
eMunimJi · Household Workspace

Track family spending, budgets, recurring bills, trips and savings — by WhatsApp or Telegram message.

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Track family spending, budgets, recurring bills, trips and savings — by WhatsApp or Telegram message.

Built from live code at commit 3f65c08

Who this guide is for

- Anyone running a household budget — salary, rent, school fees, groceries, utility bills, EMIs, family loans (udhar)
- Family members who want to log their own spending without installing anything
- The “money person” of the family who needs one clear picture of where the money goes

This is the simplest workspace in eMunimJi. The whole family talks to one eMunimJi over WhatsApp or Telegram. Every entry lands in real time. The numbers always add up.

How to read this guide

- **Commands are just messages you send.** Type them like any chat.
- `<angle brackets>` mark the part you fill in.
- `□` = works on the Free plan (logging) · `□` = Paid feature.
- Many commands understand Hindi / Hinglish too — the Hindi form is shown where useful.
- Lists you act on are **numbered**. Edit a listed item by its number, e.g. change 2 2500 or delete 2.
- You can speak instead of type. A voice note saying “*char sau sabzi*” logs ₹400 on groceries. Typing always works for every command; voice is great for everyday logging and the common verbs, but a few newer admin/payment verbs (e.g. set upi) are understood best when typed — by voice they route through the AI helper, which needs a Paid plan.

Plans — Free & Paid

Two simple plans. No three-tier confusion.

- `□` **Free — always free.** Log your **income & expenses** and see balances and monthly totals. 400 sabzi, +50000 salary, or a voice note “*char sau sabzi*” — all free, forever.
- `□` **Paid — everything else.** Recurring entries & reminders, member budgets/limits + over-budget alerts, investments, trips, festival-budget tools, reports & Excel export, UPI, and the voice/photo/AI helper.
- `□` **60-day free trial** on your **first** workspace — full Paid features, no card. When it ends, that workspace stays on Free (logging) until you upgrade.
- **One free workspace per number.** Extra workspaces are Paid (up to 10 per number).
- **Price: ₹100/month** per Household workspace.
- If a Paid plan’s payment lapses, Paid features pause (your data stays safe) until you renew.

Check and manage it anytime:

You want to...	Send this	Plan
This workspace's plan + trial days left + price	my plan	☐
All your workspaces, one line each	my shops	☐
See Free vs Paid + price, then pay	upgrade plan	☐

1 · Getting started

You want to...	Send this	Plan
Start / wake up eMunimJi	hi · hello · namaste	☐
Create a household	add household <Name> (e.g. add household Sharma Family)	☐
Open the setup hub	setup	☐
Switch between your workspaces	select <name> · switch <name>	☐
Rename this workspace	rename <new name>	☐
Get help / see commands	help · madad · commands	☐

On your first hi, eMunimJi shows the Terms & Conditions and asks you to tap **agree** (haan). It auto-detects your language from the script you type in.

2 · Logging money in and out — the core

This is 90% of daily use. Just say the amount and what it was for.

You want to...	Send this	Plan
Log an expense (natural)	500 sabzi · 1200 school fees	☐
Log an expense (explicit)	-200 sabzi	☐
Log income	+5000 salary · +15000 rent	☐
Log by voice	speak “char sau sabzi” ☐ ₹400 groceries	☐
Undo the last entry (within ~2 min)	nahi · undo · galat	☐

You want to...	Send this	Plan
Split an expense across members	mein baant do · split karo	□

If an amount is ambiguous, eMunimJi asks with buttons: ☐ **Kharcha** (expense) · ☐ **Aaya** (income) · ☐ **Kuch nahi** (cancel). Just tap.

Family loans (udhar)

Lent a relative money, or borrowed? Track it per person without it skewing your budget. Direction follows the words — **ko diya** = you gave; **ne diya / wapas** = they paid back.

You want to...	Send this	Plan
You lent money	Anil ko 2000 udhar diya Anil owes you ₹2,000	☐
You borrowed money	Anil se 2000 udhar liya you owe Anil ₹2,000	☐
They paid you back	Anil ne 500 wapas kiya Anil ne 500 diya	☐
Settle a balance	settle udhar Anil 500 settle Anil 500	☐
Who owes what (summary)	udhar · baaki	☐
Opening — they owe you	opening udhar Anil 3000	☐
Opening — you owe them	opening payable Anil 1500	☐

Hindi works too: कौन सा कौन कौन कौन, कौन कौन कौन कौन.

3 · Seeing where you stand — reports & balance

You want to...	Send this	Plan
Total balance across your workspaces	balance · kitna hai	□
Last 25 entries	entries · log · history	□
Today's spend	aaj ka kharcha	□
This month's account	mahine ka hisaab	□
Last month	pichhle mahine ka	□
This year	saal ka	□
Excel export	report · excel	□

You want to...	Send this	Plan
Excel for a period	saal ka report · report all	☐
Balance of one workspace	<workspace> balance	☐

Periods (aaj, mahine ka, pichhle mahine ka, saal ka) combine with metrics like kharcha and with report.

4 · Recurring bills & income ☐ (Paid)

Set a bill once; eMunimJi remembers it every month.

You want to...	Send this	Plan
Add a fixed monthly expense	recurring rent 8000	☐
Add a named recurring expense	recurring <name> <amt> (e.g. recurring Meena salary 6000)	☐
List recurring expenses	recurring · fixed expenses	☐
Add recurring income	recurring income <name> <amt> [freq] [from <src>]	☐
— example	recurring income Rent 15000 monthly from Tenant	☐
List recurring income	recurring income · income list	☐
Mark a recurring income collected	received <name>	☐
Pause / resume an item	pause <name> · resume <name>	☐
Delete a recurring item	delete recurring <name>	☐
Edit a listed item by number	change 2 2500 · delete 2	☐

Tip: send recurring first to see the numbered list, then edit by number.

5 · Members & budgets

You want to...	Send this	Plan
List members	members · sadasya	☐
Add a member	add member <Name>	☐
Set a monthly spending limit	<name> ka budget 5000 · budget <name> 5000	☐

A budget is a soft monthly cap per member — eMunimJi keeps a running tally so you know who is over. Budgets, limits and over-budget alerts are a **Paid** feature.

6 · Opening balances (set once)

Tell eMunimJi what you already have so balances are correct from day one.

You want to...	Send this	Plan
Cash on hand	opening cash 50000	☐
Bank balance	opening bank HDFC 100000	☐
UPI / wallet	opening upi 2500	☐
Money someone owes you (udhar)	opening udhar <name> <amt>	☐
See the snapshot	opening · opening status	☐
Start over	opening reset	☐

Bulk: paste several opening rows in one message, one per line.

7 · Accounts

Keep cash, bank and wallet separate.

You want to...	Send this	Plan
List accounts + menu	account	☐
Add an account	account add <label> <opening>	☐
Set the default account	account primary <label>	☐
Check one account's balance	account balance <label>	☐
Rename an account	account rename <old> <new>	☐
Give an account a nickname	account alias <label> <nick>	☐
Move money between accounts	transfer <amt> from X to Y	☐

You want to...	Send this	Plan
Set your UPI ID	set upi yourname@bank	□
Check your UPI ID	upi status	□

UPI works for households too — set set upi yourname@bank once and you can collect money over UPI (e.g. rent from a tenant, a shared tiffin, a chip-in for a trip) by having people scan/pay your VPA. upi status confirms what's saved.

8 · Trips □ (Paid)

Track a holiday or outing separately, then settle who paid what.

You want to...	Send this	Plan
Start a trip	start trip <name>	□
Log inside the trip	500 sabzi · +2000 contribution	□
Settle — who owes whom	hisaab karo · settle trip · kaun kitna	□

While a trip is active, your normal expense/income entries flow into it.

9 · Festival budgets □ (Paid)

Cap spending for a season with a date window.

You want to...	Send this	Plan
Set a festival cap	diwali budget 50000, 15 oct se 15 nov	□
See the festival summary	festival summary · diwali summary	□

10 · Investments □ (Paid)

Track FDs, RDs, PPF, mutual funds and stocks alongside your cash.

You want to...	Send this	Plan
Add an investment	invest add fd HDFC 100000 6.5 3y	□
— types: fd, rd, ppf, mf, stock	invest add ppf 50000	□
List investments	invest list	□
Current value / returns	invest value · returns	□
Maturing soon / already matured	invest maturing · invest matured	□
Close an investment	invest close <name>	□
Best / worst performers	invest top · invest underperforming	□
Compare two	invest compare <a> 	□
Forecast	invest forecast	□
Investment help	invest help	□

11 · Categories & ledger extras

You want to...	Send this	Plan
List categories	categories	□
Add a category	add category <name>	□
Rename a category	rename category <old> to <new>	□
Delete a category	delete category <name>	□
Re-tag an entry	entries, then category <N> <name>	□
Ledger PDF for a person	statement <Name>	□
Credit score for a person	credit score <Name>	□

12 · Language, privacy & your plan

You want to...	Send this	Plan
Change language	language hindi · □ □ □ □ □ □ □ □	□

You want to...	Send this	Plan
See helpful tips	tips	☐
Check this workspace's plan	my plan · mera plan	☐
List all your workspaces	my shops	☐
See Free vs Paid + upgrade	upgrade plan	☐
Delete all your data	delete my data	☐
Pause your account	pause my account	☐
Give consent	agree · haan	☐

13 · Your subscriptions & deliveries ☐☐ (from shops you buy from)

If a shop that runs on eMunimJi delivers your **milk, newspaper, tiffin or groceries**, you manage those subscriptions right here — every shop in one place. It's part of the **Paid delivery service your shop provides** — the shop pays for it, so managing your own subscriptions is **free for you**; you just stay in control.

You want to...	Send this	Plan
See every subscription you hold, across every shop	my subscriptions · my subs	☐
Pause / resume one	pause 2 · resume 2 (<i>the number from the list</i>)	☐
Cancel one	cancel 3	☐
Change the quantity	update 2 qty 5	☐
Subscribe from a menu a shop sent	subscribe 1,3 (<i>pick one or more</i>)	☐
Going away — pause everything	vacation · no one home 15 to 20 (<i>or tap ☐ 1 week</i>)	☐
Back early — resume everything	I'm back	☐
What's coming / delivery history	my deliveries	☐

Send my subscriptions to get a numbered list, then act by number:

☐ *Your subscriptions* 1. **Milk** — Anand Dairy · 2x ₹50/day · ☐ active 2. **Tol** — Sharma News · ₹5/day · ☐ active 3. **Eggs** — Green Farm · ₹6/day · ☐ vacation set

One **vacation** message pauses all of them, auto-resumes the day after you're back, and quietly tells each shop — so nothing arrives, and nothing is billed, while you're away.

A typical month with eMunimJi

1. **1st** — +45000 salary. eMunimJi logs income; your balance jumps.
2. eMunimJi auto-applies your recurring bills (rent 8000, recurring Meena salary 6000). Pay them and they're tracked.
3. **Through the month** — log as you spend: 500 sabzi, 1200 school fees, voice “*char sau auto*”. Tap ☐ **Kharcha** if asked.
4. Someone overspends? You set Rahul ka budget 5000 earlier, so eMunimJi flags it.
5. **Weekend trip** — start trip Goa, everyone logs, then kaun kitna settles the group.
6. **Mid-month check** — mahine ka hisaab shows where money went; balance shows what's left.
7. **Festival season** — diwali budget 50000, 15 oct se 15 nov, then diwali summary to stay on track.
8. **Month-end** — report for an Excel of everything. Last month? pichhle mahine ka.

That's it. No app, no spreadsheet. Just talk to eMunimJi.

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