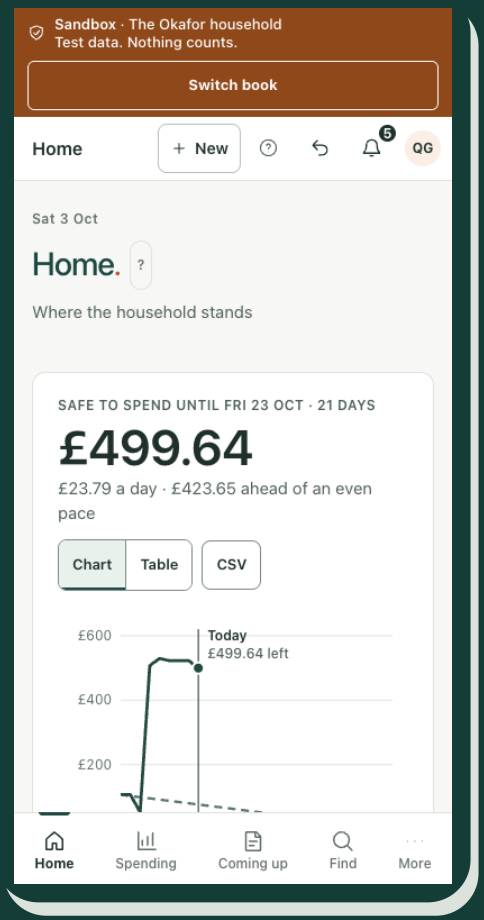
YOUR WORK. CONNECTED.

Your money.
A little more clarity.

The household view, without the business clutter.

For a household that wants to understand spending, see the bills ahead and keep savings goals and debts in perspective.



MOBILE / SANDBOX CAPTURE

01 Understand what is available

02 See what is coming next

03 Keep the decisions yours

LILA PERSONAL BOOK / NOVEMBER 2026

A connected way to organise the day, retain the detail and move forward with a clearer picture.

ONE CONNECTED JOURNEY

From the first step to the next.

The household view, without the business clutter.

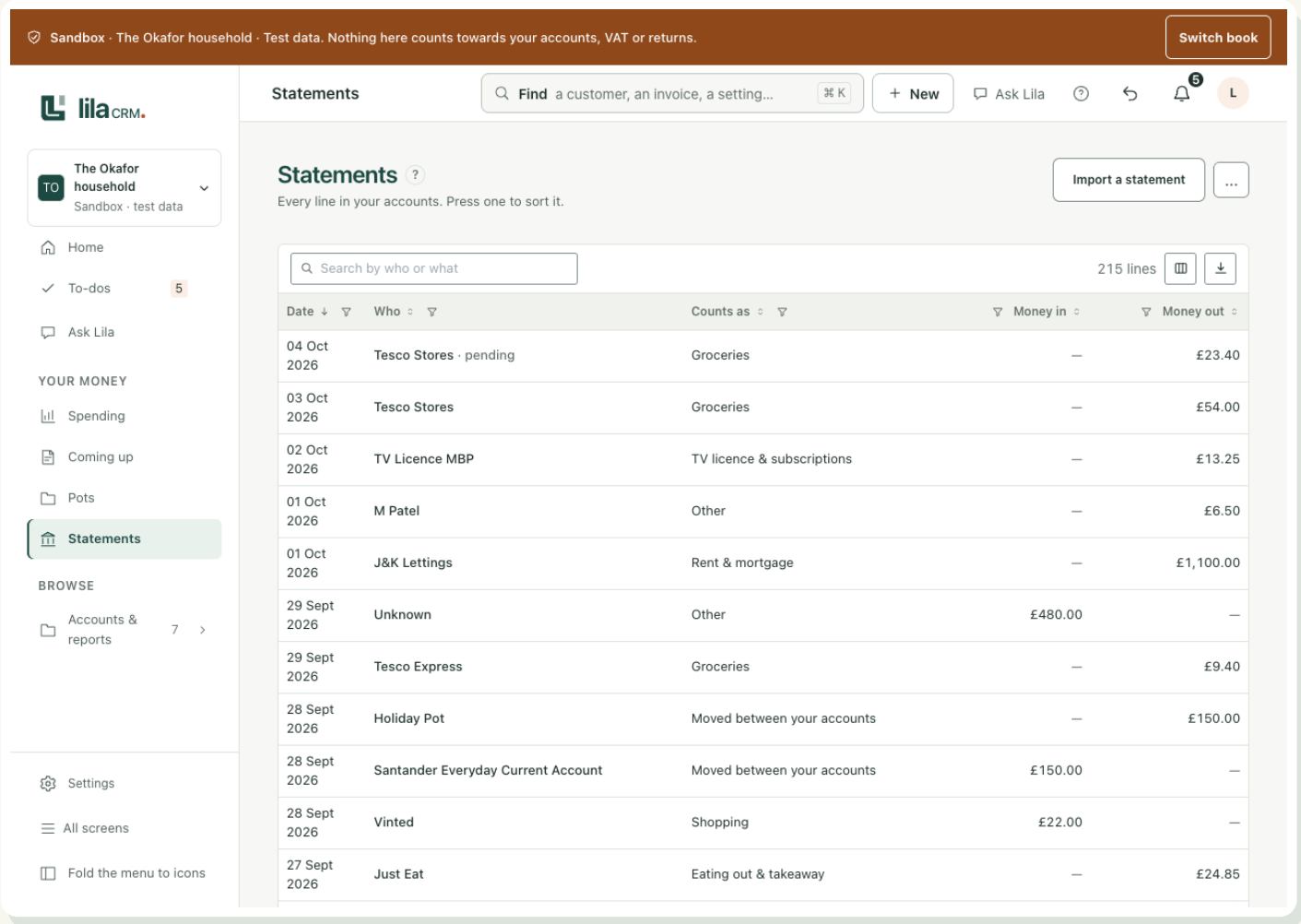
01	Bring together	Connect supported accounts or import bank statements.
02	Understand	Sort spending, recognise transfers and review regular payments.
03	Plan	Set the payday, buffer, included accounts and savings goals.
04	Compare	Explore debt-paydown scenarios using your own figures.
05	Stay aware	See what is safe to spend and which bills need attention.

The people, the paperwork and the money share the same context, so the next step starts with the information already in place.

YOUR WORKSPACE

All the lines. A clearer story.

A specialist view of the information that matters, using the language of your work.



DESKTOP / ARCHIVED SANDBOX CAPTURE

Safe to spend

Included balances, income due, bills still to leave, pending items, a chosen buffer and daily allowance working.

Payday & accounts

Monthly or four-weekly payday, last-working-day options, calendar-month planning, included accounts and overdraft treatment.

Spending & statements

Categories, typical spending comparisons, transaction search, filters, sorting, transfers and CSV exports.

THE SPECIALIST TOOLKIT

Built around the detail.

The features that distinguish this book, connected to one working record.

01

Safe to spend

Included balances, income due, bills still to leave, pending items, a chosen buffer and daily allowance working.

02

Payday & accounts

Monthly or four-weekly payday, last-working-day options, calendar-month planning, included accounts and overdraft treatment.

03

Spending & statements

Categories, typical spending comparisons, transaction search, filters, sorting, transfers and CSV exports.

04

Regulars

Bills, subscriptions, debt repayments and income with expected dates; new, missed and higher-than-usual payments.

05

Goals & debt comparisons

Savings goals, linked savings balances, pots, extra-payment scenarios and side-by-side debt-paydown calculations.

06

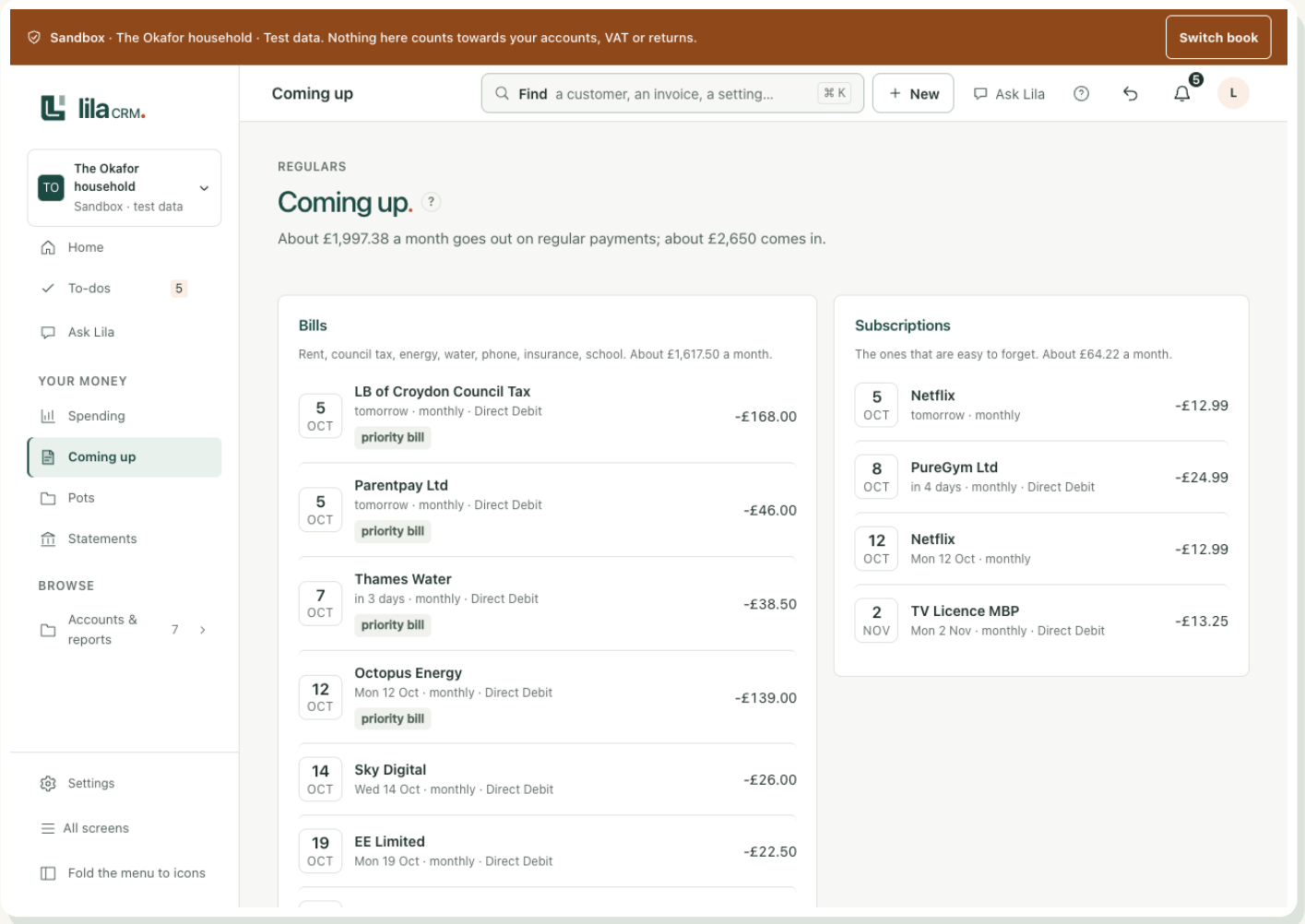
Personal records

Household documents, private notes, income-versus-expenses reports, business-like spending review and separation from business books.

A CLOSER LOOK

See what repeats. Notice what changed.

Move from the overview to the underlying record, with the next action close to hand.



DESKTOP / ARCHIVED SANDBOX CAPTURE

Regulars

Bills, subscriptions, debt repayments and income with expected dates; new, missed and higher-than-usual payments.

Goals & debt comparisons

Savings goals, linked savings balances, pots, extra-payment scenarios and side-by-side debt-paydown calculations.

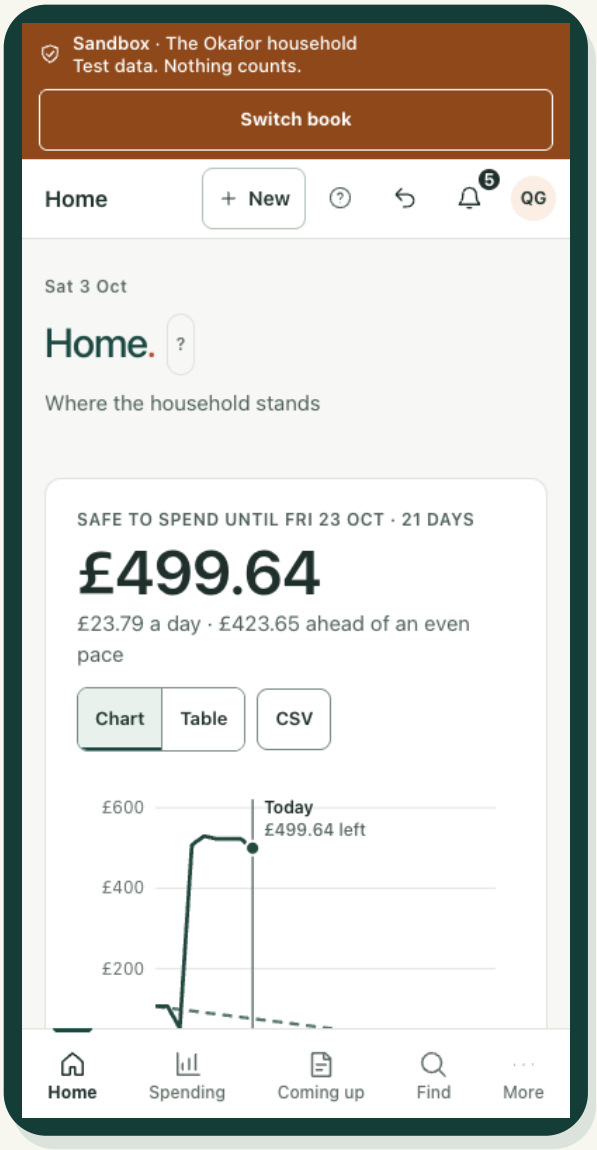
Personal records

Household documents, private notes, income-versus-expenses reports, business-like spending review and separation from business books.

MOBILE WORKING

The day travels with you.

A clear phone view for the information and actions you need away from the desk.



MOBILE / ARCHIVED SANDBOX CAPTURE

See what needs you

Open the next date, visit, payment or unresolved task directly from the day's overview.

Keep the context

Find the right person, work record or household transaction without piecing together separate messages.

Capture while it is fresh

Add a photograph, receipt, document or note from your phone and keep it in the correct book.

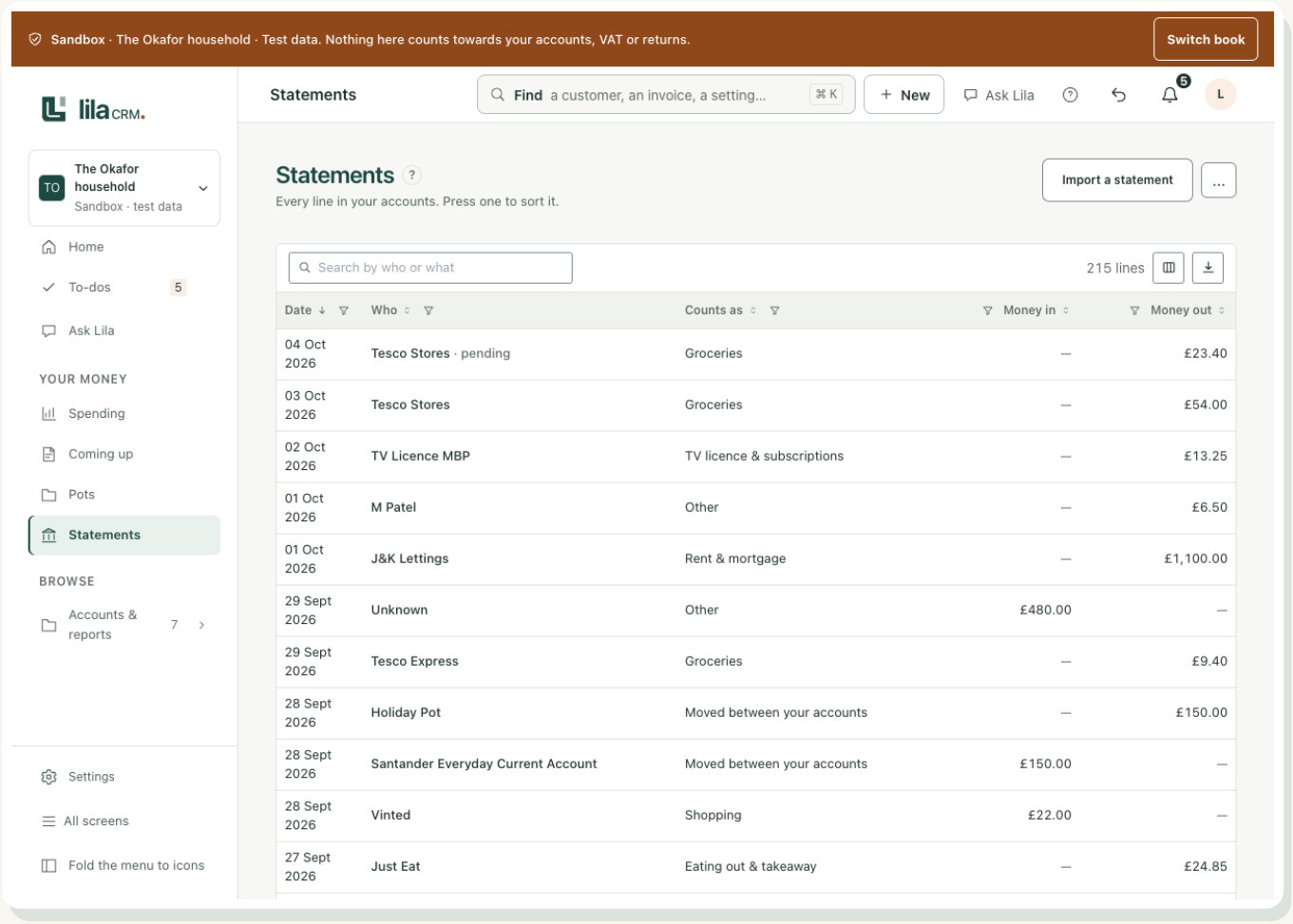
Pick up on the desktop

Use the wider workspace for detailed review, reports, bulk preparation and the financial records.

BANKING & SPENDING

Your money, in one view.

Connect supported accounts or import statements, then understand what each transaction means for the household.



DESKTOP / ARCHIVED SANDBOX CAPTURE

Bring accounts together

Current accounts, savings and credit accounts with explicit choices about what counts as available.

Sort the detail

Categorise lines, recognise own-account transfers, search, filter and export transactions.

Understand the pattern

See income against spending and compare categories with the household's usual activity.

EVERYDAY PLANNING

The bills ahead.
The room to breathe.

Understand the money available after regular commitments, pending items and the buffer you choose.

Your payday, your buffer

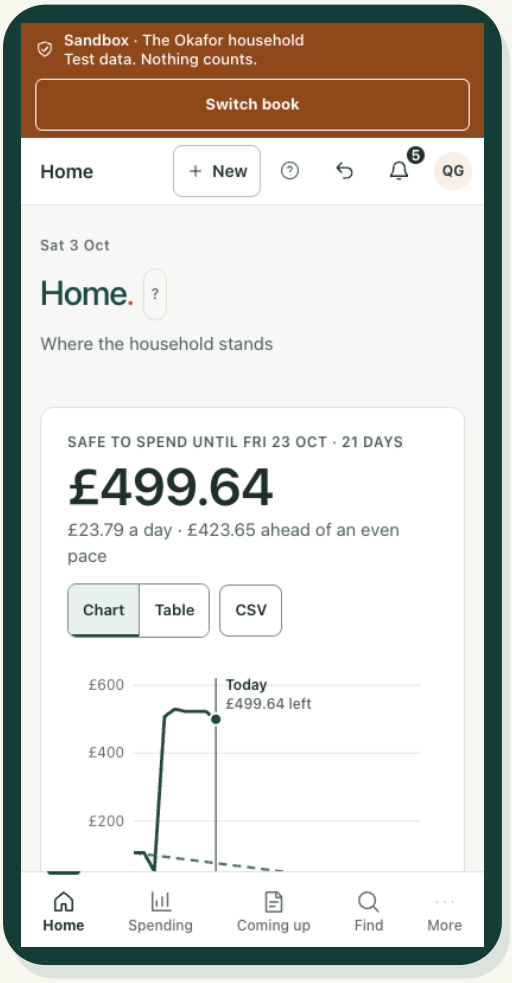
Choose monthly or four-weekly planning and the accounts to include. The working explains which numbers changed the result.

Regular payments in view

See subscriptions, income and repayments, with expected dates and flags for higher, missed or newly recurring payments.

Goals without moving money

Keep savings targets and progress in pots. Recording an intention does not transfer money or choose a financial product.



MOBILE / SANDBOX CAPTURE

Keep the original record, the decision and the financial result connected.

HOUSEHOLD PAPERWORK

A home for the important details.

Keep the records behind household spending, regular commitments and questions you want to resolve.

Originals together

Capture receipts, letters and household PDFs, keeping the original and its status visible.

Manual or assisted

Use configured reading assistance when enabled, or review the document yourself. AI availability does not decide whether the original is retained.

The right book

Keep private paperwork separate from business bills and VAT claims. Review potentially business-related spending in its own context.

A useful handover

Export the relevant statements and documents for a professional adviser, sharing only what the review needs.

Questions with context

Keep notes and tasks with the source paperwork, so a query starts from the actual letter or transaction.

History and control

Use book access controls, document search, export and retention tools to manage the household record.

GOALS & COMPARISONS

Explore the numbers. Keep the choice.

See the effect of different assumptions using the household's own balances, rates and payments.

01

Savings goals

Record a goal, target and date, with linked savings balances where available.

02

Debt overview

Keep balances, rates, repayments and priority debts in view before comparing scenarios.

03

Compare approaches

Explore highest-interest-first and smallest-balance-first paydown using an extra payment you choose.

04

See the working

Compare estimated interest, repayment order and time to clear.

05

Income and expenses

Review monthly money in and out with an accessible table and CSV export.

06

Your decision

The book shows figures and general information. It does not select a financial product or debt plan for you.

TAX PAPERWORK & ADVISER HANDOVER

Private records. A useful starting point.

Keep household information organised while business accounts and filing services remain in their own book.

A personal-finance view

Banking, spending, regular bills, debts and savings stay at the centre of this book.

Documents for review

Retain tax letters and supporting statements so an accountant or adviser can inspect the original information.

Keep business separate

Move into the appropriate business book for quotes, invoices, VAT, CIS and the government connections relevant to that activity.

Share deliberately

Export selected records and use explicit access permissions. A download or invitation does not authorise someone to act for you at HMRC.

Read the service status

Where another book prepares or submits a return, check its exact service, taxpayer, year and enabled connection.

A record is not a filing

Keeping an HMRC letter or recording a payment does not submit a tax return or prove that HMRC accepted it.

UK HOSTING & AI PRIVACY

Your information. Your control.

Keep control of where data is held, which AI features are enabled and how confidential information is processed.

Data is held within the United Kingdom on Amazon Web Services (AWS).

Turn AI on or off

Enable or disable AI features to suit your work and data-protection policies. Core record keeping remains usable without AI.

Local LLM processing

Selected AI features use locally hosted large language models in the controlled environment. In local-only mode, their inputs and outputs are not sent to external LLM services.

No use for model training

AI processing is configured for no training use. External AI services are enabled only with provider settings and terms that prohibit using inputs and outputs to train models.

Clear processing choices

Distinguish local-only features from optional external AI. Review the provider, processing location, retention and permitted data before enabling a service.

These controls support UK GDPR compliance and confidentiality. Compliance also depends on lawful use, appropriate agreements, access controls and the organisation's own procedures.

ASSISTANCE & ORGANISATION

A helpful answer.
A practical next step.

Use assistance with the records already in your book, while keeping material decisions and outgoing actions under review.

> “What is safe to spend, which bills changed, and how are our goals progressing?”
>
> ASK LILA / EXAMPLE QUESTION

Answers with context

Ask about the people, work, transactions, dates and documents in the current book. Open the supporting records.

Reviewed actions

Check suggested messages, reminders and other enabled actions before they go. The approval shows what will happen.

Less repeated administration

Use reminders, recurring records, reusable forms, templates, rules and batch preparation where the workflow supports them.

The wider picture

Review activity, outstanding items and financial trends. Keep internal projects and follow-up actions connected to the work.

THE CAPABILITY MAP

Your specialist toolkit.

A reference to the specialist and shared capabilities that connect the work, the records and the next action.

SAFE TO SPEND

Included balances, income due, bills still to leave, pending items, a chosen buffer and daily allowance working.

PAYDAY & ACCOUNTS

Monthly or four-weekly payday, last-working-day options, calendar-month planning, included accounts and overdraft treatment.

SPENDING & STATEMENTS

Categories, typical spending comparisons, transaction search, filters, sorting, transfers and CSV exports.

REGULARS

Bills, subscriptions, debt repayments and income with expected dates; new, missed and higher-than-usual payments.

GOALS & DEBT COMPARISONS

Savings goals, linked savings balances, pots, extra-payment scenarios and side-by-side debt-paydown calculations.

PERSONAL RECORDS

Household documents, private notes, income-versus-expenses reports, business-like spending review and separation from business books.

MOBILE & ASSISTANCE

Profile-specific overview; capture; search; contacts; documents; questions; configured AI; reviewed next actions.

PRIVACY & RECORDS

UK AWS hosting; local-model choices; no-training terms; access controls; audit history; exports and recovery.

THE CAPABILITY MAP

The household toolkit.

A reference to the specialist and shared capabilities that connect the work, the records and the next action.

BANKING

Supported connections; statement imports; account balances; consent; transfers; categories; search; filters; exports.

SAFE TO SPEND

Payday; buffer; account selection; income due; commitments; pending items; daily working.

REGULARS & SPENDING

Subscriptions; recurring income; missed and changed payments; category comparisons; income versus expenses.

GOALS & DEBTS

Savings goals; pots; linked balances; priority debts; paydown comparisons; extra-payment scenarios.

DOCUMENTS & HANDOVER

Original paperwork; capture; file inbox; manual review; adviser exports; selected access.

PRIVACY & ASSISTANCE

UK AWS storage; AI on/off; local LLM options; no-training terms; Ask Lila; private records.

A SEPARATE BUSINESS BOOK

Use the appropriate business workspace for invoicing, bookkeeping, accountant review and relevant HMRC connections.

CONTROL & ACCESS

Permissions; passkeys; paired devices; change history; document export; backup and recovery.