SMARTSTREAM ERP

ERP for Small Business

Best systems in 2026, and how to pick one

Briefing for owners and controllers

September 2026

AGENDA

What We'll Cover

01	Readiness — whether to buy at all, and when	8 min
02	Requirements — seven capabilities, and what breaks first	6 min
03	Shortlist — eight systems, and five we left off	14 min
04	Deployment and cost — cloud, licensing, 5 year math	10 min
05	Selection — sequence, demo, questions	10 min

SECTION 01

Readiness

Cost is real, and benefits depend on process discipline. Both are worth checking first.

IS ERP RIGHT FOR A SMALL BUSINESS

The Readiness Threshold

ERP earns its place once manual reconciliation between systems has become someone's actual job.

THE DECIDING FACTOR

Stable, documented processes. Not headcount and not revenue.

THE FAILURE PATTERN

Buy too early and you get shelfware: users route around the system into spreadsheets, and some companies revert to QuickBooks entirely.

BUY NOW

Six Signs You're Ready

01 Someone reconciles two systems by hand every week

02 Inventory on paper and inventory in the warehouse routinely disagree

03 Sales quotes stock they can't actually see

04 Month-end close depends on one person's spreadsheet

05 You run more than one entity, location, or currency

06 Compliance requires lot, batch, or serial traceability you can't produce on demand

WAIT

Three Reasons to Wait

Processes aren't written down

If two people do the same task differently and both are right, there is no process to configure. Fixing it is free and it shortens the implementation.

Nobody can own the project

You need a decision-maker with real hours who can settle disputes between departments. Without one, scope drifts and the timeline stretches.

The real problem is one function

If only warehouse picking is broken, buy a warehouse system. Full ERP is the most expensive way to fix a single department.

HOW MANY SMALL BUSINESSES USE AN ERP

Adoption Figures, Side by Side

80%+

One widely repeated figure, for firms under $50M in revenue

53%

Another, credited to the same firm, for companies between $10M and $100M

Build the case on the hours your team spends moving data between systems. That number you can count.

SECTION 02

Requirements

Feature lists converge. Start from what fails in your business today.

NON-NEGOTIABLE

Seven Capabilities, Out of the Box

FINANCIALS	General ledger, AP, AR, bank reconciliation, multi-entity if you have entities
INVENTORY	Real-time stock across every location you hold it in
PURCHASING	Purchase orders with reorder points and supplier records
ORDERS	Quote through invoice, on the same records finance uses
DASHBOARDS	Role-based views a non-accountant can read without building a report
ACCESS	Mobile or browser access for anyone away from a desk
API	Documented, so the system you add in year three can talk to this one

NARROW THE FIELD

What Breaks First

WHAT BREAKS FIRST	WHAT YOU ACTUALLY NEED	WHERE TO LOOK
The month-end close	Deep financials, multi-entity consolidation	**Sage Intacct, NetSuite**
Inventory accuracy	Warehouse, lot tracking, multi-location stock	**Acumatica, Odoo, Cetec**
Job or project profitability	Job costing, time capture, WIP	**Odoo, Business Central, NetSuite**
Production scheduling	MRP, bills of materials, shop floor capture	**Cetec, Odoo, Business Central Premium**

SECTION 03

Shortlist

Eight systems worth your time in 2026, and where each one is the wrong answer.

THE 2026 LIST

Eight Systems, Four Criteria

Genuinely viable under 100 employees	Will disclose a pricing structure	Implementable in weeks, not quarters	Installed base you can call a reference in
Odoo	Acumatica	Oracle NetSuite	Business Central
Sage Intacct	Cetec ERP	Intuit Enterprise Suite	ERPNext

SYSTEMS 1 AND 2

Odoo · Acumatica

Odoo

CRM, sales, inventory, manufacturing, accounting, e-commerce and HR in one codebase, with a free Community edition and self-hosting.

BEST FOR

One vendor across many functions, accepting configuration over deep verticalization.

WRONG FOR YOU IF

You need a regulated vertical out of the box, or nobody will own the platform internally.

Acumatica

Prices on consumption rather than seats, with unlimited users at every edition. Strong distribution, manufacturing and construction editions.

BEST FOR

Companies with many occasional users: scanning, field service, shop floor, seasonal staff.

WRONG FOR YOU IF

You have fewer than about 15 users and modest transaction volume; per-seat comes in cheaper.

SYSTEMS 3 AND 4

NetSuite · Business Central

Oracle NetSuite

Revenue recognition, multi-subsidiary consolidation through OneWorld, multi-currency, and an auditor population that already knows the system.

BEST FOR

Companies planning an audit, a raise, or an acquisition.

WRONG FOR YOU IF

Headcount is high relative to transaction volume, every login adds cost, or you want deep shop-floor control.

Dynamics 365 Business Central

Compelling if you already live in Microsoft 365, with the most useful light-user tier here: Team Members at $8 against $80 for Essentials.

BEST FOR

Microsoft-centric shops; Premium adds manufacturing and service management.

WRONG FOR YOU IF

Your light users need to transact rather than view and approve, Team Member access is deliberately limited.

SYSTEMS 5 AND 6

Sage Intacct · Cetec ERP

Sage Intacct

Built by and for accountants, and the AICPA's preferred provider. Excellent dimensional reporting and consolidation on an open platform.

BEST FOR

Services firms, nonprofits, and multi-entity finance teams.

WRONG FOR YOU IF

You need native inventory or manufacturing depth rather than best-of-breed bolt-ons.

Cetec ERP

All-in pricing covering CRM, accounting, quality management and manufacturing in the base rate, with no implementation minimum.

BEST FOR

Small manufacturers who need real MRP without a five-figure implementation.

WRONG FOR YOU IF

You want a large partner ecosystem, or a polished UI above raw function.

SYSTEMS 7 AND 8

Intuit Enterprise Suite · ERPNext

Intuit Enterprise Suite

Multi-entity consolidation, better project accounting and stronger permissions, in an interface your finance team already knows.

BEST FOR

Companies whose only genuine gap is multi-entity and reporting.

WRONG FOR YOU IF

Operations, not accounting, is what's actually broken.

ERPNext

Open source, no per-user license fee, self-hostable, with a real manufacturing and inventory module set.

BEST FOR

Teams with in-house development capacity who want to avoid subscription lock-in.

WRONG FOR YOU IF

You lack that capacity, licensing savings get spent on maintenance you now own.

SIDE BY SIDE

Small Business ERP Comparison

SYSTEM	LICENSING MODEL	STRONGEST AT	DEPLOYMENT
Odoo	Per user, regional pricing	Breadth of function	Cloud or self-hosted
Acumatica	Consumption, unlimited users	Many light users	Cloud or private
NetSuite	Base fee plus per user	Finance, multi-entity	Cloud only
Business Central	Per user, $8 light tier	Microsoft 365 shops	Cloud (on-prem legacy)
Sage Intacct	Per user	Financial reporting	Cloud only
Cetec ERP	Per user, all-inclusive	Small manufacturing	Cloud or on-premise
Intuit Enterprise Suite	Per user	QuickBooks continuity	Cloud only
ERPNext	No license fee	Cost control	Self-hosted or cloud

EXCLUSIONS

What We Left Off, and Why

SAP Business One and ByDesign	Both need a partner-led implementation and a budget that puts them past the point where "small business" is a useful label.
Epicor Kinetic, SYSPRO, DELMIAWorks	Genuinely good manufacturing systems that start making sense in the mid-market. Under 50 employees, more system than you'll use.
Zoho and similar suites	Fine tooling, but looser integration between modules. If your complaint is that your systems don't talk, a suite of connected apps repeats the problem in a tidier wrapper.

SECTION 04

Deployment and Cost

Two systems can quote similar first-year numbers and diverge by six figures over five years.

DEPLOYMENT

Cloud and On-Premise

79%

of organizations deploying a new ERP now choose cloud

For a company with no dedicated IT staff, cloud removes the server, the patching, the disaster recovery plan and the upgrade project, all of which cost more than they appear to.

THE HONEST CAVEAT

Cloud is not automatically cheaper forever. Subscriptions never stop, and they rise. What you buy is a lower entry cost and no upgrade cliff.

THE EXCEPTIONS

Three Cases for On-Premise

1. A regulator or contract requires your data on infrastructure you physically control
2. Your facility loses internet often enough that operations must run without it
3. You need code-level modification a multi-tenant platform cannot support

Meet fewer than two of these and cloud is the better economics.

FIVE-YEAR COST

Two Licensing Models

Per seat

Charges for every named user. Adding staff raises the bill.

NetSuite: base platform fee commonly from ~$999/mo, plus roughly $99–$199 per user.

Business Central: $80 Essentials, $110 Premium, $8 Team Members.

Odoo: ~$31 Standard to ~$61 Custom US list, a 1st year promotional rate, priced by region.

Consumption

Charges for what the system processes. Adding staff doesn't raise the bill, adding transactions does.

Acumatica: unlimited users at every edition, priced on applications plus transaction volume, from around $6,396 per year at entry Essentials.

ERPNext: no license fee at all, cost moves to the people maintaining it.

THE LIGHT-USER RATIO

Creators and Touchers

Before you book a demo, count two numbers.

Creators

People who must create or approve transactions.

Posting invoices, approving purchase orders, closing the books, releasing work orders.

Touchers

Everyone else who needs to put data in or take it out.

Warehouse staff scanning receipts, shop floor clocking jobs, field techs closing tickets, reps checking stock, the owner reading a dashboard, seasonal help in Q4.

TOUCHERS ÷ CREATORS

Reading the Ratio

Below 1:1

Per-seat pricing is fine, and usually cheapest.

1:1 – 2:1

The models converge; public comparisons put the crossover in the 20–30 user range. Decide on functional fit instead.

Above 2:1

Consumption or unlimited-user licensing will almost certainly win over five years.

Check the light-user tier before you rule out a per-seat vendor. Read access and approvals are real value; receiving stock and clocking a job are transacting.

BUDGET

Four Cost Buckets

Licensing

A 15-person company on per-seat cloud: low tens of thousands per year. Consumption platforms start near $6,000–$7,000 at entry tiers.

Data migration

The most consistently underfunded line. Roughly $5K–$12K for under two years of history; $12K–$30K for three to seven. Decide how much history you actually need.

Implementation

Sanity-check a quote as rate × hours: $150–$350 per hour, 100–200 hours for a straightforward scope. Partner rule of thumb: 1–1.5× annual subscription.

Internal time

Nobody invoices you for this and it is frequently the largest cost. Budget it as hours so the trade-off is visible when the project slips.

SECTION 05

Selection

Skipping steps two and five is what produces systems that fit the demo and not the business.

HOW TO EVALUATE

The Seven-Step Sequence

1. Document current processes and name the top ten pain points
2. Write requirements, classified must-have, should-have, nice-to-have
3. Weight your criteria, with functional fit carrying the most weight
4. Build a long list of six to ten systems from market research
5. Write your own demo script using real products and workflows
6. Narrow to three finalists and score each independently on one scale
7. Check references in your industry, then negotiate before you sign

WHERE THE VALUE SITS

Weighting and the Scripted Demo

35–45%

Weighting

Independent selection practices put functional fit at 35% to 45% of total score. Weighting forces the argument before a salesperson is in the room.

1 script

The scripted demo

Send every vendor the same script well in advance, with your genuinely awkward cases and a sample of real data. Vendors who arrive unprepared fall back on the standard demo, and the standard demo tells you nothing.

ASK EVERY VENDOR

Five Questions That Expose a Bad Fit

1. What's the renewal rate after any introductory period, and what's the annual increase cap?
2. Which of my requirements needs customization rather than configuration?
3. Who specifically will run my implementation, and can I speak with them before signing?
4. If I leave in year three, how do I get my data out, in what format, and at what cost?
5. Show me a customer who grew from my size to three times it on this system.

Configuration survives upgrades. Customization becomes technical debt you pay for at every release.

IF YOU'RE BIGGER THAN THIS

The Midsize Threshold

YOU'VE CROSSED IT WHEN

Multiple legal entities need consolidated reporting

More than two or three warehouses with different cost structures

Revenue recognition rules that span periods

Operations in more than one tax jurisdiction

WHAT CHANGES

Requirements gathering becomes a formal exercise across departments

Integration architecture matters as much as the ERP itself

The systems sort differently: NetSuite and Sage Intacct pull ahead on consolidation, Acumatica's economics improve with user count, and Odoo stays viable further up than people expect

NEXT FOUR WEEKS

Start Here

Count creators and touchers

The ratio tells you which pricing model to favor before you talk to anyone.

Name what breaks first

Cut the long list to the three or four systems strong in that column.

Write your demo script

Real products, real awkward orders, and the exception that trips your current system every month.

Model five years, not one

License at renewal rate, implementation, migration, and your team's hours.

SMARTSTREAM ERP

A second opinion on your shortlist

Bring your requirements and your user count. We'll tell you which of the platforms we implement fits, or that none of them do.

smartstreamerp.com/contact-us 45-minute requirements review, no charge