Nomad Small Business Accounting Free - User Guide

Contents

Nomad Small Business Accounting Free - Comprehensive User Guide

Product: Nomad Small Business Accounting
Edition: Free Version

Guide version: 1.0.6
Platform: WordPress

This user guide explains how to use the Free version of **Nomad Small Business Accounting** inside WordPress. It is written for business owners, administrators, finance users and support teams who need to set up and operate the accounting system day to day.

The Free version is designed for manual small-business accounting workflows. It helps you manage customers, products and services, quotes, invoices, manual payments, expenses, customer statements, VAT Lite summaries, reports and CSV exports from your WordPress admin area.

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1. What the Free Version Does

Nomad Small Business Accounting Free gives a small business a practical accounting workspace inside WordPress.

You can use it to:

- Store company and banking details.
- Configure invoice and quote numbering.
- Add customers and customer contact details.
- Add products and services.
- Create quotes.
- Convert accepted quotes into invoices.
- Create invoices manually.
- Email quotes, invoices and statements.
- Record manual payments.
- Capture business expenses.
- Upload supplier documents or expense references.
- View customer statements.
- Run VAT Lite summaries.
- View basic reports.
- Export accounting data to CSV.

The Free version does **not** require a license key, AI service, payment gateway, connector plugin or online subscription service.

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2. What the Free Version Does Not Do

The Free version focuses on manual accounting workflows. Some advanced automation features are reserved for Pro or future add-ons.

The Free version does not include:

- Automated PayFast or online payment gateway processing.
- Automated recurring subscription billing.
- Automated payment reminders.
- Automated scheduled customer statement runs.
- AI proposal writing.
- AI product image generation.
- Bank feed imports.
- Payment gateway reconciliation.
- External e-commerce connector automation.
- Advanced tax filing automation.
- Full compliance-grade VAT submission.

Where upgrade prompts appear, they should be treated as optional Pro features. The Free version remains useful without them.

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3. Before You Start

Before installing or using the plugin, make sure you have the following information ready:

- Company trading name.
- Registered company name, if different.
- Company email address.
- Company phone number.
- Company physical or billing address.
- VAT registration status.
- VAT number, if applicable.
- Bank account name.
- Bank name.
- Account number.
- Branch code or routing details.
- Preferred invoice number format.
- Preferred quote number format.
- Business logo.
- Payment terms.
- Default currency.

You should also decide who in your business may access the Accounting area in WordPress.

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4. Installation

4.1 Install the Plugin

1. Log in to your WordPress admin area.
2. Go to **Plugins > Add New**.
3. Click **Upload Plugin**.
4. Choose the `nomad-small-business-accounting-v1.0.6.zip` file.
5. Click **Install Now**.
6. Click **Activate Plugin**.
7. Confirm that the **Accounting** menu appears in the WordPress admin sidebar.

4.2 After Activation

After activation, the plugin prepares the accounting workspace by creating the required database tables, accounting roles and starting data such as income accounts, expense accounts, currencies and payment methods.

The plugin does not delete your accounting records when it is deactivated. This protects your business data.

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5. Recommended First-Time Setup Order

For the smoothest setup, complete the screens in this order:

1. **Setup Wizard**
2. **Company Settings**
3. **Invoice Settings**

4. **Invoice Branding**
5. **Email Settings**
6. **Product Categories**
7. **Income Accounts**
8. **Expense Accounts**
9. **Products & Services**
10. **Customers**
11. **Create a test quote**
12. **Convert the quote to an invoice**
13. **Record a manual payment**
14. **Capture a test expense**
15. **Run VAT Lite or reports**
16. **Export your data**

This order helps prevent incomplete invoices, missing product categories or email delivery problems.

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6. Setup Wizard

The Setup Wizard is the quickest way to complete the basic business setup.

Use it to capture:

- Trading name.
- Registered company name.
- Business email.
- Phone number.
- Address.
- VAT registration status.
- VAT number.
- Default currency.
- Payment terms.
- Invoice number format.
- Next invoice number.
- Quote prefix or format.
- Quote validity period.

The Setup Wizard does not create your first product or first customer automatically. Instead, it provides buttons to add your first customer and first product when you are ready.

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7. Company Settings

The **Company Settings** screen controls the business information that appears on customer-facing documents.

Go to:

Accounting > Company Settings

Use this screen to manage:

- Business name.
- Registered company name.
- VAT registration status.
- VAT number.
- Address.
- Email address.
- Phone number.

- Website.
- Banking details.
- Payment terms.
- Invoice logo URL.

7.1 Banking Details

Because the Free version is manual-payment first, your banking details are very important. Customers will use these details to pay by EFT, bank deposit or other manual methods.

Check the following carefully:

- Account holder name.
- Bank name.
- Account number.
- Branch code.
- Payment reference instructions.

7.2 VAT Settings

If your business is not VAT registered, set VAT registration to **No**.

If your business is VAT registered, set VAT registration to **Yes** and enter your VAT number.

VAT Lite summaries depend on correct VAT settings and correct invoice or expense entries. Always confirm VAT treatment with your accountant.

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8. Invoice Settings

The **Invoice Settings** screen controls numbering and document defaults.

Go to:

Accounting > Invoice Settings

Use this screen to set:

- Invoice number format.
- Next invoice number.
- Number padding.
- Optional yearly reset.
- Quote number format.
- Next quote number.
- Quote number padding.
- Quote valid days.
- Credit note prefix, where applicable.
- Default currency.

8.1 Choose Numbering Before Going Live

Set your invoice and quote numbering before sending real customer documents.

Changing numbering later can create confusion, especially if customers or accountants already have copies of your documents.

Example invoice style:

`AN-INV-2026-000191`

Your format may differ depending on your business name and numbering preference.

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9. Invoice Branding

The **Invoice Branding** screen controls the appearance and wording of customer-facing documents.

Go to:

Accounting > Invoice Branding

Use this screen to configure:

- Logo.
- Primary colour.
- Secondary colour.
- Footer text.
- Payment instructions.
- Terms and conditions.

9.1 Payment Instructions

Since the Free version does not process online payments automatically, payment instructions should be clear.

Recommended wording should include:

- Payment method.
- Bank account details.
- Payment reference format.
- When payment is due.
- Who to contact with payment questions.

Example payment instruction:

```
Please make payment by EFT using your invoice number as the payment reference. Send proof of
```

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10. Email Settings

The **Email Settings** screen controls the sender identity and templates used for customer communication.

Go to:

Accounting > Email Settings

Use this screen to set:

- From name.
- From email address.
- Reply-to name.
- Reply-to email address.
- Internal notification email.
- Whether to send a company copy.
- Invoice email template.
- Quote/proposal email template.
- Customer statement email template.
- Payment reminder template.

10.1 Email Delivery Recommendation

The plugin uses WordPress email delivery. For reliable delivery, your website should use a proper SMTP or transactional email setup.

This helps prevent invoices and quotes from going to spam.

Your domain should also have correct email authentication records such as SPF, DKIM and DMARC.

10.2 Available Email Placeholders

Invoice Email

- `{INVOICE_NUMBER}`
- `{CUSTOMER_NAME}`
- `{INVOICE_URL}`
- `{TOTAL}`
- `{COMPANY_NAME}`

Quote / Proposal Email

- `{QUOTE_NUMBER}`
- `{CUSTOMER_NAME}`
- `{QUOTE_URL}`
- `{TOTAL}`
- `{COMPANY_NAME}`

Customer Statement Email

- `{CUSTOMER_NAME}`
- `{STATEMENT_DATE}`
- `{PERIOD_START}`
- `{PERIOD_END}`
- `{TOTAL_DUE}`
- `{STATEMENT_HTML}`
- `{COMPANY_NAME}`

Payment Reminder Email

- `{REMINDER_NUMBER}`
- `{INVOICE_NUMBER}`
- `{CUSTOMER_NAME}`
- `{INVOICE_URL}`
- `{TOTAL}`
- `{BALANCE}`
- `{DUE_DATE}`
- `{COMPANY_NAME}`

Payment reminder templates are available for manual or future consistency, but automated payment reminders are not part of the Free version.

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11. Dashboard

The **Dashboard** gives you an overview of your accounting activity.

Go to:

Accounting > Dashboard

Use the dashboard to review:

- Recent invoices.
- Outstanding amounts.
- Quick actions.
- Business totals.
- Export reminders.
- General accounting activity.

The dashboard is a starting point. For detailed work, use the individual screens such as Customers, Quotes, Invoices, Payments and Expenses.

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12. Customers

The **Customers** screen stores the people and businesses you quote, invoice and communicate with.

Go to:

Accounting > Customers

12.1 Add a Customer

1. Go to **Accounting > Customers**.
2. Click or use the customer form to add a new customer.
3. Enter the company name if the customer is a business.
4. Enter the contact person details where applicable.
5. Add one or more email addresses.
6. Add phone number.
7. Add billing address.
8. Add VAT number, if applicable.
9. Set the customer status.
10. Save the customer.

12.2 Multiple Customer Email Addresses

Customers can have more than one email address. This is useful when invoices must be sent to multiple people.

You can usually enter emails one per line or separated by commas, depending on the field behaviour.

Example:

```
accounts@example.com
manager@example.com
owner@example.com
```

12.3 Customer Transactions

Use the customer transaction view to review:

- Quotes.
- Invoices.
- Payments.
- Outstanding balance.
- Customer history.

This helps when a customer asks for a statement or queries an invoice.

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13. Product Categories

Product categories help organise your products and services.

Go to:

Accounting > Product Categories

The Free version starts with no default product categories. This keeps the plugin clean and allows each business to create only the categories it needs.

13.1 Add a Product Category

1. Go to **Accounting > Product Categories**.
2. Enter the category name.
3. Save the category.
4. Use it when adding products or services.

You may also be able to add a category from the Products & Services screen by using the **+** button next to the category field.

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14. Income Accounts

Income accounts classify the income generated by your products and services.

Go to:

Accounting > Income Accounts

The plugin may seed standard income accounts during setup. You can review and adjust these accounts to match your business.

Examples:

- Sales Income.
- Service Income.
- Consulting Income.
- Subscription Income.
- Other Income.

Each product or service should be linked to an income account.

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15. Expense Accounts

Expense accounts classify the costs your business captures.

Go to:

Accounting > Expense Accounts

Examples:

- Advertising.
- Bank Charges.
- Hosting.
- Office Expenses.
- Software.
- Travel.
- Telephone.
- Repairs and Maintenance.

Choose expense accounts that make reporting and accountant review easier.

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16. Products & Services

The **Products & Services** screen stores what your business sells.

Go to:

Accounting > Products & Services

16.1 Add a Product or Service

1. Go to **Accounting > Products & Services**.
2. Enter the product or service name.
3. Enter a product code or SKU.
4. Select a product category.
5. Enter a short description.
6. Enter a long description if needed.
7. Enter the selling price.
8. Enter the cost, if you want profit estimates to be more useful.
9. Select the currency.
10. Select the billing cycle.
11. Select the income account.
12. Optionally add an image URL.
13. Save the product or service.

16.2 Short Description vs Long Description

Use the **short description** for quick summaries on lists, grids or line item references.

Use the **long description** for detailed product or service explanations.

16.3 Billing Cycle in Free

The Free version supports billing cycle information such as once-off or monthly metadata. This is useful for describing products and services.

Automated monthly recurring billing is not part of the Free version.

16.4 Product Images

You can add a product image URL using the WordPress media library where available.

Images can help when products are displayed or synced to a portal-style product catalogue.

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17. Quotes

Quotes allow you to send pricing to a customer before creating an invoice.

Go to:

Accounting > Quotes

17.1 Create a Quote

1. Go to **Accounting > Quotes**.
2. Select the customer.
3. Choose the quote status.
4. Set the issue date.
5. Set the valid-until date.
6. Select the currency.
7. Add products, services or manual line items.
8. Check quantities and prices.
9. Add notes or terms.
10. Save the quote.
11. Email the quote if required.

17.2 Quote Statuses

Common quote statuses include:

- Draft.
- Sent.
- Accepted.
- Rejected.
- Converted.

17.3 Public Quote View

A quote can be opened through a customer-facing quote link. The customer can view the quote without logging into WordPress.

The quote link should be treated as private. Anyone with the link may be able to view the quote.

17.4 Quote Acceptance and Rejection

When available, the customer-facing quote view may allow the customer to accept or reject the quote.

This helps you track whether the customer has approved the work.

17.5 Version History

When an existing quote is changed, the plugin can keep version history. This is useful when pricing or scope changes during negotiation.

17.6 Convert a Quote to an Invoice

Once a customer accepts a quote, convert it into an invoice.

1. Open the quote list.
2. Find the accepted quote.
3. Use the convert-to-invoice action.
4. Review the created invoice.
5. Email the invoice to the customer if required.

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18. Invoices

Invoices are the official customer billing documents used to request payment.

Go to:

Accounting > Invoices

18.1 Create an Invoice

1. Go to **Accounting > Invoices**.
2. Select the customer.
3. Select the currency.
4. Set the invoice status.
5. Set the invoice date.
6. Add products, services or manual line items.
7. Check quantity, unit price, discount and totals.
8. Add invoice notes if needed.
9. Save the invoice.
10. Email the invoice to the customer if required.

18.2 Invoice Line Items

Invoice line items may include:

- Product or service code.
- Description.
- Quantity.
- Unit price.
- Discount.
- Tax.
- Line total.

18.3 Discounts

The plugin can support line-level discounts and invoice-wide discounts depending on the invoice screen configuration.

Always check the final total before sending the invoice.

18.4 Public Invoice View

The public invoice view lets the customer open the invoice in a browser.

The customer can usually print the invoice or save it as a PDF using the browser print function.

18.5 Free Version Payment Process

The Free version does not automatically process online payments.

Customers should pay using the payment instructions shown on the invoice. After the customer pays, you manually record the payment in the Payments screen.

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19. Payments

The **Payments** screen records money received from customers.

Go to:

Accounting > Payments

19.1 Record a Manual Payment

1. Go to **Accounting > Payments**.
2. Select the invoice being paid.
3. Enter the payment amount.
4. Enter the payment date.
5. Select the payment method.
6. Enter a payment reference.
7. Add notes if needed.
8. Save the payment.

19.2 Payment Methods

Typical manual payment methods include:

- EFT.
- Cash.
- Manual card payment.
- Bank deposit.
- Other.

19.3 Partial Payments

If a customer pays only part of an invoice, record the amount actually received.

The invoice balance should update to show the remaining amount due.

19.4 Fully Paid Invoices

When the full amount is paid, the invoice status should update to paid or show a zero balance depending on the screen display.

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20. Expenses

The **Expenses** screen records supplier bills and business costs.

Go to:

Accounting > Expenses

20.1 Add an Expense

1. Go to **Accounting > Expenses**.
2. Enter the supplier name.
3. Select an expense account.
4. Enter the description.
5. Enter the amount.
6. Select the currency.
7. Enter the expense date.
8. Select the payment method.
9. Mark VAT claimable only if applicable.
10. Upload supplier documentation if available.
11. Save the expense.

20.2 Expense Documents

You can store supplier invoice or document references with the expense.

Depending on your site configuration, you may upload files or enter a document URL.

Keep supplier invoices and receipts for accounting and tax review.

20.3 VAT Claimable Expenses

Only mark an expense as VAT claimable if:

- Your business is VAT registered.
- The supplier invoice is valid.
- The expense qualifies for VAT input claim.
- Your accountant agrees with the treatment.

20.4 Recurring Expense Helper

The Free version may display recurring expense fields or a manual recurring-expense helper. Treat this as a manual helper unless your specific installation clearly enables scheduled recurring expense creation.

Automated recurring billing and advanced automation are Pro features.

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21. Customer Statements

Customer statements summarise a customer account over a selected period.

Go to:

Accounting > Customer Statements

21.1 Create a Statement

1. Go to **Accounting > Customer Statements**.
2. Select the customer.
3. Select the start date.
4. Select the end date.
5. Click to view the statement.
6. Review opening balance, invoices, payments and total due.
7. Print or save the statement as PDF from the browser.
8. Email the statement manually if required.

21.2 When to Use Statements

Use statements when:

- A customer has multiple invoices.
- A customer asks for account history.
- You need to follow up on overdue amounts.
- You want to reconcile customer payments.

Automated scheduled statement sending is not part of the Free version.

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22. Payment Follow-Up

The **Payment Follow-up** screen helps you manage unpaid and overdue invoices.

Go to:

Accounting > Payment Follow-up

Use it to:

- Review unpaid invoices.
- Identify overdue invoices.
- Copy follow-up wording.
- Open customer email drafts where available.
- View invoice links.

The Free version supports manual follow-up. Automated reminder scheduling is a Pro feature.

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23. VAT Lite

VAT Lite provides a basic VAT summary for review.

Go to:

Accounting > VAT Lite

23.1 Run a VAT Lite Summary

1. Confirm VAT settings in **Company Settings**.
2. Make sure invoices and expenses have correct VAT information.
3. Go to **Accounting > VAT Lite**.
4. Select the date range.
5. Run the summary.
6. Review output VAT, input VAT and net VAT.
7. Export CSV or print/save as PDF for your accountant.

23.2 Important VAT Notice

VAT Lite is not a replacement for professional tax advice or official VAT filing software.

Use it as a working summary and confirm results with your accountant before submitting tax returns.

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24. Reports

The **Reports** screen gives a basic business overview.

Go to:

Accounting > Reports

Reports may include:

- Total sales.
- Total expenses.
- Estimated profit.
- Outstanding debtors.
- Sales by product.
- Customer debtor information.

Reports help you understand how the business is performing, but they should still be reviewed with exported data and accountant advice where needed.

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25. Data & Export

The **Data & Export** screen lets you download your accounting data.

Go to:

Accounting > Data & Export

You can export data such as:

- Customers.
- Products and services.
- Quotes.
- Invoices.
- Payments.
- Expenses.

25.1 Why Export Regularly

Regular exports help with:

- Backups.
- Accountant handover.
- Spreadsheet review.
- Migration planning.
- Business records.
- Audit preparation.

Even if your hosting provider backs up your website, you should still export accounting data regularly.

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26. Logs

The **Logs** screen stores internal plugin events.

Go to:

Accounting > Logs

Logs can help with troubleshooting:

- Email actions.
- Sync events.
- Payment-related messages.
- Import/export actions.
- System notices.

Support teams may ask for log details when investigating an issue.

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27. User Access and Security

The plugin uses accounting permissions inside WordPress.

Administrators normally have access to all Accounting screens.

A dedicated Accounting Admin role may also be available.

27.1 Security Recommendations

- Only give Accounting access to trusted users.
- Use strong passwords.
- Enable two-factor authentication if possible.
- Keep WordPress, themes and plugins updated.
- Back up the site before updates.
- Do not publicly share invoice or quote links.
- Remove access for staff who leave the business.

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28. Email and Deliverability Tips

Invoices and quotes are only useful if customers receive them.

To improve email delivery:

- Use a business email address from your own domain.
- Configure SMTP or transactional email.
- Set SPF, DKIM and DMARC records.
- Avoid free email addresses as the From address.
- Send test emails before going live.
- Check spam folders during testing.
- Ask customers to whitelist your accounts email address if needed.

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29. Backup and Maintenance

Accounting data is important business data.

Recommended maintenance:

- Export CSV data regularly.
- Keep full website backups.
- Back up before plugin updates.
- Test after each update.
- Keep a copy of important invoices and statements.
- Review unpaid invoices weekly.
- Reconcile payments regularly.
- Review expenses monthly.
- Keep supplier documents organised.

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30. Suggested Monthly Accounting Routine

Use this monthly routine to stay organised:

1. Add all new customers.
2. Add any new products or services.
3. Create and send quotes.
4. Convert approved quotes to invoices.
5. Send all outstanding invoices.
6. Record payments received.
7. Capture business expenses.
8. Upload supplier invoices and receipts.
9. Review unpaid invoices.
10. Send manual follow-up emails.

11. Generate customer statements where needed.
12. Run reports.
13. Run VAT Lite if relevant.
14. Export CSV backups.
15. Send data to your accountant if required.

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31. Common Questions

Do I need a license key for the Free version?

No. The Free version does not require a license key.

Do I need OpenAI or an AI API key?

No. The Free version does not require an AI service.

Do I need PayFast or a payment gateway?

No. The Free version is designed for manual payments such as EFT, cash or manual card payments.

Can customers pay online in the Free version?

Online payment automation is not part of the Free version. Use invoice payment instructions and record payments manually.

Can I send invoices by email?

Yes. The plugin can email invoices using WordPress email delivery.

Can I save invoices as PDF?

The customer-facing invoice can normally be printed or saved as PDF using the browser print function.

Can I send customer statements?

Yes. Manual customer statements are included.

Are automated monthly statements included?

No. Scheduled automatic statement sending is a Pro feature.

Are automated payment reminders included?

No. The Free version includes manual follow-up helpers, not automated scheduled reminders.

Can I track expenses?

Yes. You can capture supplier expenses and keep document references.

Can I use VAT Lite for official VAT submission?

VAT Lite is a basic summary tool. Confirm VAT calculations and submissions with your accountant.

Can I export my data?

Yes. Use **Accounting > Data & Export** to download CSV files.

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32. Troubleshooting

Accounting menu does not appear

Check that the plugin is activated and that your WordPress user has permission to manage accounting.

Invoice emails are not arriving

Check Email Settings, SMTP configuration, spam folders and domain email authentication.

My invoice branding looks incomplete

Complete Company Settings, Invoice Branding and Email Settings. Make sure your logo URL and payment instructions are saved.

Product categories are empty

This is expected. Create only the categories your business needs.

I cannot create a product

Make sure an income account exists and is selected.

A customer did not receive an invoice

Check the customer email addresses, email logs, SMTP settings and spam folder.

VAT Lite shows no input VAT

Check that expenses are marked VAT claimable and that VAT information was captured correctly.

Currency totals look incorrect

If you use non-base currency documents, confirm the exchange rate entered for the document.

Payment did not reflect correctly

Check that the payment was recorded against the correct invoice and that the amount and date were entered correctly.

I see a Pay Now option but payment does not process

Online payment automation is not part of the Free version. The site should hide online payment buttons in Free or use Pro/payment connector functionality.

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33. Go-Live Checklist

Before using the system for real customers, confirm the following:

- ☐ Plugin is installed and active.
- ☐ Accounting menu is visible.
- ☐ Setup Wizard is complete.
- ☐ Company Settings are complete.
- ☐ VAT status is correct.
- ☐ Banking details are correct.
- ☐ Invoice Settings are correct.
- ☐ Quote numbering is correct.
- ☐ Invoice Branding is complete.
- ☐ Email Settings are complete.
- ☐ Test email was received.
- ☐ Product categories have been created.
- ☐ Income accounts have been reviewed.
- ☐ Expense accounts have been reviewed.
- ☐ Products and services have been added.
- ☐ Customers have been added.
- ☐ A test quote was created.
- ☐ A test invoice was created.
- ☐ A test payment was recorded.
- ☐ A test expense was captured.
- ☐ VAT Lite was reviewed if relevant.
- ☐ Reports were checked.
- ☐ CSV export was tested.
- ☐ Test data was removed if necessary.

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34. Glossary

Customer

A person or business you quote, invoice or receive payment from.

Product

A physical or digital item you sell.

Service

Work or assistance you sell, such as consulting, design, support or maintenance.

Quote

A pricing document sent before an invoice. A quote can be accepted, rejected or converted into an invoice.

Invoice

A billing document requesting payment from a customer.

Payment

Money received from a customer and recorded against an invoice.

Expense

A supplier bill, cost or purchase recorded by the business.

Statement

A summary of a customer account over a selected period.

VAT Lite

A basic VAT summary tool for review and accountant support.

CSV Export

A spreadsheet-friendly file download of accounting data.

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35. Final Notes

Nomad Small Business Accounting Free is intended to help small businesses manage a complete manual accounting loop inside WordPress.

A good Free workflow is:

1. Add your company settings.
2. Add products and services.
3. Add customers.
4. Send a quote.
5. Convert the quote to an invoice.
6. Receive payment manually.
7. Record the payment.
8. Capture expenses.
9. Send statements when needed.
10. Review reports.
11. Export your data regularly.

For businesses that later need online payments, recurring billing, scheduled reminders, scheduled statements, AI-assisted proposal writing or integrations, those features can be added through Pro or connector-based upgrades.