

The small-business CRM buying guide 2026

How to choose a CRM your team will actually use: start from the work, score the options on what matters to you, ask the questions vendors would rather skip, and work out what it really costs over three years, not three months.

How to use this

1. **Start with the jobs, not the features.** Page 2 turns the work your team does every week into a short list of requirements.
2. **Score every option the same way.** The weighted scorecard on page 3 keeps a slick demo from outvoting what you actually need.
3. **Do the three-year maths.** The cost worksheet shows how per-seat pricing and flat pricing diverge as you hire.
4. **Trial on real work.** The two-week plan on page 8 tests each finalist on your own data before you sign anything.

Step 1

List the jobs

Step 2

Set must-haves

Step 3

Score and question

Step 4

Cost three years

Step 5

Trial for two weeks

This guide is vendor-neutral: every step works whichever CRM you end up choosing. Where it helps, a short note says how GuardenerAI handles that point, so you can check it the same way as everyone else.

Every CRM demo shows a pipeline board and a dashboard. None of that tells you whether it fits your business. Write down the jobs your team does every week that touch a customer, and who does them. That list is your real requirement, and it is usually much shorter than a vendor's feature grid.

JOB YOUR TEAM DOES TODAY	WHO DOES IT	WHERE IT LIVES NOW	HOW OFTEN
Reply to a new enquiry from the website	Office manager	Shared inbox	Daily
Send a proposal and chase it	Founder	Email and a spreadsheet	Weekly
Invoice a finished job and chase payment	Bookkeeper	Accounting app	Weekly

Questions that sharpen the list

- **Where do things fall through the cracks?** A lead nobody answered, a quote nobody chased, an invoice paid late. Those are your top requirements.
- **How many apps does one customer touch?** If an enquiry, a proposal, a signature and an invoice live in four tools, joining them up is worth more than any single feature.
- **What do you track that a standard CRM does not?** Listings, policies, matters, work orders, memberships. You will need custom objects, not a notes field.
- **Who will use it every day?** Count everyone who talks to customers, not just sales. That number drives the cost on page 6.

Give each criterion a weight from 1 to 5 for how much it matters to you, then score each option from 1 to 5. Multiply, add up, and compare. The weights are yours to set before you see any demos, which is the whole point: it stops the most polished presentation from deciding for you.

CRITERION	WEIGHT	OPTION A	OPTION B	OPTION C
Fits our records Custom objects and fields for what we really track				
Pipeline and follow-up Stages, owners, tasks, reminders the team will keep up to date				
Data quality Required fields, format checks, duplicate detection and merging				
Email and calendar Works with the mailbox and calendar we already use				
Marketing Campaigns to our own customers, with consent handled				
Getting paid Invoices and payments beside the customer, or a clean link to our accounting				
AI that does work Answers from our records and takes actions, under the user's permissions				
Ease of use A new hire can use it on day one without training				
Total cost over three years From the worksheet on page 6				
Leaving is possible Full export of our data, no long lock-in				
Weighted total				

HOW TO WEIGHT IT

If something is a deal-breaker (you cannot live without it), do not weight it: make it a pass or fail line on page 4 instead, and drop any option that fails it before scoring.

What counts as essential changes as you grow. A solo founder needs speed and a clean list. A team of twenty needs roles, shared views and processes that run the same way whoever is on shift. Use this as a starting point and move lines between columns to fit your business.

CAPABILITY	1 TO 3 PEOPLE	4 TO 15 PEOPLE	16 OR MORE
Contacts, companies and pipeline	Must	Must	Must
Import from spreadsheets, export anytime	Must	Must	Must
Email from the record	Must	Must	Must
Booking links for meetings	Nice	Must	Must
Duplicate and validation rules	Nice	Must	Must
Custom objects for your industry	Nice	Must	Must
Repeatable follow-up (task sequences)	Nice	Must	Must
Invoicing beside the customer	Nice	Nice	Must
E-signatures	Nice	Nice	Must
Roles and permissions	Nice	Must	Must
Shared queues for incoming work	Nice	Nice	Must
API for your own tools and AI agents	Nice	Nice	Must

Your pass or fail lines

Write the two or three things you cannot live without. Any option that fails one is out before scoring.

Ask each vendor the same questions in writing, and keep the answers. The ones they answer vaguely are usually the ones that cost you later.

☐ 01

Can we export all our data, any time, in a standard format?

Ask which records and fields come out, whether files and history are included, and whether export costs extra or needs a support ticket.

☐ 02

Is the price per user or per workspace?

Ask what the bill looks like at your size today, at twice your size, and whether read-only or part-time users are charged in full.

☐ 03

Which features are add-ons?

Marketing, e-signatures, invoicing, AI and integrations are often separate purchases. Get the price of the setup you actually need, not the entry plan.

☐ 04

How are AI and automation limited?

Ask what counts as usage, what the monthly allowance is, and what happens when you reach it: a hard stop, a slowdown or an overage charge.

☐ 05

Who helps us migrate?

Ask whether import is self-service, whether existing records can be updated rather than duplicated on a second import, and whether there is a cost for help.

☐ 06

What are the contract terms?

Ask about minimum term, notice period, price changes at renewal, and whether you can move between plans in both directions.

☐ 07

Where is our data held, and who can see it?

Ask about encryption, isolation from other customers, audit logs, and what the vendor's own staff can access.

The first-month price is the least useful number in a CRM decision. What matters is what you pay over three years, as you hire and as you add the modules you need. The worked example below uses illustrative numbers only, to show how the maths behaves.

WORKED EXAMPLE (ILLUSTRATIVE)	YEAR 1	YEAR 2	YEAR 3	TOTAL
Team size	5	9	14	
Per-user pricing at an illustrative \$60 per user a month, plus a \$30 per user add-on	\$5,400	\$9,720	\$15,120	\$30,240
Flat workspace pricing at an illustrative \$100 a month for the whole team	\$1,200	\$1,200	\$1,200	\$3,600

Per-user rows are (users x \$90 x 12). The point is the shape, not the figures: per-user cost grows with every hire, flat cost does not. Substitute each vendor's real quote below.

YOUR NUMBERS	OPTION A	OPTION B	OPTION C
Licence or subscription, year 1			
Add-on modules you need (marketing, signatures, invoicing, AI)			
Extra users hired in years 2 and 3			
Tools it replaces (subtract)			
Setup or migration help			
Usage above the included allowance			
Three-year total			

IN GUARDENERAI

Pricing is per workspace, never per user: a free plan with no card, then Base at \$50, Pro at \$100 and Max at \$200 a month for the whole team, with unlimited users. Plans differ by monthly usage allowance; card payments by Stripe payment link are on Max.

None of these is unusual, and none of them means a product is bad. Each one is a cost or a risk you should price in before you sign, not discover after.

In the product

- Export is limited, slow, or only through support
- Your industry's records can only live in a notes field
- No way to stop duplicates or required fields being skipped
- The features in the demo are on a plan you did not price
- Email and calendar need a third-party connector to work

In the deal

- A discount that only applies to a multi-year commitment
- Charges for every user, including occasional and read-only ones
- AI or automation priced separately with no clear allowance
- Notice periods long enough to renew you automatically
- Migration help quoted only after you sign

The test that cuts through the demo

Ask the vendor to show one of your real jobs from page 2, end to end, in the product, with your kind of data. Not a slide, not a recording. How long that takes, and how many screens it needs, tells you more than any feature list.

IN GUARDENERAI

Every list can be exported to CSV at any time. Marketing and e-signatures are switched on for new workspaces, and accounting is a module switched on with you when you are ready, so there are no separate add-on subscriptions to price.

A trial on demo data proves nothing. Run your two finalists on a slice of your real work, with the people who will use it every day, and decide on what you saw.

DAYS	WHAT TO DO	WHAT TO CHECK
Days 1 to 2	Import a real slice. A few hundred contacts and your open deals, from CSV.	Did fields map cleanly? Did companies and contacts link up? Could you re-import without duplicates?
Days 3 to 4	Shape it. Add the fields and objects your industry needs, and set up your pipeline stages.	Could you do it yourself, without a consultant?
Days 5 to 7	Run one job end to end. A new enquiry through to a won deal, with email, a meeting and a task.	How many screens and tools did it take? Did anything get lost?
Days 8 to 10	Put the team on it. Two or three people use it for their daily work.	Did they keep it up to date without being chased?
Days 11 to 12	Test the edges. Export everything, add a user, try the AI on a real record.	Did export include everything? Did adding a user change the price?
Days 13 to 14	Score and decide. Fill in the scorecard and cost worksheet with what you saw.	Does the winner still win on your weighted total?

IN GUARDENERAI

The free plan needs no card and has no trial clock, so a two-week test can run on your real data. CSV imports update existing records by external ID instead of creating copies, and industry starter templates set up common objects and stages in one step.

The right CRM is the one your team still uses next year.

Most CRM decisions go wrong in the same few ways: buying for the demo instead of the work, pricing the first month instead of the third year, and skipping the trial on real data. If you have the jobs list, the scorecard, the cost worksheet and a two-week trial, you have done more diligence than most teams twice your size.

Decide on your work

Score options against the jobs you listed, with weights you set before any demo.

Price the growth

Cost three years at the team size you plan to be, with every add-on you need.

Keep the exit open

Confirm full export and short notice periods before you commit.

Trial on real data

Two weeks, real records, real people. Decide on what you saw.

Want to put GuardenerAI through this guide? Start free at guardenerai.com and import your first file today, or book a walkthrough and we will run one of your jobs end to end with you.