



How I Stacked It

Debbie Haddon
CFO at Firmcheck





General Ledger

*"I have used **Xero** in every finance role I've held (dating back to its launch in 2007!) and am a strong advocate for leveraging software add-ons and integrations to drive system efficiency."*

xero.com



Intercompany

*“Although we currently manage just two companies (for now!), **Mayday** eliminates the manual pain of multicurrency intercompany accounts and expense recharging.*

Embedding this software early is laying the foundation for efficient scaling as we grow.”

getmayday.com

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Reporting

*“We export from Xero to **Google Sheets** and manually handle forex conversion and consolidation—a process that is the most painful part of our month-end close. Our unique budget and board reporting structure complicates things further—I haven’t found a tool that can fully meet our needs. The key requirements include a cash-based P&L budget, multicurrency conversion, tracking category consolidations across two Xero general ledgers, and a unified cashflow forecast. If anyone has suggestions to streamline this process, I’d love to hear them!”*



Cashflow Forecasting and Financial Modelling

*“**Cashbucket** is a recent addition to our tech stack. It syncs seamlessly with Xero to generate a precise, day-by-day cashflow forecast, helping us manage working capital needs. At the same time, it can also consolidate this data into a long-term view of projected cash balances, complete with scenario modelling capabilities.”*

getcashbucket.com

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Invoicing and Billing



*“**Chargebee** handles all the heavy lifting for our subscription-based invoicing, including metered billing, in-app self-service checkout, and VAT recognition on billing. We pair it with **Stripe** as our credit card payment gateway and **GoCardless** for direct debit payments, creating a hands-off invoicing and collections system. Together, Chargebee, Stripe, and GoCardless integrate seamlessly with Xero to manage contacts, invoices, VAT, and bank reconciliations. We love this invoicing and collections setup! However, we’ve recently encountered limitations in Chargebee’s configuration that impact the accuracy of our ARR reporting—a pain point we’re actively working to resolve.”*

chargebee.com

stripe.com

gocardless.com



CRM

*"**Hubspot** manages our lead and client information, as well as reporting on customer growth. It integrates seamlessly with Segment and Chargebee, providing us with a comprehensive view of our customer interactions."*

[hubspot.com](https://www.hubspot.com)



FX Payments

*"We use **Wise** for our day-to-day UK bank account, FX payments, intercompany transfers, and employee expense cards. Wise enabled us to start trading in the UK at short notice without relying on a high street bank and has saved us significantly on expensive forex fees from a NZ bank. It also integrates with Xero bills, making bill payments simple and efficient."*

wise.com



Bill Processing

*"With only a handful of ad-hoc bills each month, we haven't yet needed additional automation here. Instead, our accounts email automatically forwards bills into **Xero** using the "Email bills to Xero" address or the Files inbox to attach them to our repeating bills. Most of our bills are recurring or subscription-based, and our biggest challenge lies in the oversight and management of these. I've found that Hudled might be able to help with this, but I need to revisit it and explore further."*

xero.com



Employee Expense Claims

*"This isn't a major area for us yet, but **Xero Expenses** works well for now. However, I can see that we may need approval workflows in the future as we grow."*

xero.com

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 Smartly.

 BrightPay

Payroll

*“Both payroll systems are standalone, with only a journal pushed into Xero. **Smartly** is a simple, light-touch payroll solution that handles all the heavy lifting for our NZ payroll. It calculates pay, direct debits the funds, pays staff, files the PAYE tax return, pays taxes to the revenue authority, and manages staff payslips and annual leave—all with the push of a button. **Brightpay**, on the other hand, is more cumbersome. It’s not cloud-based; instead, it’s an online portal where our UK accountant hosts the desktop software. Additionally, there’s no integration for making payments to staff, pension providers, or HMRC.”*

smartly.co.nz

brightpay.co.uk



Electronic Signing

*“In a world full of costly subscription-based e-signature software, I discovered this gem. We don’t require a lot of e-signatures, and our needs are more ad-hoc than regular, so expensive subscriptions felt like a waste. **Goodsign** is a simple pay-per-sign e-signature tool that offers team and other lightweight features to get the job done—without the high cost of full-featured platforms.”*

goodsign.io