SMALL BUSINESS TRAINING PLANNER · SOFTWARE SELECTION WORKBOOK

The Small Business Software Selection Matrix

A structured, fill-in workbook for choosing accounting, CRM and compliance software that actually fits how your business runs — instead of the tool with the best sales page.

How to use this workbook

Work through one category at a time. For each category: (1) write down your non-negotiables, (2) list two to four candidate tools you're actually considering, (3) score each candidate against the same criteria, (4) total the scores. The highest total isn't automatically the winner — use it as a forcing function to notice where your gut disagrees with the numbers, then dig into why.

> **Rule of thumb:** if a tool scores well everywhere except one "must-have" row, it's not a finalist. A single missing must-have (e.g. no bank feed, no e-signature, no audit log) usually costs more in workarounds than any feature advantage saves.

Category 1 — Accounting & Bookkeeping Software

Non-negotiables (fill in for your business)

- ☐ Bank/credit card feed for every account we use: _____
- ☐ Invoicing with automatic payment reminders
- ☐ Sales tax calculation for the states/provinces we sell into
- ☐ Accountant/bookkeeper can get read or edit access without buying their own seat
- ☐ Exports cleanly to the format our tax preparer needs (CSV, QBO, or direct integration)

Scoring grid

Criteria (weight 1–5)	Candidate A: _____	Candidate B: _____	Candidate C: _____
Setup time to first reconciled statement			
Monthly cost at our transaction volume			
Payroll add-on cost (if needed)			
Reporting: P&L, cash flow, AR aging out of the box			

Multi-user permission granularity			
Migration effort from current system			
Vendor support responsiveness (test before buying: submit one real question and time the reply)			
Total			

Category 2 — CRM & Sales Pipeline

Non-negotiables

- [ ] Pipeline stages match how we actually sell (not a generic template)
- [ ] Email sync (sent/received threads attach to the right contact automatically)
- [ ] Reporting on win rate and average deal cycle without a paid add-on
- [ ] Mobile app usable by field/sales staff
- [ ] Data export is unrestricted if we ever leave

Scoring grid

Criteria	Candidate A: _____	Candidate B: _____	Candidate C: _____
Time for a rep to log a full deal cycle			
Cost per seat at our headcount			
Automation: follow-up reminders, task creation			
Integration with our email & calendar			
Custom fields/pipeline without developer help			
Onboarding time for a new hire			
Total			

Category 3 — Privacy, Compliance & Document Tooling

Non-negotiables

- [ ] Cookie/consent banner configurable for our actual regulatory exposure (not a generic US-only default)
- [ ] Privacy policy generator or template kept current with law changes, or a documented update process
- [ ] E-signature with an audit trail acceptable to our contracts
- [ ] Document retention/version history

Scoring grid

Criteria	Candidate A: _____	Candidate B: _____	Candidate C: _____
Coverage of the regulations that actually apply to us			
Cost at our site/traffic volume			
How current the templates/policies are kept			
Audit trail quality (who signed what, when)			
Total			

Total-Cost-of-Ownership Worksheet

Vendors quote the sticker price. This is the number that actually hits your bank account in year one.

Line item	Accounting	CRM	Compliance
Base subscription (annualized)			
Per-seat add-ons			
Implementation/setup fee			
Data migration cost (your time or a contractor's)			
Training time (hours × hourly cost)			
Integration/connector add-ons			
Year-one total			

Decision Log

Write down the decision and the reason while it's fresh — you'll thank yourself in eighteen months when someone asks "why do we use this?"

Category	Tool chosen	Why (top 2 reasons)	Revisit date
Accounting			
CRM			
Compliance			

30-Day Switch-Over Checklist

- [ ] Export full historical data from the outgoing tool before cancelling anything
- [ ] Run the old and new systems in parallel for one full billing cycle
- [ ] Reconcile one full month in both systems and confirm the numbers match
- [ ] Update every integration that pointed at the old tool (Zapier, email, website forms)
- [ ] Cancel the old subscription only after the parallel-run reconciliation passes
- [ ] Store exported historical data somewhere permanent, not inside the cancelled account

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