



CWFMS

Wealth Manager

Setup & Finance Guide

The complete guide to your CWFMS instance

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Getting Started & Initial Setup

Deploy CWFMS and configure your instance

System Requirements

CWFMS runs on PHP 7.4+ on standard shared hosting. No database server, Docker or Node.js required — just a web host with PHP and a domain.

Requirement	Details
PHP	7.4 or higher (8.x also supported)
Extensions	cURL, JSON, MBString, OpenSSL
Web server	Apache / LiteSpeed / Nginx (cPanel-compatible)
Storage	Minimum 50 MB for application + data
Domain	Any domain or subdomain (yourname.cwfms.com recommended)
HTTPS	Strongly recommended — free via Let's Encrypt

Uploading & Deploying

Step 1.

After purchase, download the CWFMS zip from your email link or account dashboard.

Step 2.

Unzip the archive on your computer. You will see the full folder structure.

Step 3.

Upload the contents of the zip (not the zip itself) to your desired web directory — e.g. `public_html/` for the root or `public_html/cwfms/` for a subdirectory.

Step 4.

Ensure the `data/` directory is writable by PHP (`chmod 750` or `755`). Most cPanel hosts handle this automatically.

Step 5.

Navigate to your domain in a browser. CWFMS detects first-run and redirects to setup.

Step 6.

After setup, CWFMS will show the activation screen. Enter the license key from your purchase email. The key is validated once and cached for 48 hours — no remote call on every page load.

TIP

Use a subdomain like `app.yourdomain.com` or `finance.yourdomain.com` to keep CWFMS separate from your main website. Easy to set up in cPanel under Subdomains.

License Activation

CWFMS requires a valid license key to operate. Your key was emailed at purchase and is always visible (masked) in your customer account at cwfms.com/account.php.

- On first load, CWFMS shows a blocking activation screen — enter your key there.
- The key is validated against the licensing server and a signed token is cached locally for **48 hours**.
- After 48 hours, CWFMS performs a lightweight background ping to revalidate. No data is sent — only the key hash and your domain.
- If the server cannot be reached, the cached token is trusted until it expires.
- To view or manage your license: **Settings** → **License** inside CWFMS.
- Lost your key? Check your purchase email or log in at cwfms.com/account.php.

INFO

If you move CWFMS to a new domain or server, contact support@cwfms.com. License keys can be rotated — the old key stops working immediately and a new one is issued.

First-Run Onboarding

When you first visit CWFMS, the onboarding wizard walks you through essential configuration. Complete each screen before using the system.

- Admin credentials — set your username and secure password
- Personal profile — your name, timezone and preferred currency
- First company — create your primary business entity
- Country & tax jurisdiction — determines payroll and GCT defaults
- Opening balances — optional: enter starting figures for net worth accuracy

User Roles

CWFMS supports four roles. Each role sees only the modules it needs.

Role	Access
Admin	Full access to all modules, settings, users and companies
Accountant	Business finance, cashflow, invoices, reports and tax records
HR Office	Payroll, employee records, Simple Pay — no financial reporting
Employee	Personal finance dashboard only — budgets, goals, net worth

Company & Currency Setup

Every financial record in CWFMS is attached to a company. Personal finances also use a company record — typically your own name as a sole trader.

- Go to **Settings** → **Companies** → **Add Company** to create a new entity.

- Set the **home currency** per company — JMD, USD, TTD and all major currencies supported.
- The **country** field determines which tax jurisdiction applies for payroll deductions.
- You can have unlimited companies and switch between them from the sidebar.

WARNING

Always set the correct country and currency on each company before entering any transactions. These settings affect payroll calculations, GCT rates and report formatting.

Personal Net Worth Tracking

Know exactly where you stand financially

Net worth is the foundation of personal finance — the single number that tells you whether you are building wealth or falling behind. CWFMS calculates it automatically from everything you enter: assets minus liabilities.

KEY POINT

Even if your net worth is negative right now, tracking it regularly is the most important habit you can build. Knowing the number is the first step to improving it.

Adding Assets

Navigate to **Personal** → **Assets**. CWFMS groups assets into categories to help you understand your wealth composition.

Asset Category	Examples
Cash & Bank Accounts	Chequing, savings, mobile money (e.g. NCB, Scotiabank, JN)
Property	Land, home, rental property — use current market value
Vehicles	Cars, trucks, motorcycles — depreciate over time
Investments	Stocks, unit trusts, bonds, pension (see Investments & Portfolio below)
Business Equity	Value of your business stake — link to a company
Other Assets	Jewellery, equipment, receivables, cryptocurrency

Adding Liabilities

Navigate to **Personal** → **Liabilities**. Enter everything you owe — mortgages, car loans, credit cards and personal loans.

Liability Type	What to Enter
Mortgage	Outstanding balance on home loan, not the full property value
Vehicle Loan	Remaining balance on car finance
Credit Card	Total balance currently owed across all cards
Personal Loan	Bank or private loans
Student Loan	Education financing still being repaid
Other Liabilities	Tax owed, hire purchase, family loans

TIP

For mortgages: enter the outstanding balance (what you still owe), not the original loan amount. Your equity is the property value minus the outstanding mortgage.

Investments & Portfolio

The Investments module tracks stocks, unit trusts, bonds, pension contributions and any other investment vehicle. Each holding links to an asset record and flows automatically into your net worth.

- Go to **Personal** → **Investments** → **Add Holding**.
- Select the type: Stocks, Unit Trust, Bond, Pension, Crypto, or Other.
- Enter the quantity, purchase price and current market price.
- CWFMS calculates your unrealised gain/loss and total portfolio value automatically.
- Update prices monthly — that is sufficient for most investors.

Net Worth Over Time & Allocation Views

CWFMS records a snapshot every time you update your figures. The **Net Worth Trend** chart shows growth over months and years. The allocation chart breaks total assets by category so you can check diversification.

- Liquid assets (cash, savings): aim for 3–6 months of living expenses
- Property: often the largest category — watch out for over-concentration
- Investments: pension + market investments should grow over time
- Business equity: valuable but illiquid — balance with other asset types

TIP

Set a monthly reminder to update asset values — end of month works well. Property and vehicle values change slowly; investment prices change more often but weekly updates are sufficient.

Budgets & Savings Goals

Control spending and build toward what matters

Creating a Budget

Navigate to **Personal** → **Budgets** → **New Budget**. A budget in CWFMS is a monthly plan comparing your income against planned and actual expenses.

Field	Description
Budget Name	e.g. "Monthly Household" or "Business Travel Q4"
Period	Monthly budgets are standard; quarterly also supported
Income Lines	Salary, freelance, rental income — enter net (after-tax) amounts
Expense Categories	Group by: Housing, Food, Transport, Utilities, Entertainment, etc.
Currency	Inherits from company; override per line for foreign expenses

Expense Categories

CWFMS ships with a standard category set. Customise in **Settings** → **Categories**. Good category hygiene makes reports far more useful.

Category	What to Include
Housing	Mortgage/rent, maintenance, insurance, property tax
Food & Groceries	Supermarket, market, meal prep
Transport	Fuel, bus fare, car insurance, maintenance, tolls
Utilities	Electricity, water, internet, phone
Health	Insurance premiums, medication, doctor visits
Education	School fees, books, courses, tuition
Entertainment	Dining out, streaming, hobbies, events
Savings Transfer	Amount moved to savings goals each month
Debt Repayment	Loan and credit card payments beyond minimums
Miscellaneous	Gifts, charitable giving, unexpected costs

KEY POINT

The 50/30/20 rule is a good starting point: 50% of take-home pay to needs, 30% to wants, 20% to savings and debt repayment. Adjust for Caribbean cost of living — housing and utilities often exceed 50%.

Tracking Spend vs Budget

Every transaction recorded against a category updates your budget progress bar in real time. Green = under budget, amber = approaching limit, red = over.

- Record transactions as they happen — or batch-enter weekly on a set day.
- Use the **Quick Entry** button for fast transaction logging from any page.
- Review mid-month — catching an overspend early lets you adjust.
- The **Budget vs Actual** report (Reports → Personal) shows the full picture.

Setting Savings Goals

Navigate to **Personal** → **Goals** → **New Goal**. Goals let you save toward a specific target with a deadline — a car, emergency fund, holiday, home deposit.

Field	Description
Goal Name	Be specific: "Emergency Fund 3 Months" not just "Savings"
Target Amount	The total amount you want to accumulate
Target Date	Deadline — CWFMS calculates the required monthly contribution
Category	emergency_fund, property, vehicle, education, investment, other
Linked Account	For savings_account goals, links to an asset to mirror the balance
Starting Balance	Any amount already saved toward this goal

Goal Contributions & Milestones

Two goal models exist in CWFMS depending on the goal category:

- **Savings Account model** — for goals of category savings_account. The goal balance mirrors the linked asset automatically. No manual contributions needed.
- **Contribution model** — for all other categories. Record contributions manually each time you move money toward the goal. CWFMS shows progress and projects whether you will hit your target date.

KEY POINT

Goal priority order: 1. Emergency fund (3 months expenses minimum), 2. High-interest debt elimination, 3. Short-term goals (under 2 years), 4. Long-term wealth building (pension, property, investments).

Business Cashflow Setup

Track every dollar in and out of your business

The business modules cover cashflow tracking, multi-company management, quick-sale POS, petty cash and recurring transactions. Everything resolves per-company — currency, country and tax settings are never shared.

Adding Companies

1. Go to Settings → Companies → Add Company.
2. Enter the company name — registration number (optional) and type: Sole Trader, Limited, or Partnership.
3. Set the home currency — e.g. JMD for a Jamaican business, USD for a US-billing client.
4. Select the country/jurisdiction — this determines payroll statutory rates — NIS, NHT, Ed Tax, etc.
5. The company appears in the selector — switch between companies from any page, no re-login needed.

Recording Income & Expenses

Navigate to **Business** → **Transactions** → **New Transaction**. Every transaction belongs to the currently selected company.

Field	Description
Type	Income or Expense
Amount	In the company's home currency; foreign currency auto-converted
Category	Select from your category list or create new
Date	Transaction date (not entry date)
Reference	Invoice number, cheque number, or payment reference
Notes	Any additional context — client name, project, description
Recurring	Mark as recurring to set up automatic future entries

Quick Sale (POS)

The Quick Sale module is a lightweight point-of-sale screen for recording sales rapidly — ideal for barbers, market vendors, plumbers and service businesses that need to log sales quickly without a full invoice.

- Go to **Business** → **Quick Sale**.
- Enter the item/service name, quantity and unit price.
- Add multiple lines in a single sale if needed.
- Select the payment method: Cash, Card, Bank Transfer or Mobile Money.
- Hit **Record Sale** — the transaction posts immediately to cashflow.

- A receipt summary is shown and optionally printable.

INFO

Quick Sale records revenue only — it is not a full inventory system. If you need stock management, record cost of goods as a separate expense transaction.

Petty Cash Module

Petty Cash tracks your small on-hand cash float separately from your bank balance. Navigate to **Business** → **Petty Cash**.

- Set an opening float — the cash you have on hand to start.
- Record each petty cash payment with a category and receipt reference.
- Top up the float when it runs low — records as a transfer from your bank.
- Reconcile monthly: your recorded balance should match the physical cash.

Recurring Transactions

Automate regular entries — monthly rent, subscriptions, loan repayments, payroll transfers. Navigate to **Business** → **Recurring** → **New Recurring**.

Setting	Description
Frequency	Weekly, Bi-weekly, Monthly, Quarterly, Annually
Next Due Date	Date the next entry should be created
Auto-Post	If enabled, creates the transaction automatically on the due date
Amount	Fixed amount; or mark as variable to enter manually each cycle
Category	Same category options as regular transactions

KEY POINT

Positive cashflow is the goal — but also watch the cashflow trend. A business can be profitable overall but still hit trouble if expenses spike before income arrives.

Payroll & Simple Pay

Calculate deductions and pay your team correctly

The Payroll module handles statutory deductions across 13 supported jurisdictions. Simple Pay is a lighter version for contractors and irregular payments.

Payroll Configuration Per Company

Payroll settings are per company. Navigate to **Settings** → **Payroll** with the correct company selected.

- Confirm the **company country** — this loads the correct statutory rates automatically.
- Set **pay frequency**: Weekly, Bi-weekly, or Monthly.
- Enter the **payroll start date** for your first run.
- Add each **employee** with their gross salary, NIS number and tax status.
- Configure any **non-statutory deductions**: health insurance, loan repayments, etc.

Statutory Deductions — Jamaica (JMD)

For Jamaican companies, CWFMS automatically calculates the following deductions from gross pay:

Deduction	Rate
NIS (National Insurance Scheme)	Employee: 3%, Employer: 3% (on earnings up to ceiling)
NHT (National Housing Trust)	Employee: 2%, Employer: 3%
Education Tax	Employee: 2.25%, Employer: 3.5%
PAYE (Income Tax)	Tax-free threshold applies; progressive rates above
HEART (where applicable)	Employer: 3% of gross payroll

WARNING

Statutory rates change periodically. CWFMS includes current rates for all 13 jurisdictions in `tax_jurisdictions.json`. Always verify against Tax Administration Jamaica (TAJ) notices for the latest ceiling figures.

Running Payroll

1. Go to Business → Payroll → New Payroll Run.
2. Select the pay period — start and end dates.
3. Review each employee line — gross pay, deductions and net pay.
4. Adjust variable earnings — overtime, bonuses, commissions.
5. Confirm and post the payroll run — this creates corresponding expense transactions.

6. Download the payslip — for each employee as PDF.

Simple Pay for Contractors

Simple Pay is for one-off or irregular payments to contractors, freelancers and casual workers. Navigate to **Business → Simple Pay → New Payment**.

Field	Description
Payee Name	The contractor or individual being paid
Amount	Gross payment amount
Withholding Tax	Optional: 25% contractor withholding (TAJ requirement may apply)
Payment Method	Bank transfer, cash, cheque, mobile money
Description	Work performed / invoice reference

WARNING

If you pay a contractor more than J\$1,000,000 in a year, TAJ requires you to withhold and remit tax. Consult your accountant for the current threshold. CWFMS records the withholding but does not file on your behalf.

Tax Planning & GCT Records

Stay organised across 13 supported jurisdictions

Tax planning in CWFMS is about staying organised throughout the year — not scrambling at filing time. The two dedicated modules are **GCT Tracker** (for GCT-registered businesses) and **Self-Employed Tax** (for sole traders and freelancers).

GCT Tracker Setup

Navigate to **Business** → **GCT Tracker**. The tracker records your GCT-able sales and purchases, calculates the net GCT position for each return period, and generates a summary report.

1. Confirm your GCT registration number in company settings.
2. Set your return frequency: Monthly or Bi-monthly (as registered with TAJ).
3. For each sale: mark whether it is standard-rated (GCT 15%), zero-rated or exempt.
4. For each purchase: record input tax paid where you hold a valid GCT invoice.
5. At return time: go to Reports → GCT Summary for the period totals.

WARNING

GCT is 16.5% from January 2024 on standard-rated supplies in Jamaica. Always verify the current rate with TAJ. Zero-rated items include exports and certain food staples — check the GCT Act Schedule for the full list.

Self-Employed Tax Module

If you are a sole trader, contractor or freelancer, the Self-Employed Tax module helps you estimate your annual tax liability and set aside the right amount monthly.

- Navigate to **Personal** → **Self-Employed Tax**.
- Enter your estimated gross income for the year.
- Add allowable business expenses — these reduce your taxable income.
- CWFMS calculates your estimated taxable profit and tax liability.
- The **Monthly Set-Aside** figure tells you how much to save each month.
- At year end: use **Reports** → **Self-Employed Summary** as a basis for your S01 return.

13 Supported Jurisdictions

CWFMS ships with pre-configured tax data for all of the following. The active jurisdiction is set per company via the Country field.

Jurisdiction	Jurisdiction	Jurisdiction
■ ■ Jamaica (JMD)	■ ■ Cayman Islands (KYD)	■ ■ United States (USD)
■ ■ United Kingdom (GBP)	■ ■ Canada (CAD)	■ ■ Trinidad & Tobago (TTD)
■ ■ Barbados (BBD)	■ ■ Ghana (GHS)	■ ■ Nigeria (NGN)
■ ■ South Africa (ZAR)	■ ■ UAE (AED)	■ ■ India (INR)
■ ■ Singapore (SGD)		

Organising Tax Records

- Tag transactions as **tax-deductible** at the point of entry — saves time at year-end.
- Use the **Documents** module to attach receipts and invoices to transactions.
- Run **Reports** → **Expense by Category** monthly to catch missing receipts early.
- CWFMS logs the supplier and invoice number for each GCT input tax claim.

Export-Ready Summaries

Every tax report is designed to hand off directly to your accountant or complete your own return. Exports available as PDF or CSV.

Report	Contains
GCT Summary	Period totals of output tax, input tax and net payable
Income & Expense Summary	Full P&L for sole trader tax filing
Payroll Summary	Aggregate NIS, NHT, Ed Tax and PAYE by employee
Self-Employed Tax Estimate	Taxable income calculation with monthly set-aside

Reports, Exports & Documents

Get the data out in the format you need

Available Report Types

Report Name	Area	What It Shows
Net Worth Statement	Personal	Snapshot of all assets, liabilities and net position
Cashflow Statement	Business	Income vs expenses over a period
Profit & Loss	Business	Revenue, COGS and expenses — standard P&L format
Budget vs Actual	Personal	Planned vs real spend by category
GCT Summary	Business/Tax	Output tax, input tax, net GCT for a return period
Payroll Summary	Business	Employee earnings and deductions for a pay run
Self-Employed Tax	Personal/Tax	Estimated annual tax and monthly set-aside
Goals Progress	Personal	All goals with current balance and completion %
Investment Portfolio	Personal	Holdings, values and unrealised gain/loss
Expense by Category	Both	Spend broken down by category for any period
Transaction Ledger	Both	Full paginated list of all transactions with filters

Exporting Data

- **PDF** — formatted, print-ready. Use for sharing with advisors, banks or TAJ.
- **CSV / Excel** — raw data for your own analysis or import into accounting software.
- **JSON** — structured data export for technical users.

Invoice Generation

Navigate to **Business** → **Invoices** → **New Invoice**. CWFMS generates clean, branded PDF invoices you can send directly to clients.

Field	Description
Client Name & Address	Saved to client records for reuse
Invoice Number	Auto-incremented or set manually
Line Items	Description, quantity, unit price, GCT rate per line
Payment Terms	Due date, payment instructions, bank details
Currency	Inherits from company; override per invoice
Status	Draft → Sent → Paid → Overdue (auto-flagged)

Document Handling

The Documents module lets you attach files (receipts, contracts, correspondence) to any transaction, invoice or record. Navigate to **Documents** from the sidebar.

- Supported formats: PDF, JPG, PNG, DOCX (up to 10 MB per file).
- Attach receipts to expense transactions immediately — builds a clean audit trail.
- Use **Search Documents** to find any file by transaction date, category or keyword.
- Bulk download all documents for a period from **Reports** → **Document Archive**.

Alerts & Scheduled Reports

Configure alerts in **Settings** → **Alerts**. Available triggers:

- Budget category reaches 80% or 100% of limit
- Goal contribution is overdue
- GCT return period is ending (7-day warning)
- Invoice payment is overdue
- Payroll run is due
- Recurring transaction posted

TIP

Enable the Monthly Summary email in **Settings** → **Alerts** to receive an automatic digest of your net worth change, total income, total expenses and goal progress at the end of each month.

Multi-Company Configuration

Manage multiple businesses in one system

CWFMS is built from the ground up for multi-company use. Business owners running a barbershop and a rental property, accountants managing client accounts, or entrepreneurs with multiple entities — all use the same instance with complete data isolation between companies.

What Each Company Has Independently

- Transaction history and cashflow
- Payroll configuration and employee records
- Invoice clients and numbering sequence
- GCT registration and return periods
- Home currency and country/jurisdiction
- Budget and reporting periods

Switching Between Companies

Use the **Company Selector** in the top-right of the sidebar. All modules immediately reflect the selected company's data. No need to log out and back in.

INFO

Country and currency always resolve from the currently selected company via `companyContext()` internally. Never hard-code currency or country in custom reports — always use the system context helpers.

Consolidated Views

The Admin Dashboard shows consolidated figures across all companies in your personal home currency — useful for a total picture without checking each company.

Metric	Description
Total Revenue (All Companies)	Sum of all income across all entities
Total Expenses (All Companies)	Sum of all expenses across all entities
Net Position	Consolidated profit across all businesses
Net Worth (Personal + Business)	Personal net worth plus business equity stakes

Per-Company Currency Resolution

When CWFMS displays an amount, it first checks the current company context for the home currency. This means:

- A transaction in a JMD company is always shown in JMD — no automatic conversion.
- A transaction in a USD company is always shown in USD.
- The consolidated view converts everything to your personal home currency using the exchange rates set in **Settings → Currency Rates**.
- Update exchange rates monthly for accurate consolidated reporting.

Monthly Workflow Checklist

Following this routine each month keeps your data accurate and your reports meaningful.

Personal Finance

- ■ Update asset values (property, vehicles, investments)
- ■ Reconcile bank account balances in CWFMS
- ■ Record all income and expenses for the month
- ■ Review budget vs actual — identify any overspending
- ■ Make goal contributions and record them
- ■ Check net worth vs prior month

Business Finance

- ■ Post all outstanding sales and purchase transactions
- ■ Reconcile petty cash float
- ■ Process payroll for the pay period
- ■ Review GCT position (if registered)
- ■ Send any outstanding invoices
- ■ Chase overdue invoice payments
- ■ Run monthly cashflow report

Backup & Restore

CWFMS stores data in the **data/** directory as JSON files. Backing up is straightforward:

- **Manual backup:** Download the entire **data/** folder via cPanel File Manager or FTP. Do this at minimum monthly, ideally weekly.
- **Automated backup:** Use cPanel's built-in backup scheduler to include your web files in nightly or weekly backups.
- **Restore:** Upload the backed-up **data/** folder contents. CWFMS reads JSON files directly — no database restore needed.
- **Before upgrades:** Always take a full backup before uploading a new version of CWFMS.

WARNING

Store backups off-server. A cPanel backup on the same server does not protect you if the server itself has a problem. Use Google Drive, Dropbox or an external drive.

Common Issues & Fixes

Blank page or 500 error on first visit

Check that the data/ directory is writable (chmod 750 or 755). Check your PHP error log for the exact error message.

Currency showing incorrectly

The currency always comes from the selected company. Switch to the correct company using the Company Selector in the sidebar.

Payroll deductions seem wrong

Verify the company Country setting — statutory rates load per country. Check Settings → Payroll for the correct rate file and ceiling figures.

GCT return period is off

Set your return frequency (Monthly/Bi-monthly) in Business → GCT Tracker → Settings. Ensure the period start date matches your TAJ registration.

Goal balance not updating

For savings_account category goals, the balance mirrors a linked asset. Check that the goal is linked to the correct asset record in Goal settings.

Budget categories showing as negative

Expense transactions must be recorded with negative amounts. Check that expense entries use minus values, not positive.

Cannot log in after first setup

Clear browser cookies and try again. If still stuck, check data/settings.json — if admin_pass is blank, navigate directly to /admin/setup.php.

Exchange rates not converting

Go to Settings → Currency Rates. The rates object must be a flat dictionary {"JMD": 156.25} — not an array of objects. Check JSON formatting carefully.

Getting Support

- **Email:** support@cwfms.com — billing, licensing and critical issues
- **Documentation:** cwfms.com/docs — always up to date with the latest version
- **License key:** View or manage your license at cwfms.com/account.php

Thank you for choosing CWFMS. This guide is updated with each major release. If you find something unclear or missing, email support@cwfms.com — your feedback directly improves the next version.

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