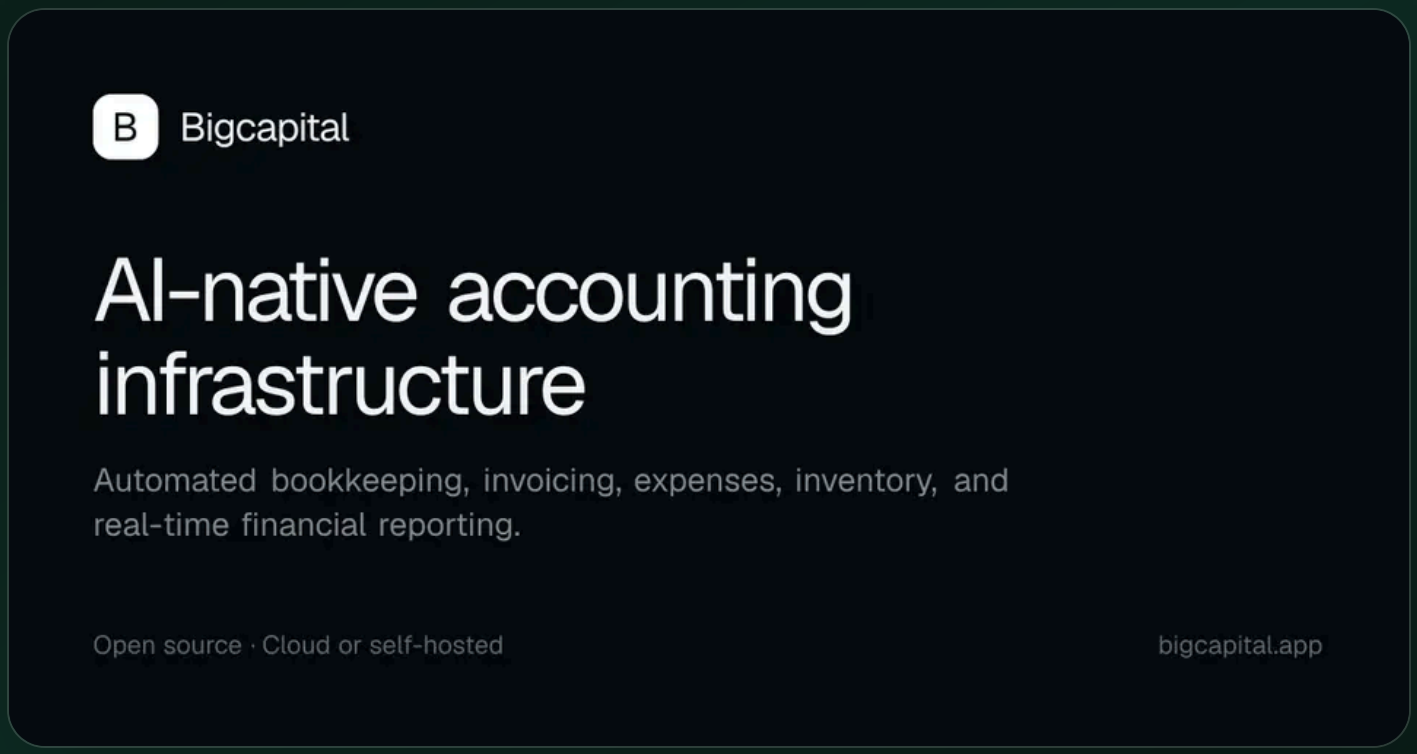
ToolGPA

NOVEMBER 2026

Bigcapital

The Insider's Guide

Open-source accounting you host yourself, with a cloud version planned



Every plan, grade, refund rule and rival among accounting and invoicing tools, read from Bigcapital's own pages.

Made by Bigcapital Technology, Inc. · checked Nov 13, 2026 · toolgpa.com

2.2
GPA

Bigcapital

AI-native accounting infrastructure

Automated bookkeeping, invoicing, expenses, inventory, and real-time financial reporting.

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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Bigcapital's own pages, its app-store listings and our grades. Every fact in it is on Bigcapital's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.2

GPA, above 43 of the 127 other accounting and invoicing tools we grade

Bigcapital is open-source accounting software that covers sales and purchase invoicing, expenses, inventory, bank reconciliation and financial reports. The code is released under AGPL-3.0 and is run today by self-hosting it with Docker. The maker says a managed cloud version is in the works.

To get you started, here are **8 things to know about Bigcapital**, taken from its own pages and our grades.

> **Its cloud version is only marked coming soon, so today you do the hosting, updates and backups.**
>
> From our report card of Bigcapital

1 **Best for self-hosted open-source bookkeeping**

Bigcapital is open-source accounting with invoicing, a general ledger, bank feeds and multi-currency, run with Docker on your own server.

2 **It is free**

Bigcapital has no paid plan at all. The self-hosted edition is free under the AGPL-3.0 license; you pay only for your own server.

3 **It runs on Web**

Web.

4 **Sales and purchase invoicing**

Creates customizable sales invoices and purchase invoices, and tracks receivable and payable accounts.

5 **General ledger and reports**

Keeps a general ledger and runs financial reports such as balance sheet, profit and loss and cash flow statements.

6 **Bank feeds and reconciliation**

The site lists bank feed syncing and bank reconciliation among its accounting modules.

7 **A 2.2 GPA, above 43 of 127**

That is against the other accounting and invoicing tools we grade, on value, the free plan, features, ease of use and platforms.

8 **Keep it**

Bigcapital is free, so making your own would save you nothing.

Bigcapital at a glance

PRICING Free	FREE PLAN Yes
FREE TRIAL None stated	RUNS ON Web
MADE BY Bigcapital Technology, Inc.	CATEGORY Accounting & Invoicing
OUR GRADE 2.2 GPA, fair	

The report card

Best for self-hosted open-source bookkeeping

Bigcapital is open-source accounting with invoicing, a general ledger, bank feeds and multi-currency, run with Docker on your own server. Its cloud

version is only marked coming soon, so today you do the hosting, updates and backups.

TOOLGPA REPORT CARD	Bigcapital	Graded Nov 13, 2026
SUBJECT	GRADE	COMMENT
Value for money	C	Free under AGPL-3.0, but only if you host it yourself, which needs a server. No paid plans are published.
Free plan and trial	B	Free to run with no limits listed, though the only way to run it today is your own server.
Features	B	Sales and purchase invoicing, general ledger, bank reconciliation, inventory, multi-currency and branches. Nothing core is missing.
Ease of use	D	Self-hosting with Docker, and updates and backups are yours.
Platforms and integrations	C	Web only. It runs on macOS, Windows or Linux servers and the site names no integrations.
Grade point average		Fair, out of 4.0 **2.2**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Bigcapital is for

- ✓ Fits if you can run Docker and want your books on your own server
- ✓ Works for developers who want open-source accounting they can modify

Who it is not for

- ✗ Skip it if you don't want to run a server, as the cloud version is only 'coming soon'
- ✗ Not for you if you need paid support, since none is published
- ✗ Watch out: you handle updates, backups and security yourself
- ✗ Watch out: AGPL-3.0 source-sharing rules apply if you modify and offer it to others

Good to know

Good for

- ✓ Small businesses that want to own their accounting data and server
- ✓ Teams with someone who can run Docker
- ✓ Businesses that sell in several currencies

Worth knowing

- ⓘ Bigcapital Cloud is marked as coming soon, so the only way to run it today is to self-host.
- ⓘ Self-hosting means you handle servers, updates and backups yourself.
- ⓘ The AGPL-3.0 license has network-use source-sharing terms that apply if you modify and offer it to others.
- ⓘ The site publishes no paid plans or support tiers.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

Free

No paid plan at all

Bigcapital is free to use.

> **Free to run with no limits listed, though the only way to run it today is your own server.**
>
> From our grade for free plan and trial

SELF-HOSTED

$0

Free under AGPL-3.0; you run it yourself with Docker on macOS, Windows or Linux.

The free plan

The self-hosted edition is free under the AGPL-3.0 license; you pay only for your own server.

Read from bigcapital.app on Nov 13, 2026.

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Open-source accounting you host yourself, with a cloud version planned. Here is what it does, as its own site describes it, and what it covers: open source, self-hostable, public API, invoicing, reports, bookkeeping, inventory.

> **Sales and purchase invoicing, general ledger, bank reconciliation, inventory, multi-currency and branches.**
>
> From our grade for features

Sales and purchase invoicing

Creates customizable sales invoices and purchase invoices, and tracks receivable and payable accounts.

General ledger and reports

Keeps a general ledger and runs financial reports such as balance sheet, profit and loss and cash flow statements.

Bank feeds and reconciliation

The site lists bank feed syncing and bank reconciliation among its accounting modules.

Multi-currency accounting

Records transactions and manual journals in different currencies and uses exchange rates for conversion.

Inventory and expenses

Tracks inventory items and expense accounting alongside sales, with accrual and cash accounting both listed.

Teams and branches

Role-based permissions limit what each invited accountant or teammate can view or edit, and branches and warehouses sit in one ledger.

Where it runs

Web

What it works with

Its own pages name no integrations.

Bigcapital is made by Bigcapital Technology, Inc.

Where it stands

Its grades against its category, and whether to keep it or make your own

43/127

Other accounting and invoicing tools it is graded above

Bigcapital's GPA of 2.2 is higher than 43 of the 127 other accounting and invoicing tools we grade, and level with 30.

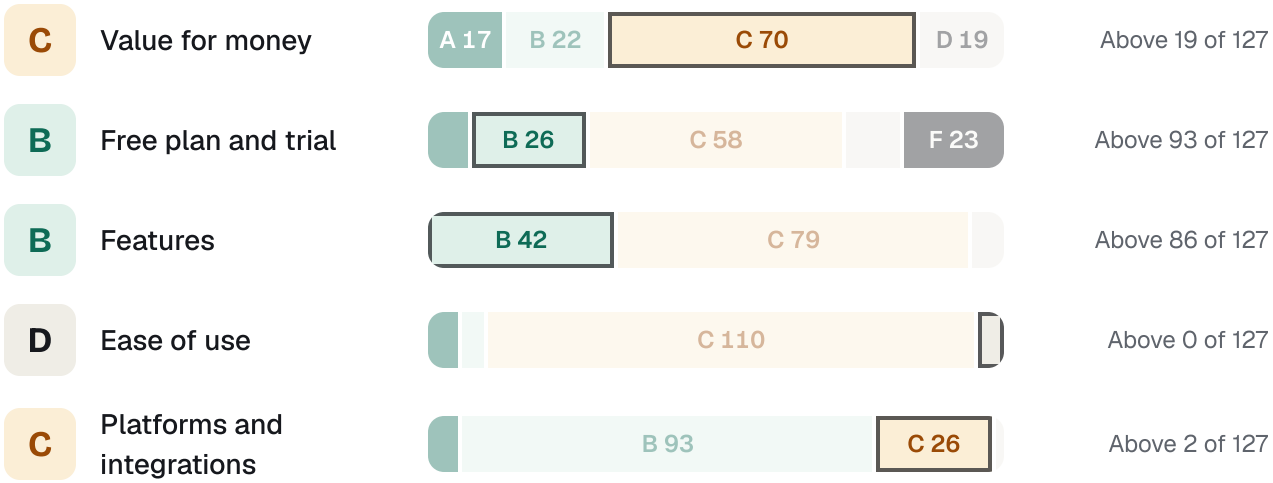
It stands best on free plan and trial (B, above 93 of 127) and worst on ease of use (D, above 0).

Bigcapital has no paid plan.

On features, ease of use and platforms it scores 2.0 out of 4. Nothing scores higher for less, though at least one tool matches that score at a lower price.

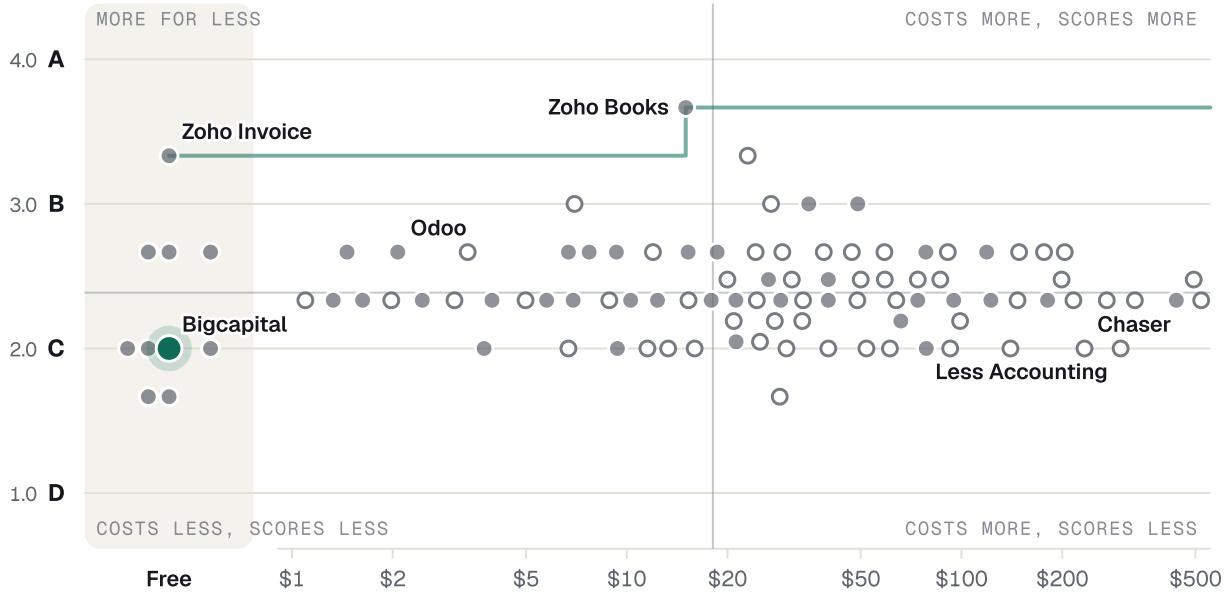
Each grade against the category

Every bar is all 128 accounting and invoicing tools we grade, cut by the letter each got. Bigcapital's own letter is outlined.



Price against what you get

Each dot is one of 101 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. Bigcapital is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

Bigcapital is free, so making your own would save you nothing.

And it is not the kind of software a weekend replaces.

What you could make

- Invoicing, inventory and reports: an app builder makes these well.

What you could not

- Live feeds from your bank, which take an agreement with each bank or a service that has them.
- An API that other software can build on.

- What a company asks for before it lets staff use something: roles and permissions.
- The depth: we grade its features B, which means it covers the whole job.

What this rests on. Bigcapital's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Akaunting, Manager.io, Invoice Ninja, GnuCash and LedgerSMB

The 5 tools Bigcapital is most often weighed against, with where each one differs from it.

2.2 GPA

Akaunting

Free plan · from $72/yr

Open-source accounting you can host yourself or use in the cloud.

- Bigcapital also covers inventory.
- Akaunting also covers expense tracking.

Bigcapital and Akaunting compared in full

2.8 GPA

Manager.io

Free plan · from $59/mo

Free offline accounting for Windows, Mac and Linux, with a paid cloud.

- Only Manager.io lists Windows, macOS and Linux apps.
- Bigcapital is open source, according to its own site.
- Bigcapital also covers inventory.

Bigcapital and Manager.io compared in full



2.8
GPA

Invoice Ninja

Free plan · from $14/mo

Invoicing, expenses and time tracking with a free plan.

- Only Invoice Ninja lists macOS, Windows, Linux, iOS and Android apps.
- Bigcapital is open source, according to its own site.
- Bigcapital also covers reports, bookkeeping and inventory.

Bigcapital and Invoice Ninja compared in full



2.8
GPA

GnuCash

Free

Free double-entry accounting for home and small business use.

- Only Bigcapital lists a web app.
- Only GnuCash lists Windows, macOS and Linux apps.
- Bigcapital is self-hostable, according to its own site.

Bigcapital and GnuCash compared in full

L

2.2
GPA

LedgerSMB

Free

Open-source double-entry accounting and ERP you install yourself.

- LedgerSMB also covers quotes and estimates.

Bigcapital and LedgerSMB compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

12

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Bigcapital free?

Yes. Bigcapital is free to use.

How much does Bigcapital cost?

Bigcapital lists one plan. Self-hosted: $0.

What platforms does Bigcapital work on?

Bigcapital is available on Web.

Does Bigcapital have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Bigcapital is listed for Web.

Does Bigcapital have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Bigcapital is listed for Web.

Is Bigcapital open source?

Yes. Bigcapital is open source, according to its own site.

Does Bigcapital have an API?

Yes. Bigcapital offers a public API, according to its own site.

Who makes Bigcapital?

Bigcapital is made by Bigcapital Technology, Inc.

What are the alternatives to Bigcapital?

The closest alternatives to Bigcapital in our directory are Akaunting, Manager.io, Invoice Ninja, GnuCash and LedgerSMB.

How does Bigcapital compare with other accounting and invoicing tools?

Bigcapital's GPA of 2.2 is higher than 43 of the 127 other accounting and invoicing tools we grade, and level with 30.

Is Bigcapital good value for money?

ToolGPA grades Bigcapital C for value for money. Bigcapital has no paid plan.

Could I make my own version of Bigcapital?

Bigcapital is free, so making your own would save you nothing. And it is not the kind of software a weekend replaces.

Where this guide comes from

The prices, plans, platforms and features were read from Bigcapital's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Bigcapital's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Bigcapital Technology, Inc. Prices change, so check bigcapital.app before you buy.

bigcapital.app

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Bigcapital, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/bigcapital

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Bigcapital: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/bigcapital
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Know someone choosing between accounting and invoicing tools?

Send them this guide:
toolgpa.com/tools/bigcapital/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after Bigcapital, each with an Insider's Guide of its own.

Accounting & Invoicing Insider's Guide

Every one of the 129 accounting and invoicing tools we grade, compared

Zoho Invoice Insider's Guide

Free invoicing app from Zoho for freelancers and small businesses

3.6 GPA

Zoho Books Insider's Guide

Online accounting from Zoho, with a free plan and six paid tiers

3.4 GPA

Cash App Taxes Insider's Guide

Free federal and state tax filing inside Cash App

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Bigcapital's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Bigcapital is a trademark of its owner, and this guide is not made, paid for or approved by Bigcapital Technology, Inc. Prices and plans change: check bigcapital.app before you buy.