

Where accounting meets engineering.

Clean books, live dashboards and accounting systems built by someone who has spent a career in both worlds.

BRIAN KELLY

Founder · Accounting & Business Data Advisor

20+

years of accounting experience, starting in a family CPA firm

11+

years as a software engineer on mission-critical systems

20+

platforms and tools: QuickBooks, Xero, Gusto, Ramp, Puzzle, Stripe and more

ABOUT



Precision of an engineer. Judgment of an accountant.

Brian Kelly is the founder of Kellcat, an advisory firm where accounting meets engineering. His accounting career started in his late mother's CPA firm. His engineering career has been spent building software where mistakes aren't an option.

At Kellcat, Brian turns raw business data into clean books, live reports and plain-English guidance, so owners can stop reacting to their numbers and start running their business with them.

The accountant

- 20+ years of bookkeeping and accounting, from a family CPA firm to today
- QuickBooks Advanced ProAdvisor, Xero and Puzzle certified
- Monthly bookkeeping, cleanups, close and revenue recognition (ASC 606)
- Restaurants, real estate, service and tech companies

The engineer

- 11+ years as a software engineer on mission-critical systems
- APIs, webhooks and automations that move data without retyping
- Dashboards that update themselves from the books
- Systems designed so every number can be traced and tested

Python · Java · C++ · CI/CD and cloud deployment

TOOLS I BUILD WITH

QuickBooks Online

Xero

Puzzle

Mercury

Gusto

Ramp

Bill.com

Stripe

Shopify

Square

Bluevine

Relay

Databox

Zapier

Make

n8n

APIs & webhooks

Custom integrations

+ more

HOW KELLCAT WORKS

Clean Books → Clear Picture → Confident Decisions

Monthly bookkeeping keeps the books right. Live dashboards show what the numbers say. An advisor's read turns them into decisions you can make with confidence.

PROJECTS

The work

Grouped by who it helps. Projects marked “sample” use illustrative companies and numbers to show the method without sharing client data.

FINTECH & TECH COMPANIES

01 Marketplace Payments → General Ledger

Accounting architecture and a live API demo for a fintech client

CLIENT WORK

EVERY BUSINESS OWNER

02 Books & Numbers Review

Books checked, six core numbers, an advisor's read

KELLCAT SERVICE

03 Databox Industry Dashboards

Live dashboards for service businesses and short-term rentals

SAMPLE DATA

04 Financial Starter Kits

Four \$97 kits, a real estate bundle and Books Setup

KELLCAT PRODUCT

MARKETING-DRIVEN BUSINESSES

05 Klipfolio Finance + Marketing Dashboard

Revenue against plan, next to the sales funnel

SAMPLE

06 Google Sheets Executive Dashboard

An always-current view with no new software

SAMPLE

07 The 5-Point Audit

A monthly snapshot that turns reports into decisions

SAMPLE

PROOF

08 Client Results

Real estate, restaurant and fintech engagements

CLIENT WORK

09 What Clients Say

In their own words

TESTIMONIALS

01 FINTECH · CLIENT WORK

Marketplace Payments → General Ledger

CLIENT Fintech marketplace (name withheld) **STACK** Stripe Connect · Puzzle GL API · Mercury webhooks · JavaScript

CLIENT WORK · FINTECH
MARKETPLACE

Every payment path, booked correctly.

A two-sided marketplace collects from payers (a third-party payer or the customer), keeps a platform fee, and pays service providers through Stripe Connect. This demo shows the accounting design behind it: 11 payment scenarios, each turned into a balanced journal entry and the exact API call that posts it.

Names, rates and amounts are sample data. Calls are simulated. No credentials, no live systems.

SECTION

PUZZLE GL

MERCURY

PAYMENT SCENARIO

PAYER BILLING (PRIMARY FLOW)

SC-01
Payer Full Pay

Payer pays full invoice via Stripe ACH. Primary billing flow.

SC-02
Payer Short-Pay

Payer pays partial invoice. Pro-rata waterfall. Balance tracked by Job ID.

CUSTOMER BILLING

SC-03
Payer Denial - Customer

Payer denies. The platform re-invoices customer directly. Two-step entry.

SC-04
Customer Pays Full Invoice

Customer pays full invoice directly (no payer involvement).

SC-05
Customer Short-Pay Recovery

Customer pays remaining balance from prior short-pay. Clears AR and deferred fee.

PAYLOAD LEDGER VIEW RESPONSE

SAMPLE FEE SCHEDULE · PAYER-SET PRICING · THE PLATFORM DOES NOT SET CUSTOMER-FACING RATES

Standard Job (24-hr turnaround) 15% of Collected Job Amount
Extended-Turnaround Job 20% of Collected Job Amount
Auto-reclassified (missed due time) 20% via system timestamp
Provider Fee Collected Amount minus Platform Fee
Provider job costs Provider's own expense — never on the platform's books

ASC 606 · AGENT TREATMENT · PAYER BILLING

The payer pays the full \$700.00 invoice via Stripe ACH. PRIMARY billing flow. The platform recognizes only its platform fee (\$105.00 — 15% Standard rate) as revenue. Provider portion (\$595.00) is a pass-through liability. Stripe ACH fee (\$5.00 — 0.8% capped at \$5) recorded as separate expense. Note: if the job is taxable, sales tax of \$57.75 is collected separately and recorded as Sales Tax Payable — never revenue.

JOURNAL ENTRY · SC-01 — PAYER FULL PAY

Balanced

Account	Type	Description	Debit	Credit
Cash / Stripe Clearing	Asset	Payer full payment via Stripe ACH · \$700.00 Invoice	\$700.00	—
Net Revenue — Platform	Revenue	Platform fee recognized (15% Standard) · \$105.00	—	\$105.00
Provider Payable	Liability	Provider portion — pass-through · ASC 606 agent · \$595.00	—	\$595.00
Stripe Fee Expense	Expense	Stripe ACH fee (0.8% capped at \$5) · \$5.00	\$5.00	—
Cash / Stripe Clearing	Asset	Stripe ACH fee deducted from clearing · \$5.00	—	\$5.00
TOTALS			\$705.00	\$705.00

Payer

Third-party payer or customer

Stripe

Collects, splits the fee, pays providers

Mercury

Bank deposit fires a webhook

Puzzle GL

Balanced journal entry posted by API

THE PROBLEM

A two-sided marketplace collects from payers, keeps a platform fee and pays providers through Stripe Connect. Short-pays, denials, refunds and chargebacks share one Stripe balance. Integrations sync the data, but a standard bookkeeping setup can't follow that money.

WHAT I BUILT

The accounting design and an interactive demo. Every payment path maps to a balanced journal entry and the exact API call that posts it. Mercury webhooks confirm the bank deposit and close out Stripe Clearing.

THE RESULT

One spec that engineers can build against and a CPA can sign off on. The platform fee is revenue. The provider share is a pass-through liability under ASC 606 agent treatment.

11

payment scenarios designed

100%

of entries balance, checked on screen

\$0.00

left in Stripe Clearing after payout

2

APIs: Puzzle GL and Mercury

KELLCAT · PORTFOLIO

04

Every exception has an answer.

Most payment systems are designed for the happy path. The books break on the exceptions. Each scenario below has its own entry, its own controls and, where needed, a legal flag before launch.

PAYER BILLING

SC-01 Payer pays in full by ACH

SC-02 Payer short-pays: pro-rata split by job

SC-03 Payer denies: re-invoice the customer

CUSTOMER BILLING

SC-04 Customer pays in full by card

SC-05 Customer pays the short-pay balance

PROVIDER SETTLEMENT

SC-06 Provider payout through Stripe Connect

SC-07 Provider paid directly by mistake

EXCEPTIONS & RETURNS

SC-08 Failed ACH (NSF): reverse and reinstate

SC-09 Refund to payer

SC-10 Card chargeback and provider clawback

SC-11 Duplicate payment held as a liability

THE CONTROL THAT PROVES IT · ONE \$700 JOB

COLLECTED

—

STRIPE FEE

—

PROVIDER PAYOUT

—

PAID TO BANK

=

STRIPE CLEARING

\$700.00

\$5.00

\$595.00

\$100.00

\$0.00

When the clearing account lands on zero for every job, nothing was double-counted, dropped or misfiled. That's the check a monthly close relies on.

JOURNAL ENTRY · SC-01 – PAYER FULL PAY					✓ Balanced	
Account	Type	Description	Debit	Credit		
Cash / Stripe Clearing	Asset	Payer full payment via Stripe ACH · \$700.00 invoice	\$700.00	–		
Net Revenue – Platform	Revenue	Platform fee recognized (15% Standard) · \$105.00	–	\$105.00		
Provider Payable	Liability	Provider portion – pass-through · ASC 606 agent · \$595.00	–	\$595.00		
Stripe Fee Expense	Expense	Stripe ACH fee (0.8% capped at \$5) · \$5.00	\$5.00	–		
Cash / Stripe Clearing	Asset	Stripe ACH fee deducted from clearing · \$5.00	–	\$5.00		
TOTALS			\$705.00	\$705.00		

Sample names, rates and amounts. Full scenario walkthrough and live demo available on request.

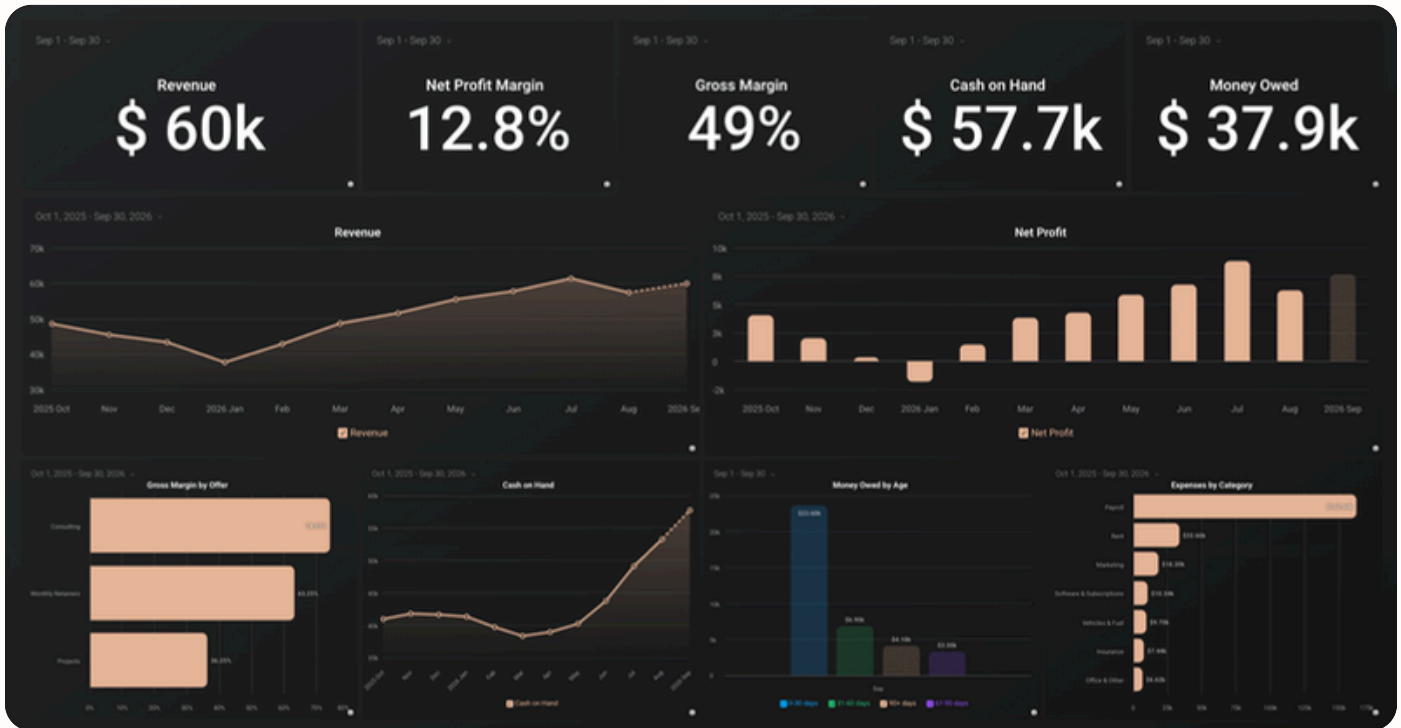
02

EVERY BUSINESS OWNER · KELLCAT SERVICE

Books & Numbers Review

TOOLS QuickBooks Online or Xero · Databox

SAMPLE REVIEW · ILLUSTRATIVE NUMBERS



THE PROBLEM

Most owners have books, but they can't tell if the books are right, or what the numbers are trying to tell them.

WHAT I BUILT

A review of the QuickBooks or Xero file for accounting issues, a live dashboard of six core numbers built from the same data, and an advisor's read on each one.

THE RESULT

In one meeting the owner sees what's working, what to watch and what it means in dollars. It's the fastest way to see what working with Kellcat is like.

6

core numbers: revenue, margin, gross margin, cash, money owed, expenses

3

parts to every read: working, watch, what it means in dollars

1

meeting to walk through it together



Request a free review
kellcat.com/books-review

03

EVERY BUSINESS OWNER · LIVE DASHBOARDS

Databox Industry Dashboards

TOOLS Databox · QuickBooks Online · Xero

KELLCAT DEMOS · SAMPLE DATA



Service business: revenue, gross profit, close rate, jobs



Short-term rentals: occupancy, nightly rate, profit by property

THE PROBLEM

Owners log into five apps to answer one question, and by the time a report is built the moment has passed.

WHAT I BUILT

Industry dashboards that start with the six numbers every owner should know, then add the KPIs that matter in that industry.

THE RESULT

They update automatically from QuickBooks or Xero, so the owner sees the whole business in one place without building a report.

6

core numbers on every dashboard

+KPIs

chosen for each industry

24/7

live view, reviewed with you monthly



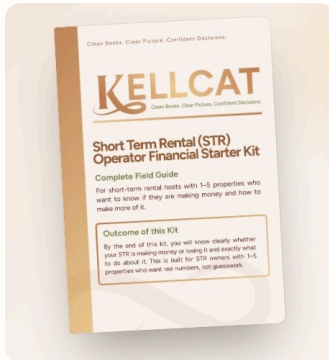
See the live demos
kellcat.com/dashboards

04 EVERY BUSINESS OWNER · KELLCAT PRODUCTS

Financial Starter Kits

TOOLS Excel · Google Sheets · PDF field guides

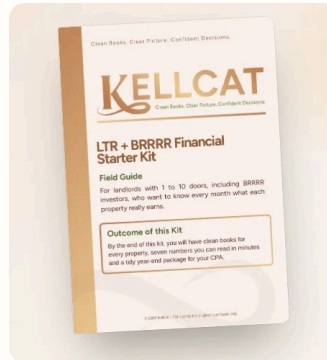
KELLCAT PRODUCTS · LIVE



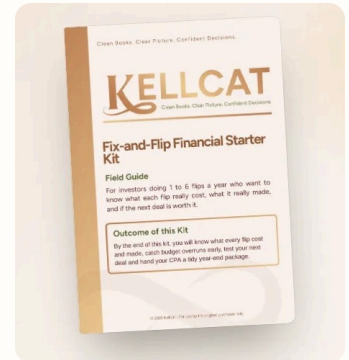
Short-Term Rental Kit



Small Business Kit



LTR + BRRRR Kit



Fix-and-Flip Kit

THE PROBLEM

Owners who aren't ready for a bookkeeper still need their real profit. Generic templates guess at categories and leave tax time to chance.

WHAT I BUILT

Four self-paced kits for Excel and Google Sheets, each with tested formulas, built-in checks, a sample year and a plain-English guide.

THE RESULT

Owners see profit and their key numbers in minutes a week, then hand their CPA a year-end summary sorted by tax line.

\$97

per kit: Short-Term Rental, Small Business, LTR + BRRRR, Fix-and-Flip

\$197

Real Estate Bundle: the STR, LTR + BRRRR and Fix-and-Flip kits

+\$150

Kickstart Call add-on: 60 minutes with Brian to get the kit running

NEXT STEP · BOOKS SETUP

QuickBooks or Xero, set up right

\$497 for Books Setup, or \$797 for Real Estate Books Setup by property. A kit bought in the last 90 days counts \$97 toward setup.

FREE GUIDES

Mountain Town STR Guides

Colorado and Utah editions for short-term rental owners, with STR license and lodging tax sections for each town.

Kellcat is a bookkeeping and advisory firm. The kits are the do-it-yourself way in. Books Setup is the next step, and monthly bookkeeping is there when an owner is ready to hand it off.



Shop the Starter Kits
kellcat.com/shop

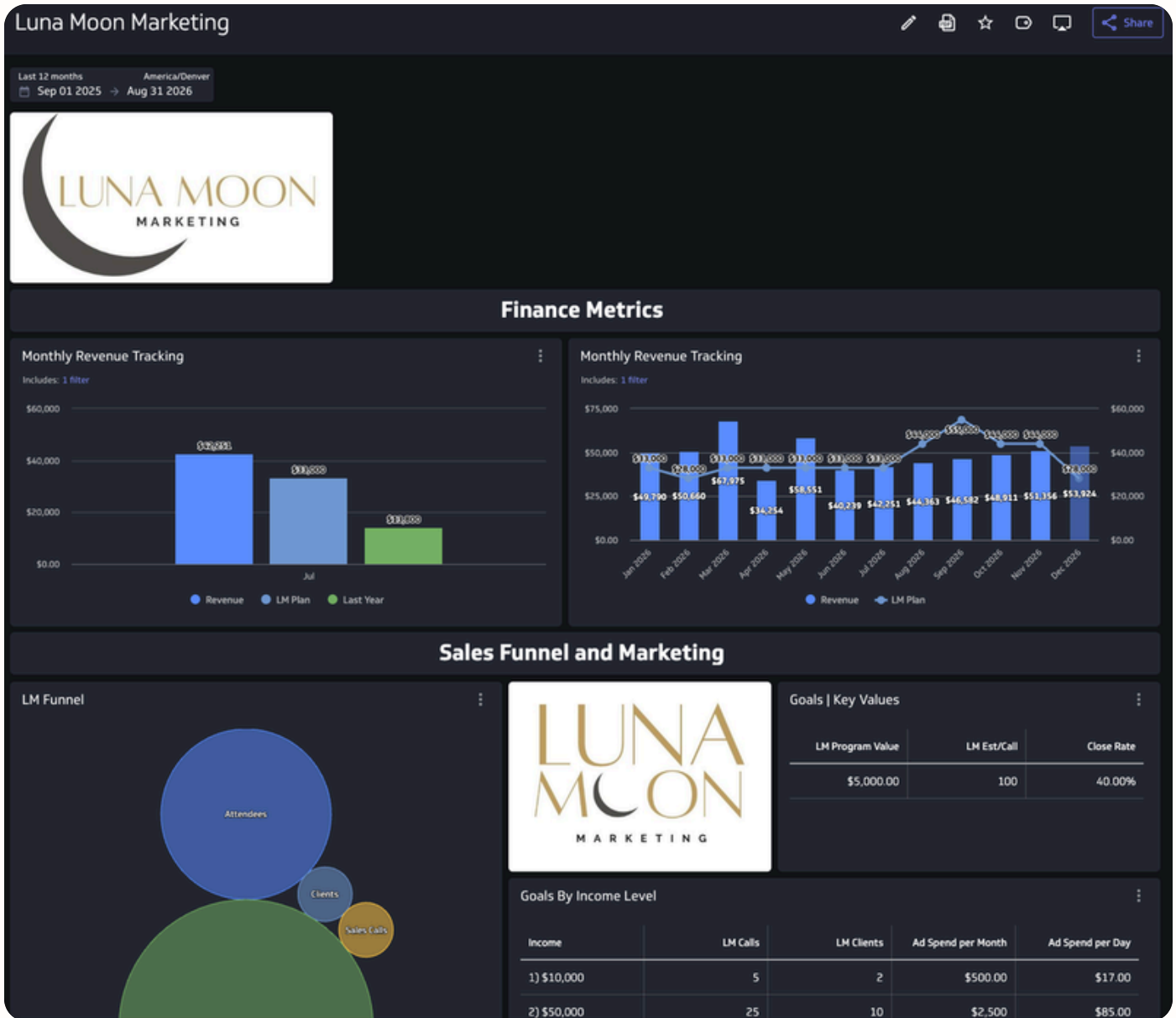
05

MARKETING-DRIVEN BUSINESSES

Klipfolio Finance + Marketing Dashboard

TOOLS Klipfolio · accounting + marketing data

SAMPLE COMPANY: LUNA MOON MARKETING (ILLUSTRATIVE)



THE PROBLEM

Finance lives in one tool and marketing in another, so nobody can say which spend actually turns into revenue.

WHAT I BUILT

One professional view: monthly revenue against plan and last year, next to the sales funnel, campaigns and goals by income level.

THE RESULT

The owner can see how marketing spend turns into revenue without switching platforms or waiting for month-end.

06

MARKETING-DRIVEN BUSINESSES

Google Sheets Executive Dashboard

TOOLS Google Sheets · accounting, marketing and operations data

SAMPLE COMPANY: LUNA MOON MARKETING (ILLUSTRATIVE)



THE PROBLEM

A growing business needs one view of the numbers but isn't ready to pay for new software.

WHAT I BUILT

An executive dashboard in Google Sheets: forecast against last year, a 12-month forecast, website traffic, registrations and email performance.

THE RESULT

A live view that's easy to check in minutes, built in a tool the team already uses. The full picture is one tab away.

07

MARKETING-DRIVEN BUSINESSES

The 5-Point Audit

TOOLS Google Sheets · Google Analytics · Mailchimp · Facebook Ads

SAMPLE COMPANY: LUNA MOON MARKETING (ILLUSTRATIVE)

The 5 Point Audit System

Audit Stats for Luna Moon 2025 Full Year

Software: Google Analytics

Segment: Total Website Traffic

Metric: Total Traffic, Users, Specific Pages, Behavior

1. Data Snap Shots	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
12 months:	66,733	60,469	50,060	65,171	72,761	67,819	33,541	49,227	50,434	74,780	81,274	86,832
Last 30 days	5,558	6.84%										
Last 60 days	12,052	16.12%										
Last 90 days	36,398	72.17%										

2. Wins: Month 12 has been the best traffic month YTD, driven by 40% social traffic of which Pinterest was the #1 leader

3. Watchouts: Month 7 showed significant decrease. Volume decreased in all areas, but Email traffic remained strongest.

4. Special Notes: Bounce rates decreased in Month 12 as well, with Blog ABC having the lowest bounce rate

5. Dashboard Item: YES, because this ties to clients objectives of driving 3x traffic to the site to hit \$1M in revenue

Software: Mail Chimp

Segment: Broadcast

Metric: Open Rates, Click Rates, Click Links Review

1. Data Snap Shots	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
12 months:	3.0%	3.6%	3.0%	3.6%	4.3%	5.2%	6.2%	7.5%	5.0%	6.0%	7.2%	8.6%
Last 30 days												
Last 60 days												
Last 90 days												

2. Wins: Month 12 has been the highest click rate driven by 43.2% open rate in December. It's probably driven by the Holiday shopping and deals

3. Watchouts: Month 1 and 3 have the lowest click rate. The first quarter of the year have the lowest click but the email open rate has been increasing significantly on the positive side

4. Special Notes: The second half of the year actually exceeded the goals for opens and clicks

5. Dashboard Item: YES/NO, because the conversion rate is more important because we want to know how the open/clicks translate into actual sales.

Software: Facebook Ads

Segment: Webinar

Metric: Cost per Lead

1. Data Snap Shots	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
12 months:	201	151	180	183	185	191	160	168	164	128	358	405
Last 30 days	47	13.13%										
Last 60 days	277	216.41%										
Last 90 days	241	146.95%										

2. Wins: the lowest cost per lead is Month 10

3. Watchouts: the highest cost is Month 12.

4. Special Notes: The cost fluctuate over time

5. Dashboard Item: YES, because ads can fluctuate so much, keep a close eye on this each week to stay within target of \$X per lead

1

Data snapshot

Key numbers by month

2

Wins

What to keep doing

3

Watchouts

Trends to catch early

4

Special notes

Context numbers can't show

5

Dashboard item

The one metric to focus on

Every month, each platform (website traffic, email and paid ads) runs through the same five checkpoints. The snapshot sets the baseline: 12 months of history plus 30, 60 and 90-day trends. Wins show what's working. Watchouts catch a slide early, while it's still cheap to fix. Special notes add context the numbers can't show, like a holiday promotion or a one-time expense. The dashboard item names the one metric to watch each week.

The result isn't just a monthly report. It's a compass: routine numbers turned into advice an owner can act on, with a one-time expense or a slow season never mistaken for a crisis.

08 PROOF Client Results

REAL ESTATE

Real estate investment group

Rental and flipping business

CHALLENGE

Bookkeeping across several real estate entities with no consolidated view of how the portfolio was performing.

OUTCOME

Clean, organized books across both entities and a clear picture for each property, instead of scattered records.

FINTECH

Payments marketplace

Payments platform (name withheld)

CHALLENGE

Fintech transaction flows that a standard bookkeeping setup couldn't handle: fees, provider payouts, refunds and disputes.

OUTCOME

A complete accounting architecture tailored to the platform. See project 01.

REAL ESTATE

Real estate partnership

Real estate flipping business

CHALLENGE

No clear view of budget against actual costs, so it was hard to know where money was going on each property.

OUTCOME

Clear budget and cost tracking that shows where costs stand against budget, for better property decisions.

FOOD SERVICE

Full-service restaurant

Food cost and menu pricing

CHALLENGE

Needed clean books and visibility into food costs. Without it, there's no way to know if pricing and margins work.

OUTCOME

Organized bookkeeping and clear food cost tracking, so true margins guide menu and pricing decisions.

WHAT EVERY ENGAGEMENT HAS IN COMMON

1

Clean books first

Every number on a dashboard is only as good as the books behind it, so the books get fixed first.

2

Numbers you can see

Owners get the few numbers that matter for their business, in one place, kept current.

3

Advice in dollars

Every finding comes with what it means for the business and what to do about it.

09 PROOF What Clients Say

“ Finally tracking every flip cost with real clarity

Brian has been very great to work with and help refine our QuickBooks Online. I'm working on flipping houses, and Brian has reviewed our settlement statements to track every thing properly as well as provide some insight into how others track costs to optimize reporting/visibility.

Michael S. · Real estate investor

“ Confident, well taken care of, and books that finally run smoothly

I had a fantastic experience with Brian from Kellcat Bookkeeping. His knowledge in the field was truly impressive. I left feeling confident and well taken care of, knowing that my financial records are in good hands. Brian cleaned up our books, and continually strives to keep everything running smoothly and correctly, and is always available when I need him. In addition, he is an absolute pleasure to work with.

Bert K.

“ His knowledge of QuickBooks blew my mind

My books were a complete disaster. Not unexpected, since I was trying to do them myself for the past 2 years. Brian from Kellcat helped me clean them up and he also showed me which metrics I should be tracking. His knowledge of QuickBooks blew my mind. He showed me stuff I didn't even know was possible. I would highly recommend working with him if you're looking for a great bookkeeper in the Denver area.

Carlos · Real estate, Denver, CO

Want results like these?

Start with a free Books & Numbers Review of your QuickBooks or Xero file.



kellcat.com/books-review

Scan to request yours

What clarity changes

Clean books are the starting point. The payoff is the decision an owner can make once the numbers are clear.

29% → 35%

food cost as a share of sales

RESTAURANT

The menu that quietly stopped paying

Sales looked steady, but food cost crept up six points. On \$50,000 a month in sales, that's about \$3,000 a month leaving without anyone noticing.

THE DECISION

Reprice the dishes that slipped, renegotiate with the produce supplier, and track food cost every month.

\$150 vs \$900

monthly profit: the duplex vs. the other rentals

RENTAL PORTFOLIO

The rental that wasn't pulling its weight

Six rentals looked profitable as a group. Split out by property, the duplex cleared about \$150 a month while the others averaged around \$900.

THE DECISION

Raise the duplex rents to market and refinance its loan, before buying a seventh property.

Sales ↑ Cash ↓

a record month, and still short on cash for payroll

CONTRACTOR

The busiest month with no cash

Revenue hit a high, but the money was tied up in unbilled work and slow-paying customers. The profit was real; it just wasn't in the bank yet.

THE DECISION

Bill at project milestones and follow up on receivables weekly, so busy months pay for themselves.

Illustrative examples based on common small-business situations, not specific client results.

Let's look at your numbers together.

Start with a free Books & Numbers Review: an accounting review of your QuickBooks or Xero books, a live dashboard of your six core numbers, and an advisor's read on what's working, what to watch and what it means in dollars.



Free Books & Numbers Review

kellcat.com/books-review



Book a discovery call

kellcat.com/discovery

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CREDENTIALS



Xero Certified Advisor

Puzzle Certified Advisor