

# Sources of Business Finance – CBSE Notes for Class 11 Business Studies

## Concept, Nature and Significance of Business Finance

### Quick Review—

#### -> Introduction

Every business enterprise, whether big or small, needs finance to carry on its operation. The importance of finance increased tremendously these days because of mass production and use of capital intensive techniques. As a result finance is considered as the life-blood of any business.

#### -> Nature And Significance Of Business Finance :

Business Finance Refers to the Money required for carrying out business activities.

#### -> Need For Business Finance :

All business activities require some finance. Finance is needed :

- Start and establish a business.
- To run day to day activities of business like payment for raw materials, salaries etc.
- To modernize, expand and diversify the business.

Hence the availability of adequate finance is very crucial for the survival and growth of a business.

#### -> The financial needs of a business can be classified into two categories :

1. Fixed capital requirement
2. Working capital requirement

### Know the Terms—

-> **Finance** : Funds or capital required to meet the needs of an organisation.

-> **Business Finance** : Is concerned with the acquisition and utilisation of funds in meeting the financial needs and overall objectives of a business enterprise.

-> **Fixed Capital**: The capital required for long-term investment in fixed assets of a business.

-> **Working Capital**: The capital which is required to hold current assets and to meet its day-to-day expenditure.

-> **Owners fund** : Funds that are provided by the owners of the enterprise and remain invested in the business for a longer duration till the business continues to exist.

-> **Borrowed Fund**: Fund raised through loans and borrowings for a specified period, on a fixed rate of interest.

-> **Financial Risk**: The possibility of a firm's inability to pay the interest and to refund the borrowed amount.

# Lecture Notes For Business Finance Paper Two

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## **Lecture Notes For Business Finance Paper Two:**

## Embracing the Beat of Phrase: An Mental Symphony within **Lecture Notes For Business Finance Paper Two**

In a world used by monitors and the ceaseless chatter of quick connection, the melodic splendor and emotional symphony created by the prepared word frequently fade into the background, eclipsed by the relentless noise and distractions that permeate our lives. Nevertheless, situated within the pages of **Lecture Notes For Business Finance Paper Two** an enchanting literary prize overflowing with organic emotions, lies an immersive symphony waiting to be embraced. Constructed by an outstanding composer of language, that interesting masterpiece conducts visitors on an emotional trip, well unraveling the hidden tunes and profound affect resonating within each carefully constructed phrase. Within the depths of the moving assessment, we will discover the book is key harmonies, analyze their enthralling publishing type, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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