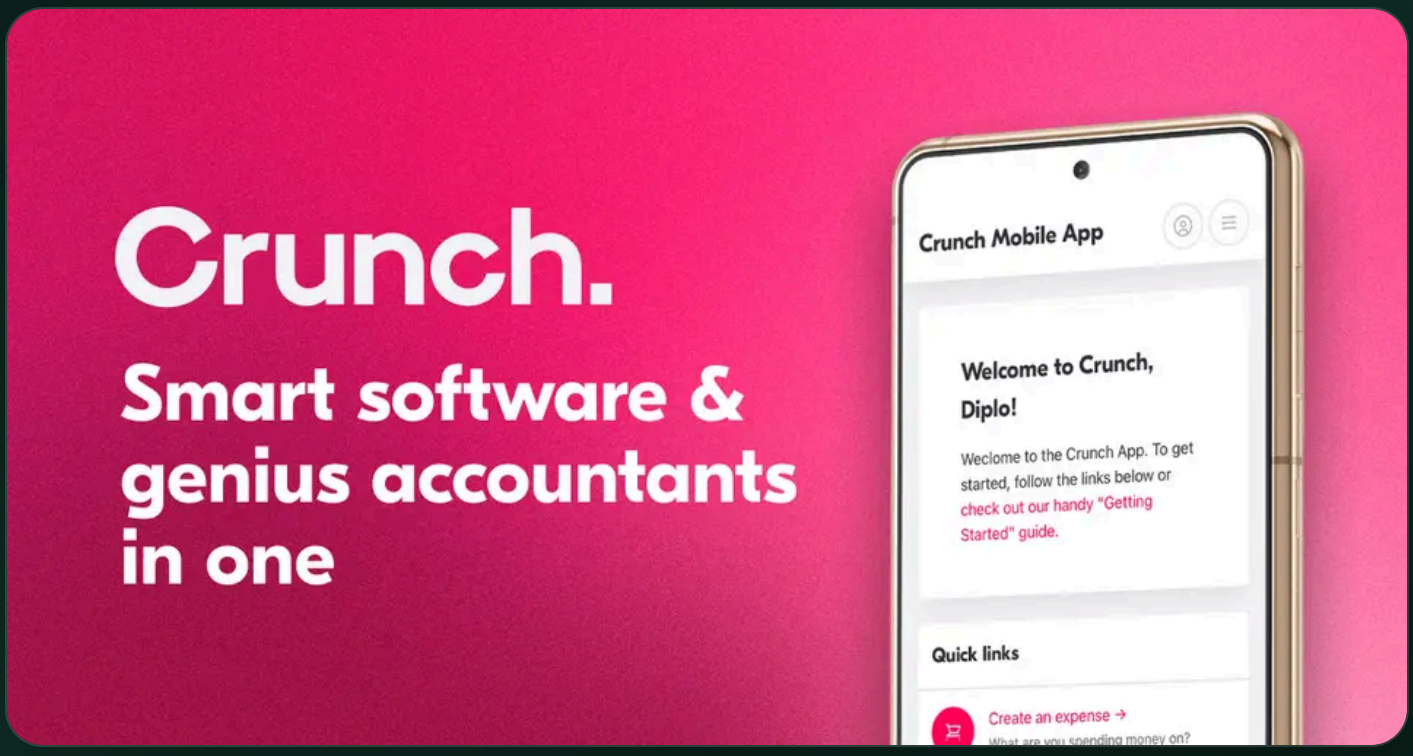
ToolGPA

NOVEMBER 2026

Crunch

The Insider's Guide

UK online accountants with accounting software included



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

Made by Crunch · checked Nov 12, 2026 · toolgpa.com

1.8
GPA



Contents

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

02 What it costs
Every plan, the free plan, ways to pay less and how prices have moved

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

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

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

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

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

ToolGPA put this guide together from Crunch's own pages, its app-store listings and our grades. Every fact in it is on Crunch's page too, where it is kept up to date. Checked Nov 12, 2026.

Welcome

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

1.8

GPA, above 12 of the 127 other accounting and invoicing tools we grade

Crunch is a UK online accountancy for sole traders, limited companies and e-commerce sellers. Its accounting software, covering invoices, expenses, bank connections and payroll, comes with an accountant-led service that includes Self Assessment and year-end filing. Prices are generated through an instant quote form and are not published as a plan list.

To get you started, here are **7 things to know about Crunch**, taken from its own pages and our grades.

> "
>
> **You start with a quote and an accountant, not a signup.**
>
> From our grade for ease of use

1 **Best for UK companies wanting an accountant included**

Crunch is a UK online accountancy where an accountant and the accounting software come in one package.

2 **It runs on Web**

Web.

3 Accountant-led service

Crunch pairs its software with accountants who handle year-end accounts, tax returns and Self Assessment filing.

4 Invoices and expenses

The software pages cover sending invoices, tracking expenses and a payments feature called CrunchPay.

5 Bank connection and reconciliation

Connect a business bank account and reconcile its transactions against invoices and expenses in the software.

6 A 1.8 GPA, above 12 of 127

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

7 Keep it

To replace Crunch you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

Crunch at a glance

PRICING Paid	FREE PLAN No
FREE TRIAL None stated	RUNS ON Web
MADE BY Crunch	CATEGORY Accounting & Invoicing
OUR GRADE 1.8 GPA, weak	

The report card

Best for UK companies wanting an accountant included

Crunch is a UK online accountancy where an accountant and the accounting software come in one package. No prices are published: you get an instant quote based on turnover and transactions, and payroll, company formation and Self Assessment can add to it. Get a few quotes before you sign.

TOOLGPA REPORT CARD — **Crunch** — Graded Nov 12, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	No plan prices are published: costs come from a quote based on turnover, transactions and extras. Unpublished means the middle grade.
Free plan and trial	F	No free plan or trial on record, and even the software-only option is priced through a quote.
Features	B	Accountant, invoices and expenses, bank reconciliation, Making Tax Digital for Income Tax, payroll and a tax review. The listing shows no gap in the job.
Ease of use	C	No store rating on record. You start with a quote and an accountant, not a signup.
Platforms and integrations	C	Web only and UK only, with no app or integrations listed.

Grade point average — Weak, out of 4.0 **1.8**

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 Crunch is for

- ✓ Fits if you run a UK limited company and want an accountant plus software in one bill
- ✓ Makes sense if you're a UK sole trader who wants Self Assessment and MTD handled

Who it is not for

- ✗ Skip it if you want to see a price before talking to anyone: it's quote only
- ✗ Watch out: employee payroll is £20 plus VAT a month for up to 5 employees, and company formation is £100
- ✗ Watch out: Self Assessment is described as worth £240 plus VAT where it isn't already in your plan
- ✗ Not for you if you're outside the UK

Good to know

Good for

- ✓ UK sole traders and limited companies that want an accountant and software together
- ✓ Contractors and e-commerce sellers who want help with filing
- ✓ Businesses that prefer a quote based on turnover and transactions

Worth knowing

- ⓘ Prices come from an instant quote based on turnover, transactions and extras, so no plan prices are listed here.
- ⓘ Employee payroll is listed at £20 plus VAT a month for up to 5 employees; company formation is £100.
- ⓘ Self Assessment filing is described as worth £240 plus VAT where it is not already part of a plan.
- ⓘ A software-only option exists, but its price is also given through the quote process.

What it costs

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

Crunch's current pricing could not be confirmed from its own site.

> **No plan prices are published: costs come from a quote based on turnover, transactions and extras.**
>
> From our grade for value for money

We could not confirm Crunch's current prices from its own site, so this guide lists no plans. crunch.co.uk has them.

What it does

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

1

Place it runs: Web

UK online accountants with accounting software included. Here is what it does, as its own site describes it, and what it covers: invoicing, bookkeeping, expense tracking, payroll.

> **Accountant, invoices and expenses, bank reconciliation, Making Tax Digital for Income Tax, payroll and a tax review.**
>
> From our grade for features

Accountant-led service

Crunch pairs its software with accountants who handle year-end accounts, tax returns and Self Assessment filing.

Invoices and expenses

The software pages cover sending invoices, tracking expenses and a payments feature called CrunchPay.

Bank connection and reconciliation

Connect a business bank account and reconcile its transactions against invoices and expenses in the software.

Making Tax Digital for Income Tax

MTD ITSA software is advertised at no additional cost to accountancy clients, per the comparison pages.

Director and employee payroll

Director payroll is included for up to 2 directors; employee payroll is an add-on handled by Crunch.

Tax optimization review

The Premium plan description lists a tax optimization review, and the site advertises average tax savings for clients.

Where it runs

Web

What it works with

Its own pages name no integrations.

Crunch is made by Crunch.

PART 04 · STANDING

Where it stands

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

12/127

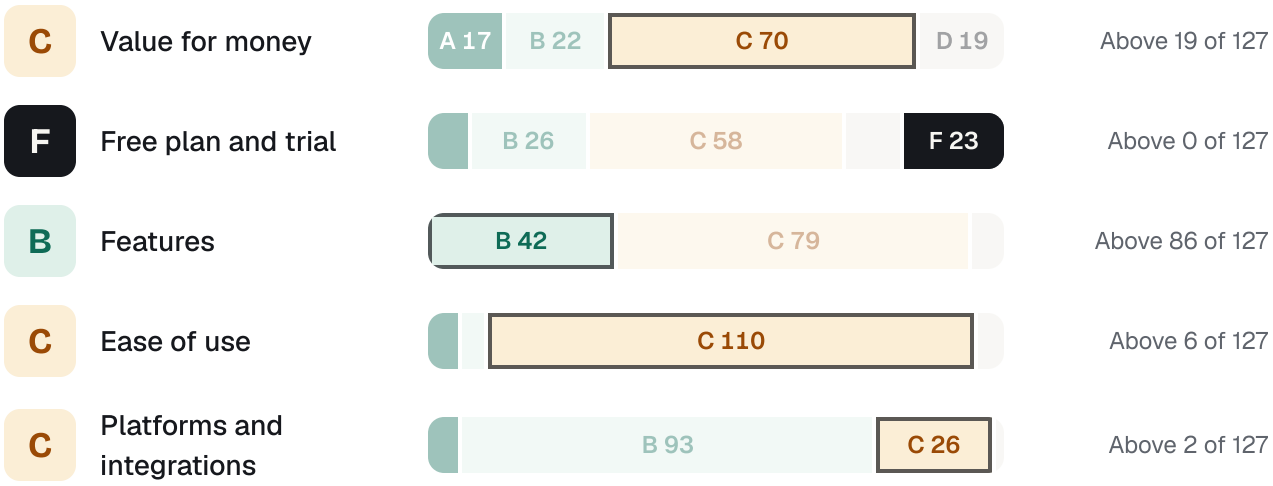
Other accounting and invoicing tools it is graded above

Crunch's GPA of 1.8 is higher than 12 of the 127 other accounting and invoicing tools we grade, and level with 9.

It stands best on features (B, above 86 of 127) and worst on free plan and trial (F, above 0).

Each grade against the category

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



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

To replace Crunch you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

That makes this kind of software worth paying for, not this one in particular: 106 of the 127 other accounting and invoicing tools grade higher.

What you could make

- Invoicing and expense tracking: 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.
- Payroll taxes worked out and filed with the government for you.
- The depth: we grade its features B, which means it covers the whole job.

What this rests on. Crunch'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



QuickFile, FreeAgent, Xero, QuickBooks Online and IRIS KashFlow

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

3.0 GPA

QuickFile

Free plan · from £60/yr

UK online accounting, free for smaller ledgers.

- QuickFile has a free plan. Crunch does not.
- Only QuickFile lists iOS and Android apps.
- Crunch also covers payroll.

Crunch and QuickFile compared in full

2.2 GPA

FreeAgent

Free trial · from $27/mo

Accounting for freelancers and small firms, built in the UK.

- Only FreeAgent lists iOS and Android apps.
- Crunch also covers payroll.
- FreeAgent also covers time tracking and reports.

Crunch and FreeAgent compared in full



2.6
GPA

Xero

Free trial · from $27/mo

Cloud accounting for small businesses, with unlimited users.

- Only Xero lists iOS and Android apps.
- Xero also covers reports.

Crunch and Xero compared in full



2.4
GPA

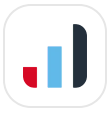
QuickBooks Online

Free plan · from $38/mo

Cloud accounting from Intuit, from a free plan to 25-user Advanced.

- QuickBooks Online has a free plan. Crunch does not.
- Only QuickBooks Online lists iOS and Android apps.
- QuickBooks Online also covers reports.

Crunch and QuickBooks Online compared in full



2.2
GPA

IRIS KashFlow

Free trial · from £13.50/mo

UK online accounting for sole traders and limited companies.

- IRIS KashFlow also covers reports and quotes and estimates.

Crunch and IRIS KashFlow compared in full

PART 06 · QUESTIONS

Quick answers

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

9

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 Crunch free?

No. Crunch is a paid product.

What platforms does Crunch work on?

Crunch is available on Web.

Does Crunch have an Android app?

No Android app was listed when its pages were read on Nov 12, 2026. Crunch is listed for Web.

Does Crunch have an iPhone app?

No iPhone app was listed when its pages were read on Nov 12, 2026. Crunch is listed for Web.

Is Crunch open source?

Crunch is not described as open source on its own site, as read on Nov 12, 2026.

Who makes Crunch?

Crunch is made by a company of the same name.

What are the alternatives to Crunch?

The closest alternatives to Crunch in our directory are QuickFile, FreeAgent, Xero, QuickBooks Online and IRIS KashFlow.

How does Crunch compare with other accounting and invoicing tools?

Crunch's GPA of 1.8 is higher than 12 of the 127 other accounting and invoicing tools we grade, and level with 9.

Could I make my own version of Crunch?

To replace Crunch you would be making live feeds from your bank, which take an agreement with each bank or a service that has them.

Where this guide comes from

The prices, plans, platforms and features were read from Crunch's own pages on Nov 12, 2026, and the grades were given on Nov 12, 2026. Graded from this listing, whose facts were read from Crunch's own pages on 12 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 Crunch. Prices change, so check crunch.co.uk before you buy.

crunch.co.uk/software-pricing

crunch.co.uk/what-we-do/online-accounting-soft…

crunch.co.uk/what-we-do/online-accounting-soft…

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

Crunch, kept up to date

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

toolgpa.com/tools/crunch

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, "Crunch: The Insider's Guide",
checked Nov 12, 2026.
https://toolgpa.com/tools/crunch
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Know someone choosing between accounting and invoicing tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after Crunch, 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 Crunch'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. Crunch is a trademark of its owner, and this guide is not made, paid for or approved by Crunch. Prices and plans change: check crunch.co.uk before you buy.