

SMALL BUSINESS · AUSTRALIA · 2026

The Small-Business Tech Stack for 2026 (Australia)

The lean set of tools an Australian small business actually needs, money, operations and presence, plus the one layer that ties them all together: communications.

You don't need fifty apps, you need four things that work together: money tools (accounting, invoicing, payments), operations tools (CRM, projects, scheduling), a simple online presence, and communications as the hub that connects them. Keep fixed costs low, choose tools with transparent Australian pricing, and prioritise integration over feature lists. VOCPhone sits at the centre as your communications hub, phone, AI answering, SMS and video that plug into Xero, HubSpot, Salesforce and 1000+ apps, so your whole stack works as one.

The short version

Stack category	What to look for	Example
Money	Cloud accounting, easy invoicing, fast payments, GST/BAS handling, auto-reconciliation	Xero
Operations	A shared customer record, lead tracking, and work delivery that scales from solo to team	HubSpot, Zoho, Monday
Presence	Simple website or profile, consistent details, a clear path to contact you	Website + Google Business Profile
Communications (hub)	Business number, AI answering, SMS, video, and integration with the rest of your stack	VOCPhone

■ Key points

- Money
- Operations
- Presence
- Communications

Buy for the bottleneck, not the brochure

A café doesn't need enterprise project management; a consultant doesn't need inventory. Look at where your week actually leaks time or money, late invoices, missed calls, double data entry, and buy the tool that fixes that. A stack chosen around real bottlenecks stays small, cheap and genuinely useful.

■ Questions the full guide answers

- ☐ What tools does a small business actually need in 2026?
- ☐ How much should a small business spend on software each month?
- ☐ Why is communications the hub of a small-business tech stack?
- ☐ Do all my business tools need to integrate with each other?
- ☐ Can a very small or one-person business use the same tech stack?

This is the summary. The guide has the detail.

Every point above is worked through in full on our site, with the Australian context, the numbers and the exceptions. If you would rather talk it through, call 1300 663 222 or visit vocphone.com/about/contact-us.