



**Module:** English

**Branch:** Logistics and International transport

**Level:** First year Master

### Lecture 06: Money and Finance Terms

1- The company's **income** fell last year.

Income [money coming into a business]

2- We have a large **budget** for this movie, so the effects will be amazing.

a budget [the amount of money that is available to spend on something]

3- The bank charges for **overdrafts** now.

An overdraft [extra money the bank allows you to spend]

4- We need to sell two cars to **break even**.

To break even [to earn just enough to cover the costs of producing a product]

5- We need to make sure the **accounts** are always up to date.

Accounts [records of money paid into and out of a business]

6- The initial **expenditure** on technology was huge, but now we can work faster.

Expenditure / outlay [an amount of money spent]

7- We must do all we can to avoid **getting into debt**.

To get into debt [to get into a situation where you owe people money]

8- The **profit margin** on these T-shirts is huge!

A profit margin [the difference between the cost of making or buying something and what it's sold for]

9- We haven't sold enough pineapples. We've **made a loss**.

To make a loss [to lose money by spending more than you earn]

10- High **overheads** make this business difficult to run.

Overhead [the regular costs of running a business, such as wages]

11- I'm selling these earrings at **cost** to attract customers.

Cost {US} / cost price {UK} [a sales price that covers the costs of producing an item without making a profit]

12- The prices **peaked** in June, but they're down now.

To peak [to reach the highest point]

13- When the CEO left, the company's value **dropped**.

To drop [to fall, especially in worth or value]

14- Changes in the **exchange rate** make the market uncertain.

The exchange rate [the amount of one currency that you get when you change it for another]

15- Thankfully, there was an **upturn in the market**.

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21- Our clients need to pay now or we will have a **cash flow** problem.

Cash flow [the rate at which money comes into and goes out of a business]

22- It's always hard to see a company **go out of business**.

To go out of business [to no longer be able to exist as a business]

23- We need to **undercut our competitors** or we will lose customers.

To undercut competitors [to charge less than others who sell the same goods or services as you]

24- Our **sales figures** have improved consistently each year.

Sales figures [the amount or value of total sales over a particular period]

25- Everyone suffered because of the **economic downturn** last year.

An economic downturn [a major decline in economic activity]