

# 5 budgeting hacks SMEs need in 2025 & beyond

(How modern finance teams beat credit card chaos)



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# The trap of credit cards

Spend first, control later.

Delayed visibility = surprise bills.

Built for AMEX convenience, not SMEs.



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# Control spend before it happens

Set budgets before the spend.

Auto-categorise spend at payment.

Benefit: proactive control + less admin.



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# Cut waste and fraud

Block unnecessary merchants.

Use virtual cards for subscriptions.

Benefit: reduce fraud + kill wasted spend.



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# Give teams autonomy without losing control

Tie budgets to departments, not people.

Finance gains visibility, teams gain autonomy.



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