

Word Unit 1	Phonetics	Translation	Definition	Example sentence
acquire skills (expression)	/ə'kwaiə(r) skɪlz/	adquirir habilidades	to get new knowledge or skills by learning it	Increase your chances of employment by acquiring new skills.
advertising campaign (noun)	/'ædvə(r),taɪzɪŋ kæm'peɪn/	campanha de publicidade	a series of things such as television advertisements or posters that try and persuade people to buy a product	Our summer advertising campaign was extremely successful.
arrange (verb) ***	/ə'reɪndʒ/	conseguir	to provide what someone needs, by doing what is necessary	Some students are able to arrange grants from local government.
be (unfairly) dismissed (verb)	/bi: ʌn'feə(r)li dɪs'mɪst/	ser despedido(a) injustamente	to be (unfairly) forced to leave your job	What would you do if you were unfairly dismissed from your job?
be laid off (verb)	/bi leɪd ɒf/	ser dispensado(a)	to have your employment ended, especially temporarily, because there isn't enough work for you	Several workers were laid off due to poor profits.
be made redundant (verb)	/bi meɪd rɪ'dʌndənt/	ter se tornado supérfluo(a)	to be told that you must leave your job because you are no longer needed	What would you do if you were made redundant after 25 years' service?
be on assignment (verb)	/bi ɒn ə'saɪnmənt/	ser indicado para realizar uma tarefa	to be doing a particular job for a period of time	David is on assignment in Singapore for the next two years; he is looking forward to the new challenge.
be promoted (verb)	/bi prə'məʊtɪd/	ser promovido(a)	to be moved to a job at a higher level	What would you do if you were promoted to a job you knew was too difficult for you?
be resting (verb)	/bi restɪŋ/	estar descansando	to be happy that you have no work for a short period of time	He's currently resting for a couple of months but he'll be back to work after that.
be suspended (verb)	/bi sə'spendɪd/	ser suspenso	to be stopped from doing your job for a limited time because you have done something wrong	He was suspended due to a suspicious incident at work.
be transferred (verb)	/bi træns'fɜ:(r)d/	ser transferido(a)	to be moved from one job, office or department to another in the same company or organization	What would you do if you were transferred to Alaska?
boost (your) earnings (expression)	/bu:st (jə(r) 'z:(r)nɪŋz/	augmentar (sua) renda	to help increase the amount of money that you earn	As well as improving your employability and boosting your future earnings, you'll have lots of fun going to parties and making friends.
borrow (verb) **	/'bɒrəʊ/	emprestar	to receive and use something that belongs to someone else, and promise to give it back later	Many students are unable to borrow money from friends or family.
career move (noun)	/kə'riə mu:v/	mudança profissional	an action or change of job that helps you to be successful in your career	Transferring to the marketing department is a great career move.
chair (verb) *	/tʃeə(r)/	presidir	to be the person in charge of a meeting, committee or company	He chaired the meeting successfully.
contact (verb) ***	/'kɒntækt/	contatar	to write to someone or talk to them on the phone	I contacted corporate clients by phone.
design (verb) ***	/dɪ'zaɪn/	produzir	to decide how something will be made, including how it will work and what it will look like, and often to make drawings of it	They designed the sales materials.
draw up (verb)	/drɔ: ʌp/	redigir	to prepare and write something such as a document or plan	I drew up proposals for a new e-commerce division.
enhance your CV (expression)	/ɪn'hɑ:ns jə(r) ,si: 'vi:/	enriquecer	to improve your CV	Obtain practical experience that will really enhance your CV.
exceed (verb) **	/'ɪk'si:d/	ultrapassar	to go above an official limit	We exceeded annual objectives by 20%.
finance (verb) ***	/'faɪnəns/	financiar	to pay for something such as a large project	If you're not lucky enough to be married to a millionaire or to have parents with very deep pockets, you may be wondering how to finance the next step in your education
gain knowledge (expression)	/geɪn 'nɒlɪdʒ/	adquirir conhecimento	to learn more about a particular subject	Don't miss out on a wonderful opportunity to gain knowledge and acquire skills which will serve you for a lifetime.
give in (your) notice (verb)	/gɪv ɪn (jə(r)) 'nəʊtɪs/	entregar a carta de demissão	to tell your employer that you are leaving your job, especially in a letter	What would you do if you gave in your notice the day before the firm announced a 33% salary increase?
go to parties (expression)	/gəʊ tu: 'pɑ:(r)tɪz /	ir a festas	to attend social events at which people meet to celebrate something or to have fun by eating and drinking, dancing, playing games, etc.	She loves going to parties; she goes out almost every night!
harass (verb)	/hə'ræs/	incomodar	to keep annoying or upsetting someone, for example by criticizing them, attacking them or treating them in a way that is offensive to them	She felt her colleague was harassing her so she decided to speak to the boss.
have fun (expression)	/həv fʌn/	divertir-se	to enjoy yourself, especially from an activity that is not important or serious	You should study hard at university, but don't forget to have fun too!
implement (verb) **	/'ɪmplɪ,ment/	por em prática	to make something such as an idea, plan, system or law start to work and be used	They implemented innovative advertising campaigns.

improve (your employability) (expression)	/ɪm'pru:v (jə(r) ɪm'plɔɪə'bɪləti/	melhorar	to increase the extent to which you have the relevant skills, qualifications, experience or qualities to get a job	You should do everything you can to improve your employability.
incentive (noun) **	/ɪn'sentɪv/	incentivo	something that makes you want to do something or to work harder, because you know that you will benefit by doing this	The possibility of a Christmas bonus was a great incentive to work harder.
interest-free (adjective)	/'ɪntrəst fri:/	sem juros	not charging you any interest on the money you borrow or the credit you are given	A student loan is usually interest-free
join a company (verb)	/dʒɔɪn ə 'kʌmp(ə)ni/	entrar numa empresa	to start working for an organization	When you join a company, you need to make a good impression.
make friends (expression)	/meɪk frendz/	fazer amigos	to form friendships	University is a great place to make friends.
manage (verb) ***	/'mænɪdʒ/	gerenciar	to organize and control the work of a company, organization or group of people	I managed a team of 40 telesales operatives.
meet (verb) ***	/mi:t/	atingir	to do what you planned or promised to do	We met sales targets for every month.
motivate (verb) **	/'mɔʊtɪveɪt/	motivar	to make someone feel determined to do something or enthusiastic about doing it	I motivated a team of 40 telesales operators.
obtain (verb) ***	/əb'teɪn/	obter	to get something that you want or need, especially by going through a process that is difficult	He obtained a first class degree at Bristol University.
obtain practical experience (expression)	/əb'teɪn 'præktɪk(ə)l ɪk'spɪəriəns/	adquirir experiência prática	to increase your level of knowledge and skill that is gained through time spent doing a job or activity	It is important to obtain practical experience that will really enhance your CV.
present (verb) ***	/'prezənt/	apresentar	to offer something for people to consider or judge	We presented incentive travel programmes to the Board of Directors.
quit (verb) *	/kwɪt/	deixar o emprego	to leave a job or school permanently	He was so sick of the bad working conditions, he decided to quit.
receive tuition (expression)	/rɪ'si:v tʃu:'tʃ(ə)n/	receber orientação	to be taught about something	If you choose a good school, you'll receive tuition from experienced professors
recruit (verb) **	/'rɪ'kru:t/	contratar	to get someone to work in a company or join an organization	We recruited new sales reps.
repayable (adjective)	/'reɪəb(ə)l/	reembolsável	money that is repayable over a particular period of time, or by a particular person, must be paid back by the end of that period or by that person	The money was repayable over a five-year period.
sales target (noun)	/seɪlz 'tɑ:(r)ɡɪt/	objetivo de vendas	the amount of something that you want to sell	I'm afraid we didn't reach our sales target this month.
scholarship (noun)	/'skɒlə(r)ʃɪp/	bolsa de estudos	an amount of money that an organization gives to someone so that they can study at a particular school or university	Some students are able to win scholarships from their universities.
student loan (noun)	/'stju:d(ə)nt ləʊn/	crédito estudantil	money that a bank or an institution lends to a student so that they can pay to do their course. Students pay the money back after finishing their studies.	Nearly all students apply for a student loan these days.
subsidize (verb)	/'sʌbsɪdaɪz/	subsidiar	to pay some of the cost of goods or services so that they can be sold to other people at a lower price	If you are already in work, try persuading your employer to subsidize your studies.
support (verb) ***	/'sə'pɔ:(r)t/	sustentar	to provide money, food, shelter or other things that someone needs in order to live	Many students prefer to support themselves by working part-time.
take a sabbatical (verb)	/teɪk ə sə'bæɪtɪk(ə)l/	tirar um ano sabático	to have a period away from work to study, rest or travel	What would you do if you were on sabbatical for a year?
tax-deductible (adjective)	/tæks dɪ'dʌktəb(ə)l/	descontado do imposto	tax-deductible costs can be taken away from your total income before you pay tax on what remains	I think your travel expenses are tax-deductible.
train (verb) ***	/treɪn/	treinar	to teach someone to do a particular job or activity	We trained new sales reps.
win (verb) ***	/'wɪn/	ganhar	to succeed in getting something that you want because of hard work or ability	He won a scholarship to Oxford university.
working party (noun)	/'wɜ:(r)kɪŋ 'pɑ:(r)ti/	grupo-tarefa	a group of people who examine a problem or situation and suggest a way of dealing with it	A working party assessed the situation and presented several solutions.
Unit 2				
a bit more (expression)	/ə bɪt mɔ:(r)/	um pouquinho mais	used for saying that a particular quality is slightly stronger in one person or thing than in another, stronger than it was before or stronger than you expected or hoped	My new boss is a bit more demanding than my old one, but she gets results.
a whole lot more (expression)	/ə həʊl lɒt mɔ:(r)/	muitíssimo mais	used for saying that a particular quality is much stronger in one person or thing than in another, stronger than it was before or stronger than you expected or hoped	The new database is a whole lot more efficient than the old system.
application (noun) ***	/.æplɪ'keɪʃ(ə)n/	aplicativo	a piece of computer software that is designed to do a particular job	We've created a new application that automatically schedules all appointments.

backup (noun) *	/ˈbækʌp/	<i>backup</i>	a copy of information on your computer that you make in case you lose the information	Make regular backups to external media, it's far safer!
bug (noun) *	/bʌg/		a minor fault in a computer system or in a computer program	A bug is just a software error, whereas a virus deliberately damages or hijacks software.
considerably more (expression)	/kən'sɪd(ə)rəbli mɔ:(r)/	extremamente	used for saying that a particular quality is much stronger in one person or thing than in another, stronger than it was before or stronger than you expected or hoped	A server is considerably more reliable, far quieter, and a whole lot more powerful than a PC.
crash (noun) **	/kræʃ/	queda	an occasion when a computer or a computer program suddenly stops working	A crash is considerably less serious than a hard disk failure.
crash (the system) (verb)	/kræʃ (ðə 'sɪstəm)/	derrubar (o sistema)	to cause a computer or computer program to suddenly stop working	Our software systems are crashing more and more frequently.
database (noun) **	/'deɪtəbeɪs/	banco de dados	a large amount of information stored a computer in an organized way that allows individual pieces of information to be found quickly	We have several database problems at the moment.
delete (a document) (verb)	/dɪ'li:t (ə 'dɒkjʊmənt)/	deletar	to remove information stored in a computer	There have been several cases where important documents have been deleted.
download (a new driver) (verb)	/'daʊn'ləʊd (ə nju: 'draɪvə(r))/	baixar (um novo controlador)	to move information to your computer from another computer system or the Internet	I have installed patches and downloaded new drivers wherever possible.
enter (data) (verb)	/'entə(r) ('deɪtə)/	introduzir (dados)	to write something somewhere, for example in a book, on a form or on a computer	The sales team need to enter data on the system when they're on the road.
far more (expression)	/fɑ:(r) mɔ:(r)/	muito mais	used for saying that a particular quality is much stronger in one person or thing than in another, stronger than it was before or stronger than you expected or hoped	A tablet PC is far more attractive than a PC.
fill someone in on (expression)	/fɪl 'sʌmwʌn ɪn ɒn/	orientar alguém sobre algo	to give someone details about something	We must fill Cara Bickerson in on voice recognition software.
get back to someone (expression)	/get bæk tu:'sʌmwʌn/	retornar a ligação de alguém	to phone, write or speak to someone at a later time because you were busy or could not answer their question earlier	You should get back to Lincoln Thigpan about the presentation slides.
get in touch with someone (expression)	/get ɪn tʌtʃ wɪð 'sʌmwʌn/	entrar em contato com alguém	to speak or write to someone, especially after you have not spoken to them for a long time	You should get in touch with Martha about the laptops.
give someone a ring (expression)	/gɪv 'sʌmwʌn ə rɪŋ/	dar uma ligada para alguém	to phone someone	Can you give me a ring, please? My email server's down at the moment.
give someone an update on (expression)	/gɪv 'sʌmwʌn ən ʌp'deɪt ɒn/	manter alguém atualizado sobre algo	to tell someone the most recent news or information about something	When you get back from your holiday, I'll give you an update on what's been happening.
go down (i.e. the server) (expression)	/gəʊ daʊn/	cair (i.e., o servidor)	if something such as a computer or an electrical system goes down, it stops working for a period of time	The server went down three times last week.
hard-disk failure (noun)	/hɑ:(r)d dɪsk 'feɪljə(r)/	defeito no disco rígido	a situation in which the part inside a computer that stores information stops working correctly	A hard disk failure is an internal hardware failure, so you may lose all the information you have saved.
infinitely more (expression)	/'ɪnfɪnətli mɔ:(r)/	infinitamente mais	used for saying that a particular quality is very much stronger in one person or thing than in another, stronger than it was before or stronger than you expected or hoped	A virus is infinitely more dangerous than a bug.
install (a patch)	/'ɪnstɔ:l (ə pætʃ)/	instalar (um código corretivo temporário)	to put a new program or piece of software into a computer so that you can use it	I have installed patches in all the computers in this department.
Internet	/'ɪntə(r),net/	internet	a computer system that allows people in different parts of the world to exchange information. You can use the Internet to get information from websites and to send and receive messages by email. The Internet is often simply called the Net.	The Internet is the world-wide network shared by billions of users.
intranet (noun)	/'ɪntrə.net/	intranet	a network (=system connecting computers) within an organization that only members of that organization can use	An intranet is one organization's network.
keep someone in the loop (expression)	/ki:p 'sʌmwʌn ɪn ðə lu:p/	manter alguém a par de	to make sure that someone has information about a particular thing they are involved in	We must keep Camilla Ramsey in the loop on solutions to database problems.
keep someone informed about (expression)	/ki:p 'sʌmwʌn ɪn'fɔ:(r)məd ə'baut/	manter alguém informado sobre	to regularly give someone information about something they are interested in, for example how a situation is changing or developing	We should keep Marvin informed about the sound card driver.
laptop (noun)	/'læp,tɒp/	<i>laptop</i>	a small computer that you can carry with you	Please examine your laptop carefully, and delete any unauthorized software.
let someone know about (expression)	/let 'sʌmwʌn nəʊ ə'baut/	informar alguém sobre	to tell someone about something	We should let Maurice know about Marketing's Internet connection.

marginally more	/ˈmɑː(r)dʒɪn(ə)li məː(r)/	minimamente mais	used for saying that a particular quality is very slightly stronger in one person or thing than in another, stronger than it was before or stronger than you expected or hoped	A tablet PC is marginally more user-friendly than a laptop.
operating system (noun) *	/ˈɒpəreɪtɪŋ ˈsɪstəm/	sistema operacional	the software that tells the parts of the computer how to work together and what to do	How much would it cost to install a completely new operating system?
patch (noun) **	/pætʃ/	código corretivo temporário	a piece of software that you add to a computer program in order to improve it or remove a fault	A patch is far less common than a plug-in because it's used to correct a software problem.
PC (noun) **	/ˌpiː ˈsiː/	PC	personal computer: a computer that is designed to be used by one person at home or in an office	An incorrect memory address is the most common reason why PCs crash.
plug-in (noun)	/plʌg ɪn/	<i>software</i> que expande a capacidade de um aplicativo	a piece of software or hardware that you add to a computer to increase the range of things it can do	A plug-in is used to provide additional features for an application, so it's a lot more frequently used.
server (noun) **	/ˈsɜː(r)və(r)/	servidor	a computer that controls or performs a particular job for all the computers in a network	Our server is incredibly reliable; it never goes down.
set up (a connection) (verb)	/set ʌp (ə kəˈnekʃ(ə)n/	instalar (uma conexão)	to make a piece of equipment ready for use	We have to set up mobile Internet connections for our sales team.
slightly more (expression)	/ˈslaɪtli məː(r)/	levemente mais	used for saying that a particular quality is a little stronger in one person or thing than in another, stronger than it was before or stronger than you expected or hoped	The train is slightly more expensive than taking a plane these days.
somewhat more (expression)	/ˈsʌmwʌt məː(r)/	um pouco mais	used for saying that a particular quality is slightly stronger in one person or thing than in another, stronger than it was before or stronger than you expected or hoped	A tablet PC is somewhat more portable than a laptop.
suite (noun) **	/swiːt/	suíte	a set of computer programs	A suite is far more useful than a single application because it comprises several applications.
tablet PC (noun)	/ˈtæblət ˌpiː ˈsiː/	tablet PC	a small computer which you can use by touching the screen rather than using a keyboard	A laptop is a whole lot more powerful than a tablet PC.
unzip (verb)	/ʌnˈzɪp/	descompactar	to increase the size of a file to its original size after it has been reduced, using a computer program	Do not unzip any file into a folder other than the one you created.
upgrade (verb) *	/ʌpˈɡreɪd/	fazer <i>upgrade</i>	to make a computer or other machine more powerful or effective	We desperately need to upgrade the operating system.
upload (verb)	/ˈʌp,ləʊd/	fazer <i>upload</i>	to send documents or programs from your computer to a larger system using the Internet	There is a file where members of staff can upload any useful information for everyone to access.
vendor (noun)	/ˈvendə(r)/	vendedor(a)	a company or person that sells a particular product or service	I need to go through the information from the database vendors.
virus (noun) ***	/ˈvaɪrəs/	vírus	a program that enters your computer and damages or destroys information that you have stored	I had to buy a new PC after my old one got a virus.
voice recognition software (noun)	/vɔɪs ˌrekəɡˈnɪʃ(ə)n ˈsɒf(t),weə(r)/	programa identificador de voz	software which allows a computer to know the voice of a person speaking into it, so that only voices that the computer knows can use the system	I think voice recognition software will really make a difference and save us a lot of time.
workgroup (noun)	/wɜː(r)kgruːp/		a computer system that allows people to work together	A workgroup is a collection of workstations that are linked together.
workstation (noun) *	/ˈwɜː(r)kˌsteɪʃ(ə)n/	computador pessoal	a desk for one person to work at, usually with a computer	A workgroup is considerably bigger than a single workstation.
Unit 3				
best practice (expression)	/best ˈpræktɪs/	melhor sistema	the best, most effective way to do something	Energy efficiency experts are being called in to advise on best practice.
competitor data (noun)	/kəmˈpetɪtə(r) ˈdeɪtə/	informações sobre o(a) concorrente	facts or information about a competitor used for making calculations or decisions	The marketing manager is responsible for evaluating competitor data.
compliance (noun) *	/kəmˈplaɪəns/	conformidade	the practice of obeying a law, rule or request	Our quality controllers make sure that we reach full compliance with ISO 9001.
consumer research (noun)	/kənˈsjuːmə rɪˈsɜː(r)tʃ/	pesquisa sobre hábitos do consumidor	the study of people's opinions about products or services and about what products or services they want or will buy	The marketing manager is responsible for evaluating consumer research.
continuous improvement (expression)	/kənˈtɪnjuəs ɪmˈpruːvmənt/	aperfeiçoamento contínuo	the process of making small regular changes and improvements to the products, services, etc. of a company rather than a few big changes	Quality involves continuous improvement.
cost-effective (adjective)	/kɒst ɪˈfektɪv/	vantajoso(a) com relação ao custo	giving the most profit or advantage for the amount of money that is spent	We need to find the most cost-effective way of carrying out this project.
cracked (adjective)	/krækt/	quebrado(a)	if something is cracked, it is damaged with one or more thin lines on its surface	The CD box was cracked and generally in poor condition.

customer expectations (expression)	/'kʌstəmə ,ekspek'teɪf(ə)nz/	expectativas do cliente	beliefs held by customers that something should happen in a particular way, or that someone or something should have particular qualities or behaviour	Quality means meeting the customer's need and expectations.
customer satisfaction (noun)	/'kʌstəmə ,sætɪs'fækʃ(ə)n/	satisfação do cliente	a measure of how happy customers feel when they do business with a company	The most important thing in the retail industry is customer satisfaction.
damaged (adjective)	/'dæmɪdʒ/	danificado(a)	if something is damaged, it has been harmed physically so that it is broken, spoiled or injured	To the end user, quality means that the product is not damaged in any way.
defective (adjective)	/dɪ'fektɪv/	defeituoso(a)	not made correctly or not working correctly	Quality means that goods are not defective or damaged.
design engineer (noun)	/dɪ'zaɪn ,endʒɪ'nɪə(r)/	engenheiro(a) de produto	an engineer who is responsible for designing things	To the design engineer, quality has more to do with whether the design is fit for purpose and whether the product or part performs its intended function.
design fault (noun)	/dɪ'zaɪn fɔ:lt/	falha de design	a feature of something that makes it less good, caused by bad design	I can't find any design faults in the latest model; it's perfect!
disposable (adjective)	/dɪ'spəʊzəb(ə)l/	descartável	something that is disposable is designed to be thrown away after you have used it once or a few times	Reusable coffee mugs are becoming more popular than disposable containers.
durable (adjective)	/'djʊərəb(ə)l/	durável	able to stay in good condition for a long time and after being used a lot	Made of durable plastic, this product will retain its appeal for several years.
end user (noun)	/end 'ju:zə(r)/	consumidor(a) final	someone who buys and uses a product, especially a computer or a piece of software	The end user will never buy damaged or faulty goods.
fit for purpose (adjective)	/fɪt fə(r) 'pɜ:(r)pəs/	adequado(a) ao objetivo	something that is fit for purpose is good enough to do the job it was designed to do	Quality has more to do with whether the design is fit for purpose.
flawed (adjective)	/flɔ:d/	defeituoso(a)	spoiled by something such as a fault or mark or lacking something	The product was flawed from the beginning; badly-designed and badly-produced.
flimsy (adjective)	/'flɪmzi/	frágil	badly built or made, and so likely to break easily	The packaging is flimsy.
fragile (adjective)	/'frædʒaɪl/	frágil	easy to break or damage	Be careful with that vase; it's very fragile.
heavy-duty (adjective)	/'hevi 'dju:ti/	resistente	strong and not easily damaged	We will need some heavy-duty machinery to cope with such a large order.
improvement (noun)	/'ɪm'pru:vmənt/	aperfeiçoamento	the state of being better than before, or the process of making something better than it was before	Adopting the RFT guidelines has led to an immediate improvement in product quality.
in the eye of the beholder phrase	/ɪn ði aɪ əv ðə br'həʊldə(r)/	no olhar de quem vê	used for saying that different people have different opinions about something	Quality is in the eye of the beholder.
industry standard (expression)	/'ɪndəstri 'stændə(r)d/	padrão de fabricação	an established standard used in industry, usually a formal document that gives details about how something should be made	These are industry standard headphones; they are used widely throughout the recording industry.
lack (verb)	/læk/	faltar	to not have any or enough of something that you need or want	What the town lacked was a really decent restaurant.
lean manufacturing techniques (noun)	/li:n ,mænju'fæktʃərɪŋ tek'ni:ks/	técnicas econômicas de fabricação	techniques for producing goods in large numbers using methods that avoid waste and reduce the time taken	The process engineer employs lean manufacturing techniques to ensure that products are produced with minimum waste of effort, money, time, space and materials.
market conditions (noun)	/'mɑ:(r)kɪt kən'dɪʃ(ə)ns/	condições de mercado	the characteristics of a market in which a company does business, for example the number of the competitors and the market's growth rate	The marketing manager is responsible for evaluating market conditions.
marketing manager (noun)	/'mɑ:(r)kɪtɪŋ 'mænɪdʒə(r)/	gerente de marketing	someone whose job is to decide the ways in which a company encourages people to buy its products by deciding on price, type of customer and advertising policy	The marketing manager sees quality very much in terms of customer expectations and customer satisfaction.
measurable objectives (expression)	/'meʒ(ə)rəb(ə)l əb'dʒektɪvs/	objetivos mensuráveis	things that you plan to achieve, especially in business or work, that you can measure the success or failure of	I have identified our measurable objectives for this product range.
poorly-designed (adjective)	/'pɔ:(r)li dɪ'zaɪnd/	mal concebido	if something poorly-designed, it is planned and made in a way that means it does not fulfil its function very well	The product is poorly-designed and does not meet our expectations.
process engineer (noun)	/'prəʊses ,endʒɪ'nɪə(r)/	engenheiro de processos	an engineer who designs and plans industrial processes	The process engineer ensures that products are produced efficiently and effectively.
quality assurance (expression)	/'kwɒləti ə'ʃɔ:rəns/	controle de qualidade	the methods that a company uses to check that the standard of its services or goods is high enough	If we decide to invest in this project, we will need some kind of quality assurance.
quality auditor (noun)	/'kwɒləti 'ɔ:ɪtə(r)/	inspetor de qualidade	someone whose job is to examine a company's quality management system, to make sure that it works effectively	Internal auditors carry out checks every year to ensure ISO standards are maintained.
reliable (adjective) **	/rɪ'laɪəb(ə)l/	confiável	a reliable vehicle, piece of equipment or system which always works well	Quality is designing and producing reliable products that do what they're supposed to do.
resource management (expression)	/rɪ'zɔ:(r)s 'mænɪdʒmənt/	gerenciamento de recursos	the management of things such as money, workers or equipment that can be used to help an institution or a business	This is a good example of poor resource management; we wasted time and money.

right first time (expression)	/raɪt fɜ:(r)st taɪm/		if something is done right first time, it is done perfectly every time and no time and money is wasted correcting errors caused by doing it too fast or without controlling quality	Quality involves doing things right the first time.
scratched (adjective)	/skrætʃt/	riscado(a)	if something is scratched, it has been damaged by being marked with something sharp or rough	The CDs were so scratched they were unusable.
shoddy (adjective)	/'ʃɒdi/	de qualidade inferior	shoddy work, services or products are of a very low standard	The workmanship is shoddy.
specifications (noun)	/'spesɪfɪ'keɪʃ(ə)ns/	especificações	exact measurements or detailed plans about how something is to be made	Exact technical specifications mean that this machine will give many years of service.
stakeholder (noun)	/'steɪk həʊldə(r)/		someone who has an interest in the success of a plan, system or organization, for example a worker in a company	Telford remained the company's largest stakeholder.
statutory requirements (noun)	/'stætʃʊt(ə)rɪ rɪ'kwærə(mənts/	exigências estatutárias	something that a law or statute says you must do	It is a statutory requirement for a company to disclose its annual earnings.
strict tolerances (noun)	/strɪkt 'tɒlərənsɪs/	tolerâncias mínimas	very small amounts by which the size of a part of a machine can be different from the standard size before it prevents the machine from operating correctly	The design engineer designs products or components to strict tolerances.
substandard (adjective)	/'sʌb'stændə(r)d/	abaixo do padrão	not as good as you would normally expect or not good enough to be accepted	If a product or service lacks quality, most people would agree that it is substandard in some way.
technical specifications (noun)	/'teknɪk(ə)l,spesɪfɪ'keɪʃ(ə)ns/	especificações técnicas	exact measurements or detailed plans about how something is to be made	They didn't follow the technical specifications so now the product is flawed.
tight specifications (noun)	/taɪt ,spesɪfɪ'keɪʃ(ə)ns/	especificações rígidas	very exact measurements or very detailed plans about how something is to be made	The design engineer designs products or components to tight specifications.
tolerances (noun)	/'tɒlərənsɪs/	tolerâncias	the amounts by which the size of a part of a machine can be different from the standard size before it prevents the machine from operating correctly	The components are machined to tolerances of less than one millimetre.
tough (adjective) ***	/tʌf/	dura	difficult to break or damage	The competition is tough but I believe we can achieve good results.
unreliable (adjective) *	/'ʌnrɪ'laɪəb(ə)l/	não confiável	things such as equipment or methods that are unreliable will not work without problems	They changed their provider because the service was unreliable.
upmarket (adjective)	/'ʌp'mɑ:(r)kɪt/	exclusivo(a)	upmarket services or goods are designed for people who have a lot of money	High-income consumers tend to shop in upmarket stores.
value for money (adjective)	/'vælju: fə(r) 'mʌni/	boa relação custo-benefício	something which is good value for money is a low price for its quality	The majority of consumers appreciate value for money.
verify (verb)	/'verɪfaɪ/	verificar	to check or to prove that something is true or correct	You should verify profit and loss margins before you continue.
workmanship (noun)	/'wɜ:(r)kmənʃɪp/	acabamento de qualidade	the standard of someone's work, or the skill that they use in making something	This is a fine piece of workmanship!
Unit 4				
achieve a target (expression)	/ə'tʃi:v ə 'tɑ:(r)ɡɪt/	alcançar um objetivo	to succeed in doing or having what you planned or intended, usually after a lot of effort	Congratulations! We've achieved our targets for quality this year due to all your hard work.
aggressive (adjective) **	/ə'ɡresɪv/	agressivo(a)	behaving in an angry or rude way that shows you want to fight, attack or argue with someone	Some people say David is passionate about the business, but I find him very aggressive.
anxious (adjective) **	/'æŋkʃəs/	ansioso(a)	worried because you think something bad might happen	Everyone in the office is extremely anxious about the redundancy rumours.
bully (noun)	/'bʊli/	brigão(ona)	someone who uses their influence or status to threaten or frighten someone else in order to get what they want	A bully is aggressive and impatient.
burn out (verb)	/bɜ:(r)n aʊt/	ficar esgotado(a)	if you burn out, or if you burn yourself out, you make yourself ill or unable to continue working because you have worked too hard	I'm worried Bjorn may burn out; he works long hours and he's always so stressed.
charismatic (adjective)	/'kærɪz'mætɪk/	carismático(a)	a charismatic person has a strong personality that makes other people like them and be attracted to them	He is a charismatic leader; we all admire him.
confident (adjective) **	/'kɒnfɪd(ə)nt/	confiante	someone who is confident believes in their own abilities and so does not feel nervous or frightened	They were confident their profits would exceed those of last year.
cooperative (adjective) *	/kəʊ'pɒ(ə)rətɪv/	prestativo(a)	cooperative people are willing to do what you ask them	I think she's very cooperative with her colleagues.
decisive (adjective) **	/dɪ'saɪsɪv/	decisivo(a)	able to make choices or decide what to do quickly and confidently	Our company has played a decisive role in the upcoming merger.
direct (adjective)	/dɪ'rekt/	direto(a)	saying what you think in a clear and honest way	She can be pretty direct which some people interpret as rudeness.
easygoing (adjective)	/'i:zɪ'ɡəʊɪŋ/	tranquilo(a)	relaxed, calm, and not getting easily upset about things	Katia is very easy-going and gets on with nearly everybody.

end user (noun)	/end 'ju:zə(r)/	consumidor final	someone who buys and uses a product, especially a computer or a piece of software	The end users benefit from the end results of the project on a day-to-day basis.
establish a time frame (expression)	/'stæblɪf ə taɪm freɪm/	período de tempo	to decide on the period of time during which something happens or must happen	To make sense of our tasks, we need to establish a timeframe within which we can all work.
fix a date (expression)	/fɪks ə deɪt/	fixar uma data	to decide the date when something will happen	We've been vague about the schedule for too long. It's time we fix a date for definite and moved on.
friendly (adjective) ***	/'fren(d)li/	amável	someone who is friendly is always pleasant and helpful towards other people	Katia is friendly and a good team-member.
get on well with (verb)	/get ɒn wel wɪð/	dar-se bem com	if people get on well with each other, they like each other and are friendly to each other	She gets on well with everyone.
hard-working (adjective) *	/hɑ:(r)d 'wɜ:(r)kɪŋ/	trabalhador(a)	a hard-working person puts a lot of effort into their work	On the positive side, Anna is very hard-working.
helpful (adjective) **	/'helpf(ə)l/	útil	a helpful person helps you do something or by giving you useful advice or information	Anna was incredibly helpful when I started working here; I really appreciated that.
impatient (adjective) *	/'ɪm'peɪf(ə)nt/	impaciente	annoyed because something is not happening as quickly as you want	He gets impatient with people who don't agree with him.
incompetent (adjective)	/'ɪn'kɒmpɪt(ə)nt/	incompetente	lacking the ability or skills to do something	She's definitely not incompetent; she's actually very capable.
independent (adjective) ***	/'ɪndɪ'pendənt/	independente	not depending on other people for help, or preferring to do things by yourself	She's very independent and prefers to work alone.
individual (adjective) ***	/'ɪndɪ'vɪdʒuəl/	especial	unusual or different from anyone or anything else, usually in a way that you admire	Her way of presenting is really individual; I've never seen anything like it.
key stakeholder (noun)	/ki: 'steɪk,həʊldə(r)/		someone who has an interest in the success of a plan, system or organization, for example a worker in a company or the parent of a child at a school	The key stakeholders kept a close eye on the project; they asked for weekly updates.
leader (noun) ***	/'li:də(r)/	líder	someone who is responsible for or in control of a group, organization, country, etc.	A leader is charismatic and motivating.
let the team/s.o. down (verb)	/let ðə ti:m/'sʌmwʌn daʊn/	prejudicar a(s) equipe(s)	to work less hard or make more mistakes than the people who you are working with	Hannah's really letting the team down by arriving late every day.
loner (noun)	/'ləʊnə(r)/	solitário(a)	someone who likes to be alone and has few friends	The others in the team see her as a bit of a loner.
maverick (noun)	/'mævərɪk/	pessoa de pensamento independente	an independent person who has ideas and behaviour that are very different from other people's	A maverick is individual and unpredictable.
meet a deadline (expression)	/mi:t ə 'ded,laɪn/	cumprir o prazo	to get something done by the specific time or date by which you have to do it	Unless the team really pulls together, we'll never meet the deadline on the Malaysian order.
messy (adjective)	/'mesi/	bagunçado(a)	very untidy or dirty	Her desk is so messy and disorganized; how can she keep track of everything?
miss a deadline (expression)	/mɪs ə 'ded,laɪn/	perder o prazo	to fail to get something done by the specific time or date by which you have to do it	In the end, I missed my deadline for the accountancy project, but it didn't matter: everybody else was late too.
motivating (adjective)	/'məʊtɪveɪtɪŋ/	motivador(a)	able to make someone eager to do something	She has a motivating personality; things get done when she's around!
obsessive (adjective)	/əb'sesɪv/	obsessivo(a)	tending to develop obsessions about particular people or things	I think he's a bit obsessive about work; he never stops and has a break.
organized (adjective) *	/'ɔ:(r)gənaɪzd/	organizado(a)	an organized person arranges and plans activities carefully and effectively	He is incredibly organized.
over-critical (adjective)	/'əʊvə(r) 'krɪtɪk(ə)l/	excessivamente crítico(a)	tending to criticize a lot in a very unfair way	People think she's over-critical, but I don't think she means to be.
pass the buck (verb)	/pɑ:s ðə bʌk/	passar o pepino para frente	to make someone else deal with something that you should take responsibility for	She will pass the buck if she feels it's not her problem.
project manager (noun)	/'prɒdʒekt 'mænɪdʒə(r)/	gerente de projeto	someone whose job is to plan and organize the work that a project involves, including deciding how much money and time and how many people are needed	The project manager delivered the project on time and within budget.
project team member (noun)	/'prɒdʒekt ti:m 'membə(r)/	membro de equipe de projeto	someone who belongs to a team of people who are working on a project	The project team members were chosen for the skills they could bring to the project.
pull one's weight (verb)	/pʊl wʌnz weɪt/	fazer sua parte	to do your share of work	The others in the team often think she's not pulling her weight.
pull together (verb)	/pʊl tə'geðə(r)/	juntar forças	if people pull together, they work together to achieve something	She knows what it means to pull together in a team.
reach a milestone (expression)	/'ri:tʃ ə 'maɪl,sti:ʊn/	atingir um marco	to achieve something that marks an important stage in a process	The project has been difficult so far. However, once we meet the next milestone, everything should get easier.
selfish (adjective) *	/'selfɪʃ/	egoísta	thinking only about yourself and not caring about other people	I've had enough of her selfish behaviour; we have to work as a team!

set a date (expression) /set ə deɪt/ set a target (expression) /set ə 'tɑ:(r)ɡɪt/	determinar uma data determinar um objetivo	to decide the date when something will happen to give something to someone to do or to achieve	Shall we set a date for the monthly meeting? Frank is an unreasonable boss; he always sets such high targets for our overseas sales.
settle in (well/badly) (verb) /'set(ə)l ɪn (wel/'bædli)/	adaptar-se (bem/mal)	to become familiar with a new way of life, place, or job, or to make someone do this with your attention fixed on only one thing	You've been working here for two months now. How are you settling in? Anna is very independent and single-minded: she tends to do her own thing.
single-minded (adjective) /'sɪŋɡ(ə)l 'maɪndɪd/	decidido(a)		The Ministry of Transport became the official sponsor of the new project.
sponsor (noun) /'spɒnsə(r)/	patrocinador(a)	a country, organization or group that organizes and supports an activity	Sam's excellent at getting things done on time, but she finds it impossible to stick to her budget.
stick to a budget (expression) /stɪk tu: ə 'bʌdʒɪt/	cumprir o orçamento	to spend no more than the amount of money you have available, or have planned to spend on something	Bjorn seems very stressed and worried.
stressed (adjective) /strest/	estressado(a)	affected by stress	He could certainly do with taking it easy sometimes; he needs to relax.
take (it) easy (verb) /teɪk (ɪt) 'i:zi/	não se afobar	to rest and not do things that will make you tired	A team-player is cooperative and helpful.
team player (noun) /ti:m 'pleɪə(r)/	que tem espírito de equipe	someone who works well with other people as part of a group	The weather here is really unpredictable.
unpredictable (adjective) /,ʌnpɪrɪ'dɪktəb(ə)l/	imprevisível	changing often, in a way that is impossible to prepare for	
* workaholic (noun) /,wɜ:(r)kə'hɒlɪk/	trabalhador(a) compulsivo(a)	someone who spends most of their time working and has little interest in other things	She's a workaholic. It's affecting her health.
Unit 5			
a declining market (expression) /ə dɪ'klaɪnɪŋ 'mɑ:(r)kɪt/	mercado em declínio	a market which is becoming smaller or worse	Most companies are reluctant to invest in promoting a product if it faces a declining market.
a market study (expression) /ə 'mɑ:(r)kɪt 'stʌdi/	pesquisa de mercado	an examination of what people want buy, how to communicate with them through advertising, what competitors are doing, etc.	The purpose of conducting a market study is to obtain information about customer's needs and how well they are met.
a niche market (expression) /ə ni:ʃ 'mɑ:(r)kɪt/	nicho de mercado	the part of an industry that sells a particular type of product or service to the small number of customers who want it	If you have an innovative but specialized product, don't worry, there will be a niche market for it somewhere.
advertising (noun) ** /'ædvə(r),taɪzɪŋ/	publicidade	the business of making advertisements	We spend \$5 million a year on advertising.
blend (verb) /blend/	combinar	to be combined with other things in an attractive or effective way	The concept of mix coherency refers to how well the components of the mix are blended together.
BOGOF (buy one get one free) (expression) /'bɒɡɒf (baɪ wʌn get wʌn fri:)/		the practice of giving customers an extra product free each time they buy one product	The BOGOF campaign helped to increase sales.
bring (a product) to market (expression) /brɪŋ (ə 'prɒdʌkt) tə 'mɑ:(r)kɪt/	lançar (um produto) no mercado	to start selling a product to customers	Once you've found a manufacturer, it's time to bring the product to market.
bundle (verb) /'bʌnd(ə)l/	pacote	to sell two or more things together as a single product	Let's bundle the two products together; we'll sell more that way.
capture (market share) (verb) /'kæptʃə(r) 'mɑ:(r)kɪt feə(r)/	ganhar (participação no mercado)	to get control of a market share from a competitor in business	Your aim initially will be to capture market share.
cashback (noun) /'kæʃ,bæk/	devolução de desconto em dinheiro	money that is returned to you after you have paid for something, usually because you accept particular conditions	One example of cashback is when big chain stores have a debit card which allows shoppers to receive cash along with their goods when they pay by debit card.
communication (noun) *** /kə,mju:ni'keɪf(ə)n/	comunicação	the process of giving information or of making emotions or ideas known to someone	There was a breakdown in communication between the two departments.
convenience (noun) * /kən'vi:niəns/	conveniência	a condition that makes it easier to do something and helps you to avoid wasting time or effort	Customers often choose convenience over price.
cost (noun) *** /kɒst/	custo	the amount of money that is needed in order to buy, pay or do something	The cost of promoting the new product range will be fairly high.
customer solution (noun) /'kʌstəmə(r) sə'lʊ:f(ə)n/	solução para o cliente	a way to solve a problem for a customer	From a consumer's perspective, product converts into customer solution.
direct marketing (noun) /dɪ'rekt 'mɑ:(r)kɪtɪŋ/	marketing direto	the sale of products to people by post or telephone instead of in shops	The direct marketing campaign was a success with an unprecedented response.
diversify (verb) /daɪ'vɜ:(r)sɪfaɪ/	diversificar	to develop new products or activities in addition to the ones that you already provide or do	How can Old Orchard update its image and diversify into new markets?
e-marketing (noun) /i: 'mɑ:(r)kɪtɪŋ/	marketing eletrônico	the process of advertising and selling products and services on the Internet, for example, on a company website or by email	It was vital to have a well thought out e-marketing campaign.
enter a market (expression) /'entə(r) ə 'mɑ:(r)kɪt/	entrar em um mercado	to start to sell products in a new market	When we first entered the market, sales figures were incredibly low.

flood the market (expression)	/flʌd ðə 'ma:(r)kɪt/	inundar o mercado	to make such a large number of goods or services available for sale that they cannot be sold and the price falls	In order to capture market share, you might have to flood the market with a large number of cheap products - even below cost.
franchise (noun)	/'fræntʃaɪz/	franquia	a business that operates under a franchise system, which is a formal agreement for someone to sell a company's products or services in a particular place, in exchange for a payment or part of the profits	Several teams bid for the franchise.
loss leader (noun)	/lɒs 'li:də(r)/		a product sold at a very low price to encourage customers to buy other products in the same shop or other products made by the same company	Inkjet printers are a good example of loss leaders: the printer itself is cheap, but the customer is forced to buy that manufacturer's high-priced ink cartridges and special paper.
market leader (noun)	/'ma:(r)kɪt 'li:də(r)/	líder de mercado	a company that sells more of its products than any other company of its type	If your product is a good one, and your competitors weak, then hopefully you will soon become the market leader.
market research (noun)	/'ma:(r)kɪt 'ri:sɜ:(r)tʃ/	pesquisa de mercado	the process of collecting information about what products people like to buy, or what people like or dislike about a particular product	Market research is needed in order to estimate the cost of doing business in a particular area.
market segmentation (noun)	/'ma:(r)kɪt ,segmən'teɪf(ə)n/	segmentação de mercado	the dividing of all possible customers into groups based on their needs, age, education, income, etc.	If you do market research you will discover how the market is divided up: the market segmentation.
market share (noun) *	/'ma:(r)kɪt ʃeə(r)/	fatia de mercado	the percentage of the total amount of sales of a particular product that a company has	Market share and profit margins are declining.
marketing mix (expression)	/'ma:(r)kɪtɪŋ mɪks/	mix de marketing	the combination of actions a company uses when selling a product or service. These are often described as the four Ps (=product, price, place, and promotion)	The most common variables used in constructing a marketing mix are price, promotion, product and placement.
mature market (expression)	/mə'tʃʊə(r) 'ma:(r)kɪt/	mercado maduro	a mature market, industry, or product has stopped growing or developing as fast as it did when it was new	How can That Touch grow in what seems to be a mature market?
mix coherency (expression)	/'mɪks kəʊ'hɪərənsi/	coerência no mix de marketing	the way in which the different actions a company uses when selling a product or service blend together to achieve the desired result	A strategy of selling expensive luxury products in discount stores has a poor mix coherency between product and placement.
mix dynamics (expression)	/'mɪks daɪ'næmɪks/	dinâmica do mix de marketing	the way in which the combination of actions a company uses when selling a product or service must be adapted to suit changing circumstances e.g. changes in the product life cycle stages	With any given product, it is essential to assess the mix dynamics.
placement (noun)	/'pleɪsmənt/	colocação	the act of putting something into a position	We have several people working with us this week; they are all on job placement schemes.
price (noun) ***	/'praɪs/	preço	the amount of money that you have to pay in order to buy something	From a consumer's perspective, price converts into cost.
product (noun) ***	/'prɒdʌkt/	produto	something that is made, grown, or obtained in large quantities so that it can be sold	We have a range of products targeting the teenage market.
product life cycle (expression)	/'prɒdʌkt laɪf 'saɪk(ə)l/	ciclo de vida do produto	the series of changes that a product goes through during its existence	A product goes through several stages during its product life cycle.
product placement (noun)	/'prɒdʌkt 'pleɪsmənt/	colocação de produto	the use of a company's product in a film or television show as a way of advertising the product	There was far too much product placement in that movie; I felt like I was watching a very long advert!
profit margin (noun)	/'prɒfɪt 'ma:(r)dʒɪn/	margem de lucro	the difference between how much money you get when you sell something and how much it costs you to buy and make it	Profit margins look good as well, don't they?
promotion (noun) ***	/'prɒ'məʊʃ(ə)n/	promoção	the process of attracting people's attention to a product or event, for example by advertising	From a consumer's perspective, promotion converts into communication.
saturated market (expression)	/'sætʃə'reɪtɪd 'ma:(r)kɪt/	mercado saturado	a market in which more products are offered than customers want to buy	How can Crunchy Morning capture market share in a saturated market?
tying (verb)	/'taɪɪŋ/	venda casada	the process of making sales of one product depend on the customer buying another	Tying is often seen in electronics, in video games, for example where games consoles will only run software licensed by the manufacturer.
undercover marketing (noun)	/'ʌndə(r)'kʌvə(r) 'ma:(r)kɪtɪŋ/	marketing oculto	a type of marketing in which customers do not realise that a company is advertising to them	They hired some actors to go around town and act out conversations to promote the product; it was a great undercover marketing idea.
viral marketing (noun)	/'vaɪrəl 'ma:(r)kɪtɪŋ/	marketing viral	a type of marketing in which an organization's customers advertise a product simply by talking to other people about it	Do you know which online social networks can help with viral marketing?
Unit 6				
acquire (verb) **	/ə'kwɪə(r)/	adquirir	to get something, for example by buying it or being given it	You can spread the cost of acquiring assets and maintenance will be covered.

assets (noun)	/ˈæsets/	ativos	things such as money or property that a person or company owns	If you take out a bank loan, you may need to provide security, such as business assets, or a guarantor.
bank loan (expression)	/bæŋk ləʊn/	empréstimo bancário	an amount of money that a person, business, or country borrows from a bank	Regular payments on a bank loan can make it easier to budget
business angel (noun)	/'bɪznəs 'eɪndʒ(ə)l/	investidor-ânjo	a person who invests in a new business to help get it started	Business angels may turn down proposals for no apparent reason.
cash flow (noun) *	/kæʃ fɪləʊ/	fluxo de caixa	the rate at which a business takes in money through sales and pays it out for the things it needs to continue operating	ASC is a small engineering company that has temporary cash flow problems.
check sth out (verb)	/tʃek 'sʌmθɪŋ aʊt/	examinar	to examine someone or something in order to be certain that everything is correct, true or satisfactory	Angels always check out an entrepreneur's background thoroughly.
come up (verb)	/kʌm ʌp/	surgir	to be mentioned and need to be considered	Problems often come up in the early stages.
concept (noun) ***	/'kɒnsept/	conceito	an idea for something new	It's not just the food but the whole concept that we're offering.
convince (verb) ***	/kən'vɪns/	convencer	to make someone believe that something is true	I tried to convince him to stay with the company but he had made his mind up.
downside (noun)	/'daʊnsaɪd/	aspecto negativo	this disadvantage or negative aspect of something	The downside to the merger is that we'll have to relocate.
draw up (verb)	/drɔʊ ʌp/	redigir	to prepare and write something such as a document or plan	It's worth getting a lawyer to draw up any contracts rather than trying to write them yourself.
due diligence (noun)	/'dju: 'dɪlɪdʒ(ə)ns/	auditoria	the process of carefully examining something or someone, especially before agreeing to buy it or employ them	We need to have everything in order before the due diligence check.
equity (noun) **	/'ekwəti/	ações ordinárias e preferenciais	company shares that can be brought and sold on a stock market	The term sheet also includes the type of equity and board of directors representation.
equity finance (expression)	/'ekwəti 'faɪnəns/	recursos financeiros advindos de vendas de ações	the finance that a company gets from selling shares rather than borrowing money	It is hard to raise equity finance, and your own influence and share of the profits will be smaller.
exit route (noun)	/'eksɪt ru:t/	saída de emergência	a plan that allows you to stop being involved in a situation without causing any harm or disadvantage to yourself	We need to ensure we have some possible exit routes.
expertise (noun) **	/'ekspə(r)'ti:z/	perícia	special skill or knowledge that you get from experience, training or study	An investor can give you the benefit of their expertise.
financial advisor (noun)	/'faɪ'nænʃ(ə)l əd'vaɪzə(r)/	consultor financeiro	someone whose job it is to help people invest by giving them advice and managing their investments	We spoke to the financial advisor and she suggested we take out a loan.
financial forecast (noun)	/'faɪ'nænʃ(ə)l 'fɔ:(r)kɑ:st/	previsão financeira	a statement of what a company's financial position is likely to be in the future, for example what its costs, income and profits will be	David will be presenting the financial forecast in today's meeting.
financial projections (noun)	/'faɪ'nænʃ(ə)l prə'dʒekʃ(ə)nz/	projeções financeiras	calculations of the way that finances will change and develop in the future	They weren't happy with our financial projections, so we were advised to review our business plan..
financial return (noun)	/'faɪ'nænʃ(ə)l rɪ'tɜ:(r)n/	retorno financeiro	a profit on money that you have invested	What will the financial return be on this particular project?
forecast (verb) *	/'fɔ:(r)kɑ:st/	previsão	to make a statement about what is likely to happen, usually relating to the weather, business, or the economy	We were forecasting between 30 and 40%, so our business plan was rejected.
friends and family (expression)	/'frendz ən 'fæm(ə)li/	pessoas próximas	people you know well and like and people you are related to	Funding from friends and family can put a strain on your relationships.
funding (noun) **	/'fʌndɪŋ/	financiamento	money that a government or organization provides for a specific purpose	With equity finance, you get your funding, while the investor only realizes their investment when the business is doing well.
get through (verb)	/'get θru:/	chegar ao fim de	to reach a good enough standard to pass a test	Only two per cent of business plans get through the complete funding process.
go through (verb)	/'gəʊ θru:/	ser aprovado	if something such as a request, proposal or contract goes through, it is officially accepted or approved	A lot of hard work is necessary before the deal goes through.
grant (noun) ***	/'grɑ:nt/	subvenção	an amount of money that the government or an organization gives you for a specific purpose and does not ask you to pay back. Money that you have to pay back is called a loan	Grants are a source of cheap financing.
growth potential (noun)	/'grəʊθ pə'tenʃ(ə)l/	potencial de crescimento	the possibility for something to grow or increase in the future	The venture capitalist said we were too 'niche' with not enough growth potential.
guarantor (noun)	/'gærən'tɔ:(r)/	avalista	someone who makes an official agreement to be responsible for money that someone else owes or for someone else's behaviour	She has agreed to act as our guarantor.
hands-on experience (noun)	/'hændz ɒn ɪk'spɪəriəns/	experiência prática	knowledge or skill that someone gets from doing something rather than just reading about it or seeing it being done	We didn't have the hands-on experience they were looking for.
interest-free loan (expression)	/'ɪntrest frɪ'li:əʊn/	empréstimo sem juros	an amount of money you borrow for which you are not charged any interest	Friends and family might be willing to provide an interest-free loan or not require security.

Internal Rate of Return (IRR) (noun)	/ɪn'tɜ:(r)n(ə) reɪt bʌ rɪ'tɜ:(r)n (aɪ a:(r) a:(r))/ (aɪ a:(r) a:(r))	Taxa Interna de Retorno	a calculation that measures how much profit an investment makes, without considering things such as interest rates or inflation	The first angel we met turned us down because of the IRR.
investor (noun) **	/ɪn'vestə(r)/	investidor	a person or organization that invests money	If your presentation is successful, interested investors will check out the statements made in your business plan, presentation and financial projections.
leasing (verb)	/li:sɪŋ/ (ə)	leasing	a financial arrangement in which a person, company, etc. pays to use land, a vehicle, etc. for a particular period of time	A negative aspect of leasing is that you don't own the assets until the end of the agreement.
market awareness (expression)	/'mɑ:(r)kɪt ə'weə(r)nəs/ (ə)	conhecimento pelo mercado	knowledge or understanding of a market	Companies usually set a target for the degree of market awareness they intend to achieve, and then plan a promotional campaign to reach that target.
outright ad(verb)	/'aʊt'reɪt/ (ə)	abertamente	used for emphasizing that something happens or is done completely at one time or in a single process	They told us outright that they liked our idea.
overdraft (noun)	/'əʊvə(r),dra:ft/ (ə)	cheque especial	an agreement with your bank that allows you to spend money when you have no money left in your account	An overdraft can be a very flexible option for short-term or day-to-day requirements.
patent (verb)	/'peɪt(ə)nt/ (ə)	patentear	to get a patent for something. A patent is an official document that gives someone who has invented something the legal right to make or sell that invention for a particular period of time, and prevents anyone else from doing so	Don Beal is an inventor. He has patented a new type of car engine which is 50% more efficient than existing engines.
pitch (noun) **	/pɪtʃ/ (ə)	discurso convincente	the things you say to persuade someone to buy something or to support you	Be prepared to make a ten-minute pitch and answer any questions that come up.
prototype (noun) *	/'prəʊtətaɪp/ (ə)	protótipo	the first form of something new, made before it is produced in large quantities	Don Beal needs money to produce a prototype but wants to keep control of his business.
put forward (verb)	/'pʊt 'fɔ:(r)wə(r)d/ (ə)	apresentar	to offer an idea, opinion, reason, etc., especially so that people can discuss it and make a decision	In your pitch, you should put forward clear and convincing arguments.
raise (finance) (verb)	/'reɪz ('faɪnəns)/ (ə)	angariar (finanças)	to collect money for a particular purpose	How much investment will you need and how will you raise the money?
raw materials (noun) *	/'rɔ: mə'tɪəriəlz/ (ə)	matérias-primas	substances such as coal or iron that are in their natural state before being changed by chemical processes	ASC is a small engineering company which needs £1,500 to pay for raw materials.
screening meeting (noun)	/'skri:nɪŋ 'mi:ɪŋ/ (ə)	entrevista de triagem	a meeting to discuss checks that an employer makes in order to be sure that someone they want to employ is suitable for a particular job	I've got some great news; we've been invited to the screening meeting!
self-funding (expression)	/'self 'fʌndɪŋ/ (ə)	autofinanciamento	the act of providing the money that you need for something yourself, without borrowing from other people or a bank	The downside of self-funding is that using credit cards can be expensive in the long term.
set out (verb)	/'set aʊt/ (ə)	discriminar	to explain, describe, or arrange something in a clear and detailed way, especially in writing	The term sheet sets out all the conditions of the deal.
spread the cost of (expression)	/'spred ðə kɒst/ (ə)	parcelar o custo de	to make regular payments towards the total cost of something, usually for a period of months or years	If we spread the cost over five years, it won't affect our budget too badly.
start-up (noun)	/'stɑ:(r)t ʌp/ (ə)	start-up	a small business that is just being started	Fixa is a start-up providing home help for all sorts of everyday tasks or problems.
submit (verb) ***	/'səb'mɪt/ (ə)	oferecer a apreciação	to formally give something to someone so that they can make a decision about it	Once you have decided to submit a plan, complete our application online.
target customers (noun)	/'tɑ:(r)ɡɪt 'kʌstəmə(r)z/ (ə)	clientes-alvo	the type of people that a company wants to sell its products or services to	Our target customers were specialists in their own field and there would've been a limit to what we could sell them.
temping agency (noun)	/'tempɪŋ 'eɪdʒ(ə)nsɪ/ (ə)	empresa de trabalho temporário	a company that helps organizations find temporary workers and that helps workers find temporary jobs	Busybodies is a temping agency providing clerical help to other companies.
term sheet (noun)	/'tɜ:(r)m ʃi:t/ (ə)	termo de compromisso	a bullet-point document which sets out the terms and conditions of a business agreement	On successful completion of the due diligence process, interested angel group members will draw up a term sheet that sets out the structure of the investment deal.
track record (noun)	/'træk 'rekɔ:(r)d/ (ə)	histórico	your reputation, based on the things that you have done	Investors will go over your team's background and track record in detail.
turn down (verb)	/'tɜ:(r)n daʊn/ (ə)	rejeitar	to not accept an offer or request	If they didn't turn you down at Step 2, our review committee will invite you to a screening meeting
venture capitalist (noun)	/'ventʃə(r) 'kæpɪt(ə)lɪst/ (ə)	investidor de risco	a person or financial organization that invests in new businesses, especially ones that involve risk	The venture capitalist we contacted went through our business plan in detail.
weed out (verb)	/'wi:d aʊt/ (ə)	eliminar	to remove a person or thing that is not suitable or good enough, especially from a group or collection	The screening meeting allows investors to weed out poor applications at an early stage.
work out (verb)	/'wɜ:(r)k aʊt/ (ə)	desenvolver	to solve a problem by considering the facts	In your pitch, you should work out clear and convincing arguments.

Unit 7

accounts payable (expression)	/ə'kaʊnts 'peɪəb(ə)/	contas a pagar	Accounts payable should be found under the 'current liabilities' section on a balance sheet.	Money owed by the company to its suppliers was referred to as 'creditors', while these days it's called account payable.
accounts receivable (noun)	/ə'kaʊnts rɪ'si:vəb(ə)/	contas a receber	a record of how much money customers owe a company for goods and services	In the old days, money owed to the company by its customers was referred to on the BS as 'debtors'; these days it's called accounts receivable.
admin (noun), informal	/'ædmɪn/	administração	the administration of a company, organization, etc.	Admin is taken care of by the team secretary.
allow (verb) ***	/ə'laʊ/	permitir	if something such as an object or situation allows you to do something, it makes it possible for you to do it	I invested in some new accounting software which allows me to present the information in the form I need.
assets (noun)	/'æsets/	ativos	things such as money or property that a person or company owns	The basic equation in the balance sheet is: Assets minus Liabilities equals Owner's Equity.
balance sheet (noun)	/'bæləns ʃi:t/	balanço	a written statement showing the value of a company at a particular time	A balance sheet will provide a snapshot of a business's value at a particular point in time, showing what it has and what it owes.
(be) in debt (to someone) (expression)	/(bi) ɪn det (tə 'sʌmwʌn)/	(estar) em débito (com alguém)	a situation in which you owe money to another person	The company is in debt to at least three banks.
business angel (noun)	/'bɪznəs 'eɪndʒ(ə)/	investidor-anjo	a person who invests money in a new business to help to get it started	I set up DS Engineering ten years ago, with the help of investment from a group of business angels.
cash (noun) ***	/kæʃ /	dinheiro	money in any form, especially money that is available for you to use when you need	Have you got any cash? I only have my credit card.
cash flow statement (noun)	/kæʃ fləʊ 'steɪtmənt//	relatório de fluxo de caixa	a document that shows the money coming into and going out of a company during a particular period	A cash flow statement will indicate inflow and outflow of money over a specific period, in particular to make sure it does not run out.
cash imbalances (noun)	/kæʃ ɪm'bælənsɪz/	fluxo de caixa negativo	a temporary situation in which a business has not taken in enough money through sales to pay out for the things it needs to continue operating	We want to avoid any cash balances this quarter, if possible.
cash payments (noun)	/kæʃ 'peɪmənts/	pagamentos	money that a business or organization pays out in a particular time period	All funds going out of a business in a specific period are known as cash payments.
cash receipts (noun)	/kæʃ rɪ'si:ts/	recebimentos	money that a business or organization receives in a particular time period	All money coming into a business in a specific period is known as cash receipts.
cash sales (noun)	/kæʃ seɪlz/	resultado de vendas	the total number of things that a company sells within a particular period of time, or money that is earned by selling things	What are the cash sales figures for this year?
compel (verb) **	/kəm'pel/	obrigar	to force someone to do something, or to get something from someone using force	The profit and loss account compels us to make better decisions on what to do next.
cost of sales (noun)	/kɒst əv seɪlz/	custos de produção	the amount of money that a company spends in order to make and sell product in a particular financial period, for example, on wages and raw materials	Will the cost of sales be higher or lower than last year?
creditor (noun) **	/'kredɪtə(r)/	credor(a)	a person or company that is owed money by another person or company	We owe the creditors a large percentage of our profits.
current assets (noun)	/'kʌrənt 'æsets/	ativos correntes	assets such as cash, raw materials, parts or products that are still being made, which a company will use or sell during the same year	Businesses often have money in the bank or money owed to them, known as current assets.
current liabilities (noun)	/'kʌrənt ,laɪə'bɪləti:z/	débitos correntes	payments that a company must make within 12 months	What are our current liabilities for this year?
depreciation (noun)	/'dɪ,prɪ:ʃi'eɪʃ(ə)n/	depreciação	the process of becoming less valuable	Speedier vans suffered from depreciation with their value falling by 20%.
discourage (verb) *	/'dɪs'kʌrɪdʒ/	impedir	to try to prevent something from happening, especially because you do not approve of it or think it is harmful	Checking the balance sheet has also discouraged me from developing bad habits.
earnings before taxes (noun)	/'ɜ:ɪ(r)nɪŋz brɪ'fɔ:(r) tæksɪz/	receita antes de impostos	a company's profits in a particular period, before taking away tax payments	Can you calculate our earnings before taxes?
enable (verb) ***	/'ɪn'eɪb(ə)/	possibilitar	to give someone the ability or opportunity to do something	The profit and loss account enable our investors to see that we are making a profit.
encourage (verb) ***	/'ɪn'kʌrɪdʒ/	estimular	to provide conditions that help something to happen	Because our balance sheet is a snapshot, I find it encourages me to really think about whether my business is in the best shape.
expenditure (noun) **	/'ɪk'spendɪtʃə(r)/	gasto	money spent by a government, organization, or person	About a quarter of our expenditure goes on raw materials and other subsidies.
expenses (noun)	/'ɪk'spensɪz/	despesas	money that a company or organization spends in order to produce or sell its products or services	In the Income Statement, you start with your Net Sales and then subtract various costs and expenses.

extraordinary income (noun)	/ɪk'strɔ:(r)d(ə)n(ə)ri 'ɪnkʌm/	faturamento excepcional	money which a business makes from a unique situation that is unlikely to happen again, for example the sale of assets or an insurance settlement	Extraordinary income should be found under the 'other income' section on a profit and loss account.
fixed assets (noun)	/fɪkst 'æsets/	ativos fixos	things, such as land, buildings, equipment, etc., which are owned by a company and which are used to produce income for the company	Some things that a business owns cannot be turned easily into cash: these things are its fixed assets.
force (verb) ***	/fɔ:(r)s/	forçar	if an event or situation forces you to do something, you have to do it even if you don't want to	If we got this wrong, it might even force us to go out of business.
go from strength to strength (expression)	/gəʊ frəm streŋθ tə streŋθ/	ficar cada vez melhor	to become more and more successful	Our bakery business, Kernal, has gone from strength to strength.
go out of business (expression)	/gəʊ aʊt əv 'bɪznəs/	fechar a empresa	if a company goes out of business, it stops doing business permanently, especially because it has failed	If sales don't improve soon, we might go out of business.
gross profit (noun)	/grəʊs 'prɒfɪt/	lucro bruto	a company's profit from selling goods or services before costs not directly related to producing them, for example interest payments and tax, are subtracted	The gross profit percentages are rising every year.
help (verb) ***	/help/	ajudar	to make it easier to achieve something	A cash flow forecast helped us to get a start-up loan.
in credit (expression)	/ɪn 'kredɪt/	com saldo positivo	to have more money in an account than the amount you have taken out	I can't believe we're in credit! We've been in the red for so long.
income (noun) ***	/'ɪnkʌm/	salário	money that someone gets from working or from investing money	My income has remained fairly steady for the past five years.
inflow (noun)	/'ɪnfləʊ/	afluxo	an amount of something such as money or goods that comes into a place	There has been a massive inflow of foreign investment.
keep an eye on (expression)	/ki:p æn aɪ ɒn/	ficar de olho em	to look after someone or something	Keeping an eye on cash flow has always been important to prevent cash imbalances.
keep track (of) (expression)	/ki:p træk (əv)/	manter-se informado sobre	to have all the information that you need about something	I can't keep track of the sales figures; they're so erratic!
land (noun) ***	/lænd/	área	an area that someone owns, often including the buildings on it	A company might have a one-time income from the sale of some land or the sale of part of a business.
let (verb) ***	/let/	permitir	to allow something to happen	The balance sheet lets me see what I actually owe in the short and long term.
liabilities (noun)	/,laɪə'bɪləti:z/	compromissos financeiros	money that a company owes	A business's liabilities are the sums that it will have to pay at some time in the future, such as loan repayments or taxes.
loan (noun) ***	/ləʊn/	empréstimo	an amount of money that a person, business, or country borrows, especially from a bank	We need to take out a loan to start renovations on the restaurant.
loan repayments (noun)	/ləʊn rɪ'peɪmənts/	amortizações de empréstimo	amounts of money that a company or organization has to pay the person, bank, etc. that is has borrowed from	The loan repayments end this April.
loans repayable (expression)	/ləʊns rɪ'peɪəb(ə)l/	empréstimos reembolsáveis	loans that are repayable over a particular period of time, or by a particular person, must be paid back by the end of that period or by that person	Loans repayable is classed as a long-term liability.
long-term liabilities (noun)	/lɒŋ tɜ:(r)m ,laɪə'bɪləti:z/	empréstimos de longo prazo	debts that do not need to be paid for at least a year	We have several long-term liabilities which we need to keep an eye on.
make (verb) ***	/meɪk/	fazer	to force someone to do something	The balance sheet made me pay my creditors sooner rather than later, when the balance sheet looks better it improves our position with the bank.
net assets (noun)	/net 'æsets/	ativos líquidos	the total value of a person's or company's assets after their total debt has been subtracted	The difference between what a business owns and what it owes are its net assets.
net cash flow (noun)	/net kæʃ fləʊ/	fluxo de caixa líquido	the amount of money moving into and out of a business	We'll have an idea of the net cash flow next month.
net income (noun)	/net 'ɪnkʌm/	renda líquida	the total income of a person or company after all tax and other costs have been paid	Our net income is €100,000.
net sales (noun)	/net seɪlz/	vendas líquidas	the total value of a company's sales after amounts for costs such as returned, damaged, or missing goods and any price reductions, taxes, etc. have been subtracted	The total income from all of a business's normal trading activity is known as net sales.
operating profit (noun)	/'ɒpəreɪtɪŋ 'prɒfɪt/	lucro operacional	the profit that a company makes from its normal activities of selling goods or services	The amount of profit after general running costs are deducted is known as operating profit.
outflow (noun)	/'aʊt,fləʊ/	saída	the amount of money that leaves a company, industry, or country during a particular period	You can calculate the balance by subtracting cash outflows from cash inflows.
owner's equity (noun)	/'əʊnə(r)z 'ekwəti/	ativo líquido	the total value of a person's or company's assets after their total debt has been subtracted	A business's net assets are equal to owner's equity.

payroll (noun)	/ˈpeɪ,rəʊl/	folha de pagamento	a list of all the people that a company employs and the money that each of them earns	Cherubs Pre-school Nursery has five carers on its payroll.
permit (verb)	/pə(r)ˈmɪt/	permitir	to allow someone to do something or to allow something to happen	Our investors wouldn't permit us to take any unnecessary risks.
plant and machinery (noun)	/plɑːnt ən məˈʃiːnəri/	instalações e maquinário	large machines and equipment used in industry	Plant and machinery should be found under the 'fixed assets' section on a balance sheet.
prevent (verb) ***	/prɪˈvent/	evitar	to stop something from happening	Checking cash flow has always been important to prevent cash imbalances.
profit and loss account (noun)	/ˈprɒfɪt ən lɒs/	balanço de lucros e perdas	a document that shows how much money was received and spent by a company during a particular period of time and whether or not it made a profit	A profit and loss account will show managers whether a business made or lost money over a specific period.
prohibit (verb) ***	/prəʊˈhɪbɪt/	proibir	to officially stop something from being done, especially by making it illegal	Business angels don't prohibit certain practices the way some accounting regulations do.
raw materials (noun) *	/rɔː məˈtɪəriəlz/	matérias-primas	substances such as coal or iron that are in their natural state before being changed by chemical processes	KJK Products spent €10,000 on raw materials for manufacturing.
rent (noun) ***	/rent/	aluguel	an amount of money that you pay regularly for using a house, room, office, etc. that belongs to someone else	The rent has increased by 20% since last year.
running costs (noun)	/ˈrʌnɪŋ kɒsts/	custos operacionais	the money that you spend regularly to operate a machine or to manage a business or service	The running costs are surprisingly low.
snapshot (noun)	/ˈsnæpʃɒt/	retrato sucinto	a short description that tells you what a particular place or situation is like at a particular time	Because our balance sheet is a snapshot, it gives us a clear and immediate idea of the shape our business is in.
spreadsheet (noun) *	/ˈspredʃiːt/	tabela	a chart produced on a computer that shows numbers in a way that makes them easy to compare	I used to use a spreadsheet, but I've invested in some accounting software now.
start-up loan (noun)	/stɑː(r)t ʌp ləʊn/	empréstimo para uma <i>start-up</i>	an amount of money that someone borrows, especially from a bank, to start a new business	We have to fill out this application form if we want to apply for a start-up loan.
tax (noun) ***	/tæks/	imposto	an amount of money that you have to pay to the government that it uses to provide public services and pay for government institutions. There are several different types of tax, for example income tax that is paid on your income or a duty that is paid on the goods that you buy or sell	She owes over £50,000 in unpaid taxes.
taxes payable (expression)	/tæksɪz ˈpeɪəb(ə)l/	impostos a pagar	taxes which must be paid	Please keep a record of all the taxes we need to pay in the taxes payable document.
Unit 8				
a fair deal (noun)	/ə feə(r) diːl/	acordo satisfatório	if a deal is fair, everyone is treated equally and in a reasonable way	After hours of negotiating, they set up a fair deal.
accountability (noun)	/ə,kaʊntəˈbɪləti/	responsabilidade final	a situation in which people know who is responsible for something and can ask them to explain its state or quality.	Values like honesty, fairness, transparency and accountability, when combined with commercial and manufacturing best practice, can help to make the world a better place.
advocate (verb) *	/ˈædvəkeɪt/	defender	to publicly support a particular policy or way of doing things	Shallanberger advocates a third way.
agree an out-of-court settlement (expression)	/əˈɡriː ən aʊt əv kɔː(r)t ˈset(ə)lmənt/	acordo extrajudicial	to reach an agreement in a legal argument that an amount of money will be paid without the case being decided officially in a law court.	They agreed to an out of court settlement as the legal process was becoming extremely expensive.
amend a contract (expression)	/əˈmend ə ˈkɒntrækt/	emendar um contrato	to make changes to a contract, especially in order to improve it	We will have to amend the contract; the amount of annual leave has changed.
apply (a penalty clause) (expression)	/əˈplai (ə ˈpen(ə)lti klɔːz/)	aplicar (uma cláusula de multa)	to use a particular method, process, law, etc.	Due to late completion, we applied the penalty clause.
award a contract (expression)	/əˈwɔː(r)d ə ˈkɒntrækt/	outorgar um contrato	to officially give someone a contract	Have you decided who we should award the contract to yet?
bend the rules (for beyond reproach) (expression)	/bend ðə ruːlz (fə(r) ˈsʌmwʌn)/ /bɪˈjɒnd rɪˈprəʊtʃ/	burlar a lei (em favor de acima da crítica)	to allow something that is not normally allowed impossible to criticize because of being so good	Lying, cheating and bending the rules is unacceptable. A company should be morally beyond reproach.
best practice (expression)	/best ˈpræktɪs/	o método mais efetivo	the best, most effective way to do something	Best practice is a process that has been shown to give excellent results.
borderline ethics (noun)	/ˈbɔː(r)də(r),laɪn ˈeθɪks/	ética limitrofe	the minimum level of behaviour that is considered ethical	A world where six-figure salaries, stock options and golden retirements are a CEOs top priority encourages borderline ethics.

breach of contract (expression)	/bri:tʃ əv 'kɒntrækt/	quebra de contrato	a failure to do something that you have promised to do in a contract	Calisto will be in breach of contract if they deliver late.
break a contract (expression)	/breɪk ə 'kɒntrækt/	romper um contrato	to not do something that you promised to do in a contract	He broke the contract by leaving his job without giving notice.
bribery (noun) *	/'braɪb(ə)ri/	suborno	the crime of giving money or presents to someone so that they will help you by doing something dishonest or illegal	He is appearing in court on charges of bribery and tax evasion.
cancel a contract (expression)	/'kæns(ə)l ə 'kɒntrækt/	cancelar um contrato	to say that a legal agreement or obligation set out in a contract is now ended	We had to cancel the contract as the service was unacceptable.
conspiracy (noun) *	/kən'spɪrəsi/	conspiração	the legal offence of planning a serious crime	There was a conspiracy against the party leadership.
corporate governance (noun)	/'kɔ:(r)p(ə)rət 'gʌvə(r)nəns/	governança corporativa	the way in which a company is managed by the people who are working at the highest level in it	Hannah Shallenberger, who serves on the board of several corporations, argues that good corporate governance is not incompatible with making profits.
corruption (noun) **	/kə'rʌpʃ(ə)n/	corrupção	dishonest or illegal behaviour by officials or people in positions of power, especially when they accept money in exchange for doing things for someone	The bank was closed down amid allegations of corruption and fraud.
deadline (noun) *	/'ded,laɪn/	prazo limite	a specific time or date by which you have to do something	The deadline is tomorrow; there is no way I'm going to finish on time!
draft a contract (expression)	/dra:ft ə 'kɒntrækt/	fazer o esboço de um contrato	to write a contract that may have changes made to it before it is finished	We need to draft a contract for the new cleaning company.
embezzlement (noun)	/'ɪm'bez(ə)lmənt/	desfalque	the act of stealing money that people trust you to look after as part of your work	He was charged with theft and embezzlement and five counts of money laundering.
empowerment (noun)	/'ɪm'paʊə(r)mənt/	augmentar o poder	the process of giving a group of people more freedom or rights	Many companies favour employee empowerment.
enforce (verb) **	/'ɪn'fɔ:(r)s/	executar	to make sure that a law or rule is obeyed by people	The main role of the police is to uphold and enforce the law.
executive pay (noun)	/'ɪg'zekjʊtɪv peɪ/	salário de executivo	money that senior managers in a business or other organization receive for doing their job	Executive pay has increased by 12% over the last year.
fairness (noun)	/'feə(r)nəs/	justiça	behaviour that is reasonable and right	He has a real sense of fairness and treats everyone with respect.
foster (verb) *	/'fɒstə(r)/	promover	to help something to develop over a period of time	Some companies foster a sense of ownership and social responsibility throughout their organization.
fraud (noun) **	/'frɔ:d/	fraude	the crime of obtaining money from someone by tricking them	Police are investigating a complex fraud involving several bogus contractors.
go to court (e.g. a case) (expression)	/gəʊ tə kɔ:(r)t/	recorrer aos tribunais (p. ex. causa judicial)	to be discussed and decided officially in court	Is it really necessary to go to court? The legal expenses are so high.
honesty (noun) *	/'ɒnɪsti/	honestidade	an honest way of behaving, speaking, or thinking	Honesty and responsibility is the best policy.
incompatible (adjective)	/'ɪnkəm'pæətəb(ə)l/	incompatível	ideas, systems, or machines that are incompatible are not able to work or exist together because of basic differences	Unfortunately, the software systems were incompatible.
insider trading (noun)	/'ɪn'saɪdɪə(r) 'treɪdɪŋ/	informação privilegiada	the crime of buying or selling shares in a company using information that is available only to people working within that company	They have accused several employees of insider trading.
irregularity (noun)	/'ɪ,regjʊ'lærəti/	irregularidade	a situation in which the rules, laws, or any usual ways of doing things have not been followed	Regulatory bodies investigate irregularities in company practice and finance.
legally binding contract (expression)	/'li:gəli 'baɪndɪŋ 'kɒntrækt/	contrato segundo os termos da lei	a legally binding contract is one that the law says you must obey	A legally binding contract is one which can be enforced by the legal system.
litigation (noun)	/'lɪtɪ'geɪʃ(ə)n/	litígio	use of the legal system to settle a disagreement	In some cases the two parties can avoid the expense of litigation by agreeing to an out-of-court settlement.
minimum wage (noun)	/'mɪnɪməm weɪdʒ/	salário-mínimo	the smallest amount of money that an employer is legally allowed to pay a worker	All companies must ensure they pay the minimum wage allowed by the law.
money-laundering (noun)	/'mʌni 'lɔ:ndə(r)ɪŋ/	lavagem de dinheiro	the action of moving money which has been earned illegally through banks and other business, to make it seem to have been earned legally	Because they have no record of their earnings, the police suspect them of money-laundering.
negotiate a contract (expression)	/'nɪ'gəʊʃieɪt ə 'kɒntrækt/	negociar um contrato	to try to reach an agreement by discussing a contract in a formal way, especially in a business or political situation	We are meeting today to negotiate a contract.
nepotism (noun)	/'nepə,tɪz(ə)m/	nepotismo	the practice of using your and influence to give jobs to people in your family instead of to people who deserve to have them	She gave the job to her nephew who was completely under-qualified; it's blatant nepotism!
offence (noun) ***	/'ə'fens/	transgressão	a crime or illegal activity for which there is a punishment	She had committed no offence under military law.
ownership (noun) **	/'əʊnə(r)ʃɪp/	posse	an attitude of accepting responsibility for something and taking control of how it develops	I think we should promote Jane. She really took ownership of that difficult restructure last year.

party (noun) ***	/ˈpɑː(r)ti/	parte	a person or group involved in something such as an agreement or disagreement, especially a contract or legal case, with another person or group	The planning team will announce details next week at a meeting for interested parties.
pay (millions) in damages (expression)	/peɪ (ˈmɪljənz) ɪn ˈdæmɪdʒɪz/	pagar (milhões) por reparação de danos	to pay money that a court orders you to pay someone because you have harmed them or their property	If the case goes to court, the loser may be ordered to pay millions in damages.
penalty clause (noun)	/ˈpen(ə)lti kləʊz/	cláusula de multa	a statement in an official agreement of the amount of money that someone will need to pay if they fail to obey the rules of the agreement	A penalty clause may apply and Calisto will have to pay compensation.
regulatory bodies (noun)	/ˈregjʊlət(ə)ri ˈbɒdiz/	agências reguladoras	official organizations that are responsible for checking whether businesses are working legally and according to rules or laws	Some companies can exceed the requirements of regulatory bodies and give customers, employees, the environment and shareholders a fair deal.
renege on a contract	/rɪˈneɪɡ ən ə ˈkɒntrækt/	romper um contrato	to decide not to do something that you promised to do in a contract	By failing to pay for our services they reneged on the contract.
sign a contract (expression)	/saɪn ə ˈkɒntrækt/	assinar um contrato	to write your full name on a contract to show that you agree with what is written on it	Please sign the contract after reading the small print.
six-figure salary (noun)	/sɪks ˈfɪɡə(r) ˈsæləri/	salário de seis dígitos	a salary of between 100,000 and 999,999 pounds, dollars, etc. a year	The job guarantees a six-figure salary and a range of excellent benefits.
social responsibility (noun)	/ˈsəʊf(ə)l rɪˌspɒnsəˈbɪləti/	responsabilidade social	the belief that a company should consider the social and environmental effects of its activities on its employees and the community around it	It seems there is little space for global justice and social responsibility.
spiralling (adjective)	/ˈspɑɪrəlɪŋ/	crescente	continuously becoming worse and worse	Shallanberger blames Enron, WorldCom and other scandals first and foremost on spiralling pay.
sue (verb) **	/sjuː/	processar	to have a legal claim made against you, usually to get money from you because you have done something bad to someone. The legal claim is called a lawsuit	A company which fails to respect its commitments can be sued for breach of contract.
transparency (noun)	/trænsˈpærənsi/	transparência	an honest way of doing things that allows other people to know exactly what you are doing	Parents are demanding greater transparency in the selection process.
warranty (noun)	/ˈwɒrənti/	garantia	a company's written promise to repair or replace a product that you buy for them if it breaks or does not work, usually for a specific period of time after you buy it	On expiry of the warranty, an extension agreement may be entered into.