ToolGPA

NOVEMBER 2026

Hnry

The Insider's Guide

Tax and accounting service for sole traders in New Zealand



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

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

2.0
GPA



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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 Hnry's own pages, its app-store listings and our grades. Every fact in it is on Hnry'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

2.0

GPA, above 22 of the 127 other accounting and invoicing tools we grade

Hnry is a combined accounting service and app for self-employed people. Income is paid into a Hnry account, where tax is calculated, deducted and paid, and Hnry files the returns. It also offers invoicing, expense management and a business Mastercard. The pricing page is for New Zealand; sister sites exist for Australia and the UK.

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

> "
>
> **Clients pay into the Hnry Account, so setting up means changing how you get paid.**
>
> From our grade for ease of use

1 **Best for New Zealand sole traders who want tax handled**

Hnry pays your tax and files your returns for a New Zealand sole trader, for 1% plus GST of what lands in your Hnry Account.

2 **It is free**

Hnry has no paid plan at all. No subscription or card needed to join. Hnry takes 1% + GST of payments into your Hnry Account, capped at $1,500 + GST a year.

3 **It runs on Web**

Web.

4 **Tax calculated and paid for you**

Self-employed income paid into the Hnry Account has tax calculated, deducted and paid, and the rest goes where you direct it.

5 **Tax filings**

Hnry acts as your accountant and files your tax returns when they are due, as part of the fee.

6 **Invoicing**

Send invoices from the app and have unpaid ones chased. The pricing page says using Hnry to invoice is optional.

7 **A 2.0 GPA, above 22 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**

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

Hnry at a glance

PRICING Free	FREE PLAN Yes
FREE TRIAL None stated	RUNS ON Web
MADE BY Hnry	CATEGORY Accounting & Invoicing
OUR GRADE 2.0 GPA, fair	

The report card

Best for New Zealand sole traders who want tax handled

Hnry pays your tax and files your returns for a New Zealand sole trader, for 1% plus GST of what lands in your Hnry Account. That fee rises with income

up to $1,500 plus GST a year, small payments carry a minimum fee, and the pages don't describe it for companies or staff.

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

SUBJECT	GRADE	COMMENT
Value for money	C	1% plus GST of income paid into the account, capped at $1,500 plus GST a year, with no subscription. Cheap for a small earner, but it climbs to the cap, so it sits in the middle.
Free plan and trial	C	No subscription or card to join, but the fee comes off every payment, with a $0.50 plus GST minimum under $50. No trial.
Features	C	Tax calculated and paid, filings, invoicing, expenses and a business Mastercard. It's built for sole traders and has no ledger for companies.
Ease of use	C	No store rating on record. Clients pay into the Hnry Account, so setting up means changing how you get paid.
Platforms and integrations	C	Web only on record, and we read only the New Zealand site. No integrations are listed.

Grade point average — Fair, out of 4.0 **2.0**

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 Hnry is for

- ✓ Fits if you're a New Zealand sole trader who doesn't want to think about tax
- ✓ Works for contractors who'd like tax taken out of each payment automatically

Who it is not for

- ✗ Not for you if you run a company or have staff, as the pages describe sole traders only
- ✗ Pricey if you earn a lot: the 1% fee runs up to $1,500 plus GST a year
- ✗ Tight if you're paid in many small amounts: payments under $50 carry a $0.50 plus GST minimum
- ✗ Watch out: the Australian and UK versions are separate sites that we didn't read

Good to know

Good for

- ✓ New Zealand sole traders who want tax handled for them
- ✓ Contractors who prefer a percentage fee over a monthly subscription
- ✓ People who want an accountant and software in one service

Worth knowing

- ⓘ The fee is 1% + GST of income paid into the Hnry Account, so it rises with earnings up to $1,500 + GST a year.
- ⓘ Payments under $50 carry a minimum fee of $0.50 + GST each, per the pricing FAQ.
- ⓘ It is built for sole traders; the pages do not describe it as a ledger for companies or staffed businesses.
- ⓘ Prices were read on the New Zealand site; Australian and UK versions are separate sites that were not read.

What it costs

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

Free

No paid plan at all

Hnry is free to use.

> "
>
> **Cheap for a small earner, but it climbs to the cap, so it sits in the middle.**
>
> From our grade for value for money

PAY AS YOU EARN

$0

No subscription. Fee is 1% + GST of each payment into your Hnry Account, capped at $1,500 + GST a year, and covers tax filing, expenses and support.

The free plan

No subscription or card needed to join. Hnry takes 1% + GST of payments into your Hnry Account, capped at $1,500 + GST a year.

Read from hnry.co.nz on Nov 12, 2026.

What it does

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

1

Place it runs: Web

Tax and accounting service for sole traders in New Zealand. Here is what it does, as its own site describes it, and what it covers: invoicing, reports, bookkeeping, expense tracking.

> "
>
> **Tax calculated and paid, filings, invoicing, expenses and a business Mastercard.**

From our grade for features

Tax calculated and paid for you

Self-employed income paid into the Hnry Account has tax calculated, deducted and paid, and the rest goes where you direct it.

Tax filings

Hnry acts as your accountant and files your tax returns when they are due, as part of the fee.

Invoicing

Send invoices from the app and have unpaid ones chased. The pricing page says using Hnry to invoice is optional.

Expenses and business Mastercard

Log expenses from a photo, or pay with the Hnry Business Mastercard, which raises business expenses automatically.

Allocations and mileage

Set automatic payments to savings, investments or charities, and track mileage with the separate Mileage by Hnry app.

Where it runs

Web

What it works with

Its own pages name no integrations.

Hnry is made by Hnry.

Where it stands

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

22/127

Other accounting and invoicing tools it is graded above

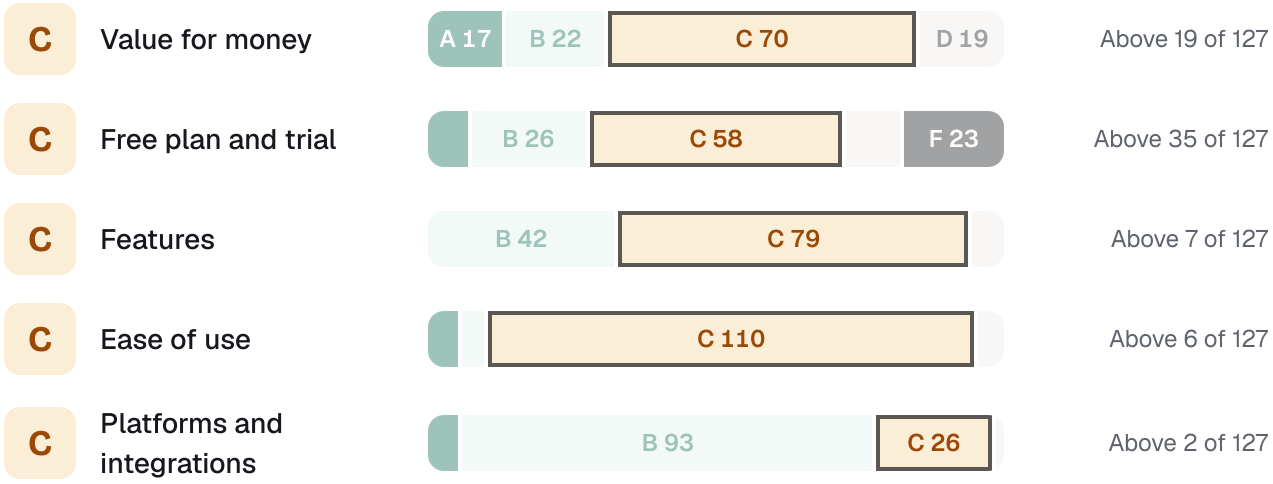
Hnry's GPA of 2.0 is higher than 22 of the 127 other accounting and invoicing tools we grade, and level with 20.

Hnry 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.

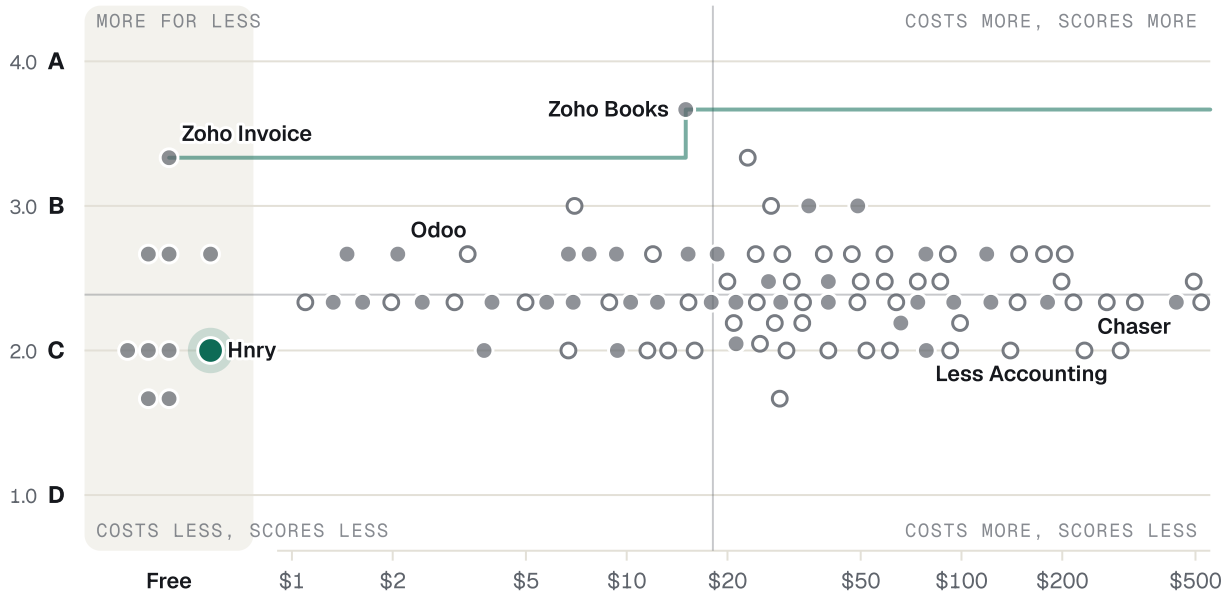
Each grade against the category

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

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

And it is not the kind of software a weekend replaces. That makes this kind of software worth paying for, not this one in particular: 85 of the 127 other accounting and invoicing tools grade higher.

What you could make

- Invoicing, expense tracking 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.

What this rests on. Hnry'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



Xero, MYOB, FreeAgent, IRIS KashFlow and Wave

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

Xero

2.6 GPA

Free trial · from $27/mo

Cloud accounting for small businesses, with unlimited users.

- Hnry has a free plan. Xero does not, though it has a free trial.
- Only Xero lists iOS and Android apps.
- Xero also covers payroll.

Hnry and Xero compared in full

MYOB

2.6 GPA

Free trial · from $11/mo

Australian accounting, GST, BAS and payroll software.

- Hnry has a free plan. MYOB does not, though it has a free trial.
- Only MYOB lists Windows, iOS and Android apps.
- MYOB also covers payroll and inventory.

Hnry and MYOB compared in full



2.2
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FreeAgent

Free trial · from $27/mo

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

- Hnry has a free plan. FreeAgent does not, though it has a free trial.
- Only FreeAgent lists iOS and Android apps.
- FreeAgent also covers time tracking.

Hnry and FreeAgent compared in full



2.2
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IRIS KashFlow

Free trial · from £13.50/mo

UK online accounting for sole traders and limited companies.

- Hnry has a free plan. IRIS KashFlow does not, though it has a free trial.
- IRIS KashFlow also covers payroll and quotes and estimates.

Hnry and IRIS KashFlow compared in full



2.4
GPA

Wave

Free plan · from $19/mo

Free invoicing and bookkeeping for US and Canadian small businesses.

- Only Wave lists iOS and Android apps.
- Wave also covers payroll.

Hnry and Wave compared in full

PART 06 · QUESTIONS

Quick answers

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

11

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 Hnry free?

Yes. Hnry is free to use.

How much does Hnry cost?

Hnry lists one plan. Pay as you earn: $0.

What platforms does Hnry work on?

Hnry is available on Web.

Does Hnry have an Android app?

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

Does Hnry have an iPhone app?

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

Is Hnry open source?

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

Who makes Hnry?

Hnry is made by a company of the same name.

What are the alternatives to Hnry?

The closest alternatives to Hnry in our directory are Xero, MYOB, FreeAgent, IRIS KashFlow and Wave.

How does Hnry compare with other accounting and invoicing tools?

Hnry's GPA of 2.0 is higher than 22 of the 127 other accounting and invoicing tools we grade, and level with 20.

Is Hnry good value for money?

ToolGPA grades Hnry C for value for money. On features, ease of use and platforms it scores 2.0 out of 4.

Could I make my own version of Hnry?

Hnry 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 Hnry'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 Hnry'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 Hnry. Prices change, so check hnry.co.nz before you buy.

hnry.co.nz/pricing

hnry.co.nz/

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

Hnry, kept up to date

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

toolgpa.com/tools/hnry

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

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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