

## Numbers in meetings financial vocabulary practice

*Work in groups of two, three or four. Choose one topic from each section below and roleplay a meeting with those six topics on the agenda. If you finish quickly, then choose six more topics and do the same. Each time roleplay the whole meeting (from greetings at the beginning to saying goodbye at the end).*

### **Useful language for discussing setting financial targets etc**

- “Compared to last year,…”
- “Our goal/ target/ aim should be…”
- “... is realistic/ achievable.” – “... is (completely/ probably) unrealistic/ unachievable.”
- “We can expect…” – “We can’t expect…”
- “...would be reasonable.”
- “I think we can be more ambitious.” – “I don’t think we can be so ambitious.”
- “I think we can be more optimistic.” – “I don’t think we can be so optimistic.”
- “I predict.../ “I forecast...”
- “... would be too much.” – “... wouldn’t be enough.”

*When your teacher stops you, share one number you agreed on and see what the class thinks about it.*

*Ask about topics or numbers you don’t understand, discussing a good number each time as a class.*

*Do the pronouncing numbers and/ or collocations tasks below in groups.*

**Basic numbers (percentages, lengths of time, etc)**

- Expected inflation (e.g. one percent)
- Dividend to shareholders (e.g. four percent)
- ROI (return on investment, e.g. seven percent)
- Corporate tax rate that would make it worth moving your HQ abroad (e.g. ten percent)
- Investment in (index-linked/ hedge) funds (e.g. twenty five percent of all investments)
- Payment terms (e.g. must pay within thirty working days)
- Profit margins (e.g. fifty five percent)

**Large numbers**

- Leverage/ Leveraging (e.g. four hundred percent)
- Predicted commodity prices (e.g. gold prices rising by a hundred and fifty percent)
- GDP per capita (gross domestic product per head) at which it is worth setting up in a developing country (e.g. seven thousand five hundred dollars PA = per annum)
- Petty cash (e.g. seventy five thousand Euros)
- Commercial rents (e.g. twelve hundred dollars per square foot)
- (Pre-tax/ Net) profits (e.g. eight hundred thousand Euros)
- How much to write off in your next annual statement due to the bankruptcy of a fully-owned subsidiary (e.g. seven hundred and fifty thousand dollars)
- HQ starting salaries (e.g. twenty four thousand seven hundred fifty pounds PA)
- Investment in commodities like crude oil or platinum (e.g. half a million dollars)
- Investment to stop white collar crime (e.g. five hundred thousand dollars)
- Stock buybacks (e.g. four million shares)
- Starting capital for a new company (e.g. one million five hundred thousand dollars)
- Corporate debt (e.g. seventy two point two million dollars)
- Cash reserves (e.g. one million seven hundred thousand dollars)
- Investment in blue chip stocks (e.g. half a billion dollars)
- Target for income/ turnover/ revenue (e.g. five hundred million dollars)
- Size of a suitable target for M&A (e.g. one point seven billion dollars)

**Times and dates**

- Timing of the next raise in basic pay (e.g. on January first)
- Deadline for the annual P&L (profit and loss) accounts (e.g. May twentieth every year)
- Dates of semi-annual bonuses (e.g. on the thirty first of July and December)

**Decimals**

- Pay rises you will offer union members (e.g. one point five percent)
- Predictions for economic growth in the next 12 months (e.g. two point five percent)
- Interest rate to impose on customers who pay late (e.g. nought point seven percent)
- Price rises when VAT/ GST/ consumption tax rises (e.g. seven point two five percent)

**Prices/ Currencies**

- Exchange rate at which you'll move at least one factory abroad (e.g. one dollar twenty)
- Share price (= Stock price, e.g. twelve dollars fifty three per share)

**Fractions**

- Expected changes in the main stock market indices in the next year (e.g. rising by half)
- Investment in government bonds (e.g. one quarter of total investments)
- Changes to the workforce (e.g. making a third of workers redundant)
- Semi-annual bonuses you will offer (e.g. two thirds of monthly salary)

Work together to pronounce the figures below, looking above if you aren't sure.

### Basic numbers (percentages, lengths of time, etc)

- Payment terms (e.g. must pay within 30 working days)
- Profit margins (e.g. 55%)

### Large numbers

- Leveraging (e.g. 400%)
- GDP per capita at which it is worth setting up in a country (e.g. \$7,500 per annum)
- Petty cash (e.g. 75,000 Euros)
- (Pre-tax/ Net) profits (e.g. 800,000 Euros)
- Stock buybacks (e.g. 4,000,000 shares)
- Cash reserves (e.g. \$1,707,235)
- Target for income/ turnover/ revenue (e.g. \$500,000,000)

### Times and dates

- Deadline for the annual P&L (profit and loss) accounts (e.g. 20/5)

### Decimals

- Predictions for economic growth in the next 12 months (e.g. 2.5%)
- Price rises when VAT/ GST/ consumption tax rises (e.g. 7.25%)

### Prices/ Currencies

- Share price (= Stock price, e.g. \$12.53 per share)

### Fractions

- Expected changes in the main stock market indices in the next year (e.g. rising by 1/2)
- Semi-annual bonuses you will offer (e.g. 2/3 of monthly salary)

Try to pronounce the underlined numbers below in (slightly or very) different ways:

### Basic numbers (percentages, lengths of time, etc)

- Investment in (index-linked/ hedge) funds (e.g. a quarter of all investments)

### Large numbers

- Predicted commodity prices (e.g. gold prices rising by one hundred fifty percent)
- Commercial rents (e.g. one thousand two hundred dollars per square foot)
- How much to write off due to a bankruptcy (e.g. seven hundred fifty thousand dollars)
- HQ starting salaries (e.g. twenty four thousand seven hundred and fifty pounds PA)
- Investment in commodities (e.g. five hundred thousand dollars)
- Starting capital for a new company (e.g. one point five million dollars)
- Corporate debt (e.g. seventy two million two hundred thousand dollars)
- Investment in blue chip stocks (e.g. five hundred million dollars)
- Size of a suitable target for M&A (e.g. one billion seven hundred million dollars)

### Times and dates

- Timing of the next raise in basic pay (e.g. on the first of January)
- Dates of semi-annual bonuses (e.g. July thirty first)

### Decimals

- Pay rises you will offer union members (e.g. one and a half percent)
- Interest rate to impose on late paying customers (e.g. zero point seven percent)

### Prices/ Currencies

- Exchange rate at which to move the factory abroad (e.g. one dollar and twenty cents)

### Fractions

- Investment in government bonds (e.g. a fourth of total investments)
- Changes to the workforce (e.g. making one third of workers redundant)



## Finance collocations

Join words in each section below to make collocations from the previous activity.

- |                         |                  |
|-------------------------|------------------|
| 1. Annual               | chip stocks      |
| 2. Basic                | debt             |
| 3. Blue                 | growth           |
| 4. Cash                 | pay              |
| 5. Commercial           | prices           |
| 6. Commodity            | rate             |
| 7. Consumption          | rents            |
| 8. Corporate            | reserves         |
| 9. Corporate            | statement        |
| 10. Economic            | tax              |
| 11. Exchange            | tax              |
|                         |                  |
| 12. Fully-owned         | accounts         |
| 13. Government          | acquisitions     |
| 14. Gross               | bonds            |
| 15. Index-linked/ Hedge | cash             |
| 16. Interest            | domestic product |
| 17. Mergers and         | funds            |
| 18. Pay                 | profits          |
| 19. Payment             | rate             |
| 20. Petty               | rises            |
| 21. Pre-tax/ Net        | subsidiary       |
| 22. Profit and loss     | terms            |
|                         |                  |
| 23. Profit              | added tax        |
| 24. Return on           | backs            |
| 25. Semi-annual         | bonuses          |
| 26. Share/ Stock        | capital          |
| 27. Share/ Stock        | collar crime     |
| 28. Starting            | holders          |
| 29. Stock buy           | indices          |
| 30. Stock market        | investment       |
| 31. Value               | margins          |
| 32. White               | off              |
| 33. Write               | price            |

*Check above. Other collocations may be possible, so please check if you joined the words in different ways.*