A SHORT BRIEF FOR FOUNDERS AND AGENCY OWNERS

The Licence Gap

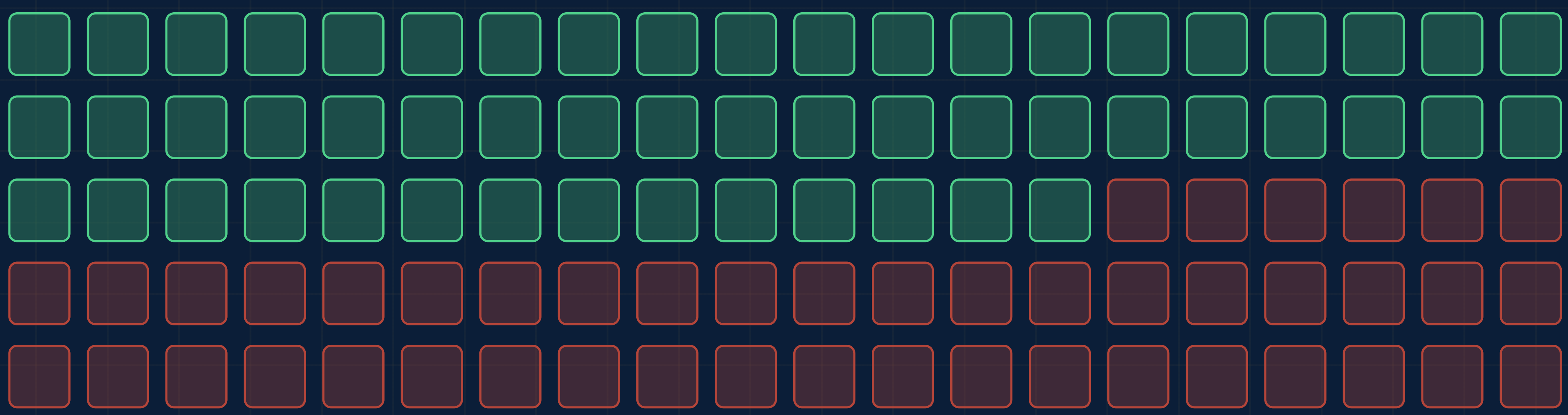
You cut the number of tools and the bill still went up. Nearly half the seats you pay for are never really used, and nobody owns the renewal.

ONE HUNDRED LICENCES YOU ARE PAYING FOR THIS MONTH

Green ones get opened. Red ones are billed anyway.

54 used

46 underutilised or never opened



Nearly half the software you buy is never really used.

Not cancelled, not missed, just quietly renewing every month.

Nobody notices, because nobody owns the renewal.

It is not a procurement failure. It is an operations job that was never assigned.

Zylo SaaS Management Index, a vendor selling SaaS management. Enterprise-weighted; read as a rate, not a bill.

Paul Prado Pacardo

Senior Executive Assistant · Operations and Project Manager

me.kabuhayan.app
linkedin.com/in/paulpacardo
pacardopaul18@gmail.com

A WARNING BEFORE THE NUMBERS

Every figure in this brief is published by a vendor.

I am opening with this rather than burying it. There is no independent benchmark for software waste at any useful scale. The companies measuring it also sell the cure.

Who publishes this data

Zylo, BetterCloud, Productiv, Flexera and Vertice all sell SaaS management or procurement software. Their data comes from customers who already suspected they had a problem, which is not a neutral sample.

Why I am using it anyway

Zylo is transparent about its method and discloses the licence and spend volumes behind it. The direction is consistent across independent publishers who disagree about everything else. And the underlying claim is checkable on your own card statement in an afternoon.

HOW TO READ IT

As a rate, never as a bill

You will see figures like $19.8 million wasted annually per organisation. That is enterprise data and it is meaningless to a twenty-person agency. The useful number is the proportion, and that travels.

THE DISAGREEMENT

App counts range from 106 to over 300 depending on who is counting

Different populations, different definitions of an application, different measurement methods. I am flagging the spread rather than picking the most alarming figure and presenting it as settled.

THE TEST THAT COSTS NOTHING

Everything here can be verified against your own card statement. That is the only benchmark that matters, and it is the one nobody is selling you.

THE PARADOX WORTH EXPLAINING

You consolidated. The bill went up anyway.

Most owners assume the problem is tool sprawl and the answer is fewer tools. The data says the count is already falling, and the cost is not.

130 to 106

average applications per company, 2022 to 2025. The count is going down

BetterCloud, State of SaaSOps

+21.9%

growth in software spend per employee in a single year, to around $4,830

Zylo SaaS Management Index

~46%

of applications underutilised or never used at all

Zylo, 2026 index

WHY BOTH

Fewer tools, each one costing considerably more

Vendors raise prices, bundle AI features into higher tiers, and move contracts from month to month onto annual enterprise agreements. Cutting the tools at the margins concentrates spend on the survivors, which then get more expensive.

WHICH MEANS

Cancelling tools is not the lever most owners think it is

The consolidation already happened and the bill still rose. The remaining waste is not in the number of applications. It is in the seats inside the ones you kept.

THE REAL TARGET

Roughly half of what you provision is never meaningfully opened

Not the wrong tools. The right tools, bought for more people than actually use them, renewing on a date nobody has in a calendar.

STATED PLAINLY

You do not have too many tools. You have too many seats, and no one is counting them.

WHO IS ACTUALLY DOING THE BUYING

Procurement did not fail. It decentralised.

You imagine software purchasing as a decision made once, reviewed at renewal, visible on a line item. In most small businesses it is something quite different.

REALITY 01

Around one in six staff expense software

A few pounds at a time, on a personal card, to solve a real problem nobody solved for them. Every one of those purchases is a small act of initiative and an invisible recurring cost.

REALITY 02

A large share runs without approval

Estimates of unapproved applications range from about 42 percent to 65 percent depending on the publisher. The spread is wide, the direction is not: most of your tools were never signed off.

REALITY 03

Nobody owns the renewal date

Subscriptions renew silently because renewal is nobody's calendar entry. The decision to keep paying is made by default, every month, by no one.

> "This is the same story as shadow AI, one card statement earlier.
>
> Staff adopting what they need faster than the business can approve it. The productivity is real. The visibility is missing.

THE MOST HONEST DOCUMENT YOU OWN

Not the budget, not the tool list somebody made in 2023. The card statement. It records what actually happens rather than what was agreed.

WHAT IT COSTS A BUSINESS YOUR SIZE

Small numbers, every month, forever.

Software waste does not arrive as a bill you notice. It arrives as forty pounds here and ninety there, on a card statement nobody reads line by line.

THE SHAPE	**Take a team of ten at roughly $4,830 per head** That is close to fifty thousand dollars a year in software before anyone has argued about a single subscription. If a similar proportion to the benchmark is underused, a meaningful slice of that is buying nothing at all.
WHERE IT HIDES	**Seats for people who left** The offboarding problem and the licence problem are the same problem viewed from two directions. An account nobody closed is also a seat nobody cancelled, and the second one bills you monthly.
WHERE IT HIDES	**Tiers bought for a feature nobody activated** Upgraded for one capability during one project, never downgraded afterwards. Very common, almost never reviewed, and usually the largest single line.
WHERE IT HIDES	**Two tools doing one job** A team adopted something, another team adopted an alternative, and both renew. Nobody is wrong and nobody is checking.

WHY IT SURVIVES EVERY COST REVIEW

Each line is too small to be worth an argument, and the total is never assembled in one place. The waste is not hidden. It is simply never added up.

THE AFTERNOON THAT PAYS FOR ITSELF

One list, one owner, one renewal calendar.

This is not a procurement transformation. It is three artefacts that do not currently exist, and building them takes about a day.

STEP 01

Build the list from the statement

Twelve months of card and bank statements, not memory and not the tool list somebody made. Every recurring charge, what it is, who uses it, what it costs annually. Expect surprises, including at least one nobody can identify.

STEP 02

Count seats against actual people

For each tool, how many seats are paid for and how many humans currently open it. Leavers, contractors who finished, and the person who tried it once in March. This is where most of the money is.

STEP 03

Put renewals in one calendar

Every renewal date, with a reminder thirty days before and a named owner attached. A renewal you see coming is a decision. A renewal you do not is a default.

THEN, AND ONLY THEN

Consider consolidating

Once you can see duplicates and dead seats, some tools will obviously go. Doing this in the other order means ripping out something your team likes to solve a problem you had not measured.

KEEP IT ALIVE

Attach new tools to the list at purchase, and seats to offboarding

Otherwise you will repeat this exercise in eighteen months, which is what most businesses do.

THE HONEST EXPECTATION

You will not halve the bill. You will probably find a handful of dead subscriptions, several seats belonging to people who left, and one tier you no longer need. That usually covers a day of somebody's time many times over.

EVIDENCE, NOT ADJECTIVES

I have cancelled things and replaced them.

Vendor management, subscription oversight and the reporting that makes waste visible are executive assistant and operations work. It is work I have done.

RETIRED

Two paid automation subscriptions

Replaced with in-house scripts the team could read, debug and change. Not a cost-cutting exercise for its own sake: the scripts were more reliable and nobody had to renew them.

MANAGED

Vendor relationships and accounts

Managing vendor relationships and account profiles across platforms, processing and tracking invoices and vendor payments, and reconciling expenses against records.

SURFACED

Reporting that makes spend visible

Monthly financial reporting in QuickBooks and Stripe supporting leadership review of $150,000 in monthly revenue, alongside scheduled operational reporting nobody had to request.

THE HABIT

Recurring cost is a recurring decision, not a fixed cost

The reason software waste persists is that subscriptions get filed mentally alongside rent. They are not rent. They are a choice you re-make every month without being asked.

CREDENTIALS

Google Project Management Professional Certificate and Google AI Essentials

Plus Anthropic AI Fluency and Model Context Protocol. 31 certifications in total, every one independently verifiable.

> "Paul is dependable, highly organized, and always willing to step in wherever support is needed. His attention to detail, problem-solving skills, and commitment to keeping operations running smoothly made him an invaluable part of the team.
>
> Mary Joy Bertulfo · Executive Assistant · Worked together 2+ years

HOW TO START

Open twelve months of card statements.

Do not start with the tool list, because the tool list is a description of what you meant to buy. The statement is a record of what you did buy, and the two are never the same.

OPTION 01

Highlight every recurring charge

An hour with a highlighter and twelve months of statements. Circle anything you cannot immediately name. That list alone is usually worth the afternoon.

OPTION 02

Let me build all three artefacts

The list, the seat count against real people, and the renewal calendar with owners attached. About a day, and it keeps working afterwards if you attach it to purchasing and offboarding.

OPTION 03

Just do the leavers

Cross-reference paid seats against everyone who has left in the last two years. Smallest possible version of this, and often the fastest money back.

WHAT I WOULD EXPECT YOU TO FIND

One subscription nobody can identify. Seats belonging to at least one person who has left. A tier upgraded for a project that finished. And two tools quietly doing the same job for different teams.

Available now for remote work

Chief of Staff · Operations · Senior Executive Assistant · Project Manager
Tell me what you found on the statement that you could not name.

pacardopaul18@gmail.com
linkedin.com/in/paulpacardo
me.kabuhayan.app

Sources: Zylo SaaS Management Index, on unused and underutilised applications and software spend per employee; Zylo sells SaaS management software and its data is drawn from customers of that software, weighted towards enterprises. BetterCloud State of SaaSOps, on average application counts; BetterCloud sells SaaS operations software. Published estimates of unapproved application share range from roughly 42 to 65 percent across these publishers, and average application counts range from around 106 to over 300 depending on population and definition; that spread is stated rather than resolved. Deliberately excluded: absolute enterprise waste figures, which do not translate to businesses of the size this brief addresses. Figures are third-party research, not results I am claiming.