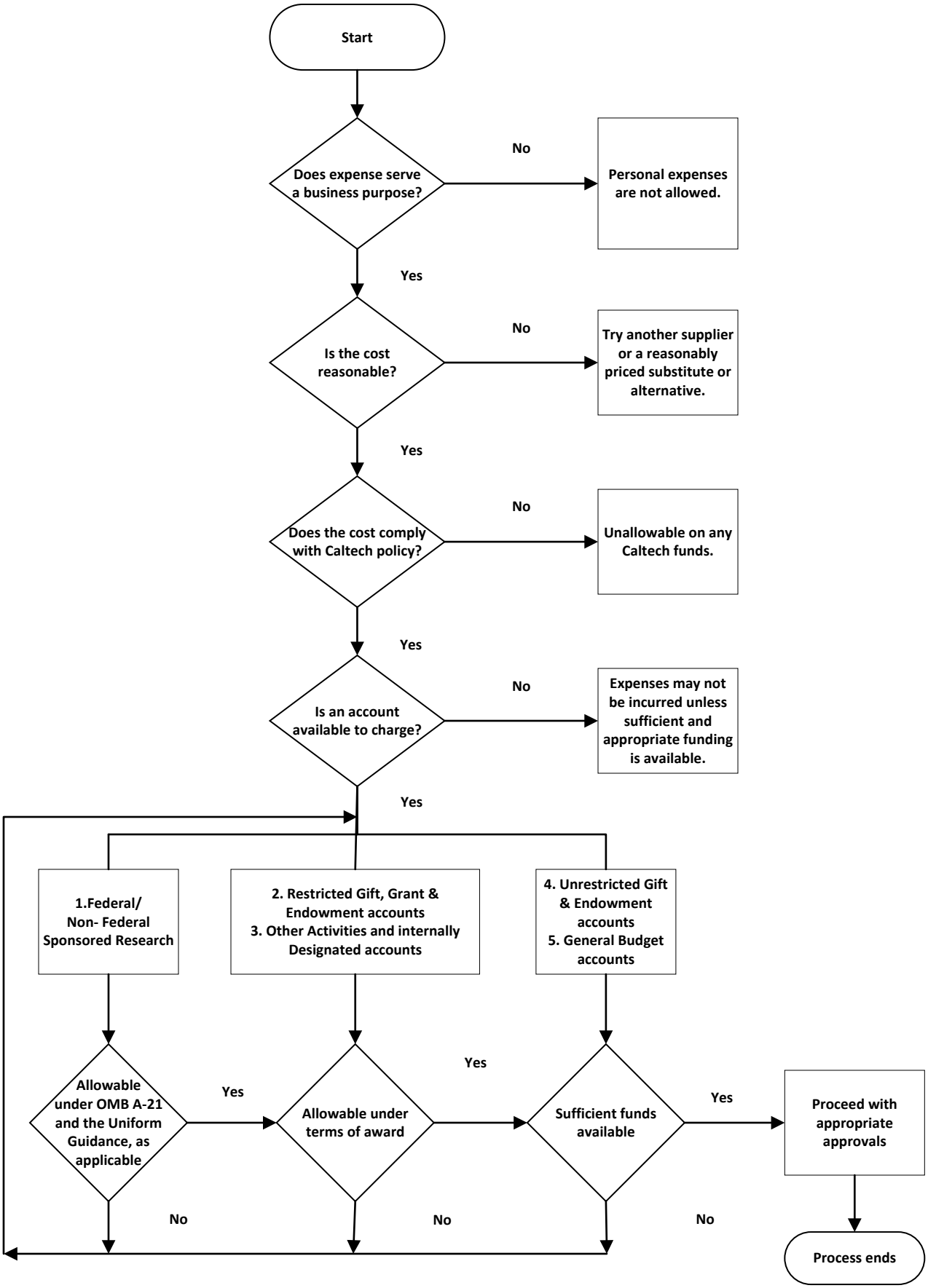GUIDANCE ON BUSINESS EXPENSES FLOWCHART