



NAÇÃO  
FLUENTE

# Inglês Técnico

**Compras**



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# Introdução

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's list</b> Lista de licitantes</p>	<p><b>Find out why our best supplier dropped out of the bidder's 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 sold</b> Custo das mercadorias</p>	<p><b>Such changes are unlikely to affect the final cost of goods sold.</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 consumidores 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

<b>Advance</b>	A sum of money paid before it is due or a loan given in anticipation of future earnings.
<b>Agreement In Principle</b>	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.
<b>Amortisation</b>	Spreading out payments over a period of time so that a debt is gradually paid off.
<b>Application Fee</b>	A non-refundable fee required as part of the application process for the initial costs of processing a loan application.
<b>APRC (Annual Percentage Rate of Charge)</b>	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.
<b>Assets</b>	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.
<b>Asset Stripping</b>	Buyers who will sell assets of an acquired business separately with the intention of recouping their initial investment while retaining ownership of the rest.
<b>Auction</b>	The sale of a property to the highest bidder.
<b>Audited Financial Statements</b>	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 value of the assets (property and money) that a person or business has, after any debts are taken away
<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 who assist buyers and sellers of privately held businesses in the buying and selling process.
<b>Business plan</b>	A document that outlines the description of the business, including its history, products, services, mission statement, competitive analysis and financial statements.
<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>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>	The day the sale proceeds and the property title change hands between buyer and seller.
<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>	A person whose job is to manage the legal process of moving land or property from one owner to another.
<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.

### D

<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

<b>Early Repayment Charge</b>	A penalty your provider may charge if you overpay on your mortgage by more than they allow, or pay off the whole loan too early.
<b>Equity</b>	The difference between the value of a property and the amount of mortgage owed.
<b>Exchange of Contracts</b>	The point at which the sale becomes legally binding from which neither party can withdraw without financial penalties - In Scotland see 'Missives Concluded'.

### F

<b>Factoring</b>	A process whereby a company pays the business a proportion of its debts in advance in return for payment later on.
<b>Fiscal Year or Tax Year</b>	The annual accounting period.
<b>Fixed Price</b>	Offers are invited at the price shown.
<b>Fixtures and Fittings</b>	All non-structural items included in the purchase of a property.
<b>Freehold</b>	Ownership of the property and land upon which the property is situated.
<b>Franchise</b>	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.
<b>Full Structural Survey</b>	A comprehensive examination of the condition of a house or other property, including walls, roof, foundations, plumbing, joinery, electrical wiring, drains, and garden.

# Glossário

## G

<b>Gazumping</b>	The practice by a seller accepting a higher price than that previously agreed with someone else.
<b>Gazundering</b>	The practice by a buyer lowering his offer just before exchange of contracts.
<b>Goodwill</b>	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.
<b>Ground rent</b>	Rental payment (typically annual) made by a leaseholder or tenant to the freeholder who owns the land that the property is built on.

## H

<b>Hard skills</b>	Specific skills that have to be taught, such as learning to use a new computer system, or gaining a professional qualification.
<b>Hardware</b>	The physical parts of a computer.
<b>Hedge</b>	A means of limiting the negative impact of an event.
<b>Hierarchy</b>	A system where members of an organisation are ranked according to their status or power.
<b>High-bay racking</b>	Pallet racking that extends to ceiling level. This will require specially extended masts on forklift trucks.
<b>High-bay warehousing</b>	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

<b>Instruction</b>	When a seller instructs an estate agent to market a property.
<b>Intangible Asset</b>	A non-physical, notable asset of the business, e.g. copyright.



## Glossário

<b>Intermediary</b>	A middleman that acts for the interests of either a buyer or seller of a business - such as an agent, broker or advisor.
<b>Inventory</b>	All goods ready for sale, goods already on the production line and raw material in the business's possession.
<b>J</b>	
<b>Joint Agency</b>	Where two estate agents work together to market a property.
<b>Joint Mortgage</b>	A mortgage where there is more than one individual named responsible for the mortgage.
<b>L</b>	
<b>Land Certificate</b>	A Land Registry certificate proving ownership of property.
<b>Land Registry</b>	The Government organisation that holds records of all registered properties in England and Wales.
<b>Law of Intestacy</b>	Refers to the body of law that decides who is entitled to the property under the rules of inheritance.
<b>Lease</b>	An agreement for the rent of a particular, tangible asset.
<b>Leasehold</b>	The leasing (or renting) of a property far longer than a tenant's standard one- or two-year time frame. Contracts for leaseholds last for 40 to 120 years.
<b>Legal Charge</b>	This term is used for the security that a lender relies on when granting a mortgage.
<b>Liabilities</b>	Any outstanding claims against a business, including accounts and salaries, tax, mortgage bonds, bank loans etc.
<b>Liquid Assets</b>	Assets like receivables and saving accounts that are easily convertible into cash, as well as cash itself.
<b>Local Authority Search</b>	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

<b>M&amp;A firm</b>	A professional mergers and acquisitions advisor that usually deals with larger businesses for sale.
<b>Maintenance Charge</b>	A charge made towards the upkeep of a leasehold property.
<b>Markup</b>	The gross or total profit on a particular commodity or service. It is also represented as a percentage over a cost price.
<b>Memorandum</b>	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.
<b>Missives Concluded</b>	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.
<b>Mortgage</b>	A loan that is secured against your property.
<b>Mortgage Deed</b>	A legal document relating to the mortgage lenders interest in the property.
<b>Mortgagee</b>	The lender of a mortgage.
<b>Mortgagor</b>	The house buyer who takes out a mortgage (the borrower).
<b>Mortgage Offer</b>	A formal written offer made by a bank or building society to lend an approved amount to purchase a property.
<b>Mortgage Term</b>	This refers to the agreed period of time for your mortgage to be repaid.
<b>Multi-Agency</b>	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

<b>Negative Equity</b>	When the value of a property is less than the outstanding sum owed on a mortgage.
<b>Net Income</b>	For any given period, the remainder of total revenue once the total expenses have been subtracted.
<b>Net Profit</b>	Gross profit minus operating expenses.

### O

<b>Obsolescence</b>	The loss of value of a fixed asset owing to it being replaced by an improved asset.
<b>Offer</b>	A bid made by a prospective buyer, this offer however is not legally binding.
<b>Offers Over</b>	Offers are invited above the price shown.
<b>Ombudsman</b>	Independent professional bodies who investigate complaints on behalf of customers against estate agents, solicitors and insurance companies.
<b>Overhead</b>	The general expenses of a business as distinct from the direct cost of manufacturing a product or offering a service.

### P

<b>Part-possession</b>	The term used when a property is being sold, where a tenant has legal right of occupation.
<b>Private Treaty</b>	The way in which most house sales are completed in England and Wales.
<b>Property</b>	Land and buildings owned by an individual or entity.
<b>Property Chain</b>	A number of linked property sales where exchange of contracts must take place simultaneously.

# Glossário

## R

<b>Release of Mortgage</b>	Legal document issued by a lender, confirming that a mortgage has been fully paid off and the borrower no longer owes any debt on the property.
<b>Repayment Mortgage</b>	A type of loan where the borrower pays off both the capital and interest over a set period. Monthly payments reduce the loan balance, and by the end of the term, the loan is fully repaid, granting full ownership of the property.
<b>Representations and Warranties</b>	Legal statements made by one party to another in a contract, typically during business transactions, to confirm certain facts and conditions.
<b>Repossession</b>	The legal process where a lender, typically a bank or financial institution, takes back ownership of a property from the borrower due to missed mortgage payments or loan defaults.
<b>Residual Value</b>	The estimated value of a fixed asset at the end of its lease term or useful life.
<b>Revenue</b>	A business's gross income.
<b>Retention</b>	Holding back part of a mortgage loan until repairs to the property are satisfactorily completed.

## S

<b>Sale Agreed</b>	A verbal agreement from the seller.
<b>Satisfaction of Mortgage</b>	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'.
<b>SAV - Stock at valuation</b>	This is the value of any stock a business has at the time of valuation.
<b>Searches</b>	Checks of local council records for planning applications and restrictions, etc.
<b>Seller Financing</b>	A real estate agreement in which the seller handles the mortgage process instead of a financial institution.

## 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).

### T

<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>	A measure of how fast homes are bought and sold, and it's reported as a percentage.

## Glossário

### U

**Under Offer**

When a buyer has presented an offer which the seller is still considering.

### 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:



**Rotina de trabalho em inglês**



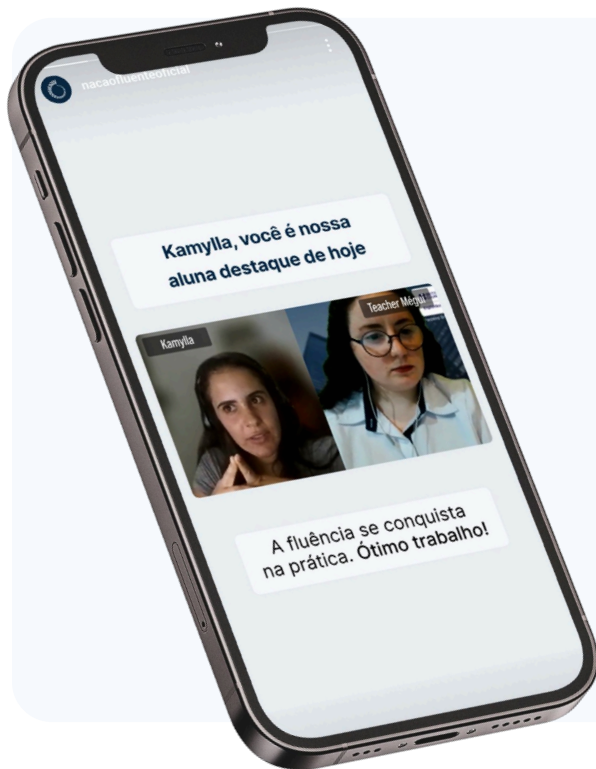
**Inglês corporativo técnico:  
vocabulário útil para sua profissão**



## Curso Fluência Descomplicada

Se você busca confiança e fluência no inglês, o Curso Fluência Descomplicada é o caminho ideal!

Com um método focado na prática, nele você participa de encontros online para treinar conversação, tira dúvidas ao vivo com professores e aprende estratégias eficazes para acelerar seu aprendizado



O que você encontra no curso?

- **Encontros de conversação em dupla:** participe conforme sua disponibilidade e pratique com outros alunos.
- **Aulas individuais:** sessões personalizadas com um professor para focar nos seus desafios.
- **Coaching para idiomas + gestão de projetos:** estratégias para otimizar seus estudos e manter a motivação.
- **Material complementar:** vídeos e conteúdos exclusivos em uma plataforma intuitiva.

**Conheça o curso 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