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A [cloud application](#) is any type of app that you access via the public Internet as opposed to your local machine. If you've ever streamed Netflix on your computer, then you've used cloud applications. Software-as-a-Service (SaaS) is the technical name for cloud applications. Small businesses can really take advantage of SaaS products to improve their overall efficiency and effectiveness and save money in the long run.

Zendesk: Zendesk will definitely make you feel more "zen". This powerful cloud app helps you manage on-demand customer service by arranging all customer tickets into an easy-to-use and very intuitive interface.

AdBlock Plus: AdBlock Plus is a plugin for Chrome and Firefox, and it blocks a variety of ads from loading on web pages. Since these are the cause of most malware infections, you won't have to deal with any downtime or expenses caused by infected computers.

Zoho Creator: Most small businesses can't afford to have an onsite database administrator. Zoho Creator allows you to easily create and manage custom databases and applications. It features an easy-to-use drag and drop interface, and Zoho Creator has an active development

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community to assist you with your projects.

Skype: While Skype has had its issues in the past, it's still one of the best ways to make both local and international calls for free. You can use it on nearly any laptop or mobile device. If you do require their premium services, they'll still probably be less expensive than your cell phone plan.

Basecamp: Project management is a necessity in all organizations. It allows you to collaborate with team members and to keep track of project files, project discussions and upcoming deadlines. Project owners can see everything associated with a particular project so they can keep track of how the project is progressing.

GoToMeeting: Have team members in another state or country? With GoToMeeting, you can still have face-to-face meetings, webinars or even conferences via the web.

Social Oomph: Social Oomph mixes the functionality of a social media management tool with the tracking ability of an analytics tool. Plus, it's as easy to use as the highly popular Hootsuite. For small businesses who want to keep track on their online reputation, this cloud app may be their best bet.

TribeHR: TribeHR allows you to have the functionality of a full HR department without the expense of additional people. Easily keep track of all employee information in a central location, allowing you and your employees to view and update their information.

Fusebill: Fusebill lets you consolidate all of your accounting information into a central location. Set up recurring billing and payments, and you can also create your invoices in the system. Further, the system lets you process credit card payments and e-checks.

Boxmeup: If you're a small business with a lot of inventory, then Boxmeup may be your perfect solution. Basically, the app works as a virtual storage room. You place your entire inventory into virtual "boxes", allowing you to quickly see what you have in stock, how much is available and if you need to order more.

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