

January 2025

## Top Inexpensive Tools to Help SMBs with FP&A

Financial Planning and Analysis (FP&A) tools are essential for small and medium-sized businesses (SMBs) to improve forecasting, budgeting, and decision-making. Below is a customer curated list of tools, complete with links to their websites for easy exploration

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### 1. [QuickBooks Online](#)

- **Best for:** SMBs seeking an all-in-one accounting and financial tracking tool.
  - **Features:** Budgeting, cash flow management, financial reporting, and integrations with other apps.
  - **Pricing:** Starts at \$30/month.
  - **Why It's Great:** User-friendly and scalable, making it perfect for small businesses just getting started with FP&A.
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### 2. [Xero](#)

- **Best for:** Businesses wanting a simple accounting tool with strong reporting capabilities.
  - **Features:** Real-time financial tracking, customizable reports, and integrations with payroll and project management tools.
  - **Pricing:** Starts at \$13/month.
  - **Why It's Great:** Affordable and robust, with excellent integrations for small business needs.
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### 3. [Microsoft Excel](#) or [Google Sheets](#)

- **Best for:** SMBs starting with simple FP&A needs.
- **Features:** Custom templates, manual budgeting, and forecasting models.
- **Pricing:** Google Sheets is free; Excel starts at \$6/month with Microsoft 365.

- **Why It's Great:** Flexible and familiar, ideal for building customized FP&A models on a budget.
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#### 4. [Wave](#)

- **Best for:** Micro-SMBs or startups with tight budgets.
  - **Features:** Free accounting and invoicing software with basic financial reporting.
  - **Pricing:** Free, with optional add-ons like payroll.
  - **Why It's Great:** Perfect for very small businesses needing basic tools at no cost.
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#### 5. [LivePlan](#)

- **Best for:** SMBs focused on strategic planning and budgeting.
  - **Features:** Business plan creation, financial forecasting, and performance tracking.
  - **Pricing:** Plans start at \$20/month.
  - **Why It's Great:** Combines business planning with financial modeling for a holistic approach.
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#### 6. [Float](#)

- **Best for:** SMBs needing cash flow forecasting.
  - **Features:** Real-time cash flow tracking, scenario planning, and budgeting.
  - **Pricing:** Starts at \$30/month.
  - **Why It's Great:** Simplifies cash flow management and integrates with accounting tools like QuickBooks and Xero.
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#### 7. [Dryrun](#)

- **Best for:** SMBs prioritizing cash flow forecasting and scenario planning.
- **Features:** Cash flow projections, multiple scenario comparisons, and integrations with QuickBooks, Xero, and Pipedrive.
- **Pricing:** Starts at \$49/month.

- **Why It's Great:** Offers a simple, flexible way to visualize cash flow and make informed financial decisions.
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## 8. [Fathom](#)

- **Best for:** SMBs seeking detailed financial insights and KPIs.
  - **Features:** Visual dashboards, benchmarking, and cash flow forecasting.
  - **Pricing:** Starts at \$44/month.
  - **Why It's Great:** Provides powerful reporting and insights to help SMBs interpret their financial data.
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## 9. [PlanGuru](#)

- **Best for:** SMBs needing advanced budgeting and forecasting.
  - **Features:** Multi-year forecasting, scenario analysis, and customizable financial reports.
  - **Pricing:** Starts at \$99/month.
  - **Why It's Great:** Offers advanced FP&A capabilities for SMBs without enterprise-level costs.
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## 10. [Jirav](#)

- **Best for:** Growing SMBs with complex FP&A needs.
  - **Features:** Budgeting, forecasting, dashboards, and collaboration tools.
  - **Pricing:** Starts at \$500/month.
  - **Why It's Great:** Provides a comprehensive FP&A solution for businesses ready to scale.
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## Larger Organizations

### 11. [DataRails](#)

- **Best for:** SMBs transitioning to more advanced FP&A processes while retaining Excel workflows.

- **Features:** Data consolidation, automation of manual reporting, scenario planning, and real-time updates.
  - **Pricing:** Starts at approximately \$3,000–\$5,000 per year.
  - **Why It's Great:** Combines the familiarity of Excel with modern automation and analytics, making it ideal for SMBs ready to move beyond basic tools.
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### How to Choose the Right Tool

- **For beginners:** Start with affordable and simple tools like QuickBooks, Xero, or Google Sheets.
  - **For cash flow management:** Tools like Float or Dryrun are excellent for scenario planning and real-time insights.
  - **For advanced needs:** Businesses with more complex FP&A requirements can benefit from tools like Fathom, PlanGuru, or DataRails.
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With this list, you can guide SMBs to the right tool for their specific financial needs.

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