

WHAT TO USE FOR WHAT — WITHOUT TOOL SPRAWL

The Lean SMB Tool Stack

Most SMBs don't have a tool problem — they have a too-many-tools problem. Here's a lean, automation-friendly stack by job-to-be-done, with honest guidance on when the free tier is enough.

The one rule: pick tools that connect. A mediocre tool with a good API beats a brilliant one that's an island — because the real value comes from tools talking to each other without you in the middle.

01 The core stack

JOB	SOLID PICKS	COST REALITY
Email & docs	Google Workspace or Microsoft 365 — whichever your team already knows. Don't switch; integrate.	\$6-14/user/mo
CRM / leads	HubSpot (free tier is genuinely usable), Pipedrive for sales-heavy teams, Notion for tiny ones.	\$0-30/mo
Invoicing & books	Xero or QuickBooks. Both automate reminders and reconcile payments — most owners use 20% of what they pay for.	\$20-40/mo
Scheduling	Cal.com (free, open) or Calendly. Self-serve booking with reminders built in.	\$0-12/mo
Forms & intake	Tally (free, excellent) or Typeform. Structured answers beat email chains.	\$0-25/mo
Projects / jobs	Trello, Asana, or ClickUp — the best one is the one your team will actually update.	\$0-15/user/mo
E-signatures	DocuSign or Dropbox Sign; PandaDoc if proposals + signatures should live together.	\$10-35/mo

02 The glue — where automation lives

TOOL	BEST FOR	COST REALITY
Zapier	Fastest to start, biggest app library. Gets pricey as volume grows.	\$0-50/mo
Make	More power per dollar; visual flows; better for multi-step logic.	\$0-20/mo
n8n	Most capable and cheapest at scale (self-hosted). Needs technical setup — this is where we usually come in.	\$0-25/mo

03 AI that's actually worth it

USE CASE	HOW	COST REALITY
Drafting replies	AI drafts, human approves, system sends — the human-in-the-loop pattern. Works inside the glue tools above.	\$10-30/mo
Summarizing calls	Meeting notetakers (Fathom, Fireflies) that file summaries into your CRM automatically.	\$0-20/mo
Sorting inbound	AI triage: route inquiries, tag leads, flag urgent — before a human reads a word.	inside glue cost

Reality check: a typical 5-person service business runs everything above for \$150-300/month total — less than one hour of anyone's billable time. The cost is never the tools; it's the setup and the connecting. That part you do once (or have done for you).

04 The option nobody tells you about: owning your automations

Everything above rents you capability. There's a second path.

	RENTING (NO-CODE TOOLS)	OWNING (CUSTOM-BUILT)
Cost shape	\$150-300/mo forever, rising with volume	One-time build, then it's yours — no subscriptions
Fit	Great for standard workflows	Built around YOUR process, however unique or complex
Limits	What the tool's menu offers	None — booking systems, form flows, multi-step processes, anything
Control	Vendor changes pricing/features anytime	You own the code, the data, and the roadmap

RENTING (NO-CODE TOOLS)

OWNING (CUSTOM-BUILT)

Best when

Starting out, simple flows, testing ideas

The workflow is core to your business or the fees have crept up

This is what we do at Effective Arts: we build custom automations in-house — appointment booking systems, intake flows, end-to-end process automation — tailored to how your business actually works. No third-party dependency, no monthly tool fees. You own it outright. Start with rented tools by all means; when a workflow proves its value, we'll build you the version you own.

Want your stack mapped — or replaced with something you own?

Book a free 30-minute call. We'll review what you're paying for now, what to keep, what to cut — and which workflows are worth owning outright instead of renting forever.

[Book a free call →](#)