

## **All Vocabularies of Business Communication**

1. To convert itself: To change from one thing to other
2. To serve needs: to satisfy people's requirement, or desires
3. Labour input: manual work
4. To stumble on: to discover something by accident
5. To be dubious: to be uncertain
6. Seemingly: Apparently
7. Computer program: software
8. Work, time, and energy: effort
9. Computer and other machine: hardware
10. Young workers still learning their jobs: Trainees
11. Knowledge and skill: expertise
12. Levels or strata: Layer
13. To make certain that something is true: verify
14. Corrected or slightly changed: amended
15. Downfall: collapse or failure
16. Autonomous: independent to take decision without consulting higher authority
17. Decentralization: dividing the organization into different decision making units which are not centrally controlled
18. Function: the specific activity in a company
19. Hierarchy: the system of authority in a company one above other
20. Line authority: the power to give instruction to someone who is below in the chain of command
21. Report to: to be responsible to someone, and to take instruction from him or her
22. Subordinate: people working under someone else in the hierarchy
23. Industrial belt: an area with lot of industrial companies, around the edge of cities
24. Wealth: the product of economic activities
25. Productivity: the amount of output produced with the given set of inputs
26. Corporate ethos: the company's way of working and thinking
27. Collaboration: working together and sharing ideas
28. Insulated or isolated: alone, place in a position away from others
29. Fragmentation: breaking something up into pieces
30. Motivate: to inspire, to induce, and to provide incentive to someone to do something
31. Employee: a person employed by someone else, working for money
32. Labour relation: relation between employee and employer, manager and workers, and management and unions

33. Responsibility: have control of something as a part of job
34. Wages: money paid to manual worker
35. Salary: a fix regular payment made by an employer for professional or office work
36. Benefit or perk: advantage that come from job apart from wage or salary
37. Promotion: to be raised in a higher rank or job
38. Job security: knowing that there is little risk of losing job
39. Skill: having a particular ability acquired by training
40. Rationality: use of reasoning rather than emotions or belief
41. Intuition: understanding without consciously using reason
42. Status: respect, prestige and importance given to a someone
43. Seniority: having a higher position because one is older
44. Offend: to have hurt feeling because someone is being disrespectful
45. Reward: money or something else given in recognition of good work
46. Bonus: additional money given for better work or increased productivity
47. Humiliation: feeling of shame or loss of dignity
48. Resign: to give up one's position
49. Ethically: according to accepted moral principles
50. Collective bargaining: negotiation between unions and employers about their members' wages and working condition
51. A strike: a stoppage of work, as a protest against working condition, low pay, and so on
52. A go-slow: a deliberate reduction in the rate of production, as a protest
53. Working-to-rule: deliberately obeying every regulation in an organization, which severely disrupts normal operations
54. Industrial action: a general term for strikes, go slows, work-to-rule, and so on
55. To picket: to protest outside a workplace or to try to persuade others not to enter during a strike
56. Subcontractor: any company that provides goods or services for another one
57. Component: any of the pieces or parts that makes up a product, machine etc.
58. Outsourcing: buying product or processed material from another company rather than manufacturing them
59. Capacity: the maximum rate of output that can be achieved from a production process
60. Plant: the building, machines, equipment and other facilities used in production process
61. Inventory: the stock of any items used in an organization
62. Lead time: time needed to perform an activity
63. Credit facility: the possibility of paying for a product over an extended period
64. Warranty: a promise by a manufacturer to repair or replace the product during a certain period of time

65. Shelf space: a surface in a store on which goods are displayed
66. Brand switcher: consumer who buy various competing products rather than being loyal to particular brand
67. Profitability: the extend to which an activity provides financial gain
68. Line stretching: expanding the existing range of products by adding new products having new features
69. Market share: the sales of an organization shown in the percentage of total sales in the market
70. Image: the set of beliefs that the public at large holds of an organization
71. Niches: A small, specialized but profitable segment of market
72. Distribution Channel: the path from which the goods and services move from producer to the consumer
73. To lunch new product: to introduce a new product onto the market
74. Market opportunities: possibility of filling unsatisfied needs in sectors in which a company can profitably produce goods or services
75. Market research: collecting, analysing, and reporting data relevant to a specific marketing situation
76. Market segmentation: dividing a market into distinct groups of buyers who have different requirement or buying habit
77. Packaging: wrapper or container on which product are sold
78. Product concept: an idea for a new product, which is tested with target consumers before the actual product is developed
79. Product features: attribute or characteristics of product: quality, price, and reliability
80. Sales reps: someone who contacts existing or potential consumer, and persuades them to buy
81. Word of mouth advertisement: free advertising, when satisfied customers recommend products to their friends
82. Prestige advertisement: the advertisement which mentions company's name but not specific product
83. Advertising agency: the company that handles advertisement for clients
84. Advertising account: a contract with a company to produce advertisement
85. Budget: an amount of money that a company plan to spend in developing advertisement
86. Brief: the statement of objective of an advertising campaign that a client works out with an advertising agency
87. Advertising campaign: a coordinated series of advertisement that have same idea
88. Target audience: a particular group of people, identified as the intended recipient of advertisement.
89. Media planner:

90. **Threshold effect:** the cumulative effect of the advertising campaign that brings about customers recognition of brand or product in the form of significant increase in sales
91. **Comparative priority:**
92. **Counter-cyclical advertisement:**
93. **Book keeping:** writing down the details of transactions
94. **Accounting:** Keeping financial records, recording income and expenditure, valuing assets and liabilities and so on
95. **Managerial accounting:** Keeping budget and other financial report necessary for management
96. **Cost accounting:** working out the unit cost of products, including materials, labour and all other expenses
97. **Tax accounting:** calculating an individual's or a company's liability for tax
98. **Auditing:** inspection and evaluation of account by a second set of accountants
99. **Creative accounting:** using all available accounting procedures and tricks to disguise the true financial position of a company
100. **Overdraft:** an arrangement by which a customer can withdraw more from bank account than has been deposited in it, up to an agreed limit; interest on the debt is calculated daily
101. **Credit Card:** a card which guarantees payment for goods and services purchased by the cardholder, who pays bank or finance company at a later date
102. **Cash dispenser or ATM:** A computerized machine that allows bank customers to withdraw money, checks their balances and so on
103. **Loan:** A fixed sum of money on which interest is paid, lent for a fixed period of time and usually for a specific period of time
104. **Standing order or direct debit:** an instruction to a bank to pay fixed sums of money to certain people or organization at stated times
105. **Mortgage:** Loan, usually to buy property, which serves as a security for the loan
106. **Cash Card:** a plastic card issued to bank customers for use in cash dispensers
107. **Home banking:** doing banking transaction by telephone or from one's own personal computer
108. **Current account or checking account:** one that generally pays little or no interest but allows holders to withdraw his or her cash without any restriction
109. **Deposit account or time or notice account:** one that pays interest, but usually cannot be used for paying cheques and on, which notice is required to withdraw money
110. **Deposit:** To place money in a bank
111. **Foreign currency:** the money used in countries other than one's own
112. **Yield:** how much money a loan pays, expressed as a percentage
113. **Liquidity:** Available cash and how easily other asset can be turned into cash
114. **Maturity:** the date when a loan becomes repayable

115. **Underwrite:** a guarantee to buy all new shares that a company issues, if they cannot be sold in the market
116. **Take over:** when a company buys or acquires another one
117. **Merger:** When a company combines with another one
118. **Stockbroking:** Buying and selling of stocks for clients
119. **Portfolio management:** taking care of all a clients' investment
120. **Deregulation:** Ending or relaxing of legal restriction
121. **Conglomerate:** a group of companies, operating in different fields, that have joined together
122. **Blue chip:** a company considered to be without risk
123. **Solvency:** Ability to pay liabilities when they become due
124. **Collateral:** anything that acts as a security for the loan
125. **Liability:** Having a responsibility or obligation to do something
126. **Creditor:** a person or organization to whom money is owed
127. **Bankrupt:** to be insolvency
128. **Asset:** everything of value owned by a business that can be used to produce goods, pay debts
129. **To liquidate:** to sell one's possession of a bankrupt business
130. **To put up capital:** to provide money for a company
131. **Venture capital:** to invest in a risky new business
132. **Founder:** People who begin a new company
133. **Premises:** a place where company does a business
134. **Underwrite:** a guarantee to buy all the share if no one agrees to buy
135. **Dividend:** the proportion of the annual profits of a limited company, paid to shareholders
136. **Mutual Fund:** a company that spreads investor's capital over a variety of securities
137. **Portfolio:** Investors selection of securities
138. **Stockbroker:** a person who can advise investors and buy and sell shares for them
139. **Defensive stock:** a stock in an industry not affected by cyclical trends that offers a good return but only a limited chance of rise or decline in price
140. **Growth stock:** a stock, which usually has a high purchasing price and a low current rate of return, that is expected to appreciate in capital value
141. **Market maker:** a wholesaler in stock and shares who deals with broker
142. **Institutional Investors:** Financial organizations which owns most of the share of leading company
143. **Inside share dealing:** the use of information not known to the public to make profit out of buying or selling shares
144. **Equity financing:** issuing shares
145. **Debt financing:** issue bond

146. **Bearer certificate:** a security whose owner is not registered with the issuer
147. **Liquid:** easily sold
148. **Par:** nominal or face value
149. **Coupon:** the rate of interest paid by the fixed interest security
150. **Yield:** the rate of income an investor receives taking into account a security's current price
151. **Market share:** a company's sales expressed in the percentage of total market sales
152. **Promotion:** short-term tactics designed to stimulate stronger sales of product
153. **Monopoly:** a situation where there is only one seller of a product
154. **Competition:** Companies offering similar goods or services to the same set of customers
155. **Slogan:** a short and easily memorized phrase used in advertisement
156. **Market segmentation:** the division of market into submarket according to the buying habit of different group of potential customers
157. **Niches:** a small and specific market segment
158. **Differential advantage:** a factor which makes you superior to competitors in a certain respect
159. **Turnover:** a business's total sales revenue
160. **Recession:** a period during which an economy is working below its potential
161. **To innovate:** to design new product and bringing them to market
162. **To diversify:** to expand into new field
163. **To merge:** to combine, unite, amalgamate and integrate with other firms
164. **A raid:** to buy other company's share on stock exchange, hoping to persuade other stockholders to sell to take control over company
165. **A turnover bid:**
166. **Horizontal integration:** to merge with other firms producing similar products
167. **Vertical Integration:** to merge with other firms at other stage of production or sale of product
168. **Backward integration:** to merger with firms' own supplier
169. **Forward integration:** to merge with firm's own market outlet
170. **Synergy:** the combined production that is greater than the sum of separate parts
171. **Charities:** the organization or institution that provide help to people in need
172. **Legitimacy:** acceptability, according to law or public opinion
173. **Welfare:** the state of general welfare
174. **Threatening:** menacing
175. **Vitality:** the state of being strong
176. **Free enterprise:** an economic system in which anyone can raise capital, form business, and offer goods or services
177. **Conforming:** to comply with rules
178. **Embodied:** expressed, given in material form

179. **Proponents:** supporters, people who argue in favour of something
180. **Job insecurity:** the fear of losing job
181. **Tenure:** the period of holding a job
182. **Employability:** the extend to which a person has skill that employer wants
183. **Downsizing:** decreasing the number of permanent workers
184. **Agency employment:** the temporary job in a company, arranged by an employment agencies
185. **Core:** the central part of something
186. **Rhetoric:** language to persuade people to believe something
187. **Received wisdom:** generally held belief
188. **Obvious:** evident
189. **Inexpensive:** less-cost
190. **Inconsistent with:** at odds with
191. **Bad health:** illness
192. **Remembered:** borne to mind
193. **Poor or unemployed people:** underclass
194. **Rich or wealthy people:** affluent
195. **Success:** achieve
196. **Unwillingly:** reluctantly
197. **Global:** planetary
198. **Costly:** expensive
199. **Disposed of:** used or consumed
200. **On our behalf:** done for us
201. **A physician:** a medical doctor
202. **Ailment:** illness
203. **To resort to force:** to use violence
204. **To coerce:** to make someone to do something against their will
205. **A mortician:** a person who arranges funeral
206. **A plumber:** a person who fixes water pipes
207. **A host of:** a large number of
208. **Depreciation:** reducing the value of fixed asset, by charging it against profit
209. **Disincentive:** something which discourages an action
210. **Regressive tax:** the tax that is proportionally higher to the people with lower income
211. **Consumption:** spending money to buy things rather than save it
212. **Self-employed:** working for yourself, being your own boss
213. **National insurance:** tax on income that pays for sickness benefit, unemployment benefit, and old age pension

214. **Tax shelter:** the way to delay the payment of tax to a later time
215. **Tax deduction:** an adjective describing expenditures that can be taken away from taxable income or profit
216. **Tax haven:** a country offering very low tax rate to foreign businesses
217. **To peg a currency against something means to:** fix its value in relation to it.
218. **A clean floating exchange rate:** is determined by supply and demand
219. **Exchange control used to limit:** the amount of country's amount that residents were able to change into foreign currencies
220. **Speculators buy or sell currencies in order to:** make profit by making capital gains or by investing at higher interest rates
221. **Market forces means:** the determination of price by supply and demand
222. **Hedging means:** trying to insure in unfavorable price movements by the way of future contracts
223. **Adjust:** to make changes to something
224. **Convert:** to change something into something else
225. **Abolish:** to end something permanently
226. **Suspend:** to end something temporarily
227. **Fluctuate:** to go up or down
228. **Diverse:** to move away from what is considered normal
229. **Expectation:** belief that will happen in future
230. **Rent:** money paid for the use of the house to somebody else
231. **Output:** the amount of something produced by a company, or country
232. **Investment:** spending on new machines or factories
233. **Industrialist:** owners or managers of manufacturing companies
234. **Consumption:** spending on goods and services
235. **Layout:** to dismiss employees
236. **Demography:** concerning with the birth, death, migration and so on
237. **Austerity:** an absence of luxury or comfort
238. **Supply:** the willingness and ability to offer goods and services for sales
239. **Demand:** the willingness and ability to purchase goods and services
240. **Market forces:** demand and supply
241. **Equilibrium:** the state of balance
242. **Fiscal policy:** government measures concerning taxation, public expenditure and so on
243. **Monetary policy:** government or central bank measures concerning the rate of growth of the money supply
244. **Trade in good:** merchandise trade
245. **Trade in service:** invisible import and export

246. **Direct exchange of good without the use of money:** barter system
247. **The difference between the country's total earning from export and total expenditure on import:**
248. **The difference between what a country receives and pays for its exports and import of goods:** Balance of trade
249. **The situation in which country is completely self-sufficient and has no foreign trade:** autarky
250. **The positive balance of payment or trade:** surplus
251. **A negative balance of trade or payment:** Deficit
252. **Selling goods abroad at cost price:** dumping
253. **Imposing trade barrier in order to restrict imports:** protectionism
254. **Tax charged on import:** tariffs
255. **Quantitative limits on the imports of particular products:** quota
256. **Emission:** anything released into environment
257. **Waste:** something unwanted and useless
258. **Disposal:** throwing away of something unwanted
259. **Environmentalist:** someone concerned about pollution, maintaining ecological balance and so on
260. **Eco efficiency:** the extent to which a product does not use rare resources or produce polluting waste, can be recycled and so on
261. **A free hand:** the possibility to choose for themselves
262. **A framework:** an overall structure or plan or outline
263. **Quantitative:** concerning the amount of something
264. **Cradle to grave:** from the beginning to the end of the existence of product
265. **A scale:** a numerical measure
266. **Final aim:** the ultimate target
267. **Designer:** architect
268. **Recommending:** advocating
269. **Realism:** pragmatism
270. **Auction:** sold to higher bidder
271. **A fine:** financial penalty
272. **Compliance:** accepting or obeying a law
273. **Bureaucracy:** excessive administrative work
274. **Scheme:** plan
275. **Ceiling:** upper limit
276. **Lac:** not strict or severe enough
277. **Tackling:** dealing with difficult problem
278. **Vaguely considered:** toyed with

279. **Threshold:** beginning
280. **Likelihood:** probability
281. **Economic agent:** individual consumers, households, companies, organizations etc.
282. **Foresight:** seeing what will happen in future
283. **To maximize utility:** to do what you prefer to do, at least possible cost
284. **Expectation:** what people think will happen in future
285. **Alertness:** being quick to see, understand or act in new situation
286. **Awareness:** knowing or being conscious of something
287. **Ignorance:** not knowing about something
288. **Entrepreneur:** a person who starts a business
289. **Manual Workers:** people who work with their hands
290. **Trade Union:** a union for workers with a particular type of job
291. **Consult:** to ask someone's opinion before making decision
292. **Adversary:** an opponent or enemy
293. **Uneconomic:** too expensive, wasteful and loss making
294. **Tranny:** unlimited and unfair use of power
295. **Public sector:** areas of economy run by national government
296. **Confrontational:** hostile, almost aggressive, and seeking conflict
297. **Line filing:** adding new products to the existing product line in order to reduce competition or use excess production capacity
298. **Line stretching:** lengthening the existing product line by moving up market or down market.