

# AutoLog

*Auto-categorised income + expense logbook for Indian freelancers + gig workers. UPI + bank parsing + GST-ready exports. GSTwala (Plan 12) is full-service for businesses; AutoLog is DIY for solos at one-tenth the cost.*

<b>Category</b>	Set 8 · Mixed Round
<b>Customer</b>	Indian freelancers + gig workers + solo consultants + small-side-business operators managing income + expense + GST + income-tax filing for self
<b>Monetisation</b>	■299/mo Solo · ■2,499/yr annual · ■599/mo Pro (with year-end CA-coordinated filing support)
<b>Build effort</b>	Low
<b>Plan version</b>	v1.0 — 2026-05

## Executive Summary

AutoLog addresses India's growing freelancer + gig-worker population (~13M actively freelancing in 2026) who need income + expense tracking + GST + income-tax filing. The structural pain: freelancers are too small for full-service CA + accounting software (Tally + Zoho Books + GSTwala-Plan-12-style services priced ■999-5,000/mo); too revenue-conscious to ignore tax + GST compliance; currently manage chaos via Excel + WhatsApp + last-minute panic at year-end.

Product: auto-categorised income + expense logbook via UPI + bank account parsing + GST-ready exports + year-end income-tax preparation support. Designed for solo freelancers at ■299/mo (one-tenth the cost of full-service alternatives).

Year-1 target: 8,000 paying freelancers generating ■2.4 crore annual revenue against ■40 lakh costs. Cash-positive month 3.

## The Problem

Indian freelancer + gig-worker segment is large + growing (~13M in 2026) + chronically under-served for accounting/tax/GST. Each freelancer typically handles: income from 3-12 clients/month via UPI + bank transfers + cards; expenses for tools + travel + workspace + supplies; quarterly GST returns if registered; annual income-tax filing.

Existing options. Full-service options (Tally + Zoho Books + GSTwala-Plan-12) at ■999-5,000/mo + complex onboarding — over-priced + over-engineered for solo freelancer. DIY Excel — works but error-prone + last-minute year-end panic. Independent CA — costs ■3-8k/year + reactive only at filing time. Most freelancers use Excel + WhatsApp + take ~25-50 hours/year on tax + GST work.

Market gap: focused solo-freelancer accounting + tax/GST tool at ■299/mo with India-specific automation.

## The Solution

AutoLog structured around solo freelancer workflow. Onboarding: connect bank account(s) + UPI ID via Account Aggregator framework; structured profile setup (freelancer type + GST status + tax slab).

Auto-categorisation: AI parses bank + UPI transactions into income (per-client) + expenses (per-category — tools + travel + workspace + supplies + etc.). User reviews + adjusts categorisation.

Income tracking: per-client income tracking with invoicing integration (links to invoice templates); receivable tracking for outstanding payments.

Expense tracking: per-category expenses with deductibility flags + receipt-photo storage.

GST module (if applicable): GST-ready exports for quarterly filing; eligibility for input-tax-credit identification.

Income-tax module: year-end income-tax preparation with structured data ready for either DIY filing or CA-handoff.

Pro tier (■599/mo): adds CA-coordinated year-end filing support (PolicyPin-style — AutoLog has CA partner network + handoff workflow).

## Market Opportunity

Indian freelancer + gig-worker market: ~13M actively freelancing. Subset with structured income/expense needs: ~5-7M.

Willing-to-pay segment for ■299-599/mo accounting: ~600k-1M.

At ■4,500/yr blended ARPU, SAM is ■2,700-4,500 crore. Realistic 3-year capture: 0.5-1.5% = ■13-67 crore ARR.

Adjacent expansion. Year 2: invoice + payment-collection integration. Year 3: small-business-owner expansion (sub-■40-lakh-turnover businesses with similar pain).

## Target Customer

Primary persona: a 31-year-old freelance graphic designer earning ■7-10 lakh/yr from 8 clients. Will pay ■299/mo Solo.

Secondary persona: a 38-year-old freelance writer + consultant earning ■18 lakh/yr; GST-registered. Will pay ■599/mo Pro for CA-coordinated year-end filing.

Tertiary persona: a 28-year-old part-time freelancer with day job + side-freelance income. Will pay ■299/mo Solo.

## Product

AA + UPI + bank account connection.

Auto-categorisation: AI-driven income (per-client) + expense (per-category).

Income tracking + receivable tracking.

Expense tracking + deductibility flags + receipt-photo storage.

GST module: quarterly-filing-ready exports + ITC identification.

Income-tax module: year-end preparation + DIY-or-CA-handoff workflow.

Pro tier additions: CA-coordinated year-end filing.

## Technical Architecture

Frontend: Next.js + React Native mobile.

Backend: Python on Hetzner cloud (AWS Mumbai for AA-regulated data), Postgres.

AA integration: TSP partnership (Setu + Finvu + OneMoney).

Categorisation: GPT-4o-mini for transaction categorisation (~₹0.10/user/mo).

GST + tax integration: GSTN sandbox + income-tax filing portal APIs (where available).

Payments: Razorpay.

Compliance: RBI AA + DPDP + data residency.

## Business Model & Unit Economics

Two tiers. Solo ₹299/mo or ₹2,499/yr. Pro ₹599/mo or ₹5,499/yr (with CA-coordinated year-end filing).

Conversion: 14-day trial converts at 18%. Distribution: 75% Solo, 25% Pro. Monthly churn under 4%.

Gross margin: 80%. Costs: AA data flow + AI inference + CA partner network (Pro tier).

LTV: ₹3,588 × 28 mo = ₹10,046 (Solo); ₹7,188 × 32 mo = ₹23,002 (Pro).

### Unit Economics (Year-1 base case)

Year-1 paying freelancers	8,000
Blended ARPU	₹3,200/yr
Year-1 revenue	₹2.4 crore
Gross margin	80%
CAC	₹420
Year-1 all-in costs	~₹40 lakh
Year-1 net contribution	~₹1.6 crore

## Go-to-Market

Channel 1 — Freelancer-community organic (40%): IndieHackers + freelancer FB groups + freelancer-focused Twitter.

Channel 2 — Content + SEO (30%): substantive freelancer-tax + GST content + Indian-freelancer-specific guidance.

Channel 3 — Freelancer-platform partnerships (20%): partnerships with Upwork + Fiverr + Frapp + similar Indian freelancer platforms.

Channel 4 — Paid acquisition (10%).

### Roadmap (first 12 months)

- Month 1-3: MVP with AA + UPI + auto-categorisation + Solo tier. 400 freelancers.
- Month 4-5: GST module + income tax module, 1,400 freelancers, ₹6 lakh MRR.
- Month 6-8: Pro tier with CA partner network, 3,500 freelancers.
- Month 9-10: Invoice + receivables integration, 6,000 freelancers.
- Month 11-12: 8,000 freelancers, ₹2.4 crore annualised.

### Key Risks

- AA regulatory + economics changes. Mitigated by close monitoring + TSP-relationship diversification.
- GSTwala-Plan-12 expansion downmarket — possible. Mitigated by solo-freelancer-specific focus + DIY-first ethos.
- Trust concerns: financial data sharing. Mitigated by RBI-AA regulated framing + transparent data-use policy.
- Slow trial-to-paid for freelancer tier: freelancers price-sensitive. Mitigated by clear ROI demonstration (time + late-fee savings).
- CA-partner-scaling at Pro tier. Mitigated by careful CA selection + structured handoff workflow.