



NAÇÃO
FLUENTE

Inglês Técnico

Área Financeira



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	10
<input type="checkbox"/> D	11
<input type="checkbox"/> E	12
<input type="checkbox"/> F	12
<input type="checkbox"/> G	12
<input type="checkbox"/> I	13
<input type="checkbox"/> L	13
<input type="checkbox"/> M	14
<input type="checkbox"/> N	14
<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	17
<input type="checkbox"/> V	17
<input type="checkbox"/> W	17
<input type="checkbox"/> Inglês Corporativo	18
<input type="checkbox"/> Fluência Descomplicada	19
<input type="checkbox"/> Compartilhe	20

Introdução

Vocabulário e expressões essenciais para Área Financeira

Bem-vindo à nossa apostila dedicada ao campo da área financeira!

Neste material, mergulharemos nos conceitos e vocabulário essenciais para comunicar-se no setor.

Você aprenderá a expressar suas ideias de maneira clara e persuasiva, além de desenvolver a habilidade de compreender e responder de forma eficaz às demandas e desafios do mundo financeiro.

Estamos animados para iniciar esta jornada de aprendizado com você e contribuir para o seu sucesso profissional na área financeira!

Vamos começar esta emocionante jornada!

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/

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>Accounts receivable Contas a receber</p>	<p>Our accounts receivables have been increasing during the last year. Nossas contas a receber têm aumentado durante o último ano.</p>
<p>Banknote Cédula</p>	<p>I'm afraid this banknote is a forgery; it's just a worthless piece of paper. Receio que esta nota seja uma falsificação; é apenas um pedaço de papel sem valor.</p>
<p>Buying power Poder de compra</p>	<p>They have a competitive edge in larger buying power. Eles têm uma vantagem competitiva em maior poder de compra.</p>
<p>Cash flow statement Demonstração de fluxo de caixa</p>	<p>It is common practice for a cash flow statement to be provided in annual accounts. É prática comum que a demonstração do fluxo de caixa seja fornecida nas contas anuais.</p>
<p>Commercial bank Banco de varejo</p>	<p>Talks with the commercial banks have failed to produce concrete results. As conversas com os bancos comerciais falharam em produzir resultados concretos.</p>
<p>Default interest Juros de mora</p>	<p>Any debt not paid at the due date is subject to default interest. Qualquer dívida não paga na data de vencimento está sujeita a juros de mora.</p>
<p>Defaulter Inadimplente</p>	<p>Defaulters had 30 days to make good on the loans. Os inadimplentes tiveram 30 dias para pagar os empréstimos.</p>
<p>Deposit slip Comprovante de depósito</p>	<p>Ask for some sort of authentication as part of accepting a deposit slip. Peça algum tipo de autenticação como parte da aceitação de um comprovante de depósito.</p>
<p>Depreciation Depreciação</p>	<p>We must provide for depreciation when calculating the costs. Devemos prever depreciação ao calcular os custos.</p>
<p>Electronic fund transfers Transferência eletrônica de fundos</p>	<p>The plan will reduce paperwork and make electronic fund transfers easier. O plano reduzirá a papelada e facilitará a transferência eletrônica de fundos.</p>

Expressões

Exemplos

<p>Government bond Títulos públicos</p>	<p>Government bonds began yielding less so we need an alternative. Os títulos públicos começaram a render menos, por isso precisamos de uma alternativa.</p>
<p>High-net-worth individuals Indivíduos com elevado patrimônio líquido</p>	<p>The bank is seeking to cater to high net worth individuals. O banco está buscando atender indivíduos com alto patrimônio líquido.</p>
<p>Investment bank Banco de investimento</p>	<p>If they are any good, why do they need an investment bank? Se eles são bons, por que eles precisam de um banco de investimento?</p>
<p>Liquidity Liquidez</p>	<p>The company maintains a high degree of liquidity. A empresa mantém um alto grau de liquidez.</p>
<p>Market risk Risco de mercado</p>	<p>It has huge market potential, little market risk and high added value of resources. Possui um enorme potencial de mercado, pouco risco de mercado e alto valor agregado de recursos.</p>
<p>Net income Lucro líquido</p>	<p>The shareholders have the right to receive the portion of 10% of net income determined by law. Os acionistas têm o direito de receber a parcela de 10% do lucro líquido determinado por lei.</p>
<p>Operating expenses Despesas operacionais</p>	<p>Please provide a breakdown of all major operating expenses by items. Forneça um detalhamento de todas as principais despesas operacionais por itens.</p>
<p>Operating revenue Receita operacional</p>	<p>That helped to boost operating revenue by 8.2 percent. Isso ajudou a aumentar a receita operacional em 8,2%.</p>
<p>Redemption fee Taxa de resgate</p>	<p>In the case of a redemption fee being applied, the prospectus shall be updated and the investors duly informed. No caso de uma taxa de resgate ser aplicada, o prospecto deve ser atualizado e os investidores devidamente informados.</p>
<p>Risk tolerance Tolerância ao risco</p>	<p>Risk tolerance should be adjusted according to changing circumstances. A tolerância ao risco deve ser ajustada de acordo com as novas circunstâncias.</p>

Expressões

Exemplos

Sales charge Comissão de vendas	Each share comes with a different mix of sales charges and expenses. Cada ação vem com um mix diferente de comissão e despesas de vendas.
Tax avoidance Evasão fiscal	This may make your tax avoidance strategies much harder to employ. Isso pode tornar suas estratégias de evasão fiscal muito mais difíceis de empregar.
Tax liability Responsabilidade fiscal	Getting expert advice can help to minimize tax liability. Obter aconselhamento especializado pode ajudar a minimizar a responsabilidade fiscal.
Treasury note Letras do Tesouro	The money is invested in government Treasury notes and returns are guaranteed. O dinheiro está investido em letras do Tesouro e os retornos são garantidos.

Glossário

A

Account

A record of financial transactions. Businesses that extend credit to their customers maintain an account of their transactions.

Accounts Payable

Amounts owed by a business that are payable within one year. These are listed in the current liabilities section of a balance sheet.

**Accounts
Receivable**

Money owed to a business for goods and services the business has sold. These are listed in the current assets section of a balance sheet.

Amortization

A debt may be amortized with a specific schedule for paying back the principal and interest in equal payments by the end of the loan term.

**Annual Percentage
Rate**

The APR is expressed as a percentage, indicating the interest and fees charged for a loan over a one-year period.

Annuity

An investment may pay annuities to an investor, which are equal payments occurring at regular intervals. Annuities include compounded interest, also.

Appreciate

An asset or investment may appreciate in value, which means that its worth increases.

Appreciation

A rise in value of your business's goods or services. Represented as a credit on your balance sheet.

Asset

An asset is something you own, such as property, structures, money, or investments like stocks or bonds.

Assets

Everything a business owns. These include cash, equipment, securities, accounts receivable, merchandise as well as intangible assets such as trademarks and patents.

Audit

An audit is an in-depth examination of an individual's or company's finances, performed by an auditor.

Glossário

B

Balance

A balance may be the amount of money present in a checking or savings account. Balance can also indicate the amount of money remaining to be repaid on a loan.

Balance Sheet

A financial statement that shows what a business owns and what it owes at a certain date. Also called a statement of financial position.

Bankruptcy

When an individual or a company has insurmountable debt and cannot repay it, it's possible to declare bankruptcy to receive legal protection from the debts. Bankruptcy involves a legal process, possibly including the sale of assets to reduce the debt amount.

Bond

The government or a corporation may issue bonds to investors indicating a specific debt between the business entity and the investor. The government or corporation agrees to pay the investor the face value of the bond and interest for the term of the bond.

Book Value

The value of a business as presented by the excess of the total assets over the total liabilities. Factors such as depreciation will affect book value.

Budget

A budget is a written or electronic accounting plan to help you manage your finances and save money.

Business Plan

A plan detailing the setting up, operation and direction your business will take. A business plan is a management tool used to focus on objectives as well as a resource when looking for financing.

Glossário

C

Capital

Money available for investment. The amount of money owners have invested in their business.

Cash

Money on hand and deposits in banks. Cash is a business asset.

Cash Equivalents

Short term, temporary securities that can be quickly converted to cash. Included in the assets of a business.

Cash Flow

The flow of cash in and out of a business. Positive cash flow means having enough cash to meet your operating needs and to pay your bills on time. It is an important sign of a healthy and stable business.

Cash Reserve

Money set aside for unexpected or unbudgeted expenses. Usually the equivalent of 3 to 6 months net income. Also called contingency.

Certificate of Deposit

A certificate of deposit (or CD) is an investment that involves the deposit of a specific amount of money into an account. You must keep your money in the account for a specified term to earn interest. Early withdrawal will result in a penalty.

Charge

Making a charge involves a purchase on a revolving credit account. The consumer borrows the money, which will result in interest charges unless the borrower pays the amount in full before the grace period ends.

Collateral

Some loans require property to assure repayment of the loan. This property is called collateral.

Commodities

Commodities are investment in tangible goods, such as gold or wheat. Investors hope prices of commodities will increase, resulting in a profit.

Contract

A legally binding agreement between parties (individuals, businesses, governments, organizations, etc.) for goods or services at a specified price.

Corporation

A form of business organization having a legal entity independent of its owners. The corporation's owners (shareholders) have no liability for its debts.

Glossário

Cosigner	Some lenders require an additional party, or cosigner, to be added to the contract to guarantee payment if the borrower defaults.
Credit	Credit encompasses money borrowed that a borrower will need to repay.
Credit History	As consumers manage finances, borrowing and repaying money, they develop a credit history that details these transactions. Future loans depend on a solid credit history, because lenders check this information.
Current Assets	Assets a company can liquidate to cash within one year.
Current Liabilities	Obligations a company has to others, payable within one year.
D	
Debit	To place an entry on the debit side of an account. A debit is a record of a sum owing.
Debt	Money a business has borrowed and must repay, usually with interest.
Default	A default occurs if a payment is not made according to the terms of an agreement.
Deposit	Placing money into an account is a deposit.
Depreciation	A decrease in value of an asset due to age or wear. Depreciation affects the book value of assets of a business. It is a non-cash expense.
Diversification	To expand your product line, services and/or your range of investments.
Diversify	An investor will typically spread out investment capital among various types of investments, known as diversification. This practice helps reduce investment risks.
Dividend	The portion of a company's profits paid to its shareholders. A stock selling for \$20 a share with an annual dividend of \$1 a share yields the investor 5%.

Glossário

E

Earned Income

People who work for their wages receive earned income.

Equity

The part of a business's assets owned by the stockholders. In other words, the money left over if a company sold all of its assets and paid off its liabilities.

Equity Capital

Capital invested in a business.

Expenses

The operating costs of a business. These include rent, salaries and taxes, for example.

F

Finance Charge

Lenders charge borrowers finance charges as fees for lending money. Borrowers who pay off a balance within a grace period can avoid finance charges.

Fixed Assets

Property and equipment owned by a business and used for more than one year. These include anything businesses use to display, ship or store products.

Fixed Expenses

Some payments do not change from month to month, making them fixed expenses. An example of a fixed expense might be a car payment.

Foreclosure

If a borrower does not make payments on a secured debt, the lender may initiate legal foreclosure proceedings to seize the property associated with the debt. Default on a mortgage could result in foreclosure and auction of the property.

G

Generally Accepted Accounting Principles (GAPP)

A set of guidelines and rules for financial reporting. A company must follow these to prepare and present financial statements.

Glossário

Goodwill

An intangible asset of a business. Examples are knowledge and reputation.

Grace Period

Revolving credit card lending involves grace periods, wherein borrowers do not have to pay finance charges or interest if they pay balances in full.

Gross Income

The total income of a company for a set period, before deductions and expenses. Also called gross profit.

I

Insufficient Funds

If an account holder makes a bookkeeping error and writes a check without having at least this much money in a checking account, the bank may return the check due to insufficient funds. Banks often charge penalty fees for insufficient funds.

Interest

Lenders charge a percentage of loan amounts as a fee for the loan, known as interest.

Interest Rate

The percentage charged in interest is known as the interest rate.

Inventory

Raw materials, items available for sale or in the process of being made ready for sale. Inventory can be individually valued by several different means, including cost or current market value.

Invest

People who wish to earn a profit from their money may make purchases or place their money into specific types of accounts, known as investing.

L

Leverage

The ratio by which debt exceeds equity. The use of debt instead of equity to support assets and growth.

Lien

A legal claim over an asset.

Limited Partnership

A type of business where owners assume responsibility for only up to the amount they invested.

Line of Credit

Money lent at interest. Discretionary money lent by a bank for operating expenses.

Glossário

Liquidate

Convert an asset to cash or settle a debt.

Loan

A lender and a borrower can make a legal contract for the borrower to use money given by the lender. The borrower usually pays interest for use of the money and must agree to pay back the money within a specified time.

M

Market Value

The value of something in the marketplace, determined by an agreement between two disinterested parties.

Marketing

All activities involved in creating an interest or desire for your product or service.

Minimum Payment

A loan may specify the smallest payment amount due by the borrower, which would be the minimum payment. Borrowers can pay more than the minimum payment.

Money Market Account

Investors may deposit money into money market accounts to earn interest on the balance. Investors must maintain a minimum balance.

Money Markets

Part of stock markets in which short term financial obligations are bought and sold. These include treasury bills and other federal government debts of up to three years.

Mortgage

The loan involved for purchase of real estate is a mortgage.

Mutual Fund

A group of investors may hold a collection of different types of assets together. This type of investment provides investors with diversification, which can reduce risks.

N

Net Earnings

The total earnings of a company for a set period, minus deductions and expenses. Also called net profit or net income.

Net Sales

The total sales of a company minus returned merchandise and discounts.

Glossário

O

Operating Income

The total sales of a company minus the cost of the sales and operating expenses.

Operating Loans

A loan to assist in coverage of current business expenses.

Overdraw

Attempting to withdraw money from an account, exceeding the account balance, is overdrawing the account.

P

Partnership

A business entity of two or more people who share the responsibilities, profits and liabilities of that entity.

Patent

The legal right to ownership of an invention issued, in Canada, under the Patent Act. To protect an invention, the maker should obtain patenting from the government patent office.

Points

Lenders may add points to the principal amount of a loan. Points are a percentage of the loan amount, due as a lump sum payment.

Preferred Shares

Preferred shares give investors a fixed dividend from the company's earnings. Preferred shareholders get paid before common shareholders.

Principal

The amount borrowed for a loan without interest is the principal. The amount of money invested by an investor is also the principal.

Profit

An investor may make a profit after subtracting the principal invested and any additional amount of money spent in connection with the investment.

Profit & Loss Statement

A list detailing the total amount of revenue and total liabilities for a set period of time. The difference between the two is either profit or loss.

Profit Margin

The difference between the price you charge for goods or services and the costs to produce these goods and services.

Glossário

R

Receivables

Money owed to a business during the current year for goods and services the business has sold. These are listed in the current assets section of a balance sheet.

Return

The amount of money returned to an account holder is typically referred to as the return.

Revenue

The total income of a business.

Risk

The risk of an investment is the likelihood that the investor will lose money from the transaction.

S

Securities

Securities may be paper or electronic instruments verifying ownership of stocks or bonds.

Service Charges

A financial institution may levy service charges to account holders for the upkeep and maintenance of bank accounts.

Share

Investors who own a piece of a corporation own a share of the company.

Shares

Certificates or book entries representing ownership in a corporation or similar entity.

Sole Proprietor

When one person owns a company, this person is the sole proprietor of the company.

Stock

A stock represents the ownership of a portion of a corporation's assets and earnings.

Stockholder

A person who owns stocks in a business; also called a shareholder.

Glossário

T

Tangible Asset

Usually refers to something which can be seen and evaluated such as property.

Taxes

A government typically charges its citizens compulsory fees to help maintain the government.

Terms of Sale

The conditions concerning payment for a purchase.

U

Unearned Income

When people make money from interest, they are making unearned income.

V

Variable Expenses

Some expenses change from month to month, making them variable expenses. Examples of variable expenses include groceries or utility bills.

W

Withdrawal

Removing money from an account is known as withdrawing the money.

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



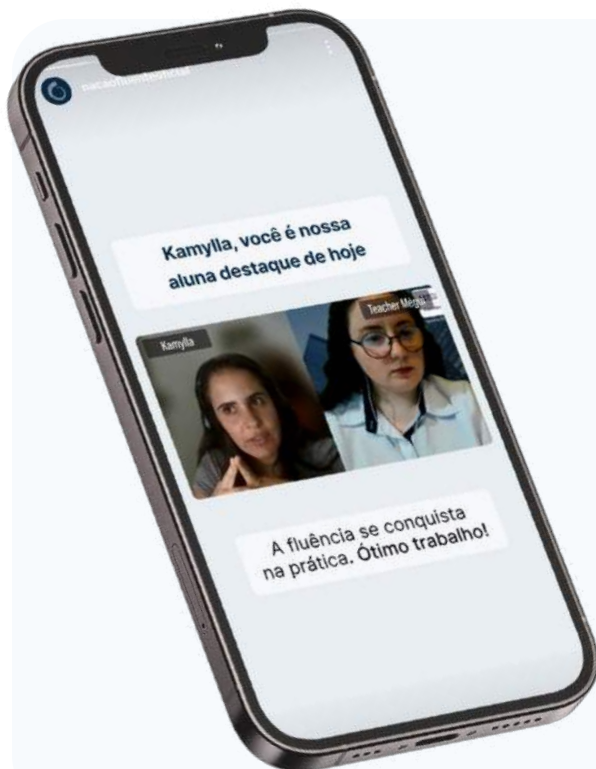
Rotina de trabalho em inglês

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