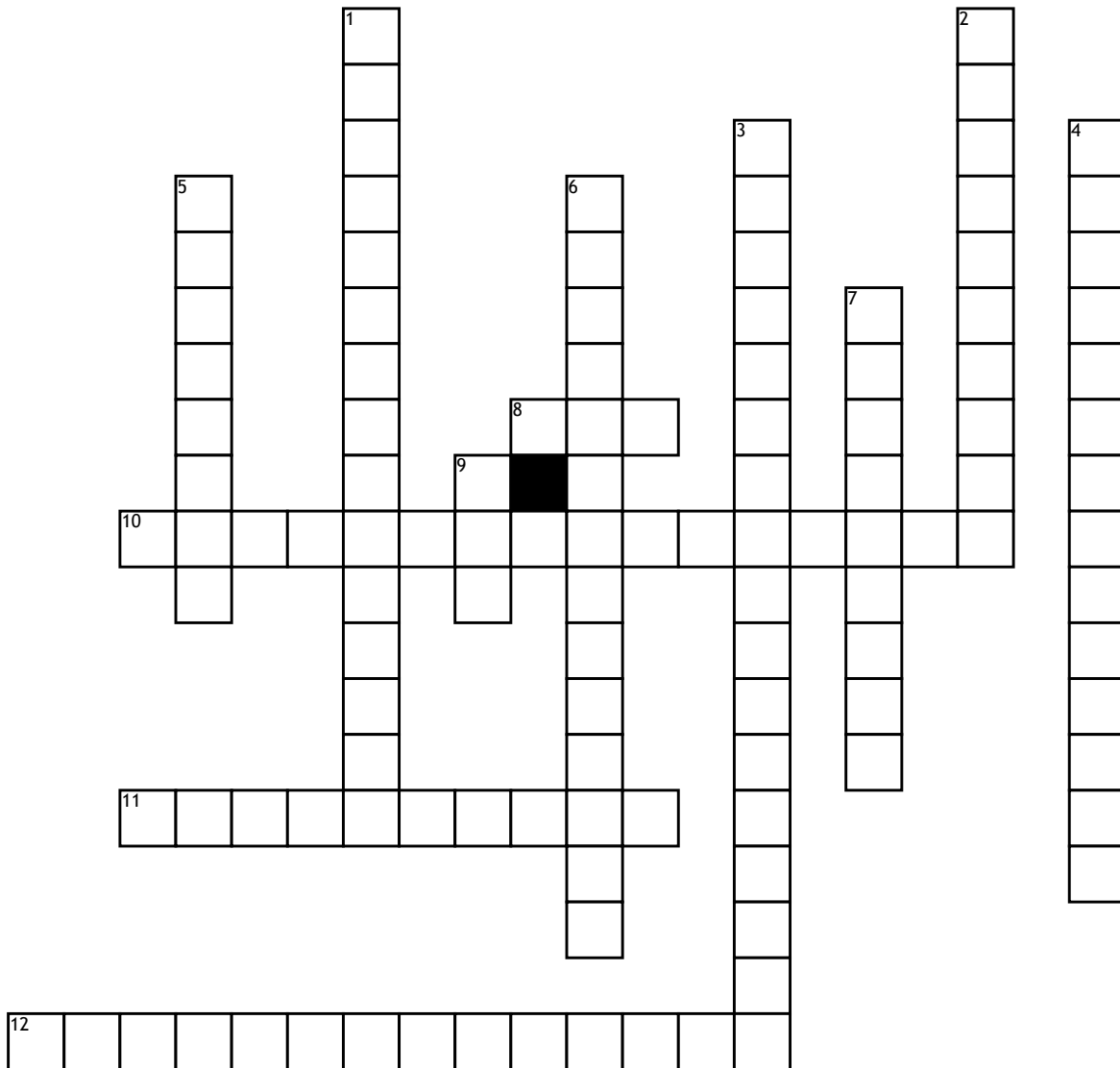


Formal and informal businesses



Across

8. a payment charged by the government to pay for the country's goods and services

10. any business that is not regulated by the government

11. a business that buys goods in big quantities and resells them to customers in smaller quantities

12. taxes or levies charged by towns to pay for the provision of services

Down

1. a very small informal business employing less than five people

2. areas in the country where people live and work

3. a book or records drawn to keep track of transactions

4. a document bought giving you the right to trade in an area

5. sections or parts

6. any business that is regulated by the government

7. registered to charge customers VAT which is paid over to the government

9. tax paid on the goods and services you buy