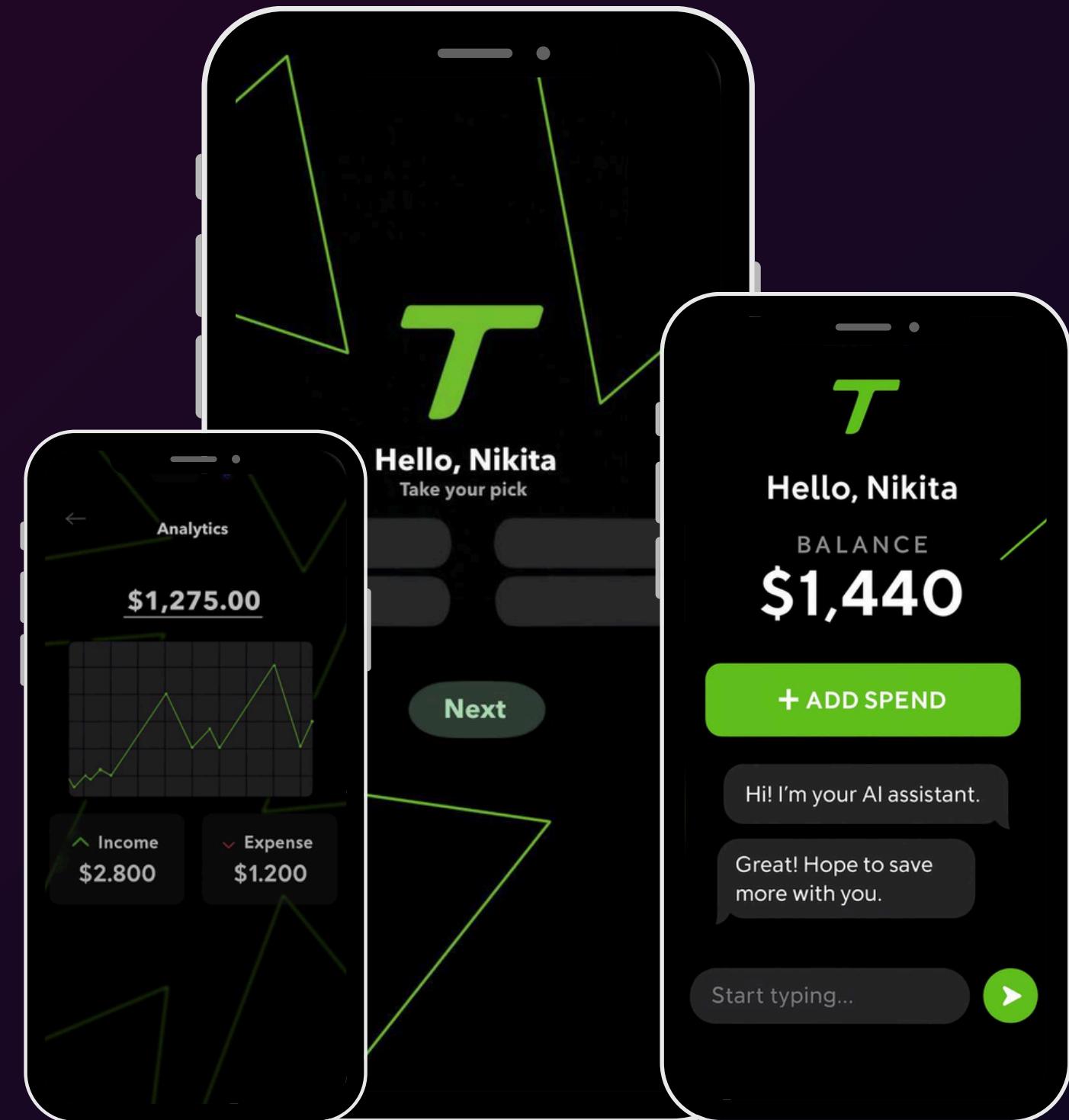


# OneTapDay

## AI-CFO for EU SMEs

Poland beachhead · EU expansion · Pre-seed round

\$500k SAFE @ \$7M cap, 20% discount



## SME OWNERS DROWN IN FINANCIAL ADMIN – AND IT KILLS GROWTH

**NO CFO: OWNERS JUGGLE BANK APPS, EXCEL, PDFS AND ACCOUNTANTS TO SEE BASIC NUMBERS.**

**NO DAILY VIEW: CASH IN/OUT AND UNPAID INVOICES AREN'T VISIBLE IN ONE PLACE.**

**CASH-FLOW SHOCKS: LATE TAXES, PENALTIES, MISSED SALARIES, LOST DISCOUNTS.**

**TIME DRAIN: 5-10 HOURS/WEEK WASTED ON MANUAL CHECKS.**



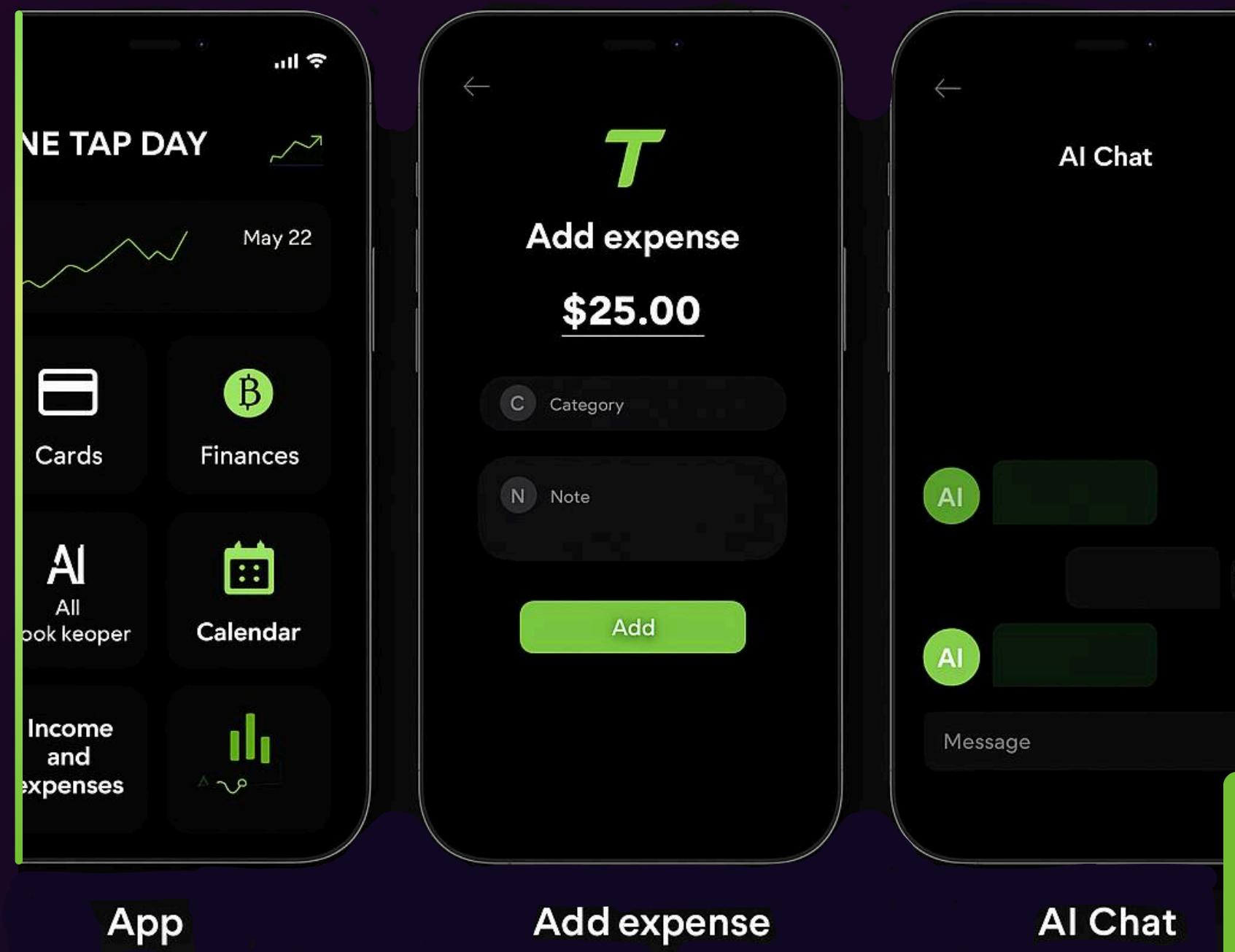
## WHY NOW: REGULATION + AI CREATE A UNIQUE WINDOW

**E-INVOICING WAVE: KSEF AND EU REFORMS (2025–2027) PUSH  
SMES INTO DIGITAL INVOICING.**

**BANKS AREN'T CFOS: GREAT FOR PAYMENTS AND LENDING,  
NOT DAILY CASH CLARITY.**

**AI IS READY: AUTOMATES MATCHING, CATEGORISATION AND  
BASIC CFO LOGIC ON BANK + INVOICE DATA.**

The next 2–3 years are the window to become the default AI-CFO layer for EU SMEs.

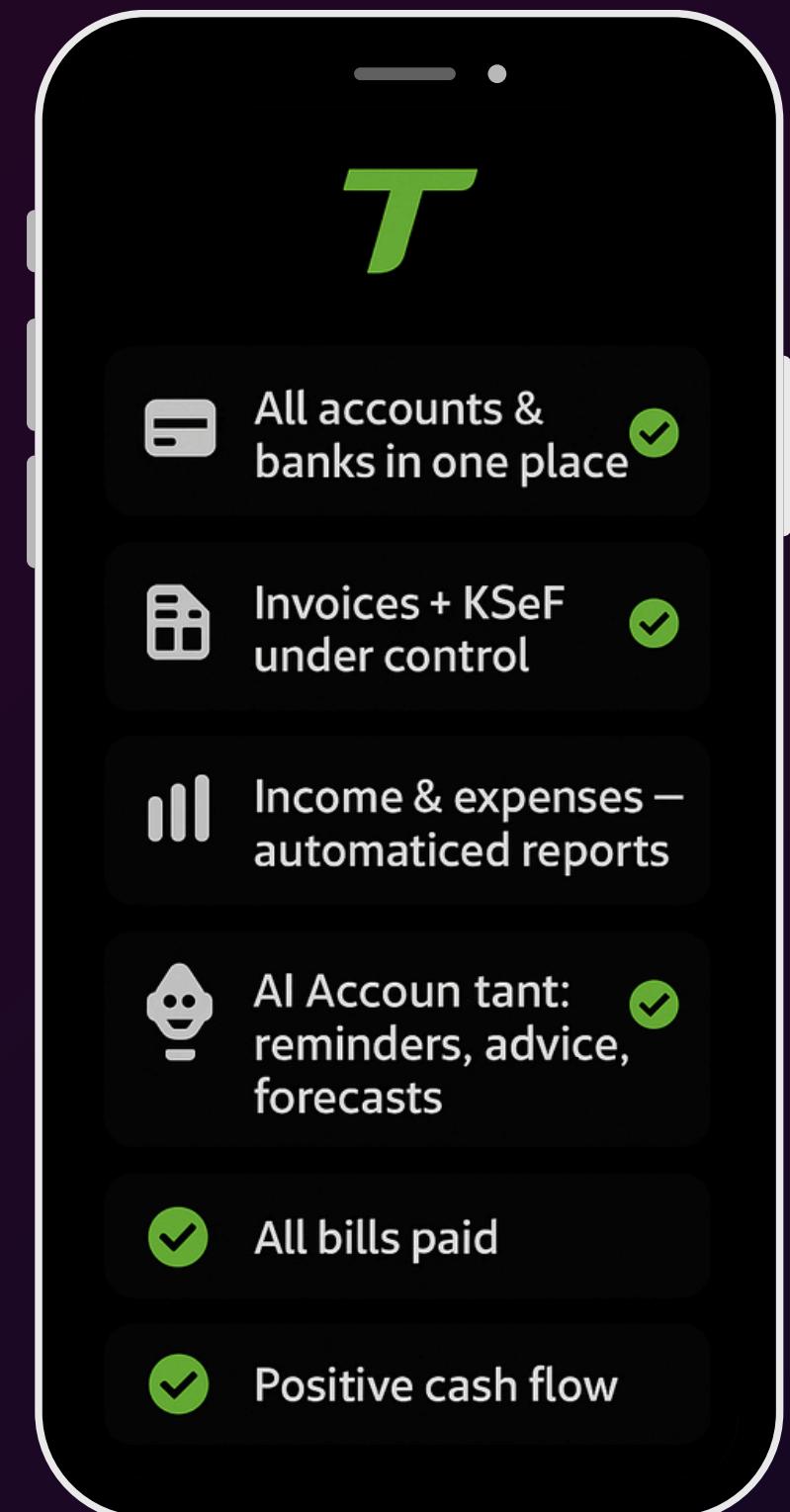


# ONETAPDAY - DAILY AI-CFO IN 2-3 TAPS

**IMPORTS CSV/MT940 AND DOCUMENT PHOTOS TO CLEAN AND STRUCTURE FINANCIAL DATA.**

**GIVES A DAILY SNAPSHOT OF CASH IN/OUT WITH SUPPORTING INVOICES AND RECEIPTS.**

**EVOLVES INTO AN AI-CFO WITH AUTOMATED MATCHING, CASH-FLOW MONITORING AND SMART PAYMENT PRIORITIES.**



**CASH MADE USABLE, NOT INVISIBLE.**

**VOICE "CASH IN / CASH OUT" IN SECONDS.**

**DIGITAL CASH BOOK WITH DAILY OPEN/CLOSE + Z-REPORT UPLOAD.**

**SHOWS REAL CASH GAPS BEYOND BANK BALANCE.**

# FROM WORKING MVP TO AI-CFO IN 6 MONTHS

## 6-MONTH PAID PILOT TO EVOLVE INTO AI-CFO

**M1–2:** Clean data, simpler UX, assisted matching, first goals.

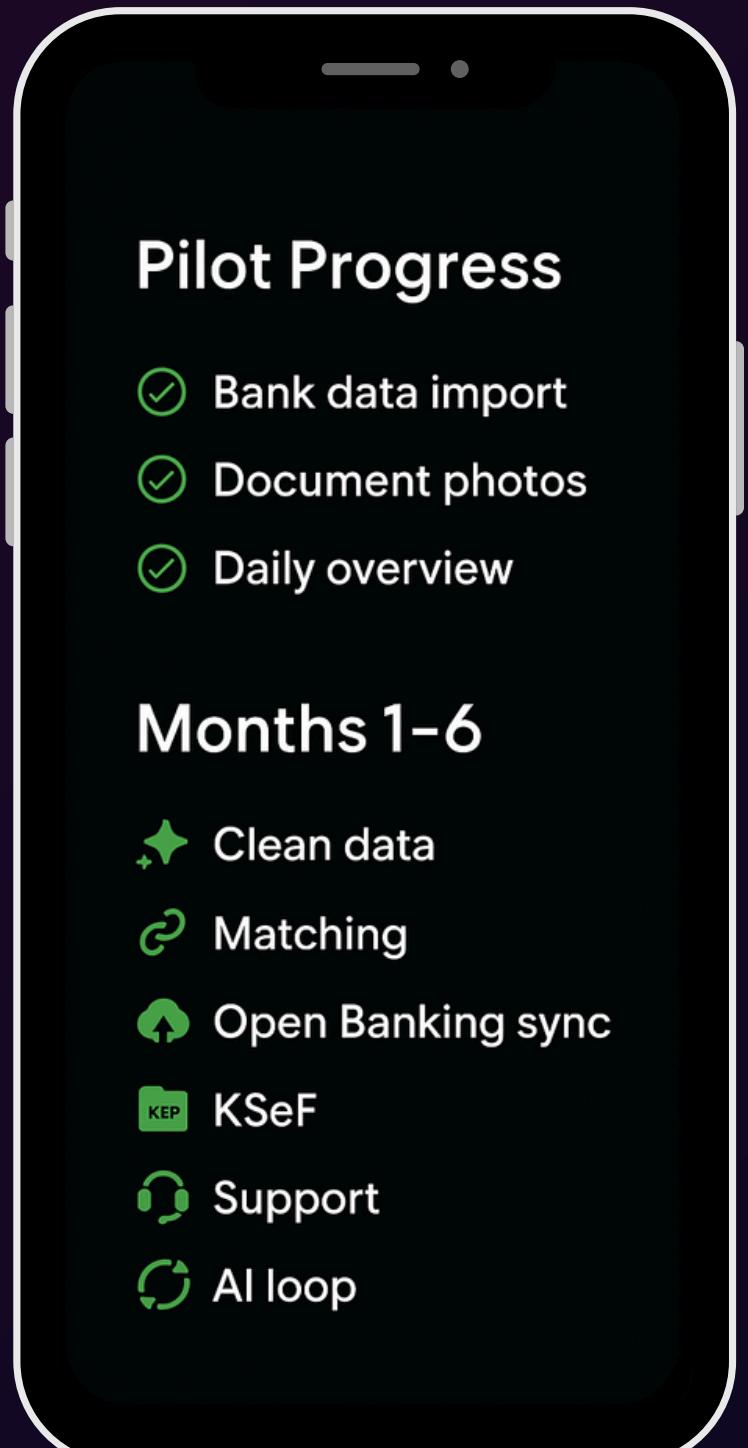
**M3:** Stable Open Banking + invoice automation + payment-to-document linking.

**M4:** Cash-flow forecasts, gap/due-date alerts, safe spending limits.

**M5:** Accountants onboarded for complex cases and online support.

**M6:** Near-automated loop across bank, documents, cash and forecasts.

**Outcome:** Owners spend 2–3 minutes/day instead of manual bookkeeping.





## WE START WITH POLISH SMES DROWNING IN MULTI-TOOL FINANCE

Polish SMEs and freelancers with 1–5 bank accounts and regular invoicing.

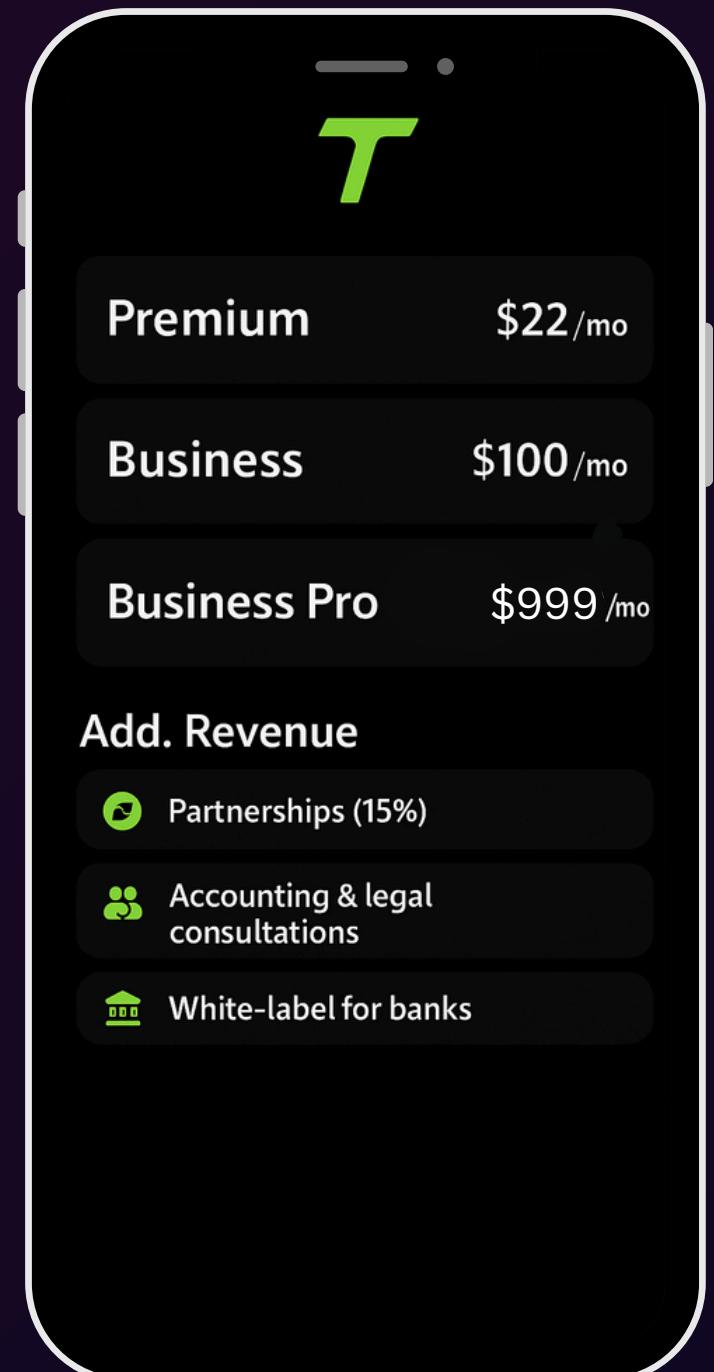
Owners who currently juggle Excel + bank apps + accountant + chat to understand their money.

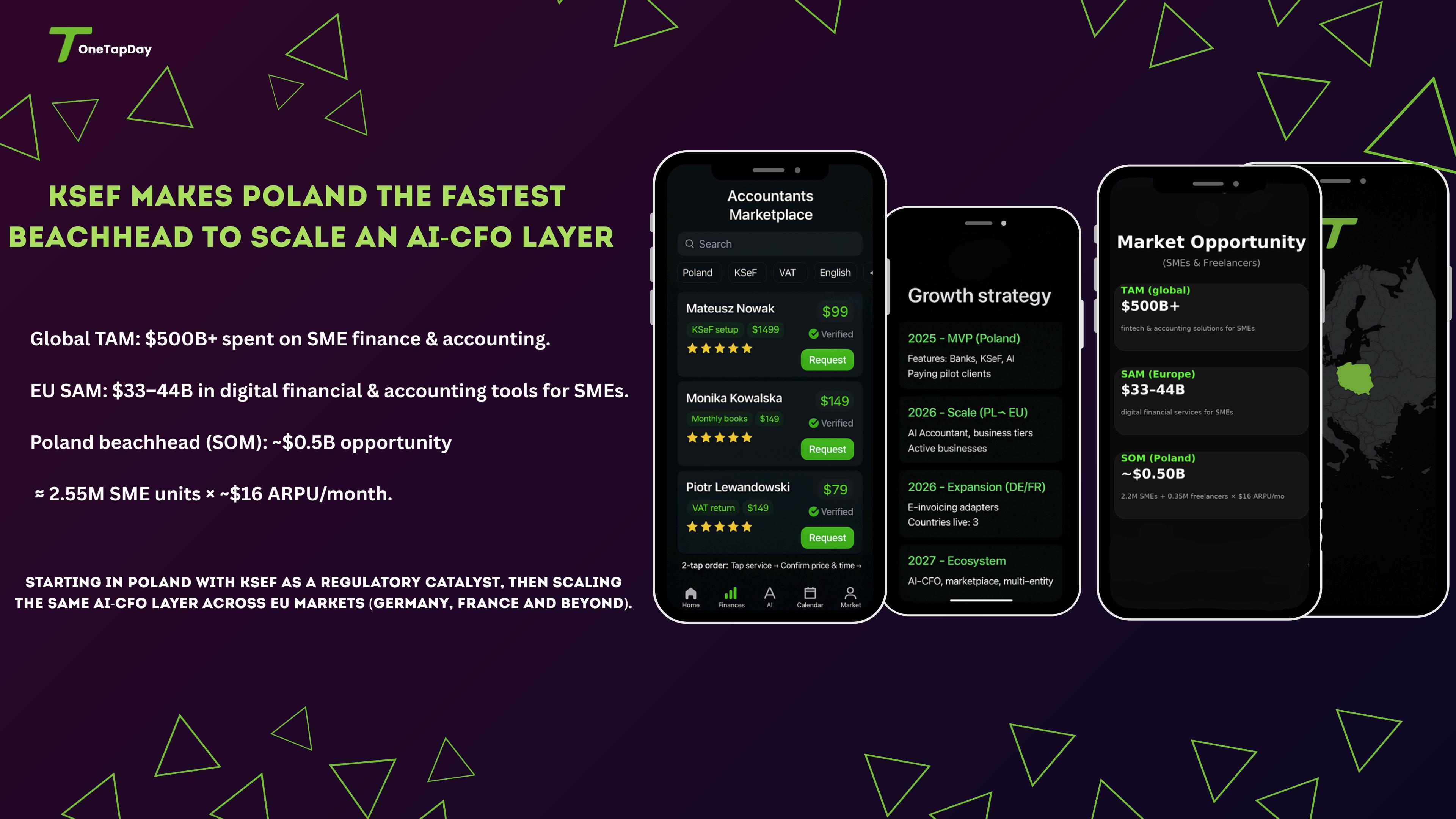
Service businesses, agencies, small e-commerce and professionals with recurring cash-flow.

Open to collaboration: ready to share data and feedback in exchange for better automation and priority features.

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Next: Germany and France as e-invoicing mandates roll out.





## KSEF MAKES POLAND THE FASTEST BEACHHEAD TO SCALE AN AI-CFO LAYER

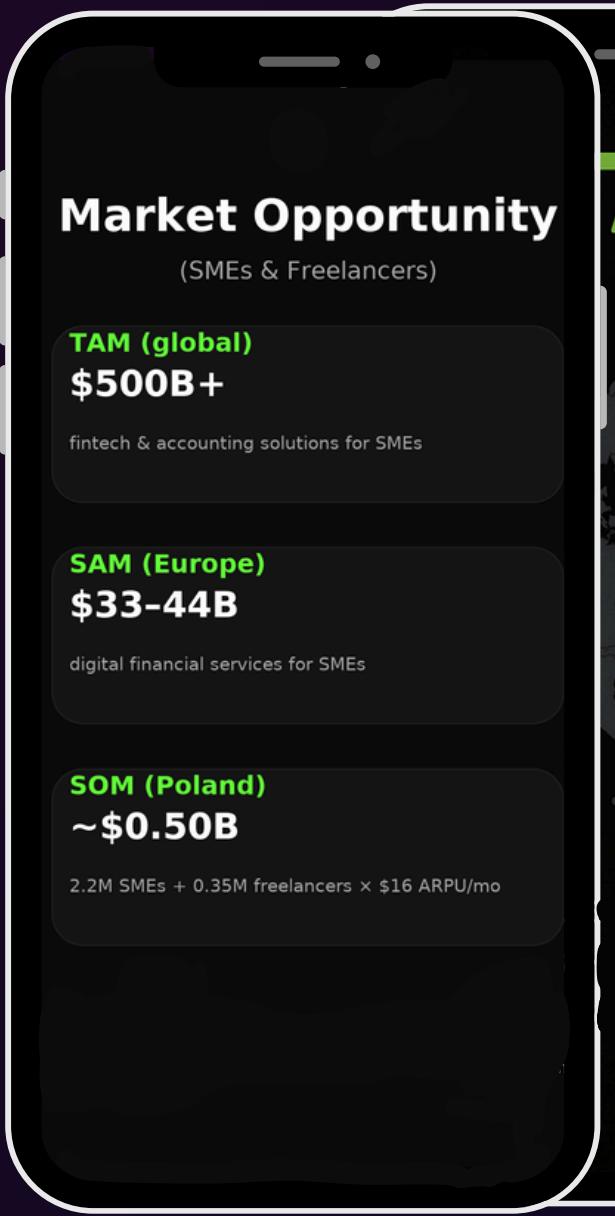
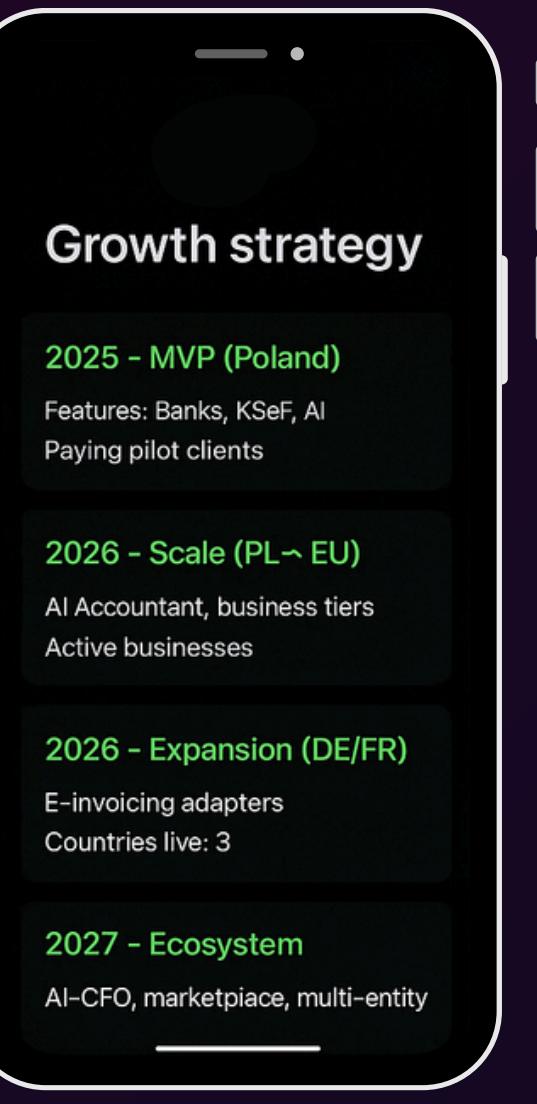
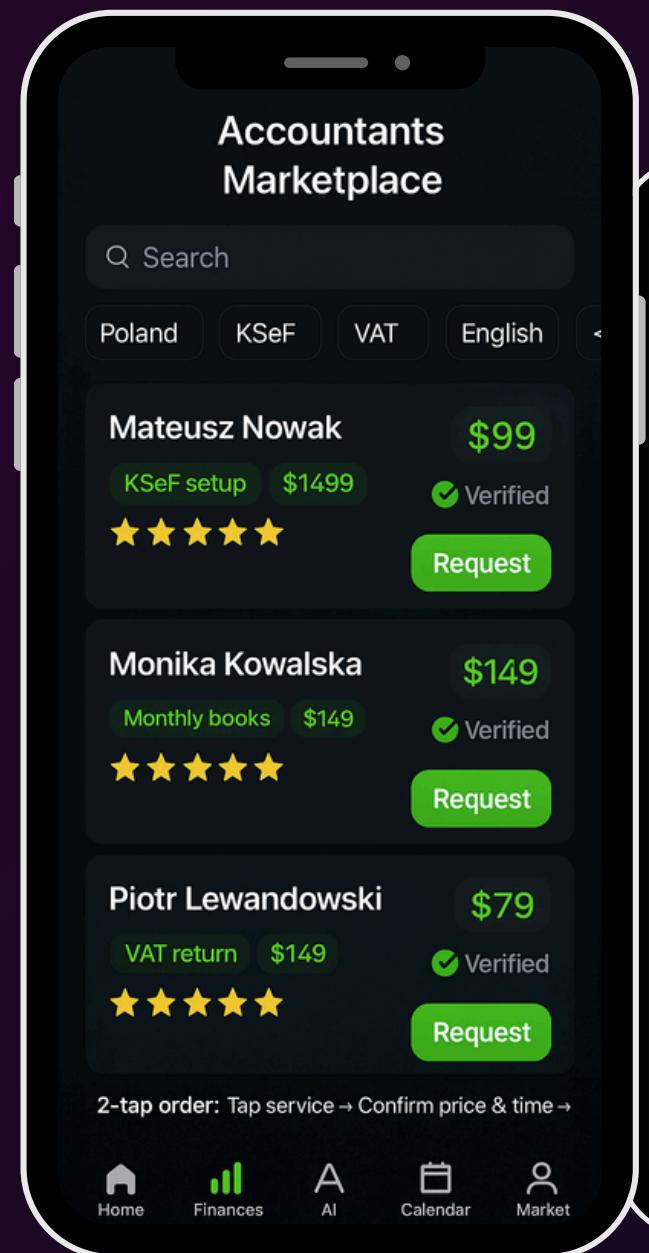
**Global TAM: \$500B+ spent on SME finance & accounting.**

**EU SAM: \$33–44B in digital financial & accounting tools for SMEs.**

**Poland beachhead (SOM): ~\$0.5B opportunity**

≈ 2.55M SME units × ~\$16 ARPU/month.

**STARTING IN POLAND WITH KSEF AS A REGULATORY CATALYST, THEN SCALING THE SAME AI-CFO LAYER ACROSS EU MARKETS (GERMANY, FRANCE AND BEYOND).**



# WE SIT ABOVE BANKS AND ACCOUNTANTS TO DELIVER DAILY CLARITY IN 2-3 TAPS

INDEPENDENT AI-CFO LAYER ON TOP OF BANKS, E-INVOICING AND ACCOUNTANTS.

WE SIT ABOVE BANKS AND  
EXISTING TOOLS, FOCUSING ON  
DAILY FINANCIAL CLARITY AND  
DECISIONS FOR THE OWNER.

WORKS ACROSS MULTIPLE BANK  
ACCOUNTS AND COUNTRIES AND  
EXTENDS TO NEW EU MARKETS VIA OPEN  
BANKING AND E-INVOICING ADAPTERS.

BUILT TO PLUG INTO POLAND'S KSEF  
AND SIMILAR EU E-INVOICING FORMATS,  
TURNING REGULATORY BURDEN INTO  
STRUCTURED, USABLE DATA.

COMBINES BANK ACCOUNTS, CASH  
(WITH VOICE INPUT) AND DOCUMENTS  
IN ONE SIMPLE DAILY INTERFACE  
INSTEAD OF 5 SEPARATE TOOLS.

# FOUNDER-BUILT MVP WITH EXECUTION-FIRST CORE TEAM



**NIKITA PAVLENKO – FOUNDER & CEO**

BUILT THE WORKING MVP FROM ZERO. PRODUCT, UX, PILOTS, FUNDRAISING.



**AMINA SAMARETS – PROJECT & GROWTH OPS**

INVESTOR OUTREACH, PILOT COORDINATION, LEAD TRACKING.

**ULADZISLAU LIAHUN – FULL-STACK DEVELOPER**

SUPPORTS FOUNDER-BUILT MVP. FOCUS ON STABILISATION AND UPCOMING OPEN BANKING/KSEF MODULES.

# SUBSCRIPTIONS FIRST, MARKETPLACE AND WHITE-LABEL UNLOCK UPSIDE

## SUBSCRIPTIONS (SAAS)

MONTHLY PLANS FOR FREELANCERS, SMALL BUSINESSES AND MULTI-ENTITY COMPANIES.

## ACCOUNTANT MARKETPLACE

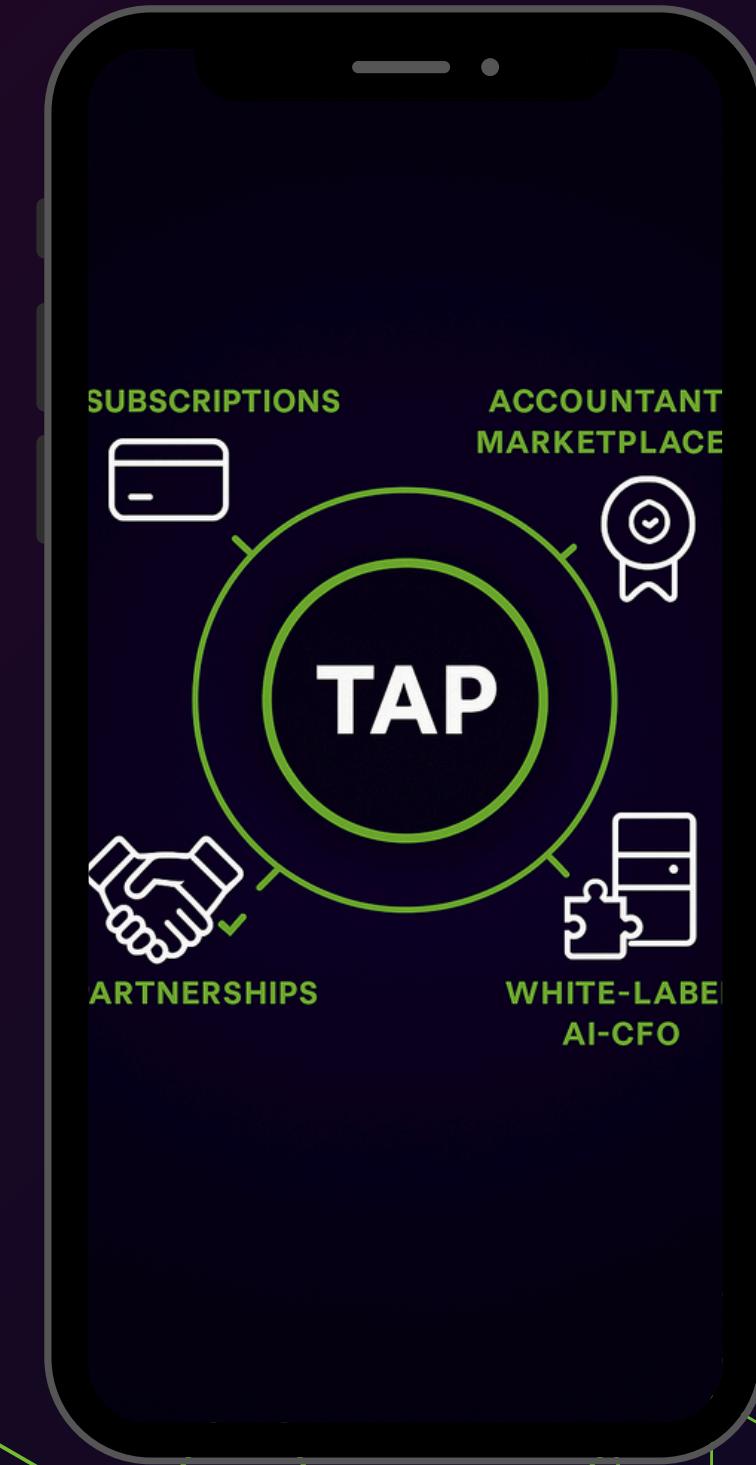
ADDITIONAL REVENUE FROM TASKS AND ONGOING SUPPORT HANDLED BY VERIFIED ACCOUNTANTS.

## PARTNERSHIPS & REFERRALS

REVENUE FROM RECOMMENDED FINANCIAL SERVICES (BANKS, PSPS, INSURERS AND OTHERS).

## WHITE-LABEL AI-CFO LAYER

LICENSING ONETAPDAY AS AN EMBEDDED AI-CFO MODULE FOR BANKS AND FINTECHS.



# \$500K TO TURN MVP INTO REPEATABLE AI-CFO IN POLAND

## PRE-SEED ROUND

Instrument: SAFE.

Valuation cap: \$7M.

Discount: 20%.

Target raise: \$500k, with capacity up to \$800k as we scale pilots.

## USE OF FUNDS

50% – Product & integrations

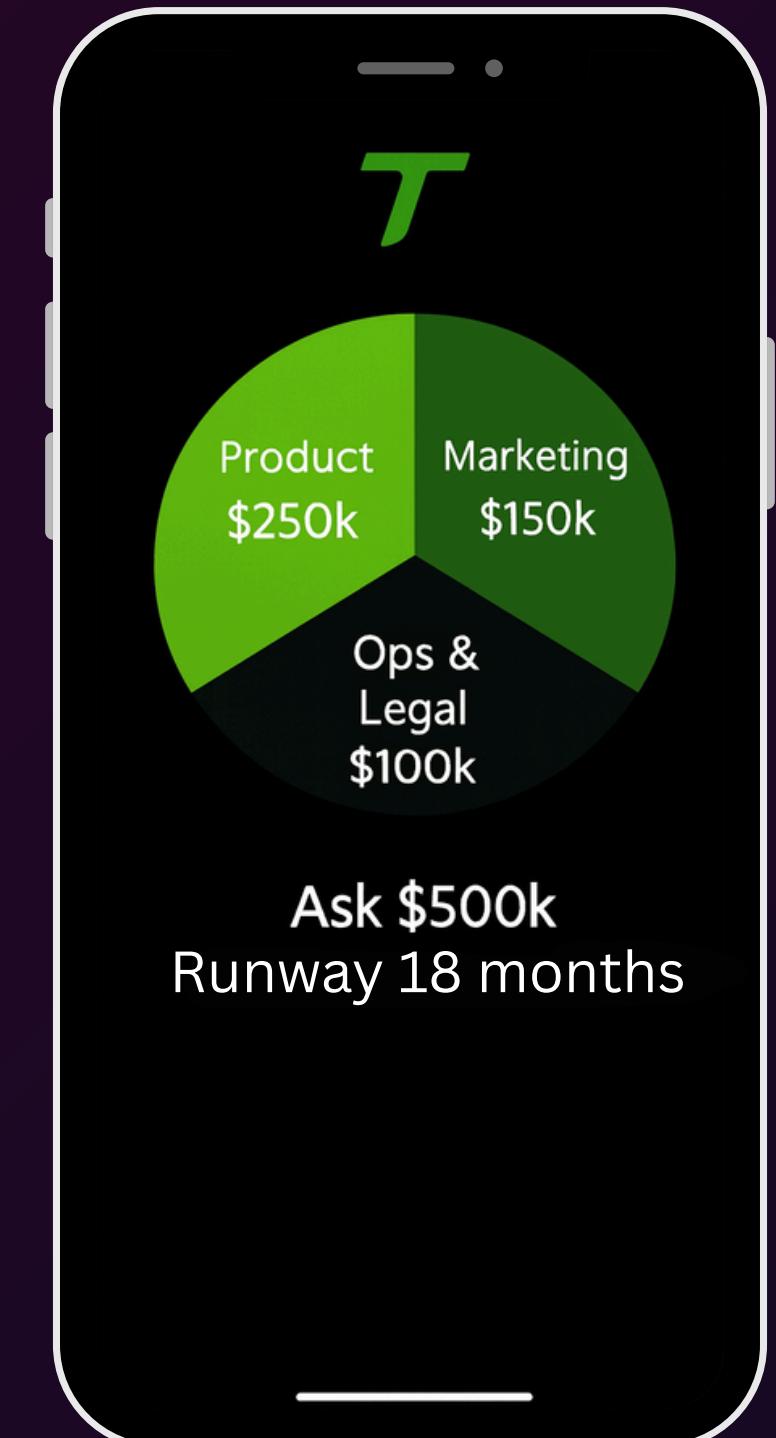
Open Banking (AISP), KSeF, cash-flow engine, e-invoicing adapters (DE/FR).

30% – Growth & pilots

Sales and onboarding for pilots in Poland, customer success, support.

20% – Operations & legal

Company setup, accounting, legal, compliance and minimal overhead.



## MILESTONES FOR THIS ROUND

From MVP to a repeatable AI-CFO product in Poland.

15+ paying pilot clients on 6-month programmes at 99 zł/month.

Stable Open Banking and KSeF live with real users.

First accountant marketplace pilot and groundwork for EU expansion (DE/FR).

Ready for a seed round with live metrics, references and partner pipeline.

# VISION: ONETAPDAY = AI-CFO FOR EVERY SME

Banking + KSeF + AI accounting in one app. From Poland to the EU and USA.

All-in-one: business and personal finances in one place.

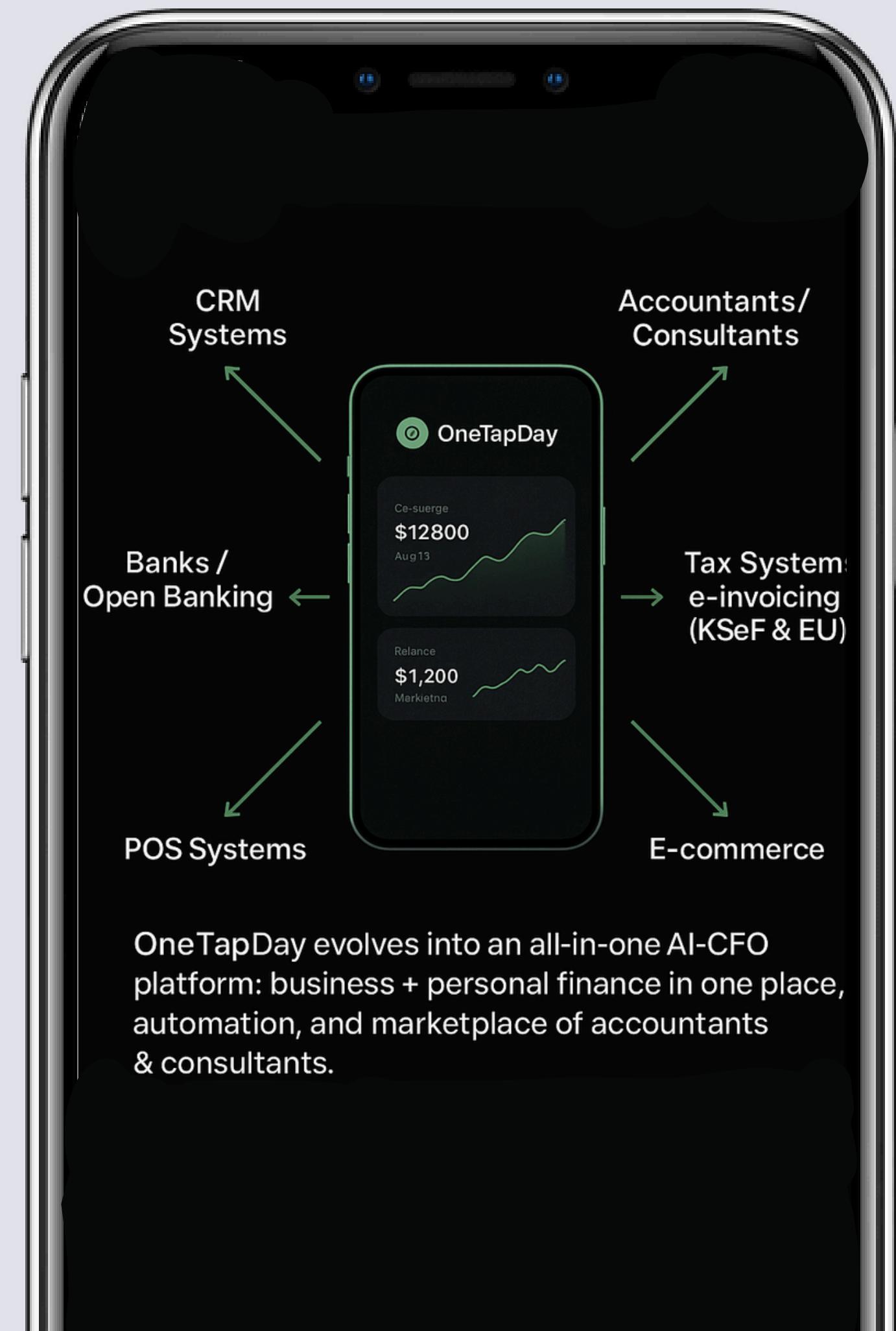
AI Accountant: insights, forecasts and on-time settlements.

KSeF-native: e-invoicing and VAT control (Poland → EU).

Open Banking: multi-banking, multi-currency and reconciliations.

Human help on demand: marketplace of accountants and consultants.

Open API (roadmap): integrations with banks and fintechs.



## WE WILL WIN POLAND THROUGH PAID PILOTS AND KSEF-DRIVEN URGENCY

### BEACHHEAD:

15-30 PAYING PILOTS IN POLAND ON A 6-MONTH PROGRAM (99 zł MONTH).

### PHASE 1 ACQUISITION:

FOUNDER-LED OUTBOUND + LOCAL SME COMMUNITIES + MICRO-VERTICAL FOCUS  
(SERVICES, AGENCIES, SMALL E-COMMERCE).

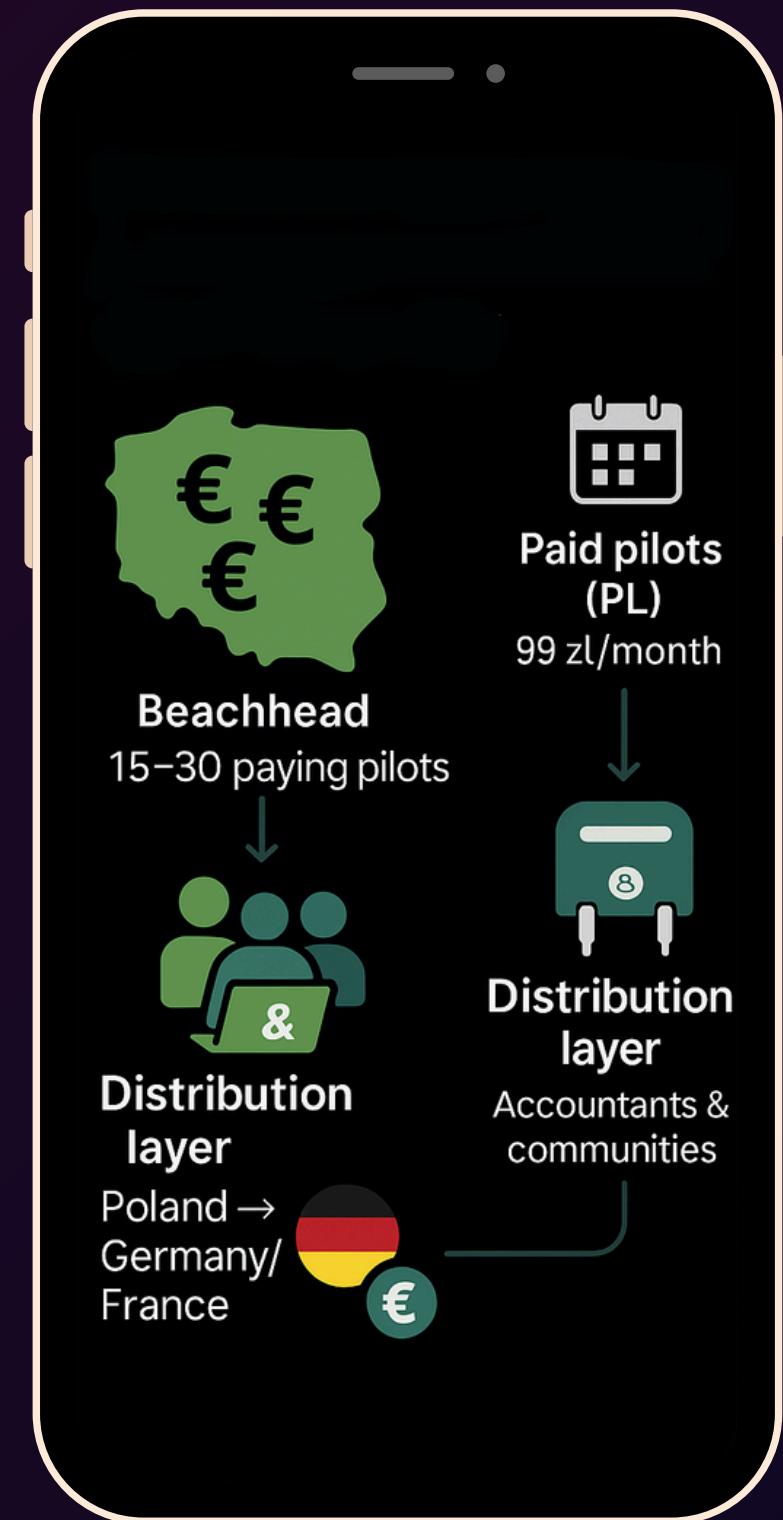
### PHASE 2 ACQUISITION:

ACCOUNTANT REFERRALS AND PARTNERSHIPS ONCE OPEN BANKING + KSEF  
WORKFLOWS СТАБИЛИЗИРОВАНЫ.

### EXPANSION:

POLAND → GERMANY/FRANCE WITH  
E-INVOICING ADAPTERS AS MANDATES ROLL OUT.

CAC and conversion benchmarks will be validated during the paid pilot.



## OWNERSHIP STRUCTURE & EXIT STRATEGY

### EXIT SCENARIOS

(syndicate, ≈\$500k SAFE @ \$7M post-money cap → ≈7% ownership)

Scenario	Exit valuation	Investor stake	Proceeds to investors	ROI on \$500k
Conservative exit	\$25M	7%	\$1.75M	3.5×
Target exit	\$30M	7%	\$2.10M	4.2×

Syndicate: 3–5 angels, total \$500k SAFE @ \$7M cap → ~7% combined.

ESOP: 10% reserved for hiring.

Angel check	Implied ownership @	Proceeds @ \$25M exit	Proceeds @ \$30M exit	ROI @ \$25M	ROI @ \$30M
\$50,000	0.71%	\$178,571	\$214,286	3.57×	4.29×
\$75,000	1.07%	\$267,857	\$321,429	3.57×	4.29×
\$100,000	1.43%	\$357,143	\$428,571	3.57×	4.29×
\$125,000	1.79%	\$446,429	\$535,714	3.57×	4.29×
\$150,000	2.14%	\$535,714	\$642,857	3.57×	4.29×



### Ownership & Exit Strategy

Investors	≈ 7%
Founders	≈ 83%
ESOP	10%

#### Exit info (base case)

ARR:	\$5-10M+
Valuation:	\$25-30M
Multiple:	≈8-10x

#### Exit info (upside)

ARR:	\$8-12M+
Valuation:	\$40-50M
Multiple:	≈8-10x

## CONTACT



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