AccountsOS

PRE-SEED / BOOTSTRAPPED / LIVE / EARLY REVENUE

Accounting for the agentic economy.

We built an AI accountant. Accounting practices came to us. Finn does the books, the support and the onboarding; people review and sign. Companies on the platform in 14 countries, jurisdiction playbooks for 26. HMRC-recognised for MTD VAT, filing in production. Top ten of 310 in the AI accounting ranking.

Raising £1.25m to £1.5m. The platform is built. Every pound goes to growth.

Paul Gosnell, founder   paul@accounts-os.com   accounts-os.com/invest

01 / THE PROBLEM

A practice’s margin is staff time. The software makes people do the work.

01

Done by hand

Bookkeeping, reconciliation, VAT and year-end prep are still done by people, in tools built to record the work rather than do it.

02

Bolted-on AI

Incumbents are adding assistants onto twenty-year-old workflows and charging more for the plan, then more again for the add-ons.

03

Nobody does the work

Practices want fewer hands per client. Founders want answers, not appointments. Nothing in the incumbent stack does the work end to end.

Four things changed in twelve months.

Making Tax Digital for Income Tax is mandatory from 6 April 2026 above £50,000, April 2027 above £30,000, April 2028 above £20,000.

HMRC says 864,000 sole traders and landlords are caught in the first wave alone, most of them filing through their accountant, and millions follow as the threshold drops. A switching window that opens once.

Source: gov.uk

The free HMRC and Companies House joint filing service closed on 31 March 2026. Company Tax Returns now need commercial software.

Every small company and every practice that filed for free has to choose software this year.

Source: gov.uk

Xero raised UK prices again on 1 September 2026: Ignite £18, Grow £39, Comprehensive £55, Ultimate £70 ex VAT, add-ons on top.

Incumbent pricing rises every year while the work stays manual.

Source: xero.com

Pennylane raised $204m at a $4.25bn valuation in January 2026, selling accounting software through accountants.

Capital has priced the practice-led thesis in Europe. The UK has no AI-native equivalent yet.

Source: siliconangle.com

Core platform built and live.

01

Finn prepares

Bookkeeping, reconciliation, VAT and annual accounts.

02

People approve

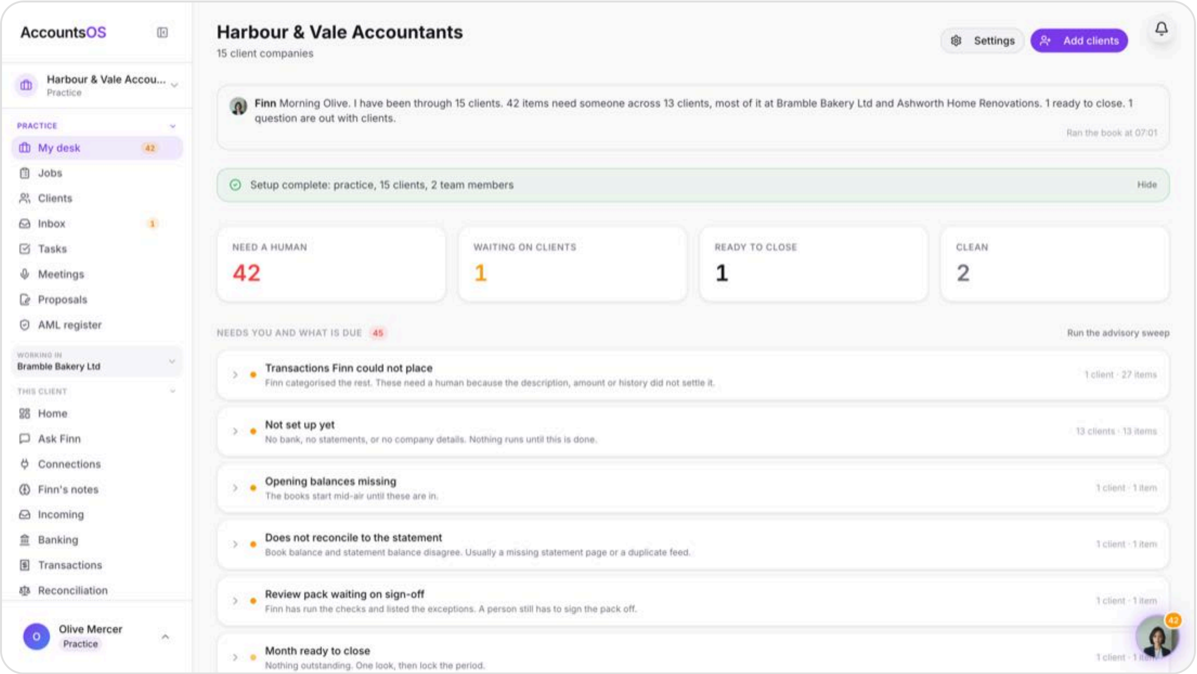
The human reviews exceptions and signs. Control stays with the practice.

03

The practice scales

One desk brings together the work that needs a person.

Filings, money-out and deletes still need a human. Remove the dashboard and AccountsOS still works.



The live practice desk. One queue for the work that needs a human. HMRC-recognised MTD VAT software, production filings with receipts.

AI-native as a service, and as an operation.

01

No support desk

Finn answers users in the product, files the bugs, the self-heal loop fixes them. Paul reads the escalations.

02

No onboarding team

A founder links a company and Finn does the books in the first session. A practice connects Xero read-only and Finn prepares the import.

03

No engineering org

One founder and coding agents took the platform from first commit to live MTD VAT filing in six months.

04

Capacity is compute

Kick reports one bookkeeper closing the books for 311 businesses against an industry one to thirty. Ours is one founder and the agent, with no support, onboarding or engineering headcount behind them.

The work that used to scale with customers is done by the agent. The people the round hires sell, market and partner. Headcount does not scale with users.

We built for founders. Accountants came to us.

Accountants asked to run AccountsOS across their clients. That opened three engines. Two are self-serve; one recruits the people who recommend software for a living.

01

Practices

Land 1 to 10 clients, then expand across the book in batches as each one checks out. One relationship brings hundreds of businesses. Conversations open with practices in New Zealand (a book of about 600 clients), Slovenia (about 200) and the UK. Repeatable book migration is the next proof, not a result.

02

Founders

Self-serve. Trial, card, Finn does the books in the first session. Paid acquisition and content into every hub. No sales call for the first pound.

03

Country growth partners

A practice or adviser in each jurisdiction runs AccountsOS in their firm and recommends it to accountants and founders around them, earning 30 percent of the SaaS revenue they bring for one or two years. The programme is open, none signed. Slovenia agreed in principle, Guernsey discussing an exclusive, New Zealand in conversation. One partner per jurisdiction, rinse and repeat.

THE PRACTICE SWITCHING PATH

01 **First-client wedge**

02 **Xero read-only import**

03 **Review before post**

04 **Dual-run while Xero stays**

05 **Expand across the book**

Two engines. One pricing. Three cases.

One practice / 250 live clients

£2,700 MRR

The first 100 live clients at £12, the next 150 at £10. Banded down as the book grows, no minimum. Founders pay £20 a month. Expand as clients migrate.

Base

£360k

ARR at month 18

20 practices at about 120 live clients, plus 100 founders. Books move slowly.

Plan

£2.3m

ARR at month 18

The round funds this. 60 practices at about 200 live clients, plus 3,000 paying founders on the self-serve engine.

Target

£12.6m

ARR at month 18

What we are going for. 250 practices and 25,000 founders by month 18, both engines at full speed across the UK and the first hubs.

Month 36: 1,000 practices at about 200 live clients each, and 150,000 founders. About 60 practices per hub we are live in, or 2.5 percent of UK firms and 3 percent of UK companies on the UK alone. Above £60m ARR at today’s pricing, the scale at which this category has produced billion-pound outcomes.

Cases at today’s list pricing, not a forecast. Target is the ambition, not the funded plan. Pennylane: $4.25bn on €115m ARR. Rillet: $1bn two years out of stealth.

07 / THE CATEGORY

The fastest-growing software companies of the last two years share one shape. It is our shape.

COMPANY	SELLS	PUBLISHED GROWTH	SOURCE
Lovable	Build an app from a prompt	$200m ARR Nov 2025, tracking toward $600m by Aug 2026. 146 staff at $400m in Mar 2026	techcrunch.com
Cursor	AI code editor	$100m ARR Jan 2025 to $4bn Jun 2026	dealroom.co
Fyxer	AI email assistant for small businesses, London	$1m to $35m ARR in 2025, free trial with a card gate	growthbook.io
Legora	Legal AI sold to law firms	$3m end 2024 to past $100m ARR Jun 2026. Land the firm, expand inside it	bvp.com
Pennylane	Accounting through accountants, France	Tripled customers in 2025 on the e-invoicing deadline. €115m ARR, 6,000 firms, $4.25bn	maddyness.com
Rillet	AI-native ERP for finance teams	Out of stealth 2024 to a $1bn valuation Aug 2026, two years from stealth	techcrunch.com

First session
The product finishes something before the buyer has decided. Finn does a book in front of them.

Card, not call
£20 a month, a trial, no sales call for the first pound.

Expansion is usage
A practice moves more of its book. The more history Finn holds for a founder, the more switching costs them.

A forcing event
Pennylane had e-invoicing. We have MTD for Income Tax from April 2026 and the joint filing closure.

UK first, because the filings are live there. Then every business hub on earth.

39,975

Accounting, bookkeeping, audit and tax businesses in the UK. 78 percent of them employ four or fewer people.

Source: ons.gov.uk, 2025 (SIC 6920)

4.9m

Companies on the effective Companies House register, March 2025. Before sole traders and landlords.

Source: gov.uk

GLOBAL FROM DAY ONE

Jurisdiction playbooks live for 26 countries, companies on the platform in 14. The practice engine targets the hubs where practices serve international founders: London, New York, Dubai and Singapore first, then the rest. The founder engine is self-serve everywhere.

Already there: companies on the platform in 14 countries, including Ireland, Guernsey, Slovenia, New Zealand, Hong Kong, Australia, the United States and the UAE. Founders running entities across Ireland, the UK and Dubai from one login. Each hub gets its own landing section, local filings and local partner.

The UK is the proof jurisdiction: live HMRC MTD VAT filings with receipts. Elsewhere the filing is a playbook until one goes through. First customer: practice owner, 50 to 500 SME clients, sweet spot 200 to 300.

09 / POSITION

Agent on the ledger. Not AI bolted onto legacy.

01

Bolted-on AI

Incumbents adding assistants onto legacy workflows and rule engines.

02

Prompt-on-legacy

Chat layered on someone else's ledger and processes.

03

Agent-on-ledger

AccountsOS. Finn and tools sit on a shared double-entry ledger. Agents execute; humans govern.

Shared ledger

One double-entry ledger under Finn and every tool, not a chat layer on someone else's books.

Across a client book

Practice Mode runs work across many client businesses from one relationship.

Compliance execution

UK MTD VAT live in production with official receipts.

Practice pricing

From about £12 per live client, no minimum. Built for landing a wedge.

Where we lose for the next 18 months: brand, integrations and habit. Those take time and capital, not architecture.

Top ten of 310 in the September 2026 A to Z AI Accounting ranking at atozaiaccounting.com/leaderboard (eighth at publication, ninth on the live board), published by Damon Anderson, former COO of Xero UK and a statutory director on its UK board. No fee, no advisory role, no equity, no paid placement. We did not apply: readers kept naming AccountsOS, the publisher listed it at 20 assuming three years old and venture-backed, Paul corrected it to six months and bootstrapped, and it moved into the top ten, ahead of funded competitors years in market.

Built, scaled, exited. Building again.

Paul Gosnell

Founder, Thrive Venture Labs Ltd

linkedin.com/in/pgosnell

Shipped digital products for 20 years. First company in 2003. Not a first-time builder.

Founded Tent & Bear in Dubai in 2018. Scaled from one person to about 30 contractors across Dubai, Abu Dhabi and Morocco. Sold and exited. The firm was later acquired by Monstarlab.

Built Fitlink from 2017 to 2024, consumer fitness and B2B corporate wellness. A seven-year product.

A named power user in Bolt.new’s fundraising deck: built the first production-ready SaaS CRM on Bolt, contracted to Bolt for product feedback, on their live stream.

Built and runs ChilledSites, an AI website builder: 11,000 sign-ups in under a year, profitable, self-serve with a card on file. He has run a consumer AI funnel end to end in a crowded, churn-heavy category.

Took AccountsOS from first commit to a live product filing real VAT returns to HMRC in six months, with agents. Accountant inbound has been founder-led, mostly LinkedIn.

The raise is Paul going all in. Everything else stops. p0stman, the rest of Thrive Venture Labs and every other venture wind down when this round closes.

£1.25m to £1.5m to turn product into scale.

Growth only. The platform is built, live, filing VAT to HMRC in production, and ranked. The round buys distribution, not development.

40%

Paid acquisition and marketing

Performance marketing into the self-serve founder engine, a marketing lead, content and AEO at volume.

30%

Sales and partnerships

A practice sales team and business development. Land the firm, move the book, expand. Country partners on 30 percent.

10%

Founder and agents

The founder full-time and the AI spend that builds and runs the platform. No engineering org.

10%

Trust and compliance

Security certification, an accountant in residence, HMRC and Companies House coverage.

10%

Reserve

Runway protection so the plan survives a slow quarter.

PLAN AT MONTH 18, THEN THE TARGET

Plan: 60 practices at 200 live clients plus 3,000 founders, about £2.3m ARR. Target: 250 practices and 25,000 founders, about £12.6m. Practices and founders on billing:

8 / 300	**18** / 700	**30** / 1,200	**42** / 1,900	**60** / 3,000
month 3	month 6	month 9	month 12	month 18

THE TEAM IT FUNDS

Founder full-time, a growth lead, a performance marketer, three practice sales and partnership people, an accountant in residence. No support desk, no onboarding team, no engineering org: Finn and agents do that work.

Plan derived from list pricing, not a forecast; Target is the ambition. Working dilution roughly 12 to 15 percent, not final. Terms: paul@accounts-os.com. Live pack for analyst agents: accounts-os.com/invest/agent.json