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Types of debate format

Consider a functional format before performing a budget preparation task, whether it's for your home or place of business. Budgets are structured in different ways, each focused on a specific outcome. Budget models for domestic finance focus on revenue and expenditure. While business budgeting is similar, primary business budget formats include a cash budget model that sets up an enterprise's operating scenario, a proposal budget for grant acquisition, and a line item budget that provides a comprehensive overview of all revenue and expenses associated with a specific department of business or municipal operations. Specify how you want to set your budget and find the format you need to address. Software programs often offer a budget template to get you started. The comprehensive format includes slots for income from all sources, including salary, bonuses and other income, such as profit from the sale of a used car. It also deals with expenses, from basic necessities such as mortgages, services, food and clothing, to other essentials such as medical bills, insurance and gasoline. Each detailed budget has room to enter savings and ancillary expenses. Cash budget preparation is an essential aspect for any business operation. The cash budget predicts cash receipts and expected expenses. Having a cash budget in hand is essential if you plan to expand and depend on the bank to finance capital investments. Formatting a cash budget is a fairly simple task and is usually done quarterly. Start with the cash-on-hand column and design a format that includes cells for selling cash, collections from loan sales, and any other income inflow for the business. Set up a run-off scenario that includes expenses such as vendor invoices, loan payments, and investor dividend payments. The estimated cash balance or bottom line is the difference between the sum of the inflow and the outflow at the end of the cash budget period. The preparation of a grant application proposal or budget is necessary for all undertakings or government entities applying for a foundation from private or governmental sources. The draft budget is generally specific to grants, but most grants ask for an explanation of revenue and support, which includes all other anticipated and in-kind contributions. Expenditure should include items directly related to the grant application, including but not limited to salaries, benefits paid, equipment and supplies. The grant agency provides the correct draft budget format for the designated project. Start formatting the line item budget by entering the expected revenue. Expenses follow, and include wage obligations, allowing social security, health insurance and retirement. Office supplies, professional fees, training and travel expenses are also available. In costs include all util works, building util needs, vehicle maintenance and other department-specific obligations. Each aspect of the budget, both revenue and expenditure, is listed on a separate line, and therefore the concept of budget is a line item. This format provides the observer with a comprehensive overview of the financial stability of the department. Digital markets blogger on ZDNet; founder VIOffers.com and UrbanSavings.comEditor-in-chief SearchEngineLand.com; Internet-search market analyst for 11 yearsDuce: Google is overrated. Bogatin: By its own recognition, Google is not a well-rounded company. In fact, it depends on finding 99% of income. In just two years, this drove its shares to 400% plus appreciation. However, analysts predicted earnings per share growth of 36% in 2007, up from 78% in 2006, and its shares lagged the market. Google tells Wall Street it can find new ways to monetize, claiming no obvious ceiling. But his stock price says otherwise. Sullivan: I think tv stations are not well rounded if they only broadcast TV. Relying on one product is fine as long as it grows and has limited competition. Search is growing, moving to devices such as phones and PVR. Google is the search tool of a company providing search services. And it's hard to compete; ask Microsoft.Bogatin: Google touts its PageRank software as democratic, retrieving the most relevant information on the web. But search advertisers are placed in Google's black box, with AdWords auctions urging them to increase their own ad rates. Google increases its profit margins and its market capitalization at the expense of customers. Advertisers won't be blinded indefinitely, and users will be looking for more comprehensive search results elsewhere. Sullivan: But other search engines share similar weaknesses. The evidence is in the results. Google are as good or better than the competition. If the results are good enough-and they are-people won't look for alternatives. In addition to the results, they trust Google and will not easily search for stranger competitors. The prices on the black box are worrying. But oversized profit margins? The ROI for search advertising is well above other forms of advertising. Looking for marketers are not crazy. They can't buy what they can't afford. Bogatin: Google is driven by an unsustainable business model: selling ads against content it doesn't own. Millions of businesses and individuals voluntarily branch out to Google every day over proprietary content and personal information, selling themselves and their assets briefly – while Google's market capitalization balloons. Google's free ride is being challenged by content owners around the world. And AdWords business customers are questioning Google's dominance over its own properties. If search marketers aren't crazy, then Google's growth is destined to slow. Sullivan: Ride? Turn it around. Google is the lifeshous of many sites, sending them a huge amount of traffic at no cost. A tiny number of content owners are seriously questioning Google. The vast majority are part of the Google ecosystem. If you rent land on a billboard company, is it that the company uses content that it does not own? There is a partnership from which both sides profit. Google is an internet billboard company, and an effective one. The real concern is not that content owners will burn their billboards in protest. Rather, they may look for other companies willing to pay more. That could slow profits. But I still expect Google to find a lot of companies to rent it out. And that's very sustainable. Digital markets blogger on ZDNet; founder VIOffers.com and UrbanSavings.comEditor-in-chief SearchEngineLand.com; Internet-search market analyst for 11 yearsDuce: Google is overrated. Bogatin: By its own recognition, Google is not a well-rounded company. Google claims that it does one thing really, really well: Search. Google is addicted to finding 99% of its revenue, inspiring Wall Street to consider it a one-trick stallion. Google search stallion drove GOOG to 400%-plus appreciation in just two years. Google's share price is not sustainable in the long run, nor is its dominance in search. Google touts its PageRank software is democratic, retrieving the most relevant information on the web. But new, valuable websites are being taken to Google's sandbox, away from the eyes of searchers. Search advertisers are placed in Google's dark black box with AdWords auctions urging them to increase their own advertising rates. Google is increasing its excess profit margins and its market capitalization at the expense of customer ROI. Advertisers won't be blinded by Google indefinitely, and users will be looking for more comprehensive search results elsewhere. Sullivan: I think tv stations are not well rounded only for broadcast TV. One product is fine if it grows and has limited competition. Search is growing, moving to devices such as phones and PVR. Google is the search tool of a company providing search services. It's hard to compete-ask Microsoft, which has yet to catch Google.Comparing democracy statements as results can sometimes be gamed is fun. But other search engines share similar flaws in what they say and how they work. The evidence is in the results. Google's results are as good or better than the competition. Good is good enough, too. If the results are good enough- and they are-people will not look for alternatives. In addition to the results, they trust Google and will not easily search for stranger competitors. Black box prices are worrying. But oversized profit margins? The ROI for search advertising is well above other forms of advertising. Search marketers are not They can't buy what they can't afford. Bogatin: Google claims to be the perfect search engine and glitzy mission to organize information about the world. Google's ambitions are unfeasible, but dangerous. People can trust Google now, but Google 2084 is at your fingertips. Google strives to keep its computer in the cloud with the information you use every day and focuses on every piece of data around the world, including personal private communications. Google has likes on our email, office correspondence, financial tables, medical records... and he wants to accumulate it all, forever. The tousled Google search tool will know more about us than we know about ourselves! Google's apparent fate focuses on intellectual capital around the world or all books in all languages. Google envelops its Library Project in fair use rant, while trying to digitally scan every book in the world for archiving on Google for ever. Google is on track to become the world's librarian and data manager for each individual. Sullivan: Google as a scary big brother is a fun debate, but completely different from this –is it overrated and overrated? Still, if scaremongering or pessimism is true, then Google is a lot of valuable. Having so much data opens up huge possibilities for commercial products and services. Overall, people want to find things on and off the web. Google is helping them do it. That's a pretty much a good thing. Ask the millions of people who voluntarily depend on Google every day. There are real concerns about the sanctity of our data. These concerns can potentially

slow Google's growth, especially if there is a serious data leak or data leak. Then again, a lot of other companies had leaks and were not devalued. Google could do more to solve problems. But we really need laws that better protect our search privacy and other data. Despite its power, Google cannot provide these laws. Bogatin: People are eager to refuse to talk about Google's intervention in the intellectual and personal property world as scaremongering, and that's what Google is banking on, literally. GOOG is driven by an unsustainable business model: Selling ads against content it does not own, for which it does not compensate intellectual property owners, and which has no express legal right to commercially exploit. Millions of businesses and individuals voluntarily branch out their own content and personal information to Google every day, selling themselves and their assets briefly while Google's market capitalization balloons. Google's free ride is being challenged by content owners around the world. Google's corporate AdWords customers are questioning Google's dominance over their own properties, protesting that Google has become a toll keeper on brands. If search marketers are not then Google's growth is destined to slow, along with its stock price. Sullivan: Google's ride free? Turn it around. Google is the lifeshous of many sites, sending them a huge amount of traffic at no cost. Google ads have enabled some sites economically, even allowing them to sell ads directly. A tiny number of content owners are seriously challenging Google. The vast majority of you are part of the Google ecosystem that rides the Google bus. That's perfectly sustainable. If you rent your land on a billboard company, is it that the company uses content that it does not own? No. There is a partnership from which both sides profit. Google is an internet billboard company, a pretty effective one. The real concern is not that content owners will burn their billboards in protest against Google. Rather, they may look for other companies willing to pay more. That could slow Google's profits. But I still expect Google to find a lot of companies that rent space, plus find space in new areas. Bogatin: Google tells Wall Street that it can find new ways to monetize all the time, claiming no obvious ceiling on growth, its share price says otherwise, however. GOOG tracked S&P 500 in 2006; Google shares rose 11%, compared with 14% for the S&P 500. In 2007, GOOG will be negatively affected by the continued decline in Google's per-share earnings growth rate. Analysts predict a 36% eps growth for Google in 2007 (\$12.63), up from its 78% rate in 2006 and the 172% rate in 2005. As Google's revenue growth slows, so will the share price-to-earnings ratio; GOOG's 2006 PE from 50 is likely to fall to 36 in 2007. A GOOG 2007 fair value of \$454 (36 PE X \$12.63 EPS) is lower than its 2006 closing price. Bottom Google line? Looking for a better investment opportunity in 2007.

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