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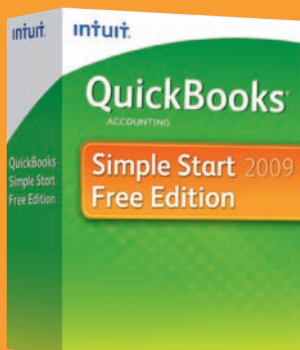


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BUSINESS SOFTWARE SOLUTIONS

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Business Software Comes of Age

A host of high-powered solutions are ready to help small businesses navigate out of the recession

No one welcomes a recession, but it does serve to focus the mind.

Recessions have always been good times for smart businesses to put their houses in order, trimming fat, improving processes, boosting productivity, focusing on what's truly essential in each critical area of the company—marketing, sales, manufacturing, customer service and so forth. When the economy improves, those who managed effectively through the downturn emerge stronger than ever.

The good news now is, small and medium sized business owners have never had a more powerful array of high-powered tools that can help. They're affordable, easy to use, and most run on a PC. They can level the playing field between a small company and its larger competitors. They can make a direct impact on your

bottom line.

Several broad trends are benefiting small business owners. Computing costs keep coming down, storage too. Increased use of the Internet, and better online security, give almost any business access to markets, customers and resources that were unthinkable even a decade ago. Not to be underestimated is the realization among software providers that technology should be invisible. What counts is functionality, ease of use and cost of ownership. The software industry now designs toward those goals.

The result has been an explosion of new applications and major enhancements to older software. Accounting programs, one of the first business applications to gain widespread acceptance, have morphed into feature-rich productivity toolkits. Targeted applications are attacking

longtime bastions of paperwork and inefficient processes, such as payroll, travel management, travel and entertainment expense, and purchasing, taking them digital and moving them online. Business plans can live on a computer, instead of in a closet, where they are easy to update and use. Whole new ways of working—Web-based meetings and remote accessing of office computers, with full functionality, from just about anywhere—are gaining wide acceptance. Some innovations are fueled by current cost considerations, but as their contributions to productivity come to be appreciated, they will almost certainly continue to thrive.

At the same time, new technology, new applications of existing technology, and new ways of thinking about what small and medium-sized businesses need are making sophisticated products and services, the kind

once available only to the largest corporations, affordable. The costs of large scale data storage (SANs), all-in-one integrated business software, and Web site design, construction, hosting, and security—costs that once ranged from painful to prohibitive—are plummeting.

Economists disagree, as economists often do, on the length and depth of the current recession. Some businesspeople believe we have just about hit bottom, others think there is still further to go. All agree, however, that we will turn around, and the economy will start to grow again. Those businesses that have prepared for this day will find themselves armed with more affordable and more powerful tools than ever to make the most of the upturn.

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VMware (NYSE:VMW) is the global leader in virtualization solutions from the desktop to the datacenter—bringing cloud computing to businesses of all sizes. Customers rely on VMware to reduce capital and operating expenses, ensure business continuity, strengthen security and go green. With 2008 revenues of \$1.9 billion, more than 130,000 customers and more than 22,000 partners, VMware is one of the fastest growing public software companies. Headquartered in Palo Alto, California, VMware is majority-owned by EMC Corporation (NYSE:EMC). For more information, visit www.vmware.com.

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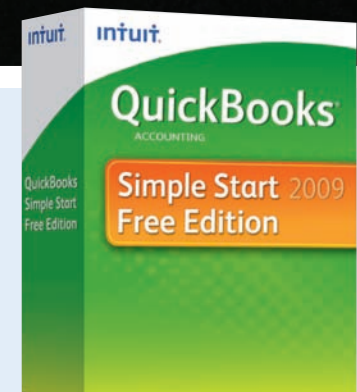




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VMware is Bringing the Cloud to Businesses of All Sizes

BY: STEPHEN HERROD

Virtualization is a software technology that is rapidly transforming the IT landscape and fundamentally changing computing for both people and organizations.

The key innovation of virtualization is turning physical capabilities such as personal computers and servers into software, or “virtual machines.” A virtual machine is just a large software file, and this transformation of physical machines into software files gives IT unprecedented efficiency and flexibility: all of a sudden computers can be literally copied and pasted, e-mailed and versioned.

One example of the dramatic impact of virtualization is something known in the industry as “server

consolidation.” Before virtualization companies used to run one enterprise application on one server, leading to only 5-10% server utilization. Virtualization has enabled companies to run multiple virtual computers on a single server, just like you can have multiple files open on your laptop, thereby boosting the server utilization rate to 80%. As a result companies don’t need as many physical servers that also happen to be the IT equivalent of gas guzzling SUVs for every server retired from a datacenter, companies eliminate 4 tons of CO2 emissions which is equivalent to taking 1.5 cars off the road or planting 55 trees.

One way to understand the impact of virtualization on the IT industry is to compare it with the “virtualization”

of money—once it was all physical coins and today it is mostly software bits and bytes—on our checking accounts, or credit cards. This virtualization of money increased the velocity of commerce—money now can be moved around the world with lightening speed—because it is virtual, it is information. By turning physical capabilities into information, VMware similarly makes every aspect of IT a lot faster, more efficient and more flexible.

Our vision is that IT infrastructure should be as easy as flipping the light switch. Behind the light switch, there is a very complex electricity generation and distribution infrastructure but as consumers we don’t need to know anything about it in order

to operate our electric appliances. That electricity infrastructure is aggregated in a huge grid, but all its complexity and inner workings are hidden from us consumers.

Virtualization will enable a similar future for IT infrastructure—computing power as a ubiquitous utility service that is reliable, available and affordable. Huge grids or “clouds” of compute resources are connected to “power” any application or service on the fly. The owners of these applications would not need to know much about the inner workings of infrastructure, and even better applications would be able to communicate with the infrastructure directly and “instruct” what type of resources, availability and protection it needs.



Stephen Herrod, VMware CTO

Herrod is responsible for VMware's new technologies such as mobile phone virtualization and technology collaborations with customers, partners and standards groups.

Plan, Then Plan Again

Business planning software facilitates key management process

If you’re starting a business—or even if your business is already up and running—you’re going to need a plan, although not necessarily for the reasons you think.

“It’s all about the planning, not the plan.” That’s the view of Tim Berry, president and founder of Palo Alto Software and principal author of its Business Plan Pro application. Berry was also a co-founder of Borland Software and a longtime consultant to Apple Computer. “Take the last

year. Nobody I know accurately predicted the plunge in the economy. As a result, most of us are now implementing course corrections, reviews and revisions. We’re dialing down forecasts. Did we waste our time making them? Not at all. How do we make sense of where we are if we don’t have a map that shows how we got there?”

This is where software can help. Business plans are not static documents, but constantly changing tools.

Good software makes it easy to get started. You decide what’s important. Sales forecasts or calculating start-up costs or analyzing industry ratios. Perhaps just finding a good template to follow for your plan. Every company is different, but the planning process involves similar questions and steps. Software can guide you through the ones that are relevant to your business and provide the resources you need.

Berry warns not to get mired in detail. Business plan projections

can look a lot like accounting statements, but while accounting goes into minute detail, planning needs summary and aggregation. They are educated guesses, not tax reports. Approach them with flexibility and an understanding of how much uncertainty is involved.

The bottom line is drawing up a plan that can be used as a basis for comparison when actual results come in. Your software should be able to import financials from accounting

programs like QuickBooks or spreadsheet applications such as Excel. It should make it easy to compare them with plan forecasts and understand what happened.

“Don’t worry that the forecasts are wrong,” Berry says. “This is where management begins.” But, he warns, the software can’t do the thinking for you. “Software is a tool. Tools are intended to help organize and present, then get out of the way of thinking.”



Business Plan Pro

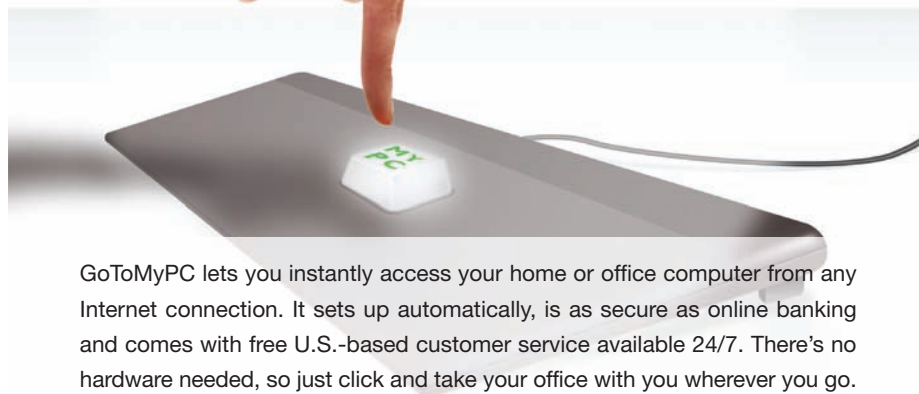
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Mobile Workforce Gains More Mobility with Remote Access Software

Extending the business day used to mean staying late at the office, often missing dinner or time at home with the family. Computers and laptops loosened those shackles some, but more people are now turning to software that enables remote access to their office computer as a way to work as long as they want, wherever they want, when they want.

A recent report by IDC projects the mobile workforce to grow to 1 billion people worldwide, including 75% of U.S. workers, by the end of 2011. The trend is being driven by a confluence of lifestyle considerations and technological advances. But it's putting strain on company managements and IT departments alike to find safe, cost-effective ways to deal with surging demand for on-demand data, anytime, anyplace.

One solution for small and medium-sized businesses is remote access technology like GoToMyPC from Citrix Online. Users can access their office computers through a secure Internet link and see and work with their office computer desktop, just as if they were sitting in front of it. All the office computer's

programs, email, files and network resources are available, even though the user might be a thousand miles away.

As with any such application, the key attributes are ease of use and security, says product marketing manager Sarit Beck. GoToMyPC can be downloaded and installed automatically in minutes. All data, including screen images, file transfers, keyboard and mouse input, and chat text, are fully encrypted from end to end with built-in 128-bit Advanced Encryption Standard (AES) encryption. It's a level of security similar to that used for online financial transactions.

Beck says the most popular reasons people use the software is to extend the working day or shift working hours to avoid peak traffic or accommodate family obligations. Small business owners and managers can also take the office with them when they travel.

Web-commuting is one term that's been coined for this phenomenon. Freedom might be another.

Attend One, Two, Five Meetings Without Leaving Your Desk

Businesses Savor Cost and Productivity Impact of Web-based Gatherings

One silver lining of the recessionary cloud enveloping the economy ought to be some things get cheaper, making it easier for businesses to cut costs. Take meetings. Fewer people traveling should translate to lower meetings costs for companies, right?

Maybe not. The 2008 American Express Global Business Travel Forecast predicts the cost of the average domestic business trip to rise 6% in 2008 to \$1,110. The cost of international travel is expected to rise 7%.

Meeting costs bite hard on small to medium sized businesses with limited travel budgets. In the last few years, even as the economy expanded, more and more small companies started turning to Web-based meetings as an alternative. Continually improving applications such as GoToMeeting from Citrix Online facilitate online meetings of up to 15 participants. Participants can call or join a meeting with no need for advance notice and deliver presentations, perform product demonstrations, collaborate on documents and securely share confidential information online. For larger

Web gatherings, up to 1,000 attendees, Citrix Online offers another application, GoToWebinar.

"GoToMeeting is designed to get people into meetings quickly," says Sarit Beck, product marketing manager. "It's easy to use, easy to set up, and doesn't require a lot of training." Perhaps most important, there's no need for IT involvement. Users can hold unlimited meetings for a flat monthly fee.

Beck says she is seeing both more new users and increased use by existing customers as economic woes persist and companies see the productivity impact of Web-based meetings. One driver is VoIP, or Voice over Internet Phone service, which is integrated into GoToMeeting. VoIP is enjoying rapid adoption by small and medium sized business. A survey by Computer Economics found 43% of companies using VoIP in some capacity in the first half of 2007. Infonetics Research estimated in 2006 that VoIP adoption by small businesses would triple by 2010. Beck says a majority of GoToMeeving users also employ VoIP.

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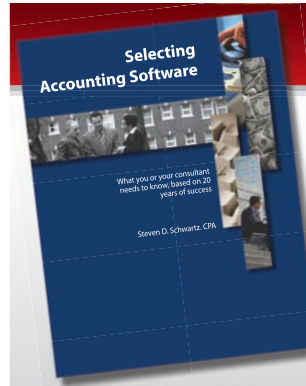


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Accounting Software Reaches Adulthood

Feature-rich applications keep doing more to help run small businesses

They keep getting better. Business accounting software applications have been around for 20 years—they've reached adulthood. Born as simple accounting programs (if accounting can ever be called simple), they have grown to maturity, adding capabilities and features to the point where they are integral to running most businesses, from those with a couple of employees to companies operating around the world.

"If you put our first release and our current release side by side, they wouldn't recognize each other," says Scott Davisson, managing partner of Acclivity LLC which develops and markets the MYOB line of business software in the United States. MYOB was one of the first business accounting programs on the market in 1989. "The early days were about putting accounting on the computer. Now, they have become tools that help

business owners understand how their business is doing."

Laura Messerschmitt, senior product manager for Intuit's QuickBooks, agrees. "We've designed QuickBooks to be the hub of the business. We changed the paradigm, put everything the business owner needs on the system, in a language he or she understands." QuickBooks first appeared in 1992, an offshoot of Intuit's personal finance program, Quicken.

The race to add functionality has sped up in recent years as the market has matured. Intuit, for example, has added integration of QuickBooks with other applications such as email, Web site creation and hosting, and the capability to handle results in multiple currencies. Some 30% of small businesses are active internationally, 60% say they would like to be. As the market leader, Quick-

"...everything the business owner needs on the system, in a language he or she understands."

Books also has an active community of third-party developers designing new applications.

New features for MYOB include seamless integration with credit card processing and direct deposit as well as ease of use updates and enhanced security features.

"Different software titles are learning to play better together," Davisson says. "That's another change from earlier days."

Intuit and Acclivity have both rolled out industry-specific versions of their programs for such sectors as construction, retail and not-for-profit.

The biggest challenge, according to Davisson, is adding capability without increasing complexity. "We have to remember we're making accounting software for non-accountants. The average customer uses a fraction of the capability we provide, but it's like a Swiss Army knife. The tools he chooses have to work."

This doesn't mean small businesses—or software providers—have abandoned accountants. Quite the contrary. A March 2009 survey by Intuit of 250 small business owners and 250 accountants found that nearly 80% of the former would feel more confident having an accountant as a close advisor during the current economic downturn. Two thirds of the accountants surveyed are expanding the services they offer small business clients. Both QuickBooks and MYOB offer special programs and support,

including training, for the accounting profession. QuickBooks maintains an online community of more than 40,000 accountants.

Unlike a number of other business applications, accounting software has been slow to make the move online. Inuit offers an online version of QuickBooks, but Tom Nash, also a managing partner at Acclivity, thinks broad market acceptance is still years away. "Banks are making progress getting people more used to handling financial matters on the Internet," he says, "but business owners are still much more comfortable keeping financial data on local servers. It's a space we'll be watching closely, though."

One thing is clear. Having made the transition from narrow accounting programs to feature-rich applications that make business owners better business people, there's no turning back.

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Web-Based Apps Target Big Savings

Automated processes put managing T&E, purchasing costs in crosshairs

Everyone hates paperwork – from the sales rep filling out the umpteenth expense report to the CFO fighting to control costs to the CEO trying to maintain margins in the face of recessionary revenues. Paperwork is costly, time consuming and unproductive.

It doesn't have to be this way.

Web based applications are taking aim at two long-entrenched cost categories for organizations in both the private and public sectors – the paperwork behind travel and entertainment and purchasing.

For many organizations, travel and entertainment (T&E) expense represents their second largest category of controllable costs, after staff. The indirect cost of processing T&E expenses adds as much as 10% to the total, or anywhere from \$36 to \$76 for

every expense report, according to American Express. The math is simple – \$5 million in T&E expenses adds (or actually subtracts from the bottom line) \$500,000 to process them. Automating the expense management process can cut those costs 70% to 80%.

"Until six or seven years ago, companies didn't really know what it costs them to process an expense report," says Ashok Dhar, CEO of Virtual Communications, Inc., whose ExpenseAnywhere software automates expense management. "Even today, some very large companies aren't automated."

Three versions of ExpenseAnywhere are tailored to the needs of large corporations, small and medium-sized businesses, and government entities. All share the ability to save time and money at each step of the T&E expense management proc-

ess, from pre-travel authorization to expense-report filing, supervisory approvals and finance department processing. They integrate with the organization's existing IT platform and accounting system. As Dhar points out, the savings drop straight to the bottom line.

It is therefore not surprising that many corporate CFO's are vigorously looking at controlling costs. In today's economic climate, it makes even more sense.

Corporate purchasing, especially of basic items like pens and paper towels, is another area ripe for reaping savings. More and more businesses, governments & school systems are shifting from purchase orders to procurement cards (P-cards) which are essentially credit cards dedicated to corporate procurement. RPMG Research Corpo-

ration estimates P-card spending in North America grew from \$110 billion to \$137 billion between 2005 and 2007. It's predicted to grow 12% a year through 2012 and reach \$218 billion.

But, according to Dhar, more than 90% of businesses and government offices with P-cards still use paper-based systems to review and process transactions. They're leaving enormous savings on the table; savings that can be captured with Web-based solutions, which can also provide better management, spend control and transparency with better information on purchasing patterns, strategic sourcing and diverse spend with a high degree of compliance to corporate policies.

The benefits of automating paper-based processes are many and far-reaching. Employees get re-

imbursed more quickly, for example. They can file travel expense reports from anywhere, no longer having to dig out from under a mountain of accumulated paperwork when they get home. The risk of duplicated expenses or fraudulent or unapproved purchases is greatly reduced. Hassles like currency translation or mileage calculations are handled automatically. Perhaps most important, management gets better, faster, more complete information that enables more informed decision making.

The key, Dhar says, is robustness and ease of use. "These systems touch everyone, the entire organization. That's their leverage. They have to be robust and, at the same time, extremely user-friendly. The less support and training that's required, the bigger the pay-off is for everyone."

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Take (some of) the Pain out of Business Travel

Web-based software rationalizes travel expense process

If you were inventing an expense management system, it's unlikely you would start with an electronic, or digital, transaction, move it to the world of paper, then revert to digital at the back end. But that's exactly what happens with travel expenses at many companies. An employee books a trip online, files a paper-based expense report on return, and the information is re-input into digital form for processing.

Doesn't make much sense, does it?

Frustration over filing travel expense reports led one of the founders of Concur Inc. to develop the application now known as Concur Travel Expense, an on-demand service that automates the entire travel process, from pre-trip-approval to making reservations and buying the

ticket to expense reimbursement and auditing. The Concur application integrates with the client company's travel management firm and corporate credit card provider as well as

“...employees use their smart phones to change travel arrangements on the fly and enables managers to review and approve expense reports from anywhere while they are on the road.”

its accounting system to automate every step of the process. Airline, hotel and rental car options are color coded according to the company's travel policies and procedures. Cost is one key factor, of course, but the

client can decide to include others as well, including the travel provider's carbon footprint. The employee's itinerary is processed as an expense report upon his or her return, credit

card and cash charges are added, and it's sent to the designated manager for approval. The entire process is handled electronically. The employer is reimbursed more quickly, and the company can maximize vendor re-

bate opportunities.

Concur Mobile, released in February, lets employees use their smart phones to change travel arrangements on the fly and enables managers to review and approve expense reports from anywhere while they are on the road. You can even use the phone's camera to create a digital image of a cash receipt and have it entered into the system. No more overlooked or forgotten small expenses.

“Companies used to have to deal with multiple data silos—travel service expense, credit card data and cash expense reports,” says Michael Hilton, Concur's executive vice president-worldwide marketing. “Now

they can have everything in one integrated package. This not only streamlines the process, it give management a much better handle on what's going on.”

And, Hilton says, some companies are able to generate enough vendor rebates to more than cover the cost of the Concur service.



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Bob's secret? On-demand travel and expense management from Concur—up and running in less than 90 days—helps him cut over 30% in processing costs across the entire organization. In these days of ever-increasing travel costs and an unsure economy, that is one amazing feat.

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Taking Business Online is Cheaper, Easier than Ever

Hosting, security, marketing programs aim for small businesses market

It's tough out there. But plenty of business people are willing to take the plunge.

More than 637,000 entrepreneurs started businesses in 2007, according to SCORE, a small business advisory service. But some 560,000 businesses closed. More than 28,000 went bankrupt. And that was before the economy nose-dived.

To make it, small businesses need a good idea and a little luck, but also a strategy, a plan and the right tools. The latter are critical when it comes to navigating onto the Internet, often where a business shows its first face to the world. Fortunately, with the plethora of products and services available – from Web site design to

CRM applications to top-level security—a business today encounters few technological limits.

"The domain name is just the starting place," says Jonathan Cottrell, general manager, marketing solutions at GoDaddy.com, which manages 34 million domains and has 6.5 million customers. "Businesses need to decide how they want to use the Web—as an advertising vehicle, for e-commerce, enhancing productivity—the options are almost endless."

So is the competition. And the questions. One estimate puts the number of registered Web domains at 110 million. How do you stand out? Online sales exceed \$200 billion. How you get your share? What about security?

How do I interact with customers in a virtual environment?

Help is close by—and probably less expensive than you think. GoDaddy.com, among others, offers an array of products and services designed to help start-up and established firms alike build and enhance their Web presence.

Creating a Web site takes as little or as much time as you want to invest—it's easy and inexpensive. Design, domain registration and hosting can be arranged for a few dollars a month. Want to add an e-commerce capability? Download an application like GoDaddy's Quick Shopping Cart. Use site survey software to solicit feedback. Other programs make sure you are

advertising in the right places, driving traffic to your site and optimizing your presence on the most popular search engines.

New applications are being added all the time. In March, GoDaddy released Contact Manager, software that organizes and stores customer data and so you can personalize each contact or transaction.

Although security is a concern—new kinds of cyber-crime are reported almost daily—it is a more and more manageable one. Secure Socket Layer (SSL) technology—the latest encryption standard that protects data in transit on the Internet—is now widely available. But business owners need to focus inside their firewalls as well.

"More than 80 percent of computer break-ins are inside jobs," according to Drew Fahey, chief technology officer at e-fence, inc., a security software company. This summer, e-fence will release the latest version of its flagship Helix3 Enterprise application, which will combine for the first time computer forensics and instant response capabilities with real-time electronic monitoring of a computer network for unusual or unauthorized activity, someone transferring proprietary data to an external device, for example.

"Technology solves a lot of problems," Fahey says, "but it also creates new ones by what it allows others to do. We're looking to provide a simple solution."


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Integrated Solutions Reach Out for Small Business Market

Benefits of enterprise resource planning software adapted for smaller companies

Choice is a good thing, but too much of a good thing can just be too much. Especially in areas where one is not an expert.

One drawback of the proliferation of business software is deciding which program or programs are right for your company. Questions abound. Do I go with the market leader? The low-cost solution? How do I compare features and capabilities? Do all these applications talk to each other? How long before I outgrow this software?

"Every business owner needs to identify the core software capabilities for their business model and then match the product that comes closest to meeting those requirements," says Douglas Ibarra, CEO of Intellisoft, Inc. "All businesses require some form of accounting software with basic features like accounts receivable,

accounts payable and general ledger. After that, it's a question of what features will help automate critical aspects of your company."

Even a basic function like inventory management isn't so basic—a video store and a bicycle manufacturer will have very different needs. Some businesses might need to track parts by serial number or sell items by fractions or manage inventory in multiple locations. Others might have simple inventory management requirements but need robust point-of-sale, customer relationship management, document management, credit card/gift card processing, and billing and/or marketing capabilities.

Large companies have long depended on so-called enterprise resource planning, or ERP, software. These are large, integrated programs

that run off a single database. They automate every aspect of a company so that different departments can easily share information and communicate. ERP is a kind of ultimate solution. Four fifths of the Fortune 500 use it. The problem is complexity and cost.

A Meta Group study of 63 companies that installed ERP found that the total cost of ownership over the first two years ranged from \$400,000 to \$300 million. The average cost was \$15 million. It took one to two years for a company to see benefits. The median annual savings was \$1.6 million a year.

ERP isn't for everyone. But Ibarra believes Intellisoft has found a way to bring many of the benefits of ERP to small and medium sized business—without the excessive cost and com-

plexity. Intellisoft's ManageMore™ line of integrated business software focuses on those aspects of ERP that have the greatest impact on productivity and eliminates the features that 80% of small and medium-sized businesses will never use. ManageMore™ includes a full range of productivity tools—accounting, inventory, CRM, point of sale, billing, time and attendance, and marketing, among other functions. It can be readily customized for all kinds of industries and includes hundreds of set-up options. It's designed to be installed and used on a PC by the business owner. The cost is a small fraction of large ERP applications. Payback starts almost immediately.

Ibarra believes that as the business software market becomes more and more competitive, pricing trends will

drive small and medium-sized business toward integrated solutions like ManageMore™. "Business owners don't want to juggle lots of options," he says. "They want to set it up and go."

“...the cost is a small fraction of the large ERP applications. Payback starts almost immediately.”



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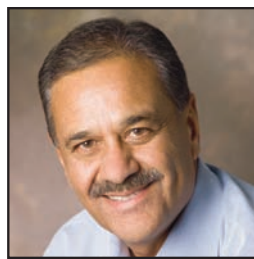
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Ask the Experts



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Q. In times like these, when every dollar counts, does it make sense for small businesses to invest in new software?

A. If a company hasn't updated—or at least evaluated—its business software in the last five years, I believe it's doing a big disservice to its bottom line. There have been huge technological advances, and new applications can make a real impact on productivity and profitability. For example, many businesses still juggle multiple applications—accounting, inventory management, point of sale, and so on. Today's business software options provide all-in-one solutions—CRM, credit card/gift card processing, paperless office automation, even integrated Web presence. All-in-one solutions are nothing new, but they've historically come with six-figure-plus price tags. That made return on investment unrealistic for smaller companies. Now, a small business can purchase a robust application in the \$1000 range or lease it for \$100 a month. It runs on a PC. ROI's realized in months, not years. Even one-man companies can use these applications to compete as if they were much larger operations.

Douglas is founder and CEO of Intellisoft, Inc. In this capacity, Douglas is responsible for the long-term growth of the company, as well as identifying key strategic partners. Douglas is also involved in many of the software designs and future development of the company's core product lines. Douglas ensures that all forthcoming software platforms provide a customized look and feel with a simple to use interface, while creating an unparalleled, personalized user-experience.

Q. As a leading innovator in the software industry, what's in the pipeline for small business software users?

A. At Intuit, our goal is to improve the bottom line of small businesses by helping them start, run and grow with ease. In today's world, small businesses are increasingly connected, whether through desktops, laptops or mobile devices, so they need access to services and information any time, anywhere. This has presented a great opportunity for us to not only find new ways to help them thrive and succeed, but also find solutions to the new problems they face today. We are continuing to improve our services, including Payroll and Payments, that can leverage the valuable information within QuickBooks financial software. We are making continued investments in Software as a Service and mobile applications for small businesses that need flexibility on a variety of devices. Additionally, we are increasingly using our products as a platform to connect small businesses with each other, allowing them to share information and solve important problems together.

Kiran Patel is EVP and GM of Intuit's Small Business Group. Previously, he led the company's Consumer Tax Group and served as CFO. Prior to joining Intuit, Kiran held executive roles at Solecton Corp. and Cummins Inc. Kiran is a Certified Public Accountant and holds an M.B.A and bachelor's degree in electrical engineering from the University of Tennessee.

Q. You've written extensively on the subject of business planning. Why is this such an important issue?

A. Dwight Eisenhower, who knew a thing or two about planning, said, "In preparing for battle I have always found that plans are useless but planning is indispensable." It's the same in business. The best companies understand planning and regularly develop plans and manage them. People think — wrongly — that having a plan means getting locked in to the plan. People think — wrongly — that rapid changes make planning less useful. People think a business plan is hard to do and set in stone. Planning is a process not a goal. A good plan can be a 60-second strategy summary, plus a review schedule, milestones table, measurement notes, and a sales forecast. As the company grows, its plan can grow. On the day when a big plan document is needed, for whatever reason, the components are in place. The trick is, good companies are always planning, consequently they are never without a plan.

Tim Berry is president and founder of Palo Alto Software, founder of bplans.com, and a co-founder of Borland International. He teaches starting a business at the University of Oregon. He is author of books and software including Business Plan Pro, published by Palo Alto Software, and The Plan-As-You-Go Business Plan, published by Entrepreneur Press. He has a Stanford MBA degree and degrees with honors from the University of Oregon and the University of Notre Dame.

His main blog is Planning Startups Stories; he also does Up and Running at Entrepreneur.com, and appears on several other blogs.

Q. How does a business know when it has outgrown its accounting software?

A. New buyers compare accounting software based on features, but features don't tell you that much. You have to look at how you're running your business; what you're asking your accounting system to do. Do you need to share financial data — without giving everyone access to the accounting functions that turn that data into real money? How big an inventory are you trying to manage? You can't manage 5,000 items without inventory numbers. What kind of transaction volume do you generate? A business writing 25 to 30 checks a week would find our software, Adagio, very labor intensive. If it's writing 5,000 or 6,000 checks, it's probably outgrowing us. But in between, we're a powerful and cost-effective solution. One key factor is whether you've grown to the point where you need an outside adviser who understands accounting, systems and, most important, business processes. He or she's the one who'll guide you to the right software.

Andrew Bates has been involved with micro-computer and small business accounting since 1978. He is a founding partner of Softrak Systems Inc. (1985), the developers of Adagio Accounting, launched in 1999. Adagio Accounting is installed in thousands of small and medium businesses around the planet. You can find out about Adagio Accounting on the web at www.adagio-accounting.com, or by calling Softrak Systems at (800) 663-9798.

High-Powered Network Storage Gets More Affordable

AoE protocol brings costs down without sacrificing performance

When you're talking data storage, it doesn't take long to get to cost of ownership. It's expensive, just like the old mainframes used to be. This is one area the PC revolution hasn't reached.

Technological advances in SANs, or Storage Area Networks, have led to enormous increases in the ability of companies to store, manage and manipulate large quantities of data. But the costs of configuration, installation, maintenance and the people to manage the networks have limited adoption of SANs to the largest organizations.

In recent years, a few SAN providers have set out to change that paradigm and bring high-powered storage technology into the reach of mid-sized companies, those with 500 or

fewer employees, at affordable cost. One such firm is CORAID, which in 2004 hit on the idea of building large scale storage networks using standard commodity components.

"We wanted the highest volume technology which, by definition, has the lowest cost," says chief technology officer Brantley Coile. "That led us to ATA (now SATA) drives and Ethernet connections."

Coile is quick to point out that CORAID isn't using your father's Ethernet. "We're not talking yellow coax in the ceiling. Ethernet cable isn't slow anymore."

But it is highly cost-effective. What's more, CORAID's technology allows for connection of one, two, three or more cables among storage devices, ramping up speed and performance.

ATA over Ethernet (AoE) SANs approach the speed of their iSCSI and fiber channel counterparts at fraction of the cost. A terabyte of storage on most systems costs thousands of dollars. The cost on terabyte on an AoE network is \$500 or less. The use of Ethernet connections means there's no complicated configuration necessary. "Set it up and forget it," Coile says. "That's the

goal." Another goal is, keep it simple. "We don't maximize features. We try to optimize what the product was designed to do."

Consistent with this approach, AoE devices can be formatted as block storage, shared storage, and clustered shared storage. They can be used for storage virtualization. To a server on the network, every disk looks like a local disk. The fact that they are really network storage is invisible.

SAN technology is based partly on a technology known as RAID, or Random Array of Inexpensive Disks, developed at Berkeley in the 1980s. Somewhere along the line, Coile says, "RAID got corrupted to Random Array of 'Independent' Disks by those who found 'inexpensive' limiting, at least in a financial sense. We're putting the inexpensive back into RAID."



“We wanted the highest volume technology which, by definition, has the lowest cost.”

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