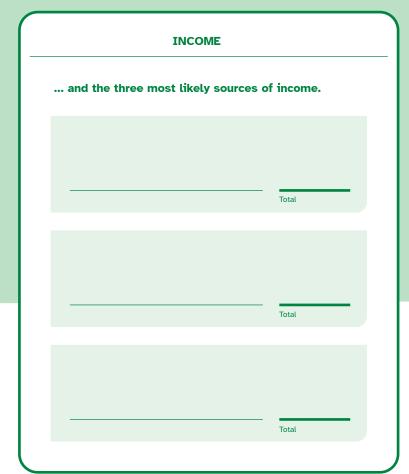
EXPENSES	
Note down the three largest cost items	
	Total
	Total
	Total



RESERVES, GROWTH ZONE

BREAK-EVEN

Where is the pointer? Can you add more income or reduce expenses so that you break even or even generate growth?