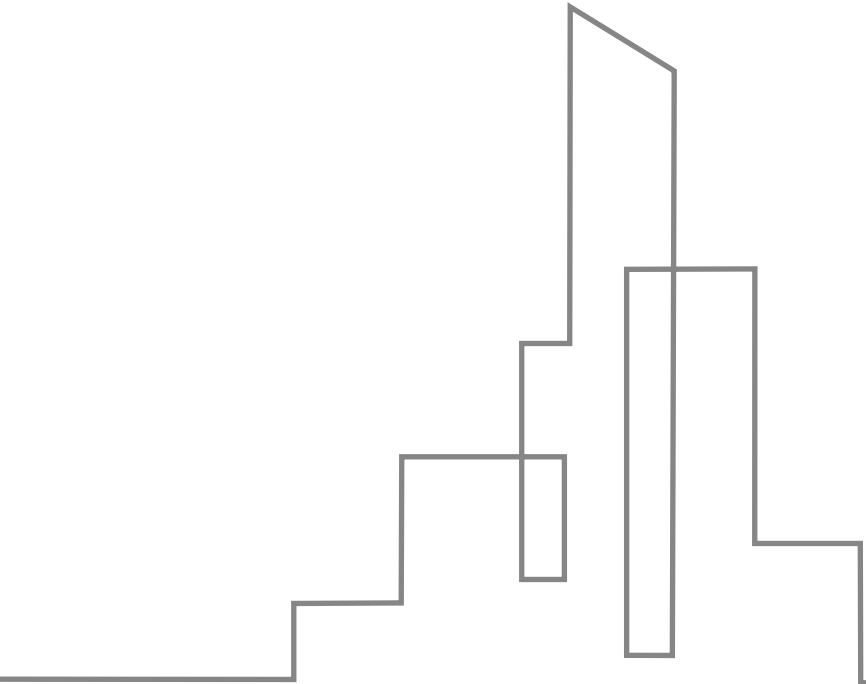




StarMyLedger

Smart bookkeeping for everyday people

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Bookkeeping - why is it always so difficult to stick to?



The demand is real. But existing tools don't help people stick with it.

	Paper Journal	Desktop Excel	Mobile Apps
Pros	- Sense of ritual - Customizable decoration - A recording process you enjoy	- Powerful summaries and statistics - Customizable fields	- Record anytime, anywhere - Auto-generated charts
Cons	- Not built for bookkeeping - No automatic summaries or tracking - Hard to see the full picture	- Requires a computer - High barrier to entry - Cumbersome to use	- Simple apps lack features. Full-featured apps are complex. - Ads and distractions - Data privacy concerns

Three tools. One app.



We keep the ritual of a paper journal, the power of Excel, and the convenience of mobile apps — and fix what each of them lacks

The ritual of paper journal

A paper journal is enjoyable because you can personalize it. We brought that into the app: custom skins, theme switching, and a layout that feels like yours. Bookkeeping is no longer cold data entry — it's something you want to open every day.

The power of Excel

Excel is great at summarizing and customizing, but the barrier is high. We offer free Excel export — one tap to turn your records into a spreadsheet with clear fields, ready for analysis. Record on your phone, export to your computer when you need deeper insights.

The convenience of mobile apps

Existing apps force a trade-off: simple ones lack features, while full-featured ones are complicated. We insist on light recording and fast feedback — one entry in 3 seconds, with automatic categorization, real-time feedback, and clear charts. Few ads, and your data stays private.

We're not building another bookkeeping tool.
We're combining three habits people already use into one more complete choice.

The product is live. The core experience works.



From quick recording to custom skins to data export — users can already experience the full flow.



Custom skins.
Adjustable text color, size, and scheme.



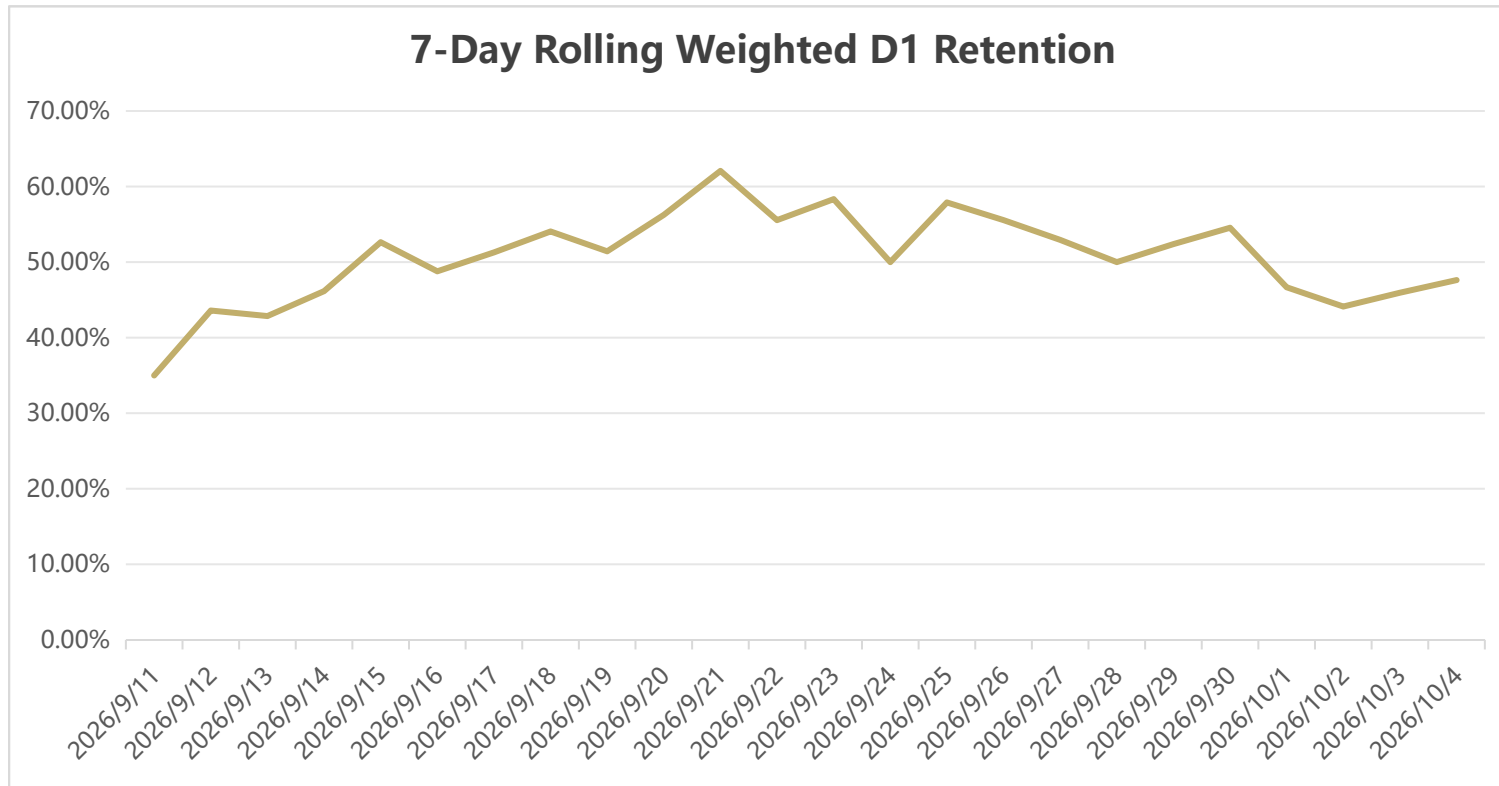
Free export.
Seamless re-import.



One pop-up for all recording.



Early Traction: Nine Weeks Live, Organic Growth



Registered users: 196

Active users (last 7 days): 25

Recording trigger rate: 85.1%

Weighted avg. next-day retention:
47.62%

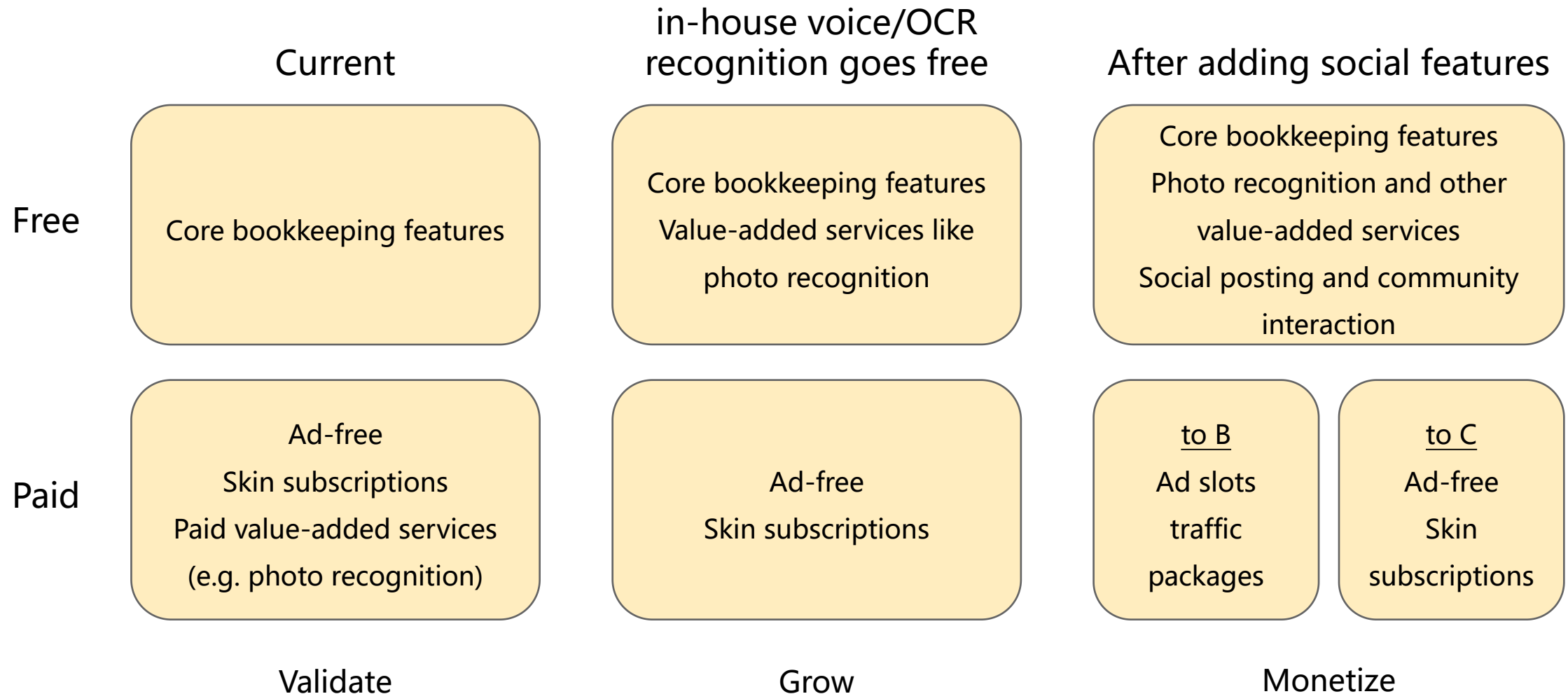
Data as of: 2026-10-04

Recording trigger rate: share of unique active users (last 7 days) who tapped the "Add Record" button at least once.

Sample size is currently small; retention is volatile and will be monitored.

Five weeks live, zero marketing spend — all growth from organic reach and word of mouth.
85.1% of active users click the record button. The core flow works.

Business Model — Free to Use, Pay for What You Need



Economic Downturn Is Turning Bookkeeping from a Hobby into a Necessity



According to the National Bureau of Statistics, China's Consumer Confidence Index stood at 89.9 in May 2026, remaining below the 100 threshold for over three consecutive years. Households are more conservative about future income and increasingly focused on controlling daily spending.

Before	Wanted to know where the money went	Tracked only big expenses	Recorded alone
Now	Need to know where the money went	Track every small expense	Want to record with others
	Bookkeeping used to be about financial planning. Now it's about controlling spending and making it to the end of the month. The motivation has shifted from "interest" to "necessity."	People used to track only rent and major purchases. Now they care about a cup of milk tea, a taxi ride. The granularity is finer, the frequency is higher.	Under financial pressure, families, couples, and roommates need to manage shared expenses together. But existing tools don't support this well. Bookkeeping is shifting from an individual act to a relational one.

The downturn is pushing more ordinary people into "careful spending" mode — yet existing bookkeeping tools were never designed for them.

Not more features. More stickiness.



Existing products have enough features. None of them solve the "sticking with it" problem.

	随手记 (Suishouji)	鲨鱼记账 (Shark Bookkeeping)	咋皮记账 (Kapi)	我的五星账房 (StarMyLedger)
Positioning	All-in-one finance platform	Lightweight bookkeeping app	AI-powered bookkeeping	For people who want to stick with bookkeeping.
Strengths	Most complete features, many scenario-based ledgers, mature multi-user support	Simple to use, 3-second quick entry	AI auto-recognition, 30+ features free	Custom skins + minimal recording + future community
Weaknesses	Too heavy and complex; most users don't need that many features	Free tier is heavily restricted; many features require payment	Free but AI-dependent, lacks personalization and "human touch"	Still small user base; features still iterating
Mindshare	"A finance tool"	"Quick entry"	"AI records for me"	"The one I keep using"

Suishouji is a finance tool. Shark Bookkeeping is a quick-entry tool. Kapi is an AI recognition tool. We want to build a bookkeeping experience people actually want to open every day.

One person. Two months. From zero to launch.



Founder & Sole Builder: Me

Background:

Non-CS major. Had the idea in June 2026, started learning Python and JavaScript from scratch, and filled in the technical gaps needed to build the product. Used AI-assisted development. Launched officially on August 13, 2026 — two months from idea to launch.

Why me:

My background in psychology taught me that bookkeeping products don't fail because of missing features — they fail because users can't stick with them. So I designed every part of the product around "wanting to open it every day": custom skins, minimal recording, instant feedback.

At a deeper level, retention is emotional retention. Users don't come back for features — they come back because the product makes them feel at ease. That's the core idea behind our future social features: not adding a "post button", but designing an emotional experience people want to return to.

I didn't wait. I used AI-assisted development to build and launch in two months.

One person. Two months. From zero to launch.



What I've already done :

1. Learned programming from scratch and built the full frontend and backend independently.
2. Product live for nine weeks, 196 registered users, zero marketing spend.
3. The 7-day rolling weighted D1 retention rate has stabilized at approximately 50%.
4. Payment flow is live. Users have initiated purchases.

What I need now:

Funding to strengthen commercialization and user growth.

I've already proven I can build the product. Now I need to:

1. Find the right people and expand from WeChat Mini Program to standalone iOS and Android apps
2. Scale the user base
3. Validate paid conversion
4. Test social retention

I don't have credentials or connections, but I have a product, users, and data. If you give me a chance — and the funding — I'll build the next thing at the same speed.

Funding Ask



Amount: \$300,000

Equity: Up to 13%, subject to investor type and regulatory requirements

Post-money valuation: ~\$2.1–2.4M

Use of funds: Product & operations 50% (~¥1M), user growth 50% (~¥1M)

Milestone 1: (1–3 months) Validate the freemium model.

Make voice and photo recognition free. Test the conversion model of "free value-added features + skin subscriptions." Launch social features and validate their impact on retention.

Milestone 2: (3–6 months) Multi-platform launch and compliance.

Launch on App Store and Android app stores. Complete privacy policy, content review, and data compliance requirements.

Milestone 4 Revenue validation and self-sustainability.

Reach 10,000 registered users with 500–1,000 daily active users. Launch B2B ad placements and traffic packages. Grow paying users steadily. Revenue gradually covers operating costs, achieving self-sustainability by the end of this round.

The Case for Social



Social is the answer to retention.

1. Solving retention.

Recording alone is easy to abandon. But when family or roommates view the same ledger together, return frequency naturally rises.

At a deeper level, retention is emotional retention — users don't come back for features, they come back because the product makes them feel at ease and accompanied.

2. Solving acquisition.

One person recording won't bring new users — but sharing an exported ledger with family does.

We don't rely on cloud-based shared ledgers; data stays in users' hands. Users export their ledger, the other person imports it, and they see the same records. Every export is a natural distribution moment — zero-cost organic growth.

3. Solving monetization.

The revenue ceiling of a tool is subscription fees. The revenue ceiling of a community is membership, content, services, and transactions. The latter is far larger.

Social isn't just another feature. It turns bookkeeping from "I record" into "we record together."

From Bookkeeping Tool to Personal Finance Community



First, make people want to record. Then, make them want to talk about how they spend.

Step 1: Bookkeeping Tool

Light recording + custom skins, starting with people who want to track expenses but can't stick with it. Data already validates this: 94.4% of active users trigger a record. The core flow works.

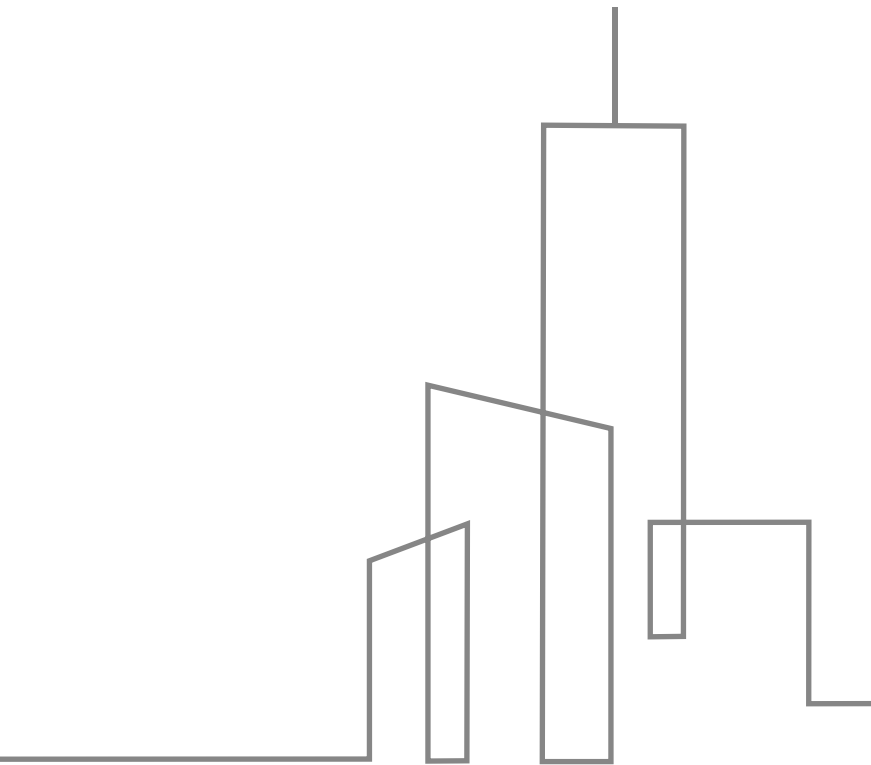
Step 2: Sharing & Collaboration

Users export their ledger and share it with family or roommates, who import it and see the same records. We don't do cloud-based shared ledgers — data stays in users' hands. But the collaborative effect is achieved, and every share is a moment of organic distribution.

Step 3: Personal Finance Community

Once users record their spending and share their ledgers here, the next natural need emerges: seeing how others save money, sharing their own spending insights, and joining community discussions. At that point, the product is no longer a "bookkeeping tool" — it's a "personal finance community."

Chinese people don't dislike bookkeeping. They just never had a reason to stick with it. We want to be that reason.



THANK YOU

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