Contents

Dobre-Baron, O. The Business Model of the Limited Function Wholesalers	5
Dobre-Baron, O. The Business Model of the Largest Retail Chains	17
Drigă , I. The Rise of Mobile Banking	29
Dura, C.; Drigă, I. Overview on Romania's Small Business Act Profile in	37
2015	
Guță, A.J. The Incomes and Expenditures Budget - The Main Tool for	45
Forecasting and Pursuit the Equilibrated Financial Standing of the	
Company	
Isac, C.; Drigă, I. Internet Banking Services - A Business Necessity in the	53
Third Millennium	
Isac, C.; Guță, A.J. State Benefit - Incentive for Savings and Investments	63
Isac, C.; Niță, D. Business Angels and Investments	71
Isac, C.; Nițescu, A. Unemployment in Hunedoara County	79
Monea, M. Turnover Analysis	87
Monea, M. Structure and Trends of the Insurance Sector in Romania	95
Niță, D. Feedback Regarding the Contribution of Direct Taxation in the	103
Formation of Public Financial Resources in Romania	
Niţescu, A. Support and Counselling for SME's	113
Răscolean, I.; Rakos, I.S. Financial Analysis Based on the Annual Balance	121
Răscolean, I.; Rakos, I.S. Study on the Accounting of Adjustments for	133
Receivables Depreciation in Operations with Clients	
Răvaş, B. Simulation of Internal Audit Within the Department of Human	143
Resources in an Economic Entity from the Public Sector	
Răvaş, O.C. Comparative Analysis of Tax Evasion Between Moldova and	151
Romania	
Răvaş, O.C. Perspectives on the Need for Regionalization in Romania and Its	159
Economic Effects	
Stoicuţa, N.E.; Stoicuţa, O. Comparative Analysis of Estimation Methods for	167
CES Production Function	