THE BARATELLI INSTITUTE

Mentoring at Scale

Baratelli Bankable

Pilot Kit

Everything to run a 30-day pilot with three to five businesses and one CPA: the plan, the setup checklist, the demo scripts, the feedback questions and a one-page quick start to hand each owner.

30 days	3–5	1	20 min
one full month-end close	businesses	CPA reviewing	setup per business

More than books. Everything you expect from bookkeeping software, and the things a family holding company needs that ordinary bookkeeping software leaves to spreadsheets:

FOR THE LENDER
- Loan readiness checklist
- Underwriting clean-up
- SBA borrowing capacity and loan package
- Borrowing base and compliance certificates
- Collateral schedule and availability

FOR THE FAMILY OFFICE
- Every company in one file
- Real estate and Treasure assets registers
- Family office statement and net worth by member
- Estate inventory
- Private funds and K-1 tracker

FOR THE OWNER
- Rent roll
- Free, and the data stays yours
- Moves both ways

> *The question the pilot answers: will an owner keep their books in Baratelli Bankable for a month, close it, and hand it to their CPA and lender without a call for help?*

OPEN THE PROGRAM

baratelliinstitute.com/bankable

Scan the code, or type the address. Two sets of sample books are waiting — a two-company business and a family office, every screen filled in. Nothing to install, no account to make; the books stay on the device.

WHAT BARATELLI BANKABLE DOES THAT QUICKBOOKS DOES NOT

Baratelli Bankable keeps the books you expect: invoices, bills, banking and reconciliation, inventory, payroll entries, budgets and financial statements. Then it holds every company, trust and personally-held asset in one file, consolidates them with intercompany eliminations inside the program, and carries the real estate and treasure assets, with their photographs, in registers tied to the ledger. Intuit does sell consolidation, higher in its own line and above the small-business tier. What the table asks is not whether it can be had at all — it can — but what it costs to reach, and what a family holding company gets at that price.

BARATELLI BANKABLE	WHAT IT DOES	IN QUICKBOOKS
FOR THE FAMILY OFFICE		
Every company in one file	Operating companies, property companies, trusts and what the family holds personally, combined with intercompany eliminations.	One company per company file; combining requires Enterprise Accountant (reports only, no eliminations) or Intuit Enterprise Suite
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, uploaded and kept with the books	Pictures upload onto any holding, inventory item or fixed asset, several at a time and at full quality, each with its own caption and one of them the cover, and print as a photo inventory, a photo catalog and a photo register. Receipts photograph on a phone and attach to the entry they support.	Receipt capture only
Family office statement and net worth by member	At historical cost and 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

WHAT BARATELLI BANKABLE DOES THAT QUICKBOOKS DOES NOT — CONTINUED

BARATELLI BANKABLE	WHAT IT DOES	IN QUICKBOOKS
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
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)
Moves both ways	Imports from QuickBooks, several companies at once, and exports back for a CPA who uses it.	—

The comparison is with QuickBooks Online and QuickBooks Desktop as sold to small businesses, without add-on apps, and the product line was read on September 28, 2026 — the date every claim in this table should be held to, because Intuit ships changes continuously. **“Not built in” means not built into those two editions.** Several of these capabilities do exist higher in the Intuit line: Desktop Enterprise Accountant combines standard reports across company files, which produces a spreadsheet and asks that the charts of accounts match, and Intuit Enterprise Suite, Intuit’s ERP-tier product, does multi-entity consolidation with intercompany eliminations, a shared chart of accounts and intercompany journal entries. Both sit above the small-business tier and are priced there, and an organization already paying for that tier should compare against it rather than against this table. QuickBooks and Intuit Enterprise Suite are trademarks of Intuit Inc. Baratelli Bankable is not affiliated with, endorsed by, or a product of Intuit.

1 · THE PILOT AT A GLANCE

Choose owners who keep their own books today, most in QuickBooks, and who will talk with you honestly. Mix them: a service business, a business with inventory, one with rental property, and if you can, a family with several entities. Ask one CPA who works with at least two of them to review the books at month-end.

Who	What they do in the pilot	Time
Each owner	Moves their books in, keeps them for a month, closes the month, sends the year-end package or QuickBooks export to the CPA	20 minutes to start, then their usual bookkeeping time
The CPA	Reviews one closed month for each business: the trial balance, reconciliations, questions and the export into their own QuickBooks	About an hour per business
The mentor (you)	Sets each owner up, checks in weekly, runs the debrief, gathers the feedback	About 2 hours per business over the month

What success looks like

Measure	Target	How to see it
Owners still using it at day 30	4 of 5	They closed the month (Month-end close shows it closed)
Month closed without calling for help	3 of 5	Ask at the debrief; the close record PDF shows the date
CPA accepts the books as delivered	Yes, for every business	The CPA's review; the QuickBooks export ties to the penny
Balances tie to QuickBooks at conversion	Every account	Import screen, step 5: Tie out to QuickBooks
Owner would recommend it (0–10)	Average 8 or more	Feedback question 10
Serious problems found	None open at day 30	Feedback button messages, tracked in your list

2 · WEEK BY WEEK

Week	Owner	Mentor
Before day 1	Nothing	Send the invitation and the quick start. Try the sample books yourself.
Week 1: move in	Start my own books; import from QuickBooks (chart, customers, vendors, items, opening balances); tie out to QuickBooks; connect the bank import; download a first backup	Sit with each owner for the 20-minute setup (Section 3). Confirm the tie-out shows every account in agreement.
Week 2: daily use	Enter sales and bills; photograph receipts; bring in and review the bank; try Ask your books	A 10-minute check-in call. Watch for anything they work around rather than ask about.
Week 3: loans and plans	Look at the loan readiness checklist; set up any loans with collateral and covenants; family offices review Home and the rent roll	A 10-minute check-in. Ask what they would show a lender.
Week 4: close and hand off	Month-end close, all ten steps; send the CPA the year-end package and, if they use QuickBooks, the export	CPA review. Debrief interview (Section 6). Collect the survey.

3 · THE 20-MINUTE SETUP

Do this together, on the owner's computer, in the browser they will use every day.

- ☐ Open Baratelli Bankable from baratelliinstitute.com (or the Claude link). On a phone or tablet, add it to the home screen.
- ☐ Look at the sample books for two minutes: Home, an invoice, Reports. Then **Settings & backups › Start my own books**: company name, industry, fiscal year. A family chooses **Set up: A family office**.
- ☐ **Import from QuickBooks**: the chart of accounts, customers, vendors, products and the trial balance as of the conversion date.
- ☐ **Step 5: Tie out to QuickBooks** with QuickBooks' trial balance and A/R and A/P aging. Every line shows a check.
- ☐ Choose where the books are kept: in this browser (and **Protect my books**), or a books file in a folder they back up.
- ☐ Bring in the last month from the bank (Registers & import) and set two or three bank rules.
- ☐ Add a user for the owner if anyone else will sign in; turn on the passcode if the computer is shared.
- ☐ **Download backup**. Show them **Send feedback** at the bottom of the menu.

> *Leave with the owner able to do three things alone: enter a sale, bring in the bank, and download a backup.*

4 · THE 60-SECOND DEMO

For a first conversation, a table at an event, or the top of a video. Start on the sample family office's Home screen.

Seconds	Show	Say
0–10	Home: company name, the four numbers, the combining balance sheet	"This is the whole business on one screen, laid out the way your accountant reads it."
10–20	Scroll the columns; point to Eliminations	"Every company in its own column, eliminations, then combined. QuickBooks keeps one company per file."
20–30	Press /, type an amount, open the invoice	"Anything, in every company, in a second."
30–40	Ask your books: "How much rent did Maple Court collect in August?"	"Ask in plain English; the answer comes with the transactions behind it."
40–50	Loans and schedules: the mortgage, collateral, covenants	"It tracks the loan, what secures it and whether you are inside your covenants, before the bank asks."
50–60	Year-end package PDF	"And at year-end, one PDF for your CPA. It's free from the Baratelli Institute."

5 · THE 5-MINUTE WALKTHROUGH

For a mentor meeting or a CPA. Use the business sample (Riverbend Supply), then the family office.

1. **Home** (30 s): the numbers, what needs attention, the as-of date control. Move it to last month-end.
2. **A day's work** (60 s): + New › Invoice, save and send; Registers & import, review a bank line; a receipt photo that matches a card charge already in the books.
3. **Month-end close** (45 s): ten steps checked from the books, each with its button; the close record.
4. **For the lender** (60 s): the loan readiness checklist, the loan with collateral and covenants, the collateral schedule, the SBA package.
5. **For the CPA** (45 s): account reconciliations with sign-offs, the year-end package, Export to QuickBooks for every company.
6. **The family office** (60 s): Explore a sample family office; the combining statements, the rent roll and a unit's profit and loss, the calendar.

Close by asking: "What would you need to see to move your own books next month?"

6 · FEEDBACK

Two channels. **Send feedback**, at the bottom of the menu on every screen, opens a short form: a rating, what they were doing, what happened. It emails the message (or copies it, or saves it as a file), with the screen and browser but never names or amounts. At day 30, the survey and debrief below.

The day-30 survey

1. How many days in the month did you use Baratelli Bankable?
2. Did you close the month? If not, which step stopped you?
3. What took longer than it did in QuickBooks, or than you expected?
4. What did you do outside the program (a spreadsheet, a call, paper) that it should have done?
5. Did anything look wrong: a balance, a report, a number that did not tie?
6. Which three features did you use most?
7. Which feature surprised you most?
8. What did your CPA say about the books?
9. Would you keep using it next month? Why or why not?
10. How likely are you to recommend it to another owner, from 0 to 10?

The 20-minute debrief

- Ask them to show you the last thing they did in it. Watch; don't help.
- Ask about the moment they were most unsure. That is the fix to make first.
- Ask the CPA separately: would you accept these books from every client? What is missing?
- Write down their words, not your summary; the exact words become the website copy.

7 · PRIVACY, AND WHERE FEEDBACK GOES

Nothing to set up. The feedback button on baratelliinstitute.com already reaches the Institute, and the Institute keeps that address current. A copy running somewhere else — from a file on a computer, or inside Claude — asks the owner once where to send it and remembers the answer.

Nothing is sent by the program itself: the owner's own email program sends the message, so the owner sees exactly what goes.

What to tell owners about privacy

- The books stay in their browser, in a file on their computer, or in their own Claude account. The Institute's website only delivers the page; it never receives their books.
- Feedback carries the screen, browser and version, and how many companies and transactions, never names or amounts, and only when they send it.
- They own their data: Download backup takes everything, including photos and documents, and Export to QuickBooks takes it anywhere.

QUICK START

Baratelli Bankable: your first month in five steps

1. **Start.** Open Baratelli Bankable. Settings & backups › **Start my own books**: your company name, industry and fiscal year. A family with several companies chooses **Set up: A family office**.
2. **Move in.** Import from QuickBooks: chart of accounts, customers, vendors, products and your trial balance. Then **Tie out to QuickBooks**: every line shows a check.
3. **Every week.** Registers & import: bring in the bank and card and review each line. + New for invoices, bills and expenses. Photograph receipts on your phone (Receipts).
4. **Month-end.** Month-end close walks you through ten steps: reconcile, depreciation, loans, questions, lock the month, back up.
5. **Share.** Send your CPA the Year-end package (Accountant) or Export to QuickBooks; show your lender the loan readiness checklist and loan package.

Good to know	
Find anything	Press / on any screen
Ask a question	Ask your books: "How much did we spend on repairs this year?"
Keep your books safe	Download backup; Settings shows space and Protect my books
Something wrong or missing?	Send feedback, at the bottom of the menu
The full guide	Baratelli Bankable User Guide, at baratelliinstitute.com

> *Free from the Baratelli Institute · baratelliinstitute.com*

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