Comprehensive Solo SaaS Development Plan for French E-Invoicing Compliance Software

Executive Summary

This plan outlines a strategic roadmap for developing a French e-invoicing compliance SaaS targeting SMEs, TPEs, and freelancers ahead of the mandatory 2026-2027 implementation. With a €100/month budget and modern tech stack, this solo venture can capture a share of the €300-800M annual market opportunity driven by regulatory requirements and the critical payment delay problem affecting 82% of French businesses.

1. Market Opportunity and Positioning

Target Market Overview

The French market presents a compelling opportunity with **159,000 SMEs/PMEs** and millions of microenterprises facing mandatory e-invoicing compliance. The recent abandonment of the free PPF platform (October 2024) creates an urgent need for affordable PDP-integrated solutions.

Competitive Analysis

Competitor	Price/Month	Target	Strengths	Weaknesses	
Pennylane	€14-299	SMEs	Full accounting suite	Complex for simple needs	
Qonto	€9-249	SMEs	Banking integration	Expensive for just invoicing	
Tiime	€19-149	Freelancers	User-friendly	Limited PDP options	
Sage	€25-125	Enterprises	Comprehensive	Overkill for TPEs	
Factomos	€29-99	All sizes	Factoring option	High pricing	

Our Positioning

Ultra-focused: E-invoicing compliance only (not full accounting)

Price leader: €9/month vs competitors' €14-35/month

• Speed advantage: 5-minute setup vs 30+ minutes

• Compliance-first: Built specifically for 2026 regulations

• Micro-enterprise friendly: Designed for 1-10 person companies

Competitive Positioning

Position between established players (Pennylane at €14/month) and enterprise solutions by offering:

- Niche focus: Simplified compliance for solopreneurs and micro-enterprises
- Price advantage: Starting at €9/month vs. competitors' €14-35/month
- Compliance-first approach: Lead with regulatory deadline urgency
- French-native design: Built specifically for French business culture

2. Technical Architecture and Implementation

Core Tech Stack (Within €100/month)

Frontend: Next.js 14+ App Router

- Hosting: Vercel (€0 hobby tier)

- UI Components: Shadon/ui + Tailwind CSS

- PDF Generation: react-pdf/renderer

- Forms: React Hook Form + Zod

Backend: Supabase (€25/month)

- PostgreSQL database

- Instant REST & GraphQL APIs

- Row Level Security (RLS)

- Edge Functions for complex logic

- File storage for PDFs (50GB included)

- Built-in authentication

- Real-time subscriptions

- Scheduled jobs via pg_cron

PDP Integration: €30-40/month

- Partner with certified PDP (e.g., Docaposte, e-Dune, Generix)

- OAuth2 authentication

- REST API integration via Edge Functions

Additional Services:

- Email: Resend (€8/month)

- Monitoring: Sentry (€0 free tier)

- Analytics: Plausible (€9/month)

PDP Integration Strategy

```
typescript
// Key PDP partners to integrate with:
const pdpPartners = {
tier1:[
  {
   name: "Docaposte",
   pricing: "€0.15-0.30/invoice",
   minVolume: 100,
   apiDocs: "developer.docaposte.io"
  },
   name: "Generix",
   pricing: "€0.20-0.40/invoice",
   minVolume: 50,
   speciality: "EDI expertise"
],
tier2: [
   name: "e-Dune",
   pricing: "€0.10-0.25/invoice",
   minVolume: 0,
   speciality: "SME focused"
   name: "Tenor",
   pricing: "€0.15-0.35/invoice",
   minVolume: 0,
   speciality: "Multi-country"
// PDP Selection Logic
const selectPDP = (invoice) => {
 // Route based on customer preferences, cost, and availability
if (customer.preferredPDP) return customer.preferredPDP
if (invoice.crossBorder) return 'Tenor'
if (volume < 100) return 'e-Dune'
 return 'Docaposte' // Best rates for high volume
```

Database Schema

```
sql
-- Essential tables for MVP
CREATE TABLE companies (
 id UUID PRIMARY KEY DEFAULT gen_random_uuid(),
 siren VARCHAR(9) UNIQUE NOT NULL,
 name TEXT NOT NULL,
 vat_number VARCHAR(20),
 pdp_id VARCHAR(50),
 subscription_tier VARCHAR(20) DEFAULT 'free',
 created_at TIMESTAMP DEFAULT NOW()
);
CREATE TABLE invoices (
 id UUID PRIMARY KEY DEFAULT gen_random_uuid(),
 invoice_number VARCHAR(50) NOT NULL,
 supplier_id UUID REFERENCES companies(id),
 customer_id UUID REFERENCES companies(id),
 total_amount DECIMAL(10,2),
 vat_amount DECIMAL(10,2),
 status VARCHAR(20) DEFAULT 'draft',
 facturx_url TEXT.
 pdp_submission_id VARCHAR(100),
 created_at TIMESTAMP DEFAULT NOW()
);
CREATE TABLE invoice_archive (
 id UUID PRIMARY KEY DEFAULT gen_random_uuid(),
 invoice_id UUID REFERENCES invoices(id),
 file_hash VARCHAR(64),
 retention_until DATE -- 10 years from archive date
);
-- Enable Row Level Security
ALTER TABLE companies ENABLE ROW LEVEL SECURITY;
ALTER TABLE invoices ENABLE ROW LEVEL SECURITY;
- RLS Policies
CREATE POLICY "Users can only see their own company" ON companies
 FOR ALL USING (auth.uid() = user_id);
CREATE POLICY "Users can only see their invoices" ON invoices
 FOR ALL USING (
    supplier_id IN (SELECT id FROM companies WHERE user_id = auth.uid())
    OR customer_id IN (SELECT id FROM companies WHERE user_id = auth.uid())
 );
```

```
typescript
// Supabase Edge Function for invoice generation
// supabase/functions/generate-facturx/index.ts
import { serve } from "https://deno.land/std@0.168.0/http/server.ts"
import { createClient } from 'https://esm.sh/@supabase/supabase-js@2'
import { PDFDocument } from 'https://cdn.skypack.dev/pdf-lib'
import { generateFacturXML } from './factur-x-generator.ts'
serve(async (req) => {
 const { invoice_data, pdf_base64 } = await req.json()
 // Initialize Supabase client
 const supabase = createClient(
  Deno.env.get('SUPABASE_URL')!,
  Deno.env.get('SUPABASE_SERVICE_ROLE_KEY')!
 // Generate Factur-X XML
 const xml = generateFacturXML(invoice_data)
 // Embed XML in PDF
 const pdfDoc = await PDFDocument.load(pdf_base64)
 pdfDoc.setMetadata({
 title: `Facture ${invoice_data.invoice_number}`
})
 // Attach XML as embedded file
 await pdfDoc.attach(xml, 'factur-x.xml', {
  mimeType: 'application/xml',
  description: 'Factur-X Invoice Data'
})
 const facturxPdf = await pdfDoc.save()
 // Store in Supabase storage
 const { data: file, error } = await supabase.storage
  .from('invoices')
  .upload(`${invoice_data.id}.pdf`, facturxPdf)
 // Submit to PDP
 const pdpResponse = await fetch(Deno.env.get('PDP_API_URL')!, {
  method: 'POST',
  headers: {
   'Authorization': `Bearer ${Deno.env.get('PDP_API_KEY')}`,
   'Content-Type': 'application/pdf'
  body: facturxPdf
```

```
const pdpData = await pdpResponse.json()
 // Update invoice record
 await supabase
  .from('invoices')
  .update({
  facturx_url: file.path,
   pdp_submission_id: pdpData.submission_id,
   status: 'submitted'
  })
  .eq('id', invoice_data.id)
 return new Response(
  JSON.stringify({
   success: true,
   facturx_url: file.path,
   pdp_submission_id: pdpData.submission_id
 { headers: { "Content-Type": "application/json" } }
})
```

Next.js Frontend Architecture

```
typescript
// app/invoices/create/page.tsx
'use client'
import { createClientComponentClient } from '@supabase/auth-helpers-nextis'
import { useForm } from 'react-hook-form'
import { zodResolver } from '@hookform/resolvers/zod'
import { invoiceSchema } from '@/lib/validations/invoice'
import { generatePDF } from '@/lib/pdf/generator'
export default function CreateInvoice() {
 const supabase = createClientComponentClient()
 const form = useForm({
  resolver: zodResolver(invoiceSchema)
})
 const onSubmit = async (data) => {
  // 1. Generate PDF client-side
  const pdfBase64 = await generatePDF(data)
  // 2. Save invoice to database
  const { data: invoice } = await supabase
   .from('invoices')
   .insert(data)
   .select()
   .single()
  // 3. Call Edge Function to create Factur-X
  const { data: facturX } = await supabase.functions.invoke('generate-facturx', {
   body: {
    invoice_data: invoice,
    pdf_base64: pdfBase64
  }
  })
  // 4. Real-time status updates
  const subscription = supabase
   .channel('invoice-status')
   .on('postgres_changes', {
    event: 'UPDATE',
    schema: 'public',
    table: 'invoices',
    filter: 'id=eq.${invoice.id}'
   }, (payload) => {
    // Update UI with new status
    console.log('Invoice status:', payload.new.status)
   .subscribe()
```

```
return (
// Invoice form UI with shadcn/ui components
)
}
```

3. RGPD Compliance Strategy

Data Protection Implementation

1. Data Minimization: Collect only essential business data

2. Encryption: TLS for transit, AES-256 for storage

3. **Retention Policy**: 10-year archival with automated deletion

4. Access Controls: Role-based permissions, audit logging

5. **DPA Templates**: Automated generation for all customers

Legal Documentation

- Privacy policy generator for customers
- Data processing agreements (DPA)
- Cookie policy and consent management
- · GDPR-compliant terms of service

Security Measures

- ISO 27001 certification roadmap (Year 2)
- · Regular security audits
- Automated backup with encryption
- Incident response procedures

4. Product Development Roadmap

MVP Feature Prioritization Matrix

Feature	Impact	Effort	Priority	Sprint
User auth + onboarding	High	Low	P0	1
Basic invoice creation	High	Medium	P0	1-2
PDF generation	High	Low	P0	2
Factur-X conversion	Critical	High	P0	3-4
Single PDP integration	Critical	High	P0	5-6
Customer management	Medium	Low	P1	2
Invoice templates	Medium	Low	P1	3
Email delivery	High	Low	P1	4
Payment tracking	Medium	Medium	P2	7
VAT calculations	Medium	Medium	P2	7
Reminders	High	Medium	P2	8
Analytics dashboard	Low	High	P3	9+

Sprint Plan (2-week sprints)

Sprint 1: Foundation

typescript

// Core authentication setup

- -[] Supabase project setup
- -[] Next.js app with auth pages
- -[] Company registration flow
- -[] SIREN validation against API
- -[] Basic dashboard layout

// Key deliverable: Users can sign up with company info

Sprint 2: Invoice Builder

typescript

// Invoice creation flow

- -[] Invoice form with validation
- -[] Customer selection/creation
- -[] Line items with VAT calculation
- -[] PDF preview (react-pdf)
- -[] Save draft functionality

// Key deliverable: Create and preview invoices

Sprint 3: Factur-X Core

```
// Factur-X implementation
-[] XML schema implementation
-[] PDF/A-3 conversion
-[] XML embedding logic
-[] Validation against XSD
-[] Error handling
```

Sprint 4: PDP Integration

typescript

// PDP connectivity

- -[] PDP partner agreement
- -[] OAuth implementation
- -[] API client development
- -[] Submission workflow
- -[] Status webhook handling

// Key deliverable: Submit invoices to PDP

Phase 1: MVP (Weeks 1-12)

Core Features:

- User authentication via Supabase
- Basic invoice creation and PDF generation
- Factur-X format compliance
- Customer/supplier management
- Single PDP integration
- Email invoice delivery

Phase 2: Market Entry (Weeks 13-20)

Enhanced Features:

- Automated payment reminders
- VAT calculations and reporting
- Invoice templates library
- Basic analytics dashboard
- Freemium tier implementation
- RGPD compliance tools

Phase 3: Growth Features (Months 6-9)

Advanced Capabilities:

- Multi-PDP support
- Recurring invoices
- Bank reconciliation
- API access
- Mobile app (PWA)
- Advanced reporting

Phase 4: Scale (Months 10-12)

Enterprise Features:

- Multi-user support
- White-label options
- · Accounting software integrations
- Al-powered data extraction
- Workflow automation

5. Pricing Strategy

Tiered Pricing Model

Free Tier (Customer Acquisition)

- 5 invoices/month
- 3 clients maximum
- Basic templates
- "Powered by" branding

Starter - €9/month

- 50 invoices/month
- Unlimited clients
- · Custom branding
- Email support

Professional - €19/month

- Unlimited invoices
- Recurring invoices
- · Payment tracking
- Priority support
- API access (limited)

Business - €39/month

- All features
- · Advanced analytics
- Multi-currency
- Phone support
- Full API access
- · Custom integrations

6. Customer Acquisition Strategy

Legal B2B Lead Generation Plan

Phase 1: Foundation (Month 1)

1. Landing Page Creation

- · Compliance countdown timer
- Lead magnet: "Guide to French E-invoicing Compliance"
- Email capture with clear opt-in

2. Content Marketing

- SEO-optimized blog posts about compliance deadlines
- Case studies on payment delay solutions
- French-language content only

3. Legal Data Sources

- Scrape societe.com for company data
- Use annuaire-entreprises.data.gouv.fr
- Build prospect database legally

Phase 2: Outreach (Months 2-3)

1. RGPD-Compliant Cold Email Strategy

• Email Template Example:

```
Objet: Facturation électronique obligatoire en 2026 - Êtes-vous prêt?

Bonjour [Prénom],

En septembre 2026, votre entreprise [Nom] devra obligatoirement recevoir ses factures au format électronique.

82% des entreprises françaises subissent des retards de palement.

Notre solution résout ces deux problèmes.

→ Essai gratuit de 30 jours

→ Mise en conformité en 15 minutes

→ Réduction des retards de palement de 40%

[CTA: Découvrir la solution]

PS: Conformément au RGPD, vous pouvez vous désinscrire ici.
```

2. LinkedIn Strategy

- Manual connection requests (20/day max)
- Target: DAF, comptables, dirigeants TPE
- Share compliance insights
- Join groups: "Entrepreneurs France", "TPE PME France"

3. Partnership Development

Contact accounting firms (experts-comptables)

- Offer 20% lifetime commission
- Create partner portal with co-branded materials

Phase 3: Growth Hacking (Months 4-6)

1. Viral Features

- "Compliance Score" tool (free, shareable)
- Invoice template generator (email-gated)
- ROI calculator for payment delays

2. SEO Domination

- Target keywords:
 - "facturation électronique obligatoire 2026"
 - "factur-x gratuit"
 - "PDP facturation France"
- · Create comparison pages vs competitors
- Local SEO: "[Ville] expert facturation électronique"

3. Referral Program Implementation

```
typescript

// In-app referral tracking

const referral Program = {
    reward: {
        referrer: 2, // months free
        referee: 2 // months free
    },
    tracking: {
        unique_link: true,
        email_sharing: true,
        social_sharing: true
    },
    gamification: {
        leaderboard: true,
        badges: ['First Referral', '5 Referrals', 'Top Referrer'],
        millestone_bonuses: true
    }
}
```

4. Community Building

- Create Slack community for users
- Weekly webinars on compliance
- User-generated content contests

5. Strategic Integrations

- Build free Zapier integration
- Create WordPress plugin for invoicing
- · Partner with French accounting software

Acquisition Channels Breakdown

1. Organic (60% of acquisition)

• SEO: 30%

• Referrals: 20%

• Partnerships: 10%

2. Direct Outreach (30%)

• Cold email: 20%

• LinkedIn: 10%

3. Content Marketing (10%)

• Blog: 5%

• Free tools: 5%

Expected Metrics

• Month 1: 100 signups, 5 paying customers

• Month 3: 500 signups, 25 paying customers

• Month 6: 2,000 signups, 80 paying customers

• Month 12: 10,000 signups, 400 paying customers

7. Budget Management

Monthly Budget Allocation (€100)

```
Infrastructure (€25)

L— Supabase Pro: €25

PDP Services (€35)

L— Certified PDP access: €35

Marketing & Tools (€40)

— Domain & SSL: €2

— Email service (Resend): €8

— Analytics (Plausible): €9

— SE0 tools: €5

— Content/Ads: €10

L— Reserve/Buffer: €6
```

Revenue Milestones

- Month 3: €225 MRR (25 customers × €9)
- Month 6: €720 MRR (80 customers × €9 average)
- Month 12: €4,800 MRR (400 customers × €12 average)
- Break-even: Month 2 (12 paying customers)

8. Risk Management

Regulatory Risks

- Mitigation: Partner with certified PDP early
- Contingency: Multiple PDP relationships
- Monitoring: Regular compliance audits

Technical Risks

- Mitigation: Use proven open-source libraries
- Contingency: Consultant budget for complex issues
- Monitoring: Automated testing and monitoring

Market Risks

- Mitigation: Focus on underserved micro-enterprises
- Contingency: Pivot to specific niches
- Monitoring: Weekly cohort analysis

Financial Risks

- Mitigation: Conservative growth projections
- Contingency: Personal savings buffer
- Monitoring: Daily financial dashboards

9. Success Metrics and KPIs

Primary Metrics

- MRR Growth: Target 25% month-over-month
- Churn Rate: Maintain below 5% monthly
- CAC Payback: Under 3 months
- NPS Score: Above 50

Secondary Metrics

- Feature Adoption: Track usage patterns
- Support Tickets: Under 10% of active users
- Compliance Rate: 100% successful PDP submissions
- Payment Delays: Measure customer improvement

10. 12-Month Action Plan

Months 1-3: Foundation

- Complete MVP development
- Secure PDP partnership
- Launch beta with 20 users
- Create compliance content library

Months 4-6: Market Entry

- Public launch
- Implement freemium model
- Scale to 100 paying customers
- · Establish accounting firm partnerships

Months 7-9: Growth

- · Add advanced features
- Launch referral program
- Expand PDP integrations
- Target 300 paying customers

Months 10-12: Scale

- Introduce API marketplace
- White-label offerings
- Hire first support person
- Target 500+ customers

11. Solo Developer Productivity Hacks

Development Automation

```
# Setup script for new features
#!/bin/bash
# create-feature.sh

npx scaffdog generate feature $1
git checkout -b feature/$1
code .
```

AI-Powered Development

1. Code Generation

- Use Cursor/GitHub Copilot for boilerplate
- Claude for complex business logic
- v0.dev for UI components

2. Documentation

- Auto-generate API docs from TypeScript
- Use AI for user documentation
- Record Loom videos for complex features

Customer Support Automation

Growth Automation Tools

1. Lead Generation

- Apollo.io for enrichment (€39/month when profitable)
- Hunter.io for email finding (free tier)
- PhantomBuster for LinkedIn (€56/month later)

2. Email Automation

- Loops.so for lifecycle emails
- · Cal.com for demo scheduling
- Typeform for onboarding surveys

Monitoring & Analytics

```
typescript

// Single dashboard for everything

const monitoringStack = {

errors: 'Sentry',

uptime: 'Better Uptime (free)',

analytics: 'Plausible',

revenue: 'Supabase dashboard',

support: 'Crisp chat'

}
```

Conclusion

This comprehensive plan positions the SaaS for success in the French e-invoicing market by:

- 1. **Leveraging regulatory urgency** as primary growth driver
- 2. Maintaining strict RGPD compliance for market credibility
- 3. Using proven technical solutions to minimize development risk
- 4. Implementing legal growth strategies for sustainable acquisition
- 5. Focusing on underserved micro-enterprises to avoid direct competition

The combination of mandatory compliance deadlines, significant market pain points (payment delays), and a well-executed product strategy creates a compelling opportunity for a solo founder to build a successful SaaS business within budget constraints.