



ENGLISH FOR BUYERS

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O vocabulário que todo Comprador 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. 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!

Exemplos explicados na videoaula

Português - Inglês

☒ **1 Lista de licitantes: Bidder list**

“Find out why our best supplier dropped out of the bidder list.”

“Descubra por que nosso melhor fornecedor saiu da lista de licitantes”

☒ **2 Pedido de proposta: Request for Proposal**

“A request for proposal is expected to be issued by June.”

“Espera-se que um pedido de proposta seja emitido até Junho.”

☒ **3 Contenção de custo: Cost avoidance**

"Cost avoidance from reliable suppliers can have a measurable impact on your bottom line."

"Contenção de custos com fornecedores confiáveis pode ter um impacto mensurável no resultado final."

☒ **4 Chamada fria: Cold call**

"Cold calls are almost always a waste of our team's time and money."

"Chamadas frias são quase sempre um desperdício de tempo e dinheiro de nossa equipe."

☒ **5 Vendas cruzadas: Cross selling**

"We have to deepen your customer relationships and improve our cross-selling capabilities."

"Temos que aprofundar o relacionamento com os clientes e melhorar nossos recursos de venda cruzada."

☒ **6 Taxa de cancelamento: Churn rate**

"Another highlight was the positive performance of the churn rate which held at 1.8%."

"Outro destaque foi o desempenho positivo da taxa de cancelamento, que ficou em 1,8%."

☒ **7 Fornecimento estratégico: Strategic Sourcing**

"We are in desperate need of a more-effective and more-efficient strategic sourcing."

"Precisamos desesperadamente de um fornecimento estratégico mais eficaz e mais eficiente."

☒ **8 Venda externa: Field sales**

"They're looking for someone experienced in managing field sales."

"Eles estão procurando alguém com experiência em gerenciar vendas externas."

☒ **9 Análise de demanda: Demand Analysis**

"You should do a thorough demand analysis to know how much of the production you can take on."

"Você deve fazer uma análise de demanda completa para saber quanto da produção podemos assimilar."

☒ **10 Fatura/Nota Fiscal: Invoice**

"Releasing the goods without an invoice is most irregular."

"A liberação das mercadorias sem uma fatura é muito irregular."

☒ **11 Cliente em potencial: Prospect**

"Around the time, many prospects, customers and clients will rely on cost."

"Ao longo do tempo, muitos clientes em potencial, clientes e consumidores dependem do custo."

☒ **12 Cliente: Client**

"This client, in particular, relies on quantity over quality."

"Esse cliente, em particular, prefere a quantidade sobre a qualidade."

☒ **13 Fornecedor: Supplier**

"The company has to pay suppliers within 90 days of purchase."

"A empresa deve pagar aos fornecedores no prazo de 90 dias após a compra."

☒ **14 Consumidor: Customer**

"When customers are scarce, businesses will have to compete for them."

"Quando os clientes são escassos, as empresas terão que competir por eles."

☒ **15 Segmentação de mercado: Market segmentation**

"Distance is not the only crucial factor for market segmentation."

"A distância não é o único fator crucial para a segmentação do mercado."

☒ **16 Prazo de entrega: Lead time**

"The overall leadtime of all supplies and services usually took between 3 and 4 weeks."

"O prazo de entrega de todos esses serviços e fornecimentos de material chega a levar de 3 a 4 semanas."

☒ **17 Pedido de compra: Purchase order**

"The products are delivered by default to the address specified by the customer on the purchase order."

"Os produtos são entregues por padrão no endereço especificado pelo cliente no pedido de compra."

☒ **18 Lista reduzida: Shortlist**

"The list of 12 suppliers has been winnowed down to a shortlist of three."

"A lista de 12 fornecedores foi analisada e chegamos a uma lista reduzida de três."

☒ **19 Análise de gastos: Spend Analysis**

"You need to review the information used for this spend analysis."

"Você precisa revisar as informações usadas para essa análise de gastos."

☒ **20 Competidores: Competitors**

"Our competitors had better knowledge of the past sales data."

"Nossos concorrentes tinham um melhor conhecimento dos dados de vendas anteriores."

☒ **21 Despesas de frete: Freight charges**

"This supplier location guarantees affordable freight charges."

"Esta localização do fornecedor garante despesas de frete acessíveis."

☒ **22 Lista de fornecedores aprovados: Approved supplier list**

"We take sustainability into consideration for anyone who intends to remain in our approved supplier list."

"Levamos em consideração a sustentabilidade para quem pretende permanecer em nossa lista de fornecedores aprovados."

☒ **23 Preço base: Base price**

"As far as the base price is concerned, we want to do it in US dollars."

"Quanto ao preço base, queremos fazê-lo em dólares americanos."

☒ **24 Catálogo: Catalogue**

"The catalogue gives a full description of each product."

"O catálogo fornece uma descrição completa de cada produto."

☒ **25 Custo das mercadorias: Cost of goods**

"Such changes are unlikely to affect the final cost of goods"

"É improvável que essas mudanças afetem o custo final das mercadorias."

Conteúdo adicional

Agora confira um glossário bem completo com 124 palavras para Compradores em Português e em Inglês

A

Agreement In Principle: This is also known as a "letter of intent" and is used by two parties to outline the price of a business and some of the larger terms of the transfer of the business. It is not a contract; therefore it is not binding and will be subject to more negotiation.

Amortisation: Spreading out payments over a period of time so that a debt is gradually paid off.

Assets: Everything owned by a company, including items that are owned. Current assets include cash, investments, money due, materials and inventories. Fixed assets include land, buildings and machinery. Intangible assets include goodwill.

Asset Stripping: Buyers who will sell off only some (not all) of an acquired business with the intention of recouping their initial investment while retaining ownership of the rest of the acquired business.

Auction: Where bids are accepted for a business within a specific time period.

Audited Financial Statements – These are the financial statements of a business, showing the business's financial position and the results of its operations. These are prepared by an accountant independent of the business owner and in accordance with general accounting principles.

Advance: Mortgage Loan.

APRC: Annual Percentage Rate of Charge, total cost of the credit to the consumer, expressed as an annual percentage of the total amount of credit, including interest and other charges applying.

Application Fee: A charge by a lender to cover the initial costs of processing a loan application.

Auction: The sale of a property to the highest bidder.

B

Business Broker: Someone dedicated to serving clients who want to buy or sell a business.

Business Plan: A written document which describes the business, its objectives, its strategies, the market in which it operates and its financial forecasts.

Balance Sheet: A statement presenting the status of the business's assets, liabilities and equity on a given date.

Business Transfer Agent: The same as a business broker - someone dedicated to serving clients who want to buy or sell a business.

Book Value/ Net Worth: The accounting value of a business or an asset according to financial records.

Balance Outstanding: The amount of loan owed at a particular time.

Bridging Loan: A temporary loan advanced to help buy a new property before the existing one has been sold.

Buildings Insurance: Insurance against the cost of repair or rebuilding a property from scratch following structural damage, for example by flood, fire or storm.

C

Capital: The total sum that an individual has invested in a business or the business's net worth.

Cash Flow: The difference between a business's cash receipts and its cash payments over a certain period of time.

Commission: Someone's fee as a percentage of the sale.

Chain: A number of linked property sales where exchange of contracts must take place simultaneously.

Closing Date: The date set for submission of offers when more than one party show interest in the property.

Completion Date: Completion of the legal transaction with all monies and documents having been distributed. This is also when the seller's solicitor will instruct the estate agent to release the keys.

Conclusion: See under 'Subject to contracts exchanged'

Contents Insurance: Insurance against accidental damage or theft of all moveable contents, including furniture, appliances and soft furnishings.

Contract: A formal agreement between the buyer and the seller, usually prepared by a solicitor or licensed conveyancer, detailing the terms and conditions of the sale.

Conveyancer: Person other than a solicitor who may conduct the conveyancing.

Conveyancing: The legal work involved in buying and selling properties.

Council Tax: Levied by local councils to cover the cost of local amenities and services.

Covenant: A condition, contained within the Title Deeds or lease, that the buyer must comply with, which is usually applied to all future owners of the property. A restrictive covenant is one that prohibits the owner from doing something.

D

Due Diligence: A thorough investigation into the claimed performance of a business, led by the potential buyer. It involves a verification of all claims made by the business owner.

Deeds: Legal documents assigning ownership of a property and/or land.

Deposit: Sum of money that represents the personal capital that the buyer is putting toward the purchase of the property.

Disbursements: Fees, such as Stamp Duty, Land Registry and search fees on top of conveyancing which you normally pay via your solicitor.

Draft Contract: Unconfirmed version of the contract.

E

Early Repayment Charge: A charge made by the lender if the borrower terminates a mortgage in advance of the terms of the particular mortgage. Normally occurs when the borrower has benefited from reduced payments or cash back in the early period of a mortgage.

Equity: The difference between the value of a property and the amount of mortgage owed.

Exchange of Contracts: The point at which the sale becomes legally binding from which neither party can withdraw without financial penalties - In Scotland see 'Missives Concluded'.

F

Factoring: A process whereby a company pays the business a proportion of its debts in advance in return for payment later on.

Fiscal Year or Tax Year: The annual accounting period.

Franchise: An agreement where the franchisor (a primary company) provides a market tested business package to a local business (the franchisee). The latter then operates under the franchisor's trade name, marketing goods according to an agreed contract.

Fixed Price: Offers are invited at the price shown.

Fixtures and Fittings: All non-structural items included in the purchase of a property.

Freehold: Ownership of the property and land upon which the property is situated.

Full Structural Survey: A full structural survey looks at all the main features of the property, including walls, roof, foundations, plumbing, joinery, electrical wiring, drains, and garden.

G

Gazumping: The practice by a seller accepting a higher price than that previously agreed with someone else.

Gazundering: The practice by a buyer lowering his offer just before exchange of contracts.

Goodwill: The part of the price, not accounted for by the net value of tangible assets that covers extra qualities of the business such as the name, reputations and customer loyalty.

Ground rent: The annual fee which a leaseholder pays to a freeholder.

H

Hard skills: Specific skills that have to be taught, such as learning to use a new computer system, or gaining a professional qualification.

Hardware: The physical parts of a computer

Hedge: A means of limiting the negative impact of an event

Hierarchy: A system where members of an organisation are ranked according to their status or power

High-bay racking: Pallet racking that extends to ceiling level. This will require specially extended masts on forklift trucks

High-bay warehousing: A system of warehousing which looks to maximize utilisation of space using a system of pallets and shelves stacked vertically and the use of machinery such as forklift trucks to retrieve items

I

Intangible Asset: A non-physical, notable asset of the business, e.g. copyright.

Intermediary: A middleman that acts for the interests of either a buyer or seller of a business - such as an agent, broker or advisor.

Inventory: All goods ready for sale, goods already on the production line and raw material in the business's possession.

Instruction: When a seller instructs an estate agent to market a property.

J

Joint Agency: Where two estate agents work together to market a property.

Joint Mortgage: A mortgage where there is more than one individual named responsible for the mortgage.

L

Land Certificate: A Land Registry certificate proving ownership of property.

Land Registry: The Government organisation that holds records of all registered properties in England and Wales.

Law of Intestacy: Refers to the body of law that decides who is entitled to the property under the rules of inheritance.

Leasehold: To be given ownership of a property but not the land it is built on. This normally requires payment of ground rent to the landlord. A leasehold is normally offered for either 999 years, 99 years or shorter terms.

Legal Charge: This term is used for the security that a lender relies on when granting a mortgage.

Lease: An agreement for the rent of a particular, tangible asset.

Liabilities: Any outstanding claims against a business, including accounts and salaries, tax, mortgage bonds, bank loans etc.

Liquid Assets: Assets like receivables and saving accounts that are easily convertible into cash, as well as cash itself.

Local Authority Search: An application made to the appropriate Local Authority requesting details of any planning or other matters which might affect the property being sold.

M

M & A firm: A professional mergers and acquisitions advisor that usually deals with larger businesses for sale.

Mark-up: The difference between wholesale and retail price.

Memorandum: A document that outlines the description of the business, including its history, products, services, mission statement, competitive analysis and financial statements. It can also be used as a document to outline a plan for a future business.

Maintenance Charge: A charge made towards the upkeep of a leasehold property.

Missives Concluded: Scotland only. The solicitors must agree on the written negotiations of the sale - the 'missives'. This can only be done once a mortgage offer is received. When the missives are agreed, this is known as 'conclusion of missives'. Both parties are now legally bound to the sale/purchase.

Mortgage: A loan that is secured against your property.

Mortgagee: The lender of a mortgage.

Mortgagor: The house buyer who takes out a mortgage (the borrower)

Mortgage Deed: A legal document relating to the mortgage lenders interest in the property.

Mortgage Offer: A formal written offer made by a bank or building society to lend an approved amount to purchase a property.

Mortgage Term: This refers to the agreed period of time for your mortgage to be repaid.

Multi-Agency: The selection of two or more estate agents to act on the seller's behalf, usually incurring a higher fee than if the sale is completed by a sole agency.

N

Net Income: For any given period, the remainder of total revenue once the total expenses have been subtracted.

Net Profit: Gross profit minus operating expenses.

Negative Equity: When the value of a property is less than the outstanding sum owed on a mortgage.

O

Obsolescence: The loss of value of a fixed asset owing to it being replaced by an improved asset.

Overhead: The general expenses of a business as distinct from the direct cost of manufacturing a product or offering a service.

Offer: A bid made by a prospective buyer, this offer however is not legally binding.

Offers Over: Offers are invited above the price shown.

Ombudsman: Independent professional bodies who investigate complaints on behalf of customers against estate agents, solicitors and insurance companies.

P

Part-possession: The term used when a property is being sold, where a tenant has legal right of occupation.

Private Treaty: The way in which most house sales are completed in England and Wales.

Property: Your home or the property you wish to sell or buy.

R

Representations and Warranties: The declarations of the seller stating the facts for the business (e.g. that all contracts have been disclosed to the purchaser).

Residual Value: The estimated price that a tangible asset would be worth at resale.

Revenue/ Sales: A business's gross income.

Release of Mortgage: When your lender releases a mortgage, this means that the loan balance has been paid off. A release of a mortgage is the removal of the lender's lien on your home.

Repayment Mortgage: Your monthly repayment includes part interest and part capital repayment. So long as you meet all of the payments required by the lender on time, your mortgage will gradually reduce until it is repaid in full at the end of the mortgage term.

Repossession: When loans are in default the mortgage lender can repossess the property and sell it so they can repay the debt.

Retention: Holding back part of a mortgage loan until repairs to the property are satisfactorily completed.

S

SAV - Stock at valuation: This is the value of any stock a business has at the time of valuation.

Seller Financing: The buyer promises to pay the seller of the business (once a down payment is made) certain sums over a specified period of time. In this way, the seller lends to the buyer to facilitate the purchase.

SIC Codes: This stands for Standard Industrial Classifications categorising and indexing business types and sectors.

Solvency: A business's ability to meet its long-term financial obligations.

Subsidiary Operations: Business operations that are separately accounted for in financial statements.

Sale Agreed: A verbal agreement from the seller.

Satisfaction of Mortgage: This document is issued by the lender of the mortgage once the mortgage has been paid in full. This is also known as the 'release of mortgage'.

Searches: Checks of local council records for planning applications and restrictions, etc.

Sole Agency: The seller chooses a single estate agent to act on their behalf, incurring a lower fee than multi-agency.

Solicitor: Legal expert handling all documentation for the sale and purchase of a property.

Stamp Duty: A tax paid to the Government by the buyer upon completion.

Subject to Contract: Words used to indicate that an agreement is not yet legally Binding.

Survey: An inspection made by a qualified surveyor. There are three main types of survey. Valuation report (for mortgage purposes), Homebuyers report (also comments on general condition) and Full Structural survey (examines structural detail).

T

Taxable Income: Gross income minus exemptions and personal deductions.

Turnover: The amount of money a company makes in sales.

Tenants: People living in a property owned by someone else.

Tender: The process whereby the seller asks for written offers on a property usually with a set closing date. When a property is sold by tender, the buyer pays the fees.

Title: The legal ownership of a property.

Title Deeds: The legal document which outlines the ownership of property and land.

Transfer Deeds: The Land Registry document that transfers legal ownership from seller to buyer.

U

Under Offer: When the seller has accepted an offer on the property, but contracts have not yet been exchanged.

V

Variable Interest Rate: Rate of interest payment that fluctuates over time in line with general interest rates.

Vendor: The legal name sometimes used to describe the seller of the property.

Verbal Offer: Offer from prospective purchaser, not legally binding on either party.

Gostou desse conteúdo? Talvez você queira se aprofundar ainda mais, participando de uma mentoria online e gratuita, onde eu ensino **os 3 elementos essenciais para falar inglês com confiança e segurança:**

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