The world of business can be a complicated and stressful place at the best of times. Throw some business jargon into the mix and it’s easy to feel overwhelmed. Whether you’re dipping your toes into business for the first time, running a small company, or you just want to be more clued-up, it’s important to know your cash flow forecast from your SEO...

**Debtor and Creditor**

No matter what business you go into you’re likely to hear these terms. A debtor, as the term suggests, is someone who is in debt to you. It could be a person, like a customer, or a business, like a client. When someone procures your products or services they usually have to pay instantly or within 30 days. If they exceed this timeframe, that means they owe you money and are in debt to you. A creditor is someone that you owe money to. This could be a business or a person, and you haven’t paid them for products or services they gave you.

**Cash Flow Forecast**

The cash flow forecast is an estimate of the amount of cash that is coming into and out of your business. As the name suggests, a forecast allows you to predict what your monthly and annual profits will be. They can also throw up warning signs about how much money you are spending.

**SEO**

SEO stands for search engine optimization. You are likely to hear this term in relation to your website or blog. SEO rich content is content that will appear higher up on search engines. Creating content is about driving traffic to your website. Content which is highly searchable is best. An SEO company can help a business to increase their standing in search results and encourage more visitors to a website. Keywords are likely to be identified. These are words that your target consumer is likely to search for.

**Assets**

This is a term you’re most likely to hear in the financial sector. Assets refer to anything which is owned by the company that has some kind of monetary value. You may have also heard the term fixed assets. This refers to things like buildings and vehicles.

**Revenue**

This is another term which spans every business. Revenue is the total amount of money that your business has made from the sale of your products or your services. Making a profit or a loss all comes down to revenue. If your expenses exceed your revenue, then you are operating at a loss. If your expenses are lower than your revenue, then you are making a profit. The margin between the two is the amount of profit you have made.
Exercise 1

Match the words in bold from the exercise with their synonymous meanings.

1) Jargon  A) Financial
2) Overwhelmed  B) Attracting business
3) Clued-up  C) Specialist vocabulary
4) In relation to  D) Difference
5) Driving traffic  E) About
6) Monetary  F) Knowledgeable
7) Spans  G) involves/includes
8) Margin  H) overpowered emotionally

Exercise 2

Fill the gaps with the words in bold from the exercise.

1) I had so many tasks to do that I felt ____________.
2) Not everybody understands the _________ used for describing software development.
3) His reasons for leaving the job were mostly __________.
4) My field of expertise _________ chemistry, biology and physics.
5) The online articles were great for __________ to the website.
6) I would like to speak to you __________ your recent work.
7) John is very __________ about the history of Hungary.
8) There was too big a ________ between my outgoings andcomings.

Exercise 3

A) Can you explain the problem... 1. by the tragic news.
B) I had to find a second job... 2. in relation to your recent advertisement.
C) The margin between success and failure... 3. without using any jargon, please?
D) The entire class was overwhelmed... 4. than just the financial issues
E) I would like to be more clued-up... 5. due to my monetary concerns
F) I am writing to you... 6. is very small indeed
G) The problem spans more... 7. about foreign affairs and current events
H) Our main priority... 8. is driving traffic to our online shop
Answers

Exercise 1

Exercise 2
1. Overwhelmed
2. Jargon
3. Monetary
4. Spans
5. Driving Traffic
6. In relation to
7. Clued-up
8. Margin

Exercise 3
A. 3
B. 5
C. 6
D. 1
E. 7
F. 2
G. 4
H. 8