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Under \$1,000

Small businesses in 2009 are not like small businesses were just twenty years ago. Technology and flexibility play an important role in the management of even the smallest business today. For 2009, we've divided our review of SMB accounting programs into two groups; this section looks at programs costing around \$1,000 and under. Our June issue will focus on larger-scale SMB systems.

Mary Girsch-Bock • Apr. 15, 2009

From the April/May 2009 Issue

Editor's Note: *The review of Tier II systems (those costing more than \$1,000 for a five-user license) will be in our June 2009 issue.*

In the year 2009, there is no reason for small business owners to lack the technology tools needed to take their business to the next level. Stalwarts like QuickBooks and Peachtree continue to offer small business owners the tools they need in order to survive and thrive in a tough economy, with other products continuing to remain competitive, as well. While small business owners sometimes remained under the radar, they are now an acknowledged and increasingly vital part of our economy, and poised to play a leading role in our economic recovery.

Small businesses today are not like small businesses were just 20 years ago. Technology and flexibility play an important role in the management of even the smallest business today. Many business owners want to be able to access their data anywhere, anytime. They want email integration and the ability to sell products on their website. They also want a product that can be easily installed, quickly mastered, and provide the information they need when they need it.

As a result, entry-level accounting software products have continually evolved,

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market, the downsizing of many companies coupled with the rise of small business owner purchasing power has fueled the vendors to create products that are more powerful and suitable for just about any size business.

This year's Small Business Accounting review is split into two tiers. For the purposes of this review, Tier 1 products cost less than \$1,000 for a five-user system that includes GL, AR, AP and Payroll functionality.

These products work well for small businesses that don't require extremely complex features. Tier 2 products will be reviewed in the June 2009 issue and will feature products that cost more than \$1,000 but less than \$5,500. Hopefully, this split will make it easier to narrow down the vast selection of small business accounting products that are suitable for your clients' needs as well as their pocketbooks.

Many small business accounting programs offer tax and accounting professionals simultaneous access to these programs, enabling them to work alongside business owners. This is a common-sense feature that probably should have been available in financial software products long before recent years.

This dual access makes it easier for small business owners to do what they do best (provide their services and sell their products) while allowing professional accountants the ability to do what they do best (manage their clients' cash flow, monitor expenses and track trends in order to provide the analytics their clients pay them for). Easy program accessibility also ensures timeliness instead of a mad dash to complete everything in a rush to close out the year.

When choosing an accounting product, it's important that the person/people who will be using it get to weigh in on the purchasing decision. While accountants

can and should recommend a good product, it's vital that the business

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A-Systems Visual Bookkeeper

A-Systems continues to provide solid accounting programs to businesses at reasonable prices. Visual Bookkeeper, which is aimed at the small business owner, features GL, AP, Sales, AR and Payroll modules.

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CheckMark Software — MultiLedger

CheckMark's MultiLedger is an excellent, affordable product best suited for those looking for a simple, easy-to-use accounting product, with a A 10-user system including modules for GL, AP, AR and Inventory.

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Intuit, Inc. — QuickBooks

Premier

QuickBooks is the best-know brand of accounting software to small businesses. Now available in several versions geared toward specific business types, QuickBooks began its journey as an entry-level software product for small businesses.

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MYOB — Acclivity Premier

Accounting 2009

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accountants a wide range of products from the entry-level Peachtree First Accounting to Peachtree Quantum with support for larger user bases, and the subject of this review, Peachtree Premium, which is designed for small business owners looking for a little more flexibility. Industry-specific versions of Peachtree are also available, with special versions for general business, nonprofits, manufacturing, construction and accountants.

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2009 Review of SMB Accounting Systems – Programs Under \$1,000 — Comparison Chart

Mary began her career as an accountant in the property management industry, later moving into the healthcare industry. She is now a freelance writer specializing in business and technology issues and is the author of her first book, several HR handbooks, training manuals, and other in-house publications. She can be reached at marygirschbock@cpata.com.

Technology

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