

Infinite Banking

Financial Management System

Enterprise User Guide - Crawford Family Bank Financial Management System v1.6.0

Prepared for the **Enterprise Build** with Policies, Recurring, Reconciliation, Statement Center, Reporting, Interest, and Audit controls.

<p>Platform profile</p> <p>Single-file, browser-based, local-first banking workspace</p>	<p>Storage model</p> <p>Data is stored in browser localStorage under cfb_fms_v01</p>
<p>Primary audience</p> <p>Owner-operator, family bank, or internal private banking workflow</p>	<p>Document date</p> <p>March 24, 2026</p>

Enterprise build highlights

Core accounting and servicing: dashboard, single-entry journal, account ledger, clients, accounts, reports, interest engine, and settings.

Enterprise modules: policies, recurring transactions, bank cash reconciliation, docs and statements center, reserve and liquidity metrics, policy portfolio, client net worth, and audit log reporting.

Printed outputs archive automatically into the document archive so statements and packs can be reprinted later.

Important operating note

This edition is local-only. Authentication, users, passwords, and business data are stored inside the browser on the current machine.

Passwords are stored as SHA-256 hashes, which is suitable for a local personal tool but not a replacement for a true server-based authentication system.

Use Export regularly to create backup JSON files before major edits, imports, or structural changes.

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1. System overview

The Enterprise build is a local-first financial management workspace designed for an infinite banking or private-family-bank operating model. It combines general accounting, bank capital tracking, client savings and loan servicing, policy tracking, recurring entries, reconciliation, reporting, interest accrual, and printed document generation in one HTML application.

The application is driven by a single-entry journal. Users enter one business event, choose the transaction kind, and the system creates the balancing leg or legs behind the scenes. Balances shown across the dashboard, clients, accounts, ledger, reports, and statements are computed from the journal rather than typed in manually.

Design principle	What it means in practice
Single-entry front end	You enter one row, and the system posts the balancing entry automatically.
Computed balances	Account balances, statements, and reports recalculate from journal history.
Local-first storage	The file runs in the browser and saves to localStorage rather than a central database server.
Print-and-archive workflow	Statements, profile sheets, and report packs can be printed and are stored in the internal document archive for reprint.

2. Quick start

First login

Default administrator username: admin

Default administrator password: admin

Change the administrator password immediately in Settings -> User Management after the first successful login.

1. Open the Enterprise build in the browser and sign in with the default admin credentials.
2. Open Settings and enter the bank name, mailing address, phone number, email address, reserve target percentage, preferred currency, and default bank cash account.
3. Review the seeded bank accounts on the Accounts page. Confirm which cash account will serve as the operating account and which will hold reserve cash.
4. Add clients on the Clients page. Enter each client's name, phone, email, address, and initial loan profile details.
5. Use the journal to post opening balances, capital contributions, client savings deposits, client loan disbursements, or any required setup entries.
6. Open the Interest page and configure APR, direction, compounding method, start date, and posting accounts for any account that should accrue interest.
7. Add policies on the Policies page if policy cash value, premiums, dividends, or policy loans are part of the operating model.
8. Set up Recurring items for monthly savings, loan payments, premium payments, or routine income and expense postings.
9. Generate a sample savings statement, loan statement, and report pack from Docs & Statements and Reports to verify your print header and contact details.

3. Core accounting and banking concepts

Understanding the model used by the app is important before entering live data.

Concept	Meaning inside the application
Client savings	Client savings balances represent a liability on the bank books. Client-facing statements display savings as positive, even though the bank ledger stores the liability balance with opposite sign behavior.
Client loans	Client loan balances are assets to the bank. Loan disbursements increase the bank's loan

	receivable; repayments reduce it.
Policy cash value	Policy cash value is tracked as a bank-side asset and is used in reserve and liquidity calculations.
Policy loan payable	Amounts borrowed against policy value are tracked as a liability. Policy repayments reduce that liability.
Reserve target	The reserve target percentage in Settings drives required reserve calculations used on the dashboard and in reserve/liquidity reports.
Document archive	Whenever a supported report or document is printed via print-and-archive actions, a copy is stored in the archive for later reprint.

Automatic account creation for clients

When a new client is added, the system ensures the client has a Savings account, a Loan account, and an Investment account.

When the client name is edited, the linked client account names are updated to keep the naming convention aligned.

The default bank chart of accounts includes operating cash, reserve cash, policy cash value, policy loan payable, bank loans receivable, owner capital, retained earnings, interest income, interest expense, interest receivable, interest payable, fee income, operating expenses, and opening equity.

4. Module map

Module	Primary purpose	Typical outputs or actions
Dashboard	Enterprise overview of liquidity, alerts, and client net worth.	KPIs, operating alerts, reserve summary, client net worth print.
Single-entry Journal	Create and edit financial events.	Deposits, withdrawals, loans, capital, income, expenses, policy activity, opening balances, CSV export.
Ledger	Review the running balance for one account.	Date-filtered account history with signed deltas and running balance.
Clients	Maintain client records and loan profiles.	Savings and loan statements, amortization, edit/delete client,

		contact management.
Accounts	Maintain bank and client accounts.	Add account, activate/deactivate, rename, interest settings.
Reports	Financial statements and control reports.	Balance sheet, income statement, cash flow statement, reserve/liquidity, loan aging, policy portfolio, recurring due, audit log, report pack.
Policies	Track policies and policy-side transactions.	Policy register, premiums, dividends, policy borrowing, policy repayment.
Recurring	Schedule routine entries.	Recurring savings, repayments, premium postings, due-run processing.
Reconciliation	Tie bank cash to external statements.	Book vs statement comparison with saved reconciliation history.
Docs & Statements	Generate and reprint formal documents.	Client profile, savings statement, loan statement, amortization, promissory note, account profile, archive reprint/delete.
Interest	Accrue and post earned or owed interest.	Daily-basis preview, post all unposted interest, account-by-account configuration.
Settings	System configuration and users.	Bank identity, currency, reserve target, default cash account, user password and user management.

5. Recommended setup order

The cleanest implementation path is to build the structure before posting live transactions.

1. Complete Settings first. Printed forms, statements, and report headers draw the bank identity information from the Settings page.
2. Review the seeded bank accounts. Decide which cash account is the day-to-day operating account and which account represents reserve cash.

3. Add clients and confirm their contact details. Then open each client and complete the loan profile if the client will borrow.
4. Post opening balances using the Opening Balance transaction kind so that starting balances are anchored in the journal.
5. Configure account interest only after account selection and posting accounts are settled.
6. Enter policy records before creating policy-related recurring items.
7. Create recurring schedules only after the relevant client, policy, and cash accounts exist.
8. Perform a small end-to-end test: post one savings deposit, one loan disbursement, one premium, one reconciliation, one interest post, and then print statements and a report pack.

Suggested minimum fields before going live

Bank: name, address, phone, email, currency, reserve target, default home cash account.

Client: name, phone, email, address, loan APR, payment amount if known, term, and next due date.

Policy: carrier, policy number, owner, insured, beneficiary, premium amount, frequency, next premium date, cash value, and policy loan balance if applicable.

6. Daily operating workflows

6.1 Posting opening balances

- Use the Single-entry Journal and choose Opening Balance (Setup).
- Apply this for initial bank cash, initial policy cash value, opening equity, existing client savings, existing client loans, or any starting position being loaded into the system.
- Avoid typing opening balances directly into reports or account tables; the journal should remain the source of truth.

6.2 Receiving a client savings deposit

- Use the transaction kind Client Savings • Deposit.
- Select the client and the bank cash account that received the funds.
- The system increases bank cash and the client savings liability at the same time.

6.3 Paying out or recording a client savings withdrawal

- Use Client Savings • Withdrawal.
- The transaction reduces bank cash and reduces the client savings liability.

6.4 Disbursing a client loan

- Use Client Loan • Disbursement.
- The transaction reduces cash and increases the client loan receivable.

- After disbursement, confirm the client's loan profile dates and payment amount before printing amortization or promissory note output.

6.5 Recording a client loan payment

- Use Client Loan • Repayment.
- The transaction increases cash and reduces the client loan receivable.
- The loan aging report still depends on the client next due date, so update the client loan profile when payment schedules change.

6.6 Recording owner capital, income, or expenses

- Use Bank Capital • Contribution or Distribution for ownership flows.
- Use Income Received and Expense Paid for bank operations.
- These entries feed the income statement, cash flow statement, and equity position.

6.7 Working with policies

- Create the policy record first in Policies.
- Use the quick action buttons on the policy grid to post Premium, Dividend, Borrow, or Repay activity.
- Policy quick actions update both the journal and the stored policy balances used in policy portfolio reporting.

6.8 Running scheduled activity

- Open Recurring to review due items.
- Select Run Due Items to process all enabled schedules whose next-run date is due or past due.
- Each run posts the journal entry, updates the last-run date, and advances the next-run date according to frequency.

6.9 Reconciling bank cash

- Open Reconciliation and select a bank cash account.
- Enter statement balance, deposits in transit, outstanding withdrawals, adjustments, and notes.
- The saved reconciliation stores the statement date, book balance, adjusted bank balance, and difference.

6.10 Posting accrued interest

- Configure APR, direction, compounding, start date, and posting accounts from Accounts -> Interest or from the Interest page.
- Use Post All Unposted Interest on the Interest page for a broad posting run, or use Post Interest inside the per-account configuration modal.
- Posted interest creates journal entries of kind Interest • Accrual.

7. Module-by-module reference

7.1 Dashboard

- Displays KPI cards for Bank Cash, Policy Cash, Client Savings, Client Loans, Net Worth, and Available to Lend.
- Shows operating alerts for overdue loans, recurring items due, active policies, and document archive count.
- Shows Reserve & Liquidity metrics using the reserve target set in Settings.
- Shows a client net worth snapshot and offers a print action that archives the printed summary.

7.2 Single-entry Journal

- The journal is the core entry point for financial activity.
- Supports filters by date range, transaction kind, and free-text search on memo, reference, kind, and client.
- Supports CSV export and edit/delete actions. Deletion removes the journal row; related reports and balances recalculate from what remains.

7.3 Ledger

- The Ledger page shows a running balance for one selected account.
- You can filter by date range and clear filters quickly.
- Each row shows the signed delta from the selected account's perspective and the resulting running balance.

7.4 Clients

- Stores client name, phone, email, address, notes, and loan profile fields.
- The client grid shows savings balance, loan balance, and next due date.
- Client actions include Savings statement, Loan statement, Amortization, Edit, and Delete.

7.5 Accounts

- Maintains bank-scoped and client-scoped accounts.
- Account actions include activate/deactivate, rename, and Interest configuration.
- Client-scoped rows surface linked client contact information directly on the account record.

7.6 Reports

- Reports includes the balance sheet, income statement, cash flow statement, reserve and liquidity summary, client net worth, loan aging, policy portfolio, recurring due report, and audit log.
- The Print Pack button produces an enterprise report pack and archives it as a document.
- Date filters affect the period-based statements and report pack contents.

7.7 Policies

- Stores carrier, policy number, owner, insured, beneficiary, premium amount, premium frequency, next premium date, cash value, death benefit, policy loan balance, status, and notes.
- Quick actions on each policy let you post Premium, Dividend, Borrow, Repay, or Delete the record.
- Policy values contribute to reserve/liquidity and client net worth reporting.

7.8 Recurring

- Recurring items store name, kind, amount, frequency, next-run date, optional client, optional policy, cash account, target account, memo, and reference.
- Due schedules can be run in batch. The system stores the last-run date and calculates the next-run date automatically.
- Recurring kinds are limited to the supported posting kinds wired into the engine.

7.9 Reconciliation

- Designed for book-to-statement comparison on bank cash accounts.
- Saved reconciliations are listed in reverse chronological order for later review.
- A positive or negative difference highlights the amount still needing explanation or correction.

7.10 Docs & Statements

- This module generates formal output for clients, accounts, and management.
- Available documents: Client Profile, Savings Statement, Loan Statement, Amortization, Promissory Note, and Account Profile.
- The archive table stores generated date, type, title, user, and reprint/delete actions.

7.11 Interest

- Interest is calculated on a daily basis. Per-account configuration supports earned or owed direction and either simple daily or daily compound mode.
- Configuration also stores the start date, last-posted-through date, and income/expense posting accounts.
- The page can show all accounts or interest-enabled accounts only, preview unposted interest, and post all unposted interest.

7.12 Settings

- Settings controls the bank identity used on printed outputs: bank name, address, phone, email, currency, reserve target, and default bank cash account.
- Settings also contains user management, including password change and admin-only add/delete/toggle-role actions.

- The system saves into localStorage and shows summary counts for policies, recurring items, reconciliations, and archived documents.

8. Printed outputs and archive behavior

The Enterprise build relies heavily on print-ready outputs. These outputs use the bank identity information saved in Settings. Where print-and-archive is used, the document is both opened for printing and stored in the archive.

Output	Where generated	Archive behavior
Client Profile Sheet	Docs & Statements	Archived and reprintable.
Savings Statement	Clients or Docs & Statements	Archived and reprintable when generated through print-and-archive actions.
Loan Statement	Clients or Docs & Statements	Archived and reprintable when generated through print-and-archive actions.
Amortization schedule	Clients or Docs & Statements	Printed from modal and archived when printed through the built-in print/archive action.
Promissory Note / Loan Agreement	Docs & Statements	Archived and reprintable.
Account Profile Sheet	Docs & Statements	Archived and reprintable.
Balance Sheet / Income Statement / Cash Flow Statement	Reports	Archived when printed using the Enterprise reports actions.
Reserve Summary / Client Net Worth / Policy Portfolio	Reports or Dashboard	Archived when printed using the Enterprise reports or dashboard actions.
Enterprise Report Pack	Reports	Archived as a report pack document.

Archive limits

The document archive is capped internally. Older entries are trimmed once the archive exceeds 200 saved documents.

The audit log is also trimmed internally, retaining the most recent 500 events.

9. Backup, security, and local data management

- Use the Export button in the header to create a JSON backup of the current system state.
- Use the Import button in the header to restore from a previously exported backup file.
- The theme button toggles between dark and light display themes without changing accounting data.
- The system auto-saves after edits and also forces a session save heartbeat every 10 minutes.
- Because storage is local to the browser, changing browser profile, clearing site data, or switching machines without importing a backup can cause data loss.
- The login screen also includes a local data reset option; treat that as a destructive action.

Security posture

Roles in this build are lightweight local roles intended for operational separation inside one local tool, not enterprise identity management.

Do not treat browser-local credentials as equivalent to centrally managed authentication, audit retention, or encrypted-at-rest storage.

10. Troubleshooting and operating cautions

Issue	Likely cause	Recommended response
Printed documents show blank or incomplete bank contact information.	Bank identity fields in Settings have not been completed.	Open Settings, save bank name, address, phone, and email, then regenerate the document.
Loan aging shows overdue even though a payment was received.	The client next due date was not advanced after payment or restructuring.	Edit the client loan profile and update the next due date.
No interest posts even though APR is configured.	Interest may be disabled, start date may be later than expected, or last-posted-through may already cover the as-of date.	Open Interest settings for the account and review enabled status, dates, and APR.
Recurring items do not run.	The item may not yet be due, may be disabled, or required client/policy/account references may be missing.	Check next-run date, enabled status, and linked data fields.
Statement totals seem wrong.	The journal history is the source of truth, so one or more entries may be misposted or	Review the client statement rows, then inspect the related

	missing.	ledger or journal entries.
Reconciliation difference does not clear.	Outstanding items or adjustments have not been fully accounted for.	Review statement balance, deposits in transit, withdrawals, and book-side postings.
The app opens but data is missing.	Different browser profile, cleared local storage, or a failed import may have loaded a blank state.	Import the most recent JSON export backup.

Operational caution: avoid editing the same live file in multiple browser tabs at the same time. Because the system is local-first and auto-saves into browser storage, simultaneous editing across tabs can create confusion about which state was most recently saved.

11. Suggested operating rhythm

The following cadence keeps the system controlled and audit-friendly.

Frequency	Recommended actions
Daily or per session	Review Dashboard alerts, post current-day journal items, print required statements, and export a JSON backup after major posting sessions.
Weekly	Run due recurring items, review overdue loans, and reconcile active bank cash accounts if statements or clearing data are available.
Month-end	Post all unposted interest, review the loan aging report, review reserve/liquidity coverage, print the enterprise report pack, and archive any required client documents.
Quarterly or annual	Review policy values, policy loan balances, client net worth, reserve target settings, user access, and backup discipline.

Appendix A. Supported journal kinds

The Enterprise build defines the following transaction kinds in the journal engine.

Kind ID	Use case
GENERIC	Generic manual entry between a primary account and an offset account.
CLIENT_SAVINGS_DEPOSIT	Increase bank cash and increase client savings liability.
CLIENT_SAVINGS_WITHDRAW	Reduce bank cash and reduce client savings liability.
CLIENT_LOAN_DISBURSE	Reduce bank cash and increase client loan receivable.
CLIENT_LOAN_REPAY	Increase bank cash and reduce client loan receivable.
CAPITAL_CONTRIBUTION	Increase bank cash and increase owner capital or selected equity target.
CAPITAL_DISTRIBUTION	Reduce bank cash and reduce owner capital or selected equity target.
INCOME_RECEIVED	Increase bank cash and credit income.
EXPENSE_PAID	Reduce bank cash and debit expense.
INTEREST_ACCRUAL	Create accrued interest postings via the interest engine.
TRANSFER_BANK	Move value between two bank accounts.
POLICY_PREMIUM	Post policy premium activity tied to policy cash value.
POLICY_LOAN_BORROW	Record policy loan borrowing against cash value.
POLICY_LOAN_REPAY	Record repayment of policy loan balances.
OPENING_BALANCE	Load starting balances during setup.

Appendix B. Printed documents and report pack contents

The enterprise report pack combines the following sections when printed from Reports.

- Balance Sheet
- Income Statement
- Cash Flow Statement
- Reserve & Liquidity

- Client Net Worth
- Loan Aging
- Policy Portfolio
- Recurring Due
- Audit Log

Standalone printed documents available elsewhere in the system include client profile sheet, savings statement, loan statement, amortization schedule, promissory note / loan agreement, account profile sheet, and reserve/client net worth/policy portfolio summaries.

Final implementation note

This guide reflects the Enterprise build identified in the application header as CFB FMS v1.6.0 dated 2026-03-24.

Whenever you add or change features in the application, regenerate the guide so the module map, workflows, and printed output list stay aligned with the live build.