



SMALL
BUSINESS
PORTFOLIO

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.

01

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

02

SMALL BUSINESS OWNERS · KELLCAT PRODUCT + SERVICE

Starter Kit + Books Setup

TOOLS Excel · Google Sheets · QuickBooks Online or Xero

KELLCAT PRODUCT · LIVE



SAMPLE - Juniper Lane Design Studio - Small Business Financial Starter Kit.xlsx

My Numbers - your six numbers for any month
ILLUSTRATIVE SAMPLE: Juniper Lane Design Studio (fictional) Pick a month in the gold cell. Each number gets a status and a plain-English "so this means".

Pick a month: **September** ✓ September 2026: 43 entries counted

#	Number	Your result	Compared with	Status	So this means
1	Income	\$14,220.00	Up 72.8% vs August (\$8,230)	✓ Healthy	Sales held steady or grew. Keep doing what is working.
2	Profit margin	36.5%	Net profit \$5,193 - healthy is 15%+	✓ Healthy	You kept a healthy share of every sales dollar (before your own pay).
3	Gross margin	95.8%	Cost of goods \$602 - healthy is 50%+	✓ Healthy	Your prices leave plenty to cover overhead.
4	Expenses	\$9,027.15	Up 44.4% vs August (\$6,252)	✓ Healthy	Costs are under control: flat, down, or growing no faster than sales.
5	Break-even income	\$4,850.39	With your pay: \$9,549	✓ Healthy	Income covered your fixed costs AND your own pay.
6	Cash runway	1.7 months	Cash \$21,573 ÷ \$12,400 a month	⚠ Watch	One to three months of cushion. Build a reserve before big spending.
+	Money owed to you	\$2,400.00	Equal to 17% of this month's income	⚠ Watch	Some customers are late. A friendly reminder this week usually works.

Healthy ranges are general guides for small businesses, not rules. Status: ✓ Healthy (green) · ⚠ Watch (amber) · ✖ Act (red). Break-even "with your pay" uses the monthly pay you set on Setup.

Start Here · Setup · Income · Expenses · Monthly Summary · **My Numbers** · Where the Money Goes · Month-End Checklist · Money Owed · Mileage · What I Ow

Small Business Kit: Schedule C owners and single-member LLCs **My Numbers: six numbers marked Healthy, Watch or Act**

THE PROBLEM

Owners need their real profit before they're ready for a bookkeeper, and many start QuickBooks or Xero with a file set up wrong.

WHAT I BUILT

A 14-tab Small Business Kit for Excel and Google Sheets with a full sample year and a 28-page guide, plus a fixed-price Books Setup.

THE RESULT

Owners see profit, margin and break-even in minutes a week, then move into clean books in QuickBooks or Xero when they're ready.

\$97

Small Business Kit: tracker, sample year and field guide

+\$150

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

\$497

Books Setup in QuickBooks Online or Xero, with a recorded handoff

NEXT STEP · BOOKS SETUP

QuickBooks or Xero, set up right

Accounts connected, a chart of accounts that fits, bank rules and a recorded 60-minute handoff. \$497, or \$797 for real estate. A kit bought in the last 90 days counts \$97 toward setup.

ALSO IN THE SHOP

Kits for real estate owners

STR, LTR + BRRRR and Fix-and-Flip kits at \$97, the \$197 Real Estate Bundle, and free Colorado and Utah Mountain Town STR Guides.

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

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.

03 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.

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.

04 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

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