

# Finance App — Case Study

Replacing spreadsheets + off-the-shelf bookkeeping with a purpose-built finance operating system

CodeBuddy: Devon Seacrest (Lincoln, NE)

## Company Overview

The customer is a VC-funded software company that makes money on SaaS subscriptions and enterprise offerings. The company did not have a dedicated CFO or bookkeeper. As the company grew, financial operations were generating a lot of waste (wasted time, money, and resources) and started to demand more structure.

### At a glance

- High-growth SaaS company in the AI software space (early to mid-stage scaling)
- Supporting thousands of customer interactions per month across multiple teams
- Preparing for continued scale with increasing reporting, forecasting, and potential funding requirements

## The Challenge

Bookkeeping wasn't getting done consistently—not because it wasn't important, but because it was time-consuming and stressful.

What was happening:

- No time to do bookkeeping (and it wasn't enjoyable)
- Couldn't afford a full-time bookkeeping role
- Needed to switch to **accrual accounting** to support future VC-funding
- Cash decisions were being made without clarity (spending money that should've been saved)
- Missed financial opportunities due to lack of visibility and structure
- Constant stress about cash flow and upcoming obligations
- Data lived across **Xero + spreadsheets**, with manual reconciliation
- Taxes were filed right at the deadline due to last-minute cleanup

## Goals & Requirements

1. Make bookkeeping fast enough to do consistently without hiring
2. Support **accrual accounting** (not just basic cash tracking)
3. Produce reliable, repeatable financial reports for decision-making and funding readiness
4. Reduce waste by making cash constraints and tradeoffs obvious early

5. Keep the system simple—designed for our process, not generic accounting software
6. Avoid stacking more subscriptions and tools

## The Solution

In ~5 hours, we built a custom financial tool tailored to how we actually operate.

What changed immediately:

- Finances now take ~25% of the time compared to before
- The system handles accrual accounting and month-to-month reporting
- It functions like an “always-on bookkeeper” for our day-to-day workflow
- Training is fast because it’s focused, simple, and not bloated

## System Features & Functionality

### Financial Overview + Monthly Workflow

A single place to see what matters, categorize quickly, and close the month with confidence.

The screenshot shows a web browser window at `http://localhost:5173/overview` displaying the CodeBuddy Finance application. The interface includes a sidebar on the left with navigation items: Financial Overview, Transactions, Flagged, Accounts, Chart of Accounts, Accruals, Expense Reports, Journal Entries, Reports / Exports, Monthly Close, and Finance Tasks. The main content area is titled "Financial Overview" and features a header with "Start month" (January 2026) and "End month" (December 2026) dropdowns, a "Budget: Cash Accrual" selector, and a "Refresh" button. A "Copy-forward budgets" button is also present. The table below shows a detailed breakdown of financial data.

Line Item	Jan			Feb			Mar			Apr			May			Jun
	Budget	Cash	Accrual	Budget	Cash	Accrual	Budget	Cash	Accrual	Budget	Cash	Accrual	Budget	Cash	Accrual	
<b>Income</b>																
Hire a CodeBuddy Revenue	20000	\$15,070.24	\$15,070.24	24000	\$16,184.51	\$16,184.51	28800	\$21,832.48	\$21,832.48	26200	\$0.00	\$0.00	30000	\$0.00	\$0.00	36000
Other Income	4643.8	\$911.32	\$911.32	5572.56	\$716.30	\$716.30	6687.08	\$534.22	\$534.22	400	\$469.69	\$469.69	300	\$0.00	\$0.00	250
Recurring Services & Resources	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0	\$0.00	\$0.00	100	\$0.00	\$0.00	200
Token Revenue	0	\$2,318.03	\$2,318.03	0	\$2,300.13	\$2,300.13	0	\$1,664.83	\$1,664.83	2000	\$0.00	\$0.00	2400	\$0.00	\$0.00	2800
<b>Total Income</b>	<b>\$24,643.80</b>	<b>\$18,299.59</b>	<b>\$18,299.59</b>	<b>\$29,572.56</b>	<b>\$19,201.94</b>	<b>\$19,201.94</b>	<b>\$35,487.08</b>	<b>\$24,031.53</b>	<b>\$24,031.53</b>	<b>\$28,000.00</b>	<b>\$469.69</b>	<b>\$469.69</b>	<b>\$32,800.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$39,350.00</b>
<b>Cost of Goods</b>																
CodeBuddy Contractor Payouts	8000	\$7,339.24	\$7,339.24	9600	\$99.00	\$99.00	11520	\$10,525.00	\$10,525.00	5000	\$0.00	\$0.00	5000	\$0.00	\$0.00	6000
<b>Total Cost of Goods</b>	<b>\$8,000.00</b>	<b>\$7,339.24</b>	<b>\$7,339.24</b>	<b>\$9,600.00</b>	<b>\$99.00</b>	<b>\$99.00</b>	<b>\$11,520.00</b>	<b>\$10,525.00</b>	<b>\$10,525.00</b>	<b>\$5,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$5,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$6,000.00</b>
<b>Gross Profit</b>	<b>\$16,643.80</b>	<b>\$10,960.35</b>	<b>\$10,960.35</b>	<b>\$19,972.56</b>	<b>\$19,101.94</b>	<b>\$19,101.94</b>	<b>\$23,967.08</b>	<b>\$13,506.53</b>	<b>\$13,506.53</b>	<b>\$23,000.00</b>	<b>\$469.69</b>	<b>\$469.69</b>	<b>\$27,800.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$33,350.00</b>
<b>Expenses</b>																
Automotive & Travel Expense	0	\$9.59	\$9.59	0	\$0.00	\$0.00	0	\$53.59	\$53.59	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Bank Service Charges	6.95	\$6.95	\$6.95	6.95	\$6.95	\$6.95	6.95	\$6.95	\$6.95	6.95	\$0.00	\$0.00	6.95	\$0.00	\$0.00	6.95
Cloud Computing & Technology	4000	\$4,283.32	\$4,283.32	4000	\$3355.09	\$3355.09	4000	\$3302.77	\$2,734.46	4000	\$30.67	\$61.36	4000	\$0.00	\$30.69	4000
Computer & Office Equipment	500	\$121.03	\$121.03	500	\$66.15	\$66.15	500	\$33.54	\$33.54	500	\$0.00	\$0.00	500	\$0.00	\$0.00	500
Consulting & Accounting	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Dues & Subscriptions	2500	\$7,710.56	\$4,125.56	2500	\$3,826.41	\$4,151.41	2500	\$2,801.76	\$3,126.76	2500	\$72.31	\$298.21	2500	\$0.00	\$225.00	2500
Errors/Other	1000	\$0.00	\$0.00	1000	\$0.00	\$0.00	1000	\$0.00	\$0.00	1000	\$0.00	\$0.00	1000	\$0.00	\$0.00	1000
Insurance	0	\$628.00	\$628.00	0	\$631.00	\$105.17	0	\$0.00	\$105.17	0	\$0.00	\$105.17	0	\$0.00	\$105.17	0
Legal & Professional Fees	1500	\$0.00	\$0.00	1500	\$1,695.05	\$1,695.05	1500	\$270.00	\$270.00	1500	\$0.00	\$0.00	1500	\$0.00	\$0.00	1500

### Accrual Accounting (Funding-Ready Financials)

Accrual support built into the normal workflow—so reports match how the business performs.

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### Accruals

Financial Overview  
Transactions  
Flagged  
Accounts  
Chart of Accounts  
**Accruals**  
Expense Reports  
Journal Entries  
Reports / Exports  
Monthly Close  
Finance Tasks / ...

Accrual items							Add
Title	Type	Category	Start	End	Amount	Actions	
Sectigo	PrepaidExpense	Cloud Computing & Technology	Mar 2026	Mar 2027	\$396.00	Edit	
Travelers Business Insurance	PrepaidExpense	Insurance	Feb 2026	Jul 2026	\$631.00	Edit	
Webflow	PrepaidExpense	Marketing & Advertising	Feb 2026	Feb 2027	\$1,644.00	Edit	
Webflow	PrepaidExpense	Marketing & Advertising	Feb 2026	Feb 2027	\$696.00	Edit	
CARTA (ESHARES)	PrepaidExpense	Dues & Subscriptions	Jan 2026	Dec 2026	\$3,900.00	Edit	

## Chart of Account

Easily list all your accounts, import data, smart match transactions, sync to balance sheet.

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### Chart of Accounts

Financial Overview  
Transactions  
Flagged  
Accounts  
Chart of Accounts  
**Accruals**  
Expense Reports  
Journal Entries  
Reports / Exports  
Monthly Close  
Finance Tasks / ...

Name	Type	Status	Notes	Actions
<b>Asset</b>				
Brex - Main Checking	Asset	Active	Linked to financial account: Brex / Main Checking	✎ 🗑
Brex - Treasury	Asset	Active	Linked to financial account: Brex / Treasury	✎ 🗑
UBT - Local Checking	Asset	Active	Linked to financial account: UBT / Local Checking	✎ 🗑
<b>Liability</b>				
Brex - Credit Card	Liability	Active	Linked to financial account: Brex / Credit Card	✎ 🗑
<b>Equity</b>				
Opening Balance Equity	Equity	Active		✎ 🗑
<b>Income</b>				
Hire a CodeBuddy Revenue	Income	Active	Hire a CodeBuddy Product/Service revenue.	✎ 🗑
Other Income	Income	Active	Income from investments and other sources	✎ 🗑
Recurring Services & Resources	Income	Active	Maintenance, Hosted Resources (Hosting, Auth, DB, Email, AI, etc.)	✎ 🗑
Token Revenue	Income	Active	Token, Subscription Services	✎ 🗑
<b>CostOfGoods</b>				
CodeBuddy Contractor Payouts	CostOfGoods	Active		✎ 🗑
<b>Expense</b>				
Automotive & Travel Expense	Expense	Active		✎ 🗑
Bank Service Charges	Expense	Active		✎ 🗑
Cloud Computing & Technology	Expense	Active		✎ 🗑
Computer & Office Equipment	Expense	Active		✎ 🗑
Consulting & Accounting	Expense	Active		✎ 🗑
Dues & Subscriptions	Expense	Active		✎ 🗑
Errors/Other	Expense	Active		✎ 🗑
Insurance	Expense	Active	Business, Property, Health	✎ 🗑

# Projected Cash Flow (What Xero/QuickBooks didn't give us)

Forward-looking cash flow visibility to prevent overspending and reveal tradeoffs early.

Line Item	Jan			Feb			Mar			Apr			May			Jun
	Budget	Cash	Accrual	Budget	Cash	Accrual	Budget	Cash	Accrual	Budget	Cash	Accrual	Budget	Cash	Accrual	Budget
Insurance	0	\$628.00	\$628.00	0	\$631.00	\$105.17	0	\$0.00	\$105.17	0	\$0.00	\$105.17	0	\$0.00	\$105.17	0
Legal & Professional Fees	1500	\$0.00	\$0.00	1500	\$1,695.05	\$1,695.05	1500	\$270.00	\$270.00	1500	\$0.00	\$0.00	1500	\$0.00	\$0.00	1500
Marketing & Advertising	2464.38	\$3,254.63	\$3,254.63	2957.26	\$2,354.00	\$194.00	3548.71	\$5,444.83	\$5,624.83	2860	\$0.00	\$180.00	3424	\$0.00	\$180.00	4077.8
Meals & Entertainment	500	\$386.19	\$386.19	500	\$127.86	\$127.86	500	\$448.04	\$448.04	500	\$0.00	\$0.00	500	\$0.00	\$0.00	500
Payroll	40000	\$32,443.22	\$32,443.22	35000	\$30,208.52	\$30,208.52	26000	\$25,993.72	\$25,993.72	32000	\$0.00	\$0.00	32000	\$0.00	\$0.00	32000
Payroll Tax	12900	\$11,544.30	\$11,544.30	12900	\$4,422.71	\$4,422.71	9000	\$8,845.38	\$8,845.38	11000	\$0.00	\$0.00	11000	\$0.00	\$0.00	11000
Rent	3500	\$5,647.32	\$5,647.32	3500	\$5,198.99	\$5,198.99	3500	\$3,371.19	\$3,371.19	3500	\$0.00	\$0.00	3500	\$0.00	\$0.00	3500
Utilities	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0
<b>Total Expenses</b>	<b>\$68,871.33</b>	<b>\$68,034.71</b>	<b>\$64,459.71</b>	<b>\$64,364.21</b>	<b>\$51,693.73</b>	<b>\$49,332.90</b>	<b>\$52,055.66</b>	<b>\$50,369.77</b>	<b>\$50,611.63</b>	<b>\$59,366.95</b>	<b>\$103.98</b>	<b>\$744.84</b>	<b>\$59,930.95</b>	<b>\$0.00</b>	<b>\$640.86</b>	<b>\$60,614.75</b>
<b>Net Income</b>	<b>-\$52,227.53</b>	<b>-\$57,074.36</b>	<b>-\$53,499.36</b>	<b>-\$44,391.65</b>	<b>-\$32,591.79</b>	<b>-\$30,230.96</b>	<b>-\$28,088.58</b>	<b>-\$36,863.24</b>	<b>-\$37,105.50</b>	<b>-\$35,766.95</b>	<b>\$365.71</b>	<b>-\$275.15</b>	<b>-\$32,130.95</b>	<b>\$0.00</b>	<b>-\$640.86</b>	<b>-\$27,264.75</b>

Cash Flow																	
<b>Beginning Cash</b>	<b>\$398,649.70</b>	<b>\$398,649.70</b>	<b>--</b>	<b>\$346,422.17</b>	<b>\$341,575.34</b>	<b>--</b>	<b>\$302,030.52</b>	<b>\$308,996.15</b>	<b>--</b>	<b>\$273,941.94</b>	<b>\$272,320.91</b>	<b>--</b>	<b>\$238,174.99</b>	<b>\$272,486.62</b>	<b>--</b>	<b>\$206,044.04</b>	<b>\$272</b>
Local Checking	--	\$89,710.28	--	--	\$89,703.33	--	--	\$89,696.38	--	--	\$89,689.43	--	--	\$89,689.43	--	--	\$89
Main Checking	--	\$10,734.24	--	--	\$2,849.40	--	--	\$29,231.09	--	--	\$42,339.45	--	--	\$42,339.45	--	--	\$42
Treasury	--	\$299,481.32	--	--	\$250,392.64	--	--	\$191,508.84	--	--	\$141,643.36	--	--	\$142,312.85	--	--	\$14
Credit Card	--	-\$1,276.14	--	--	-\$1,370.03	--	--	-\$1,040.26	--	--	-\$1,551.33	--	--	-\$1,655.51	--	--	-\$1
Owner's Equity Deposits (Add)	\$0.00	\$0.00	--	\$0.00	\$0.00	--	\$0.00	\$0.00	--	\$0.00	\$0.00	--	\$0.00	\$0.00	--	\$0.00	
Owner's Withdrawals (Minus)	\$0.00	\$0.00	--	\$0.00	\$0.00	--	\$0.00	\$0.00	--	\$0.00	\$0.00	--	\$0.00	\$0.00	--	\$0.00	
Income (Add)	\$16,643.80	\$18,299.59	--	\$19,972.56	\$19,200.94	--	\$23,967.08	\$24,031.53	--	\$23,600.00	\$469.69	--	\$27,800.00	\$0.00	--	\$33,350.00	
Expense (Minus)	\$68,871.33	\$75,373.95	--	\$64,364.21	\$51,780.13	--	\$52,055.66	\$60,894.77	--	\$59,366.95	\$102.98	--	\$59,930.95	\$0.00	--	\$60,614.75	
Other / Uncategorized (Net)	--	\$0.00	--	--	\$0.00	--	--	-\$12.00	--	--	\$0.00	--	--	\$0.00	--	--	
<b>Ending Cash</b>	<b>\$346,422.17</b>	<b>\$341,575.34</b>	<b>--</b>	<b>\$302,030.52</b>	<b>\$308,996.15</b>	<b>--</b>	<b>\$273,941.94</b>	<b>\$272,320.91</b>	<b>--</b>	<b>\$238,174.99</b>	<b>\$272,486.62</b>	<b>--</b>	<b>\$206,044.04</b>	<b>\$272,486.62</b>	<b>--</b>	<b>\$178,779.29</b>	<b>\$272</b>

# Reporting (Prepared for Decisions + Stakeholders)

Generate clean reports without exporting spreadsheets and rebuilding them every month.

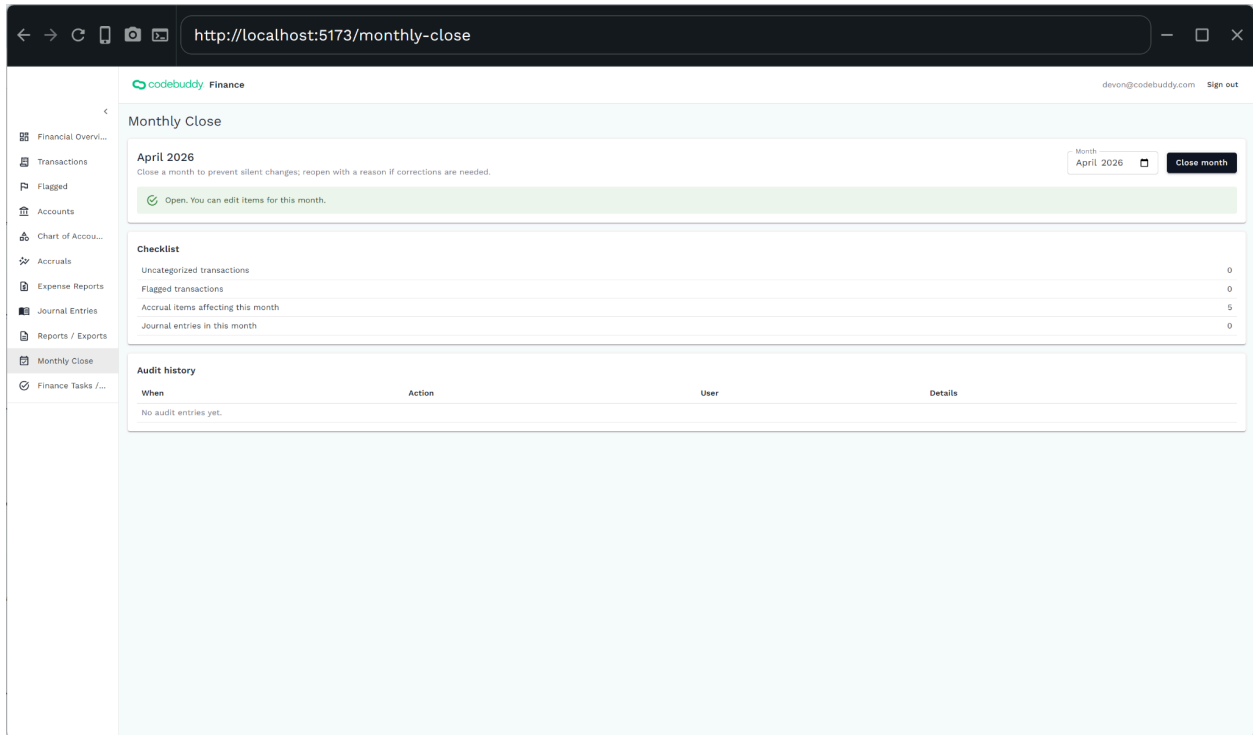
Category	Amount
<b>Income</b>	
Hire a CodeBuddy Revenue	\$0.00
Other Income	\$489.69
Recurring Services & Resources	\$0.00
Token Revenue	\$0.00
<b>COGS</b>	
CodeBuddy Contractor Payouts	\$0.00
<b>Expense</b>	
Automotive & Travel Expense	\$0.00
Bank Service Charges	\$0.00
Cloud Computing & Technology	\$30.67
Computer & Office Equipment	\$0.00
Consulting & Accounting	\$0.00
Dues & Subscriptions	\$73.31
Errors/Other	\$0.00
Insurance	\$0.00
Legal & Professional Fees	\$0.00
Marketing & Advertising	\$0.00
Meals & Entertainment	\$0.00
Payroll	\$0.00
Payroll Tax	\$0.00
Rent	\$0.00
Utilities	\$0.00
<b>Net Income</b>	<b>\$365.71</b>

Balance Sheet	
<b>Assets</b>	
<b>Line</b>	<b>Amount</b>
Brex - Main Checking	-\$178,318.71

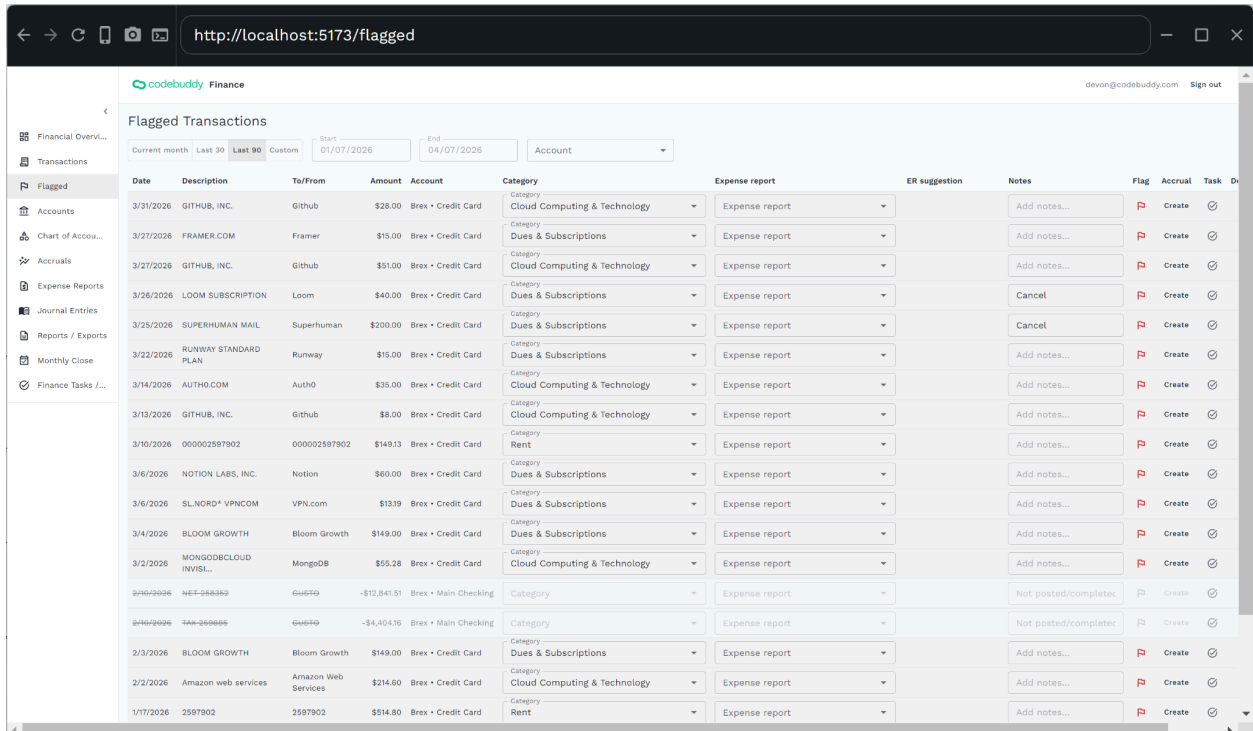
# Monthly Close

Close out accounts on a monthly basis and audit any adjustments.



# Flagged Transactions

Easily flag transitions for fraud or subscriptions that need to be cancelled.



# Match Transactions

Import and match transactions to their appropriate Chart of Account category and Expense report.

Date	Description	To/From	Amount	Account	Category	Expense report	ER suggestion	Notes	Flag	Accrual
4/1/2026	Dreyfus Government Cash Management - Investor Shares	Dreyfus Government Cash Management - Investor Shares	\$469.69	Brex • Treasury	Other income	Expense report		Notes...		Create
4/1/2026	Hubspot Inc.	Hubspot	\$73.21	Brex • Credit Card	Dues & Subscriptions	Expense report		Notes...		Create
4/1/2026	DIGITALOCEAN.COM	DigitalOcean	\$30.67	Brex • Credit Card	Cloud Computing & Technology	Expense report		Notes...		Create
3/31/2026	SUPABASE	Supabase	\$25.00	Brex • Credit Card	Cloud Computing & Technology	Expense report		Notes...		Create
3/31/2026	INSTANTLY	Instantly	\$320.00	Brex • Credit Card	Marketing & Advertising	Expense report		Notes...		Create
3/31/2026	Primary checking - 5657385	Primary checking - 5657385	-\$25,000.00	Brex • Treasury	Brex - Main Checking	Expense report		Notes...		Create
3/31/2026	CLOUDFLARE	Cloudflare	\$10.46	Brex • Credit Card	Cloud Computing & Technology	Expense report		Notes...		Create
3/31/2026	Treasury - 4059	Treasury - 4059	\$25,000.00	Brex • Main Checking	Brex - Treasury	Expense report		Notes...		Create
3/31/2026	Amazon.com*BC6728K2	Amazon	\$12.20	Brex • Credit Card	Computer & Office Equipment	Expense report		Notes...		Create
3/31/2026	GITHUB, INC.	GitHub	\$28.00	Brex • Credit Card	Cloud Computing & Technology	Expense report		Add notes...		Create
3/31/2026	CND 360872	GIUSTO	-\$6,000.00	Brex • Main Checking	CodeBuddy Contractor Payouts	Expense report		Notes...		Create
3/30/2026	SUPABASE	Supabase	\$25.00	Brex • Credit Card	Cloud Computing & Technology	Expense report		Notes...		Create
3/30/2026	TRANSFER	STRIPER	\$238.18	Brex • Main Checking	Token Revenue	Expense report		Notes...		Create
3/28/2026	Hubspot Inc.	Hubspot	\$50.00	Brex • Credit Card	Dues & Subscriptions	Expense report		Notes...		Create
3/27/2026	RUSSE'S MARKET #16	Russ's Market	\$30.24	Brex • Credit Card	Meals & Entertainment	Expense report		Notes...		Create
3/27/2026	CODEBUDDY	invisibletcodebuddy.com	\$245.60	Brex • Credit Card	Dues & Subscriptions	Expense report		Notes...		Create
3/27/2026	GITHUB, INC.	GitHub	\$51.00	Brex • Credit Card	Cloud Computing & Technology	Expense report		Add notes...		Create

## Results & Impact

### Save Time (and actually keep the books current)

- Bookkeeping time reduced to **\*\*~1/4\*\*** of what it was
- Less procrastination, fewer end-of-month surprises

### Reduce Financial Waste

- Better visibility into what should be saved vs spent
- “A dollar saved is four dollars earned” became operational—not just a slogan

### Make Better Decisions with Financials

- Decisions are now made with real numbers, not guesses
- Clearer tradeoffs on hiring, tooling, and timing

### Lower Tooling Cost + Complexity

- Fewer subscriptions and fewer disconnected workflows

- Fast onboarding because the product matches our internal process

## Metrics:

- > - Time saved per month: 20/m
- > - Subscription savings: \$1,200/annual
- > - Waste reduced / avoided: \$15,000 per month

## Before vs After

Area	Before (Xero + Spreadsheets)	After (Custom Finance Tool)
Company overview	AI dev platform growing quickly but ops loosely structured	Structured financial system aligned with product-led growth
Revenue stage	Early-stage SaaS with growing subscription base	Scaling SaaS with clearer revenue tracking and forecasting
Financial operations	Ad hoc processes, reliant on manual spreadsheets	Streamlined workflows with automation and consistency
Transaction volume	Increasing usage across teams, harder to track manually	Centralized tracking of high-volume usage and transactions
Reporting needs	Time-consuming, reactive reporting	Real-time reporting to support decisions and stakeholders
Cash flow visibility	Limited clarity on runway and obligations	Clear forward-looking view of burn, runway, and commitments
Scalability	Processes don't scale with product growth	Built to scale without adding finance headcount
Strategic readiness	Not fully prepared for funding or audits	Better positioned for fundraising and financial diligence

## Quote

"We just saved our organization \$100,000 in personnel costs by building this tool. Not only that but we are reducing financial waste and are making much more intelligent decisions using raw data. This was a win-win!"

# Key Takeaways

- Purpose-built internal tools can outperform “one-size-fits-all” finance software when the goal is speed, clarity, and consistency
- Accrual readiness isn’t just accounting—it’s operational discipline powered by the right workflow
- Projected cash flow changes behavior: fewer mistakes, fewer surprises, better decisions
- Simplicity drives adoption: when the system matches the process, training becomes trivial

# Contact Us

If you’re running finances across spreadsheets and generic tools—and it’s slowing down decisions—we can help you design a lean finance workflow that fits your business.

Devon Seacrest

[devon@codebuddy.com](mailto:devon@codebuddy.com)

(402) 730-5500 - cell

[LinkedIn](#)

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