

Poštovani čitatelji,

Bez znanja stranog jezika danas ni jedan posao nije zamisliv, stoga smo odlučili pružiti vam priliku da uz aktualna događanja na poslovnom planu naučite i pokoji koristan izraz iz stručne poslovne terminologije na engleskom jeziku, razjasnite nedoumice oko pojedinih fraza i doznate korisne informacije iz stranih poslovnih kultura koje vam mogu olakšati kontakt sa stranim partnerima i/ili klijentima. Tijekom našeg višegodišnjeg rada i iskustva razvili smo "Smart metodu" s naglaskom na kvaliteti, motivaciji, raznolikosti te aktivnoj komunikaciji na stra-

nom jeziku već od samog početka.

Veselimo se našem druženju kao i prijedlozima o lekcijama koje biste htjeli vidjeti u ovom engleskom poslovnom kutu.

Till the next issue



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LEKCIJA 1. GOVORIMO O NOVČU

UČIONICA - POSLOVNI ENGLSKI

MONEY TALKS

Every day we are surrounded by various expressions and words used to talk about money. Apart from 'salary', 'payroll' and 'earn a living', there are a few useful phrases you might need in English:

- **'gross salary'** is the salary before anything is deducted for contributions and tax
Example: He earns £40 000 a year gross.

- **'deductions'** are payments made by the employer for an employee to health and pension schemes based on the gross salary
Example: Although my gross salary seems good, after deductions, I haven't got very much left.

- **'commission'** is paid to people in sales based on the amounts of goods sold.
Example: I get paid a commission on the deals I negotiate.

- **'taxable benefit'** is a benefit which is considered as part of your income and therefore included in the income to be declared for tax.
Example: The value of the company car is included in my income. It is a taxable benefit.

- **'mileage'** can be claimed if you use your own car to travel to another location for your work, it's reimbursed at a fixed rate per mile travelled to cover the cost.

- Example: Some employers believe it is better for the company to pay mileage than provide company cars.

- **'basic state pension'** is the money paid on retirement to everyone who has paid contributions for the required number of years.
Example: Many people contribute to the state pension fund, but also pay into a private one.

- **'redundancy pay'** is given if you lose your job and are made redundant.
Example: When Maria lost her job, she used her redundancy pay to set up her own business.

- an **'itemized pay statement'** contains a detailed breakdown of the pay you have earned and the deductions taken from it.

- Example: In order to get a bank loan, you need

to give them your itemized pay statements for the last six months.

However, money vocabulary does not need to be so rigid and boring - there are many amusing idiomatic expressions that can be used when referring to finances:

- If you **bet on the wrong horse**, you base your plans on the wrong guess about the results of something.

Example: I put all my money into their shares and it turned out that I made a bet on the wrong horse- the company went bankrupt a week after that.

- To **cook the books** means that somebody illegally changes the information in accounting books, writing down false numbers.

Example: Over the last few years we have witnessed many cases of cooking the books in our state firms.

- A **fast buck** is the money made quickly and easily, very often in a dishonest way.

Example: The company tried to make a fast buck on the recycling deal, but in the end they lost a lot of money.

- If somebody has their **hand in the till**, it means they steal money from a company or an organization.

Example: The director of the company was arrested after being reported to have had his hand in the till when going on a vacation.

- The expression **money talks** means that money opens all doors, giving you power to do what you want.

Example: Sam always gets the best service in restaurants because he is well aware of the fact that money talks, so he keeps a few extra bucks in his pockets to make sure he'll get what he wants.

A) Now that you have learned a few useful expressions, practice their use and complete the gaps with the missing words / phrases.

a) I don't want to have a company car because it's a taxable _____.

b) The _____ he claims more than covers the cost of running his car.

c) _____ is a great incentive for the sales team.

d) On your pay statement, you have first the _____ and then all the deductions and the net which you are paid.

e) To qualify for _____, you must work for at least 65 years.

f) _____ are paid directly by your employer for pension and health insurance.

g) My husband's company does not offer _____ when they lay off their employees.

h) The law states that all employees must receive _____.

Key: a) benefit, b) mileage, c) commission, d) gross salary, e) basic state pension, f) deductions, g) redundancy pay, h) itemized pay statements

B) Here are some more examples of money idioms- try to replace the 'normal' expression with the corresponding idiom:

1. My sister's husband is (in good financial condition) after many financial problems last year.

(a) cooking the books **(b)** betting his bottom dollar **(c)** back on his feet **(d)** bringing home the bacon

2. Everybody in our office (contributed) some money for Jane's present.

(a) cleaned up **(b)** cashed in **(c)** salted away **(d)** chipped in

3. My neighbor seems to be (short of money) at the moment.

(a) loaded **(b)** deadbeat **(c)** hard up **(d)** in the black

4. Jerry (lost most of his money) on the stock market.

(a) burnt a hole in his pocket **(b)** lost his shirt **(c)** picked up the tab **(d)** padded the bill

5. When my sister got her first raise, she (spent some extra money) on a new pair of shoes.

(a) struck it rich **(b)** tightened her belt **(c)** passed the buck **(d)** splurged

6. One of our salesmen was (putting false expenses) on his expense account so we decided to fire him.

(a) footing the bill **(b)** in the red **(c)** picking up the tab **(d)** padding the bill

7. My colleague is always asking me how much my clothes, shoes, car and all the other things I buy (cost).

(a) set me back **(b)** picked up the tab **(c)** made ends meet **(d)** taken a beating

Key: 1c, 2d, 3c, 4b, 5d, 6d, 7a

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