



AMBER GRIFFITHS | Amber Griffiths Design

Decide how much your time is worth. How much time do you lose by doing tasks yourself? If you do it wrong, then how much time do you lose? When you make it all about the bottom line, it quantifies it and removes the emotion of, 'No, I can do this. I'm independent. I'm tough.'

good. You may have had a good month collections-wise and a horrible month cost-wise. But many, many small companies manage by the bank account. Even if you have someone overseeing your accounting, as a business owner you need to be aware of it and oversee it. Know where you are at.

Bennett, BusinessQ: In the startup phase, the business changes quickly. How can a business owner manage being organized with budgets but also being flexible as things change greatly from month to month?

Corbridge, Sign City: Startups still need a financial plan so they have something to go off of — even if it changes along the way.

McLain, The Writing Way: If you aren't where you need to be financially, you may need to wait a little bit longer. That's the flexibility that a startup business calls for. It's the same with advertising. You have to see what's working, and be willing to shift to something else. Prices change with the economy, so your printing and your

technology costs may vary. You've got to be flexible, but you've got to also plan appropriately and be prepared to make judgment calls.

Griffiths, Amber Griffiths Design: As a small business myself, I don't look at things as, 'Oh, that cost me \$1,000.' I look at how many hours of time it costs. 'That will cost me an hour of work, that's only 15 minutes. We can afford that because it will only take me an hour to earn it.'

Kint, Keypoint USA: I'll just go on record saying you have to have a budget. You should be flexible, but you can't be flexible with a budget that you don't have. Not having one at all and calling that flexibility would be foolish. You need to have a budget.

Crowe, QeNets: There's a fine line of discipline, which I think is one of the tricky areas for business owners. You want your accountant to be disciplined. You want your sales people to be

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