



HELLO, I AM ALWIN NG
and I love to make Businesses Smarter

SMART B

WWW.SMARTB.CO



INTRODUCTION



Imperial College
London



CIMA
Chartered Institute of
Management Accountants



tye TradeYourEdge



LIFE
COACH



métis
COACHING





SmartB Solutions Sdn Bhd

Director

Qualification

- Mechanical Engineering (MEng)
- Chartered Accountant (CIMA)
 - NLP Master Practitioner

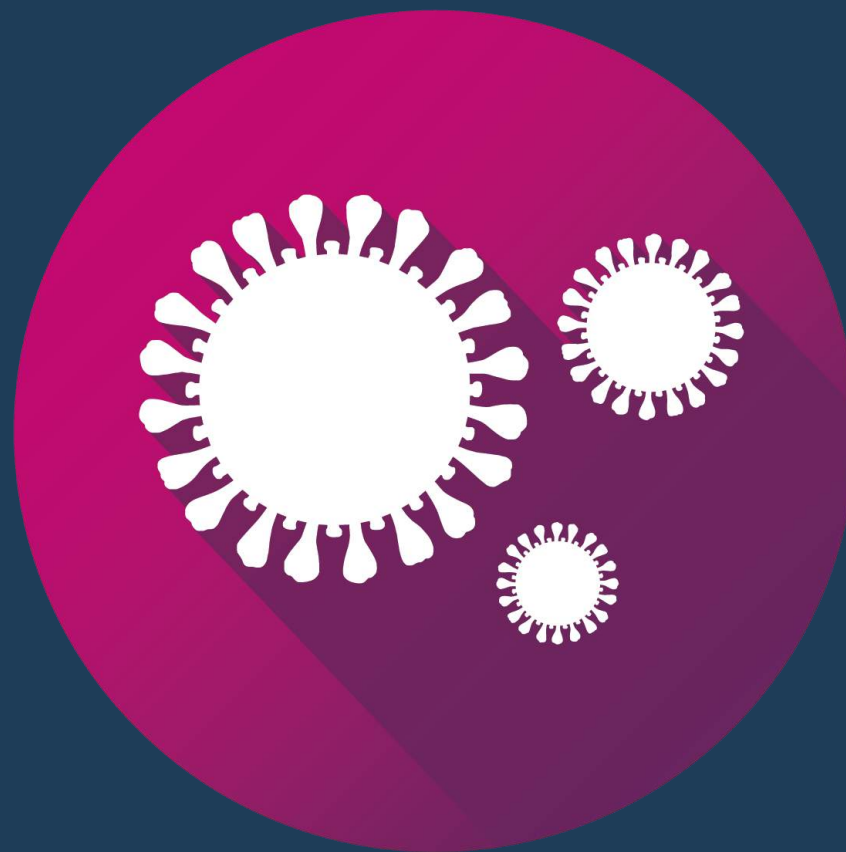
SmartB Specialises in:

- ERP
- Task Automation
- System Design

More on Speaker Profile

“It Takes 21 Days To Form A New Habit.”

- Tony Robbins



COVID-19



Work From Home
(18/3 – 14/4)



Online Systems

AGENDA



1. Tips To Get Started In Digital Space (Micro / Small Biz)

2. How To Grow Using With An All-in-One System (Small/ Mid Biz)

3. “Must-Do/Have”s For Going Digital




TIPS TO GET STARTED IN DIGITAL SPACE

(Micro / Small Biz)





1. MAKE GOOGLE YOUR FRIEND







Learn analytics with free online courses

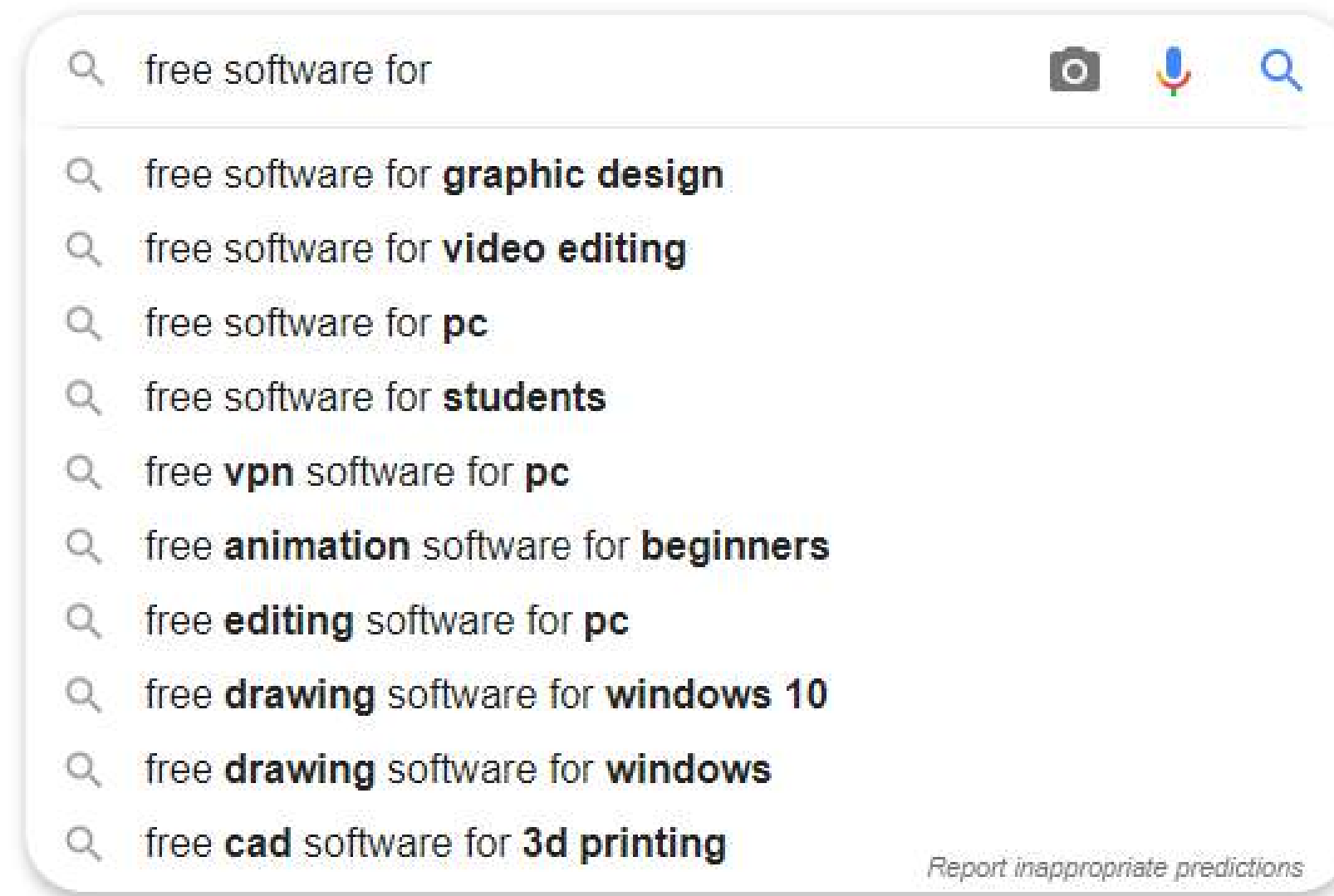
Analytics Academy helps you learn about Google's measurement tools so that you can grow your business through intelligent data collection and analysis.





Analytics Academy Courses

 Google Analytics for Beginners	 Advanced Google Analytics	 Google Analytics for Power Users	 Getting Started With Google Analytics 360
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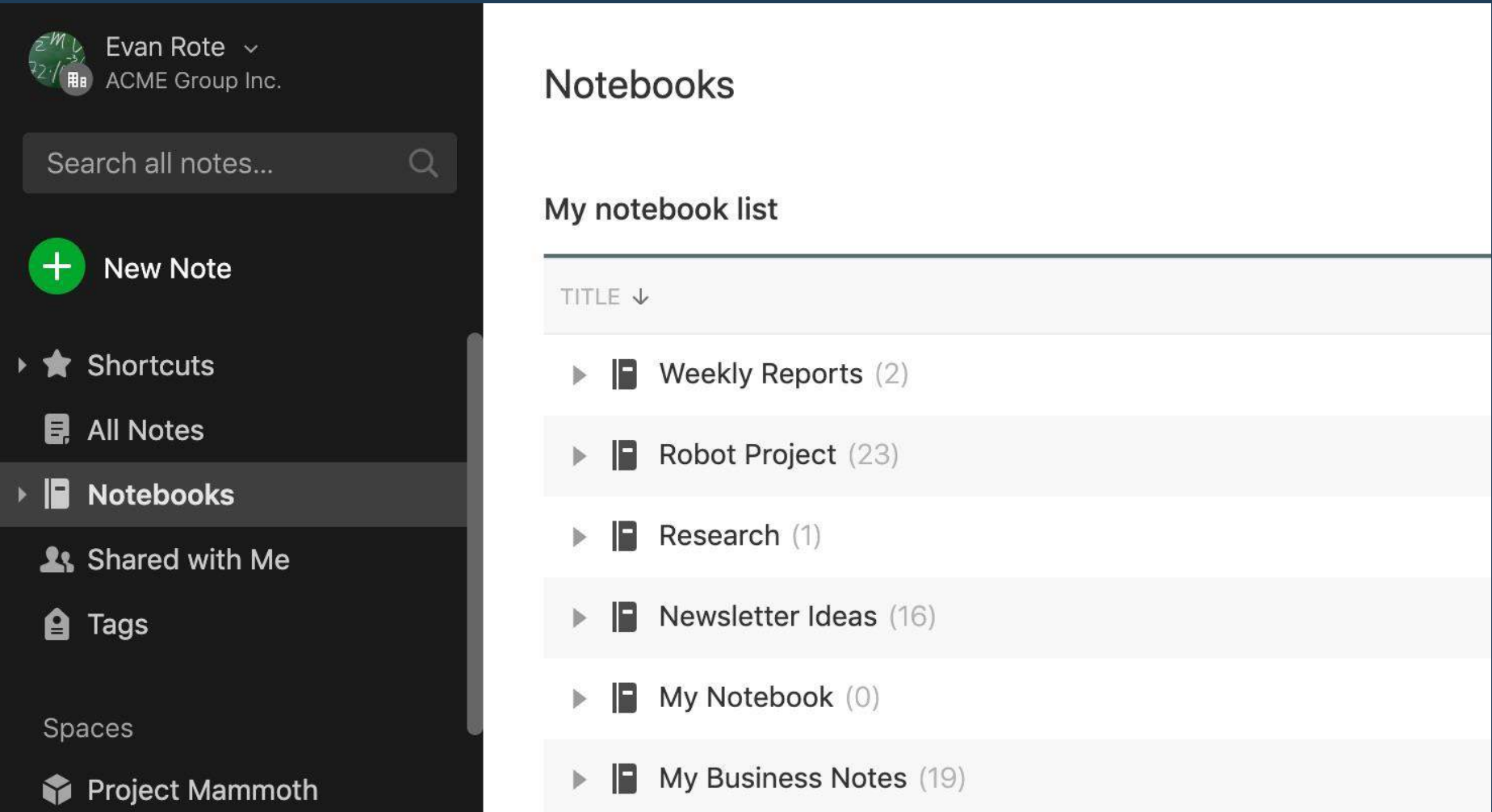


2. PRACTICE WITH FREEBIES



Run sound and video quality tests before you start

2. PRACTICE WITH FREEBIES

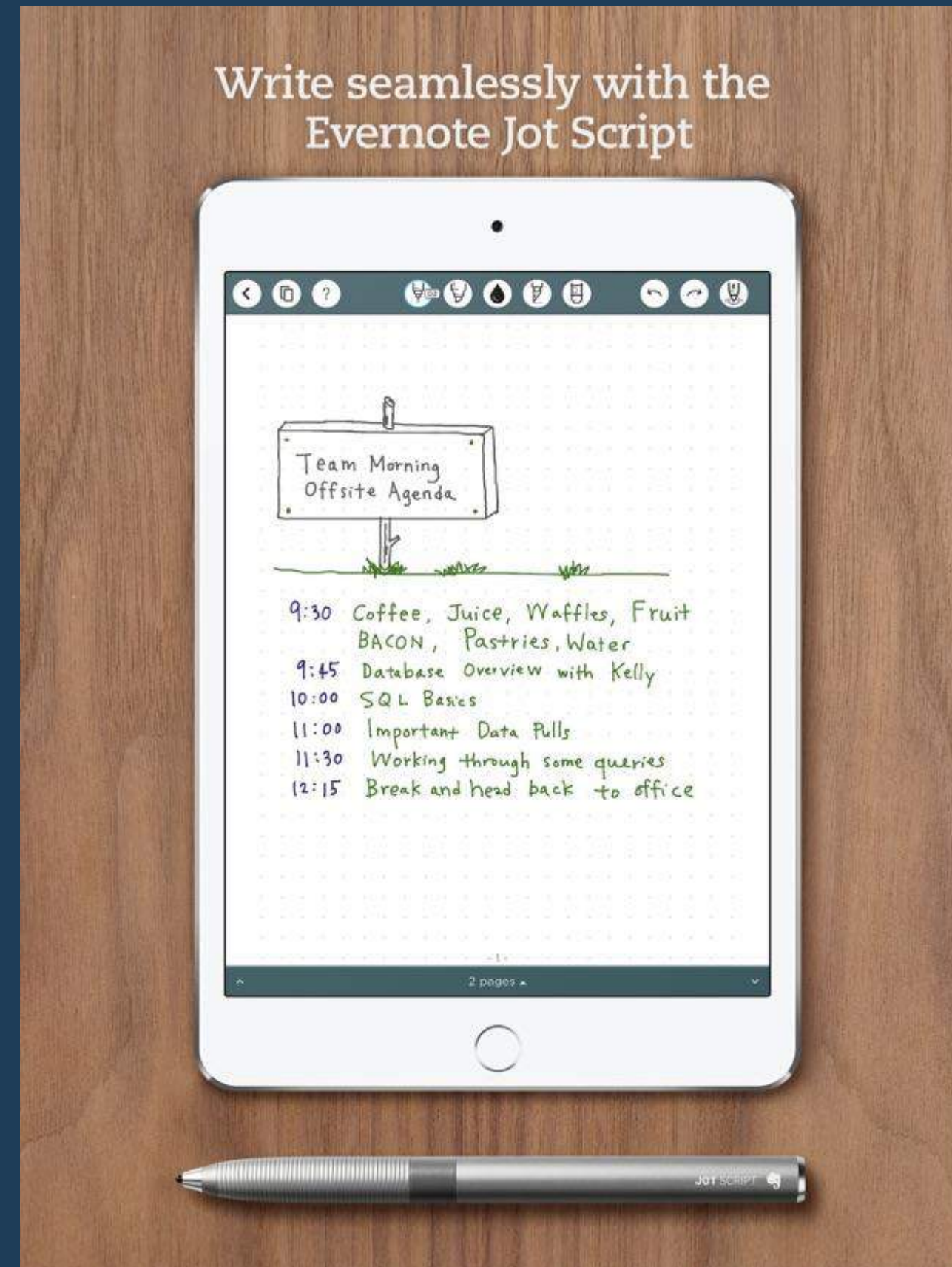


EVERNOTE PENULTIMATE

2. PRACTICE WITH FREEBIES



EVERNOTE PENULTIMATE



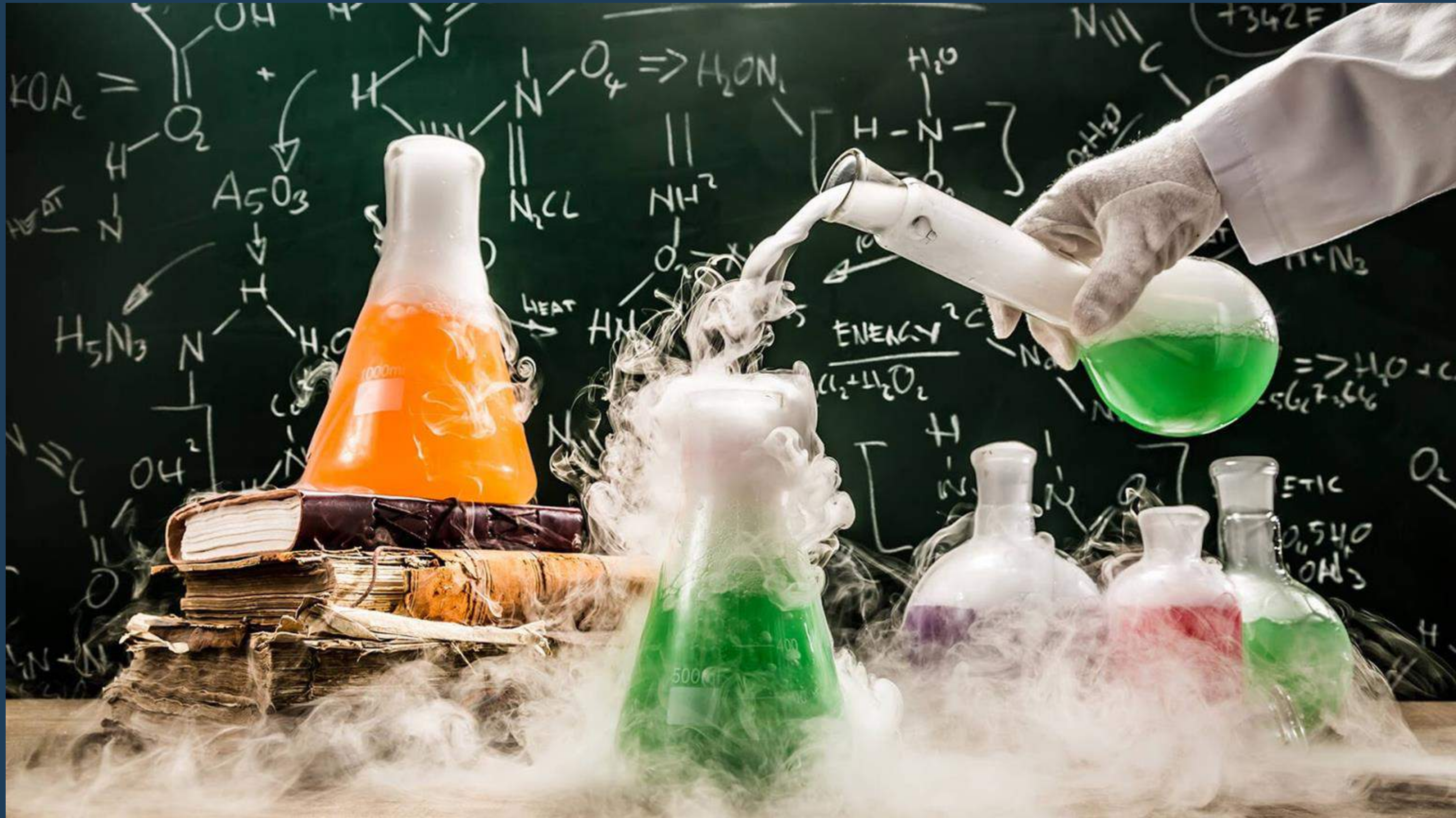
2. PRACTICE WITH FREEBIES

What Freebies Are
There In Your
Industry?

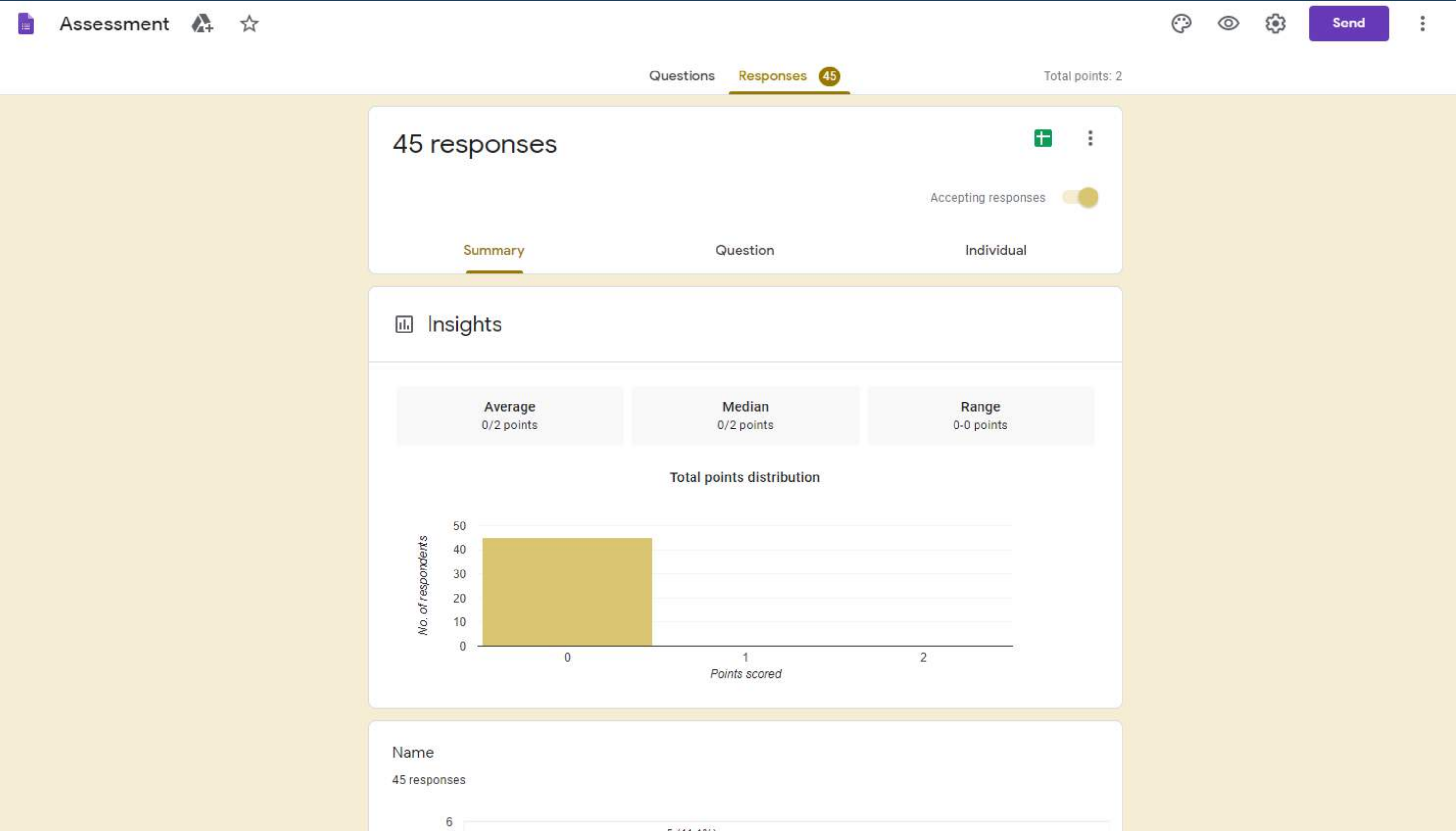


INTERIOR DESIGN SOFTWARE

3. RUN LOTS OF EXPERIMENTS



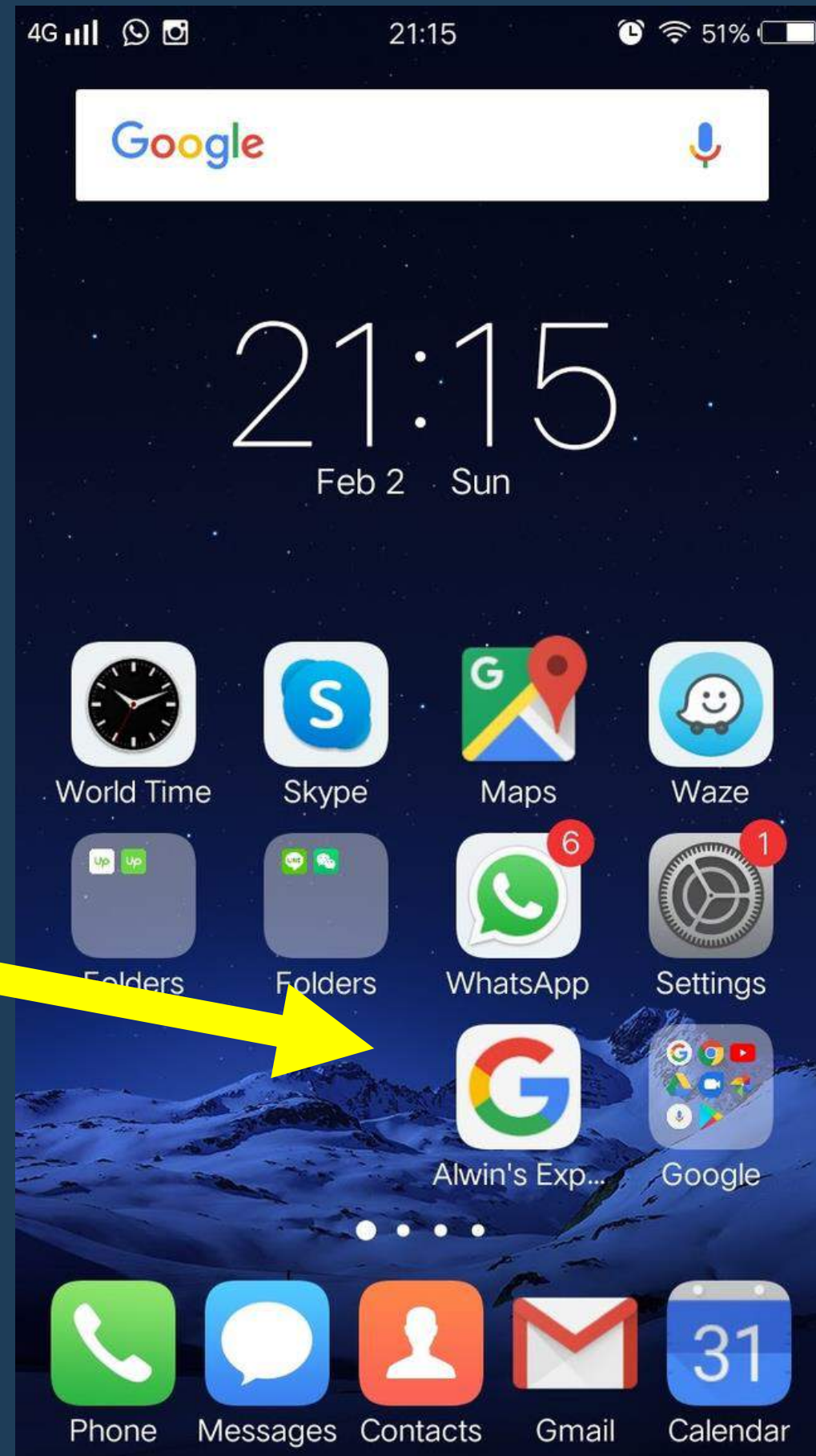
3. RUN LOTS OF EXPERIMENTS



GOOGLE FORM YOUR FREE “MINI SYSTEM”

CREATE YOUR OWN FREE
“MINI EXPENSE SYSTEM”

3. RUN LOTS OF EXPERIMENTS



4G 18:15 36%

Alwin's Expenses

Alwin's Expenses

This excludes anything covered by SmartB

*Required

Date *

Date

Exp Category *

☐ Individual Meal

☐ Office Hour Meal

4

GOOGLE FORM YOUR FREE "MOBILE APP"

3. RUN LOTS OF EXPERIMENTS

4G 18:15 4G 36%

Alwin's Expenses

Ads

+1

Other:

Payment Method

Cash

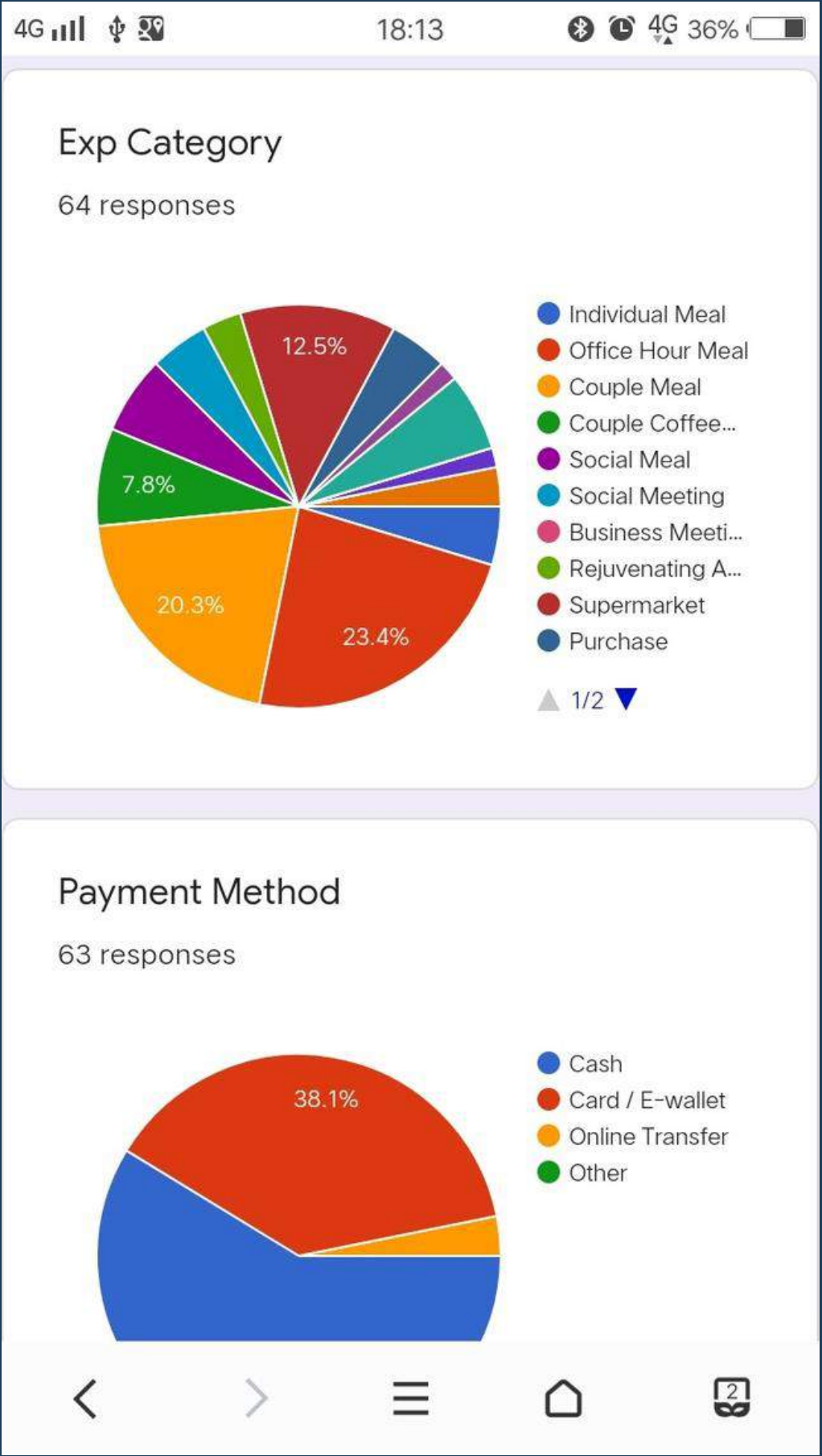
Card / E-wallet

Online Transfer

Other

Cost *

Your answer



HOW LONG DOES IT TAKE TO BUY A NEW BOOK?



4. LEARN FROM YOUNGER CONSUMERS

ONLINE SHOPPING

At vero eos et accusamus et iusto odio dignissimos ducimus qui blanditiis praesentium voluptatum deleniti atque quos dolores.

[Read more](#)



DELIVERY SERVICE

Nam libero tempore, cum soluta nobis est eligendi optio cumque nihil impedit quo minus id quod maxime placeat facere possimus.

[Read more](#)

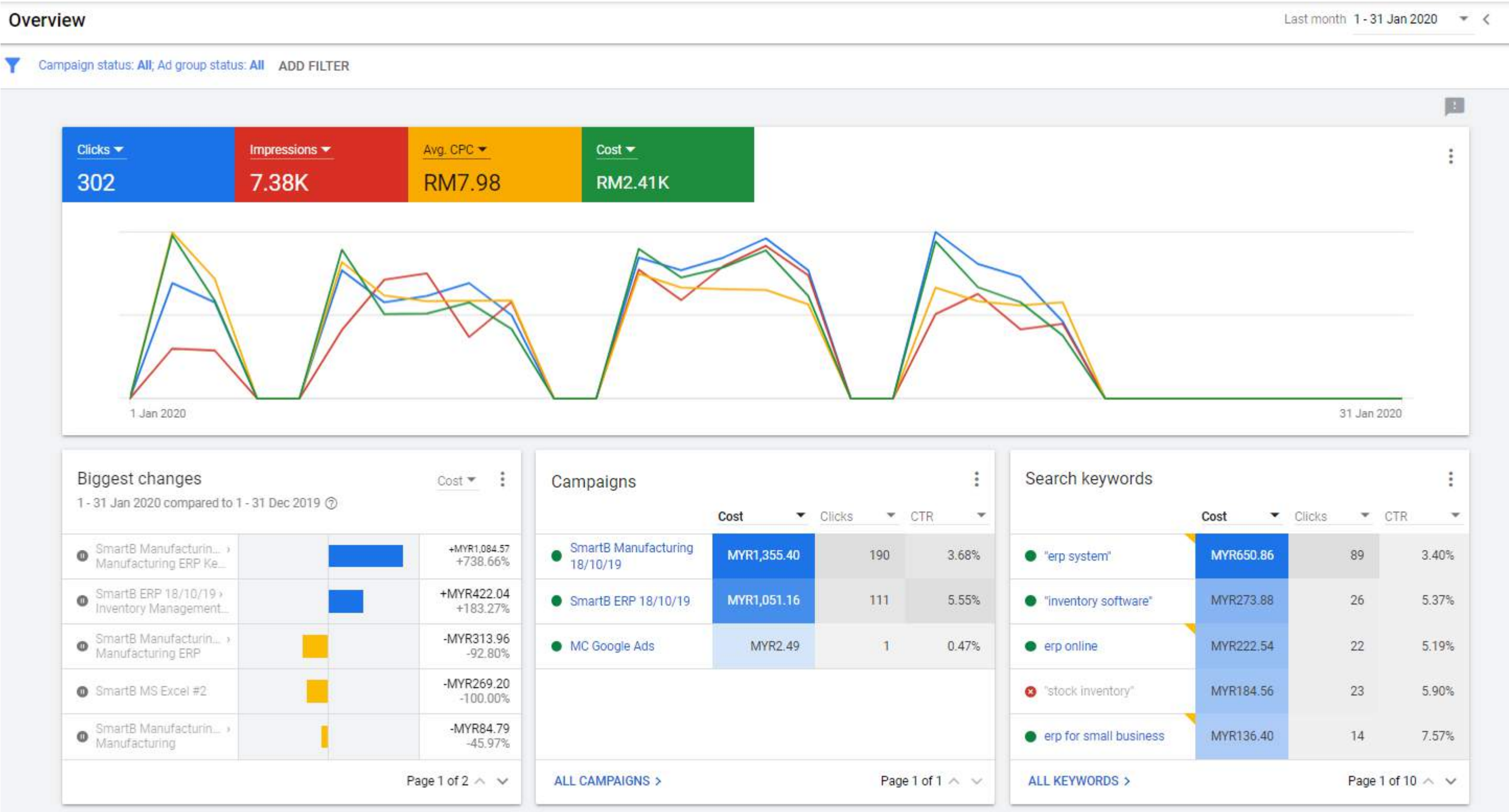


5. START THE DIGITAL “ENGINE” WITH SALES

HOW ABOUT MORE
SALES?



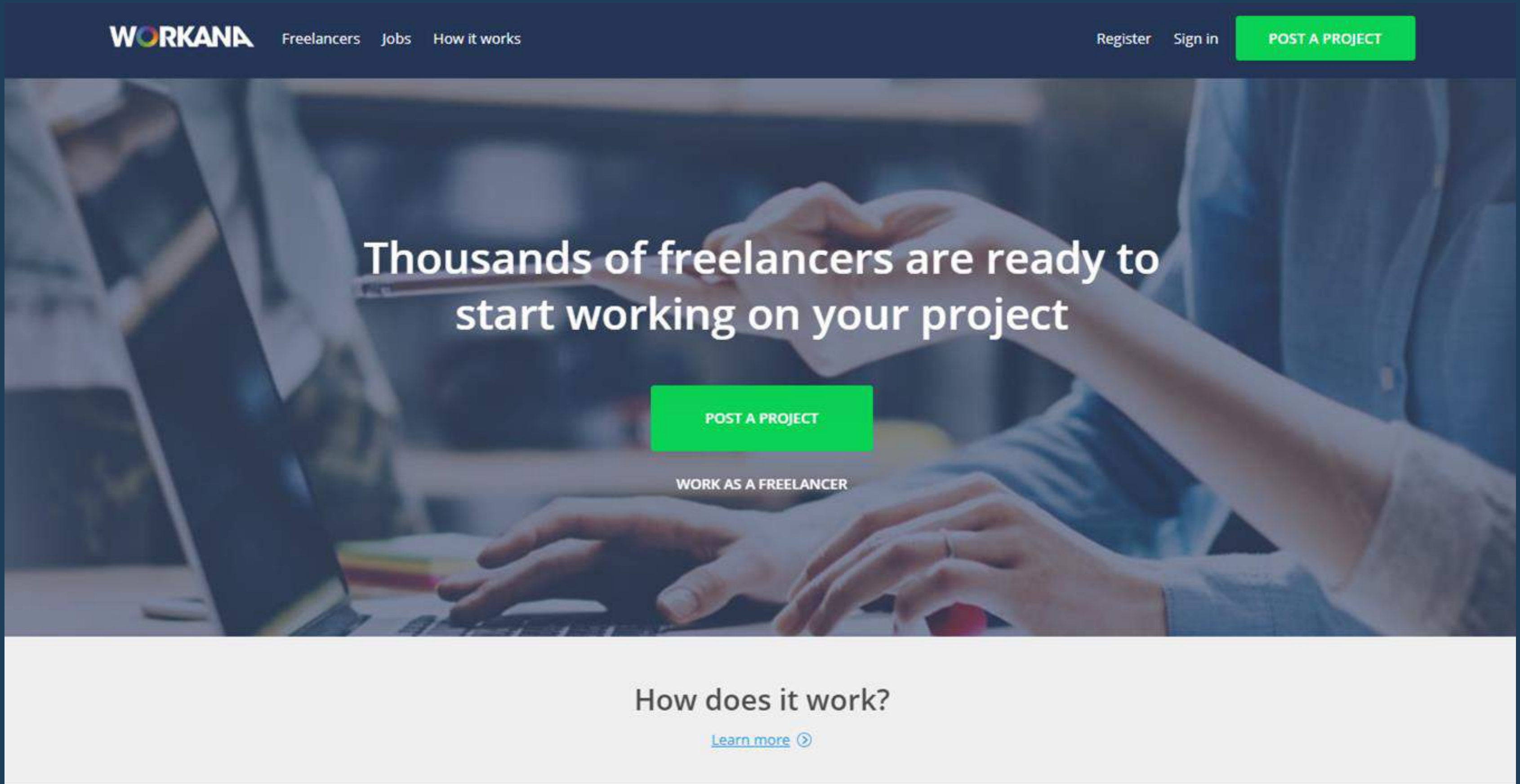
SALES DATA
IS “SEXIER”



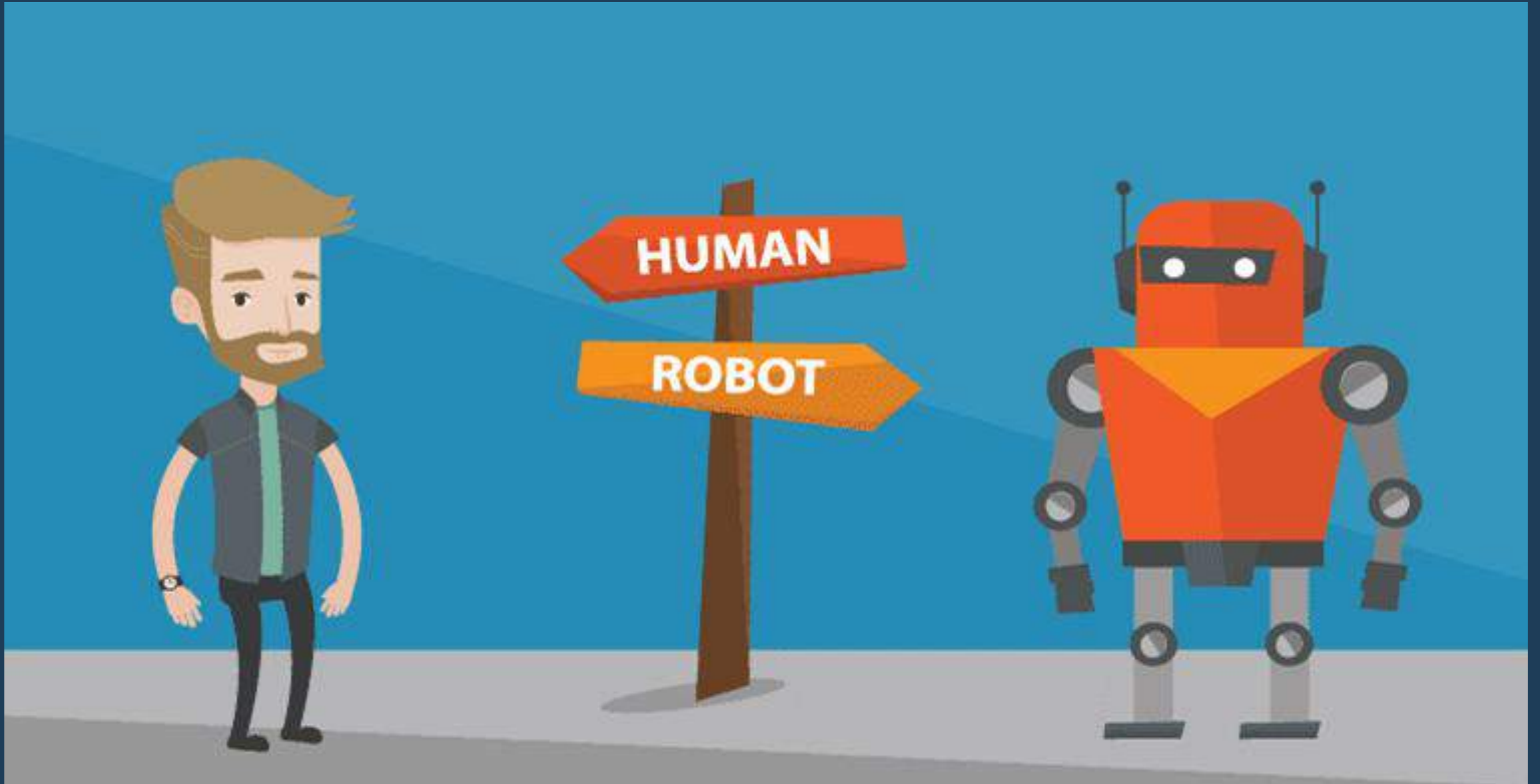
6. HIRE INTERNS



7. VIRTUAL ASSISTANTS

The image shows the top portion of the Workana website. The header is dark blue with the 'WORKANA' logo on the left, followed by navigation links 'Freelancers', 'Jobs', and 'How it works'. On the right side of the header are links for 'Register', 'Sign in', and a prominent green button labeled 'POST A PROJECT'. Below the header is a large hero section with a background image of hands working on a laptop. Overlaid on this image is the text 'Thousands of freelancers are ready to start working on your project' in white. Below this text are two buttons: a green 'POST A PROJECT' button and a white 'WORK AS A FREELANCER' button. At the bottom of the hero section, the text 'How does it work?' is displayed, followed by a blue link 'Learn more' with an external link icon.

WHY VIRTUAL ASSISTANTS?



5). Growing Job Creation


VA job seekers will be from all over the world including South East Asian countries. They excel at social marketing, customer support, online sales, internet marketing, data entry, desktop management, inbox and email management and even project management. The rise of skill based VA jobs will change the way people see this industry. The emergence of market intelligence and knowledge based research work, will open up opportunities for professionals, on account of low fees. Seasoned VAs would face less competition on account of more experience.

Summary

- 
- 1. Make Google Your Friend**
 - 2. Search for Freebies**
 - 3. Run LOTS of Experiments**
 - 4. Learn from younger consumers**
 - 5. Start using Digital Sales**
 - 6. Hire Interns**
 - 7. Hire Virtual Assistants**

2

HOW TO GROW USING AN ALL-IN-ONE SYSTEM (MICRO, SMALL & MED BIZ)



What is All-In-One System?

Modern ERP System on Cloud.

Usually has most of the functions of a Traditional ERP but comes with a lot more flexibility.



**COLOURS,
NUMBERS,
PICTURES**

Product Development Request Form

SELANGOR MALAYSIA

(Please allow popup for Printing)

Submit and Print

REQ NUMBER:

PDR-0349

Requisition Date:Wednesday, 26 June, 2019

Issued By:Admin

Type of Requisition:Select...

Already Have Order☐ Yes☐ No

Physical Sample Approved☐ Yes☐ No

2D Drawing Approved☐ Yes☐ No

3D Drawing Approved☐ Yes☐ No

Description of the Product to be Developed

CollectionDesign

OR

Add New

Approval Pictures

Drag and drop files here.

Select files to upload

Targeted Product's Dimension If Any

1. SIMPLIFY YOUR DATA ENTRY



1. SIMPLIFY YOUR DATA ENTRY

D er POS

PVC Bottle

CAP

METAL

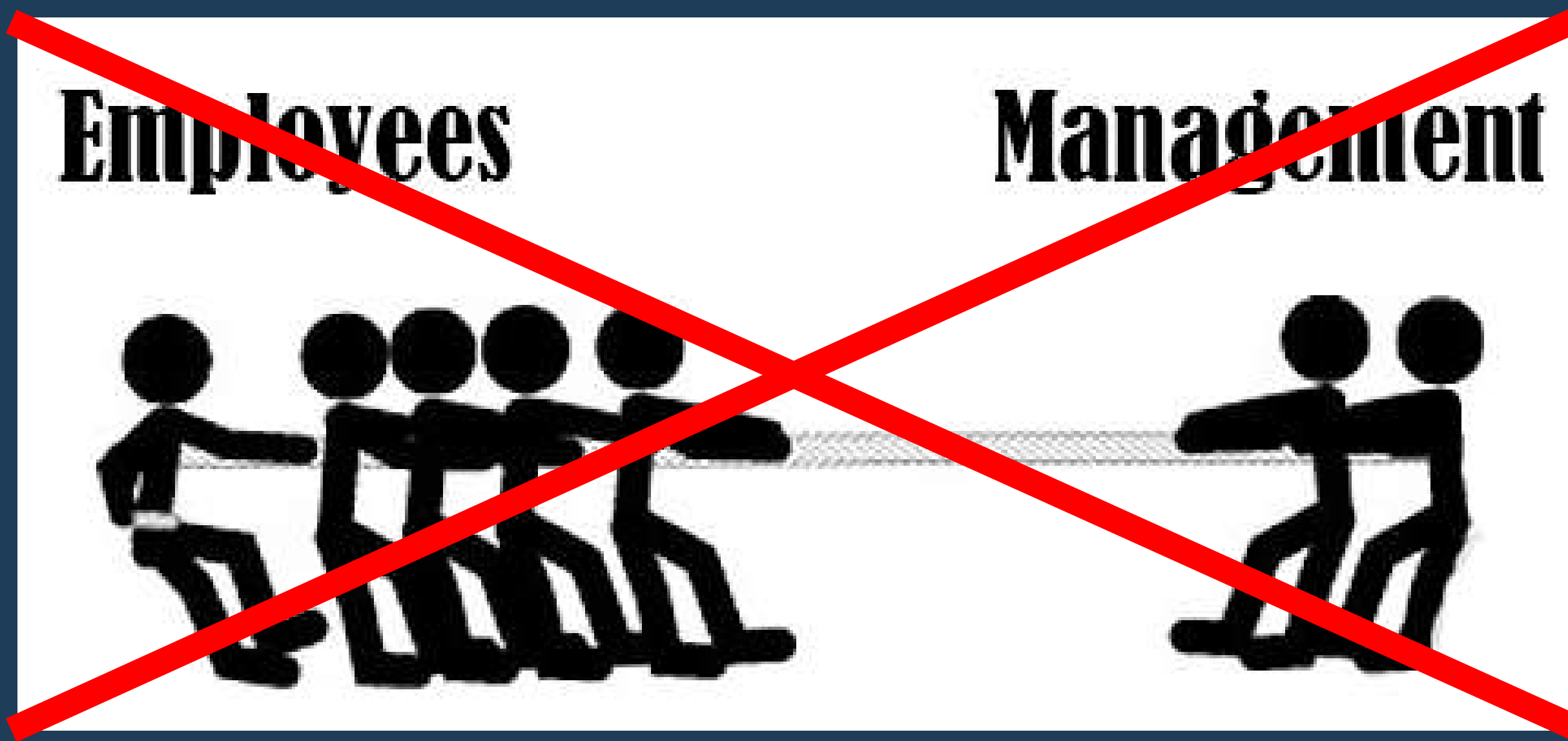
DAWAI

NIPIS

SAMPAH

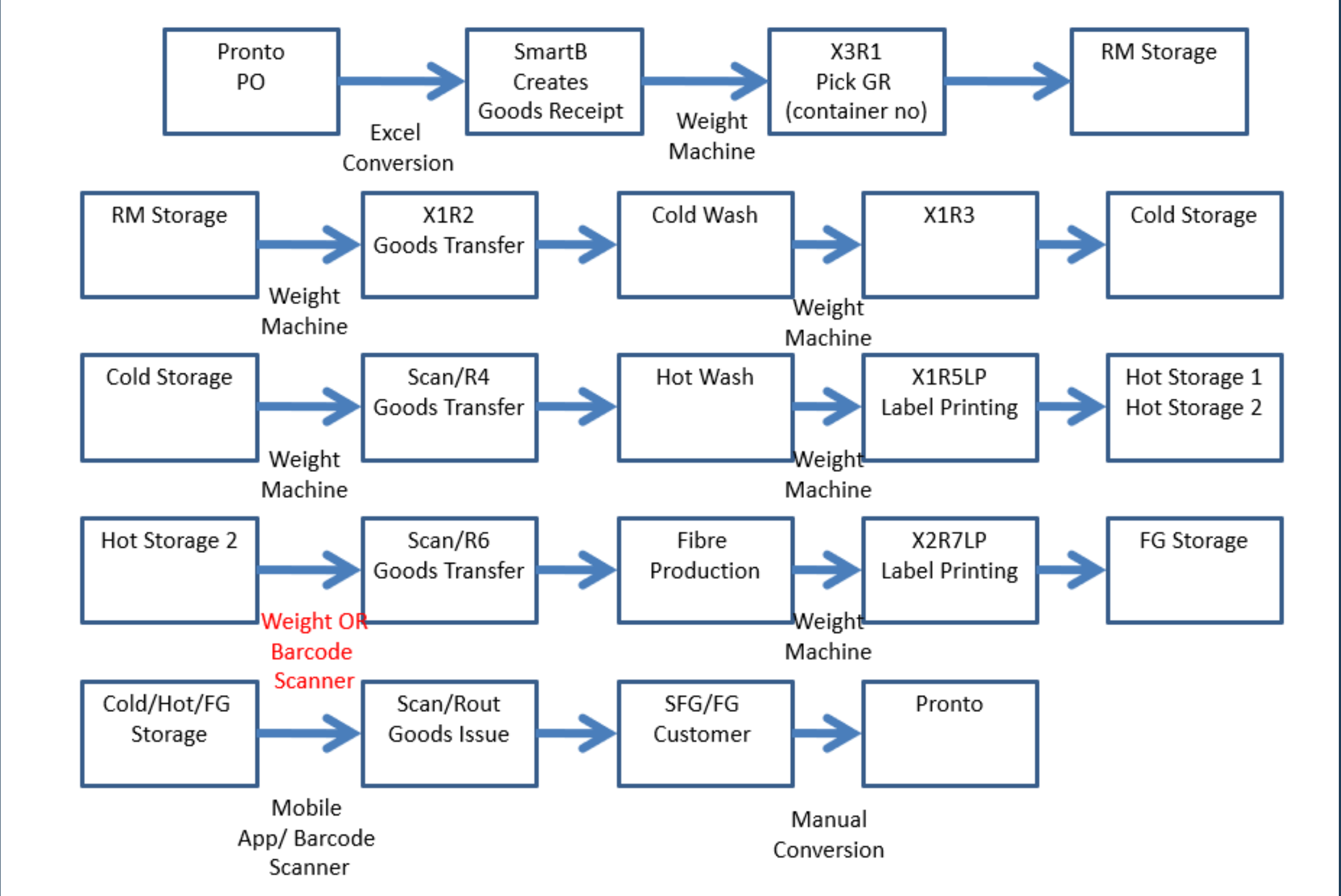
OTHERS

← Clear



Make It **Easier** For Those Who Use It
And They'll Make Life Easier for You

2. UNDERSTAND YOUR WORK FLOW





How Many Types of Systems Are There

Which **SUITS YOUR NEEDS?**



- Accounting
- Sales & CRM
 - Purchase
 - Inventory
- Manufacturing
- Leave Management
 - Point of Sales

WHAT IS THE ***MOST IMPORTANT*** (TOP 5)
KPI THAT YOU NEED,
THAT WILL ALLOW YOU TO MAKE
CRITICAL DECISIONS ON YOUR
OPERATIONS/ PERFORMANCE / BIZ
ACCURATELY ?

HOW WOULD YOU
DISPLAY THEM?

4. UNDERSTAND WHAT YOU CAN GET FROM YOUR NUMBERS

Invoice Sales Analysis

Date From: 01/01/2020

Date To: 30/01/2020

Generate

THIS TOOK 3 MONTHS TO FINALIZE AND
1 MONTH TO BUILD

USJ	GM < 20% Sum of Profit (RM)	f	20% < GM < 30% Sum of Profit (RM)	f	30% < GM < 40% Sum of Profit (RM)	f	GM > 40% Sum of Profit (RM)	f	Total Sum of Profit (RM)	Total f
0 < Invoice Amount <= 2	0.00	0	0.00	0	0.00	0	165.68	102	165.68	102
2 < Invoice Amount <= 5	0.00	0	0.00	0	0.00	0	794.01	222	794.01	222
5 < Invoice Amount <= 10	0.00	0	1.62	1	0.00	0	1,501.28	200	1,502.90	201
10 < Invoice Amount <= 20	0.00	0	0.00	0	0.00	0	3,286.71	228	3,286.71	228
20 < Invoice Amount <= 50	0.00	0	0.00	0	0.00	0	7,199.61	218	7,199.61	218
50 < Invoice Amount <= 100	0.00	0	0.00	0	23.80	1	6,550.15	89	6,573.95	90
Invoice Amount > 100	0.00	0	0.00	0	0.00	0	28,479.16	112	28,479.16	112
Total	0.00	0	1.62	1	23.80	1	47,976.61	1,171	48,002.03	1,173

SUNWAY	GM < 20% Sum of Profit (RM)	f	20% < GM < 30% Sum of Profit (RM)	f	30% < GM < 40% Sum of Profit (RM)	f	GM > 40% Sum of Profit (RM)	f	Total Sum of Profit(RM)	Total f
0 < Invoice Amount <= 2	0.00	0	0.00	0	0.00	0	242.17	123	242.17	123
2 < Invoice Amount <= 5	0.00	0	0.00	0	1.20	1	1,017.03	280	1,018.23	281
5 < Invoice Amount <= 10	0.00	0	0.00	0	0.00	0	1,787.59	240	1,787.59	240
10 < Invoice Amount <= 20	0.00	0	7.89	3	5.00	1	3,168.43	212	3,181.32	216
20 < Invoice Amount <= 50	0.00	0	0.00	0	8.46	1	7,621.61	237	7,630.07	238

Strategic

Zillum Inc - Executive Dashboard

Sales

Mar 2015: \$5,857,672.0

3.3% ▲

Feb 2015: \$5,672,740.0

Profit

Mar 2015: \$3,171,862.00

0.76% ▼

Feb 2015: \$3,196,088.00

Revenue / employee

Mar 2015: \$56,323.77

8.22% ▲

Feb 2015: \$52,043.49

Sales Pipeline

Apr 2015: \$2,451,478.0

1.9% ▲

Mar 2015: \$2,406,316.0

Sales Pipeline (3 months)

Apr-Jun 2015: \$7,111,284.0

0.8% ▲

Mar-May 2015: \$7,057,236.0

Churn rate

Mar 2015: 3.60%

28.0% ▼

Feb 2015: 5.00%

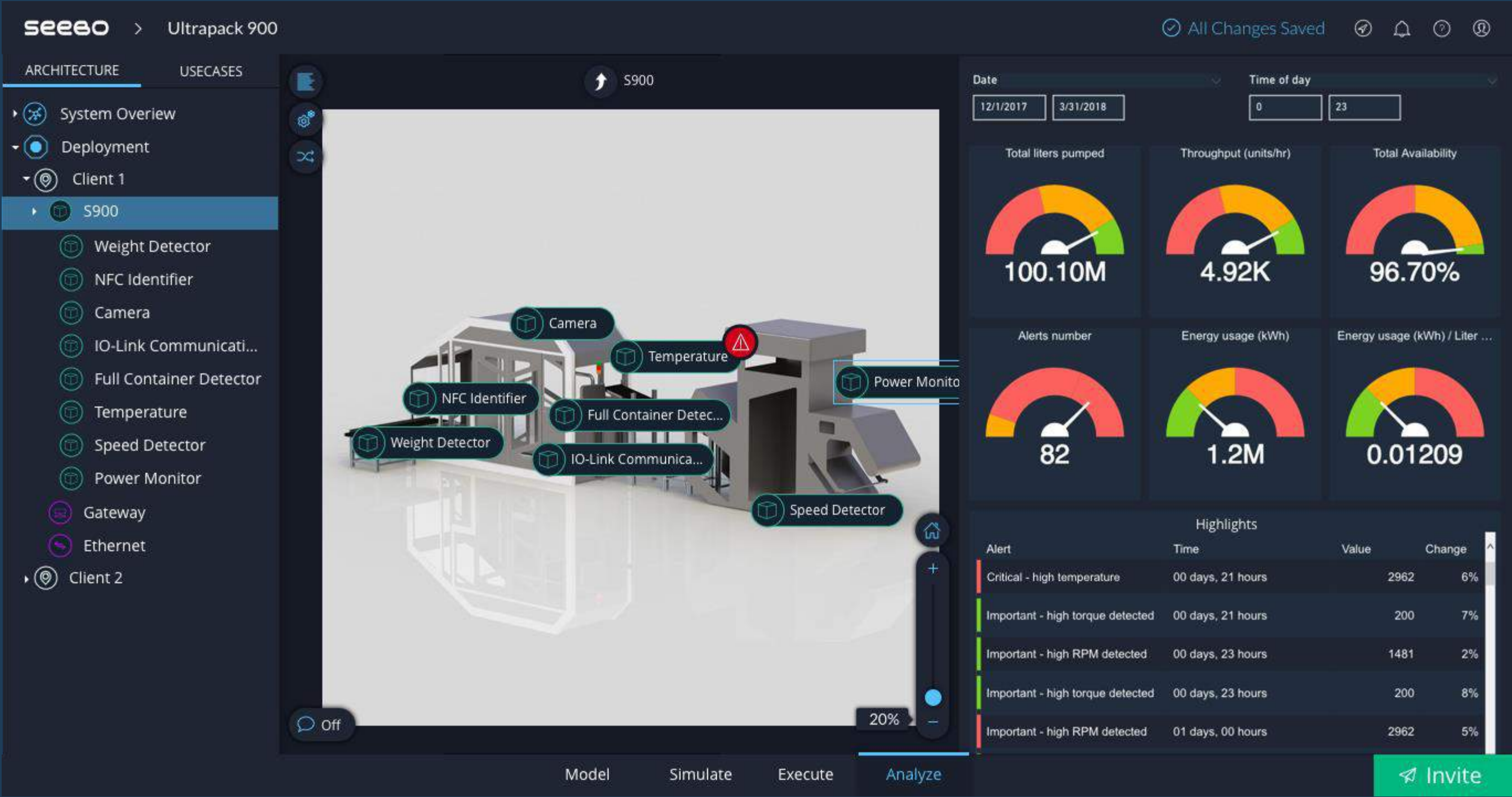
4. UNDERSTAND WHAT YOU CAN GET FROM YOUR NUMBERS

Tactical/
Operational

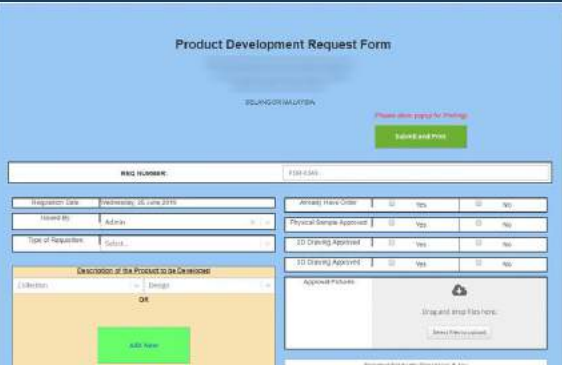


4. UNDERSTAND WHAT YOU CAN GET FROM YOUR NUMBERS

Technical



4. UNDERSTAND WHAT YOU CAN GET FROM YOUR NUMBERS



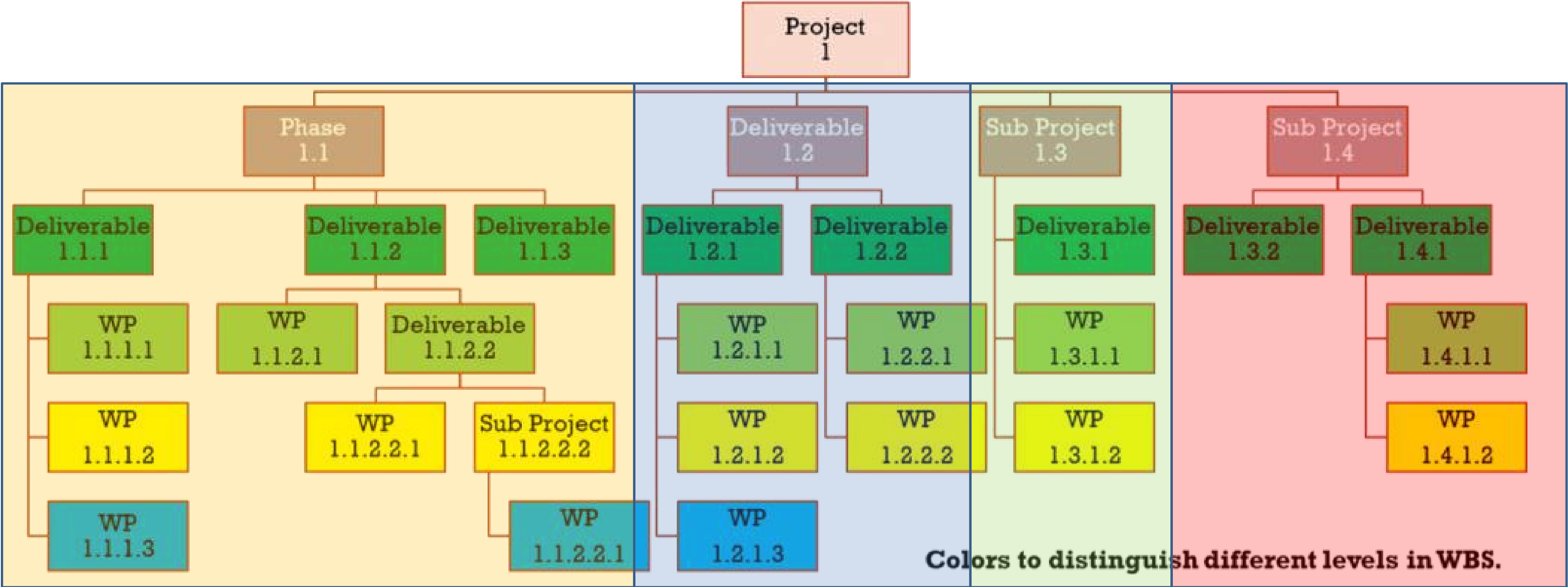
Data Collection



- ACCOUNTING
- INVENTORY
- MANUFACTURING
- SALES & CRM
- PURCHASE
- EXPENSE CLAIMS
- LEAVE MGMT



Data Analytics /
Dashboard




6. KNOW YOUR VENDORS

ARE THEY
PROBLEM
SOLVERS
OR JUST
DISTRIBUTORS ?



Summary

- 
- 1. Simplify Your Data Entry**
 - 2. Understand Your Work Flow**
 - 3. Understand Your Options**
 - 4. Understand What You Can Get From Your Numbers**
 - 5. Break It Down**
 - 6. Know Your Vendors**

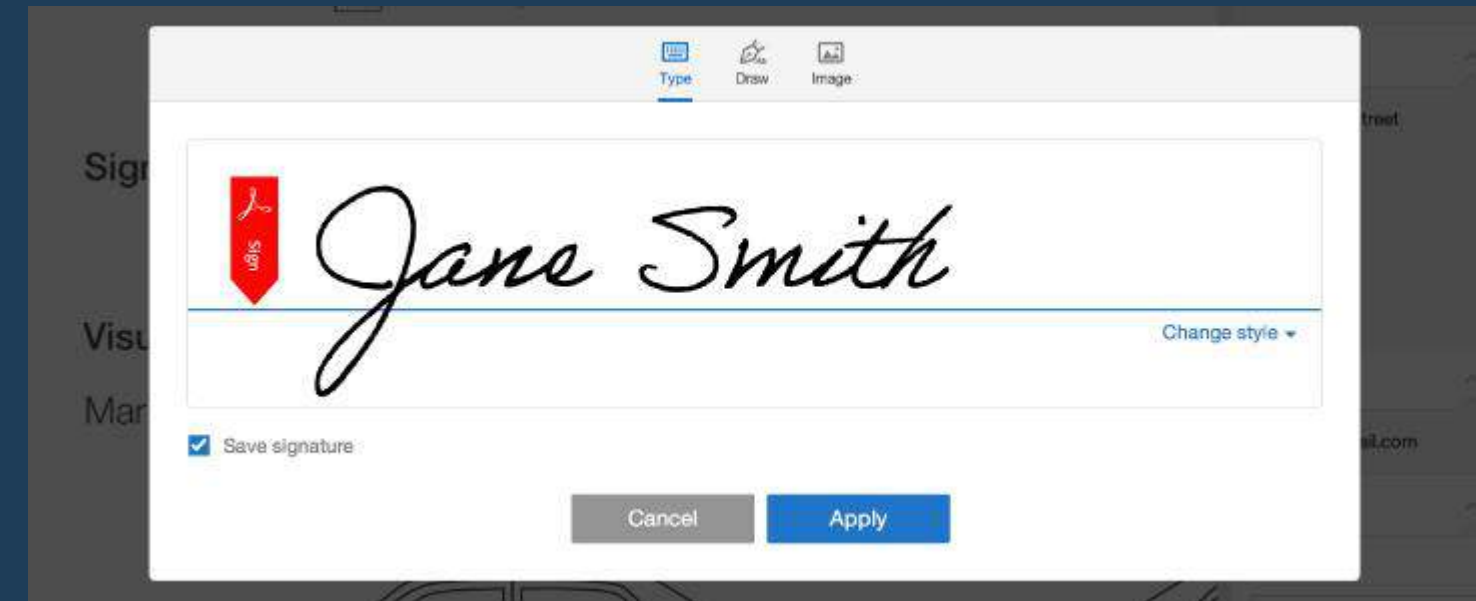


“MUST-DO/HAVE”S FOR GOING DIGITAL

1. GO PAPERLESS



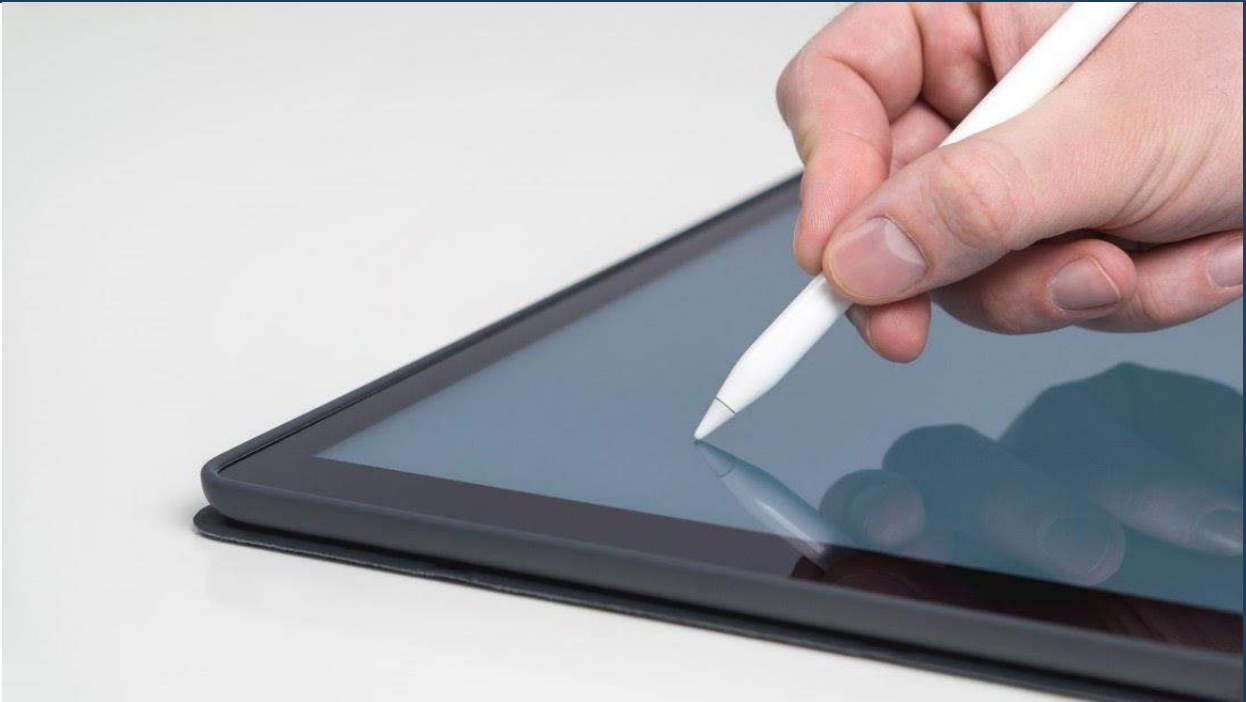
1. GO PAPERLESS



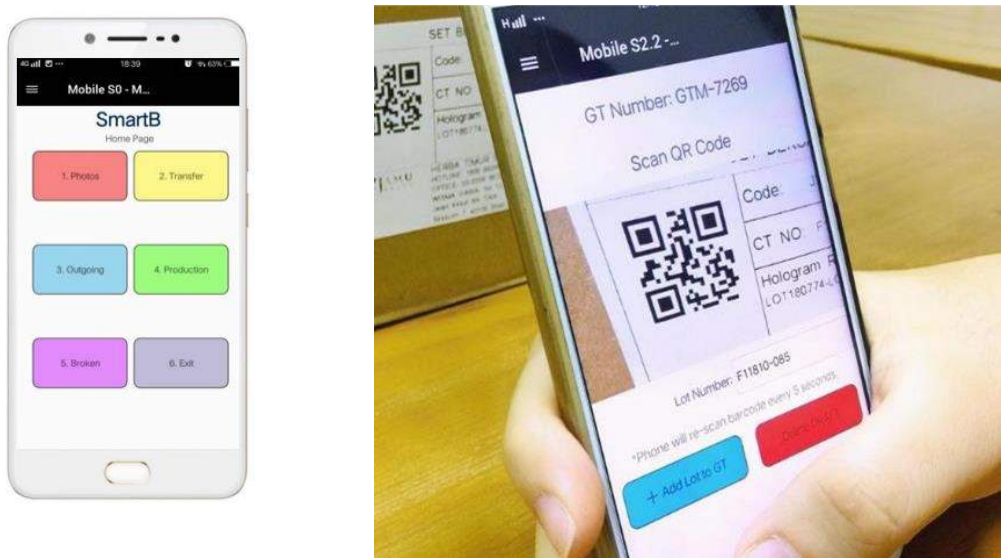
2. START SMALL / SIMPLE



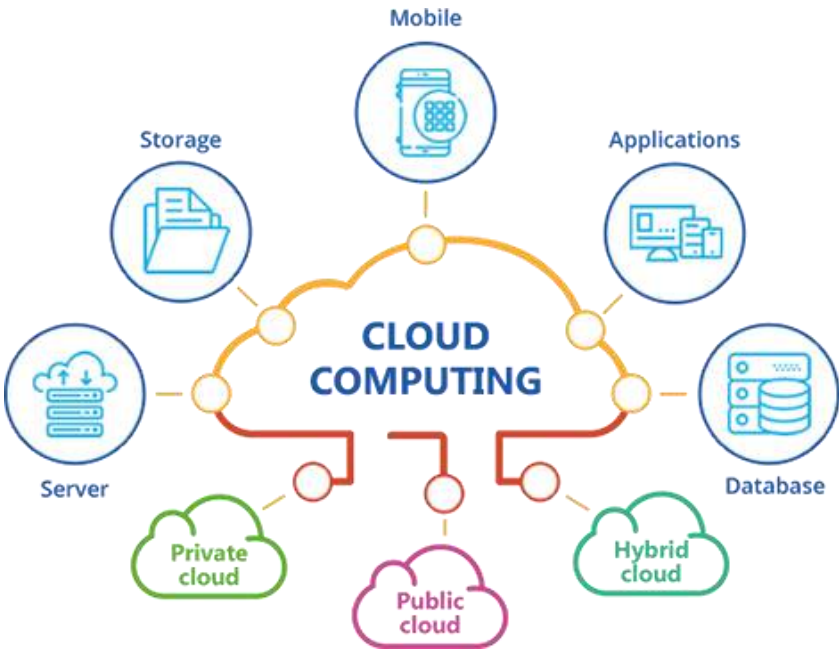
STOCK CARD



CRM /TRACK LEADS



SIMPLE IOT



EXISTING PLATFORMS

2. START SMALL / SIMPLE



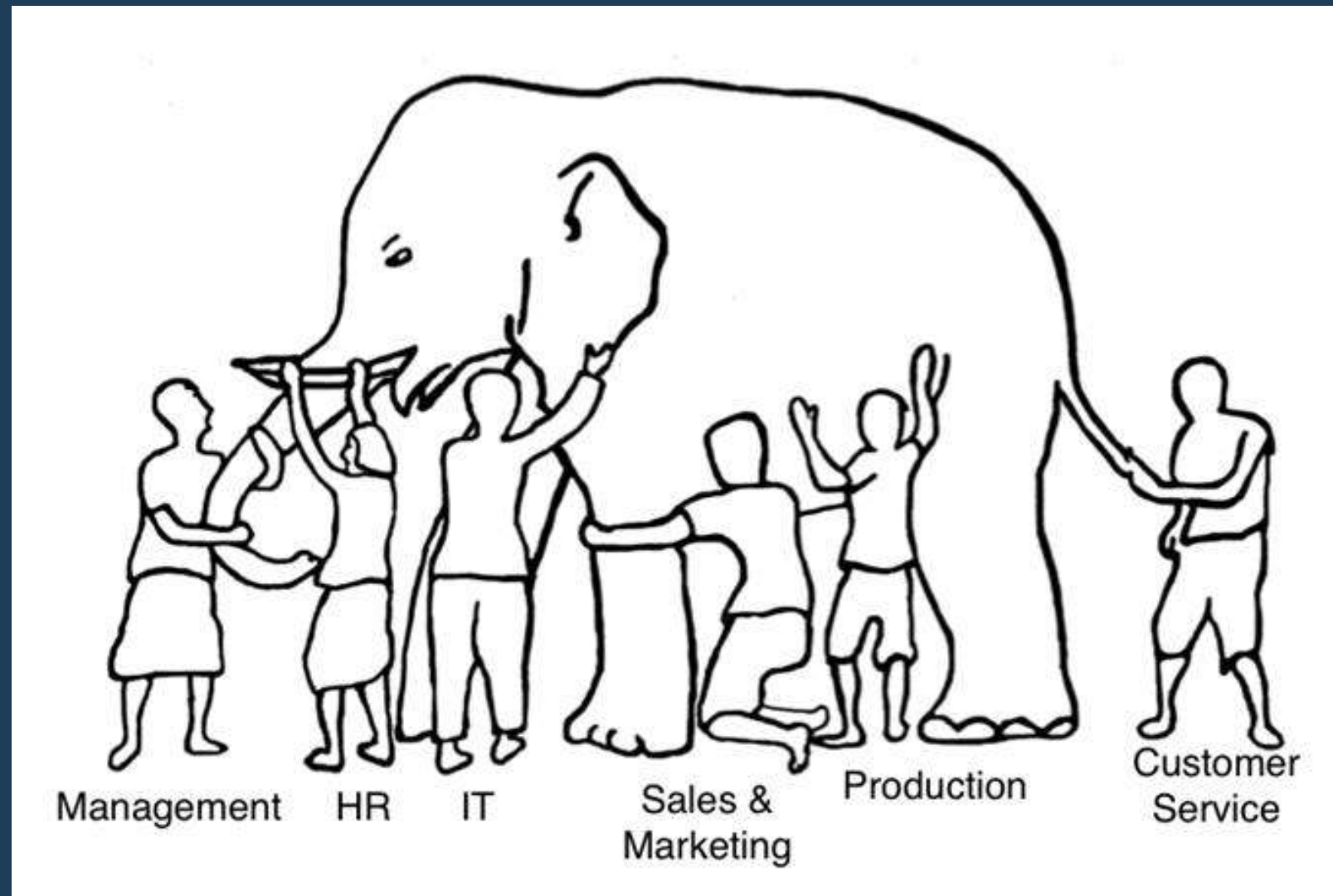
SO “SMALL / SIMPLE” EVEN YOUR INTERNS CAN
IMPLEMENT

3. AIM TO USE DATA FOR FORESIGHT



WITH FORESIGHT, INSIGHT WILL COME

4. DON'T GROW WHITE ELEPHANTS



VS



USUALLY GREAT THINGS ARE **EXPENSIVE**, GOOD THINGS ARE **AFFORDABLE**

TIP: FOCUS ON DATA DRIVEN SYSTEMS THAT CAN GROW YOUR BUSINESS

5. BUILD MS EXCEL MODELS

HomeInsertPage LayoutFormulasDataReviewViewDeveloperHelpTell me what you want to do

CutCopyFormat PainterClipboard

Calibri11A A B I U Font

Align Left Center Right Merge & Center Alignment

GeneralNumberConditional FormattingFormat as Table

NeutralCalculationCheck CellExplanatory ...Followed Hy...HyperlinkInputLinked CellNoteOutputStyles

https://docs.google.com/document/d/14PP9FahZlBomuCVo6KiVIGDuuxJpNkPPktAZSnUwVnQ/edit#

+

-

A

B

C

D

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F

H

I

J

K

L

M

N

O

To show list of batch that is in the Q

https://docs.google.com/document/d/14PP9FahZlBomuCVo6KiVIGDuuxJpNkPPktAZSnUwVnQ/edit#

Recalculate Lead Time

Next Batch Start Time: 05/02/2020 08:45

See History

Sales Order No	Priority	Batch No	Dependents	Product Code/Cat	Qty	Est Start Time	Act Start Time	Est Complete Time	Act Complete Time	Lead Time (from Now)	MOQ	Dependents
SO-0001	1	B-0003		PARIS MUG - BJ-76	3000	05/02/2020 08:45		09/03/2020 13:30		33.2 Days	2400	B-0001, B-0002
SO-0002	2	B-0004		EMPIRE LATTE / BREAKFAST CUP (OF) - BJ-69	3000	09/03/2020 13:30		13/04/2020 08:30		68 Days	2400	
SO-0003	3	B-0005		T.T TRIO CAFFEE W/ O BUMP - BHP -86	450	13/04/2020 08:30		16/06/2020 11:00		132.1 Days	150	
SO-0003	4	B-0006		MANHATTAN PLATE 240 X 120 - BHP-21	600	16/06/2020 11:00		10/09/2020 09:00		218 Days	150	
SO-0003	5	B-0007		BC-330	150	10/09/2020 09:00		10/10/2020 15:48		248.3 Days	75	
SO-0001	6	B-0001		31 CM CHARGER PLATE - BJ-133	500	10/10/2020 15:48		30/12/2020 09:28		329 Days	300	
SO-0001	7	B-0002		LEGLE TEA SAUCER - BJ-129S	1200	30/12/2020 09:28		29/01/2021 08:43		359 Days	800	
SO-0004	8	B-0008		BC-223	300	29/01/2021 08:43		23/02/2021 11:21		384.1 Days	175	
SO-0004	9	B-0009		RECT 13.5 X 7 - BHP-11	300	23/02/2021 11:21		07/04/2021 10:21		427.1 Days	150	
SO-0001	10	B-0010		31 CM CHARGER PLATE - BJ-133	500	07/04/2021 10:21		30/12/2020 09:28		329 Days		J-133-006
	11	B-0011		BC-194	120	30/12/2020 09:28		04/02/2021 10:07		365.1 Days		

IT'S CHEAPER TO MAKE MISTAKES ON EXCEL

YOU DON'T KNOW
WHAT-YOU-DON'T-KNOW
UNTIL YOU START

1. Clients > 0. Live > 2018 03 - Inhesion > Workings > 9. Manufacturing > Lead Time Mgmt > Batch Module

Name	Date modified	Type	Size
Batch Lead Time Calc - v1.xlsx	04/07/2019 09:42	Microsoft Excel W...	23 KB
Batch Lead Time Calc - v2.xlsx	25/07/2019 10:42	Microsoft Excel W...	46 KB
Batch Lead Time Calc - v3.xlsx	25/07/2019 18:32	Microsoft Excel W...	48 KB
Batch Lead Time Calc - v4.xlsx	27/07/2019 10:13	Microsoft Excel W...	63 KB
Batch Lead Time Calc - v5.xlsx	06/08/2019 09:19	Microsoft Excel W...	85 KB
Batch Lead Time Calc - v6.xlsx	06/08/2019 11:15	Microsoft Excel W...	89 KB
Batch Lead Time Calc - v7.xlsx	20/08/2019 11:33	Microsoft Excel W...	109 KB
Batch Lead Time Calc - v10.xlsx	29/08/2019 14:59	Microsoft Excel W...	164 KB
Batch Lead Time Calc - v11.xlsx	14/09/2019 17:48	Microsoft Excel W...	229 KB
Batch Lead Time Calc - v13.xlsx	17/09/2019 12:02	Microsoft Excel W...	224 KB
Batch Lead Time Calc - v13b.xlsx	17/09/2019 11:34	Microsoft Excel W...	182 KB
Batch Lead Time Calc - v14.xlsm	02/10/2019 17:21	Microsoft Excel M...	248 KB
Batch Lead Time Calc - v14.xlsx	30/09/2019 11:10	Microsoft Excel W...	181 KB
Batch Lead Time Calc - v15.xlsm	07/10/2019 14:07	Microsoft Excel M...	238 KB
Batch Lead Time Calc - v16.xlsm	15/10/2019 17:27	Microsoft Excel M...	250 KB
Batch Lead Time Calc - v17.xlsm	17/10/2019 13:13	Microsoft Excel M...	252 KB
Batch Lead Time Calc - v18.xlsm	22/10/2019 09:55	Microsoft Excel M...	257 KB
Batch Lead Time Calc - v19.xlsm	22/10/2019 15:44	Microsoft Excel M...	280 KB
Batch Lead Time Calc - v20 (Ramesh 000...	29/10/2019 18:33	Microsoft Excel M...	285 KB
Batch Lead Time Calc - v20.xlsm	29/10/2019 18:33	Microsoft Excel M...	282 KB
Batch Lead Time Calc - v21.xlsm	11/12/2019 11:39	Microsoft Excel M...	288 KB
Batch Lead Time Calc - v24.xlsm	20/01/2020 10:18	Microsoft Excel M...	273 KB
User Flow.pptx	24/10/2019 18:34	Microsoft PowerP...	73 KB



ENCOURAGE “CHANGE”



Welcome to SmartB

Welcome to SmartB's members' support page. This site is to help you with any questions that you may have in using our software and system.

If you're just getting started with SmartB, we recommend taking our starter course which will enhance your user experience. If you just want to see our latest features and updates, check out our news page.

Lastly, if you've already seen all our features and you have a request or recommendation, just send us an email at support@smartb.co.

Search

Search here..

Q

Current User
Progress


Progress Tracker

Course		Progress
▼ 0. Team Starter Kit! (Internal)		<div><div></div></div> 68%
Module 1	Welcome to SmartB Team!	
Unit 1	Welcome!	✓
Unit 2	Founder's Vision	✓
Unit 3	House Rules	✓
Unit 4	Navigating within the OA	✓
Unit 5	How to Maximize the OA?	✓

Tips for Great Content

- Create content to teach "how to create content"
- SHARE videos and contents on how to use tools
- Create a resource hub - "FAQ"
- Keep It Simple
- Assign the Process Owner to Update it

Summary

- 
- 1. Go Paperless**
 - 2. Start Small / Simple**
 - 3. Aim To Use Data For Foresight**
 - 4. Don't Grow White Elephants**
 - 5. Build Ms Excel Models**
 - 6. Reward “digital / Change” Initiatives**
 - 7. Create An Online Sop / Help Page**



HOT DEALS

2. START SMALL / SIMPLE



1-2-1 Consultation

Free 45min on Zoom Meeting

Available on

12pm, 4pm & 5pm

30th Mar till 3rd Apr

Total of 15 Slots only

Partnership Discussion (Welcome)

Booking: **alwin@smartb.co**

STAY INDOOR GO ON CLOUD

ALL-IN-ONE BIZ SOFTWARE

RM 200/mo

- INVENTORY
- ACCOUNTING
- SALES & CRM
- PURCHASING

FIRST 30 DAYS FREE Valid Till 14 APRIL

WWW.SMARTB.CO/PRICES

TERMS & CONDITIONS

- Valid until 3rd April 2020
- Min 6 months contract
- Pay with Credit Card Only
- First-Time Customer Only
- 7-Day Free Cancellation
- Online Training & Support
- Max 40 Transactions Per Day
- 1 New Feature Every 3 Months



SMARTB SOLUTIONS SDN BHD
012 287 2735 OR SALES@SMARTB.CO

LITE (Beta Ver)

Includes:

- Inventory
- Accounting
- Sales & CRM
- Purchasing

200+ Units of Online Training

Sign up: www.smartb.co/prices

WWW.SMARTB.CO

STAY INDOOR GO ON CLOUD

ALL-IN-ONE BIZ SOFTWARE

RM 189/mo

- INVENTORY
- ACCOUNTING
- SALES & CRM
- PURCHASING

FIRST 45 DAYS FREE Valid Till 3 APRIL

WWW.SMARTB.CO/PRICES

TERMS & CONDITIONS

- Valid until 3rd April 2020
- Min 6 months contract
- Pay with Credit Card Only
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WWW.SMARTB.CO

STAY INDOOR GO ON CLOUD

ALL-IN-ONE BIZ SOFTWARE

RM 159 / mo

- INVENTORY
- ACCOUNTING
- SALES & CRM
- PURCHASING

FIRST 60 DAYS FREE Valid Today ONLY

WWW.SMARTB.CO/PRICES

TERMS & CONDITIONS

- Valid until 3rd April 2020
- Min 6 months contract
- Pay with Credit Card Only
- First-Time Customer Only
- 7-Day Free Cancellation
- Online Training & Support
- Max 40 Transactions Per Day
- 1 New Feature Every 3 Months



SMARTB SOLUTIONS SDN BHD
012 287 2735 OR SALES@SMARTB.CO

LITE (Beta Ver)

Includes:

- Inventory
- Accounting
- Sales & CRM
- Purchasing

200+ Units of Online Training

Sign up: www.smartb.co/prices

WWW.SMARTB.CO

STAY INDOOR 
GO ON CLOUD
ALL-IN-ONE BIZ SOFTWARE

RM 159 /mo

- INVENTORY
- ACCOUNTING
- SALES & CRM
- PURCHASING

FIRST 60 DAYS FREE
Valid Today ONLY

WWW.SMARTB.CO/PRICES

TERMS & CONDITIONS

- Valid until 3rd April 2020
- Min 6 months contract
- Pay with Credit Card Only
- First-Time Customer Only
- 7-Day Free Cancellation
- Online Training & Support
- Max 40 Transactions Per Day
- 1 New Feature Every 3 Months

SMART B SMARTB SOLUTIONS SDN BHD
 012 287 2735 OR SALES@SMARTB.CO

STAY INDOOR 
GO ON CLOUD
ALL-IN-ONE BIZ SOFTWARE

RM 189 /mo

- INVENTORY
- ACCOUNTING
- SALES & CRM
- PURCHASING

FIRST 45 DAYS FREE
Valid Till 3 APRIL

WWW.SMARTB.CO/PRICES

TERMS & CONDITIONS

- Valid until 3rd April 2020
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- 7-Day Free Cancellation
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- Can be requested by customers
- Voted by customers
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Q&A

APPENDIX



FREEBIES FOR MICRO/SMALL/ MEDIUM BIZ

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TRAINING, TRAINING...
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Progress Tracker

Course	Progress
▶ 0. Team Starter Kit! (Internal)	<div><div></div></div> 61%
▶ 01. General Guide	<div><div></div></div> 37%
▼ 01.1 The MUST KNOW by All SB Staff (Internal)	<div><div></div></div> 18%

Module 1	Implementing a Project
Unit 1	Project Process Flow
Unit 2	Understanding UI / UX
Unit 3	Scenario Planning & Checking
Unit 4	When to say "NO"?
Unit 5	Secret to a Successful Project
Unit 6	Migration / Testing Day for Critical Fun

You got 1 out of 1 questions **(100.00%)** correct! The pass grade for this quiz is **(50%)**
Congratulations, you have **passed** this quiz! You have now completed this unit.

Download Results

Correct Answers for: Email Setup

Question #1: Have you created your work email name and have sent it for approval? And your Gmail account is ready to connect to your work email?

✓ **Correct**
Your Answer: True
Correct Answer: True
Explanation: Make sure you have send it as it is part of your homework for this unit.

« Previous Unit Next Unit »

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40% - for Customers
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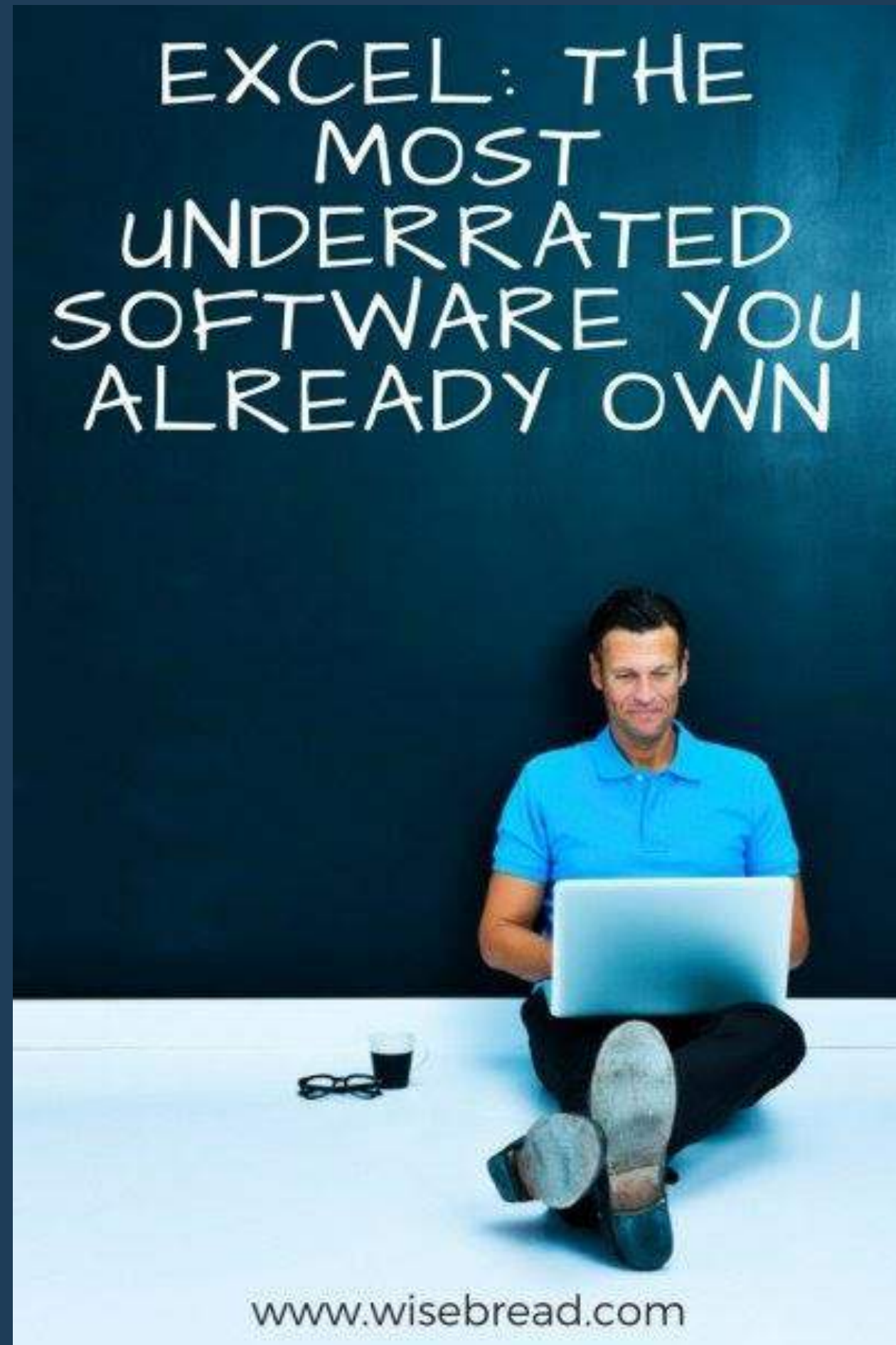
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5. MACRO (MS EXCEL)



5. MACRO (MS EXCEL)

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Code

Controls

XML

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1		LOWER CASE	UPPER CASE	"_" in between																
2	Employee's Name	employee's name	EMPLOYEE'S NAME	employee's_name																
3	Gender	gender	GENDER	gender																
4	IC/Passport No	ic/passport no	IC/PASSPORT NO	ic/passport_no																
5	Position	position	POSITION	position																
6	PaySlip No	payslip no	PAYSIP NO	payslip_no																
7	Phone No	phone no	PHONE NO	phone_no																
8	Pay Period	pay period	PAY PERIOD	pay_period																
9	Date Issue	date issue	DATE ISSUE	date_issue																
10	Basic Pay	basic pay	BASIC PAY	basic_pay																
11	Allowance	allowance	ALLOWANCE	allowance																
12	Overtime	overtime	OVERTIME	overtime																
13	Total Income	total income	TOTAL INCOME	total_income																
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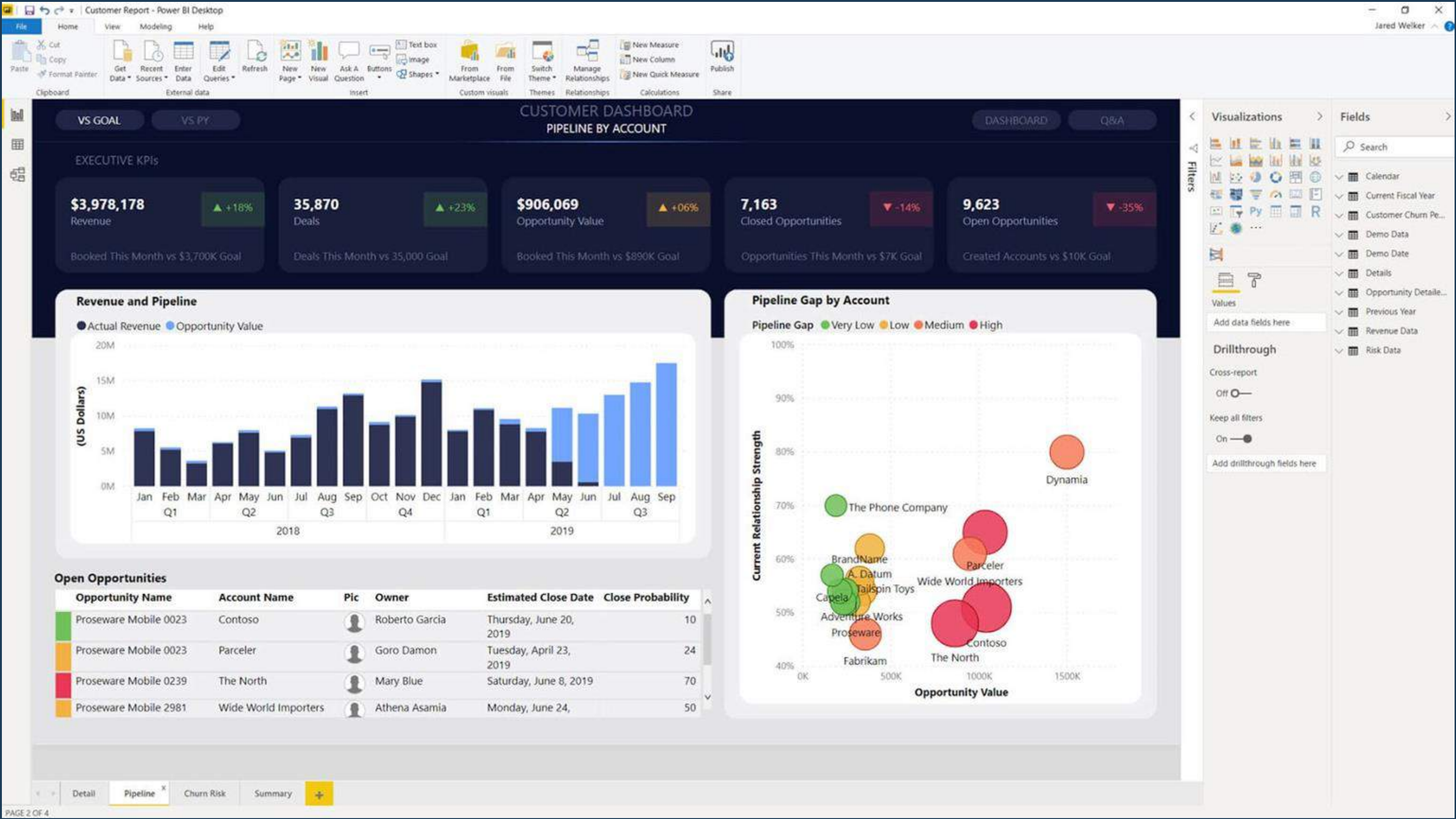
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YES, DONE ONLY IN 0.5 SECONDS

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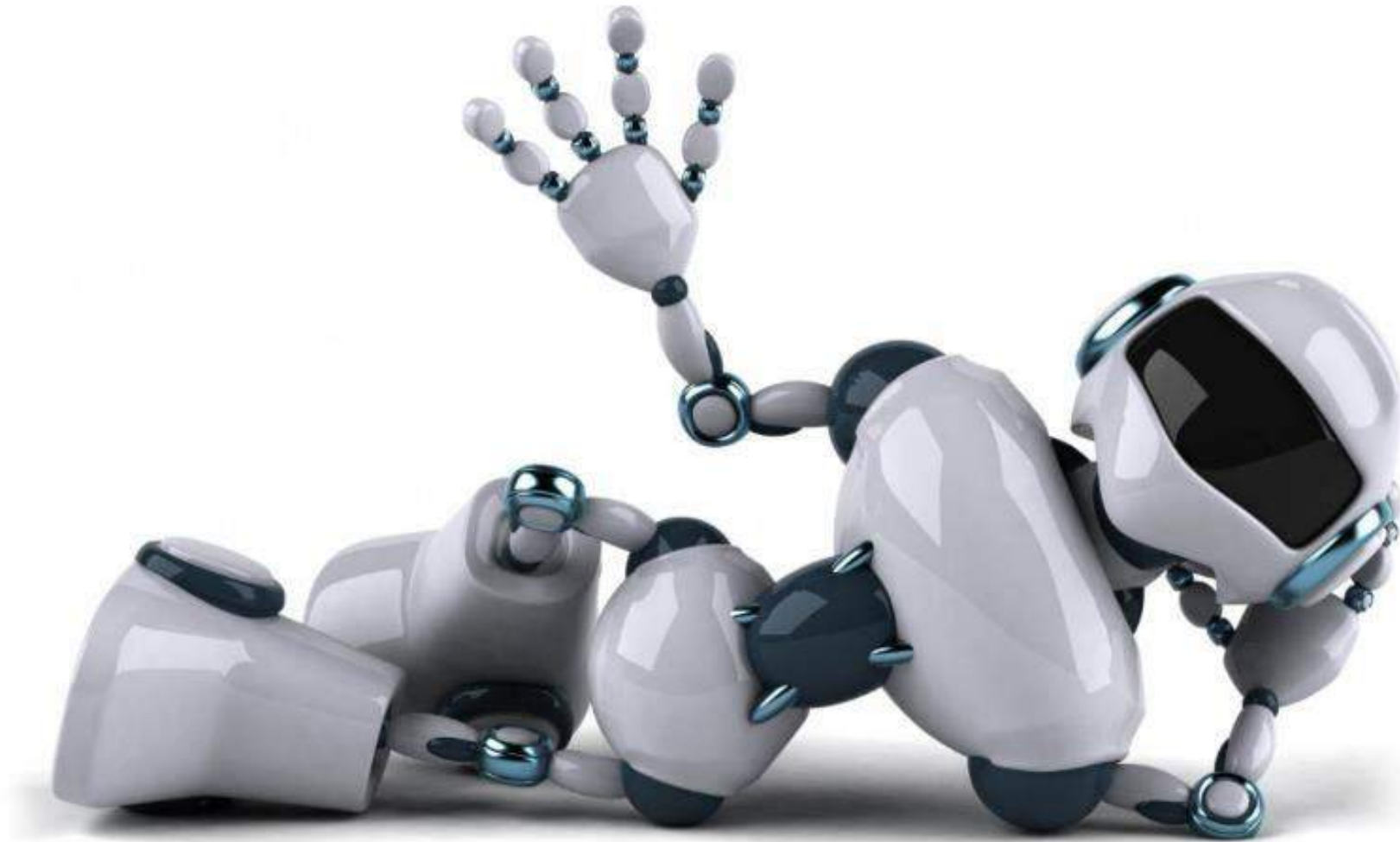
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