

# Smarter SMBs Buy Better

The A-Z Guide to Modernizing Small Business Purchasing



Small and midsize businesses are expected to move fast, stay lean, and scale smart — all while controlling costs, avoiding risk, and juggling vendor relationships.

But procurement? It's often the last thing to evolve.

You're not alone if your teams still use credit cards, spreadsheets, or inboxes to manage purchases. It works — until it doesn't.

And by then, you're over budget, missing receipts, or dealing with late deliveries that stall the whole operation.

This guide is for founders, finance leads, ops managers, and procurement owners wearing multiple hats — the people keeping the wheels turning without the luxury of a massive back office.

Let's break down the pain points A to Z — and how a platform like PREMIKATI Marketplace can help you buy smarter, faster, and with more control.

# Section I: The A-Z of SMB Procurement



## Approval Delays

Too many purchases stall in someone's inbox.

How eProcurement Helps:

Route approvals instantly with automated rules. No chasing. No ambiguity.



## Budget Blindness

You find out what was spent after it hits the credit card.

How eProcurement Helps:

Track spend by user, category, and team — in real time.

# Section I: The A-Z of SMB Procurement



## Compliance Risks

Without controls, policies get skipped.

How eProcurement Helps:

Build your rules into the system — so compliance happens automatically.



## Disconnected Teams

Each department buys differently, with no shared system.

How eProcurement Helps:

Centralize procurement with role-based access that keeps autonomy intact.

## E

### Emergency Purchases

Last-minute buys sidestep approvals and blow budgets.

How eProcurement Helps:

Use fast-track workflows that maintain visibility and limits.

## F

### Fraud Exposure

Manual processes make it easy to miss duplicate charges or invalid vendors.

How eProcurement Helps:

Digital controls and audit trails prevent costly mistakes.

# Section I: The A-Z of SMB Procurement



## Growth Bottlenecks

What worked at 10 employees breaks at 50.

How eProcurement Helps:

Scale processes without adding headcount — or headaches.



## Help Desk Creep

Ops teams spend their day answering “Where’s my order?”

How eProcurement Helps:

Let users track their own purchases with built-in dashboards.

# Section I: The A-Z of SMB Procurement

## Invoice Chaos

Lost invoices, late payments, and unhappy vendors.

How eProcurement Helps:

Match invoices to POs and receipts automatically. Fewer errors, faster payments.

## Just-in-Time Fire Drills

No supply forecast = constant panic buys.

How eProcurement Helps:

Track recurring spend and reorder trends — proactively.



## Knowledge Silos

Only one person knows how your vendors or process works.

How eProcurement Helps:

Standardized workflows make your team process-proof.



## Late Deliveries = Lost Revenue

One missing part delays an entire job.

How eProcurement Helps:

Monitor vendor performance and respond quickly when issues arise.

# Section I: The A-Z of SMB Procurement

# M

## Manual Entry Everywhere

From spreadsheets to email chains, nothing connects.

How eProcurement Helps:

Automate requests, approvals, POs, and invoicing — end to end.

# N

## No Spend Strategy

Buying is reactive. Planning is impossible.

How eProcurement Helps:

Use built-in analytics to uncover patterns and savings opportunities.

# Section I: The A-Z of SMB Procurement



## Overordering

Without visibility, teams order what they don't need.

How eProcurement Helps:

Prevent duplicate purchases and consolidate spend across users.



## Paper Trails

Receipts get lost, approvals are verbal, and documentation disappears.

How eProcurement Helps:

Every transaction is logged, time-stamped, and audit-ready.



## Quote Gathering Time Suck

Finding three quotes takes forever — or doesn't happen.

How eProcurement Helps: Use curated catalogs and digital quote requests to save hours.



## Reconciliation Nightmares

End-of-month close takes a week and half your sanity.

How eProcurement Helps:  
Everything matches — automatically.



## **Siloed Purchasing Decisions**

Everyone thinks they're getting the best deal... separately.

How eProcurement Helps: Consolidate vendors and get volume-based savings.



## **Time Waste**

Your team is too valuable to chase approvals and enter POs.

How eProcurement Helps:  
Free up their time for strategic work.



## Uncontrolled Credit Card Spend

Corporate cards become a free-for-all.

How eProcurement Helps:

Set category limits and approval flows — and reduce off-contract spend.



## Vendor Overload

Too many suppliers, too little leverage.

How eProcurement Helps:

Curate your supplier list and track performance over time.



## **Wrong Orders, No Accountability**

The wrong product shows up — and no one knows who ordered it.

How eProcurement Helps:

Use product catalogs and user-level logs to reduce errors.



## **X-Factor Disruptions**

A supplier folds. A delay halts production.

How eProcurement Helps:

Cloud-based procurement gives you agility — and alternatives.

# Section I: The A-Z of SMB Procurement



## Year-End Budget Panic

Scramble to spend remaining budget, often poorly.

How eProcurement Helps:

Track spend all year and avoid the “spend it or lose it” trap.



## Zero Audit Readiness

Missing receipts and spotty records create risk.

How eProcurement Helps:

Every dollar is traceable — and defensible.

# What Changes With eProcurement

**Time saved:** Cut approval cycles and eliminate manual entry

**Money saved:** Consolidate vendors, prevent overspend, access better pricing

**Risk reduced:** Bake compliance into your process and stay audit-ready

**Clarity gained:** See what's being spent, by whom, on what — all in real time

And the kicker?

PREMIKATI Marketplace gets you live in under a week — no IT team needed.

# Quickstart Plan

## For SMBs

Not sure where to start?

Here's a simple path:

**Inventory the chaos:** What systems are in place? Where are the bottlenecks?

**Talk to your team:** Where are they wasting time or duplicating effort?

**Trace a recent order:** How long did it take? How many people touched it?

**Start small:** Choose a high-spend category — like IT or office supplies — and pilot there.

**Partner up:** PREMIKATI can help you move quickly with minimal disruption.

You don't need to be a billion-dollar company to buy like one.

You just need modern tools built for how SMBs actually operate.

With PREMIKATI Marketplace, procurement becomes simple, fast, and scalable — helping you control spend, support your teams, and keep growing without growing the chaos.

# Questions?

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