

**APPARATUS CONTRACTOR SERVICES  
SPECIAL REPORT**

# **Two Platforms, One Construction Practice**

*How QuickBooks® Online and Intuit Enterprise Suite  
Actually Support the Work of Running a Construction Business*

A guide for construction entrepreneurs evaluating  
their financial platform choice

**Apparatus Contractor Services**

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**APPARATUS**  
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# EXECUTIVE SUMMARY

Construction businesses face a particular challenge their general-industry peers do not: financial complexity that compounds faster than most accounting platforms were designed to handle. Job-level costing, multi-entity structures, progress billing, retention tracking, revenue recognition across multi-period contracts, and the need to integrate financial data with construction management systems — each of these represents a specific demand that tests a platform’s capability. Together they explain why so many construction entrepreneurs discover, typically somewhere between \$5M and \$15M in revenue, that the financial system that served them through early growth has become an obstacle to continued growth.

This report covers two platforms that, operated well, meet those demands at different stages of business complexity. QuickBooks® Online is the foundation for the majority of construction businesses and will remain their home for years — often for the life of the business. Intuit Enterprise Suite, which launched in September 2024 and added substantial construction-specific capability with its February 2026 Construction Edition release, is the upmarket path for businesses whose complexity has outgrown QuickBooks Online but who want to stay within the Intuit ecosystem rather than migrate to a dedicated construction ERP.

The central argument of this report is that platform choice matters, but not for the reasons most construction entrepreneurs think. The right platform is not the one with the longest feature list; it is the one whose capabilities match the actual complexity of the business, operated by people who understand construction work. This report develops both halves of that proposition: what each platform actually supports well, and what it takes to operate them in a way that delivers on their potential.

## What you will find in this report

Section one establishes the principles that make a financial platform genuinely useful for construction work. Section two covers QuickBooks Online in depth — what it does well, where its natural boundaries lie, and the profile of businesses for which it is the right long-term home. Section three covers Intuit Enterprise Suite with the same structure, including a detailed treatment of the Construction Edition capabilities that changed the platform’s fit for construction businesses in early 2026. Section four maps both platforms against the revenue stages and complexity patterns common across construction businesses, producing a framework for identifying which platform fits which situation. Section five addresses the question of what happens when a business’s needs exceed both platforms — a real question for a small subset of construction enterprises that deserves an honest answer. Section six examines the role of the operator: why the expertise applied to a platform often matters more than the platform itself, and what separates effective construction accounting practice from generic bookkeeping.

This is a working document written for construction entrepreneurs who are serious about financial clarity and confident enough in their own judgment to want the substantive facts rather than sales language. It is also a document written by a firm that has operated QuickBooks Online for construction clients for over a decade and has built a deep capability on Intuit Enterprise Suite through 2026. The views expressed are Apparatus’s views, informed by the operational reality of working with hundreds of construction businesses across the \$2M–\$50M+ revenue spectrum.

## SECTION 1

# Why Platform Choice Matters More Than It Seems

Most construction entrepreneurs have a story about their financial system. The story usually starts with something manageable — QuickBooks Desktop, a spreadsheet-heavy approximation of job costing, a part-time bookkeeper who kept things running reasonably well. The story continues with growth: more jobs, bigger contracts, a second crew, maybe a second entity. And then, somewhere along the way, the story turns. The system that worked at \$2M is laboring at \$5M and is actively obstructing the business at \$10M. The month-end close takes longer. The job-cost reports stop telling the truth. The banker starts asking questions that the system cannot answer cleanly. The owner begins to suspect that the numbers they are making decisions from are weeks behind reality.

This pattern is so common that it is more accurate to call it a structural feature of construction business growth than an individual failure of judgment. The reason is that the demands construction businesses place on their financial systems are qualitatively different from the demands most other businesses place on theirs. A retail business tracks revenue and costs against product lines or locations. A services business tracks revenue and costs against client engagements. Both are manageable within the tools that most accounting software is built for. A construction business, by contrast, tracks revenue and costs against projects that span multiple accounting periods, are billed in progress increments, carry retention, involve subcontractor chains, integrate with field management systems, generate work-in-progress reports that banks and sureties actually read, and have to produce profitability analysis at both the project level and the company level simultaneously. That is a different class of problem, and it is why the financial system that supports it has to be built for the work.

## The construction-specific demands

Stated concretely, a financial platform that meaningfully supports construction work has to do several things well:

**Job-level cost tracking with integrity.** Every dollar of labor, materials, subcontractor work, and equipment use has to be coded to the specific project that incurred it, at the level of detail the business actually uses to manage its work. Generic expense categories are not enough; construction businesses need cost codes that map to their estimating structure, and they need the discipline for every transaction to find its way to the right project and the right code. Failure here corrupts everything downstream — project profitability reports become unreliable, estimating feedback loops break, and the business makes decisions on fictional data.

**Revenue recognition across multi-period contracts.** Construction work is rarely completed in a single accounting period. A project started in March and completed in October generates revenue that must be recognized according to generally accepted accounting principles — either completed contract, percentage of completion, or a variant thereof — across the periods in which the work is performed. A platform that forces a construction business to handle this manually, or that only handles it superficially, creates endless reconciliation work and exposes the business to audit and tax complications.

**Progress billing and retention tracking.** Commercial construction contracts and many residential contracts involve progress billing against schedules of values, with retention withheld until substantial completion. AIA-style billing formats are the industry standard for commercial work. Without native support for progress billing and retention, construction businesses end up with parallel billing systems, spreadsheets, and reconciliation work that defeats the purpose of having an integrated financial platform.

**Integration with construction management systems.** The real operational data on construction projects increasingly lives in platforms like Buildertrend®, JobTread®, Procore®, and their peers. These systems manage schedules, daily logs, change orders, subcontractor coordination, and field activity. A financial platform that cannot integrate cleanly with these tools produces two versions of the truth: one in the construction management system, one in the financial system, and a perpetual project of reconciling the two.

**Multi-entity and consolidated reporting.** Construction businesses grow into multi-entity structures more often than general businesses. A single owner may run a general contracting entity, a real estate holding entity, a development entity, and a management services entity. Each has its own books for legal and tax reasons, but the owner needs consolidated visibility and has to account for intercompany transactions. A platform that handles multi-entity as a primary capability is different from one where multi-entity is a workaround.

**Reporting that external stakeholders trust.** Bankers, sureties, and external CPAs have specific expectations about construction financial reporting. Work-in-progress schedules, job profitability reports, and construction-specific KPIs have standard formats and conventions. A platform that cannot produce these cleanly — or that produces them but with material errors — costs the business credibility with the stakeholders who matter most.

**Workflow controls and approvals as the business grows.** A \$2M business can run on the owner's personal attention and informal approval. A \$15M business with a team and multiple projects cannot. At some point, the business needs approval workflows for purchases, bills, change orders, and payments that are structured, enforceable, and auditable. Platforms vary significantly in how well they support this transition.

Every one of these demands is specific to construction work. None of them is an edge case. And the degree to which a financial platform supports them defines whether that platform is a genuine foundation for a construction business or a constant tax on the business's operational capacity.

The financial system that worked at \$2M is laboring at \$5M and is actively obstructing the business at \$10M. This pattern is so common it is more accurate to call it a structural feature of construction business growth than an individual failure of judgment.

## Why the question of platform matters more than most people realize

Given these demands, one might expect construction entrepreneurs to spend significant time evaluating which financial platform fits their situation. In practice, most do not. The typical construction business lands on its platform through some combination of historical accident, accountant recommendation, or the first system the business used when it was smaller. The platform choice gets locked in, and the business spends years either benefiting from a good fit or working around a bad one.

This passivity around platform choice has a cost, and the cost compounds over time. A business on a platform that cannot natively produce work-in-progress reports will spend more operator hours every month building them manually. A business on a platform without proper multi-entity support will spend more time every close cycle on manual consolidation. A business without clean job costing will make pricing and bidding decisions on distorted data, which produces margin erosion that may not be visible until years later. None of these costs show up on an invoice. All of them show up in the business's actual performance.

The inverse is also true. A business on the right platform, operated well, gets several compounding benefits: cleaner decision-making on pricing and project selection, faster close cycles, more credible reporting to banks and sureties, lower friction when growing the team or taking on more complex work, and — not least — the owner's time back from chasing numbers that the system should have produced automatically. Over five years, these benefits aggregate into a material difference in how the business performs and how its leadership experiences running it.

Platform choice, in other words, is a strategic decision. It is not a bookkeeping decision, and it is certainly not an IT decision. It is a decision about what infrastructure the business is going to build on, and its consequences play out over years rather than quarters.

## SECTION TWO

# QuickBooks® Online: The Foundation for Most Construction Businesses

QuickBooks Online is the platform on which Apparatus has operated for the better part of a decade, and it is the platform on which the majority of our clients will remain for the life of their engagement with us. This statement is not a marketing position; it is a statement about where the genuine capability of QuickBooks Online lies and which construction businesses benefit from it most.

To understand why QuickBooks Online serves construction businesses well, it helps to start with what the platform actually is. QuickBooks Online is Intuit's cloud-based small-to-mid-market accounting platform, the successor to QuickBooks Desktop in the cloud era. It has matured significantly since its early cloud versions: the Advanced tier in particular has accumulated capability that substantially closes the gap with higher-tier platforms. Job costing, progress invoicing, project-level profitability reporting, class and location tracking, automated workflows, and integration with the major construction management platforms are all native capabilities today. Pair these capabilities with an operator who applies them correctly for construction work, and the result is a financial platform that supports most construction businesses well through most of their growth.

## What QuickBooks Online actually does well

### Project-level job costing that holds up under pressure

At the center of construction accounting is job costing, and QuickBooks Online handles job costing well when configured correctly. Every transaction can be coded to a specific project, with additional tags for class and location. Labor costs flow in from payroll; material and subcontractor costs flow in from bills; equipment costs flow in from tracked allocations. The result is a project profitability report that reflects actual activity, not estimated activity — and that can be run at any point during a project without waiting for period-end processing.

The operator discipline this requires is real. Every bill has to be coded to the right project. Every employee's time has to be tracked to the projects they worked on. Every piece of equipment whose cost is being allocated has to have its allocation methodology defined and applied consistently. A QuickBooks Online installation where these disciplines are absent produces job cost reports that look fine but are actually fiction. A QuickBooks Online installation where these disciplines are present produces job cost reports that the owner can make decisions from.

### Progress invoicing and construction-specific billing

For construction businesses that bill customers in progress increments — which is most construction businesses above the smallest residential work — QuickBooks Online supports progress invoicing natively. Estimates are created, they become the basis for progress invoices, and each invoice tracks against the

original contract amount. For businesses whose progress billing follows straightforward patterns, this native capability handles most of what is needed without external tools.

The natural boundary of QuickBooks Online's progress invoicing is the specific format requirements of commercial construction. AIA-format billing (the G702 Application and Certificate for Payment and G703 Continuation Sheet that commercial general contractors, owners, and lenders commonly require) is not a native QuickBooks Online format. Construction businesses whose customers require AIA-format billing typically supplement QuickBooks Online with either a construction management system that produces AIA invoices or a third-party AIA billing tool. This is a real limitation, but it is also a well-understood limitation with workable solutions.

### **GAAP-compliant revenue recognition**

For construction businesses that need to recognize revenue on a completed-contract, percentage-of-completion, or APB-based methodology, QuickBooks Online supports the underlying data work that makes these methodologies operable. Revenue and cost data are there; what the platform does not do automatically is the periodic analytical work of applying the methodology — calculating the revenue to recognize in each period, booking the appropriate adjustments, and producing the supporting documentation. That analytical work is something an experienced construction accountant handles on the platform rather than something the platform handles autonomously.

For a construction business with a competent operator on the system, this arrangement works well and handles the vast majority of revenue recognition needs. For businesses with unusually complex contract structures or with very large portfolios of concurrent contracts, the manual analytical burden can become meaningful, which is part of what signals that the business may have grown past what QuickBooks Online supports efficiently.

### **Integration with construction management systems**

QuickBooks Online integrates natively or through well-established connectors with the construction management platforms that most construction businesses actually use. Buildertrend®, JobTread®, Procore®, and their peers all offer integrations that sync the operational data from the field with the financial data in QuickBooks Online. The integrations are mature — not experimental — and they handle the volume and variety of data that a typical construction business produces.

What integration does not do is eliminate the need for careful configuration. Two construction businesses using the same construction management system and QuickBooks Online can have integrations that behave very differently, because the configuration decisions around field mapping, timing, and data flow have to be made specifically for each business's workflow. A well-configured integration runs quietly in the background and reduces double entry substantially. A poorly-configured integration produces data mismatches that the operator spends time reconciling.

## AI-assisted workflow automation

QuickBooks Online has accumulated substantial AI-assisted capability through 2024 and 2025. Bank feed categorization suggests categorizations that are correct more often than not. Bill entry has optical-character-recognition-based capture that reduces manual entry for standard vendor bills. Matching suggestions for payments and invoices work on patterns learned from the business's actual activity. For a well-operated QuickBooks Online installation in 2026, the routine transactional work consumes meaningfully less operator time than it did two or three years ago — and the gap will continue to widen as these capabilities mature.

## Multi-entity support for simpler structures

QuickBooks Online handles single-entity construction businesses exceptionally well. It handles simple multi-entity structures — say, an operating entity and a holding entity, or a construction entity and a real estate entity — through parallel QuickBooks Online files with manual consolidation. For most construction businesses with two or three entities, this approach is manageable.

The point at which multi-entity becomes a genuine pain on QuickBooks Online is when the number of entities grows past what manual consolidation can efficiently handle, when intercompany activity becomes voluminous, or when stakeholders start demanding consolidated reporting on a cadence that manual processes cannot meet. This is one of the more reliable signals that a construction business has grown past what QuickBooks Online supports efficiently, and it is where the conversation about moving to Intuit Enterprise Suite typically begins.

## Where QuickBooks Online reaches its natural boundary

It would be misleading to suggest that QuickBooks Online handles everything a construction business might ever need. The platform has natural boundaries, and honest treatment of them matters.

The specific areas where QuickBooks Online begins to strain, usually as a construction business scales into the mid-seven-figures range and beyond:

- Multi-entity complexity beyond two or three entities begins to produce meaningful consolidation burden on a monthly close cycle
- Analytical reporting that goes beyond the standard class-and-location dimensions becomes limited; businesses with complex reporting needs often hit ceilings
- Approval workflows for bills, purchase orders, and change orders, while present, do not scale gracefully for teams of 10-plus users with multiple approval layers
- AIA-format billing for commercial construction requires workarounds or external tools
- Work-in-progress reporting beyond the basic job profitability view typically requires supplementary analytical work outside the platform

- Real-time dashboards for leadership and continuous operational visibility are more limited than what higher-tier platforms offer
- User count and permission complexity beyond the Advanced tier's native capacity can become a constraint for larger finance teams

None of these limitations is a defect. QuickBooks Online is designed for the broad middle of the small-to-mid-market spectrum, and it serves that spectrum exceptionally well. What these limitations indicate, when a specific construction business encounters them, is that the business has grown past QuickBooks Online's natural range and would benefit from a platform designed for the next stage of complexity.

## Who QuickBooks Online is the right long-term home for

In the Apparatus client base, QuickBooks Online is the right long-term platform for construction businesses whose characteristics look broadly like the following:

- Annual revenue typically between \$2M and \$20M, though the upper end of this range has grown as QuickBooks Online itself has matured
- Single-entity operation, or a simple multi-entity structure of two to three entities with modest intercompany activity
- Project portfolio that is manageable in number and follows reasonably consistent patterns across project types
- Reporting requirements that are satisfied by the standard construction accounting reports (project profitability, job costing, work-in-progress at the level of basic bank and CPA expectations)
- Finance team that is modest in size and does not require complex workflow controls across many users
- Construction management system in active use that integrates cleanly with QuickBooks Online

If this describes your business, QuickBooks Online is not a compromise or a way station toward something better. It is the right answer. Many of our most successful clients have been on QuickBooks Online for their entire engagement with us, growing from \$3M to \$15M or more without ever needing to change platforms, because the platform has been capable of supporting their growth throughout. What has grown in those engagements is not the platform; it is the sophistication with which the platform is operated. That is the topic of Section Six.

QuickBooks Online is the right long-term platform for the majority of construction businesses. What often needs to change as the business grows is not the platform but the sophistication with which the platform is operated.

# Intuit Enterprise Suite: The Upmarket Path Within the Intuit Ecosystem

In September 2024, Intuit launched Intuit Enterprise Suite — a new mid-market enterprise resource planning platform designed for businesses whose complexity had outgrown QuickBooks Online but who wanted to stay within the Intuit ecosystem rather than migrate to a dedicated ERP like Sage Intacct, NetSuite, or one of the construction-specific platforms. For the first year or so after its launch, Intuit Enterprise Suite — commonly referred to as IES — was a capable general-purpose mid-market platform with thin construction-specific functionality. In February 2026, that changed.

On February 11, 2026, Intuit released the Construction Edition for Intuit Enterprise Suite — the platform's first industry-specific configuration, and a material expansion of its capability for construction work. The Construction Edition, available in open beta to all IES customers in the construction industry at no additional cost, brought six specific capabilities to the platform: project phases, cost groups, AIA-style invoicing, proposals with integrated e-signatures, negative change orders, and enhanced project budgets. Individually, each of these addressed a specific gap that had previously required workarounds. Collectively, they changed IES from “a capable mid-market platform that could be stretched to cover construction work” into “a mid-market platform with genuine native construction functionality.”

The significance of that change is worth dwelling on. Before February 2026, a mid-market construction business evaluating its options faced a genuine choice between staying on QuickBooks Online with its limitations or migrating to a dedicated construction ERP with its cost and complexity. After February 2026, there is a third option: IES, which inherits the operational familiarity of the QuickBooks ecosystem while providing the structural capability of a mid-market ERP, configured specifically for construction work. For a meaningful subset of construction businesses — broadly, those in the \$8M–\$40M range whose complexity has outgrown QuickBooks Online but who do not need the full weight of Sage Intacct or Viewpoint — this third option is now the strongest fit.

## What makes IES architecturally different

To understand what IES brings to construction work, it helps to understand what makes the platform architecturally different from QuickBooks Online. IES is not just QuickBooks Online with more features; it is a platform built on different foundations, with native capabilities that QuickBooks Online has to approximate through workarounds.

### Native multi-entity management

IES handles multi-entity as a first-class primitive. A single IES tenant contains multiple entities with a defined hierarchy, shared or entity-specific chart of accounts, automated intercompany transactions with elimination rules, and consolidated reporting that runs on-demand. For a construction business with a general contracting entity, a development entity, and a real estate holding entity, the monthly close cycle collapses the multi-file

consolidation work of QuickBooks Online into a unified process that happens inside the platform. Clients making this transition typically describe the difference as “getting days back every month.”

### **Dimensional reporting beyond class and location**

QuickBooks Online supports two reporting dimensions: class and location. IES supports up to twenty, including the class-equivalent plus nineteen custom dimensions that each business can define for its own analytical needs. A construction business can use dimensions for project type, home plan, development phase, trade, crew, equipment class, funding source, or any other cut that matters for their reporting. Dimensions are populated at the transaction line-item level, carry hierarchies up to five levels deep, and support automated population through defaults and rules.

The practical effect of dimensional reporting at this depth is that analytical questions that used to require Excel work become reports that run inside the platform. “How are our custom homes performing versus our production homes, split by region, by quarter?” is a report on IES; it was a spreadsheet exercise on QuickBooks Online.

### **Structured approval workflows**

IES supports configurable, enforceable approval workflows with up to five approvers, parallel or sequential routing, dimension-based routing, and detailed audit trails. A construction business can configure that bills over a specific dollar threshold require the controller’s approval, bills over a higher threshold require the CFO’s approval, and bills coded to specific projects route to the project manager before they reach finance. The approval structure is enforced by the platform and recorded in an audit trail, which matters for internal control and for external stakeholder confidence.

### **AI-native automation across the operational cycle**

IES ships with seven AI agents that automate specific areas of the business operation: an Accounting Agent for transaction categorization and reconciliation, a Finance Agent for reporting and KPI analysis, a Project Management Agent for project setup and progress tracking, a Payments Agent for AR follow-up and collection strategy, a Customer Agent for CRM-style workflows, a Payroll Agent for time collection and payroll draft preparation, and a Sales Tax Agent for compliance verification. The agents handle routine execution work under human supervision, with the specific effect of redirecting operator capacity from execution toward analytical and advisory work.

Intuit’s published benchmarks suggest the agent suite saves approximately twelve hours per month across a typical business, with the savings concentrated in the areas where each agent is most active. Those figures are consistent with what we observe on our own client engagements. The agents do not replace human judgment; they remove the mechanical work that has consumed disproportionate operator time.

### **Enterprise-grade business intelligence**

IES includes a business intelligence layer with configurable dashboards, KPI scorecards drawn from a library of over thirty pre-defined metrics, calculated fields, and management report packages. For a business whose leadership wants real-time visibility into performance — project margins, cash position, AR aging, backlog

coverage — the platform supports continuous dashboards rather than monthly reporting packages. This changes how leadership interacts with financial information: from periodic reviews to continuous awareness.

## What the Construction Edition adds

The February 2026 Construction Edition release was the moment IES became a credible platform for construction work at the mid-market level. The six capabilities it added are worth covering in some detail because each addresses a specific operational demand.

### Project phases

Project phases are a structural feature that lets a construction business divide a project into discrete, trackable stages — foundation, framing, rough-in, interior finish, and so on — with each phase carrying its own budget, its own cost tracking, and its own position in the progress-billing cycle. Phase-level tracking exposes problems early: a project that is trending well in aggregate can be hiding a specific phase that is materially over budget, and phase-level reporting surfaces this in real time rather than at project completion. Phases can be defined at both the project level and the budget level, providing layered control for complex projects.

### Cost groups

Cost groups are industry-standard cost categorization — labor, materials, equipment, subcontractor, miscellaneous — applied to products and services. They work alongside cost codes as a roll-up view that answers a different analytical question. Cost codes answer “where is the money going?” Cost groups answer “what kind of costs are running high?” Together they support pattern recognition across projects: “subcontractor costs have risen from 32% to 38% of project costs over the last two years” is a portfolio-level insight that cost groups produce natively and that would require analytical work on QuickBooks Online.

### AIA-style invoicing

The Construction Edition supports AIA-style progress billing at the phase level, tracking total contract value, amount invoiced to date, current draw, and remaining balance for each phase. The capability is not identical to producing exact G702/G703 forms in the AIA-standard format — that remains an area where dedicated construction platforms go further — but it delivers the core functional pattern of AIA billing, with the data organized correctly for owners, general contractors, and lenders to read. For construction businesses whose commercial work previously required external AIA tools, the Construction Edition reduces that need substantially.

### Proposals with e-signatures and the client portal

The Construction Edition includes a proposal document builder with integrated e-signatures and a client portal. A construction business can produce a proposal from an estimate, have the customer sign it electronically through the platform, collect a deposit, and convert the signed proposal into an active project — all without leaving IES. This closes what was previously an external loop involving PDFs, third-party signature tools, and manual handoffs.

## Negative change orders

Before the Construction Edition, IES did not handle scope reductions natively; they required offline calculations and manual adjustments. The Construction Edition introduced negative change orders as a first-class construct, with the same approval workflows and tracking that positive change orders use. For construction businesses whose projects involve scope reductions with any frequency, this capability preserves the audit trail and the budget integrity that offline workarounds compromised.

## Enhanced project budgets

Project budgets received a substantial upgrade in the Construction Edition: simplified setup, real-time AI-powered insights on budget performance, phase-level variance tracking, version comparison across budget iterations, and export/print capabilities for offline review. The effect is to convert project budgets from static documents set at project start into active management tools that surface variance as it develops rather than weeks after the fact.

## What IES does not yet do as well

Honest treatment of any platform requires identifying its natural boundaries, and IES has specific areas where it does not yet match the depth of platforms that have served construction for decades.

Four areas where IES, as of April 2026, has known limitations compared to dedicated construction platforms:

**Work-in-progress reporting depth.** IES produces work-in-progress views and supports percentage-of-completion tracking, but the full WIP schedule with over/under billings analysis at the depth that demanding sureties expect is still maturing. For construction businesses with standard surety relationships, the current capability is sufficient. For businesses with demanding surety relationships requiring detailed WIP schedules on tight cadence, this is a real gap that platforms like Sage Intacct Construction continue to address more deeply.

**Retention handling complexity.** Basic retention receivable and retention payable work well on IES. What does not yet work as well is progressive retention (where retention percentages decrease as the project progresses), multi-tier retention schedules, retention release tied to specific milestones, and retention handling across hundreds of active subcontracts. Construction businesses whose retention arrangements are complex may need to supplement IES or may find that a dedicated construction platform fits their specific needs better.

**Certified payroll depth.** Davis-Bacon certified payroll and state prevailing-wage requirements work on IES for simpler cases. Multi-state, multi-union certified payroll with complex fringe calculations is an area where specialty construction payroll platforms continue to go further, and construction businesses heavily engaged in federal and state public works with these requirements may benefit from that specialized tooling.

**Very large multi-entity consolidation.** IES handles multi-entity structures up to several entities well. Very large multi-entity structures with eight or more operating entities, complex intercompany relationships, and sophisticated elimination rules are closer to the territory of platforms like Sage Intacct that are specifically built for that level of consolidation complexity.

These are specific limitations rather than systemic deficits. For most construction businesses in the revenue range where IES fits naturally — \$8M to \$40M — these limitations are either non-issues or manageable with the operator discipline that competent construction accounting firms bring. For a specific subset of larger or more complex construction businesses, they are signals that a different platform may be the right answer.

## Who IES is the right platform for

In the Apparatus client base, IES is the right platform for construction businesses whose characteristics look broadly like the following:

- Annual revenue typically between \$8M and \$40M, with the strongest fit between \$12M and \$30M
- Multi-entity operation, commonly two to four entities, with meaningful intercompany activity
- Growing project portfolio, typically 10 or more concurrent projects, with variation across project types or regions
- Internal finance function that expects enterprise-grade controls, structured approvals, and real-time dashboards
- Active surety and lender relationships requiring reliable reporting on a regular cadence
- Analytical reporting needs that have begun to strain what class and location dimensions can support
- Tech stack that includes multiple operational systems — CMS, payroll, AP, payments — that would benefit from the tighter integration IES provides

Construction businesses that fit this profile typically see meaningful operational improvement in their first 90 days on IES: faster monthly close, reduced manual consolidation, continuous dashboard visibility for leadership, and AI-assisted transaction processing that redirects team capacity toward analytical and advisory work.

Before February 2026, a mid-market construction business faced a choice between stretching QuickBooks Online or migrating to a dedicated ERP. After February 2026, there is a third option — and for a meaningful subset of businesses, it is now the strongest fit.

## SECTION FOUR

# Matching Platform to Business Stage

The previous two sections covered what each platform does and for whom. This section makes the mapping more concrete by walking through three stages of construction business maturity and identifying which platform typically fits each. The purpose is not to reduce the decision to a formula — actual platform decisions involve specific factors that vary by business — but to give the reader a starting framework for thinking about where their own business sits.

## The \$2M–\$8M construction business

At this stage, the construction business is typically emerging into structure. Growth is happening, sometimes faster than the financial system can support. The owner is still close to most decisions. The finance function is modest — perhaps an internal bookkeeper, perhaps an outsourced arrangement, sometimes the owner's spouse or a family member. The core needs are reliable job costing, clean monthly financials, accurate revenue recognition, and the systems discipline that lets the business move from “we have books” to “we have reliable books we can make decisions from.”

QuickBooks Online is the right platform for businesses at this stage. The platform's capability is appropriate for the complexity of the business; the cost structure matches the financial position of a company at this revenue level; and the availability of experienced operators who can implement it well for construction work is broad. Moving to IES at this stage would introduce cost and complexity disproportionate to the benefit. Staying on QuickBooks Desktop or attempting to manage with spreadsheet-heavy workarounds would miss the substantial capability QuickBooks Online actually delivers.

The work at this stage is typically not about platform selection. It is about installing operational discipline on QuickBooks Online: a clean chart of accounts tailored for construction, reliable project setup, proper revenue recognition, integrated CMS data, and the monthly rhythm that produces dependable financial visibility. A well-operated QuickBooks Online engagement at this stage transforms the business's relationship with its own numbers, and it sets up the foundation that will support the business as it grows.

## The \$6M–\$25M construction business

The scaling stage is where platform questions start to become meaningful. Businesses in this range are in the middle of substantial change: teams growing, projects multiplying, operations reaching across multiple locations or divisions, leadership roles expanding beyond just the owner. The financial system that served the business at \$3M may still be serving it well at \$9M, but by \$15M or \$20M the pressure points often become real.

The right platform at this stage depends on specifics. The majority of construction businesses in this range remain on QuickBooks Online for the full duration of their growth. Their complexity, even at the top end of the scaling range, is manageable on QuickBooks Online with competent operation. They have a single entity or a simple two-entity structure. Their reporting needs are satisfied by standard construction reports. Their

team size is modest enough that informal approval processes still work. Their growth is steady rather than explosive. For these businesses, QuickBooks Online remains the right answer.

A specific subset of scaling businesses benefits from moving to IES. These are businesses whose complexity has genuinely outgrown QuickBooks Online — not just in feeling but in measurable ways: monthly multi-entity consolidation consuming too many hours, dimensional reporting needs that class-and-location cannot support, approval workflows straining informal enforcement, stakeholders demanding real-time dashboards rather than monthly packages. For these businesses, IES is not a luxury upgrade; it is a structural fit for where the business has arrived.

The question of when to move is a real question, and the right answer is when the operational signals indicate a genuine need, not on a predetermined revenue threshold. A \$12M business with specific complexity may be a better fit for IES than a \$22M business with simpler operations. The decision should be diagnostic, not formulaic.

## The \$20M–\$50M+ construction enterprise

The expanding enterprise stage is where IES becomes the typical fit, though not universally. Construction businesses at this scale commonly have multi-entity structures, sophisticated reporting requirements, active surety and lender relationships, internal finance teams expecting enterprise-grade tools, and leadership that benefits from continuous visibility rather than periodic reporting packages. IES's native capabilities in these areas — consolidated reporting, dimensional analysis, approval workflow enforcement, continuous dashboards, AI-assisted operations — align with what construction businesses at this scale need.

Some construction businesses at this stage remain on QuickBooks Online efficiently. This is more common than one might expect: a \$25M builder with a single operating entity, tight operational control, and straightforward reporting requirements can run exceptionally well on QuickBooks Online with competent operation. Moving to IES would be change for its own sake rather than response to a real need. Good operators recognize when this is the situation and do not push platform change against the evidence.

Other construction businesses at this stage have complexity that genuinely exceeds what IES can currently support well. The specific indicators include very large multi-entity structures, demanding work-in-progress reporting beyond current IES depth, sophisticated retention arrangements, and multi-state certified payroll complexity. For these businesses, a dedicated construction ERP — Sage Intacct Construction, Viewpoint, Foundation, or one of their peers — is often the better fit. This is a real boundary, and it deserves honest acknowledgment rather than pretending IES handles everything.

## A diagnostic framework

Given the variability within each revenue band, the most useful way to think about platform fit is not by revenue alone but by a set of specific questions about business complexity. The following questions, when answered honestly, produce a clearer picture of which platform fits a specific business:

- How many entities does the business operate, and what is the volume of intercompany activity between them?
- What analytical cuts of the data does leadership actually use to run the business, and how well do class and location support those cuts?
- How many users need access to the financial system, and what approval structure needs to be enforced among them?
- What external reporting does the business produce on a recurring basis, and what are the stakeholder expectations for that reporting?
- How many concurrent projects does the business manage, and how much variation exists across project types?
- What is the composition of the finance team, and what tools does it expect to have available?
- What is the growth trajectory — steady, accelerating, or a major inflection?
- What construction management system is in active use, and how well does it integrate with each platform option?

The answers to these questions together sketch the actual complexity of the business, and they point toward the platform whose native capabilities match that complexity. A business with answers that cluster toward “simple” is a QuickBooks Online fit regardless of revenue. A business with answers that cluster toward “complex” is an IES fit, with the possible case for a dedicated construction ERP if the complexity is concentrated in areas IES does not yet handle well. A business with mixed answers is a legitimate judgment call, and the judgment should be made deliberately rather than by default.

## SECTION FIVE

# When Your Needs Exceed Both Platforms

This report is written primarily about two platforms, but honesty requires acknowledging that some construction businesses have needs that exceed both of them. For this subset of businesses, the right answer is neither QuickBooks Online nor Intuit Enterprise Suite, and any report that suggests otherwise is selling rather than informing.

The specific profile of a construction business whose needs exceed both Intuit platforms typically includes some combination of the following: very large multi-entity structure with eight or more operating entities; deeply complex work-in-progress reporting with the level of detail that tier-one sureties demand; extensive certified payroll work across multiple states and unions with complex fringe calculations; sophisticated retention handling across hundreds of active subcontracts; or contract and revenue structures so specialized that they require construction-specific ERP capability built over decades of industry focus.

For these businesses, the credible platform options are Sage Intacct Construction, Viewpoint Vista, CMiC, Foundation, Jonas, and their peers — platforms that have been built specifically for heavy construction, large commercial contractors, and enterprise-scale developers. These platforms cost more than either Intuit platform. They are more complex to implement and operate. They require specialized expertise to run well. But for construction businesses whose complexity genuinely demands them, that cost and complexity is appropriate to what they deliver.

## What this means for Apparatus's recommendations

In 2026, Apparatus operates on two platforms: QuickBooks Online and Intuit Enterprise Suite. We are actively developing capability on Sage Intacct, with a target launch in late 2026. For construction businesses whose needs exceed IES today and who cannot wait for our Intacct capability to come online, we are direct about the situation: we will often refer such businesses to a firm we trust to serve them well on Intacct, or we may work with them to stay on their current platform until our Intacct capability launches. What we will not do is take on an engagement we are not currently equipped to execute at our standard.

This matters for readers evaluating Apparatus as a potential partner. If your business's complexity sits within the capability of QuickBooks Online or Intuit Enterprise Suite, we are in a position to serve you well starting today. If your business's complexity exceeds both, we will give you an honest read on that and help you identify the right path forward, whether that path involves us in late 2026 or another firm today.

The broader point is that the right platform for a business is the one that fits the actual complexity of the business. The right firm for a business is one that will tell you the truth about that fit, even when the truth is "you are better served by someone else today." This is the posture we hold as a practice and as the authors of this report.

## Why Operation Matters More Than Platform

Having spent five sections on platforms, it is worth ending on the point that, in our experience, matters more than any platform decision: the expertise applied to operating the platform.

A specific observation from our practice: over the past decade, we have encountered construction businesses that were struggling mightily on sophisticated platforms, and other construction businesses that were operating exceptionally well on basic ones. The dividing line between the two was not the platform. It was whether the financial system was operated by people who understood both construction work and the platform itself, with the discipline to apply that understanding consistently.

This is not a soft observation; it is a structural one. A financial platform is a set of capabilities. Capabilities do not exercise themselves. They have to be configured correctly for the specific business, populated with clean data, integrated with the operational systems, operated on a rhythm that produces reliable output, and refined as the business evolves. The work of doing this is what produces the outcome of clean books, reliable reporting, and trustworthy decision support. Without that work, even the most sophisticated platform produces output that looks fine but does not hold up under examination.

### What effective construction accounting practice looks like

The markers of a financial operation that genuinely supports a construction business, regardless of platform:

**Chart of accounts designed for construction, not adapted from a generic template.** The chart reflects how construction businesses actually make money and incur costs, with the specificity that supports meaningful reporting without the proliferation that creates maintenance burden. The NAHB chart of accounts, adapted appropriately, is one well-established model; other models work too, but the principle is the same — the chart serves the reporting, not the other way around.

**Job costing that is actually complete.** Every project is set up properly in the system; every transaction that belongs to a project is coded to that project; labor from payroll flows correctly; equipment allocations are defined and applied consistently; and the resulting project profitability reports reflect actual activity rather than estimated activity.

**Revenue recognition handled correctly for the business's situation.** The method is chosen appropriately — completed contract, percentage of completion, or APB-based — in consultation with the external CPA and aligned to the business's tax position, size, and reporting requirements. The method is then applied consistently, with the analytical and posting work happening on the right cadence.

**CMS integration that works, not just that exists.** The integration between the construction management system and the financial system is configured for the specific workflows of the business, monitored actively, and reconciled periodically to catch drift before it produces data quality issues.

**A monthly close cycle that produces dependable output.** The close happens on schedule, produces financials that are reliable for decision-making, and includes the analytical work — project profitability review, variance analysis, cash position — that turns the financials into useful management information rather than just a set of reports.

**Proactive advisory rather than reactive bookkeeping.** The accounting firm is not just producing reports; it is interpreting them, surfacing patterns, and contributing to the business's strategic thinking. CFO-level advisory work — cash forecasting, margin analysis, capital planning, scenario modeling — is part of the engagement, not an add-on.

**Construction-specific expertise, not generalist bookkeeping.** The people operating the system understand construction work: how projects are bid, how costs are incurred, how revenue is recognized, how retention works, what WIP reports need to show, what bankers and sureties want to see. This understanding shows up in every aspect of how the engagement runs.

## Why this matters for platform choice

The implication of emphasizing operation is not that platform choice is unimportant. Platform choice matters, and the earlier sections of this report develop why. The implication is that platform choice is the beginning of the work, not the end. Landing on the right platform and then operating it poorly produces the same outcome as being on the wrong platform: books that cannot be trusted, decisions made on distorted data, and a business carrying the burden of a financial system that does not serve it.

The converse is also true: a business on a platform that is not perfectly suited to its situation, operated with discipline and construction-specific expertise, can produce results that substantially exceed what an unsupervised ideal platform would deliver. This is why the primary lever most construction entrepreneurs have available is not “should I change platforms” but “is my current platform operated at the level my business deserves.” For many construction businesses, the answer to that second question is no — and addressing that, rather than changing platforms, is the more immediate path to the clarity they are looking for.

Platform choice is the beginning of the work, not the end. A business on the right platform, operated poorly, gets the same outcome as a business on the wrong platform. A business on a good-enough platform, operated with discipline and expertise, often gets a better outcome than either.

## How Apparatus operates

This report has emphasized the neutrality of platform choice, and we stand behind that neutrality. The platform a business ends up on should be the one that fits the business, not the one that fits the firm advising the business. At Apparatus, our fees are tied to engagement scope and complexity, not to the platform we operate for any particular client. We make the same kind of recommendation to a \$4M emerging company that we would make to a \$30M expanding enterprise: the right platform, operated well, with the construction-specific expertise that lets the platform produce what it is capable of.

Every member of the Apparatus team is QuickBooks ProAdvisor certified. Through 2026, members of our team are additionally pursuing IES ProAdvisor certification — Intuit's credential for Enterprise Suite operation, which launched in late 2025. Our team brings construction-specific expertise as a prerequisite: bookkeepers, controllers, CFOs, and systems experts whose work has been focused on construction for years, who understand the industry's specific reporting needs, and who have accumulated the operational patterns that make construction accounting practice effective rather than generic.

Our engagement model follows a three-phase structure we call Transform, Stabilize, Scale. In the Transform phase, we build clean operating ground: cleanup where needed, chart refinement, project-level cost tracking, appropriate revenue recognition, CMS integration. In the Stabilize phase, we install the integrated workflows and real-time reporting that turn the foundation into steady-state operations. In the Scale phase — which extends for as long as the engagement continues — we operate the system on a reliable cadence and deliver the ongoing CFO-level advisory work that compounds in value over years. The methodology applies to both platforms; what differs is the specific work within each phase.

Construction businesses considering Apparatus can start with a Discovery Call, in which we assess the specifics of the business, diagnose the platform fit, and produce a concrete recommendation. The Discovery Call is structured work, not a sales meeting, and it produces clarity regardless of whether it leads to an engagement with us. For businesses that are not a fit for our current capability — whether because they are better served staying on their current arrangement, or because their complexity exceeds what we currently operate — we will say so, and we will help identify the right path forward.

## CONCLUSION

# The Platform, the Operator, and the Outcome

The construction entrepreneurs we work with have built businesses that are remarkable in what they accomplish: homes that families live in, commercial spaces that businesses operate in, developments that shape communities. The financial systems that support these businesses should be as thoughtfully constructed as the businesses themselves. Too often, they are not — not because construction entrepreneurs do not care about their numbers, but because the question of how to build a financial system that actually supports the work has gotten less attention than the question of how to build the physical work itself.

This report has argued three things. First, that platform choice matters: the financial platform a construction business operates on has real consequences for how the business runs and how its leadership experiences running it, and the consequences compound over years. Second, that the two platforms in the Intuit ecosystem — QuickBooks Online and Intuit Enterprise Suite — cover a wide range of construction business needs between them, with each fitting different stages of business complexity. And third, that operation matters at least as much as platform: a well-operated system on a good-enough platform reliably outperforms a poorly-operated system on a more sophisticated platform.

The practical implication is that construction entrepreneurs who are wondering whether their financial system is serving their business well should be asking two questions simultaneously. First, is the platform a fit for the actual complexity of the business? Second, is the platform being operated at the level the business deserves? These are separate questions with separate answers, and getting clarity on both of them is the starting point for a financial system that supports rather than obstructs the work.

For construction businesses whose complexity sits within the capability of QuickBooks Online or Intuit Enterprise Suite, and who are ready to treat their financial system as strategic infrastructure rather than operational overhead, Apparatus is in a position to serve. Our Discovery Call is the starting point: a structured assessment of your current situation, a diagnostic on platform fit, and a concrete recommendation about the path forward. The call produces clarity whether or not it leads to an engagement with us; in our experience, clarity itself is worth the hour.

## About Apparatus Contractor Services

Apparatus Contractor Services is a construction-specialized outsourced accounting firm serving residential and commercial builders, remodelers, developers, and specialty contractors across the United States. We operate QuickBooks® Online and Intuit Enterprise Suite, with Sage Intacct capability launching in late 2026. Our clients range from \$2M emerging construction companies to \$50M+ expanding enterprises. Over the past decade we have served hundreds of construction businesses representing more than \$500M in active client revenues. Every member of our team is QuickBooks ProAdvisor certified, with deep construction-specific expertise as a prerequisite for client work.

We work exclusively with construction entrepreneurs. Not tech startups, not agencies, not general businesses — construction. This exclusivity is not a marketing position; it is how we have built the operational depth that lets us serve construction clients at the level we do.

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