

PBA Digital Platform.

The next generation accounting and business management ecosystem — designed to transform client experience, automate operations and support future franchise expansion.

EXECUTIVE SUMMARY

An established Spanish firm building its own digital backbone.

Professional Business Advisory (PBA) is an established accounting and business services company operating in Spain — covering accounting, tax services, payroll, business consulting and company management. The PBA Digital Platform unifies every operation into one ecosystem, ready for franchise expansion.

Active Clients	480+ SMBs & freelancers
Multilingual Support	ES · EN · RU · UA
Digital Services	12+ end-to-end services
Business Solutions	Accounting → consulting

WHY THIS PROJECT EXISTS

From manual operations to a scalable digital firm.

PBA has grown to the point where spreadsheets, scattered tools and email threads cap further growth. The platform turns proven offline expertise into a repeatable, automatable and franchisable digital product.

CURRENT CHALLENGES

From fragmented operations to a single ecosystem.

Current state	Future state
× Multiple disconnected systems	✓ Unified operational ecosystem
× Fragmented client communication	✓ Centralized CRM and history
× Manual operational workflows	✓ End-to-end workflow automation
× Limited process automation	✓ AI assistance across operations
× Difficult to scale operations	✓ Superior customer experience
× Franchise model limitations	✓ Franchise-ready architecture

PLATFORM VISION

Seven modules. One ecosystem.

Every module is designed as part of one product — shared data, shared identity, shared AI layer.

Client Portal — Income, expenses, deadlines and documents in one secure self-service space.

CRM System — Profiles, workflows and history shared across every team.

Document Management — Versioned vault for every contract and filing — compliance ready.

Communication Hub — Messages from web, mobile and WhatsApp unified into one inbox per client.

AI Assistant — Triage, summaries and tax suggestions woven across the platform.

Knowledge Base — Procedures encoded so the firm scales without dilution.

Franchise Dashboard — KPIs and compliance for every future franchise location.

AI POWERED OPERATIONS

AI woven through every workflow — never bolted on.

A pragmatic AI layer focused on operational leverage, not novelty. Built where it removes hours from real PBA work.

- **AI Tax Assistant** — proactive deduction discovery and filing prep.
- **AI Translation** — real-time multilingual client interaction.
- **AI Client Support** — first-line answers from PBA knowledge.
- **AI Document Processing** — auto-classification and data extraction.
- **AI Invoice Recognition** — vendor invoices parsed to ledger lines.
- **AI Summaries** — conversation and case digests on demand.

INFRASTRUCTURE

Service-oriented architecture, built for scale.

Independent services around a shared identity, data and AI layer — so individual components can evolve without rewriting the platform.

- Service layer: CRM, Accounting, Documents, Communications, Clients, Marketing.
- Shared identity and access control across every module.
- Event-driven integrations between services.
- Observability, audit logs and role-based permissions by default.

TECHNOLOGY STACK

Modern, proven, productive.

- Frontend: React + TypeScript, Tailwind CSS.
- Backend: Node.js / TypeScript service layer.
- Database: PostgreSQL with row-level security.
- AI: Provider-agnostic gateway with model routing.
- Infrastructure: Cloud-native, containerized, autoscaling.
- Mobile: Native experience for clients and staff.

MOBILE EXPERIENCE

A pocket-sized PBA — for clients and staff.

Mobile is a first-class surface, not a stripped-down web view. Clients capture receipts, sign documents and chat; staff approve and respond on the go.

DEVELOPMENT ROADMAP

From foundations to franchise expansion.

Phase 1 · Foundations — Core platform, CRM, client portal, document vault.

Phase 2 · Automation — Workflow automation, AI assistant, communication hub.

Phase 3 · Scale — Mobile apps, advanced analytics, integrations.

Phase 4 · Franchise — Franchise dashboard, multi-tenant operations, expansion playbook.

DEVELOPMENT INVESTMENT

€80,000 of focused investment — fully allocated, fully justified.

Prepared by CodeWave Digital Solutions. Transparent line-by-line breakdown of the development budget.

Item	Amount	Share
UX/UI Design	€10,000	12.5%
Frontend Development	€25,000	31.25%
Backend Development	€25,000	31.25%
Testing & QA	€7,500	9.375%
Infrastructure & DevOps	€5,000	6.25%
Documentation & Deployment	€7,500	9.375%
Total investment	€80,000	100%

USE OF FUNDS

Where the investment goes.

Funds are dedicated entirely to building and shipping the platform — design, engineering, quality, infrastructure and rollout. No marketing burn, no overhead padding.

EXPECTED RESULTS

Outcomes the platform is engineered to deliver.

- Reduced operational cost per client through automation.
- Faster client onboarding and document turnaround.
- Higher client retention via transparency and self-service.
- Scalable franchise model with operational consistency.
- Foundation for new digital service lines.

Building the future of accounting services.

PBA Digital Platform is designed to become the central ecosystem for accounting, business management and future franchise operations.

Contact — Prepared by CodeWave Digital Solutions. For investor and banking enquiries, please reach out via the contact details provided alongside this document.