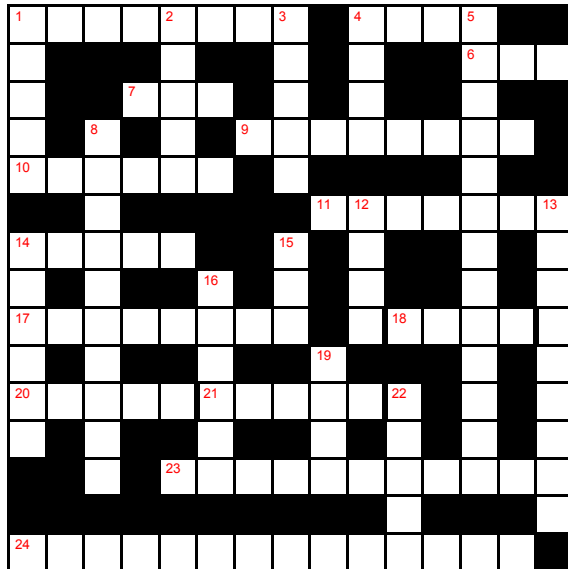


Business_Planning_15x15_2008-10-22

B.B. Huria



Across

- 1 A difference between conflicting facts or claims or opinions. (8)
- 4 Compound average growth rate. Abbreviation. (4)
- 6 Entrepreneur in Heat describes an entrepreneur that continues to develop new products and services beyond what the venture can support. (3)
- 7 Chief Executive Officer. (3)
- 9 A statement in a business plan that elaborates the changes in the cash balances over defined periods. (4,4)
- 10 Difference between assets and liabilities. (6)
- 11 In insurance, the amount paid, usually on a periodic basis, for insurance coverage. (7)
- 14 A review of a company's accounting records and supporting documents by a qualified and

authorised body. (5)

- 17 Past expenditures for a given activity that are typically irrelevant in whole or in part to future decisions. (4,4)
- 18 A complete failure. (4)
- 20 The commercial exchange (buying and selling on domestic or international markets) of goods and services. (5)
- 21 A very wealthy or powerful businessman. (5)
- 23 The difference between total sales revenue and total cost of goods sold. (5,6)
- 24 A budget that provides an overview of cash inflows and outflows during a specified period of time. (4,4,6)

Down

- 1 The ratio of perceived benefits compared to price for a product or service. (5)
- 2 A business entity that

negotiates, purchases, and/or sells, but does not take title to the goods. (5)

- 3 Of same quantity, value, or measure. (5)
- 4 It represents the bank balances and cash at hand. (4)
- 5 The process of strategically changing the perceptions surrounding a product or service. (1,3)
- 8 Refers to personnel burden, the sum of employer costs over and above salaries (including employer taxes, benefits, etc.). (6,4)
- 12 Net profits divided by net worth or total equity; yet another measure of profitability. (4)
- 13 The set of planned activities designed to positively influence the perceptions and purchase choices of individuals and organizations. (9)
- 14 Any possessions that

have value in an exchange. (6)

- 15 Write briefly or hurriedly; write a short note of. (3)
- 16 An intermediary that buys from producers to sell to retailers and offers various services with that function. (6)
- 19 Traditionally, it means the cost of materials, labour and factory overheads spent for the production of the goods a business sells. (4)
- 22 A name, term, sign, symbol, design, or a combination of all used to uniquely identify a producer's goods and services and differentiate them from competitors. (5)