Tool Stack Audit Sheet

LoftyBiz 047 · The Small-Business Tool Stack · loftybiz.net

These are examples, not promises. Figures are illustrative, in US dollars, and are not targets, forecasts or typical results. General business education, not financial, legal or tax advice. No contact details.

The six jobs

Start from the jobs, not the app store. One clear tool for each job. Everything else is optional until a clear problem asks for it.

Job	What good looks like
1. Get paid	A card reader at the counter and payment links for orders by phone or chat. Money in is quick and recorded automatically.
2. Keep the books	A simple accounting app connected to the business bank account, so sales and costs flow in without retyping.
3. Talk to customers	One business phone number and one shared inbox, so any team member can answer.
4. Track customers and leads	A single customer list with names, contact details, what they bought and when to follow up.
5. Plan the work	A shared calendar or booking tool, plus a task list, so everyone knows what is due today and who owns it.
6. Store and share files	One cloud folder for documents, photos and price lists, backed up automatically.

Your subscription list

List every tool you pay for. Put each one under one of the six jobs. Circle duplicates and anything nobody opened last month, and cancel at least one.

Tool	Job (1–6 or other)	Monthly cost (USD)	Who uses it	Opened last month?	Keep, replace or cancel

The three tests (before you buy)

Only buy or automate when the answer to all three is yes. (1) Does the task happen at least every week? (2) Does it follow clear rules, with the same kind of input and output each time? (3) Will the tool save more than it costs?

Payback math

Hours saved each week × the cost of that person’s hour = monthly saving. Add setup, training, the monthly fee and the time to keep it running. If the payback is long or unclear, wait. Trial small, then review every quarter.

Item	Your figures
Hours saved each week	
Cost of that person’s hour (USD)	

Monthly saving (hours × 4.33 × hourly cost)	
Setup cost (USD)	
Monthly fee (USD)	
Estimated payback (months)	

Worked example: Leyla, flower and gift shop, Baku

Illustrative example only, not a required result. Leyla had four staff and was paying for eleven apps, about $640 a month. Orders arrived in three chat apps, email and a notebook. After three months she had six subscriptions and her monthly cost was $210. Lost or late orders went from about twelve a month to one, because every order landed in one place. She combined a card reader and an accounting app with one all-in-one platform for customers, messages, tasks and files.

Worked example: Bat-Erdene, commercial cleaning, Ulaanbaatar

Illustrative example only, not a required result. Bat-Erdene had twenty cleaners across thirty offices and a software bill of $1,150 a month. He listed fourteen tools, including three nobody had opened in two months. A scheduling app cost $400 to set up and $90 a month, and saved his supervisor six hours a week, worth about $300 a month — payback in about two months. He trialled it with one team for one month, watching missed shifts. Fourteen tools became seven, the monthly bill dropped to $520, and missed shifts fell from nine a month to two.

This week

- List every tool you pay for, with its monthly cost and who uses it
- Put each one under one of the six jobs
- Circle duplicates and anything nobody opened last month
- Cancel at least one
- Before the next purchase: write the one-sentence problem and do the payback math

Keep the audit and the quarterly review in Systex, our own product, at loftybiz.net. Click the link in the description of the video.