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just make your life as an entrepreneur a little easier — a good app might be just...

Aug. 08, 2016



Problem solver. Communicator. Financial whiz. Running a small business involves wearing a lot of hats. If you're looking to increase productivity and organization —

or just make your life as an entrepreneur a little easier — a good app might be just

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Communication

Time management

Payment

Organization

In a league of their own

## Finance and accounting

**Gusto.** This app, formerly known as ZenPayroll, streamlines your company's entire payroll, tax and benefits process. Besides online employee onboarding, Gusto automatically reports new hires to the government; handles all local, state and federal tax filings; automates deductions for benefits and workers' comp payments; and emails digital pay stubs to employees. It charges a base price of \$39 per month and \$6 per month, per employee, so a business with 10 employees would pay \$99 per month. It currently serves more than 25,000 clients.

**QuickBooks.** QuickBooks's accounting software helps you run your business and provides a full sense of your company's financial health. You can use it to track your business's sales and expenses; view financial statements, such as profit-and-loss reports; pay your employees and vendors; track unpaid invoices; and much more. It connects to thousands of accounts — including your business bank account, credit cards, PayPal and Square — and uploads data from these sources seamlessly. It also makes doing your business taxes much easier, as it tracks your expenses and lets you upload photos of receipts with your phone.

With QuickBooks Online, you can access QuickBooks on your iPhone, iPad, Android phone or Android tablet. Plans range in cost from \$10 to \$24 for the first six months

and \$13 to \$40 per month thereafter, plus a 30-day free trial. It's free to download

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FreshBooks costs \$12.95 per month for businesses with up to five clients, \$24.95 per month for businesses with six to 50 clients, and \$39.95 per month for businesses with more than 50 clients, with a free 30-day trial. The mobile app is available for free on both iOS and Android devices.

**Wave.** Wave is a free, easy-to-use accounting software platform made specifically for small businesses, independent contractors and sole proprietors with nine or fewer employees. It lets businesses track sales and expenses, manage invoices and customer payments, pay employees, scan receipts and generate accounting reports. And the company recently added free personal finance software to help small-business owners manage their finances in one place.

Wave's software is available for download on the website, while its invoicing and receipt-tracking mobile apps are available for download in the Apple store.

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## Communication

**Addappt.** This app gives your business associates — and friends and family, of course — the ability to update their contact information in your address book, provided they also use Addappt. You can also organize contacts into groups and send messages via the app, which is free for both iOS and Android users.

**Fuze.** Fuze is a videoconferencing app that hosts online meetings for all devices and operating systems, including new versions for iPads and tablets, such as the Samsung Galaxy. It offers high-definition video and crisp audio, and it's easy to set up and free to download. Small-business owners can contact the company for custom pricing.

**Pushover.** This app is a game-changer for well-connected small-business owners with more than one phone or device. It sends push messages to any

smartphone and organizes messages and notifications from your devices in one

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to how many users your business can add.

Slack users saw 48.6% fewer internal emails and held 25.1% fewer meetings after installing and using the app, leading to a 32% overall increase in productivity, according to a company survey.

You can try Slack for free, but upgrading to a paid plan gives you more features and controls. The standard plan costs \$8 per month for each user and comes with a full archive of your team's message history, unlimited app integration, guest access and group calls.

**Skype.** Competitors have tried to knock Skype off its videoconferencing throne, but the app remains effective and popular, with more than 8 million reviews on Google Play. You can use it to transmit photos and files of any size, share your computer screen, call a group of up to 25 people and send text messages.

The basic version of Skype is free. If you want to upgrade, Skype for Business starts at \$5 per user per month. It integrates with Microsoft Office and allows you to hold online video meetings and calls with up to 250 people. This app is free to download and works on all devices and operating systems.

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## Time management

**Clear.** Clear is a gesture-based task-management app that prides itself on ease of use, and justifiably so: You can easily adjust items by pulling them down the screen, pinching them, and finally swiping them off the screen once they're completed. Not only can you create and manage separate lists, schedules and reminders to organize

daily tasks, but you also can sync them among your Mac desktop, iPhone, iPad, Apple

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**My Minutes.** If you find you can't stay focused on your most important tasks — or you're wasting too much time on Facebook — My Minutes can help you stay grounded by setting goals, such as “Spend only one hour checking email” or “Work out for 30 minutes.” It costs \$2.99 for iPhone, iPad and iPod Touch.

**OmniFocus.** OmniFocus shows users what's due and when, reviews completed tasks and syncs between your phone and desktop. It's on the pricey side, though, so test it out before purchasing. The standard iOS version costs \$39.99 and \$59.98 for Pro, while the Mac desktop application costs \$39.99 for standard and \$79.99 for Pro. It works with iPhones, iPads, Macs and Apple Watch.

**TripIt.** TripIt consolidates your travel plans into a single, master itinerary that you can access at any time and on any device, regardless of the website you used to purchase your ticket. Just forward all your travel emails to TripIt, and it does the rest. You can also check departure times and delays, find directions to the airport and even view weather reports.

TripIt's most basic app is free, but TripIt Pro costs \$49 per year and TripIt for Teams costs \$29 per month for up to 10 users. Both plans come with a 30-day free trial. The app works on iPhones, iPads, Android, Blackberry and Windows Phone 7, as well as Macs and PCs.

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## Payment

**Expensify.** Expensify makes keeping track of your expenses while on a business trip a lot less painful. You can link your credit or debit card to your Expensify account so that the app will place charges directly on an expense report. If you'd rather not do this, you can take pictures of your receipts with your phone, and Expensify will



automatically extract the relevant information. You can then make an expense report

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painless. The company reacted to the emergence of Square — more on that app below — by creating an app that lets businesses attach PayPal's card reader to a tablet or other device and use it as a portable register.

PayPal's standard merchant service plan is free and allows you to accept credit cards and PayPal on your site and in store. The Pro plan costs \$30 per month and comes with added features, including the ability to host and customize online checkout. Both options charge 2.7% per swipe for mobile and in-store payments, 3.5% plus 15 cents for manually entered sales, and 2.9% plus 30 cents for online payments and invoicing.

**Square.** This payment app is great for businesses such as food trucks, beauty salons and retail shops. Its users receive a small, portable card reader that they can attach to a phone or another mobile device to take fast, convenient payments.

It deducts 2.75% of every swipe automatically — so if you sell a burrito for \$10, you'll see a net gain of \$9.725 in your bank account the next day. Manually entered transactions cost 3.5% plus 15 cents per transaction, so the same burrito sale would net you \$9.50. Square also offers a combination chip card/contactless reader that accepts mobile payments, such as Apple Pay, and EMV chip cards. It costs \$49 upfront and 2.75% per transaction. Larger businesses with annual revenue over \$250,000 can contact Square for custom pricing.

Square is free to download and works on all devices and operating systems.

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## Organization

**Proven.** Proven helps you organize your hiring, allowing you to post all your job listings to multiple job boards with one click on your smartphone. You can also sort

through dozens of application responses in just minutes; categorize applicants into

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job listing, and the more jobs you post, the lower your cost per listing.

**Boxmeup.** A free Android app, Boxmeup organizes and tracks your packages and/or containers. It allows you to print the proper QR labels, which you can scan with your phone to access a list of items in each container at any time. There's no iPhone app, but you can access Boxmeup's mobile website using an iPhone.

**Evernote.** This is *the* app for syncing notes across mobile and desktop devices. Evernote's free version lets users upload up to 60 megabytes of data per month. The Plus version costs \$34.99 per year but features monthly uploads of 1 gigabyte and allows you to access notes when you're offline and save emails to the app. The Premium version costs \$69.99 per year and offers 10 GB of data per month and many other features. Evernote for business costs \$12 per user per month and comes with added team and administrative features.

**Trello.** Trello is an easy-to-use project management app that tracks your team's workflow. Each card you create on a Trello board represents an assignment or task. You can add members, comments, attachments — from Google Drive, Dropbox or your computer — checklists, due dates and labels and stickers to make the cards as descriptive as possible. And whenever you change a card, Trello notifies each member via email and on mobile devices.

The app is free to use for iOS and Android devices. The business version costs \$9.99 per user per month, and comes with extra features, including integration with apps such as Slack and Evernote. These features let you send Trello cards directly to a Slack channel and associate a Slack channel with a Trello board or attach notes to your Trello cards automatically. The enterprise version costs \$20.83 per month when billed annually and is for large companies managing multiple teams in Trello. It offers dedicated account managers and added security features.

**KanbanFlow.** Managers can use KanbanFlow, a web-based app, to assign tasks,

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## Entrepreneurs on their own

**Dropbox.** Boasting 500 million users, Dropbox is the most popular platform on which to store and share files on the cloud. It's especially useful for companies that need a reliable way to share information with telecommuters.

Dropbox offers a free, basic plan for individuals and a pro plan for \$8.25 per user per month. Teams with more than five employees can buy the business plan for \$12.50 per user per month. It also offers free trials and works on all devices and operating systems.

**MailChimp.** This email marketing tool helps you build and manage your mailing lists, and easily create and send newsletters. You can also build and customize email templates and view performance reports about your emails. This information can help you send your customers more relevant emails.

MailChimp's pricing depends on the number of subscribers you have. It's free to send up to 12,000 emails per month if you have up to 2,000 subscribers.

**Polaris Office.** Polaris Office is a reliable alternative to Apple's iWork that lets you edit, create and sync Microsoft Office files from anywhere on your phone or device. The basic version is free, while the smart version costs \$3.99 per month and the pro version costs \$5.99 per month. The latest version of the app received a rating of four out of five stars on Google Play and was named 2015's best app by the site.

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