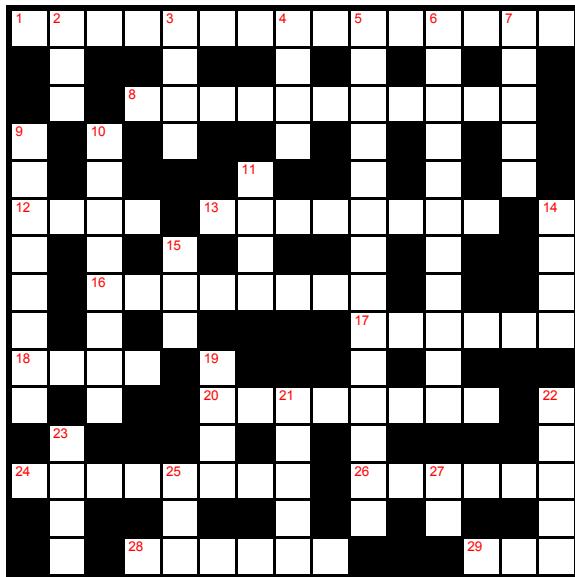


Business Planning 15x15 2006-10-05

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Across

- 1 The act of introducing variety (especially in investments or in the variety of goods and services offered). (15)
- 8 Total sales of an organization divided by the sales of the market they serve. (6,5)
- 12 Net profits divided by net worth or total equity; yet another measure of profitability. Abbreviation. (4)
- 13 The practice of marketing two or more product or service items in a single package with one price. (8)
- 16 A statement in a business plan that elaborates the changes in the cash balances over defined periods. (4,4)
- 17 A businessman who buys or sells for another in exchange for a commission. (6)
- 18 Bank account and cash account balance. (4)
- 20 Money distributed to the

owners of a business as profits. (8)

- 24 An intangible asset valued according to the advantage or reputation a business has acquired. (8)
- 26 Difference between assets and liabilities. (6)
- 28 Someone who buys large quantities of goods and resells to merchants rather than to the ultimate customers. (6)
- 29 Institute legal proceedings against; file a suit against. (3)

Down

- 2 A United Nations agency to promote trade by increasing the exchange stability of the major currencies. (3)
- 3 REER - XXXX Effective Exchange Rate (4)
- 4 Costing nothing. (4)
- 5 A budget that provides an overview of cash inflows and outflows
- 6 during a specified period of time. (4,4,6)
- 6 The process of reducing the number of features or quality of an offering to realize a lower purchase price. (7,4)
- 7 Open and observable; not secret or hidden. (5)
- 9 A calculation of the difference between plan and actual results, used by analysts to manage and track the impact of planning and budgeting. (8)
- 10 Past expenditures for a given activity that are typically irrelevant in whole or in part to future decisions. (4,4)
- 11 Look around casually and randomly, without seeking anything in particular. (4)
- 14 Compound average growth rate. Abbreviation. (4)
- 15 Formerly the Bombay Stock Exchange and now known as The Stock Exchange, Mumbai. (3)

19 Light South Indian fast food for busy people. (4)

21 Amount that is a fair equivalent for something else. (5)

22 A person to whom money is paid. (5)

23 A certificate of debt. (4)

25 Seek someone's favour. (3)

27 Graphic design and appearance of a website, its function as seen and used by the person on the user end, at the website in a browser. Abbreviation. (2)