

# How to Win the Overheads Game

41 Sure-fire ways to  
save money



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## Introduction



Hello, my name is Nigel Maine of Clearvoice Consulting. I've been involved in the technology industry for over 20 years and during that time

I have seen a great many changes, but one constant remains; that is the unfortunate waste of money that occurs in businesses due to the lack of time and effort to keep costs down. All too often, the analogy, "if it isn't broken, don't fix it" is played out time and time again.

In business, every penny counts. For small to medium-sized enterprises relatively small sums can often make the difference between operating in the black or going into the red. Yet it is calculated that UK SMEs jointly pour up to £12bn down the drain every year, just by paying

over the odds for their business essentials.

To help your business, I've listed the most effective and easy to implement ideas and strategies that will cut your costs and help move those decimal points the right way on your balance sheet, keep the money where its supposed to be – in your hands and no one else's.

Identifying these costs can lead to savings in many areas and is as easy as 1-2-3. The following sections shows you the simplest approach and how best to come out on top. And don't forget, we're here to help you every step of the way. If your not sure what you've been told, call us on 0800 970 9751 and we'll help you get to the answers you need.

To your success...



## Telecommunications

### Expense Management

Before we consider the SME market, it's important to mention that larger organisations demand an altogether different approach to expense management.

Over the past ten years, there has been a significant increase in the number of companies providing solutions to manage large amounts of data that make up the telephony budget.

Most people go cold looking at the phone bill, simply because of the terminology used, the descriptions and abundance or numbers in the form of seconds, minutes, hours and revenue.

#### **So what is it?**

Expense management software is commonly available through web portals

and is a solution that processes and tracks every telephone bill a business receives.

The telephone bills are uploaded to the portal in a raw digital format called CDR's (Call Data Record) either via CD or electronically by the supplier and the information is then cross-referenced against the tariffs and assets actually in place, i.e. physical lines, handsets, hardware and so on.

Given that there are normally multiple sites involved, information can be entered by any designated member of staff at any location and reports are then produced centrally.

The reports give an otherwise unavailable snap-shot on demand of all telephony costs against contracts, assets and hardware. Providing notification of termination dates, establishing requirements and facilitating the most efficient method to produce an RFP from alternative suppliers.

**Do we need it?**

If you're questioning whether or not your business needs telecom expense management software, ask yourself the following questions:

- Is all of your telecom information in one central location?
- What are the total costs of telecom expenditures across your entire company?
- What percentage of your telecom invoices are incurring late charges penalties?
- What are the contract rates for your telecom services and are you confident that this is what you are being invoiced for?
- Are you taking advantage of all possible volume discounts?
- How many times a year are your telecom invoices audited?
- Who in your organization has the time or expertise to go through every invoice from every telecom vendor line-by-line? Could their time be better spent?
- Who owns the telecom equipment throughout your organization?
- How are your telecom budgets monitored for efficiency?
- Do you have guidelines in place for telecom usage?
- Who can efficiently report telecom invoice problems to the right department?
- Is there a system in place to optimize telecom related contracts and inventories?
- On what information do you forecast future telecom expenses and how accurate is it?

### What will it do for our business?

- Your company will save at least 6-8% of your total telecom expenses. However, many businesses have achieved between 25-40% simply by ceasing redundant services and re-establishing correct charges.
- You'll gain control of an expense that has, until now, spiraled out of your control on multiple fronts. Voice, data, inventory, contracts, usage - it's too much to humanly monitor.
- You'll gain vital knowledge that allows you to take a more strategic approach to your telecom spending.
- You'll see immediate savings from finding errors and overbillings on telecom invoices. Considering that an average Fortune 500 company's total telecom expenses exceed \$116 million and that at least 10% of that is being wasted through inefficient telecom expense management, that's a significant amount. But you'll also

have a "big picture" of your communications expenditures to help you create a wiser, more efficient telecoms policy.

- The bottom line - it makes good business sense.

### Bandwidth Brokering

Not a common piece of terminology but it makes a great deal of sense. It is a two-step process and here's how it works.

**Step One:** Your Company may have more than one office or you may be an extensive user the internet. You may have any number of voice or data network facilities provided by BT or any other network supplier because as your business has expanded more connections have been added over time to serve your requirements.

Keeping track of the various connections can be difficult, if only from the point of view of knowing where every socket is

located and what it's physically connected to. This can often lead to increased costs as hardware is consolidated and the connection stays in place. So, first you need to establish what you are paying for and whether you need it.

Once this has been confirmed you will then be able to decide whether to approach one company to provide all your network services.

Brokering empowers companies to leverage the best overall deal for rental costs by placing their business with one or two companies. Complete this task once and you can guarantee that all future costs will be kept at a minimum.

**Step Two:** Not so long ago it was easy enough to order a few telephone lines. But now, a business has to consider whether to choose analogue, digital or SIP telephone lines and with the variety of connections available to the Internet, including broadband, leased lines, microwave, laser, private broadband and

MPLS - the choice can be perplexing! For businesses with more than one office, establishing the most effective method of connectivity can also be difficult, especially with the availability of Voice over IP and SIP trunks and integration.

It is easy to understand therefore why many companies are reluctant to change suppliers due to the complex nature of connectivity to the outside world.

Bandwidth brokering will help you in the selection of the most appropriate provider for any given application for connecting to the outside world and your business applications must be considered carefully before making any decisions. It is essential that you choose a company that is able to offer a broad spectrum of carrier services/information in order that they can help you to identify the most financially attractive strategy. We would suggest that you ask your supplier to present their recommendations to you whilst including all of the possibilities and

explaining why they would dismiss one over another.

## Carrier – Lo Cost Calls

For most people, when the phone rings and it's yet another company offering low cost landline calls, the immediate response is to put the phone down without even listening. However, you may be missing out on saving money.

If you haven't changed your provider for a while you may not be receiving the best possible rates. Even if you are happy with your provider it is worthwhile getting a comparison if only to leverage your position with them; they want to keep your business and you want better rates.

But beware before you change. If the rates appear too low there maybe hidden costs, such as a minimum call charge or rounding up the call durations to gain a little extra margin. There may also be a compromise on call quality if the rates are exceptionally low, especially on

overseas calls. However, there are deals to be had and it is worth shopping around.

There are certain new strategies with providers such as LLU – which means local loop unbundling. This paves the way for free local calls and further reduced national calls.

## Broadband

Every ISP is vying for market share and so deals are available. However, there's a catch - not with the ISP, but with most business users. The problem is most of us don't want to change because we believe we might create a problem with the network and or we could lose email or internet access.

So, how can you save money in an area where the business view is "if it's not broken, don't fix it?"

Try this for starters - get the last three bills from your ISP and look at the cost.

Then, go on to the internet and compare your current costs against what's on offer online.

Once you have compared your costs, find the cheapest price and then telephone your existing ISP. Tell them that you have received a quotation that is "Ex" and ask them what they intend to do about it!

The chances are, they'll drop their prices without objection. They know that the cost of acquiring a new customer is more than retaining an existing one so use this to your advantage.

### Leased Lines

If you're using a leased line there may well be a good reason for it. The same applies, get a cheaper quotation if you can and then re-approach your existing supplier. With so much competition...

### VPN's (Virtual Private Networks)

With so many different types of connectivity these days it can be a bit confusing to say the least to know which is the right one for you. However, if you've had your solution in place for over 18 months, then it's worthwhile to investigate the savings other companies may have to offer.

### VoIP (Voice over internet protocol)

If both parties have the same connections, i.e. a VoIP connection over a private network, SIP lines from the same provider or Skype, then the call is free, however, if not, you'll be charged for the call.

As part of a more technical internal infrastructure, VoIP works hand-in-glove with Unified Communications providing the "transport" for video conferencing, voice, text, instant messaging and presence (indicating if the person you

need to work with is actually available). Therefore, it is important to understand the implications of VoIP before you invest in it.

VoIP will enable you to maximize the usage and capacity of your structured cabling infrastructure – The CAT-5 within your office. So, if you need to increase personnel, additional facilities can be provided without a wholesale change to your internal systems.

**SIP** (Session Initiated Protocol)

### **Hosted Solutions**

It is now possible to plug a telephone handset (with an appropriate contract) in to a broadband connection and manage your telephone call routing online. This means that you can simply plug in your handset to any broadband service, anywhere in the world and you're connected.

**Business Example:** Three or four people home workers, each with a SIP phone at home. The main number for the business is an 0845 number. When a customer calls, all four phones at home ring, making sure that the customer is answered.

SIP phones can also be programmed that in the event that a member is not available, they can set the call to ring on their mobile handset at the same time. Finally, depending on where an individual is working, the call can be programmed to "follow". You simply enter the number you want your calls to ring at, like a hotel direct dial number or a DDI number at another office.

**New Technology:** There are mini USB memory stick devices available which have earbud headset/mic's like those used with mobile phones, that can be plugged into any broadband connected PC, bypassing firewalls which then connects to your hosted provider. Your calls are then automatically routed to the

USB device, giving you an instant set up to make and receive calls.

### **Lines or Trunk**

Combining the above technology with SIP Lines/Trunks, the solution then becomes part of the office telephone system, expanding your current capacity and providing connectivity to remote and home workers without a complete replacement of your current technology.

These solutions are great for large and small businesses alike as they are cost effective to install and can save significant revenues in the long run.

### **Wi-Fi**

Using a Wi-Fi cellular enabled mobile phone enables you to make calls over the internet from any Wi-Fi hotspot. If the person you are calling also has internet connected phone call ability (e.g. Skype), the call will be free, alternatively if your

office has this capability, then the cost of mobile telephone calls will reduce.

When used in conjunction with SIP lines; if your mobile staff are able to log on to an internet connection, they can become part of your telephone system as if they were sitting at their desk. Imagine if you have staff that travel a lot, especially overseas, one of the biggest problems is maintaining a sense of belonging and being part of a team.

The possibilities are significant as are the cost savings.

### **Mobile Phone Calls**

Look at your tariffs closely and compare to other suppliers. A great deal of effort has gone in to creating some of the most confusing payment plans

Most people in the UK are aware of the staggering number of mobile phone offers available from the main carriers such as T-Mobile, Vodafone, O2 and Orange.

Many of the offers advertised are applicable only to the consumer; however there are deals available for businesses which are equally varied.

When combining your requirements, along with Carrier/Bandwidth Brokering, it can be possible to build in more savings when combining all three.

If you make a high number of calls to mobile phones, it is possible to install a product called a Premicell. This device connects to your telephone system and, with a little programming, routes all calls to mobiles through the mobile provider. As you are probably aware, some mobile phones on the same contract can have free or low cost calls to each other. This enables you to keep in contact with your mobile staff at a reduced rate.

## Telephone Maintenance

Maintenance is an important element of your revenue expenses, but how can you

manage maintenance so it doesn't cost the earth every year?

The telephone system and computer hardware maintenance is often overlooked as this can be viewed as more trouble than it is worth to change. This is definitely where the saying "better the devil you know" can be applicable. However, it *is* worth considering that most maintenance contracts have a specific clause that allows the maintaining company to increase the annual cost by somewhere in the region of 10% to 12.5% per annum so costs can soon escalate if not reviewed regularly.

And again, do not fall into the trap of allowing your maintainer to become complacent. They will keep companies on a maintenance contract for years and keep increasing the cost year on year. But how often does a telephone system need repairing? When was the last time your maintainer was called out to fix a fault? The "mean time between failure", i.e. when a component is likely to fail in

its lifetime, is no longer looked at except for very large installations where invitations to tender are distributed. So again, it is possible to significantly reduce your annual expenditure by switching provider or by either asking the right questions or being aware of unscrupulous practices.

For instance, new companies are the most vulnerable as they can spend considerably more than is necessary for what is in effect, very little or no work at all on the part of the maintaining company. Of course maintenance is essential for peace of mind however, there are ways of reducing costs which could negate changing supplier.

### **Suggestion #1**

One suggestion is to cease maintenance on all telephone system handsets. A small number of replacement handsets can be purchased to keep in stock so that they are then immediately available should a handset fail. Over the lifetime of

the telephone system you could save hundreds of pounds.

### **Suggestion #2**

A ruse used by some maintainers is to tell companies that their maintenance contract is about to cease as the manufacturer has decided to stop manufacturing parts. Whilst this may be true, the fact remains that spares will be available for years to come. You only have to look at the BT Marquis telephone system; it is still being maintained, albeit at a price, because second-hand spares are always available long after production has stopped. You only have to Google® an independent maintenance company to obtain a quote.

## Technology

### Group Purchasing

Instead of going it alone each time, why not join up with an associate company or put together a group of companies that you can discuss buying capital equipment or services together. Share your experiences, pool your knowledge and drive the price down as suppliers will be keen to supply a group of companies rather than a single business.

### Computer Hardware Maintenance

The same is applicable for computers. By keeping some hardware spares in-house that you know are in complete working order, such as base units, keyboards, mice and screens, a company can save potentially thousands of pounds in unnecessary maintenance costs.

In any event it is an extremely sound practice to obtain regular competitive quotations for the maintenance of all internal systems.

### Computer Software Support

Get competitive quotations and ensure that references are obtained before changing supplier.

Any form of support contract needs to be reviewed at least on an annual basis. Certain specialised software products will require telephone support; however, it is equally important that a business has in-house expertise for other members of staff to draw on.

In-house expertise falls into the same category as having a mechanic tending to a car or machine; investing in Administrator Training will help to reduce costs and system down-time in the event of failure.

## Computer programmers

Whether its SQL, Oracle, ASP any other program, the resources available via the internet are almost endless. With a little research it is possible to appoint a programmer who will be only too happy to provide references of previous work.

## Web designers

As above for existing web sites. Engaging the services of developers and designers from the Far East is still extremely cost effective. For the inexperienced, the key is to be specific. The clearer you are, the less likely anyone can be about misinterpreting your instructions.

It is also possible to obtain off-the-shelf solutions free from either an ISP or on-line, therefore, if you're clear about what you want your web site to do, getting it customised can cost next to nothing.

## Data Entry & Data Cleaning

Appointing operators from overseas is the most cost effective approach. A little research and a few pounds an hour and your database can be expanded or cleaned up in no time at all.

## Utilities

In recent years there have been many companies who have established themselves as consultancies offering businesses advice on reducing their overheads. At first glance this appears to be a sensible method of reducing costs however the trouble lies in how these consultancies receive their profit - Learn how to make sure you don't become another statistic.

They make their money by skimming off part of the savings to the unsuspecting company. In many cases this can be as much as 50% of the total savings, month on month, year on year.

However as a business, do not misunderstand that advertisements on television only relate to reducing electricity and gas bills in the home, this is not the case. By simply going online, it can be possible to save hundred of pounds by reducing the cost of your business utility bills. Log on to [www.uSwitch.co.uk](http://www.uSwitch.co.uk) and see for yourself.

## Gas

Many providers now offer savings for combined gas and electricity tariffs and payment on direct debit with online billing.

## Electricity

As above. Have you changed your light bulbs to the new energy saving type? The larger your office, the higher the saving.

Are your PC's switched off at night or at least do they go in to standby mode or hibernate when they're not used?

Are your mobile phone chargers unplugged when they're not needed (or any other charger for that matter).

## Monitoring Equipment

### Consumer Usage

For as little £50 you can purchase a device that will monitor your electricity so you can see exactly how much money is being used or wasted

### Commercial solutions

For offices and larger premises, computer/web based solutions are available which connect wireless loggers to the premises units/hardware and transmit the data to a receiver.

The receivers then transmit the data via the internet to a central server. The data is then monitored and reports are compiled to provide a profile of your energy usage and co2 emissions.

These solutions are becoming invaluable to businesses who are required by law to reduce energy usage and emissions.

Depending on the size of your business and your current carbon footprint, rebates can be obtained against investment in energy monitoring solutions. In addition, most energy monitoring solutions will qualify to be 100% off-set against Capital Allowances.

For more information about this area, please visit our web site under Reducing Costs.

## Revenue Management

### Invoicing

Whilst offering to discount invoices if they're paid within a certain time might not exactly save you money, it beats not getting hold of your cash for extended periods of time.

You've provided the goods or services, therefore you should be paid. An incentive always helps those unwilling to part with their cash on time.

Invoice financing may suit some companies who are prepared to lose an amount of revenue, but it will depend on the sums involved. It could assist in making sure the seven day letters go out on time and that your customers stay in your good books.

### Lease Finance

Avaya are offering 0% interest free financing on their telephone systems.

They appear to be the only company offering this type of deal at the moment, so if you're looking to buy or replace a telephone system, it would make sense to put Avaya on the list of possible suppliers.

We advocate that similarly specified equipment costs a similar amount of money! So make sure your specification is accurate and get an alternative quotation.

### Leaseback Financing

If you have certain assets that appear on your balance sheet, you may be able to arrange a leaseback financing agreement that enables you to free up some cash. The repayments are then offset as a revenue expense. Speak to your accountants they should be able to help.

## Staffing

### Virtual Operators/Receptionists

You may be happy with simply using voicemail to take messages when you're busy or when the office is closed. But there are some significant advantages of using a Virtual Receptionist.

- Customers like to speak to a person not a machine
- Personalised Customer Interaction
- Relaying of important information
- Carrying out certain telephone based tasks
- 24/7 service available so you never need miss another call from a customer
- Overflow operator service on a call by call basis if need be

- Save on human resources by not having to employ or deploy additional members of staff to cover the phones

If you're a small organisation, you'll give an impression of being larger and for larger organisations you'll benefit from increased efficiency and lower staff costs.

### Virtual PA's

In a similar way, Virtual PA's (VPA's) can also provide an essential service whilst your business does not incur the full cost of a salary. VPA's can be appointed to work for small teams or individuals, depending on their respective workloads.

A boom area is appointing VPA's from abroad, India and Asia. Apart from the savings in actual cost per hour, the other significant benefit is that they are working when you're asleep!

There are so many tasks that a VPA can carry out from arranging diaries to

booking restaurants and from web/blog research and maintenance to market research. The list is as long as your imagination, as long as the task doesn't require a physical presence.

## Staff - 80:20 Pareto's Law

Once every relevant aspect of the business has been reviewed, it may well be unsurprising to discover that the bulk of work is performed by 20% of your staff. Current systems will in most cases identify the 80% who either need to be retrained or let go.

Staff appraisals are essential to ensure that the staff who are being paid a salary are performing at their optimum level.

## Train to Retain Staff

Apart from enhancing your business profits, training is proven to give employees an increased sense of personal worth.

As you probably already know, it costs more to acquire a new customer than it does to keep an existing one, naturally the same applies to recruiting and training new staff.

However, whilst staffing issues are easier said than done, when it comes to staff that have to use the telephone voice recording comes in to its own.

Recording systems allow sales staff to listen to themselves on the telephone whilst speaking to prospects, customers or service users. This tool makes voice recording the single most effective method of improving performance as a recording fares better than telling a member of staff that they did not perform to your standard. Recording enables you to set and uphold standards by employees listening to examples to ideal calls.

Voice recording systems can be obtained very cheaply, from simple tape recorders to complex integrated solutions that

connect between your telephone system and database.

### Home-Working

This probably wouldn't be the first thing you would think of, but with fuel costs rising it is becoming an increasingly important factor for companies who are considering either expanding or planning to restructure the way they work. How will your business fair over the next few months or years.

Flexible working options are also becoming a deal breakers for new staff members

In a move to provide a balance between home life and office life, or because businesses want wider geographical coverage without office set-up and running costs, many companies are adopting policies whereby staff can work from home. If this is the case with members of your staff, controls and facilities need to be put in place that

ensure work time is optimised whilst members of staff are at home.

With the availability of broadband, VoIP and SIP technologies, some exceptional methods can save a company a considerable amount of money.

If the methods are well implemented with the right controls in place they can also help to increase productivity. It has been stated that home workers are 21% more productive than office based workers.

It is possible to implement a local or nationwide business-centric infrastructure that is both exciting and easy to manage. You don't need to be a software engineer to manage or install it either as the suppliers will take care of that.

If you want to employ local staff, nationally, for sales, support or any other function, this is the answer and don't be put off by thinking that you lose control over staff working from home; they won't all be watching daytime TV or washing the car!

## Consultants & Freelancers

Investigate using freelancers or consultants to create a virtual team, drawing on their expertise when you need it. Costs may be a little higher per day, but nowhere near as high as an annual salary and all the trimmings.

## Administration

### Stationery

Many suppliers offer a level of discount that applies to most of the items in their catalogue. Its worth shopping around to see what other suppliers are willing to offer.

### Consumables

Printers and fax machines are only the tip of the iceberg when it comes to consumables. Suppliers are as eager as ever to win your business.

### Photocopier Maintenance

As with any type of on-going maintenance if the terms and conditions allow for the contract value to increase year on year, it probably will.

Phone around to obtain three quotes and then present your findings to your

current supplier. Everyone is being squeezed for that extra discount, so if you're happy with your supplier, then there's no harm in expecting them to maintain their competitive edge with the competition.

## Office & Building

It may seem like a like a “cop out” but by obtaining three quotes is the simplest approach to reducing your costs.

If you were looking at this project and only attempting to reduce the costs below, then it may seem like a lot of work for nothing, however, when combined with all the other areas, every little helps!

### Office Cleaners

Three Quotes!

### Security Guards/Key Holder Services

Three quotes!

### Alarm system maintenance

Three quotes!

## Marketing & Advertising

### Printing and Letterhead

When was the last time you got a competitive quotation for your printed stationery. The same applies to all your suppliers – keep them trimming their prices. It may also be an ideal time to review the format and layout to make sure you're promoting your business on every communication you send out, including business cards – are you using the rear of your card or is it blank? What appears on your letterhead, is it just the company logo or do you already promote your business.

### Newsletters & Mailings

Join forces with non-competing companies, i.e. those who also sell to your market but don't compete with your

products, share your databases and produce a single combined mailing list.

Each company provides articles and relevant useful information for the newsletter.

### The Result

Your customer(s) receives a varied interesting newsletter that he accepts due to knowing about you in the first place. You also get to present your business to a number of new potential customers that you would not otherwise have mailed.

Because your customer trusts you, he will be more likely to trust the other suppliers on the list.

You double, triple or quadruple your exposure without incurring the costs.

### Market Research

If you don't have a database full of relevant names, consider paying students

for the information. Create a format whereby you will pay "£x" for 200 contact names, business names, addresses, post code, web addresses and emails. Collate the information on a spreadsheet.

Conversely, you could approach your local Chamber of Commerce or Dun & Bradstreet to get a comparative cost for the information you need.

## Sales

### Bill Me Later

Don't lose valuable sales on the internet because of a lack of a credit card. Get your web designer to provide an option to "Invoice the Customer Later". This gives you an option to obtain their details, make contact with them and send them a pro-forma invoice or you can decide to give them a credit account. Ecommerce doesn't have to be expensive or time consuming.

### 80:20 Rule – Again!

If 80% of your revenue comes from 20% of your customers, therefore, make sure that you concentrate on keeping the 20% happy.

If 80% of your problems also come from 20% of your customers, make sure they're not the same customers that provide the lions share of income and

consider if they are worth the trouble. If they are not, fire them!!! And save yourself time, effort and money.

You will find it liberating, but it may take you a while to actually put your thoughts in to action.

## Go Green Directives

### Getting your staff involved

Don't rely on one person to drive your costs down, get everyone involved. Ask for companywide suggestions on how to reduce costs and waste. These factors will have a direct impact on your bottoms line.

If you haven't done so already, put up small signs above light switches reminding your staff to "SWITCH OFF".

Make sure absent staff have turned off their PC and screen and any other unused electrical items, including mobile phone chargers. Remind your staff that a warm charger is using electricity and you're footing the bill. The same goes for any other type of unused item. "SWITCH OFF".

## Conclusion

Whilst there may be a number of areas for you to look into, appointing a Virtual PA and requesting that they initiate the research could be a good place to start!

You may not be able to apply every suggestion, but you will certainly be able to reduce your costs on many of them.

If you have any suggestions you would like us to include in a future update or on our site, please email me at [n.maine@clearvoice.co.uk](mailto:n.maine@clearvoice.co.uk)

## DIY Consultancy

I am pleased that you've taken the time to read through this ebook, therefore I think that you would be more than interested in reviewing our web site called Profit From Technology.

We show you how to evaluate and review your internal systems and procedures to generate the maximum revenue through automated and technology driven marketing strategies.