



NAÇÃO  
FLUENTE

# Inglês Técnico

**Comprador**



# Sumário

<input type="checkbox"/> Introdução	3
<input type="checkbox"/> Orientação	4
<input type="checkbox"/> Expressões	5
<input type="checkbox"/> Glossário	8
<input type="checkbox"/> A	8
<input type="checkbox"/> B	9
<input type="checkbox"/> C	9
<input type="checkbox"/> D	10
<input type="checkbox"/> E	11
<input type="checkbox"/> F	11
<input type="checkbox"/> G	12
<input type="checkbox"/> H	12
<input type="checkbox"/> I	12
<input type="checkbox"/> J	13
<input type="checkbox"/> L	13
<input type="checkbox"/> M	14
<input type="checkbox"/> N	15
<input type="checkbox"/> O	15
<input type="checkbox"/> P	15
<input type="checkbox"/> R	16
<input type="checkbox"/> S	16
<input type="checkbox"/> T	17
<input type="checkbox"/> U	18
<input type="checkbox"/> V	18
<input type="checkbox"/> Inglês Corporativo	19
<input type="checkbox"/> Fluência Descomplicada	20
<input type="checkbox"/> Compartilhe	21

# Introdução

## Vocabulário e expressões essenciais para Compradores

Bem-vindo à nossa apostila de inglês técnico para Compradores!

Neste material, exploraremos os termos e expressões essenciais necessários para uma comunicação eficaz no setor de compras e suprimentos.

Você desenvolverá habilidades para articular negociações e especificações de forma clara e precisa, enquanto adquire a capacidade de compreender e responder de maneira eficaz às demandas e desafios da área de compras.

Estamos entusiasmados para iniciar esta jornada de aprendizado com você, contribuindo para o seu sucesso profissional como Comprador!

Vamos começar!

## Orientação

### Siga estas orientações para otimizar o uso deste material e potencializar o seu aprendizado

- 1 Imprima este PDF;
- 2 Destaque com caneta marca-texto as palavras desconhecidas;
- 3 Leia a coluna *meaning* para descobrir o significado, sem usar tradutores;
- 4 Construa frases com aplicação das novas palavras que você está aprendendo.

Se precisar de inspiração, use o [dictionary.cambridge.org/](https://dictionary.cambridge.org/)

Faça isso por meio da escrita e não da digitação, pois isso potencializa o armazenamento do novo conhecimento na memória de longo prazo.



# Expressões

## Exemplos

<p><b>Approved supplier list</b> Lista de fornecedores aprovados</p>	<p><b>We take sustainability into consideration for anyone who intends to remain in our approved supplier list.</b> Levamos em consideração a sustentabilidade para quem pretende permanecer em nossa lista de fornecedores aprovados.</p>
<p><b>Base price</b> Preço base</p>	<p><b>As far as the base price is concerned, we want to do it in US dollars.</b> Quanto ao preço base, queremos fazê-lo em dólares americanos.</p>
<p><b>Bidder list</b> Lista de licitantes</p>	<p><b>Find out why our best supplier dropped out of the bidder list.</b> Descubra por que nosso melhor fornecedor saiu da lista de licitantes.</p>
<p><b>Catalogue</b> Catálogo</p>	<p><b>The catalogue gives a full description of each product.</b> O catálogo fornece uma descrição completa de cada produto.</p>
<p><b>Client</b> Cliente</p>	<p><b>This client, in particular, relies on quantity over quality.</b> Esse cliente, em particular, prefere a quantidade sobre a qualidade.</p>
<p><b>Cold call</b> Chamada fria</p>	<p><b>Cold calls are almost always a waste of our team's time and money.</b> Chamadas frias são quase sempre um desperdício de tempo e dinheiro de nossa equipe.</p>
<p><b>Competitors</b> Competidores</p>	<p><b>Our competitors had better knowledge of the past sales data.</b> Nossos concorrentes tinham um melhor conhecimento dos dados de vendas anteriores.</p>
<p><b>Cost avoidance</b> Contenção de custo</p>	<p><b>Cost avoidance from reliable suppliers can have a measurable impact on your bottom line.</b> Contenção de custos com fornecedores confiáveis pode ter um impacto mensurável no resultado final.</p>
<p><b>Cost of goods</b> Custo das mercadorias</p>	<p><b>Such changes are unlikely to affect the final cost of goods.</b> É improvável que essas mudanças afetem o custo final das mercadorias.</p>
<p><b>Cross selling</b> Vendas cruzadas</p>	<p><b>We have to deepen your customer relationships and improve our cross-selling capabilities.</b> Temos que aprofundar o relacionamento com os clientes e melhorar nossos recursos de venda cruzada.</p>

# Expressões

## Exemplos

<b>Customer</b> Consumidor	<b>When customers are scarce, businesses will have to compete for them.</b> Quando os clientes são escassos, as empresas terão que competir por eles.
<b>Demand Analysis</b> Análise de demanda	<b>You should do a thorough demand analysis to know how much of the production you can take on.</b> Você deve fazer uma análise de demanda completa para saber quanto da produção podemos assimilar.
<b>Field sales</b> Venda externa	<b>They're looking for someone experienced in managing field sales.</b> Eles estão procurando alguém com experiência em gerenciar vendas externas.
<b>Invoice</b> Fatura/Nota Fiscal	<b>Releasing the goods without an invoice is most irregular.</b> A liberação das mercadorias sem uma fatura é muito irregular.
<b>Lead time</b> Prazo de entrega	<b>The overall leadtime of all supplies and services usually took between 3 and 4 weeks.</b> O prazo de entrega de todos esses serviços e fornecimentos de material chega a levar de 3 a 4 semanas.
<b>Market segmentation</b> Segmentação de mercado	<b>Distance is not the only crucial factor for market segmentation.</b> A distância não é o único fator crucial para a segmentação do mercado.
<b>Prospect</b> Cliente em potencial	<b>Around the time, many prospects, customers and clients will rely on cost.</b> Ao longo do tempo, muitos clientes em potencial, clientes e consumidores dependem do custo.
<b>Purchase order</b> Pedido de compra	<b>The products are delivered by default to the address specified by the customer on the purchase order.</b> Os produtos são entregues por padrão no endereço especificado pelo cliente no pedido de compra.
<b>Request for Proposal</b> Pedido de proposta	<b>A request for proposal is expected to be issued by June.</b> Espera-se que um pedido de proposta seja emitido até Junho.
<b>Shortlist</b> Lista reduzida	<b>The list of 12 suppliers has been winnowed down to a shortlist of three.</b> A lista de 12 fornecedores foi analisada e chegamos a uma lista reduzida de três.

# Expressões

## Exemplos

<b>Spend Analysis</b> Análise de gastos	<b>You need to review the information used for this spend analysis.</b> Você precisa revisar as informações usadas para essa análise de gastos.
<b>Strategic Sourcing</b> Fornecimento estratégico	<b>We are in desperate need of a more-effective and more-efficient strategic sourcing.</b> Precisamos desesperadamente de um fornecimento estratégico mais eficaz e mais eficiente.
<b>Strategic Sourcing</b> Condições de pagamento	<b>You can include terms of payment as part of your promotional strategy.</b> É possível incluir condições de pagamento como parte da estratégia promocional.
<b>Supplier</b> Fornecedor	<b>The company has to pay suppliers within 90 days of purchase.</b> A empresa deve pagar aos fornecedores no prazo de 90 dias após a compra.

# Glossário

## A

### Advance

Mortgage Loan.

### 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.

### Application Fee

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

### (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.

### 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

The sale of a property to the highest bidder.

### 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.

## Glossário

### B

<b>Balance Outstanding</b>	The amount of loan owed at a particular time.
<b>Balance Sheet</b>	A statement presenting the status of the business's assets, liabilities and equity on a given date.
<b>Book Value/ Net Worth</b>	The accounting value of a business or an asset according to financial records.
<b>Bridging Loan</b>	A temporary loan advanced to help buy a new property before the existing one has been sold.
<b>Buildings Insurance</b>	Insurance against the cost of repair or rebuilding a property from scratch following structural damage, for example by flood, fire or storm.
<b>Business Broker</b>	Someone dedicated to serving clients who want to buy or sell a business.
<b>Business Plan</b>	A written document which describes the business, its objectives, its strategies, the market in which it operates and its financial forecasts.
<b>Business Transfer Agent</b>	The same as a business broker - someone dedicated to serving clients who want to buy or sell a business.

### C

<b>Capital</b>	The total sum that an individual has invested in a business or the business's net worth.
<b>Cash Flow</b>	The difference between a business's cash receipts and its cash payments over a certain period of time.
<b>Chain</b>	A number of linked property sales where exchange of contracts must take place simultaneously.
<b>Closing Date</b>	The date set for submission of offers when more than one party show interest in the property.

## Glossário

<b>Commission</b>	Someone's fee as a percentage of the sale.
<b>Completion Date</b>	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.
<b>Contents Insurance</b>	Insurance against accidental damage or theft of all moveable contents, including furniture, appliances and soft furnishings.
<b>Contract</b>	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.
<b>Conveyancer</b>	Person other than a solicitor who may conduct the conveyancing.
<b>Conveyancing</b>	The legal work involved in buying and selling properties.
<b>Council Tax</b>	Levied by local councils to cover the cost of local amenities and services.
<b>Covenant</b>	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.
<b>D</b>	
<b>Deeds</b>	Legal documents assigning ownership of a property and/or land.
<b>Deposit</b>	Sum of money that represents the personal capital that the buyer is putting toward the purchase of the property.
<b>Disbursements</b>	Fees, such as Stamp Duty, Land Registry and search fees on top of conveyancing which you normally pay via your solicitor.
<b>Draft Contract</b>	Unconfirmed version of the contract.
<b>Due Diligence</b>	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.

# Glossário

## 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.

### 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.

### 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.

### 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.

## Glossário

### 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

#### Instruction

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

#### 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.



## Glossário

### Inventory

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

## 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.

### Lease

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

### 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.

### 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.

## Glossário

### M

#### M&A firm

A professional mergers and acquisitions advisor that usually deals with larger businesses for sale.

#### Maintenance Charge

A charge made towards the upkeep of a leasehold property.

#### 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.

#### 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.

#### Mortgage Deed

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

#### Mortgagee

The lender of a mortgage.

#### Mortgagor

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

#### 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.

## Glossário

### N

#### Negative Equity

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

#### 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.

### O

#### Obsolescence

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

#### 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.

#### Overhead

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

### 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.

# Glossário

## R

### 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.

### 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).

### Repossession

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

### Residual Value

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

### Revenue / Sales

A business's gross income.

### Retention

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

## S

### 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'.

### SAV - Stock at valuation

This is the value of any stock a business has at the time of valuation.

### Searches

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

### 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.

## Glossário

<b>SIC Codes</b>	This stands for Standard Industrial Classifications categorising and indexing business types and sectors.
<b>Sole Agency</b>	The seller chooses a single estate agent to act on their behalf, incurring a lower fee than multi-agency.
<b>Solicitor</b>	Legal expert handling all documentation for the sale and purchase of a property.
<b>Solvency</b>	A business's ability to meet its long-term financial obligations.
<b>Stamp Duty</b>	A tax paid to the Government by the buyer upon completion.
<b>Subject to Contract</b>	Words used to indicate that an agreement is not yet legally Binding.
<b>Subsidiary Operations</b>	Business operations that are separately accounted for in financial statements.
<b>Survey</b>	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).
<b>T</b>	
<b>Taxable Income</b>	Gross income minus exemptions and personal deductions.
<b>Tenants</b>	People living in a property owned by someone else.
<b>Tender</b>	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.
<b>Title</b>	The legal ownership of a property.
<b>Title Deeds</b>	The legal document which outlines the ownership of property and land.
<b>Transfer Deeds</b>	The Land Registry document that transfers legal ownership from seller to buyer.
<b>Turnover</b>	People living in a property owned by someone else.

## Glossário

### 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.

# Inglês Corporativo

Explore estes recursos para expandir seu vocabulário corporativo:

Inglês Corporativo 17 set, 2022



**Inglês Corporativo Técnico:  
vocabulário útil para sua profissão**

Inglês Corporativo 5 out, 2023



**Rotina de trabalho em inglês**

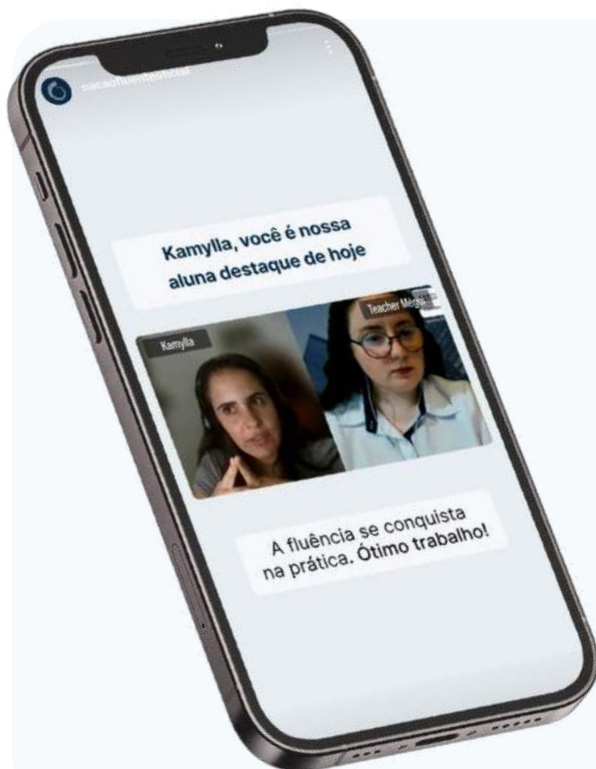


# Fluência Descomplicada

Isso que você acabou de ler foi nosso **conteúdo gratuito**. Espero que tenha sido útil no seu aprendizado.

Se você busca **resultados na evolução do seu inglês**, conheça o curso Fluência Descomplicada, aqui da Nação Fluente.

Ele é focado na prática; por isso, disponibiliza ao aluno cinco encontros semanais para treinar conversação em inglês, com duração de 1 hora e meia cada, totalizando **7 horas e meia de conversação por semana**.



Se o aluno precisa tirar dúvidas, praticar sobre um tema específico e deseja avaliar sua evolução, ele também pode contar com as **aulas individuais exclusivas** entre ele e o professor, que ocorrem uma vez por semana com duração de 50 minutos.

Para **traçar estratégias** para aprender inglês de maneira eficaz, tirando o máximo proveito disso tudo, o aluno também recebe acesso aos encontros de coaching voltado para idiomas.

Por fim, há a área do aluno, com vídeo aulas e material de apoio em uma plataforma de fácil acesso.

**Conheça o Fluência Descomplicada**



# Compartilhe

## Ajude a democratizar o ensino do inglês no Brasil

Caro leitor,

Você chegou ao final de mais uma etapa importante em sua jornada de aprendizado de inglês.

Mas lembre-se, o conhecimento é ainda mais poderoso quando compartilhado.

Nossa missão vai além do ensino; é também sobre criar uma comunidade onde o inglês é acessível a todos, independentemente de onde estão ou de suas condições financeiras.

Ao compartilhar este material, você se torna parte fundamental dessa missão.

Como você pode ajudar?



### Baixe este material

Faça o download deste material através do link fornecido para obter uma cópia e explorar seu conteúdo.



### Compartilhe com alguém

Pode ser alguém próximo a você - amigo, colega, familiar ou alguém em sua rede social - que se beneficiaria deste aprendizado.



### Espalhe a palavra

Converse sobre como este material ajudou você e encoraje outros a se juntarem a nós nesta jornada de aprendizado.

Cada pessoa que você ajuda a aprender inglês é uma semente plantada para um futuro onde barreiras linguísticas são diminuídas e oportunidades são ampliadas.

Juntos, podemos fazer uma grande diferença.

Vamos juntos nessa missão?



## Vânia Paula de Freitas

Aula individual | Conversação | Inglês Corporativo Descomplicado