The Hidden Costs of SaaS Subscriptions

The CFO's guide to managing software subscription chaos

Cledara


HubSpot
zuora
SEMRUSH
Outreach
HELLOSIGN
snowflake
INTERCOM
Office 365
setapp
salesforce
proofpoint
Butter
cornerstone
splunk
pipedrive
xink
avangate
Veeva
baremetrics
APPTIO
drivva
AdRoll
pagerDuty
LastPass
pingdom
databricks
Outreach
aws

Contents

How software subscription chaos is putting SMBs at risk

Over twenty years ago now, Salesforce ushered in the era of the cloud with the bold promise of putting an end to software.

Actually, it did the opposite.

Salesforce was all software – it just changed the way businesses bought and interacted with it. By moving its CRM to the cloud, Salesforce put an end to the tyranny of on-premise solutions and ushered in the age of SaaS—software as a service.

Professionals across companies responded with an enthusiastic "yes please!". Gone were the days of monolithic product suites centrally controlled by the IT team. Instead, teams could find, trial and buy the software that worked best for their specific needs. Thanks to affordable pay-as-you-go models and low or no implementation costs, it was cheap and easy to get started, offering teams and businesses far greater freedom and flexibility. IT and Finance teams barely needed to be involved.

But that's only part of the story.

It's absolutely true that SaaS is now a core part of the way we work. 94% of CFOs say cloud is critical to business growth, and it's hard to imagine what most companies would look like without Slack, Trello, Hubspot or Zoom. And with some form of remote working set to become a long-term reality, they'll be investing in even more tools to collaborate, communicate and run core business functions better. It's no surprise, then, that SaaS is set to become a $600 billion dollar industry by 2023.

But with no oversight and the market continuing to balloon, **businesses are starting to lose control of their software to the point of hurting their business.**

Point solutions have replaced product suites, promising to optimise every tiny link in the value chain, but leaving SMBs with hundreds of integrations to manage. **For SMBs, SaaS is now the second biggest expense after payroll.** Unlike payroll, however, there's no centralised system to manage it properly.

SaaS is now the

second biggest expense

after payroll

It's starting to take its toll on SMBs – and on Finance teams in particular. An average of **30% of SaaS spend is wasted on unnecessary or unused SaaS**, subscriptions that auto-renew, and hidden costs that kick in later. And without central management, it falls on the Finance team to do the gruelling busywork to try and rein that spend in, reconcile budgets and chase invoices.

Spend management solutions help ease some of that burden – but actually, the act of buying SaaS is comparatively straightforward. It's managing the longer, more complex SaaS lifecycle that's harder, and spend management is totally unequipped to deal with elements like unused seats, redundant SaaS, hidden FX fees or unexpected cancellations. Without end-to-end visibility and control over SaaS from evaluation to purchase, usage and offboarding, SMBs risk wasting time and money. That seriously undermines their ability to scale and innovate: the very things SaaS was supposed to enable in the first place.

Disjointed and chaotic, bad SaaS management is a ticking time bomb that risks seriously hurting SMBs. But it's not all bad news. As the default custodians of SaaS, Finance teams are in a strong position to take hold of SaaS chaos, and build processes to ensure it drives, rather than detracts from, ROI. Rather than reacting to SaaS sprawl by restricting seats or take-up of new SaaS, **Finance teams can act now** to implement processes that provide control over every product in their SaaS ecosystem – ensuring that all SaaS adds value, enhances collaboration and empowers employees with the tools they need to succeed. Finance teams with good SaaS management allow SaaS to fulfill its original promise.

30%

of SaaS spend is

wasted

on unnecessary or unused SaaS

Cledara

SaaS: The tyranny of choice

SaaS is a big market – and it's getting bigger. New tools come to market every day, and SaaS spend across almost all businesses continues to accelerate.

With no process to manage software subscriptions properly, SMBs are falling victim to the tyranny of choice.

A cluttered marketplace makes it difficult to figure out which SaaS tools will add real value to your business – and which will result in internal chaos and resource drain.

"With over 50,000 SaaS applications competing for attention, SaaS chaos is real"

Rob Glickman, CMO @ Cledara

In the past ten years SaaS has gone from a nice-to-have for forward-thinking businesses, to a necessity for all businesses across every **industry.**

Worldwide spending on public cloud started the decade at $77 billion and was projected to finish it at $411 billion. While that growth rate is expected to slow in coming years, it is forecast to grow a compounded 12% over the next five years. This has only been further accelerated by the pandemic, as a McKinsey survey of executives found that companies have accelerated digitisation of internal processes by three to four years. Looking ahead, the IDC FutureScape 2021 report states that COVID-19 will lead 80% of companies to move to cloud-centric infrastructure and applications twice as fast as before the pandemic.

45 SaaS subscriptions

for a 50 person company on average

SMBs SaaS sprawl

This has created a titanic industry with more than 50,000 vendors jostling for attention. Certain industries are particularly crowded - there are 8,000 marketing software companies alone. This market chaos translates to chaos within companies as well. **A 50 person company has on average 45 SaaS subscriptions across more than 70 different categories, with the top 9 categories accounting for 82.9% of software spend.** This equates to an average software spend of £467 per employee, per month.

Managing teams who use so much SaaS is becoming impossible. SaaS over-saturation means that 68% of surveyed workers toggle between apps up to 10 times an hour, resulting in 32 lost workdays a year. This chaos in the workplace has immediate financial consequences. Overall, wasted cloud spend was forecast to exceed $17.6 billion in 2020.

The big picture? SaaS products and usage are spiralling in ways that are often unplanned and unmeasured. As companies scale, adding more team-members and tools, that problem gets worse.

Finance teams, commanding point of purchase for new and existing SaaS, have the ability to make sense of all this noise. **For CFOs, the first step is understanding all the hidden ways that SaaS is costing their company.** Here are the five biggest blind spots to be aware of.

£467

software spend per employee, per month on average

32 days

lost every year

from employees toggling between SaaS apps


workday
LogMeIn
avangate
avangate
databricks

The hidden costs of SaaS subscriptions:

Redundant subscriptions
Unclear pricing and terms
Unused subscriptions
Compliance risk
Human costs

Hidden Cost #1

Redundant subscriptions

Let's take a step back.

It's important to realise that the SaaS lifecycle starts long before the point of purchase. The huge range of tailored SaaS solutions and the ease of buying them means that today, the majority of software is brought into businesses from the bottom up. Teams and individuals are empowered to find, trial and buy the software that works for them, rather than being dictated to by the IT department.

In 2021 we now understand the dark side of this freedom and flexibility.

SMB's have unknowingly become the proving ground for the convergence of disjointed SaaS point solutions, all bought at different times and with a siloed view of the problem to be solved in mind. With no central oversight, understanding what SaaS assets a business already has – and what Finance should therefore say yes or no to – is becoming a challenge.
It gets harder as SMBs start to grow and scale, as Sales and Marketing teams start to spend on tools that help them reach more people, faster. Revenue growth wins over efficiency concerns in order to hit ambitious growth targets, and tools start to multiply without much structure. Before they know it, businesses wind up with multiple SaaS apps that all do effectively the same thing.

In the early stages, you can argue that's acceptable "collateral damage". But minor inefficiencies in a company of 50 start to threaten a company's growth at 150 or 500. CFOs need visibility over all of their business's SaaS assets in order to make informed decisions about what to buy next, and what to push back on. Without it, redundant SaaS reaches a tipping point that starts to damage company growth, culture and risk profile.

Siloed SaaS

SaaS is so easy to try, buy and use that individuals will buy the SaaS they like or are comfortable with, without considering similar products the company already has. And while their SaaS works for them, it might not produce better business outcomes. Marketing might love a particular ABM tool that generates the leads they need – but have they considered whether it collects the data that sales will need to convert them?
Individual-led SaaS expansion creates SaaS ecosystems that are siloed, fragmented and decentralised, with purchases that are often redundant or which don't impact revenue.

Poor collaboration

This isolated approach makes collaboration between teams difficult.

If individuals insist on using their own tools, it creates more work for others who have to constantly switch between software. Take project management: Marketing might want to use Trello, Sales might prefer Airtable, while the Product team wants to keep using JIRA – and while each functions well for that team, workload is tripled when data needs to be inputted across three different siloed systems. **Surveyed teams spend more than 20 hours per month trying to overcome collaboration challenges.** Reliance on fragmented SaaS leads to potential blindspots in data, errors when the data is re-inputted incorrectly, and an overall lack of visibility across the company. Facing added work, miscommunication or missed communications, teams begin to resent each other and company culture suffers.

Destroyed customer journey

If internal processes are fragmented, external customer journeys probably will be, too. **Friction between teams and processes bogged down by unwieldy SaaS cause businesses to lose sight of the customer,** creating dropout and churn. This is a major risk in a crowded marketplace, with multiple competitors vying for customer attention. Tools must lead to good user engagement at every stage or else they'll impede macro business growth – whatever results they deliver at the micro level.

Action for CFOs

Before buying any new products, you need to work out:

- ☐ Exactly what SaaS your business subscribes to already (and why)
- ☐ What's duplicated or redundant
- ☐ Which SaaS is needed for business growth, and which is preventing it
- ☐ Which SaaS augment the customer journey — and which merely clutter with extra processes or leads that won't convert into sales and revenue.
- ☐ Which SaaS harm company culture by siloing processes and preventing collaboration.

Hidden Cost #2

Unclear pricing and terms

The next stage in the SaaS lifecycle is the purchase. With existing SaaS subscriptions catalogued, evaluating future software purchases becomes much easier. And while SaaS subscriptions are famously easy to buy, the true costs only reveal themselves further down the road.

Ease of purchase has created a system where SaaS can be bought by anyone, from anywhere, with little oversight or control on spend.

Businesses are starting to notice, with some turning to spend management software to try to control and centralise SaaS payments. But while spend management can be a good catch-all tool for company-wide spend, there are unique challenges to the SaaS model that spend management software is unequipped to tackle. With opaque pricing models, unseen FX fees and difficult cancellations processes, controlling cashflow gets ever-more-difficult for Finance teams.

Bait and switch

Many SaaS vendors make it difficult to see how much a service will end up costing. Often, headline subscription prices don't reveal what's contained in each package, or the price per user, or the payment cycle. This maze of options is designed to force users to leave contact information in order to speak to sales executives, often in attempts to saddle users with unwanted add-ons. Required mid-cycle upgrades or extra licenses also bloat contract values as teams grow. **All this makes it difficult for Finance teams to effectively forecast costs of new SaaS, or to weigh cost-per-head against potential ROI.**

Juggling card payments

Companies that don't have a centralised payment process for SaaS purchases face added problems during the SaaS lifecycle. **SaaS is usually bought in dollars, meaning international companies incur a ~3% FX charge on every payment.** If employees are buying SaaS on their own cards and expensing back the payments, those unnecessary charges multiply – and add up fast. Companies that pay for SaaS on multiple credit cards can have a hard time controlling when money leaves the business, causing cashflow issues and reconciliation headaches at month-end. SaaS that is bought on different cards also risks cancellation when cards expire. In all, it adds up to a mountain of manual work to juggle subscriptions; work that usually falls at the feet of Finance teams.

Cancellations

Many SaaS vendors make cancellation as difficult as possible – the complete opposite to its buying and onboarding!

Subscriptions can auto renew with little or no notice, leaving businesses locked into another year of potentially unnecessary expense. From graphic design that makes it hard to uncover the cancellation to hidden annual rollover subscriptions, big and small vendors utilise a variety of tactics. Since notifications go to account owners rather than Finance teams, it's yet more work to get visibility over what needs to be cancelled and when – and then to jump through hoops with vendors to close accounts in time. Poor visibility results in wasted spend, making ostensibly cheap pay-as-you-go solutions much costlier than anticipated.

Action for CFOs

In order to manage costs when purchasing new SaaS you must:

- ☐ Centralise SaaS purchase via a single Finance-controlled virtual card to keep ancillary costs low and maintain spend visibility
- ☐ Consider providing unique virtual cards to each SaaS subscription in order to better forecast and control budget and minimise risks of unexpected card failure
- ☐ Properly forecast for costs associated with SaaS both at point-of-purchase and further costs mid-cycle
- ☐ Determine what needs to be cancelled long before the renewal date arrives.

Hidden Cost #3

Unused subscriptions

SMBs often treat SaaS subscriptions like shiny new toys: they can find the software they like, trial it for a while, and get excited by preliminary results. But like shiny new toys, the gleam wears off pretty quickly.

Eventually, the software is abandoned in favour of alternative or upgraded solutions – or team priorities change, and what was once a necessary tool becomes irrelevant.

This often happens as SMB's start to scale and might work fine, as long as businesses have visibility over usage and control over cancellation.

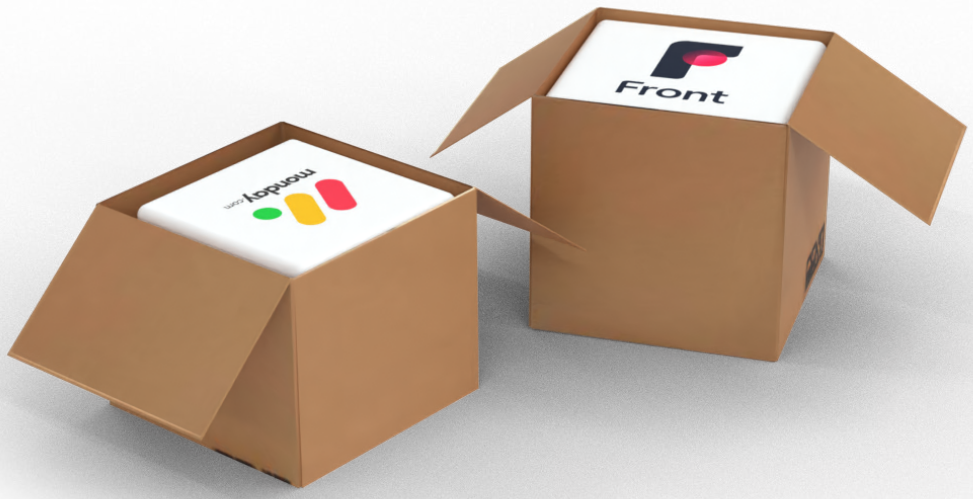
Usually, they don't.

Unused or underused SaaS subscriptions drain resources and impact revenues. Furthermore, this means the customer data is locked up in yet another SaaS app, endangering customer journey continuity.

Achieving SaaS ROI requires understanding not just what SaaS is in the business, but who's using it and how much.

Forgotten subscriptions

When companies juggle an average of 45 SaaS subscriptions, teams will often forget about the subscriptions they don't use regularly. It's simple human error. Even when Finance teams do the painstaking work of interviewing different teams about their subscription use, they're unlikely to discover all of those seats. This is throwing money away: a standard Zendesk team subscription of £40 per agent might not seem like much when there's one unused seat, but what about when your company is saddled with several from different SaaS?



Company leavers and movers

When employees leave or move teams, there's a danger they'll abandon rather than cancel their SaaS subscriptions. In a team with a high turnover rate, like sales, which also uses a range of costly subscriptions (a LinkedIn premium license alone costs £50 per seat), the expense incurred by unused seats adds up quickly.

And there's the added complication of the security risk that comes from abandoned SaaS.

Leavers that don't cancel subscriptions might still have access to the company cloud, putting sensitive business information in jeopardy. If SaaS seat cancellation isn't a part of the offboarding process, it causes serious (and expensive) complications down the line.

And then consider the valuable customer information stored in SaaS which the leaver subscribed to. By losing that SaaS, the gaps created will lead to a more fragmented customer journey, further risking churn.

Limiting seats

Understandably, Finance and IT teams sometimes react to these issues by simply denying new SaaS purchases. But if you react to the costs and dangers associated with hidden seats by keeping those you know about under lock and key, company culture suffers. **Denying team members access to SaaS apps that they feel will help them do their jobs better will discourage employees;** they won't feel they have the tools they need, and tension will brew between Finance and other teams. Even worse, it opens up the possibility of password sharing, as teams bypass Finance to use their desired SaaS, thus leaving the company more vulnerable to attack.

Action for CFOs

Rein-in control and start to achieve SaaS ROI by:

- ☐ Cataloguing all the unused seats across the company
- ☐ Cancelling or re-appropriating leaver subscriptions
- ☐ Creating a culture of seat accountability that prevents security risks

Hidden Cost #4

Compliance risk

Unused seats and redundant purchases harm companies, but poor oversight on data compliance shut them down entirely.

The move away from IT-controlled, monolithic solutions means that there's now significant data flow between several SaaS solutions, not all of which will have been approved by (or even flagged to) the IT team.

Much of the burden of data security and compliance is put onto individuals and teams, not all of which will have the knowledge or the time to carry out proper due diligence.

That puts the brakes on scaling SMBs attempting to achieve ISO 27001 certification. In a crowded market, that lack of certification might be enough to see potential clients choose competitors instead, seriously hampering business growth. And that's on top of the potentially crippling fines that occur if data is breached or compromised.

ISO27001 Compliance

Receiving and maintaining an ISO 27001 certification is a multi-year process which requires full oversight and thorough documentation of critical assets – including core SaaS like AWS, GSuite or Office 365, which hold sensitive business and customer information. Poor processes around SaaS management can therefore compromise certification. Many companies react to such challenges by moving oversight back into IT, who focus on risk management over functionality when buying SaaS. And while such restrictions might win companies their ISO27001 certification, it loses them the agility and democracy over software that was SaaS's original promise.

Shadow IT

An overly restrictive SaaS policy has an even bigger knock-on effect: the growth of unknown software, or 'shadow IT'. **If employees feel they're denied SaaS that will help them achieve their KPI's, they're more likely to purchase SaaS on their own – even if it's out of pocket.** After all, what's £15 a month to a sales executive who converts four more leads thanks to that SaaS? **McAfee estimates that Shadow IT cloud usage could be as high as 10X that of known cloud usage for a company.** As Shadow IT proliferates, so does its risk. **Gartner estimated that, by 2020, one-third of successful attacks experienced by enterprises will be on data located in shadow IT resources.** IT and Finance can't manage the risk of what they don't know exists.

SaaS-related Data Breaches

The most common cause of data breaches has been the misconfiguration of SaaS. **Hackers exploit risky third-party SaaS apps to access valuable customer data and financial information through phishing, ransomware and ultimately account takeover.** Small firm security breaches are soaring – close to 50% year on year rise for both small and medium businesses – costing an average £140,000 in 2019. Ticketmaster got fined £1.25 million pounds over customer data breach from a chatbot program they hadn't properly vetted for compliance.

Many growing businesses can't recover from such a setback; if they lose customer data in the process, they might permanently lose their trust as well.

Action for CFOs

Before starting down the long road to ISO27001 certification, minimise risk from SaaS by:

- ☐ Understanding the security of the full range of your SaaS ecosystem, including all Shadow IT
- ☐ Centralising SaaS purchases to avoid further Shadow IT
- ☐ Creating a central register for critical SaaS assets that makes it easy to review and prove compliance
- ☐ Building a culture of compliance across your business
- ☐ Achieving visibility on SaaS so that employees feel empowered to use SaaS – so that company culture doesn't suffer as the price for added safety.

Hidden Cost #5

Human costs

One of the more significant hidden costs of poor SaaS management isn't financial at all.

Trying to curtail SaaS chaos is a challenging and time-absorbing process. As Finance teams are forced to make sense of spiralling SaaS spends, they get dragged into low-value, manual admin. Instead of spending their time on engaging, strategic work, they waste hours or even days chasing colleagues for receipts. That disengagement risks company culture and employee churn.

In such a volatile environment, it's not a risk businesses can afford. The heightened stress of remote work and social isolation means that 34% of workers reported feeling more burned out than a year ago.

Poor SaaS processes certainly make it much worse.

Endless admin

Finance wastes an average of 10+ hours a month doing admin like invoice chasing reconciling spreadsheets, and cancelling redundant software. These unrewarding tasks leave finance departments unmotivated and disengaged, to the tune of £340 billion every year according to Perkbox.

Team tension

It falls on Finance to chase teams for their invoices at month-end. This often means junior Finance team-members chasing senior members of other teams — for example, the CMO on their recent Hubspot purchase. **What's on the top of the to-do list for the Finance team might be at the bottom of the list for the marketing team,** resulting in arguments, pushback and mistrust – not to mention stress.

A lack of proper SaaS management can create uncomfortable situations which, if left unchecked, lead to a toxic company culture.

Employee churn

With teams feeling stifled in their careers and trapped in an increasingly toxic environment, employee churn becomes inevitable. **According to Glassdoor, 70% of UK employees will look for another job if their company culture deteriorates.** Not only does this cost companies an estimated £30,000 per person, developing a reputation for bad company culture makes it near-impossible to hire replacements. **Top talent is already at a premium for scaling SMBs; losing more staff means losing market position.**

34%
of workers reported feeling more
burned out
than a year ago

70%
of UK employees
will look for another job
if their company culture deteriorates

Action for CFOs

Prevent knock-on culture and hiring costs that arise from SaaS chaos by:

- ☐ Implementing SaaS management processes that minimise pointless admin and automate core tasks
- ☐ Removing the burden of stressful SaaS reconciliation from junior team-members
- ☐ Ensuring your team is equipped with the tools to work smarter and feel more empowered in the work that they do.

How CFOs can get a handle on SaaS chaos

These implications of the SaaS boom has put Finance teams in the eye of the storm. Painstakingly uncovering hidden spend, combatting ballooning costs and putting out the fires of potential data issues, they are burnt out, frustrated and feel adrift.

Between the struggles to ensure data security across existing cloud software and achieve visibility across all areas of the company, SaaS upkeep can be exhausting and unrewarding – especially at a growing company where new SaaS is added weekly.

Good SaaS management is a different story.

With a strategy that effectively implements good SaaS processes, CFOs can add value not just to their own team, but the whole company. It puts CFOs in a position to work proactively and maximise SaaS ROI.

The SaaS manag

Do a stock check

- ☐ **Determine** which software your company currently subscribes to, noting: available licenses, subscription history in the company, and the value-added to your company
- ☐ **Consolidate** that list with all vendor information and (try to) understand each vendor's cancellation policy
- ☐ **Track and cancel** unused SaaS subscriptions of current employees
- ☐ **Cancel** subscriptions of employees who have left the company (Yes, that happens all the time)
- ☐ **Find and cancel** duplicate or redundant subscriptions

Embed spend managemen

- ☐ **Limit** those who have purchasing power in order to prevent unexpected or unknown purchases - especially Shadow IT flying under the radar
- ☐ **Create approval workflows** that consolidate requests
- ☐ **Ensure** all new SaaS and future subscriptions are purchased on the same company account
- ☐ **Develop invoicing workflows** to both minimise the accounting team's time spent chasing and to prevent unexpected end-of-quarter invoices
- ☐ **Educate your company** on the costs and risks of Shadow IT created by unapproved SaaS purchases, particularly around the potential for data breaches

gement checklist

t processes

"SaaS management tools are a must have for all companies that want to thrive in the subscription economy"

Cristina Vila
Cledara CEO & Founder

Create a management strategy

- [ ] **Benchmark**
  your overall SaaS spend against industry and competitor standards. For example, European SMEs spend an average of £32.8k a month on around 45 subscriptions

- [ ] **Note**
  the cost of SaaS spend by department and whether it corresponds to the budgeted spend (and, if possible, the revenue that team brings in

- [ ] **Move**
  subscriptions away from company cards: It's risky to have them all on one card and you're probably getting hit with high FX fees

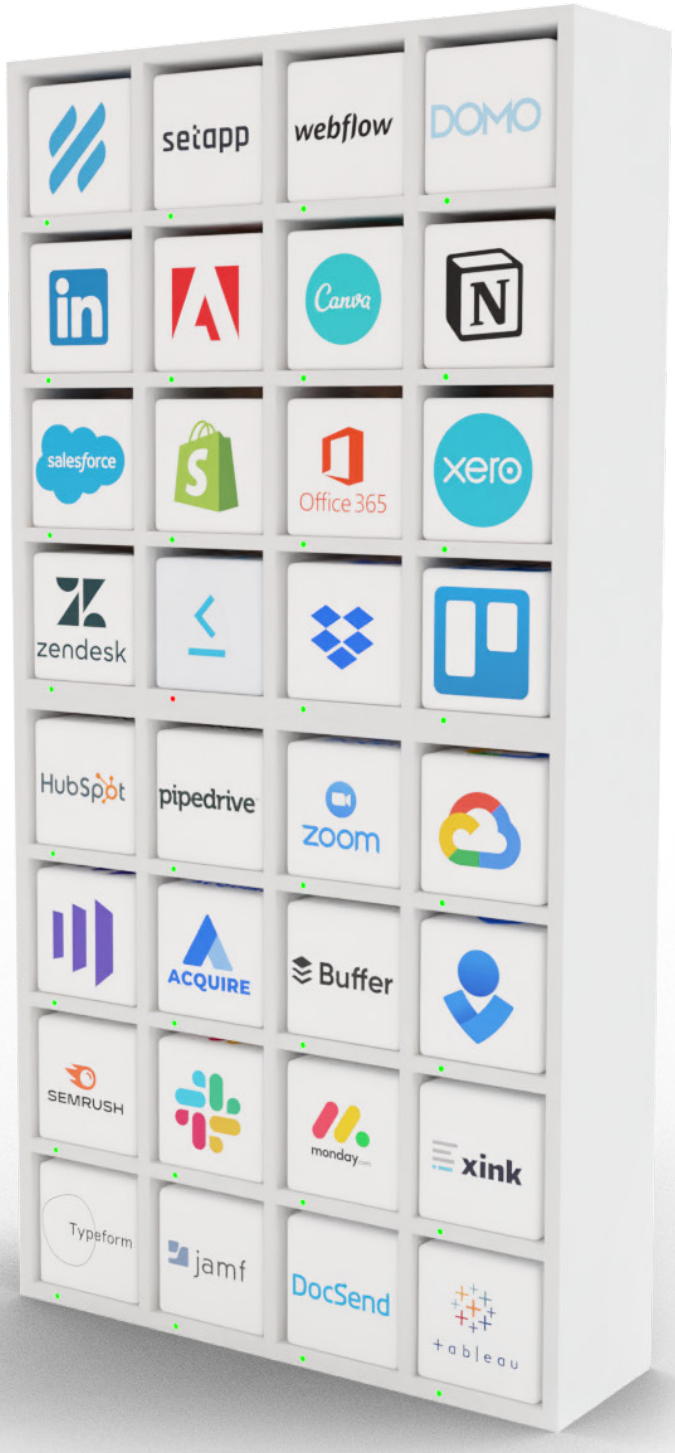
- [ ] **Build**
  a budget strategy that more accurately maps out expected SaaS costs, including onboarding new employees and upgrades

- [ ] **Be aware**
  of your customer and company data stored on disparate cloud-based systems and where there might be a particular risk of a breach

Taking control of SaaS can be a lot of work... but it doesn't have to.

Cledara provides visibility over all SaaS assets, simultaneosuly empowering teams with the SaaS they want, while keeping control with you. Thanks to real-time actionable reports, you'll learn of any duplicate SaaS and prevent surprise renewals. And since Cledara collects all your SaaS invoices and matches them to the account automatically, you'll never chase down an invoice again.

It's the software that sorts software — saving your team countless hours and helping put your company on the path towards SaaS profitability.


setapp
webflow
DOMO
Canva
salesforce
Office 365
xero
zendesk
HubSpot
pipedrive
zoom
ACQUIRE
Buffer
SEMRUSH
monday
xink
Typeform
jamf
DocSend
tableau

Case study

How Cledara helped Railsbank regain control over SaaS spend

Railsbank is one of Europe's leading fintech companies. With multiple offices across the UK, US, Europe and Asia, the potential for SaaS chaos is high. Its large, remote team requires a plethora of tools to perform well, collaborate and service global customers. But ensuring those outgoings drive returns is hard.

Railsbank's Financial Controller Sadie McBain faced two major problems.

First, **oversight of all the company's subscriptions was near-impossible to achieve.** The onus of understanding where there might be duplications and wasted spend was putting too much burden on the Finance team, who were wasting time on low-value, manual work.

Second, **having subscriptions on bank cards made it difficult to control when money was going out of the business.**

Cledara has helped Railsbank solve both of those problems. Now, they have a streamlined, centralised platform where employees can make SaaS purchase requests and check if there are already existing solutions within the business. They also have more visibility over upcoming payments, and can stop subscriptions easily if needed. It's given Railsbank the flexibility they need at a time when margins are tighter, and pressure on Finance teams greater than ever.

Case study

How SaaSOps helped save Unmind's Finance team countless hours

Unmind, a mental health and wellbeing platform which helps connect people digitally with resources and counselors, faced internal confusion with a SaaS management that was disorganised and sluggish.

When joining the company last spring, Grace Wildsmith, Management Accountant, saw the way an ad-hoc approach to SaaS procurement, combined with outdated Excel sheets, mired the company in exhausting admin.

Cledara's interface helped Unmind achieve two, normally conflicting, results: it gave the Finance team control over SaaS approval, while at the same time providing employees with autonomy over requesting the procurement of new SaaS. With newfound visibility, Grace's team was able to effectively budget for new and existing SaaS.

As Unmind grew rapidly, the newfound free time for the Finance team had never been more needed. Unmind's success in connecting people to necessary resources during the pandemic has meant that the company has doubled in size - with the Finance department being the only department that hasn't grown.

SaaSOps, Grace believes, has saved her team so much time that they haven't needed to hire more people to help manage SaaS spend.

Cledara

Book a demo

cledara.com

linkedin.com/company/cledara twitter.com/cledara facebook.com/cledara