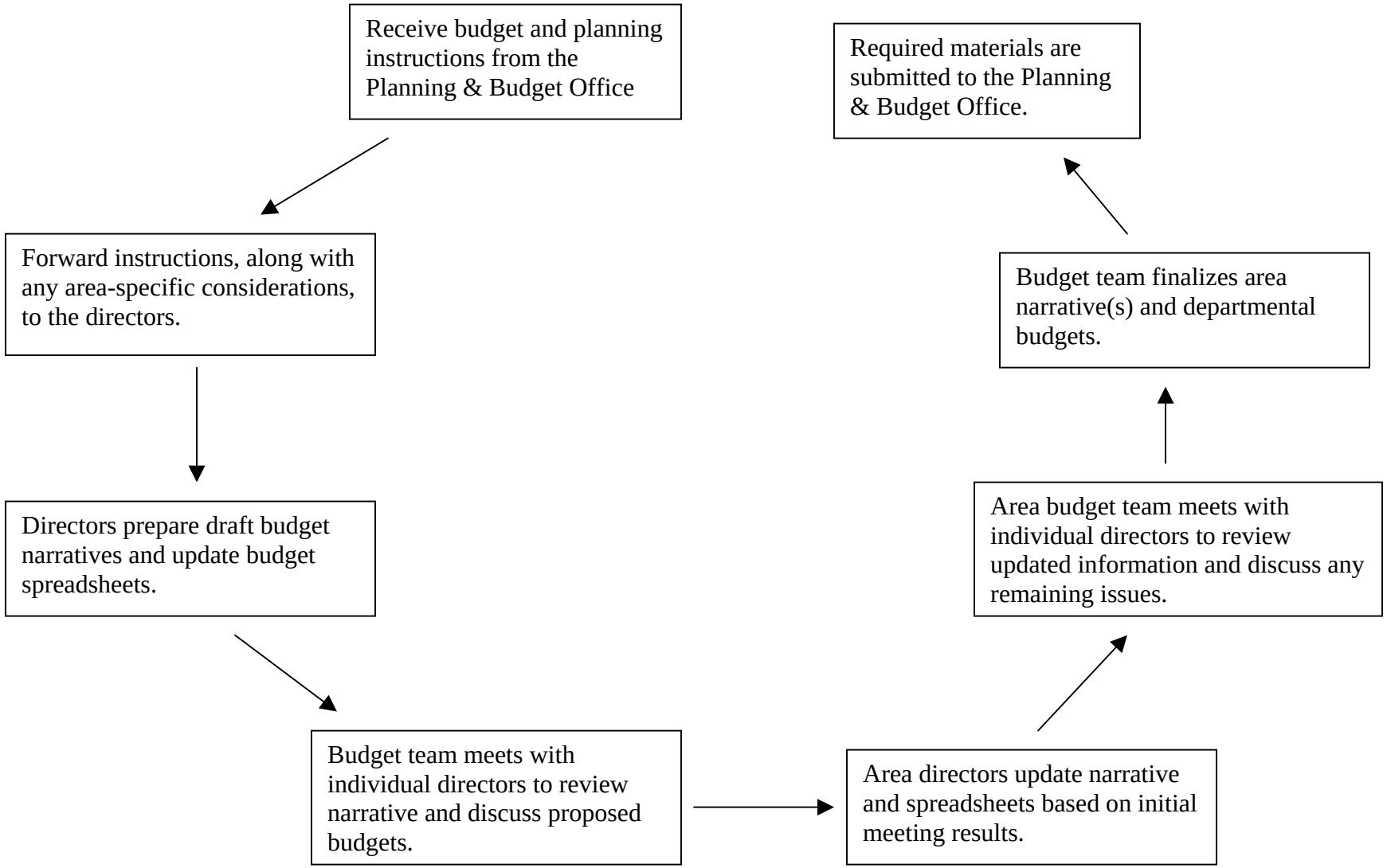BUSINESS & FINANCE AREA: BUDGET PLANNING PROCESS