



# ENGLISH FOR BUSINESS ADMINISTRATOR

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## O vocabulário que todo Administrador de empresas deve dominar:

### Orientação:

- 1º Imprima esse documento;
- 2º Destaque com caneta “marca-texto” apenas as palavras que você desconhece;
- 3º Leia a coluna *meaning* para descobrir o significado e evite usar tradutores;
- 4º Construa frases com aplicação das novas palavras que você está aprendendo. Se precisar de inspiração, use o [www.businessdictionary.com](http://www.businessdictionary.com). Faça isso por meio da escrita e não da digitação, pois isso potencializa o armazenamento do novo conhecimento na memória de longo prazo

Bons estudos!

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*Exemplos explicados na vídeo aula*

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### Português - inglês

☒ **1 Fornecer/fornecimento: Supply**

*“We supply systems for clients on the Pacific Rim.”*

*“Fornecemos sistemas para clientes na orla do Pacífico”.*

☒ **2 Lucro: profit**

*“The expectation is that both turnover and trading profit will have increased during last year.”*

*“A expectativa é que o volume de negócios e o lucro comercial tenham aumentado durante o ano passado.”*

☒ **3 Proprietário único: sole proprietor**

*“Both the business and personal assets of the sole proprietor are subject to the claims of creditors.”*

*“Tanto os negócios como os bens pessoais do único proprietário estão sujeitos às reivindicações dos credores.”*

☒ **4 Parceria: partnership**

*"The government is promoting a partnership between the state and the private sector."*

*"O governo está promovendo uma parceria entre o estado e o setor privado."*

☒ **5 Fusão: merger**

*"The boards finally approved the merger between the two energy groups"*

*"Os conselhos finalmente aprovaram a fusão entre os dois grupos de energia"*

☒ **6 Atacado: wholesale**

*"The wholesale market price of gasoline is starting to rise"*

*"O preço da gasolina no mercado atacadista está começando a subir"*

☒ **7 Imposto sobre herança: inheritance tax**

*"If you are a UK resident, you are liable to inheritance tax on your assets worldwide"*

*"Se você é residente no Reino Unido, está sujeito ao imposto sobre herança de seus ativos em todo o mundo"*

☒ **8 Bruto: gross**

*"A person's gross income is the money they earn before tax is deducted from it."*

*"A renda bruta de uma pessoa é o dinheiro que ela ganha antes que os impostos sejam deduzidos."*

☒ **9 Pagamento líquido: net pay**

*"At present, average pay is calculated on the basis of net pay"*

*"Atualmente, o salário médio é calculado com base no salário líquido"*

☒ **10 Cheque especial: overdraft**

*"We have an overdraft facility of £500 with our bank"*

*"Temos um cheque especial de 500 libras com nosso banco"*

☒ **11 Terceirizar: outsource**

*"The decision to outsource had been made for financial reasons"*

*"A decisão de terceirizar foi tomada por razões financeiras"*

☒ **12 Seguro: insurance**

*"You can take out insurance against employee injury"*

*"Você pode fazer um seguro contra lesões de funcionários"*

☒ **13 Empréstimo: loan**

*"Before you take out a loan sit down and list all the money you have coming in"*

*"Antes de fazer um empréstimo, sente-se e liste todo o dinheiro que você recebe"*

☒ **14 Receita das vendas: sales revenue**

*"New products accounted for 35 to 40% of sales revenue for industrial firms"*

*"Novos produtos representaram 35 a 40% da receita de vendas para empresas industriais"*

☒ **15 Fluxo de caixa: cash flow**

*"When starting a business you face a constant negative cash flow until your sales build up"*

*"Ao iniciar um negócio, você enfrenta um fluxo de caixa negativo constante até que suas vendas aumentem"*

☒ **16 Redução de preço: markdown**

*"We're offering a ten percent markdown on selected items"*

*"Estamos oferecendo uma redução de dez por cento em itens selecionados"*

☒ **17 Prestação de contas: accountability**

*"The organization suffers from a lack of accountability."*

*"A organização sofre com a falta de prestação de contas"*

☒ **18 Troca: trade-off**

*"She said that she'd had to make a trade-off between her job and her family"*

*"Ela disse que teve que fazer uma troca entre seu trabalho e sua família"*

☒ **19 Orçamento: budget**

*"The firm has drawn up a budget for the coming financial year"*

*"A empresa elaborou um orçamento para o próximo exercício financeiro"*

☒ **20 Lucratividade: profiability**

*"Management would like you to conduct a study of the profitability of expanding our market overseas."*

*"A gerência gostaria que você conduzisse um estudo sobre a lucratividade de expandir nosso mercado no exterior".*

☒ **21 EBITDA (ganhos antes dos pagamentos de juros, impostos, depreciação e amortização):  
EBITDA (Earnings Before Interest, Tax, Depreciation, and Amortization)**

*"Because of heavy expansion, the company's EBITDA will move from positive to negative next year"*

*"Devido à forte expansão, o EBITDA da empresa passará de positivo para negativo no próximo ano"*

☒ **22 Presidente: chairman**

*"In his closing remarks, the chairman thanked everyone who had helped."*

*"Em suas considerações finais, o presidente agradeceu a todos que haviam ajudado."*

☒ **23 Ponto de equilíbrio: break-even**

*"We'd have to sell 2000 copies of the book to break even"*

*"Teríamos que vender 2.000 cópias do livro para o ponto de equilíbrio"*

☒ **24 Volume de negócios: turnover**

*"Large supermarkets have high turnovers"*

*"Grandes supermercados têm alto volume de negócios"*

☒ **25 Receita: revenue**

*"Company revenue rose 4% last year."*

*"A receita da empresa aumentou 4% no ano passado."*

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*Conteúdo adicional*

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Nº	Word	Meaning
1	ability	having the means or skills to do something
2	access	a Microsoft database program
3	Accountability	responsibility to someone or for some activity

4	Accounts Payable	This is an accounting term that refers to the credit debt your business has incurred. Many businesses use credit for supplies, raw materials, or inventory purchases. The organizations you owe payment to are considered an account. These accounts can be put on a report for viewing. A quick glance at this report reveals the identities of your creditors, how much money is owed to each creditor, and how long that money has been owed.
5	accuracy	the quality of being near to the true value
6	Action	You'll know the word "action" from its normal contexts, such as action movies, or simply describing something being done ("taking action"). However, in the business environment this one of many examples of a noun being turned into a verb. "Can you action that?" might be a request you'd hear in an office, meaning simply "Can you do that?"
7	analytical	using or skilled in using reasoning
8	analyze	To break down into components or essential features
9	Annual leave	Many business people now write in their out-of-office emails that they're on "annual leave". This simply means that they are on holiday. "Annual leave" is really a term used by the military, and it's unclear how it became adopted into the world of civilian business.
10	appropriate	suitable for a particular person or place or condition etc
11	arrange	put into a proper or systematic order
12	Assets	Every business has assets, which in its simplest terms are items with value. All businesses need assets to produce products or sell services. An asset is anything a business owns. According to generally accepted accounting principles, the sum of the owner's (shareholders') equity and a business' liabilities equals the total assets a business has.
13	assist	give help; be of service
14	assistant	a person who contributes to the furtherance of an effort
15	audit	examine carefully for accuracy
16	Authorize	The verb to authorize means to give approval or permission to someone to do something. Authorization, or the act of giving approval, is commonly given in the form of a signature.
17	B2B	A B2B (business to business) company is one that offers products or services directly to other businesses. The business can be a buyer, such as when a company purchases material for its products, or it can be a supplier providing products to other companies.
18	B2C	B2C is an acronym for business-to-consumer. A B2C business is one that sells products or services directly to the consumer.
19	Balance sheet	A balance sheet details the company accounts at a certain point in time (often the end of the financial year). It lists the values of the company's assets (things belonging to it), liabilities (what it owes) and ownership equity (what's left after liabilities). It's intended to provide a snapshot

		of how the company is doing financially, which can then be compared with goals outlined in the business plan.
20	Balance Sheet	A balance sheet is a statement of the financial position of a business which describes the assets, liabilities, and owners' equity at a particular point in time. In other words, the balance sheet illustrates the business's net worth.
21	Benchmarking	Benchmarking, or goal setting, allows a company to assess the opportunities they may have for improving a number of areas in any of its functions. A baseline is established, and metrics are developed with which to compare the future performance of the functions.
22	Best practice	You might hear colleagues referring to industry “best practice”, which describes a generally acknowledged ‘best way of doing things’ in order to achieve optimum results.
23	Blue sky thinking	The archetypal piece of office jargon, the term “blue sky thinking” is another way of expressing the idea of “thinking outside the box”.
24	Bottom Line	Generally, the term bottom line refers to the last line in a financial statement of a business, where a profit or loss is shown. It has also been adopted as a term to replace "What this means is..." in presentations and papers.
25	Brand	“Brand” is the term given to a company’s name and the recognisable attributes that go with that company, which define its unique identity. The company’s tone of voice and design of official communications are part of what gives it this “brand identity”.
26	budget	a summary of intended expenditures
27	Budget	The verb to budget means to make a plan for the amount of money to spend on something. The word budget can also be used as a noun to mean the amount of money that’s made available for spending.
28	Business plan	A business plan is, as the name suggests, a document used to outline plans for a business, setting out growth goals for the next three to five years, and identifying information needed to achieve those goals, such as target market, unique selling points, marketing goals, and so on. It might also outline strengths, weaknesses, opportunities and threats (also known by the abbreviation “SWOT”). Business plans are essential for those setting up or developing a business, and will be needed in order to secure funding from banks, the Government or investors.
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30	Buy-in	This term refers to the idea of gaining acceptance for something. If someone agrees to subscribe to a particular way of doing things, for example, they are “buying in” to the idea. You might see a phrase like “seek buy-in from employees” in an HR document discussing the implementation of a new set of rules, for example.
31	calendar	a system of timekeeping that defines divisions of the year
32	capability	the quality of being able to do something
33	Cash flow	flow of money in and out of a business or project
34	Cash Flow	Cash flow is the money that is moving (or flowing) in and out of a business in any given month. Cash may be coming in from customers or clients, who are buying products or services. Cash may be going out in the form of payments for expenses like rent or a mortgage.
35	CEO	The Chief Executive Officer (CEO), is the top executive in an organization. That top executive can have many titles. The top executive can also be a managing partner or president. Most organizations are replacing the title of their top executive with CEO.
36	Cold call	This is a phone call, usually from a sales representative of a company, to a potential customer or client who is not expecting the call and with whom there has been no previous contact, with the aim of trying to sell them something. Cold calls have a bad reputation, and are often referred to by customers as “nuisance” calls.
37	collaborate	work together on a common enterprise or project
38	Collaborate	The verb to collaborate means to work together with another person or group to achieve a common goal.
39	communicate	transfer information to another
40	Communicate	You’ve probably heard of the verb to communicate, which means to pass on information to someone. The noun communication refers to the act of expressing or exchanging information.
41	communications	the discipline that studies transmitting information, OR: the practice of communicating
42	complex	complicated in structure
43	compose	form the substance of; write or create
44	computer	a machine for performing calculations automatically
45	consistent	the same throughout in structure or composition
46	Continuous Improvement Plan	A continuous improvement plan is a set of activities designed to bring gradual, ongoing improvement to products, services or processes through constant review, measurement, and action.
47	cooperation	the practice of working together on a common enterprise
48	coordinate	bring the different elements of (a complex activity or organization) into a relationship that will ensure efficiency or harmony
49	Coordinate	The verb to coordinate means to arrange for two or more parties (people or groups) to work together. The person who coordinates tasks or activities is known as a coordinator.



50	Core competency	This bewildering phrase refers to the strengths of a person or company. The word “competent” doesn’t even refer to strength – it means the ability to do something to a satisfactory standard.
51	data	a collection of facts from which conclusions may be drawn
52	Demand	the ability and desire to purchase goods and services
53	demonstrate	clearly show the existence or truth of (something) by giving proof or evidence
54	develop	grow or cause to grow and become more mature, advanced, or elaborate
55	distribute	provide information to the appropriate people or organizations
56	Distribution	The noun distribution refers to the delivery of products or merchandise to your store or business.
57	document	Noun: a piece of written, printed, or electronic matter that provides information or evidence or that serves as an official record. Verb: record (something) in written, photographic, symbolic, or other form
58	Document	You might already know that the noun document refers to a paper or computer file. The noun documentation refers to the creation of records or files.
59	Drill down	You might hear this term used to describe something that deserves closer inspection: “we need to drill down to the finer details”.
60	edit	prepare for publication or presentation by revising
61	Employee Turnover	When employees leave a company and have to be replaced its called employee turnover. A certain amount of turnover is unavoidable, but too much can ruin a company. The two general types of turnover are voluntary (such as resigning) and involuntary (such as layoffs).
62	End of play	This irritating term refers to the end of the working day. “Close of play” is a variant, as in “Can you get this over to me by close of play today?”
63	entry	an item written, printed, or recorded electronically in a diary, list, ledger, or electronic file. Also: the act of going in
64	equipment	Items or apparatus needed for an undertaking
65	Equity	Equity is the value of the capital contributed by owners or stockholders. This is also referred to as shareholders' equity.
66	excel	verb: to distinguish oneself Noun: Microsoft spreadsheet software
67	exemplary	worthy of imitation
68	experience	Knowledge or mastery of an event or subject gained through involvement in or exposure to it
69	expert	a person with special knowledge who performs skillfully
70	facilitate	To make easier
71	Facilitate	To facilitate means to make things easier and help them run more smoothly. A facilitator is the person whose job is to facilitate.
72	Feedback	Yet another example of a noun becoming a verb for the purposes of awful office jargon is the word “feedback”, which should be used as a noun to describe constructive comments on something (as in essay

		feedback). However, in an office environment it's not unusual to hear it used as a verb – “We’re waiting for him to feed back on the ideas” – or even, horrifically, in the past tense: “He’s fed back to us that he doesn’t like it”.
73	filing	Storing tems (especially paper documents) in an assigned, logical location, from which they can be retrieved easily. Also: the entering of a legal document into the public record
74	Financial Accounting Standards Board	The Financial Accounting Standards Board (FASB) is the primary body in the United States that sets accounting standards. The board updates and publishes generally accepted accounting principles for the standardization of accounting procedures.
75	Fiscal Year	The government fiscal year (FY) generally starts on October 1 of a year and ends on September 31 of the next year. For example, FY 2015 started on October 1, 2014, and ended on September 31, 2015. The fiscal year for some business types mirrors the calendar year. Sole proprietorships, partnerships, and S corporations follow the calendar year for tax purposes, while corporations are allowed to design their own fiscal year.
76	Fixed Assets	Fixed assets are anything a business owns, such as buildings or equipment.
77	Forecast	Just as a weather forecast predicts what the weather’s going to be doing, so a business forecast predicts various aspects of a business’s future movement based on its current situation, external factors, new products, plans for marketing and such like. The timeframes are usually somewhat longer than those involved in a weather forecast – three to five year forecasts are common. Types of business forecast include sales, profit and loss, and cashflow; the latter helps business owners predict whether they’re likely to run out of money.
78	format	Noun: the visual appearance or of information; the way in which something is arranged or set out. verb: to set up information or other items in a specific manner
79	formatting	The organization of information according to preset specifications (often for computer processing)
80	GAAP	Generally accepted accounting principles (GAAP), are a set of rules and practices having substantial authoritative support. GAAP is the standard that companies use to compile their financial statements such as the income statement, balance sheet, and statement of cash flows.
81	Get the ball rolling	This is simply a way of saying “start”. You might hear it at the beginning of a meeting, when the person organising the meeting might say “let’s get the ball rolling” to mean “let’s begin the meeting”.
82	Going forward	This is usually used to mean “from now on”. Some may consider it to have connotations of moving on positively from something negative

		that may have occurred: “we’ll adopt a different approach going forward”.
83	Golden Parachute	A golden parachute is a name given to the clause in a top executive's employment agreement or contract that defines the payout the individual will receive should they be terminated by the organization before the end of their contract.
84	Gross	<i>the entire amount of income before any deductions are made</i>
85	Helicopter view	Believe it or not, this means “a quick overview”. Why anybody felt that describing it in this way was necessary is anybody’s guess; but the same could be said of any of the examples on this list of office jargon, so you’re best off avoiding these terms if you want to be taken seriously in an office environment.
86	HR	The abbreviation “HR” stands for “Human Resources”, and it’s the part of a company that deals with matters relating to its employees. The goal of someone who specialises in HR is to ensure that employees are happy and productive, reducing turnover of employees (that is, reducing the frequency with which employees leave and new ones are hired) and maximising the cost-effectiveness of the company’s investment in its workforce. HR oversees employee training and development, enforces company regulations and deals with payroll (everything to do with the payment of employees). HR is also there to handle disciplinary matters, and to deal impartially with problems arising between employees, and between employees and their managers.
87	implement	To put (a decision, plan, agreement, etc.) into effect
88	Implement	The verb to implement means to effectively start using or enforcing an action or plan. You might implement a set of measures or rules, for instance.
89	Inheritance tax	also known as estate tax. tax paid by person who is left money or property
90	Insider	An insider in a company is someone who has access to important information about a company. This information could influence investor decisions that would impact the firm's stock price or valuation.
91	Insurance	promise of reimbursement in the case of loss
92	interaction	The kind of action that occurs as two or more objects or individuals have an effect upon one another
93	Internship	on-the-job training similar to apprenticeships
94	inventory	Noun: a complete list of items such as property, goods in stock, or the contents of a location or container Verb: to create a complete list of items as described above.
95	Inventory	The noun inventory refers to the items or products you have in stock.
96	Job rotation	trainees are rotated periodically between jobs so to broaden their perspective of the business

97	Leverage	Though “leverage” is another word that’s meant to be a noun – meaning the use of a lever to apply force – it’s often heard in a business context being used as a verb, meaning to utilise something to the business’s advantage – “leverage our contacts to spread the word”, for example.
98	Liabilities	Liabilities are amounts owed by a business at any one time. They can be expressed as payables for accounting purposes. Included in liabilities are loans, credit payments due, taxes, or any other form of debt in which you are obligated to pay.
99	Liability	the state of being legally obliged and responsible
100	Line Manager	A line manager is a person who directly manages other employees and operations of a business while reporting to a higher ranking manager. The line manager term is often used interchangeably with direct manager.
101	Loan	the temporary provision of money (usually at interest)
102	Low-hanging fruit	Imagine picking fruit from a tree: you’d go for the ones hanging low first, as they’re easiest to get. In business, the phrase “low-hanging fruit” is used to describe the tasks or opportunities that are easiest to tackle.
103	maintain	keep in a certain state, position, or activity
104	Markdown	decrease in price to increase sales
105	Marketing	Marketing refers to the promotion of a product or service. It can take numerous forms, including advertising, emailing customers, sending out leaflets or brochures, engaging with potential customers via social media, and so on.
106	Matrix Management	Matrix management is commonly used in organizations if they have a need to share resources across functions (i.e, different departments). In a matrix management system, an individual has a primary report-to boss and also works for one or more managers, most typically on projects.
107	Merchandise	The noun merchandise simply refers to the products or goods that are bought and sold by your company.
108	Merger	the combination of two or more commercial companies
109	message	a verbal, written, or recorded communication sent to or left for a recipient who cannot be or is not contacted directly
110	Minutes	The “minutes” of a meeting are notes taken during the meeting to record what was said, what was agreed, and to assign actions to individuals whose responsibility it will be to complete them.
111	motivate	give an incentive for action; stimulate interest, enthusiasm or desire
112	Motivate	The verb to motivate means to provide a good reason for doing something, or to encourage someone to work harder.

113	Negotiate	The verb to negotiate means to formally discuss something and come to an agreement. The noun negotiation refers to the formal discussion to arrive at a decision that all parties agree to.
114	Net pay	amount of gross income after tax and other deductions
115	Non-Disclosure Agreement	For many companies, one of their most valuable assets is their intellectual property which they must keep secret. A non-disclosure agreement (NDA) is a legal document between employee and employer, in which the employer agrees to disclose certain information to the employee for a specific purpose. The employee then becomes legally bound not to disclose that information to anyone else.
116	office	place of business where professional duties are performed
117	On the same page	In the world of office jargon, it's apparently acceptable to take a well-known idiom – in this case “singing from the same hymn sheet” – and dumb it down for use in the boardroom. If you're “on the same page” as someone, you're approaching something from the same point of view as them, with the same agreed assumptions in mind.
118	Outsource	obtain goods or services from an outside supplier
119	Overdraft	withdrawing excess, resulting in a negative balance
120	Partnership	two or more members of a business
121	Payroll deductions	factors (such as income tax) that decrease gross earnings
122	perform	To carry out, accomplish, or fulfill (an action, task, or function)
123	Price point	For some reason, some business types like to talk about “price points” instead of just “prices”. This is one of many examples of using more complicated language in lieu of a simpler word or phrase.
124	prioritize	assign resources to a task or issue in order of importance or urgency
125	Prioritize	To prioritize means to deal with things in their order of importance or urgency. Things that are more important are given a higher priority so they get done before the less important things.
126	priority	Order of importance or urgency assigned to a task or issue
127	process	a course of action intended to achieve a result
128	Process	The verb to process means to put something through a series of actions to achieve a certain result. The noun processing describes the series of actions and steps needed to produce a certain result.
129	professional	of or relating to or suitable as an occupation
130	Profit	the excess of revenues in a given period of time
131	Profit and Loss Statement	A profit and loss statement (called an income statement under GAAP), is a business report that shows net income as the difference between revenue and expenses.
132	Profitability	The noun profitability refers to the profit or amount of money gained from your sales or business.
133	provide	give something useful or necessary to

134	Public Relations	Public Relations, or PR, is the role within a business devoted to communicating with the press, and ensuring favourable media coverage of a company, product or service.
135	purchase	acquire by means of a financial transaction
136	Query	an instance of questioning
137	Quick wins	This horrible phrase refers to the same sort of thing as “low-hanging fruit” – the things that are easiest to achieve.
138	Recruit	The verb to recruit means to find suitable people to work for your company.
139	Recruitment	Recruitment is the process of hiring new employees. Companies exist whose sole purpose is to match employers with potential employees; these are known as recruitment agencies.
140	resolving	Settle or find a solution to (a problem, dispute, or contentious matter); bringing an issue or problem to a conclusion.
141	responsible	worthy of or requiring trust; held accountable
142	Return On Investments	Return on investment (ROI) ratios are a group of business ratios that indicate the performance of capital contributed to the company from investors. There are many ratios for returns on investment. Generally, ROI refers to one formula used to gauge the return of investment:
143	Revenue	A business's revenue is the money generated by all its operations before deductions are taken for expenses. Revenue can come from the sale of the company's products or services, from the sale of surplus equipment or property, or from the sale of shares of stock in the company. It can come from a variety of other sources such as interest, royalties, and fees.
144	route	Verb: to send or direct along a specified course. Noun: an established line of travel or access
145	Sales revenue	income received from selling services or goods
146	Scalable	If something is “scalable”, this means that it’s an idea that will work easily on a larger scale to the one it currently works on. For example, a “scalable” business model is one that’s easy to replicate in order to expand the business.
147	schedule	Noun: a plan for carrying out a process or procedure, giving lists of intended events and times Verb: create the plan as described above
148	Schedule	The verb to schedule means to plan for an event (such as meetings, conference calls and deliveries) to take place at a certain time and place.
149	scheduling	Creating and maintaining a schedule
150	Senior Manager	Senior managers (typically used in large organizations with multiple layers of management) have responsibilities and authority broader in scope than a front-line manager. Senior managers are usually positioned to move into a director or general manager position.



151	Shewhart Cycle	The Shewhart Cycle is most often a circle with no beginning or end, meaning that the continuous improvement processes of business never stop. The cycle has four stages: planning (when you identify an opportunity and create a plan), doing (to test the plan on a small scale), checking (to evaluate the benefit of the plan), and acting (implementing the plan on a larger scale and then monitoring results).
152	skill	an ability or aptitude; usually developed through training or practice
153	Skill set	This refers to someone's range of skills. It's jargon because it's an unnecessary way of describing what could easily be referred to simply as "skills".
154	Sole proprietor	receives all the profits from the business but also assumes the risks of operating the business
155	Stakeholders	This word is used to refer to anyone who's involved in a particular project. If someone has a say in the outcome of a piece of work, they are a "stakeholder".
156	Start-up	The term "start-up" is used to describe a brand new business, typically in its first few months or years of trading. The term has connotations of entrepreneurship, and the implication is often that the company will grow significantly in size. It's often associated with the tech industry, because the term was used extensively during the dot com boom, but it can apply to any new business. Start-ups are typically thought of as forward-thinking, often with a relaxed atmosphere in unconventional offices. Because start-ups are in their infancy, they have a small number of employees and often no strict hierarchy, making them attractive places to work.
157	stock	a supply of something kept available for future use
158	Subject Matter Expert	A subject matter expert (SME) is an individual with a deep understanding of a particular process, function, technology, machine, material, or type of equipment. Individuals designated as subject matter experts are typically sought out by others interested in learning more about, or leveraging, their unique expertise to solve specific problems or help with particular technical challenges.
159	supervise	To observe and direct the work of (someone). Also: observe and direct the execution of (a task, project, or activity)
160	Supervise	The verb to supervise means to direct and be in charge of someone or something. The adjective supervisory is used to describe the quality of someone who's in charge.
161	Supply	offering goods and services for sale
162	supply	Noun: a stock of a resource from which a person or place can be provided with the necessary amount of that resource. Verb: circulate or distribute or equip with
163	support	Give assistance to; enable to function or act



164	team	a cooperative unit (especially in sports); any group of people united in a common purpose
165	Thinking outside the box	A favourite of 'quirky' creative agencies, the phrase "thinking outside the box" means to think creatively, abandoning all preconceptions.
166	Touch base	This is surely one of the most cringe-worthy pieces of office jargon, and it's filtered its way through from the pitches of American baseball into the offices of the UK. All it means in the office environment is "to make contact". You might hear "let's touch base", meaning "let's talk".
167	Trade-off	an exchange that occurs as a compromise
168	Turnover	The noun turnover is pretty interesting. It may refer to the amount of money your company receives in sales, or the rate at which your company's merchandise is sold and replaced by new stock. It could also mean the rate at which staff leave your company and are then replaced by new people.
169	Unemployment benefits	If an employee loses a job not for his own fault, the employer must pay for his benefits
170	USP	A "USP" is the "Unique Selling Proposition" of a company, product or service – in other words, what makes it different from similar offerings. USPs are considered when a company is set up or a new product or service is launched, and they're also at the forefront of marketers' minds, because it's the unique aspects that enable those charged with marketing to succeed, by highlighting reasons why customers should choose them rather than another company.
171	Variable Expenses	Variable expenses are those business expenses which vary depending on the volume of business, sales, or the volume of transactions. Examples of variable expenses include postage and shipping for customer purchases, purchase of raw materials, inventory of products to be sold, hourly wages of employees, and sales commission.
172	Vertical	You'd have thought that the word "vertical" is simply the opposite to "horizontal", but not in a business context. In the world of business jargon, it refers to an area of expertise. Rather than saying "we cater for the logistics industry", some business types might say "we cater for the logistics vertical".
173	Vision	Vision is the dream of what the owners want the organization to be. It should not be confused with strategy, which is the large-scale plan the company follows to make the dream happen.
174	Warrant	legal document granting permission to do something
175	Wholesale	the selling of goods to merchants, usually in large quantities

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