YOUR READING MAP

Become a cost detective

Find one avoidable cost, prove it and make a careful change.

Your mission

Understand the full cost of a sale or task. Remove waste while protecting quality, safety and the customer experience.

03-04 **See the whole picture**
Meet Omar and sort three kinds of cost.

05-06 **Check the evidence**
Trace one order and build a reliable cost list.

07-09 **Choose a useful fix**
Review renewals, rework and supplier offers.

10-11 **Explore 10 business ideas**
Small services with practical first tests.

12-14 **Make it a habit**
Seven-day plan, worksheet and sources.

01 / UNDERSTAND IT

Where did the margin go?

Fictional example: Omar runs a small gift-box shop.



The receipt tells half the story.

Omar sells a gift box for AED 120. He counts AED 55 for the contents, so he thinks AED 65 is left. Then he checks the whole order.

The overlooked pieces

Packaging, delivery and payment fees also use money. Packing and correcting mistakes use time. Monthly overhead still needs to be covered.

Omar’s new question

“What did it take to buy, prepare, sell and deliver this order?” He follows the work, not just the supplier invoice.

02 / SORT IT

Three different cost stories

Keep these separate when you report a saving.

CASH COST: a payment you can trace

An unused app costs AED 90 each month. Cancelling it may reduce future payments, subject to notice periods and exit charges. Verify the bill actually stops.

TIME COST: capacity you use

Two hours spent retyping orders use time. Removing the task frees capacity; it does not automatically reduce payroll or create extra sales.

CASH TIED UP: stock waiting to sell

Extra stock uses cash before it sells. Buying less may free working capital. It is not automatically a reduction in expense or an increase in profit.

Hidden means overlooked in the decision. It does not mean missing from the accounting records.