Baratelli Bankable

A free QuickBooks alternative that keeps every company's books in one place.

Free accounting from the Baratelli Institute, for one company or a family of companies.

Scan to open
baratelliinstitute.com/bankable

Baratelli Bankable competes on the bookkeeping itself. It keeps the books you expect — invoices, bills, banking and reconciliation, inventory, payroll entries, budgets and financial statements — and it keeps them for every company at once. QuickBooks keeps one company's books well, and one company at a time is the whole of what it can do. An organization with a dozen operating companies, property entities and trusts does not have one company's books to keep. It has all of them, and it has to see them added together.

So this holds every entity in one database and consolidates them, with intercompany eliminations, in the program. It carries the real estate and treasure assets — with their photographs — in registers tied to the ledger. And because the books are complete, the schedules that make financing easier come out of the same entries rather than being assembled afterwards.

*Open it at **baratelliinstitute.com/bankable** — or scan the code above. Two sets of sample books are waiting: a two-company business and the Baratelli family office, every screen filled in. Nothing to install, no account to make; the books stay on the device.*

AS A QUICKBOOKS ALTERNATIVE — THE BOOKS THEMSELVES

BARATELLI BANKABLE	WHAT IT DOES	IN QUICKBOOKS
The books you expect	Invoices, bills, banking and reconciliation, inventory, payroll entries, budgets and financial statements — kept to the same standard, for every company at once.	Yes, for one company
Every company in one database	Operating companies, property companies, trusts and what the family holds personally, all in one file.	One company per company file
Consolidating and consolidated statements	Produced in the program, with intercompany eliminations, rather than exported to a spreadsheet and added up by hand.	Not built in
Moves both ways	Imports from QuickBooks, several companies at once, and exports back for a CPA who uses it.	—
Free, and the data stays yours	No subscription. The books stay on the device or in a file of your own, encrypted if you choose.	Monthly subscription; data held in Intuit's cloud (Online)

FOR THE FAMILY OFFICE

Real estate and Treasure assets registers	Two registers — the property on one, the art, wine, jewelry and watches, cars and collectibles on the other — with photographs, provenance, appraisals and fair market value, tied to the books.	Not built in
Photographs, kept with the books	Pictures upload onto any holding, inventory item or fixed asset, several at a time and at full quality, each with a caption and one of them the cover — and print as a photo inventory, catalog and register.	Receipt capture only
Family office statement and net worth by member	At historical cost and at fair market value, with look-through ownership through trusts.	Not built in
Estate inventory	Everything the family owns, by who is to receive it and how it passes.	Not built in
Private funds and K-1 tracker	Commitments, capital calls, distributions, NAV and returns, and every K-1 expected.	Not built in
Family office records and advisory team	Folders for governance, taxes, estate planning, investments, insurance, staff and aircraft — and the advisors by role with their fees.	Not built in

FOR THE LENDER		
Loan readiness checklist	What a lender checks first, item by item, with the next step for each.	Not built in
Underwriting clean-up	Finds loan payments expensed, loan proceeds and transfers counted as income, and the other misclassifications that distort a lender's schedules — with the effect on EBITDA.	Not built in
SBA borrowing capacity and loan package	How much the business can borrow, and the package in one PDF: personal financial statements, debt schedule, sources and uses, projections.	Not built in
Borrowing base and compliance certificates	The monthly borrowing base for a line of credit and the quarterly covenant certificate, signed and ready to send.	Not built in
Collateral schedule and availability	Every asset at value, advance rate, what is already loaned against it and what is left to borrow.	Not built in
Income tax provision	Current and deferred taxes under ASC 740 with the full schedule, the rate reconciliation and the entry that books it.	Not built in
Loans with collateral and covenants	Escrow, balloons, guarantors and covenant tests every quarter, with warnings before a breach.	Not built in

FOR THE OWNER		
Rent roll	Units, leases, deposits and past-due tenants, agreeing with the books.	Not built in

AND FOR TEACHING

It is a serious program for serious people, at a price a student can learn on: free. An accounting class can open the same two sets of books a practitioner would — a two-company business and a family office — and work consolidations, eliminations, a loan package and an asset register on real screens rather than on a worksheet. No account, no installation, no license to administer, and nothing for a student to buy.

Release 4, beta. The program has been tested and put through a structured review; it has not yet carried an organization through a full year of its own books.

Compared with QuickBooks Online and QuickBooks Desktop as sold to small businesses, without add-on apps, as of September 2026. QuickBooks is a trademark of Intuit Inc. Baratelli Bankable is not affiliated with or endorsed by Intuit.