ToolGPA

NOVEMBER 2026

Billy

The Insider's Guide

Danish bookkeeping and invoicing with a free plan



Every plan, grade, refund rule and rival among accounting and invoicing tools, read from Billy's own pages.

Made by Billy ApS · checked Nov 12, 2026 · toolgpa.com

2.2
GPA



Contents

01 Welcome
What it is, who it suits, its grades and the ten things to know first

02 What it costs
Every plan, the free plan, ways to pay less and how prices have moved

03 What it does
Its main features, where it runs, what it works with and who makes it

04 Where it stands
Its grades against its category, and whether to keep it or make your own

05 The alternatives
The tools it is most often weighed against, side by side

06 Quick answers
The questions people ask about it, each answered in a line or two

07 About ToolGPA
Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Billy's own pages, its app-store listings and our grades. Every fact in it is on Billy's page too, where it is kept up to date. Checked Nov 12, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.2

GPA, above 22 of the 65 other accounting and invoicing tools we grade

Billy is an accounting program for Danish sole traders and small businesses. It covers invoicing, expense receipts, VAT filing to the Danish tax authority and payroll slips, and has a free plan with monthly caps. The site now says Billy is part of Shine and points to Shine's Danish accounting pages for updates.

> "
>
> **No store rating on record, and the pricing page is in Danish.**
>
> From our grade for ease of use

To get you started, here are **9 things to know about Billy**, taken from its own pages and our grades.

1 **Best for free Danish invoicing and bookkeeping**

a month, annual accounts cost extra, and the site says Billy is now part of Shine, so its pricing may move.

2 **What it costs**

Paid plans start at 160 kr. per month, excl. VAT.

3 **There is a free plan**

3 invoices and 10 expense receipts per month, VAT filing, receipt upload and technical email and chat support.

4 **It runs on 3 platforms**

Web, iOS and Android.

5 **Invoices and quotes**

Send invoices and quotes in your own design, with card and MobilePay payment on invoices, and set up subscription invoices.

6 **Receipts and bookkeeping**

Scan, upload and store receipts, with a bookkeeping assistant that suggests how to post each expense.

7 **VAT reporting**

Report VAT figures to the Danish tax authority directly from the program and connect a bank to match transactions.

8 **A 2.2 GPA, above 22 of 65**

That is against the other accounting and invoicing tools we grade, on value, the free plan, features, ease of use and platforms.

9 **Keep it**

To replace Billy you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

Billy at a glance

PRICING Free plan, from 160 kr. per month, excl. VAT	FREE PLAN Yes
FREE TRIAL 30-day trial before moving to the Free plan	RUNS ON Web, iOS, Android
MADE BY Billy ApS	CATEGORY Accounting & Invoicing
OUR GRADE 2.2 GPA, fair	

The report card

Best for free Danish invoicing and bookkeeping

Billy is Danish invoicing and bookkeeping software with a free plan of 3 invoices and 10 receipts a month. Paid plans run from 160 to 595 kr. a month, annual accounts cost extra, and the site says Billy is now part of Shine, so its pricing may move. It's built for Danish rules.

TOOLGPA REPORT CARD — **Billy** — Graded Nov 12, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	160 kr. a month for Basic and 295 kr. for Plus, both excluding VAT. That's around the middle of what this category charges.
Free plan and trial	C	A free plan of 3 invoices and 10 receipts a month, after a 30-day trial. Three invoices a month is a cap you'll hit once you have a few clients.
Features	C	Invoices, receipts, VAT filing, payroll and accountant access. Annual accounts cost extra, from 2,495 kr., so the whole job isn't in the plan price.
Ease of use	C	No store rating on record, and the pricing page is in Danish. There's an account and receipts to set up before it saves you time.
Platforms and integrations	B	Web, iPhone and Android, with MobilePay as an integration and unlimited integrations from Plus. No desktop app.

Grade point average — Fair, out of 4.0 **2.2**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Billy is for

- ✓ Fits if you're a Danish sole trader sending a few invoices a month
- ✓ Works for small Danish companies that want accountant access built in

Who it is not for

- ✗ Tight if you send more than 3 invoices or file more than 10 receipts a month, which is where Free stops
- ✗ Pricey if you want annual accounts: they cost extra, from 2,495 kr., and the accountant package from 4,495 kr.
- ✗ Not for you if you're outside Denmark, as it's Danish kroner and Danish rules
- ✗ Watch out: Complete has a 12-month commitment, and the site says Billy is now part of Shine

Good to know

Good for

- ✓ Danish sole traders who need invoicing and VAT filing at no cost
- ✓ Small businesses that want phone support and an accountant login
- ✓ Companies that want payslips posted straight into the books

Worth knowing

- ⓘ The Free plan caps usage at 3 invoices and 10 expense receipts a month.
- ⓘ Prices are in Danish kroner, excluding VAT, and the Complete plan carries a 12-month commitment.
- ⓘ Annual accounts cost extra on most plans, from 2,495 kr., and the accountant package from 4,495 kr.
- ⓘ The site says Billy is now part of Shine, so the product and its pricing may move to Shine's pages.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

4

plans to choose from

Billy has a free plan. Paid plans start at 160 kr. per month, excl. VAT.

> **"That's around the middle of what this category charges.**
>
> From our grade for value for money

FREE

0 kr.

per month, excl. VAT

3 invoices and 10 expense receipts a month, VAT filing and receipt upload.

BASIC

160 kr.

per month, excl. VAT (page notes a saving vs monthly billing)

No usage limits, ad-free invoices, accountant access and full bookkeeping support by email and chat.

PLUS

295 kr.

per month, excl. VAT (page notes a saving vs monthly billing)

Adds AI accounting features, Copilot access, unlimited integrations, payroll and phone support.

COMPLETE

595 kr.

per month, excl. VAT, 12-month commitment

Everything in Plus, with a quarterly accounts check, priority support and a do-it-yourself annual report included.

The free plan

3 invoices and 10 expense receipts per month, VAT filing, receipt upload and technical email and chat support.

Trying it first

30-day trial before moving to the Free plan

Read from billy.dk on Nov 12, 2026.

Ways to pay less

OTHER SAVINGS

50% off payroll for 12 months

Billy's homepage says payroll is charged per payslip, with a 50% saving during the first 12 months.

Stated on billy.dk

What it does

Its main features, where it runs, what it works with and who makes it

3

Places it runs: Web, iOS and Android

Danish bookkeeping and invoicing with a free plan. Here is what it does, as its own site describes it, and what it covers: AI features, invoicing, bookkeeping, expense tracking, payroll, quotes and estimates.

> **Invoices, receipts, VAT filing, payroll and accountant access.**

From our grade for features

Invoices and quotes

Send invoices and quotes in your own design, with card and MobilePay payment on invoices, and set up subscription invoices.

Receipts and bookkeeping

Scan, upload and store receipts, with a bookkeeping assistant that suggests how to post each expense.

VAT reporting

Report VAT figures to the Danish tax authority directly from the program and connect a bank to match transactions.

Payroll

Produce payslips from the same account and have the payroll posted to the books automatically. Billed per payslip.

Accountant access

Give an accountant access to the books from the Basic plan up, with add-on packages for annual accounts.

Mobile app

A mobile app for scanning receipts and sending quotes and invoices while out with customers.

Where it runs

Web · iOS · Android

What it works with

MobilePay

Billy is made by Billy ApS.

Where it stands

Its grades against its category, and whether to keep it or make your own

22/65

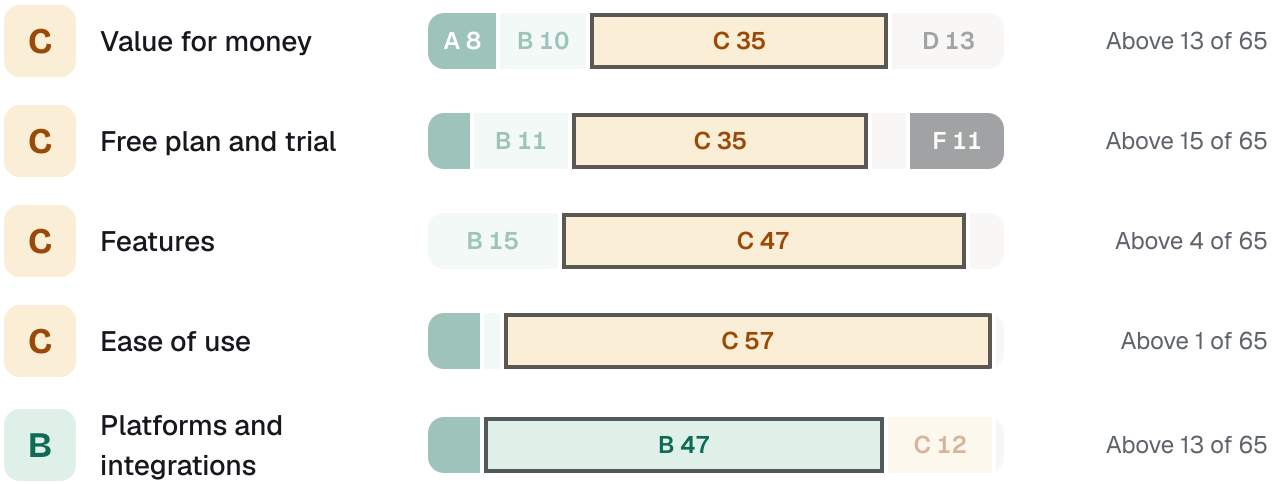
Other accounting and invoicing tools it is graded above

Billy's GPA of 2.2 is higher than 22 of the 65 other accounting and invoicing tools we grade, and level with 15.

It stands best on platforms and integrations (B, above 13 of 65) and worst on ease of use (C, above 1).

Each grade against the category

Every bar is all 66 accounting and invoicing tools we grade, cut by the letter each got. Billy's own letter is outlined.



Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Billy you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

What you could make

- Invoicing, expense tracking and quotes and estimates: an app builder makes these well.

What you could not

- Live feeds from your bank, which take an agreement with each bank or a service that has them.
- Payroll taxes worked out and filed with the government for you.
- A real app for iOS and Android. Something home-made would be a web page.
- AI features, unless you pay a model provider for each request yourself.

What this rests on. Billy's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Holded, Pennylane, Zoho Books, QuickBooks Online and Zoho Invoice

The 5 tools Billy is most often weighed against, with where each one differs from it.

2.2 GPA

Holded

Free plan · from €19/mo

Cloud business management with invoicing, accounting and inventory.

- Billy also covers payroll and quotes and estimates.
- Holded also covers sales pipeline and inventory.

Billy and Holded compared in full

2.0 GPA

Pennylane

Free trial · from €7/mo

French accounting, invoicing and business account in one app.

- Billy has a free plan. Pennylane does not, though it has a free trial.
- Billy also covers payroll and quotes and estimates.
- Pennylane also covers reports, bill pay and company cards.

Billy and Pennylane compared in full

3.4 GPA

Zoho Books

Free plan · from $15/mo

Online accounting from Zoho, with a free plan and six paid tiers.

- Only Zoho Books lists a Windows app.
- Billy also covers payroll and quotes and estimates.
- Zoho Books also covers reports.

Billy and Zoho Books compared in full

2.4 GPA

QuickBooks Online

Free plan · from $38/mo

Cloud accounting from Intuit, from a free plan to 25-user Advanced.

- Billy also covers quotes and estimates.
- QuickBooks Online also covers reports.

Billy and QuickBooks Online compared in full

3.6 GPA

Zoho Invoice

Free

Free invoicing app from Zoho for freelancers and small businesses.

- Only Zoho Invoice lists Windows and macOS apps.
- Billy also covers bookkeeping, payroll and quotes and estimates.
- Zoho Invoice also covers time tracking and reports.

Billy and Zoho Invoice compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

13

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Billy free?

Billy has a free plan. 3 invoices and 10 expense receipts per month, VAT filing, receipt upload and technical email and chat support.

How much does Billy cost?

Billy lists 4 plans. Free: 0 kr. per month, excl.

What platforms does Billy work on?

Billy is available on Web, iOS and Android.

Does Billy offer any discounts?

Billy publicly lists the following: 50% off payroll for 12 months.

Does Billy have a Windows app?

No Windows app was listed when its pages were read on Nov 12, 2026. Billy is listed for Web, iOS and Android.

Does Billy have a macOS app?

No macOS app was listed when its pages were read on Nov 12, 2026. Billy is listed for Web, iOS and Android.

Is Billy open source?

Billy is not described as open source on its own site, as read on Nov 12, 2026.

What does Billy integrate with?

Billy's listing names MobilePay. A listing names up to eight integrations, so it may connect to more.

Does Billy have a free trial?

Yes. 30-day trial before moving to the Free plan.

Who makes Billy?

Billy is made by Billy ApS.

What are the alternatives to Billy?

The closest alternatives to Billy in our directory are Holded, Pennylane, Zoho Books, QuickBooks Online and Zoho Invoice.

How does Billy compare with other accounting and invoicing tools?

Billy's GPA of 2.2 is higher than 22 of the 65 other accounting and invoicing tools we grade, and level with 15.

Could I make my own version of Billy?

To replace Billy you would be making live feeds from your bank, which take an agreement with each bank or a service that has them.

Where this guide comes from

The prices, plans, platforms and features were read from Billy's own pages on Nov 12, 2026, and the grades were given on Nov 12, 2026. Graded from this listing, whose facts were read from Billy's own pages on 12 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Billy ApS. Prices change, so check billy.dk before you buy.

billy.dk/pris/

billy.dk

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

5,038

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

5,038	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Billy, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/billy

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Billy: The Insider's Guide", checked
Nov 12, 2026. https://toolgpa.com/tools/billy
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Know someone choosing between accounting and invoicing tools?

Send them this guide: toolgpa.com/tools/billy/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after Billy, each with an Insider's Guide of its own.

Accounting & Invoicing Insider's Guide

Every one of the 67 accounting and invoicing tools we grade, compared

Zoho Invoice Insider's Guide

Free invoicing app from Zoho for freelancers and small businesses

3.6 GPA

Zoho Books Insider's Guide

Online accounting from Zoho, with a free plan and six paid tiers

3.4 GPA

Odoo Insider's Guide

Business app suite whose Accounting app is free when used on its own

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Billy's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Billy is a trademark of its owner, and this guide is not made, paid for or approved by Billy ApS. Prices and plans change: check billy.dk before you buy.