

Teodora Popescu

DICTIONAR
TERMINOLOGIC
DE AFACERI
ENGLEZ-ROMÂN

ENGLISH-ROMANIAN
DICTIONARY
OF BUSINESS
TERMINOLOGY

Editura MEGA

TEODORA POPESCU

**DICȚIONAR TERMINOLOGIC DE
AFACERI ENGLEZ - ROMÂN**

**ENGLISH-ROMANIAN DICTIONARY OF
BUSINESS TERMINOLOGY**

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PREFACE

The current dictionary is the result of twenty years of teaching and researching English for Specific Purposes, translating and interpreting in the field of business, banking and finance.

Ever since I started teaching business English I have worked on compiling topic-based word lists, explanations and examples that would help me better understand the conceptual jargon of various domains of English for business and how different terminology applies to them.

All those interested in developing their abilities to speak, read and write English for business purposes will find this dictionary as an extremely useful tool, which can enhance their professional communication competence and genre-specific appropriacy.

The dictionary comprises thirteen business-related topic-based units that are most relevant to students of economics, learners and teachers of English, as well as to business professionals. Based on experience and research in the field, I decided to cover the following areas: accounting, banking and finance, business administration, business communication, economics, employment, environment protection, information technology, insurance, international trade, management, marketing and advertising, tourism and business travel.

It consists of approximately 5,500 dictionary entries and 2,500 contexts of use for single words and typical collocations. Overlappings were avoided, except in cases when the words or collocations are used differently according to the area of interest (e.g. marketing vs accounting). The present edition does not include contexts for all the dictionary entries, but subsequent ones will concentrate on a wider coverage.

I have included the bibliographical list of resources that I used in compiling this work, both print and online resources, glossaries, dictionaries, specialist business sites, specialist journals as well as other materials.

There is at the end of the dictionary an alphabetical word index compiled based on the frequency principle, listing the first 160 most widely used single words (in English).

The dictionary has also a digital version, which was created within the CNCS – UEFISCDI project: Universals and Variants of English and Romanian Business Metaphors. A Corpus-Based Conceptual Mapping of Contemporary Journalese (carried out during 2015-2017), available at: <http://business-metaphors.ro/>, under the left-hand submenu English-Romanian Dictionary of Business Terminology.

Each dictionary entry consists of a headword in English, translation into Romanian (several meanings of the word may be included), and in most

cases, examples of contextual use. Examples may be phrases or full sentences, and when rendered from other sources, the website is indicated in parantheses.

E.g.:

headword morphological category translation example phrase
 (meaning 1 meaning 2 etc.)

account n. **1.** evidența tranzacțiilor între parteneri, înregistrate ca debit și credit; *itemised account* **2.** articol din registrul contabil; *to keep a record of accounts* **3.** cont bancar; *open a bank account* **4.** factură, notă de plată; *to square the account* **5.** relatare, descriere, explicație, raport, referat; *to corroborate a report*

abatement n. reducere, degrevare; *Taxpayers use Form 843 to claim a refund (or abatement) of certain overpaid (or over-assessed) taxes, interest, penalties, and additions to tax. (www.irs.gov)*

headword morphological category translation example sentence website

Abbreviations used in the dictionary:

- n.** = **noun**
- adj.** = **adjective**
- adv.** = **adverb**
- v.** = **verb**
- sg.** = singular
- pl.** = plural
- infml.** = informal
- colloq.** = colloquialism
- GB** = Great Britain
- US** = United States of America
- sth = something
- sb = somebody
- etc. = et cetera

PREFAȚĂ

Dicționarul de față este rezultatul unei experiențe de peste douăzeci de ani în predarea și cercetarea limbajului de afaceri în limbile engleză și română, precum și al activității de traducere și interpretariat din domeniul economic, finanțelor sau contabilității.

Încă de la începutul carierei mele didactice, am realizat diverse glosare terminologice, cu explicații, traduceri și exemple de folosire a cuvintelor sau frazelor în context reale, în încercarea de a înțelege mai bine domeniul complex al comunicării scrise și orale în afaceri. Înțelegerea terminologiei specifice este o provocare atât pentru specialiștii din diverse ramuri economice, cât și pentru profesorul sau traducătorul de limba engleză.

Așadar, pornind de la propriile mele experiențe și nevoi, am realizat acest dicționar și din dorința de a veni în sprijinul tuturor acelor care doresc să își dezvolte competențele de comunicare orală și în scris, traducătorilor, interpreților sau profesorilor de limba engleză de afaceri.

Dicționarul este organizat în treisprezece unități tematice, pornind de la cele mai importante sub-domenii ale universului economic, prezente atât în programele școlare de la liceele economice și în planurile de învățământ ale facultăților de științe economice din România, cât și în literatura de specialitate sau în presa de profil. Gama este variată și cuprinde contabilitate, finanțe și bănci, administrarea afacerilor, comunicare în afaceri, micro- și macroeconomie, resurse umane, protecția mediului înconjurător, tehnologia informațiilor, asigurări, comerț internațional, management, marketing, turism.

Sunt incluse aproximativ 5500 de cuvinte-titlu (sau expresii), precum și aproximativ 2500 de contexte pentru utilizarea acestora în situații reale de comunicare. Am evitat repetarea termenilor în diversele glosare, și am optat pentru această strategie doar dacă am identificat sensuri diferite în funcție de subdomeniul de utilizare. Ediția curentă nu oferă exemple de utilizare în context pentru fiecare cuvânt sau expresie, acest lucru fiind intenționat pentru edițiile ulterioare.

Am inclus lista bibliografică a tuturor resurselor utilizate, atât dicționare în format tipărit, cât și online, glosare de specialitate, site-uri Internet dedicate, reviste economice, precum și alte materiale din domeniu.

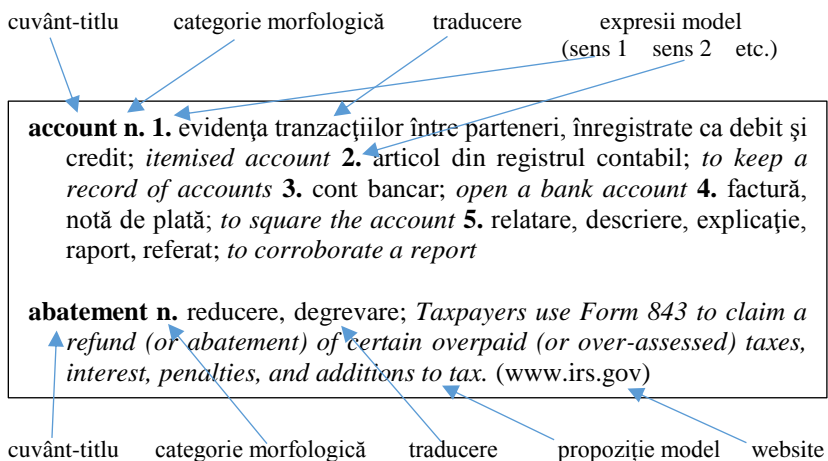
La final există un index alfabetic, în limba engleză, care conține 160 cele mai utilizate cuvinte din cadrul dicționarului (realizat pe baza pricipiului frecvenței)

Dicționarul este disponibil și într-o versiune digitalizată (produs realizat în cadrul proiectului CNCS – UEFISCDI, intitulat *Invariante universale și variante ale metaforei economice în limbile română și engleză. O abordare*

cognitivă din perspectiva lingvisticii corpusului, desfășurat în perioada 2015-2017), la adresa <http://business-metaphors.ro/>, submeniul din stânga - English-Romanian Dictionary of Business Terminology.

Fiecare cuvânt-titlu (sau expresie) conține indicația categoriei morfologice, traducerea în limba română (cu mai multe sensuri dacă se aplică), și de cele mai multe ori, exemple de utilizare autentică a cuvântului sau frazei respective. Exemplele pot fi expresii sau propoziții, a căror sursă este indicată în paranteze de câte ori este cazul.

E.g.:



Lista abrevierilor:

- n.** = noun (substantiv)
- adj.** = adjective (adjectiv)
- adv.** = adverb
- v.** = verb
- sg.** = singular
- pl.** = plural
- infml.** = informal
- colloq.** = colloquialism (expresie colocvială)
- GB** = Great Britain (Marea Britanie)
- US** = United States of America (Statele Unite ale Americii)
- sth** = something (ceva)
- sb** = somebody (cineva)
- etc.** = et cetera

ACCOUNTING

A

- absorption costing n.** metodă de calcul a costurilor care ține cont de costurile de producție; *to use actual absorption costing*
- accelerated depreciation n.** amortizare accelerată; *The IRS permitted accelerated depreciation methods for financial reporting in 1954.* (business-accounting-guides.com)
- account n. 1.** evidența tranzacțiilor între parteneri, înregistrate ca debit și credit; *itemised account 2.* articol din registrul contabil; *to keep a record of accounts 3.* cont bancar; *open a bank account 4.* factură, notă de plată; *to square the account 5.* relatare, descriere, explicație, raport, referat; *to corroborate a report*
- accountancy n.** contabilitate, profesia de contabil; *to have a gift for accountancy*
- accountant n.** contabil; *to work as an accountant*
- accounting cycle n.** ciclul contabil; *to complete the tasks of the accounting cycle*
- accounting equation n.** formulă contabilă; *The basic accounting equation must balance at all times.* (www.accountingtools.com)
- accounting firm n.** firmă de consultanță în contabilitate; *a renowned accounting firm*
- accounting information systems (AIS) n.pl.** sistem de informații contabile; *the discipline of AIS*
- accounting method n.** metodă de contabilitate
- accounting n. 1.** contabilitate, meseria de contabil; *to work in accounting 2.* sistem de contabilitate; *The functionality of accounting software differs from product to product.* (www.investopedia.com)
- accounting period n.** exercițiu financiar; *to close an accounting period*
- accounting principles n.pl.** principii contabile; *generally accepted accounting principles*
- accounting rules n.pl.** reguli de contabilitate
- accounting standards n.pl.** standarde contabile; *to enforce high quality accounting standards*
- accounts payable n.pl.** (conturi de pasiv) de furnizori, clienți-creditori; *On many balance sheets, the accounts payable entry appears under the heading current liabilities.* (www.investopedia.com)
- accounts receivable n.pl.** (conturi de activ) de furnizori, clienți-debitori

accrual accounting system n. sistem de contabilitate patrimonială, de creanțe și datorii; contabilitate de angajamente; *under the accrual accounting system*

accrual basis of accounting n. contabilitatea creanțelor și datoriilor; contabilitate drepturilor și obligațiilor

accruals and deferrals n.pl. conturi de regularizare

accrued expenses n.pl. conturi de cheltuieli datorate; *to raise an accrued expense*

accrued income n. venit acumulat

accrued interest n. dobândă scadentă; *In return, lawmakers do not question the ministry's handling of the \$2.4 billion in deposits, especially the accrued interest. (www.nytimes.com)*

accrued liabilities n.pl. datorii scadente; *to determine the amount of year-end accrued liabilities*

accumulated depreciation n. amortizare cumulată

additional budget n. buget suplimentar

adjusted trial balance n. balanța de verificare rectificativă

adjusting entry n. înregistrare actualizată / corectivă (conturi de regularizare)

advance payments n.pl. cheltuieli înregistrate în avans; *to issue an advance payment*

after-tax profits n.pl. profituri / beneficii nete

allocation of resources n. repartizarea resurselor; *an efficient allocation of resources*

amortisation n. amortizare; *negative amortisation*

amortisation for intangible assets n. amortizarea activelor necorporale

annual expenditure n. cheltuieli anuale; *to issue an annual expenditure report*

asset accounts n.pl. conturi de active

assets n.pl. active, capitaluri, valori; *non-yielding assets*

assets and liabilities n.pl. patrimoniu, elemente patrimoniale, bilanț contabil; *the fair value of assets and liabilities*

assets disposal n. cedare de active

attempted tax fraud n. tentativă de evaziune fiscală

audit firm n. firmă de audit contabil / financiar

audit group n. grup de contabili / revizori contabili / auditori

audit n. audit, verificare contabilă; *to undertake an audit*

audit v. a realiza o verificare contabilă / un audit

audit plan n. plan de verificare contabilă / audit; *to engage an audit plan*

auditor's report n. raportul asupra verificării contabile

authorised capital n. capital autorizat până la care o societate poate emite acțiuni; *initial authorised capital*
autorisation to audit n. autorizare de realizare a unei anchete / a unor verificări contabile / a unui audit
average-cost method n. metoda costului mediu; *The inventories of materials and supplies are carried at cost using the average cost method.*

B

back taxes n.pl. impozite scadente / neachitate; *the recovery rate for back taxes*
bad debts n.pl. clienți incerti (și litigioși / neîncasați la scadență; pierderi din creanțe; *to bear the brunt of bad debts*
balance due n. sold creditor; *Clients can be contacted, invoiced, and billed directly from the balance due report.* (www.wellnessliving.com)
balance n. balanță, rest de plată, sold, bilanț
balance of accounts n. sold contabil; *to publish a balance of accounts receivable*
balance sheet item n. post din bilanțul contabil / bilanțier
balance sheet n. bilanț contabil; *to draw up a balance sheet*
balanced budget n. buget echilibrat
before maturity adv. înainte de scadență; *If the company fixed deposit holder dies before the maturity of the company fixed deposit, it becomes a task for his survivors to claim the money.* (www.moneycontrol.com)
beginning inventory n. obiecte de inventar inițiale
below par adv. sub valoarea nominală a unei acțiuni
book value n. valoare contabilă; *underlying book value*
bookkeeping n. contabilitate (primară), înregistrări contabile (intrări –ieșiri); *double/single-entry book keeping*
books and records n.pl. registre și înregistrări contabile
break-even analysis n. analiza pragului de rentabilitate; *A break-even analysis can help you identify under what scenarios your company must operate to be profitable or at least avoid a negative balance.* (www.score.org)
break-even point n. prag de rentabilitate; *to move towards the breakeven point*
budget allocation/ allotment/ appropriation n. alocarea fondurilor/ repartizarea bugetului; *to provide a multiannual budget allocation*
budget approval n. aprobarea bugetului

budget deficit n. deficit bugetar; *A budget deficit is the annual shortfall between government spending and tax revenue.*
(www.economicshelp.org)

budget n. buget; *to keep to/within budget*

built-in / planned obsolescence n. uzură/depreciere planificată/încorporată;
to ban products that have built-in planned obsolescence

business documents n.pl. documente economice / de firmă

buyout n. răscumpărare a unei companii, cesiune; *a fair value of the buyout price*

C

call loan n. împrumut rambursabil la cerere (la vedere); *the amount borrowed pursuant to call loan facilities*

called-up share capital n. acțiuni de capital emise; *the sum of called-up share capital*

capital assets n.pl. active imobilizate; *to process capital asset records*

capital employed n. capital investit; *return on capital employed*

capital expenditure n. cheltuieli cu investițiile (în active fixe); *to calculate an entity's capital expenditures*

capital gains n.pl. plus valoare (creșterea capitalurilor proprii sub forma diferențelor de re-evaluare)

capital goods n.pl. aport în natură la capital, bunuri de investiții (echipamente), mijloace de producție (instalații, utilaje, construcții industriale, materii prime); *the production of capital goods*

capital issue n. emisiune de capital; *heavily oversubscribed capital issue*

capital loss n. pierderi de capitalului

capital spending n. cheltuieli de investiții (în active fixe, mijloace de producție); *Capital spending, driven by the low cost of capital, also contributed to economic growth.*

capital surplus n. venituri din cedarea activelor, prime de emisiune, excedent de capital; *to misuse surplus capital for inappropriate expansion*

cash balance n. sold de casă

cash book n. registru de casă; *revaluation of cash book balances*

cash discount n. reducere oferită de furnizor la plata în numerar a mărfii, rabat comercial

cash flow n. flux de trezorerie; marja brută de autofinanțare; *analysis of cashflow statement*

cash in bank n. disponibilități din conturi curente

cash in hand n. casa, disponibilități bănești în casă/casierie; *Cash and cash equivalents include cash in hand and other short-term highly liquid investments with original maturities of three months or less.*

cash n. bani lichizi / gheață, lichidități, disponibilități bănești

cash receipts n.pl. încasări (în numerar); *to deposit cash receipts to a bank*

certified public accountant (CPA) n. expert contabil; *Reforms in 2004 put the hitherto independent regulator, the Certified Public Accountants and Auditing Oversight Board, under the aegis of the FSA. (economist.com)*

chart of accounts n. plan de conturi; *a harmonised chart of accounts*

circulating assets n.pl. active circulante; *a reduction in circulating assets*

close an account v. a închide un cont

closing entries n.pl. înregistrări de încheiere a perioadei contabile; *to calculate closing entries*

collateral n. garanție, gaj; *Rising demand for collateral spells a moneymaking opportunity. (economist.com)*

collect a debt v. a încasa o datorie

commercial paper n. efect de comerț, bilet de trezorerie; *to issue asset-backed commercial papers*

common shares n.pl. acțiuni ordinare; *The issuance of common shares can be traced back to Roman times when the empire contracted out services to large private groups called publicani. (www.investingforme.com)*

comply with accounting rules v. a respecta reglementările / regulile contabile; *failure to comply with accounting rules*

comply with the auditing standards v. a respecta standardele / normele contabile

conduct an audit v. a realiza un audit

consolidated account n. cont consolidat; *consolidated account statements*

consolidated balance sheet n. bilanț consolidat; *This unrealised profit made by the selling company is to be eliminated at the time of preparing a Consolidated Balance Sheet since such profit is true from the individual point of view but not from the view of a group. (www.yourarticlelibrary.com)*

contingency reserve n. rezerve pentru cheltuieli neprevăzute; *Finally, the Treasury is demanding a hefty contingency reserve to cover any further cost slippages. (economist.com)*

contingent liabilities n.pl. angajamente primite (conturi în afara bilanțului)

cook the books v. a falsifica conturile; *Cooking the books is a way businesses make things look better than they are in order to appease stockholders. (money.howstuffworks.com)*

corporate tax n. impozit pe profit; *to avoid corporate tax*

cost accounting n. contabilitate analitică / a costurilor; *to use cost accounting methods*

cost n. 1. preț; *to increase costs* 2. cost (-ul factorilor de producție); *to amortise costs* 3. valoare dată unui articol sau bun pentru a fi înregistrat în contabilitate; *overhead costs*

cost of goods sold n. cheltuieli cu mărfurile vândute

cost value n. valoarea de intrare în patrimoniu; *Equipment is fully expensed at cost value in the financial year in which it is acquired.*

credit limit n. limită de acordare a unui credit

credit n. 1. credit bancar; *to extend sb's credit* 2. cont creditor (în dreapta); *credit balance*

credit v. a credita un cont

credit standing / credit rating / credit worthiness n. gradul de solvabilitate al clientului; *to restore one's credit standing*

creditors n.pl. (conturi de pasiv) de furnizori, clienți-creditori; *Greece's European creditors are trying to close the second review of its third bailout, which was signed in August 2015. (economist.com)*

critical path analysis n. analiza drumului critic; *to develop a critical path analysis*

cumulative preference shares n.pl. acțiuni preferențiale cumulative; *Cumulative preference shares will accumulate any dividend that is not paid when due.*

current assets n.pl. active circulante; *underutilisation of current assets*

current liabilities n.pl. datorii pe termen scurt; *If you subtract current liabilities from current assets and you get the business's working capital.*

current value n. valoarea curentă, actuală a unui activ; *to take into account the current value of the underlying assets*

current yield n. randament actual, curent; *current yield curve*

D

daily business records n.pl. înregistrarea tranzacțiilor comerciale zilnice; *keep daily business records*

date of record n. data înregistrării în contabilitate

debenture n. obligațiune (fără garanție), titlu de creanță, împrumut pe termen lung; *to reduce the value of debenture liability*

debit n. cont debitor (în stânga)

debit v. a debita un cont

debt n. datorie; *On October 17th the Treasury will run out of ways to sidestep the limit Congress places on the federal government's debt and so will no longer be able to borrow.* (economist.com)

debt-equity ratio n. gradul de îndatorare a unei firme

debt financing n. finanțare prin cedarea de creanțe, prin acordarea de împrumuturi; prin împrumuturi bancare sau prin emisiunea de obligațiuni; *Debt financing almost always costs substantially less than equity financing.* (thebusinessferret.com)

debtors n.pl. (conturi de activ) de furnizori, clienți-debitori

decrease of inventory n. scăderea /micșorarea / diminuarea stocurilor; *The decrease of the inventory value (-6.8 %) is attributable to the increase in the impairment of the inventory of repair stock.* (linguee.com)

deductible expenses n.pl. cheltuieli deductibile

defer v. a amâna plata pentru o dată ulterioară

deferral method n. metodă de reportare/amânare a impozitului pe firmă

deferred charges n.pl. cheltuieli înregistrate în avans; *Amortization includes such practices as depreciation, depletion, write-off of intangibles, prepaid expenses and deferred charges.* (www.inc.com)

deferred payment agreement n. contract de cumparare pe credit, cu plata în rate, pe o perioadă de timp stabilită, cumpărătorul devenind proprietar în momentul livrării; *Deferred Payment Agreements are only available for people receiving care and support in a residential or nursing care home or, at our discretion, if you are in Supported Living Accommodation.* (new.devon.gov.uk)

deferred tax n. impozit / taxă amânat(ă); *Like many Japanese banks, Resona counted a large lump of "deferred tax assets" in its capital base.* (economist.com)

deficit n. deficit

depletion n. (depreciere prin) epuizare a resurselor

depreciable fixed assets n.pl. active fixe amortizabile / depreciable; *All depreciable fixed assets relating to physical and intangible assets are eligible.* (eur-lex.europa.eu)

depreciation n. depreciere; uzură; *Depreciation is charged to the profit and loss account.*

depreciation of tangible assets n. deprecierea imobilizărilor corporale; *to calculate the depreciation of tangible assets*

direct costs n.pl. costuri directe; *That calculation takes into account a wide variety of direct costs, including labour, property and transport, as well as indirect ones such as supply-chain risk.* (economist.com)

disbursements n.pl. vărsăminte, plăți în numerar

disbursement journal n. registru de plăți în numerar; *a cash disbursement journal is used for tracking expenditures*

disclosure n. informații financiare detaliate pentru acționari; *Financial statement disclosures provide internal and external business stakeholders with additional information regarding a company's financial operations. (smallbusiness.chron.com)*

discount rate n. indice de actualizare; *With a view to encouraging the use of equity or debt instruments which are payable under long-term deferral arrangements as a component of variable remuneration, Member States should be able, within certain limits, to allow institutions to apply a notional discount rate when calculating the value of such instruments for the purposes of applying the maximum ratio. (eur-lex.europa.eu)*

discounted cash flow n. flux de numerar actualizat; *Taxing capital gains also decreases the present value of potential investments, which are valued based on discounted cash flows. (economist.com)*

disposal n. cedare, transfer; *In most cases, the seller pays capital gains tax on the disposal of shares and may well be able to claim entrepreneurs' relief (provided that certain qualifying conditions are satisfied). (www.myerson.co.uk)*

distribution of profit n. repartizarea profitului

dividends n.pl. dividende; *The dividend yield on the market is 2.6%, compared with the historical average of 4.1% (although share buy-backs partly compensate for this shortfall). (economist.com)*

double-entry bookkeeping n. contabilitate în dublă partidă; *double-entry bookkeeping system*

draw up a budget v. a întocmi un buget

Due Diligence n. control prealabil; *to meet due diligence requirements*

E

earned income n. venit din salarii; *to lower taxes on earned income*

earnings before interest, tax, depreciation, and amortization (EBITDA) n. rezultatul financiar înainte de scăderea impozitelor, dobânzilor, amortizării și provizioanelor

economic life n. durata de viață (economică); *For units or groups of units, different accounts record transactions which are connected to an aspect of economic life (for instance, production). (eur-lex.europa.eu)*

encumbrance n. ipotecă, cheltuială anticipată; *An encumbrance can impact the transferability of the property and restrict its free use until the encumbrance is lifted. (www.investopedia.com)*

entertainment expenses n.pl. cheltuieli de protocol, reclamă și publicitate; *Unlike big companies, smaller firms can also claim tax relief for "entertainment" expenses (which seem to include just about everything).* (economist.com)

entries n.pl. înregistrări contabile; *Analysing transactions and recording them as journal entries is the first step in the accounting cycle.* (accountingexplained.com)

equities n.pl. acțiuni ordinare; *Revenues from cash-equities trading are plunging amid fierce competition; the number of initial public offerings (IPOs) is in long-term decline.* (economist.com)

equity capital n. capital sub formă de acțiuni; *to facilitate the provision of equity capital*

equity financing n. finanțare prin emisiune de acțiuni; *Equity financing is the main alternative to debt freeing business owners from owing money.* (www.thehartford.com)

escrow n. cont blocat, sechestru; *to keep funds in an escrow account*

exceed the budget v. a depăși bugetul

exchange rate n. rată de schimb valutar; *an appreciation in the exchange rate*

excise tax n. acciză; *to amend an excise tax to specify different measures concerning the taxation of wine, beer and spirits*

exemption n. scutire, degrevare; *to have a partial exemption on income tax*

expenditure n. 1. cheltuială de bani, consum de timp sau resurse; *to justify expenditure 2.* sumă de bani cheltuită; *to authorise an expenditure*

expense n. cheltuială

expenses n.pl. cheltuieli (cu chiria, cu taxele locale etc)

external audit n. audit extern (de către un expert contabil din afara firmei); *to conduct an external audit*

extinguishment of debt n. stingerea unei datorii; *a gain on extinguishment of debt*

extraordinary items n.pl. venituri și cheltuieli excepționale/ extraordinare; *deduction of extraordinary items*

F

face value n. titlu/valoare nominală; *to present a debenture at its face value*

factoring n. factoring (metodă prin care o societate comercială se poate elibera de debitele sale comerciale prin vinderea lor către anumite instituții financiare); *Factoring is used in some companies to improve the liquidity position.*

factory overhead costs n.pl. costuri indirecte de producție; *Manufacturing costs other than direct materials and direct labor are known as manufacturing overhead (also known as factory overhead).* (accountingformanagement.org)

falsification of accounts n. falsificare în conturi; fals în înscrisuri

FIFO (first in-first out) n. metoda primul intrat, primul ieșit (folosită în gestiunea stocurilor); *One was to impose a FIFO ("First in, first out") principle to cases instead of the LIFO ("Last in, first out") one he found many fellow judges followed.* (economist.com)

filing of returns n. completarea declarațiilor de impozit; *Most of us, though, would likely reject the IRS effort and still file our own returns using software or tax preparers.* (economist.com)

financial accounting n. contabilitate financiară

financing activities n.pl. activități financiare

financial assets n.pl. imobilizări financiare, titluri de participare; *to invest in long-term financial assets*

financial statements n.pl. documente financiare și contabile; *How is an investor to compare financial statements from companies in two different countries?* (economist.com)

financial year n. exercițiu financiar; *a successful financial year*

fiscal penalty n. penalitate fiscală

fixed assets n.pl. active fixe, imobilizari; *depreciation of fixed assets*

flat fee n. comision imediat; taxă forfetară

flat rate compensation n. compensație forfetară; *to fix the flat rate compensation percentages*

flat rate n. tarif unitar, sumă globală; *And they offer defined benefits, in some cases flat-rate but more generally linked to earnings.* (economist.com)

flat rate scheme n. reglementare forfetară

flat rate tax n. impozit global / forfetar

floating assets n.pl. active circulante; *to hedge fixed liabilities with floating assets in the form of shares*

flotation cost n. cost de emisiune a unor acțiuni sau titluri de valoare; *to reduce the flotation cost*

foreclosure n. execuție silită; *No part of the financial crisis has received so much attention, with so little to show for it, as the tidal wave of home foreclosures sweeping over America.* (economist.com)

freehold property n. proprietate deplină asupra terenului și clădirilor; *to invest in freehold property*

futures n.pl. cotări, livrări la termen

G

- Generally Accepted Accounting Principles (GAAP) (in US) n.pl.** principii contabile general acceptate în Statele Unite
- gearing n.** gradul de îndatorare a firmei; *end-of-year gearing ratio*
- general journal. n.** Registrul Jurnal
- general ledger n.** Registrul Cartea Mare; *to reflect correctly any changes to the General Ledger*
- global apportionment method n.** metodă de repartizare globală a profitului
- going concern n.** afacere prosperă, cu continuitate în exploatare; *to prepare a company's financial reports on the going concern principle*
- goodwill n.** fond comercial; *Negative goodwill remains booked to liabilities.*
- grantee n.** persoană către care se transferă dreptul de proprietate; *attribution of the shares are at charge of the grantee*
- grantor n.** persoană care cedează dreptul de proprietate
- gross income n.** venit brut; *annual gross income*
- gross profit margin n.** marja de venit brut; *The industry average gross profit margin is 23.27% in retail, and Wal-Mart is slightly higher than this level. (economist.com)*
- gross profit n.** profit brut
- gross receipts n.pl.** încasări brute; *Previously, they got nothing for work that was streamed live on the internet, and only 0.3% of distributors' gross receipts when a show was sold online. (economist.com)*
- gross sales n.pl.** vânzări brute; *eligible gross sales*

H

- hedging n.** acoperirea riscurilor; *an effective hedging instrument*
- held-to-maturity security n.** titlu de valoare păstrat de conducerea unei firme până la scadență; *The most common held-to-maturity securities are bonds and other debt securities. (www.accountingtools.com)*
- historical cost n.** costul istoric, prețul de achiziție
- historical cost accounting n.** contabilitatea la prețul de achiziție / la costul istoric; *Historical cost accounting is used to evaluate items in the consolidated financial statements.*
- holding period n.** perioada de deținere a unei proprietăți (de la achiziție până la vânzare); *to cut down the holding period*
- horizontal analysis n.** analiză orizontală a declarațiilor financiare ce presupune calculul schimbărilor în valoarea dolarului; *to develop horizontal analysis*

I

in arrears adj./adv. scadent, arierate; *to be in arrears with contributions*

incidental expenses n.pl. cheltuieli neprevăzute; *to cover incidental expenses*

income and expenditure account n. cont de profit și pierdere pentru o organizație non-profit; *Exchange differences are taken to the income and expenditure account and transferred to the Special Reserve Account.* (linguee.com)

income n. venit; *net income*

income statement n. declarație de venit, cont de rezultate; *to enter the fair value into the income statement*

income tax n. impozit pe venit

incremental cash flow n. lichidități suplimentare; *to generate incremental cash flow*

incur costs v. a ocaziona cheltuieli

incurred expenses n.pl. cheltuieli ocazionate; *It incurred hefty expenses on 4G network marketing, along with higher tower usage fee, energy charges and property rentals.* (eiu.com)

indenture n. contract sinalagmatic, act de fiducie; *the terms of a trust indenture*

indirect labour n. muncă indirectă; In business management and finance, labor costs are often split into direct labor costs and indirect labor costs, depending on whether a particular worker contributes directly to the production of goods. (smallbusiness.chron.com)

indirect materials n.pl. materiale indirecte; *Indirect materials are resources used in a manufacture's production process that can't be traced back to the products or batches of products they produce.* (www.myaccountingcourse.com)

indirect method n. metoda indirectă; *to apply an indirect method of determining taxable profits*

initial public offering (IPO) n. ofertă publică de vânzare (la transformarea unui SRL în SA); *Despite a strong start, the number of initial public offerings (IPOs) fell by more than two-fifths in 2011 from 2010.* (economist.com)

insolvency n. insolvabilitate; insolvență

insured account n. cont protejat (asigurat); *to transfer savings into a secure and insured account*

intangible assets n.pl. imobilizări necorporale; *The researchers find that for every pound that businesses are investing in physical assets they are spending another building up intangible assets.* (economist.com)

interest n. dobândă

interest rate n. rata dobânzii; *Banks the world over are wrestling with low interest rates.* (economist.com)

interim dividend n. dividend interimar, intermediar; *to issue an interim dividend*

inventory n. stocuri

inventory turnover n. viteza de rotație a stocurilor; *There should be new sections in annual reports on companies' intangible assets and on "key performance indicators"—such as employee turnover, customer acquisition cost or inventory turnover.* (economist.com)

invoice n. factură; *The invoice, which was sent a couple of days after the astronauts' safe return, totalled up \$312,421.24 of charges to Rockwell for towing.* (economist.com)

irredeemable adj. nerambursabil, nerăscumpărabil; *irredeemable loans*

issue n. emisiune

issue v. a emite, a pune în circulație; *In the past year, the amount of commercial paper issued by non-financial companies has declined by a third, the largest contraction in 40 years, according to Standard & Poor's, a credit-rating agency.* (economist.com)

issue premium n. primă de emisiune de capital; *The original issue premium is amortized over the life of the security and results in an adjustment to the basis of the security.* (<http://www.msrb.org>)

issued and outstanding adj. emis și în circulație; *the number of issued and outstanding shares*

issued capital n. capital subscris; *to hold a percentage of the issued capital of a company*

J

journal entry n. înregistrare în jurnalul contabil; *to create a journal entry in the central accounts*

junk bonds n.pl. obligațiuni cu risc mare / speculative; *to buy unhedged junk bonds*

just-in-time adj./adv. filosofie de gestiune a stocurilor conform căreia există doar atâtea stocuri de cât este nevoie la un moment dat; *just-in-time deliveries of small lots*

K

keep a record of accounts v. a ține evidența contabilă

kiting n. eliberarea de cekuri fără acoperire; *an increase in cheque kiting*

L

lack of profitability n. lipsa profitabilității

lease n. contract de închiriere; *to cancel the lease*

lease-purchase agreement n. contract de vânzare-cumpărare la sfârșitul unei perioade de folosință a bunului; *to sign a lease-purchase agreement*

leasehold property n. proprietate sub contract de închiriere, în arendă, spațiu în locație de gestiune

ledger n. registru contabil

lessee n. locatar, persoană care închiriază un bun; *Capital leases are those which substantially transfer the benefits and risks of ownership to the lessee.*

lessor n. locator, persoană care dă cu chirie; *In return for passing the residual risk to a lessor, the airline is committed to maintenance reserves - which amount to sizeable sums.* (economist.com)

leverage n. coeficient de solvabilitate, rata de îndatorare; efect de levier / de multiplicare; *to exert a leverage effect*

leveraged buyout n. cumpărarea unei firme de către angajații săi; *a rise in leveraged buyout activity*

liability accounts n.pl. conturi de pasive

liability n. (sg.) răspundere, *to accept liability for*; **liabilities** (pl.) pasive, datorii; *maturing liabilities*

LIFO (last-in, first-out) n. metoda ultimul intrat, primul ieșit (folosită în gestiunea stocurilor); *to use the LIFO method*

limited liability n. răspundere limitată; *The limited-liability company is the building-block of capitalism, mobilising resources for investment.* (economist.com)

listed company n. companie cotate la bursă; *When Norway introduced a 40% quota for female directors of listed companies in 2006, to come into force in 2008, it was a first.* (economist.com)

long-term liabilities n.pl. datorii pe termen lung; *a sharp increase in long-term liabilities*

long-term receivables n.pl. creanțe imobilizate; *For instance, the governmental funds may contain long-term receivables related to loans made from one fund to another.* (www.gasb.org)

losses n.pl. pierderi; *to incur losses*

lump-sum distribution n. vărsământ forfetar; *to receive a lump-sum distribution from a retirement plan*

M

machinery and equipment n. mașini și utilaje; *to adjust the value of machinery and equipment*

management (managerial) accounting n. contabilitate de gestiune; *to ensure proper management accounting*

manufacturing overheads n.pl. costuri indirecte de producție

margin of profit n. marja profitului; *a small margin of profit for retailers*

mark-down n. reducere comercială; *to quantify the mark-down for the liquidity risk*

mark-up n. adaos comercial; *to add mark-up to costs*

market capitalisation n. capitalizare bursieră; *a significant erosion of the market capitalisation*

marketable securities n.pl. titluri de plasament; *Many big banks already use quantitative models to assess how much capital they need to set aside against portfolios of marketable securities. (economist.com)*

materials n.pl. materiale

maturity date n. dată de scadență; *to approach the maturity date*

mortgage n. ipotecă; *to take out a mortgage*

mutual fund n. fond mutual; *to redeem mutual fund shares*

N

negative assurance n. asigurarea auditorului cu privire la corectitudinea raportărilor financiare; *A negative assurance is an auditor's written statement that an audit did not uncover any signs of fraud or violations of accounting rules.*

negotiable adj. negociabil

net assets (owners' equity) n.pl. situația netă, capitaluri proprii; *the fair value of net assets acquired*

net book value n. valoare netă contabilă

net income n. venit net; *The previous day Goldman Sachs had disappointed analysts, although its net income was twice as high as a year before. (economist.com)*

net present value n. valoare netă actualizată; *to estimate the net present value of expected future cash flows*

nonprofit organization n. organizație non-profit; *For economists, the non-profit organisation is something of an evolutionary oddity.* (economist.com)

non-callable adj. nerăscumpărabil (acțiuni sau titluri preferențiale ce nu pot fi răscumpărate de emitent la alegerea sa; *Callable bonds are riskier than non-callable bonds.*

notes payable and short term borrowings n.pl. efecte de plată și împrumuturi pe termen scurt; *At maturity, you pay back the principal amount by debiting notes payable and crediting cash.* (yourbusiness.azcentral.com)

O

offering price n. preț oferit; *to set a final offering price*

operating activities n.pl. activități de exploatare; *The change in your short-term assets and liabilities from one month's balance sheet to another reflects the impact of your company's operating activities.* (yourbusiness.azcentral.com)

operating cycle n. ciclul de exploatare

operating expenses n.pl. cheltuieli de exploatare; *to save money on current operating expenses*

operating profit n. profit din exploatare; *The Bulgarian drugmaker's operating profit increased on lower expenses in the year ended December 2016.* (economist.com)

operating result n. rezultatul din activitatea de exploatare; *to generate a negative operating result*

opportunity cost n. cost de oportunitate; *to estimate the true opportunity cost*

ordinary annuity n. rentă viageră lunară (obișnuită)

ordinary share n. acțiune ordinară; *The government, which still holds the majority of ordinary shares, lost money in the sale, but its priority is to restore market faith in the bank.* (economist.com)

organisation n. organizație; *on behalf of an organisation*

output n. producție fizică; randament; *American manufacturing has more than doubled output in real terms since the Reagan era, to over \$2trn today.* (economist.com)

outstanding adj. nerambursat, obligații în curs; *outstanding balance of the loan*

overhead (GB) / overheads (US) n. (pl.) costuri indirecte (fixe sau variabile); *The traditional approach is to allocate overheads—everything from marketing expenses to utility bills—to different divisions according*

to some rough measure of how much they rely on those overheads.
(economist.com)

owner's equity n. capitaluri proprii; *to disclose the movement of owner's equity*

P

paid-up capital n. capital vărsat; *the net equity has fallen below the amount of paid-up capital*

passive income n. venit pasiv; *to repatriate passive income*

payability n. exigibilitate; *The retirement payment plans for each tier provide for either immediate or deferred payability.* (www.trsnyc.org)

payback period n. perioadă de rambursare; *Although an oil project may run for decades, the payback period, the company says, is concentrated in its early years, so it will have paid its way long before tough laws come in (which of course Shell thinks will not happen).* (economist.com)

payee n. beneficiarul unei trate; *to forward a debit authorisation copy to the payee*

petty cash fund n. fond de casă

pledged adj. garantat; *No assets were pledged against these letters of credit.*

posting n. înscris / înregistrare contabil(ă); *delayed posting of direct deposits to accounts*

preemptive right n. drept de preempțiune / drept preferențial de subscriere (cumpărare de acțiuni nou emise la prețul inițial al acțiunii); *the preemptive right of shareholders to subscribe to new shares*

pre-paid expenses n.pl. cheltuieli înregistrate în avans; *Until recently, its military rulers did not permit pre-paid mobile services on its network.* (economist.com)

present value method n. metodă de actualizare; *Net present value method calculates the present value of the cash flows based on the opportunity cost of capital and derives the value which will be added to the wealth of the shareholders if that project is undertaken.* (efinancemanagement.com)

preventive controls n.pl. controale preventive; *to provide additional preventive controls*

prime cost n. preț inițial; *The prime cost method, also called the straight-line method, assumes that the value of an asset decreases at a uniform rate over time.* (smallbusiness.chron.com)

production cost n. cost de producție

profit margin n. marja profitului; *to yield an annual profit margin*

profit and loss account n. / income statement n. contul de profit și pierdere; *unrealised losses may be taken to the profit and loss account*

promissory note n. bilet la ordin; *The subprime loans that sparked the current crisis were modern versions of the promissory notes, bills of exchange and bankers' acceptances that were used in the past; all are "promises to repay". (economist.com)*

property, plant and equipment n. imobilizări corporale

public offering n. ofertă publică de vânzare a unei firme; *Politicians fret about where firms decide to make their initial public offering (IPO). (economist.com)*

purchase cost n. cost de achiziție; *the current purchase cost of an asset*

purchase journal n. registru furnizori (achiziții); *Purchases journal is a special journal that is used to record the merchandise purchased on account. (playaccounting.com)*

purchase order n. bon de comandă; *As with his Western counterparts, the big money is now in huge rolls of one-time carbon paper for purchase orders and invoices. (economist.com)*

purchases n.pl. achiziții; *to authorise purchases*

puts n.pl. opțiune de vânzare a unor active la prețul de strigare (dorit de proprietar); *The position of bondholders, by contrast, is that of someone having sold a put option (the right to sell) to shareholders, conferring on them the right to bankrupt the firm. (economist.com)*

Q

qualified auditor n. expert contabil (autorizat); *to appoint a qualified auditor*

qualitative analysis n. analiză calitativă; *However his analysis does not delve deeply into the decline in capital stock, which going by the qualitative analysis shows a high degree of reliance on housing. (economist.com)*

quality control n. controlul calității; *It has adopted methods of quality control, too: one quality supervisor came from Valeo, a French auto-parts supplier. (economist.com)*

quantitative analysis n. analiză cantitativă; *to request a quantitative analysis*

quarterly reports n.pl. rapoarte trimestriale intermediare; *The end result is that these companies do not need to prepare financial statements in accordance with federal accounting rules, file quarterly reports, proxy statements or make the same compensation disclosure that American companies do. (nytimes.com)*

quick assets n.pl. clienți debitori, investiții pe termen scurt; *But whereas other such firms are often quick to swap their paper for assets that might eventually help them succeed, Sony seems reluctant to do so.* (economist.com)

quick ratio n. rata lichidității relative (raportul dintre creanțele pe termen scurt și datoriile curente); *to maintain a tangible quick ratio*

R

rate of return n. rată de rentabilitate; *Scarcity raises prices, meaning that investors are accepting a lower rate of return.* (www.nytimes.com)

raw materials inventory n. stocuri de materii prime

recapitalisation n. recapitalizare; *UniCredit sets out its stallItaly's biggest bank unveils a recapitalisation plan.* (economist.com)

receipts n.pl. încasări

receivable turnover n. rotația creanțelor; *Payables turnover is a measure of how long the company is waiting before paying off the people that it owes, so it's the complete opposite of receivables turnover.* (www.sciencemag.org)

redeemable adj. rambursabil, răscumpărabil

redeemable shares n.pl. acțiuni răscumpărabile; *Before selling him the company, Nadorf insisted that no banks be involved; Horowitz was obliged to give him 13% of the company and \$45 million in preferred redeemable shares.* (www.forbes.com)

redemption value n. valoare de răscumpărare a acțiunilor preferențiale; *Inflation-linked bonds promise that both the coupon (interest payment) and the redemption value will keep pace with prices.* (economist.com)

reducing balance depreciation n. amortizări degresive

refunding n. refinanțare; *To get round them, most of these schemes involve taxing all cars or lorries, but in effect refunding domestic drivers by reducing vehicle taxes.* (economist.com)

regression analysis n. analiza de regresie

reimbursement of travel (and related) expenses n. decont pentru delegații

reinvestment rate n. rata de reinvestiții; *Valuation is fraught with controversy over discount rates, reinvestment risk and longevity, for starters. Some firms have tried to reduce their risk by swapping pension assets for a stream of annuity payments from an insurance company or other provider.* (economist.com)

repairs n.pl. reparații; *emergency repairs*

replacement cost n. cost de înlocuire; *This compares share prices with the replacement cost of companies' net assets.* (economist.com)

research and development costs n.pl. cheltuieli cu studiile și cercetările

residual value n. valoare reziduală; *Privacy is a residual value, hard to define or protect in the abstract.* (economist.com)

restricted fund n. fond rezervat; *to create a restricted fund*

retained earnings / profit n. profit nedistribuit; *This is a bank's core reserve capital, comprising equity, disclosed revenues and retained earnings.* (economist.com)

return on assets n. rentabilitatea activelor; *During the boom many banks boosted earnings simply by leveraging up, masking poor returns on assets with the magic of debt.* (economist.com)

return on capital employed n. rentabilitatea capitalului investit

return on investment (ROI) n. rentabilitatea investițiilor; *Their return on investment has already plunged in recent years.* (economist.com)

revenue n. venit; *In the first nine months of this year worldwide revenues from investment banking were \$60.5bn, 7% higher than in the same period in 2016.* (economist.com)

right to setoff n. drept la compensație; *to limit the right to setoff*

risk capital n. capital de risc; *Mayors all over the country are struggling with a lack of risk capital and overstretched personnel.* (economist.com)

S

sales invoice n. factură (a vânzătorului); *to email a sales invoice*

sales journal n. jurnal de vânzări; *to record invoice numbers in the sales/receipts journal in numerical order*

salvage value n. valoare de recuperare în urma unei cesiuni; *So if 50% of the income attributable to a piece of equipment comes in during its first year, the owner can write off 50% of its cost during the first year as well, if the salvage value is minimal.* (forbes.com)

self-regulatory activity n. activitate de auto-reglementare

sensitivity analysis n. analiza sensibilității / calcul de sensibilitate; *to run a sensitivity analysis*

share capital n. capital emis în acțiuni; *Issued share capital and shareholders' equity are credits.* (economist.com)

shareholders' equity n. capitaluri proprii; *Its shares fell by 42% in a three-day stretch as investors dumped them, fearing a write-down that could wipe out its shareholders' equity, which in late September stood at \$3.1bn.* (economist.com)

short-term investments n.pl. titluri de plasament; *to make short-term investments*

sinking fund n. fond de amortizare; *When the British won a battle, investors anticipated the day that the government would stop issuing new bonds and turn to buying old ones via the sinking fund.* (economist.com)

solvency n. solvabilitate; *to achieve solvency*

spread n. ecart, diferență (dintre prețul de cumpărare și cel de vânzare)

spreadsheet n. desfășurator; program de calcul tabelar; *an Excel spreadsheet*

standard-setter n. normalizator

statement of cash flows n. declarația fluxurilor de trezorerie; *An analysis of HMHC's statement of cash flows reveals that the last time the company had positive cash flows was before its IPO.* (economist.com)

statement of earnings n. cont de rezultate

statement of retained earnings n. profit nedistribuit; *The statement of retained earnings reconciles changes in the retained earnings account during a reporting period.* (www.accountingtools.com)

stock (GB) / inventory (US) n. stocuri

stock account n. conturi de stocuri

stock certificate n. certificat de acționar; *to issue a stock certificate*

stockholder n. acționar; *The economic crisis has revived the old debate about whether firms should focus most on their shareholders, their customers or their workers.* (economist.com)

straight-line depreciation n. amortizare liniară; *French tax law includes a strict definition of permissible depreciation practices. Straight-line depreciation is normally used; it is applied by dividing the expenditure by the estimated number of years of use for an asset.* (store.eiu.com)

subscribed capital n. capital subscris; *Since 29 December 2010 their contributions have represented 3.75% of their total share in the subscribed capital.* (www.ecb.europa.eu)

subsidiary ledger n. registru secundar

substance over form n. preeminența realității economice asupra aparenței juridice; *the accounting principle of 'substance over form'*

supporting documents n.pl. documente justificative; *to submit supporting documents*

T

tangible fixed assets n.pl. imobilizari corporale; *The latest, in 2007, contained 1,110 pages of tables, including breakdowns of the estimated value of each government department's tangible fixed assets (including heritage sites), intangibles (such as software licences) and shareholdings.* (economist.com)

taxable profit n. profit impozabil

tax return n. declarație de impozit; *A push to publish people's tax returns pits transparency against privacy.* (economist.com)

taxpayer n. contribuabil

tenancy-in-common n. proprietate comună; *So-called two bedroom tenancy-in-common homes (these are not even condominiums) in ramshackle buildings, without parking are priced at \$600,000+.* (economist.com)

time value n. diferența dintre valoarea la scadență valoare și valoarea actuală

total cost n. cost total

trade discount n. rabat comercial; *Between 1997 and 2000 Merrill increased sales 45% to \$45 billion, even as cheap online trading, discount brokerages and no-load index funds cut into its business.* (forbes.com)

trading securities n.pl. titluri de plasament

transactions n.pl. tranzacții

transportation expenses n.pl. cheltuieli de transport / cu deplasările; *Everything seemed to be falling into place until several months into the process the company realized they were having a serious problem with spiraling transportation expenses.* (cerasis.com)

travel expenses n.pl. cheltuieli de deplasare (de delegație)

treasurer n. trezorer; *The session discussed the key issues covered in the report: key macro risks and risk-management strategies; funding and investment strategies; the impact of regulations on treasury operations; technology as a treasury enabler; and the changing role of the treasurer.* (perspectives.eiu.com)

treasury bond n. bon de tezaur; *The yield on the ten-year treasury bond picked up to 2.63% by March 13th.* (economist.com)

trial balance n. balanța de verificare

true and fair view n. imagine fidelă; *The overall objective of an auditor should not be forgotten – they are required to express an opinion as to whether the financial statements give a true and fair view (or present fairly in all material respects).* (www.lwaltd.com)

trust n. contract fiduciar

trustee n. mandatar, curator, administrator legal

turnover n. cifra de afaceri; *The oil sector continues to boost trade turnover.* (country.eiu.com)

U

UK Generally Accepted Accounting Principles n.pl. principii contabile general acceptate în Marea Britanie

undervalued adj. subevaluat

underwrite v. a subscrie; *to underwrite costs/expenses/insurance/risks*

unlimited liability n. răspundere nelimitată; *If investment bankers want the rewards of unlimited-liability partners, let them run the risks of unlimited-liability partners.* (economist.com)

Unrealized Loss or Gain on Long-Term Investments n.pl. cont bilanțier pentru înregistrarea schimbărilor din investițiile pe termen lung

unrestricted funds n.pl. fonduri nerestricționate / resurse ale unui ONG care pot fi cheltuite / utilizate fără restricții; *The shop was becoming the foundation's largest source of unrestricted funds, but the local government refused its application for a 2014 licence to trade, insisting the shop should sell only foundation-branded souvenirs and clothing.* (economist.com)

unsecured bond n. obligațiune fără cauțiune / acoperire; *The more banks pledge collateral to draw on long-term ECB financing, the less attractive it is for investors to buy banks' unsecured bonds, as they will be further behind in the queue in the case of bankruptcy.* (economist.com)

useful life n. durată de viață utilă; *As the useful life of the car has been extended, manufacturers have focused on shortening its fashionable life.* (economist.com)

V

valuation n. evaluaire; *The current high valuations owe much to the near-zero yield on safe, short-term investments in most developed countries: investors have been tempted by the higher returns available on less liquid (and riskier) assets, bidding up their prices.* (economist.com)

value-added tax (VAT) n. taxa pe valoarea adăugată (TVA); *Their gripe is with the tampon tax, the minimum 5% rate of value-added tax (VAT) on sanitary products imposed by European law.* (economist.com)

variable annuity n. rentă variabilă; *The American insurance industry has tried to get around this problem by offering variable annuities, which they like to call a "living benefit".* (economist.com)

variance n. deviere, diferența dintre valoarea estimată și valoarea reală

vendor n. vânzător, furnizor; *If a user is dissatisfied with a vendor, it's a simple matter to pick up and move.* (economist.com)

venture capital n. capital de risc; *Most venture-capital firms do not head abroad with the sole aim of looking for copycats, but plenty of their investments end up that way.* (economist.com)

voucher n. document justificativ

W

warranty n. garanței, gaj; *They get the extended warranties because the warranty's price is less in psychological terms than the imagined cost to repair/replace the item.* (economist.com)

weighted-average n. medie ponderată

weighted-average cost method n. metoda mediei ponderate a costului

wholesaler n. angrosist, vânzător en-gros; *Its traditional structure was simple: local florists bought from wholesalers in the markets, who in turn sourced flowers from growers or their agents.* (economist.com)

withholding n. reținere (din salarii etc.); *These customers face a levy of up to 34% as well as, from 2013, a withholding tax.* (economist.com)

working assets n.pl. active circulante

working capital n. capital circulant, fond de rulment; *Another area that needs to be put under the microscope is working capital, or the cash that gets tied up in day-to-day operations.* (economist.com)

work-in-progress n. producție în curs; *Inventories are stated at the lower of purchasing cost (raw materials and merchandise) or production cost (work in progress and finished goods) and net realizable value* (www.iasplus.com)

worksheet n. foaie de lucru / de calcul tabelar

write off n. depreciere, amortizare; *When big companies announce write-offs, they tend not to do things by halves.* (economist.com)

Y

yield n. rentabilitate

yield to maturity n. rata rentabilității/ randamentului la scadență / la rambursare; *The bond carried a coupon interest rate of 6.375% and the yield to maturity is 6.664%.* (economist.com)

Z

Zero-Coupon Bond n. obligațiune cu dobândă zero / cu cupon zero; *Zero coupon bonds are sold at a substantial discount from the face amount.* (www.davidlerner.com)

BANKING AND FINANCE

A

- abatement n.** reducere, degrevare; *Taxpayers use Form 843 to claim a refund (or abatement) of certain overpaid (or over-assessed) taxes, interest, penalties, and additions to tax.* (www.irs.gov)
- above par adj.** peste valoarea nominală; *Currently, most of the US's longer-term debt trades above par value because it was issued at a time when bond yields were higher.* (economist.com)
- absorption n.** recuperarea investiției (amortizarea cheltuielilor aferente procesului de închiriere de spații nou construite sau renovate de către agențiile imobiliare); *Romania's very low degree of EU funds absorption has become an obsessive problem for the government in Bucharest.* (economist.com)
- acceptance n.** acceptul trasului de a plăti suma înscrisă pe o trată
- accommodation n.** împrumut pe termen scurt, pentru nevoi urgente
- accommodation endorsement n.** andosare de complezență; *The contingent liability for the accommodation endorsement should be disclosed in a note to the June 30 balance sheet.* (www.coursehero.com)
- accommodation maker n.** co-semnatar la cererea pentru un împrumut (pentru a-l determina pe debitor să acorde împrumutul), dar care nu are niciun beneficiu direct din împrumut; *If he signs as accommodation maker or acceptor, the accommodation party is bound without prior resort to his principal.* (www.eagletraders.com)
- account n.** 1. evidența tranzacțiilor între parteneri, înregistrate ca debit și credit 2. articol din registrul contabil 3. cont bancar; factură, notă de plată 4. relatare, descriere, explicație, raport, referat
- account analysis n.** analiza contului, determinarea profitabilității unui cont curent
- accreting swap n.** operațiune la termen în contrapartidă cu dobândă cu bază de calcul crescătoare; *A reason for an accreting swap is that a business is expecting rapid growth over the swap term and expects to need additional debt capacity as the growth occurs.* (www.soa.org)
- accretion n.** creșterea valorii contabile a unui activ (vândut ca obligațiune)
- accrued interests n.pl.** dobânzi scadente / acumulate
- accumulated benefit obligation n.** obligațiune cu profit acumulat
- acid test ratio n.** coeficient de lichiditate imediată (raportul dintre activele disponibile și datorile pe termen scurt); *The acid test ratio is similar to*

the current ratio except that Inventory, Supplies, and Prepaid Expenses are excluded. (www.accountingcoach.com)

ad valorem n. în funcție de valoare, (adăugat) la valoare; *In investment, fund managers are paid through ad valorem fees, a percentage of the funds invested. (economist.com)*

adjustable-rate mortgage n. ipotecă cu dobândă variabilă

adjustment credit n. ajustare de credit; *An Adjustment Credit Note could be used to adjust the amount of an already existing invoice that is in Payment Due or Not Paid state. (www.chargebee.com)*

administered rates n.pl. taxe administrative

administrative review n. raport de administrație; *An important aspect of completing the administrative review is to look at the internal controls. (www.fhwa.dot.gov)*

advance against shipping documents n. avans acordat la prezentarea documentelor maritime; *to pay an advance against shipping documents*

agent n. agent, mandatar, reprezentant legal

aging n. clasificare cronologică a creanțelor; *Companies can use aging schedules to see which bills it is overdue on paying and which customers it needs to send payment reminders to or, if they are too far behind, send to collections. (www.investopedia.com)*

alienate v. a înstrăina proprietatea asupra unui obiect sau drept

allowance for depreciation n. provizion pentru depreciere; *You can take a special depreciation allowance to recover part of the cost of qualified property, placed in service during the tax year. (loopholelewy.com)*

annuities n.pl. 1. rente, anuități **2.** amortizarea capitalului și a dobânzilor; *Not surprisingly, people who counted on adding more money to these annuities and increasing their eventual payments are not happy. (www.nytimes.com)*

anticipatory hedge n. operațiune de acoperire anticipată a riscurilor

apply for a loan v. a cere un împrumut

appreciation n. apreciere / creștere în valoare unui activ; *American households today are even more addicted to asset appreciation than during the late-1990s stockmarket bubble. (economist.com)*

arbitrage n. arbitraj (operațiune combinată de cumpărare și vânzare de valori sau bunuri, care se bazează pe aprecierea diferențelor de curs, sau de rata dobânzii); *A fund-of-funds manager told me that auction arbitrage was his bright hope for excess returns in coming years. (economist.com)*

arbitrage dealer n. dealer de arbitraj

arbitrage dealings n.pl. tranzacții de arbitraj; *On the stock exchange arbitrage dealings are those which are done by houses in London, for*

instance, to cover other transactions which may be done in Paris, or Berlin or in New York or in other distant places. (books.google.ro)

arbitrage margin n. limită/plafon de competență în operațiunile de arbitraj; *They also allege that agencies take a fee for managing the client's ad budget, and then take the arbitrage margin on top of that — which looks like double-dipping.* (www.businessinsider.com)

arbitrageur n. arbitrajor; *The gap is big because the arbitrageur can NOT effectively and cheaply hedge himself and make a profit out of a spread.* (economist.com)

arbitrate v. a arbitra, a practica arbitrajul; *But for most Moroccans, Mohammed VI has spiritual status, with the authority to arbitrate between the kingdom's competing forces.* (economist.com)

arrears n.pl. arierate; *Although only a first step in settling US\$6.3bn in total arrears, the payment will still boost confidence in the sector.* (www.eiu.com)

ascending rate bonds n.pl. obligațiuni cu dobândă crescătoare

ask for a security v. a cere o garanție

asked / asking price n. preț cerut; *Inventory is down: homes are selling in days, and often for more than the asking price.* (economist.com)

asset-backed security n. titlu de valoare garantat de un activ

asset/liability management n. gestiune patrimonială; *Now, some worry that the next crisis could occur in the asset-management industry.* (economist.com)

assignee n. concesionar; franșizat; *As it is not a full rights assignment it is possible that the assignor might need to be adjoined to any litigation pursued by the assignee, regardless of its nature.* (economist.com)

assignment n. concesiune; franșiză

assignment of lease and rentals n. cesiune, arendare, cedare a proprietății în locație de gestiune

audited statements n.pl. conturi verificate de un auditor; *Recent events surely show that FASB audited statements are no indicator of a company's going concern status.* (economist.com)

authenticated security agreement n. contract de asigurare a securității tranzacțiilor electronice

Automated Teller Machine (ATM) n. automat bancar; *Students may also be charged automated teller machine fees to access their financial aid funds.* (www.nytimes.com)

Automatic Clearing House n. rețea electronică de transferuri de fonduri / de compensări bancare

availability schedule n. programul de disponibilitate a lichidităților din conturile de depuneri

available balance n. sold disponibil; *The fee is charged if the check exceeds the account's available balance, including its available overdraft line of credit.* (www.nytimes.com)

average life n. durata medie de viață a celor mai importante fluxuri de trezorerie

B

backup withholding n. rețineri de rezervă la plata impozitului; *Backup withholding is not an additional tax.*

bad debts n.pl. creanțe neîncasate la termen; *When India loosened its rules on how banks deal with bad debts in 2008, the financial crisis was raging.* (economist.com)

bad debt recovery n. recuperarea creanțelor neîncasate la termen

(bad) debt relief n. degrevarea de creanțele neîncasate la termen / stingerea unei creanțe; *Other ministers are also watching to see if he wins a case for debt relief that he has launched before the Constitutional Court in Karlsruhe.* (economist.com)

bailout n. ajutor, sprijin financiar; *Even after euro-zone leaders meeting at a crucial summit managed to agree upon a framework for a bailout agreement on July 13th the chances of it actually being concluded and avoiding a "Grexit" seemed slim.* (economist.com)

bailee n. depozitar

balance of account n. sold (al unui cont); *But one thing they can worry less about is the balance of their bank accounts.* (www.nytimes.com)

balance owing n. sold debtor

balloon payment n. plată în bloc; *At the end of that period, drivers are presented with a choice between handing the car back or making a final "balloon" payment to own it outright.* (economist.com)

bank n. bancă

bank account n. cont bancar; *It promised basic bank accounts for all Indians. Hundreds of millions of accounts were opened.* (economist.com)

bank bill n. acceptare bancară; *It also raised its outlook for 90-day bank bill rates to 3 percent in the quarter that will end next June, indicating that rates may rise a quarter percentage point by that time.* (www.nytimes.com)

bank card n. card bancar; *Pensioners without a bank card are in a particularly tough spot.* (economist.com)

bank charges n.pl. dobânzi, comision practicat de o bancă pentru serviciile oferite

bank clerk n. funcționar al unei bănci; *This is the online equivalent of a customer in person showing a bank clerk an identity card.* (economist.com)

bank deposit n. depozit bancar; *The thickest slices are bank bonds, or "senior unsecured debt", and bank deposits.* (economist.com)

bank / banker's draft n. trată bancară

bank money n. bani scriptici; *Bank customers are effectively guaranteed the right to seek unlimited redemptions of commercial bank money on demand* (www.britannica.com)

bank note(s) n.(pl.) bancnote; *On November 8, Prime Minister Modi announced the withdrawal of 500 and 1,000 rupee banknotes as he declared war on "black money", as unaccounted wealth is called in India.* (www.scmp.com)

bank of issue n. bancă de emisiune

Bank Secrecy Act n. *Legea secretului operațiunilor bancare; The bank's Banamex USA unit was being investigated by the DoJ over violations of the Bank Secrecy Act.* (country.eiu.com)

bank statement n. extras de cont; *Squeezing insights out of a bank statement is hardly at the cutting edge of big data.* (economist.com)

bankable adj. care poate fi scontat; care poate fi acceptat de către o bancă
bankable risk / loan

banker n. bancher; *Each banker was then asked to toss a coin in private ten times and report the results.* (economist.com)

banker's acceptance n. accept bancar, scrisoare bancară; *A banker's acceptance (BA) is a short-term debt instrument issued by a company that is guaranteed by a commercial bank.* (www.investopedia.com)

banker's bank n. instituție bancară autorizată să cumpere acțiuni ale unei alte bănci, în propriul său cont

banker's commission n. comision bancar; *One possibility is that the bankers' commission rather than the price to the public responded to the size of the loan.* (books.google.ro)

banker's transfer n. transfer bancar

banking n. activități, operațiuni bancare; *Mr Lewis charted the ascent into investment banking of the most talented graduates in the 1980s, a situation that still held true as the financial crisis struck in 2007.* (economist.com)

banking establishment n. instituție bancară

banking industry n. sectorul bancar; *The crisis has taught people a lot about the banking industry and the thought processes of its leaders.* (economist.com)

banking regulations n.pl. reglementări bancare; *The fact that a complete overhaul of banking regulation is now really starting to bite is another.* (economist.com)

bankrupt adj. falit

bankruptcy n. faliment, bancrută

barometer stocks (GB)/ bellwether stocks (US) n.pl. acțiuni barometru (considerate ca indicator de piață pentru prezent și viitor); *Analysts often look to barometer stocks to predict the direction in which an industry or market is likely to be headed in the short term.* (www.investopedia.com)

base lending rate n. rată a dobânzii preferențială pentru acordarea de împrumuturi; *From the record, it shows that the highest (Base Lending Rate) BLR Malaysia ever has is 12.27% in year 1998 and the lowest BLR is 5.55% in year 2009.* (www.blr.my)

basis risk n. risc de bază

bear market n. piață (cu prețuri) în scădere; *Few people can spot when a bear market starts; fewer still when it finishes.* (economist.com)

bearer n. deținător, proprietar (al unor titluri de valoare)

bearer bonds n.pl. obligațiuni la purtător; *Except that these are bearer (ie, unregistered) bonds issued under Peruvian law as compensation, not as an investment instrument.* (economist.com)

bearer cheque n. cec la purtător

bid price n. preț oferit de cumpărător (la o licitație); *If a painting fails to reach the reserve, or minimum bid price, a guarantee can cost the auction house dearly.* (economist.com)

bill n. factură; (US) bilet de bancă

bill of exchange n. cambie; *The "forfaiter"—typically a bank or a specialised forfaiting house then buys the bill of exchange or promissory note written out by the exporter's customer, but at a discount to its full value.* (economist.com)

billing n. facturare; *Billing by the hour often fails to align lawyers' interests with their clients'.* (economist.com)

blank cheque n. cec în alb; *Ed Balls, the shadow chancellor, muttered darkly that there was no "blank cheque" for the £42 billion infrastructure project.* (economist.com)

blank-endorsed adv. andosat în alb

blocked period n. perioadă de blocaj, în care titularii unui portofoliu nu pot dispune în mod liber de anumite titluri

blue chip n. obligațiune de prim rang, companie mare; *Its shares bounced around wildly and were far more volatile than those of, say, IBM, a blue-chip rival.* (economist.com)

board of trustees n. consiliu fiduciar (al unei societăți fiduciare); *It has emerged that last week three members of Thunderbird's board of trustees resigned, citing their own concerns over the venture.* (economist.com)

bond n. obligațiune

bond of indemnity n. cautiune; *Bonds of indemnity can also be used in the event a second party is borrowing something of value from the first party with intentions of using it, such as a car or power tool, and risking liability of that valuable item.* (www.investopedia.com)

bond rating n. evaluarea unei obligațiuni; *The bond rating system helps investors determine a company's credit risk.* (www.investopedia.com)

bond swap n. operațiunea de cumpărare a unei obligațiuni cu încasările din vânzarea altei obligațiuni (operațiile sunt simultane sau aproape simultane); *Last month the company proposed a bond swap to ease a looming payments crunch: investors holding PDVSA bonds maturing in 2017 (which are not backed by a full sovereign guarantee), would exchange them for bonds maturing in 2020.* (economist.com)

bonus/scrip/capitalisation shares (GB); stock dividends (US) n.pl. acțiuni gratuite, distribuite acționarilor în loc de dividende; dividende în acțiuni; *Reducing risk and realizing income from stock dividends were two of his main objectives.* (www.nytimes.com)

book value n. valoare de inventar; *One approach that might be better is to determine the government's book value by comprehensively valuing its assets and liabilities.* (economist.com)

borrowing n. procurare de mijloace financiare prin împrumut; *India needs to curb borrowing by profligate state governments.* (economist.com)

broker n. broker, agent de schimb; *Foreign brokers underestimated the difficulty of breaking into Japan's retail market.* (economist.com)

brokerage n. brokeraj, comision bursier; *The problem is not that there is a conflict of interest between the bank lending side and the brokerage deal-making side.* (economist.com)

builder's risk insurance n. asigurare de șantier (de construcții civile)

building society n. instituție financiară pentru acordarea de credite ipotecare / credite pentru construcții civile; *July 24th may go down in history as the day Britain's building societies died.* (economist.com)

bull n. speculant la bursă care cumpără acțiuni în speranța creșterii prețurilor

bull market n. piață pe care se înregistrează o creștere generală a prețurilor; *The biggest bull markets have started when shares looked cheap.* (economist.com)

bullet securities n.pl. titluri de valoare rambursabile într-o singură tranșă / în bloc; *Some investors have found our noncallable or "bullet" securities attractive, presumably due to their liquidity, price transparency, as well*

as the typical additional spread they offer relative to comparable maturity U.S. Treasuries. (www.fanniemae.com)

busted convertible n. titlu de valoare rambursabil cu venit fix (care în timp se devalorizează); *He came up with two bank convertible preferred securities that each yield about 6%, both of which the firm has purchased recently for clients. (www.barrons.com)*

buydown n. sumă de bani plătită global pentru a reduce din dobânda și ratele ulterioare ale unui împrumut; *A buydown may temporarily reduce payments, for example, by reducing the loan's interest rate for a certain period. (financial-dictionary.thefreedictionary.com)*

buyback n. investiție pe termen scurt, prin care un titlu de valoare este cumpărat cu înțelegerea de a fi vândut înapoi vânzătorului la o dată ulterioară; *From Apple to Walmart, the most profitable and prominent companies have big buy-back schemes (economist.com)*

C

call loan n. împrumut rambursabil la cererea împrumutătorului

call /sight money n. credit la vedere, împrumut rambursabil la cererea creditorului; *On the liabilities side of the discount house's balance sheet, operating in call money is part of its day-to-day work. (www.britannica.com)*

call option n. dreptul debitorului de reziliere a împrumutului acordat; *A convertible is, in effect, two financial instruments in one: a bond, plus a call option on the company's shares. (economist.com)*

callable bond n. obligațiune care se poate rambursa cu anticipație; *Callable bonds have a "double-life," and as such they are more complex than a normal bond and require more attention from an investor. (http://www.investopedia.com)*

cancellation n. anulare, stornare

capital n. capital; *And more venture capital is invested in Britain, relative to its GDP, than in any other big European banking. (economist.com)*

capital appreciation bond n. obligațiune cu recapitalizare; *Capital appreciation bonds offer an opportunity for a non-profit or small business to gain working capital to assist in starting or expanding the business. (smallbusiness.chron.com)*

capital lease n. leasing financiar

capitalisation ratio n. rata de capitalizare (raportul dintre datoriile pe termen lung și suma datoriilor pe termen lung plus capitaluri proprii)

capitalised interest n. dobândă capitalizată; *Capitalized interest is the cost of the funds used to finance the construction of a long-term asset that an entity constructs for itself.* (www.accountingtools.com)

cash / spot market n. piața de numerar / la vedere / cu plata pe loc; *In foreign-exchange markets it is possible to buy currency at today's rate (the spot market) or at some future point (the forward market).* (economist.com)

cash a cheque v. a încasa un cec

cash settlement n. tranzacție cu plata în numerar

cashable cheque n. cec de încasat

cashier n. casier, funcționar la bancă

central bank n. bancă centrală / națională; *The next financial crisis may be triggered by central banks* (economist.com)

certificate of deposit n. certificat de depunere / depozit; *Americans who invested in six-month bank certificates of deposit earned 3.2% between 2009 and 2012, before tax, whereas consumer prices rose by 6.6%.* (economist.com)

charge back n. revocare de credit

cheque book n. carnet de securi

clearing account n. cont current; *They held clearing accounts with the state bank; the bank recorded transactions in accounting units that it called roubles, but which it could as easily have called anything else.* (economist.com)

clearing bank n. bancă de clearing / de compensări bancare

clearing house n. birou de compensări bancare; *Clearing-houses sit in the middle of a securities or derivatives transaction, and make sure that deals are honoured even if one side defaults.* (economist.com)

commercial bank n. bancă comercială; *Like its peers in Denmark, the euro area, Sweden and Switzerland, the Bank of Japan will charge commercial banks for holding deposits with it.* (economist.com)

commercial letter of credit n. acreditiv comercial; *A commercial letter of credit is a direct payment method in which the issuing bank makes the payments to the beneficiary.* (www.investopedia.com)

commercial papers n.pl. efecte comerciale, instrumente negociabile

commercial/supplier credit n. credit comercial/ oferit de furnizor; *The policy may also include coverage of buyer- and supplier-credit risks and tie- in payments such as royalties, maintenance and technical assistance.* (store.eiu.com)

commission n. comision (procent din suma totală încasată); *negotiable commission*

commodity n. materii prime sau materiale; marfă; *Excess supply and fears about slowing Chinese investment have caused commodity prices to fall throughout the past year.* (economist.com)

common stocks n.pl. acțiuni comune /ordinare; *The bulk of state investments in banks has been in preferred stock, rather than in the purest form of capital, common shares.* (economist.com)

compound interest n. dobândă compusă

consortium n. consorțiu (bancar), grup bănci care coordonează un credit de volum mare; *A consortium bank is created to fund a specific project (such as providing affordable homeownership for low- and moderate-income home buyers) or to execute a specific deal (such as selling loans in the loan syndication market).* (www.investopedia.com)

convertible bonds n.pl. obligațiuni convertibile în acțiuni; *So-called contingent convertible bonds, or “cocos”, turn into equity when a bank is struggling, trimming its debts and interest payments.* (economist.com)

convertible security n. titlu de valoare convertibilă; *The fund seeks to maximize total return, consistent with reasonable risk, by investing at least 80% of its net assets in convertible securities.* (<https://www.franklintempleton.com>)

corporate banking n. servicii bancare pentru firme; *Its most lucrative division, British personal and corporate banking, delivers the sort of healthy profits one would expect from an oligopolistic market.* (economist.com)

corporate bond n. obligațiune emisă de o companie; *Yet more than 80% of corporate bonds trading still happens over the phone.* (economist.com)

corporate customer n. client persoană juridică (pentru o bancă); *Consumers generate about 60% of revenues, the rest comes from corporate customers.* (economist.com)

corporate finances n.pl. finanțele firmei; *Corporate finance addresses how managers of companies make real investments, raise capital, control risks and return money to investors.* (economist.com)

corporate lending n. împrumuturi bancare acordate persoanelor juridice; *Investors are more willing to buy high-yield debt, thanks to low interest rates; banks are retreating from corporate lending, particularly in Europe* (economist.com)

corporate responsibility n. răspunderea (juridică) a acționarilor firmei; *Corporate responsibility is largely a matter of enlightened self-interest.* (economist.com)

corporate tax n. impozit pe profit

correspondent bank n. bancă corespondentă; *Banks in Africa, eastern Europe, Latin America and the Caribbean have been dropped by the Western correspondent banks they relied on to clear dollar and euro transactions.* (economist.com)

cost accounting n. contabilitate analitică / a costurilor; *Yet under historic-cost accounting, the rocketing growth of these instruments would not show up in company accounts because many derivatives cost nothing initially.* (economist.com)

counterfoil n. cupon, talon; cotor (care rămâne în carnetul de cec după ce a fost ruptă o filă)

coupon n. 1. rata anuală a dobânzii unei obligațiuni **2.** cupon (folosit pentru încasarea dobânzii pe baza certificatului la purtător)

coupon bond n. obligațiune la purtător cu cupoanele atașate la certificat; *On April 21st the Asset Management Corporation of Nigeria (AMCON) listed NI. 675trn in zero coupon bonds on the NSE.* (country.eiu.com)

coupon collection n. încasarea cuponului

coupon rate n. rata cuponului (rata stabilită de plată a dobânzii asupra datoriei pe termen lung)

coupon stripping n. transformarea unei obligațiuni obișnuite în obligațiune cu cupon zero; *Coupon stripping is used most often to create U.S. Treasury zero-coupon securities known as strip (Separate Trading of Registered Interest and Principal Securities) and similar zero-coupon investments.* (www.allbusiness.com)

crash n. crah, prăbușire; *A fall in China's stockmarket was hardly unlikely given its dizzying climb in the first half of the year.* (economist.com)

credit n. 1. recunoaștere, acceptare; *to be given the credit for sth* **2.** cumpărare pe credit; *to purchase on credit* **3.** credit bancar; *Narendra Modi, India's prime minister, has announced a US\$500m concessional credit line to Mauritius.* (economist.com) **4.** cont creditor (în contabilitate); *to be in credit*

credit bubble n. bulă/balon de împrumuturi bancare; *The catalyst has been Beijing's belated effort to bring an enormous credit bubble under control.* (www.ft.com)

credit v. a credita un cont; *to credit a sum of money to an account*

credit card n. carte de credit; *There have been few better opportunities for financial firms in America over the past half-century than providing credit cards.* (economist.com)

credit issuing bank n. bancă emitentă a unui credit; *The credit issuing bank's liability to pay and to be reimbursed from its customer becomes absolute upon the completion of the terms and conditions of the letter of credit.* (www.crfonline.org)

credit line n. linie de credit; *The new flexible credit line will be more than double the previous one, but authorities have no plans to draw on it.* (www.eiu.com)

credit limit n. limită până la care banca acordă credit unui client

credit rating / standing / status / worthiness n. analiza solvabilității clientului; *Banyan should know that international credit agencies have upgraded recently or are upgrading the credit standing of the Philippines.* (economist.com)

credit terms n.pl. condiții de oferire a unui credit; *We win all our business through public tender with 180 days credit terms which are standard in the local public health market.* (economist.com)

credit transfer n. transfer în cont

credit transfer instruction n. ordin de transfer în cont

creditworthiness n. bonitate fiscală, solvabilitate; *Hence Mr Gama-Lobo's interest in using other data sources to calculate creditworthiness.* (economist.com)

cross-sectional analysis n. analiză în secțiune transversală (calculul ratelor financiare la două momente de timp diferite); *to carry out a cross-sectional analysis*

crossed cheque n. cec barat; *Where a cheque is crossed specially, the banker to whom it is crossed may again cross it specially to another banker, his agent, for collection.* (books.google.ro)

cum dividends n.pl. cum dividends; acțiuni cu drept la dividende; *A share is said to be trading cum-dividend when the payment of a dividend is due in the near future and investors who buy the share now will receive the dividend.* (moneyterms.co.uk)

cumulative preferred stock n. pachet de acțiuni cumulative preferențiale; *Cumulative preferred stock is a class of stock that where undeclared dividends are allowed to accumulate until they are paid.* (www.myaccountingcourse.com)

currency swap n. schimb de valute; *The BCB began to offer currency swap contracts, mostly for three-month periods, to boost liquidity in the foreign currency market during a rise in risk aversion towards emerging markets in August 2013.* (country.eiu.com)

currency n. valută; bani în circulație

current /open account n. cont curent

current ratio n. rata lichidității generale; *Given that the current ratio is around 7, that suggests either that oil is very expensive or gold is very cheap.* (economist.com)

- current yield n.** rata de rentabilitate a unei obligațiuni; *Lower bond yields mean a higher multiple; based on current yields, shares are cheap.* (economist.com)
- custodian n.** custode, gardian; *Before joining the EIU, Joseph was an economic adviser to the Tanzanian Ministry of Finance, and he previously worked as a hedge fund custodian in Ireland for a US financial services group, PNC.* (economist.com)
- custodial account n.** cont bancar fiduciar; *Banks were keen to encourage investors to switch, because the fees on such funds are ten times those on custodial accounts for government bonds.* (economist.com)
- custody account analysis n.** analiza portofoliului de acțiuni (depozite de titluri de valoare)

D

- dawn raid n.** tentativa unei firme de a achiziționa cât mai multe din acțiunile altei companii, la deschiderea bursei, înainte ca brokerii să poată reacționa prin a crește prețurile; *Which would have meant yet another dawn raid (join the queue around 7.30am, 90 minutes before the door opens) and rather a lot of money.* (economist.com)
- dealer n.** dealer, comerciant, operator pe piața de capital; *Over four-fifths of trading in American corporate bonds still takes place with a dealer, usually over the phone.* (economist.com)
- debenture n.** obligațiune (fără garanție), titlu de creanță, împrumut pe termen lung; *the debenture has a maturity date of ...*
- debit n.** debit, cont debitor (în contabilitate); *A debit is an expense that will always result in an increase of debit balance and a decrease of credit balance.* (<https://debitoor.com>)
- debt n.** datorie; *to accumulate debts, If litigation is mostly an empty threat, that leaves the second option: a debt- collection agency.* (economist.com)
- debt-equity ratio n.** indicatorul capital împrumutat – capital propriu; *gradul de îndatorare al firmei; A maximum 70:30 debt/equity ratio will apply to the financing of new hydropower projects.* (economist.com)
- debt rescheduling n.** re-eșalonarea unei datorii
- debt security n.** titlu de creanță; *With the transition to wholesale fund-raising in the form of tradeable debt securities, both these roles and capabilities have been severely eroded.* (economist.com)
- debtor n.** debitor, datornic
- debtor in arrears n.** debitor cu arierate, care nu a achitat împrumutul la termen

defaulting debtor n. debitor cu arierate, care nu a achitat împrumutul la termen; *For instance, a procedure that allowed a defaulting sovereign debtor to issue new bonds would, Mr Shleifer argues, remove the most powerful deterrent to default, lack of access to foreign capital.* (economist.com)

debit account n. cont debitor; *The companies review direct debit accounts - usually once a year but in some cases more often.* (www.independent.co.uk)

debit an account v. a debita un cont; *The lender tried to debit her account 55 times, resulting in more than \$1,500 in fees.* (www.nytimes.com)

debit balance n. sold debitor

debit card n. card de debit (în special pentru efectuarea de plăți, și nu pentru extragerea de credit); *They are already losing ground to debit cards, which now receive bigger tax breaks.* (economist.com)

declaration of trust n. declarație fiduciară

default n. neîndeplinirea obligațiilor financiare; restanță la achitarea datoriilor

default rate n. rată a dobânzii mai ridicată pe care o poate practica banca la acordarea unui credit unui client care nu s-a achitat de datoriile anterioare; *This is the first time the default rate has dropped below 3% since October 2015 when a sudden fall in the oil price caused cashflow problems for the energy sector, particularly in the US.* (economist.com)

default risk premium n. primă la obligațiuni pentru riscul de neplată a datoriei; *The formula for risk premium, sometimes referred to as default risk premium, is the return on an investment minus the return that would be earned on a risk free investment.* (financeformulas.net)

defensive issues/shares n.pl. emisiune de titluri de valoare defensive, cu preț stabil (fără fluctuații mari de preț); *But in a soft market such as today's, when active managers can tout the advantages of defensive share selection and asset allocation over the blind matching of a stockmarket index, index funds are vulnerable.* (economist.com)

deferred shares n.pl. acțiuni cu dividende amânate

demand / sight deposits n.pl. depozite la vedere; *The SNB is already understood to be active in foreign-exchange markets, selling sight deposits to fund its open market operations.* (www.eiu.com)

deposit account n. cont de depuneri; *Deutsche Bank, for example, offers 0.1% for a one-year term deposit in Germany, and 0.75% for the same account in Italy.* (economist.com)

deposit book n. carnet / libret de depuneri

deposit slips n.pl. borderou de depuneri

depository n. bancă sau broker la care sunt păstrate valorile depuse; *They emphasise that client assets are held by third-party depository banks, still perceived as safe by the public.* (economist.com)

derivatives n.pl. instrumente financiare derivate

digital money n. monedă electronică; *Japan, though miles more prepared for digital money than Venezuela, is actually a more cash-intensive economy than the Bolivarian Republic.* (economist.com)

dishonour a cheque v. a refuza plata unui cec, a neonora un cec

dividend n. dividend; *When an individual stock has a high yield, that is a sign that the market expects the future dividend will be cut.* (economist.com)

dividend check n. cec de dividende

dividend claim n. revendicarea dividendului; *to fill in a dividend claim form*

dividend counterfoil n. partea superioară sau laterală a certificatului de dividend care conține numele și adresa acționarului, numărul de acțiuni deținute, suma brută și netă de plată; *A dividend voucher, sometimes referred to as a dividend counterfoil, is a written record depicting how much dividend was paid and to whom.* (<https://www.dnsassociates.co.uk>)

dividend declaration date n. data de declarație de plată a dividendului

dividend in kind n. dividend în natură; *Dividends in kind are paid when the corporation distributes assets, such as shares of other corporations, to its shareholders proportionate to their shareholdings instead of distributing cash.* (definitions.uslegal.com)

dividend limitation n. limitarea dividendelor

dividend payment n. plata dividendelor

dividend reinvestment plan n. plan de reinvestire a dividendelor; *Dividend reinvestment plans, or DRIPs, are one of the easiest ways to cut investing expenses and maximize the benefits of compounding.* (mutualfunds.com)

dividend right n. drept la dividende

dividend warrant n. cec / cupon de dividende; *Come June 31, 2017, registrars operating in the country's capital market will stop the issuance of dividend warrants to investors* (investadvocates.com.ng)

dividend yield n. randamentul /rentabilitatea dividendului

dividend-bearing shares/stocks n.pl. acțiuni purtătoare de dividende; *The big push today to get you to buy dividend-paying stocks is, like all fads or crazes, a temporary phenomenon that's good for Wall Street but may not help build the portfolio you want to be able to count on for your future needs.* (<https://www.forbes.com>)

dividends in arrears n.pl. dividende restante; *Dividends in arrears occur when a company fails to turn a substantial enough profit to pay the*

dividends guaranteed to its preferred shareholders.
(<http://www.investopedia.com>)

dividends per share n.pl. dividende per acțiune

documentary credit n. acreditiv comercial; *The authorities have promised to reform the regulations on documentary credit for imports and reduce corporate taxes in the supplementary finance bill.* (country.eiu.com)

documents against payment n.pl. documente contra plată

down payment n. aconto, plată inițială; *The usual terms of payment on Chinese trade contracts are 10% down payment, 75% on shipment, 10% on arrival or acceptance, and 5% at the end of the guarantee.* (store.eiu.com)

draft n. ordin de plată (emis de un trăgător); *A week after he was ditched from the UDA's leadership, Mr Gray was arrested on his way out of the country with a banker's draft for €10,000.* (economist.com)

drawee n. tras; *A drawee is responsible for knowing his drawer's signature and cannot recoup from the person who presented the draft if it turns out that the drawer's signature was forged.* (dictionary.cambridge.org)

drawer n. trăgător

drawing account n. cont de depuneri; cont de prelevări; *The money or assets the partner withdraws is recorded in the company's accounting record in what is referred to as a drawing or draw account.* (smallbusiness.chron.com)

E

earnings per share (EPS) n.pl. beneficiu per acțiune (raportul dintre profitul unei firme și numărul de acțiuni ordinare emise); *The company, the report says, "is laser-focused on earnings per share (EPS), and we expect to continue strong earnings performance."* (economist.com)

effective date n. data de intrare în vigoare; *If a legal battle ensues, as often happens with new federal regulations, the effective date could conceivably be years away.* (www.nytimes.com)

electronic funds transfer n. transfer electronic de fonduri

embezzlement n. deturnare de fonduri; *A Russian court reaffirmed the conviction for embezzlement of Alexei Navalny, the country's most popular opposition politician.* (economist.com)

endorse a cheque v. a andosa un cec, a avaliza un cec

endorsee n. andosant

endorsement n. andosare, avalizare; *A teller at the bank, shown a photo lineup after Carrie Gross told authorities that the endorsement signatures*

on the checks were not hers, had identified Teena Brandon as the woman who had cashed them. (www.newyorker.com)

equity n. capitaluri proprii; *Bankers argue that equity is dearer than debt. (economist.com)*

equities / equity shares n.pl. acțiuni ordinare/comune; *The message is based on theory; equities are riskier than government bonds so should offer a higher return (the equity risk premium, in the jargon) to compensate investors. (economist.com)*

equity capital n. capital propriu

equity debt ratio n. raportul dintre capitalul propriu și capitalul împrumutat; *Combined with equity buybacks its debt to equity ratio was severely diminished. (economist.com)*

equity financing n. finanțare prin emisiune de capital propriu; *But his boldest proposal is to link repayment of university funding to income by using equity financing, an idea floated by Milton Friedman in 1955. (economist.com)*

escrow accounts n.pl. conturi blocate (în așteptare), conturi de depuneri în garanție; *Developers selling off-plan must set up an escrow account to hold deposits, for example, and should projects be significantly delayed, there are provisions to cancel sales contracts and return investments to purchasers. (country.eiu.com)*

eurocurrency n. eurodevize; *The Eurocurrency markets have long been the focus of controversy, and debate over how the markets are functioning has become even more spirited recently. (www.newyorkfed.org)*

eurodollars n.pl. eurodolari

European Investment Bank n. Banca Europeană de Investiții; *A decade ago the ascent of European investment banks seemed unstoppable. (economist.com)*

Eurocurrency market n. piața europeană de devize

executor n. executor testamentar

exercise/strike price n. prețul la care deținătorul poate să vândă sau cumpere un titlu de valoare, la care își poate exercita o opțiune; *A subsidy was agreed in 2013 at a whopping strike price of £92.5 per megawatt hour, when Britain's power demand, and wholesale electricity prices, were expected to be on a steadily rising trajectory. (economist.com)*

expiration / expiry date n. data scadenței

extension of credit n. prelungirea unui credit; acordarea unui credit de orice tip; *The extension of credit to people who will get stuck in a cycle of debt seems to be the end goal for the credit card companies. (economist.com)*

extinguishment of debt n. recuperarea datoriei, stingerea unei datorii / obligații; *Early extinguishment of debt occurs when the issuer of debt*

recalls the securities prior to their scheduled maturity date.
(www.accountingtools.com)

F

face/nominal/par value n. valoare nominală; *Press reports suggest that the debt rescheduling, details of which are now being finalised, involves writing off 90% of the US\$35bn nominal value of Cuba's debt.* (country.eiu.com)

factoring n. factoring; *Factoring, a technique in which a financial institution buys a company's accounts receivable at a discount, emerged as a separate financing activity in Argentina.* (store.eiu.com)

finance v. a finanța; *A business can finance itself in three ways: through internal funds (its revenues); through borrowing; and through equity (the issuance of new shares).* (economist.com)

finances n.pl. resurse financiare; studiul finanțelor; *Although the government has indeed stepped in to honour the debt, its own finances are horribly stretched, not least because it has borrowed far more than it had previously admitted.* (economist.com)

finance bill n. efect financiar

finance charge n. 1. costul creditului **2.** dobânda percepută la soldul rămas

finance company n. instituție de finanțare (a întreprinderilor mici și mijlocii); *Digital communications have given birth to a new generation of finance companies* (economist.com)

finance house n. societate de finanțare; companie care se ocupă de vânzări în rate, leasing și credite de consum; *Islamic finance houses were first set up in 1983 under Turgut Ozal, the country's pioneering former president and prime minister.* (economist.com)

finance paper n. hârtie comercială plasată direct investitorilor mari

finance n. finanțe; gestiune, control financiar

finance lease n. leasing financiar; *Under a finance lease, the lessee has substantially all of the risks and reward of ownership.* (www.accaglobal.com)

financial accounting n. contabilitate financiară

Financial Accounting Standards Board (FASB) (US) n. Consiliul de standardizare a contabilității financiare; *At the same time, the International Accounting Standards Board (IASB) set out to harmonise its standards with America's Financial Accounting Standards Board (FASB).* (economist.com)

- financial analysis n.** analiză financiară; *He manages the investments group, which provides financial analysis of commercial real estate acquisitions.* (nytimes.com)
- financial analyst n.** analist de credit/financiar; *WALL STREET'S financial analysts reckon that America's corporate earnings will rise by 19% next year.* (economist.com)
- financial assets n.pl.** active financiare; *Half of the growth came from rising stockmarkets, which account for a quarter of all financial assets.* (economist.com)
- financial audit n.** audit financiar; *The agent could also be required to submit to a financial audit in the event that your company develops reasonable concerns about the agent's use of company funds.* (nytimes.com)
- financial breakeven n.** punctul critic financiar (profitul înainte de plata dobânzii și impozitelor necesare pentru acoperirea tuturor costurilor financiare); *This study used retrospective financial and patient data to calculate the financial break-even volume for a fast-track program and examined the impact of changes in third-party reimbursement and patient eligibility on the break-even point.* (onlinelibrary.wiley.com)
- financial counseling n.** consultanță financiară
- financial futures n.pl.** contracte la termen standardizate, negociate la bursă; *Commodity and financial futures allow counterparties to speculate on or hedge exposure to many assets.* (nytimes.com)
- financial institution n.** instituție financiară
- financial instruments n.pl.** instrumente financiare; *It is used as a benchmark to set payments on about \$800 trillion-worth of financial instruments, ranging from complex interest-rate derivatives to simple mortgages.* (economist.com)
- Financial Intermediaries', Managers' and Brokers' Association (GB) n.** Asociația brokerilor, managerilor și intermediarilor financiari
- financial intermediary n.** intermediar financiar/de fonduri; *Financial intermediaries and markets allow individuals to reallocate consumption over their lifetimes.* (economist.com)
- financial leverage n.** levier financiar, pârghia financiară a capitalului, capitalizare financiară; *The Fed's real role is to protect the alliance between top politicians and financiers that allows both groups to benefit enormously from financial leverage.* (economist.com)
- financial markets n.pl.** piețe financiare (piețe valutare și piețe de capital); *For more than two decades after the early 1980s, it seemed as if the financial markets were moving in only one direction.* (economist.com)
- financial ratios n.pl.** indicatori financiari; *He relied on seven financial ratios, such as the ratio of working capital to sales, which told him how*

healthy or unhealthy each one of the 180-odd GEC companies was at any given time. (economist.com)

financial risk n. risc financiar; *Financial risk got ahead of the world's ability to manage it. (economist.com)*

financial savings ratio n. indicele de economisire; *It is interesting to compare the two regions and to compare for example the savings ratio in Asia with that in Latin America. (europarl.europa.eu)*

financial sector n. sectorul financiar; *A 2012 study showed that rapid financial sector expansion is bad for growth. (economist.com)*

financial statement n. declarație financiară; *Tesco had paid the firm £10.4m to sign off on its 2013 financial statements. (economist.com)*

financial structure n. structura financiară (a pasivelor și capitalului acționarilor); *Europe is ready to recover from its crisis and re-build its financial structure on stronger foundations, argues Mario Monti, prime minister of Italy. (economist.com)*

financial supermarket (GB) n. bancă universală care oferă toate serviciile financiare; *Lufax, meanwhile, outgrew its P2P roots to transform itself into a financial “supermarket”, offering personal loans, asset-backed securities, mutual funds, insurance and more. (economist.com)*

financial /fiscal year n. exercițiu financiar; an bugetar; *Analysts expect the Japanese economy to have grown 1 percent in the financial year that just ended, and to expand 2.2 percent in the current financial year. (nytimes.com)*

financing n. finanțare

financing agreement n. contract/convenție de finanțare

first lien n. privilegiu de prim rang; *Instead of a short chain secured creditors, unsecured creditors and shareholders now there are senior or first-lien creditors (who have first dibs on a company's assets), second-lien creditors (who also have claims over the assets of a company, but who get paid only after first-lien creditors), mezzanine creditors, senior subordinated debt holders and subordinated debt holders. (economist.com)*

fixed charge coverage ratio n. rata de acoperire a cheltuielilor fixe

fixed costs n.pl. costuri fixe; *Some are paring back their currency activities, worried about profits being squashed between fixed costs and shrinking revenues— down to \$13 billion this year, thinks Morgan Stanley, a bank. (economist.com)*

fixed interest securities n. obligațiuni cu rată fixă a dobânzii; *But the opportunity to buy 10-year Treasuries with a 14 percent yield followed a*

bear market that had wiped out the value of fixed-interest securities. (nytimes.com)

fixed rate bond n. obligațiune cu rată fixă a dobânzii

flight capital n. capitaluri febrile; *Never before had the world seen capital flight on such a scale and speed, causing financial markets and economies to collapse.* (economist.com)

float n. 1. suma disponibilităților din casierie **2.** mijloc de plată nerecuperat/ de încasat **3.** decalaj între data de emisiune a unui cec și data debitării sale din cont

float v. 1. a oferi un titlu de valoare spre vânzare **2.** a lăsa valoarea de schimb a unei valute să fluctueze liber pentru a-și găsi nivelul real în raport cu alte valute; *Large and volatile capital flows mean that floating currencies can be a source of instability.* (economist.com) **3.** a face demersurile necesare pentru a obține un împrumut

float a company on the stock exchange v. a vinde acțiunile unei companii pe piața bursieră pentru prima dată

float n. 1. obligațiune cu dobândă variabilă/floatantă **2.** asigurarea unei proprietăți personale transportate pe cale maritimă / în deplasare

floating assets n.pl. active circulante; *Industry giants, such as Vanguard and BlackRock, have lobbied against moving to a floating asset value.* (economist.com)

floating capital n. capital circulant; *Economists refer to floating and circulating capital as that which is constantly being turned over by sale, i.e., capital used for trading purposes.* (www.eagletraders.com)

floating charge/debenture/mortgage n. ipotecă flotantă (folosirea activelor unei firme pentru plata unei datorii)

floating costs n.pl. costuri flotante (taxe plătite subscriitorilor hârtiilor de valoare pentru emisiunea și tranzacționarea acestora)

floating currency n. valută/monedă națională flotantă/liberă; *In recent decades, the shifts have followed a pattern, veering between floating currencies on the one hand, and fixed exchange rates on the other, taking in a slew of pegs, bands and crawls in between.* (economist.com)

float v. a lansa (o societate comercială, un împrumut), a emite (titluri de valoare)

floating debt n. datorie pe termen scurt; *Debt of maturity less than five years is often called short-term or floating debt and may take several forms: notes, with maturities from one to five years; treasury bills, with maturities from one month to a year and often sold at auction; and certificates of indebtedness, with similar maturity periods but available at a fixed interest rate.* (www.britannica.com)

floating lien n. drept flotant (dreptul general asupra activelor sau unei clase de active a unei firme); *If the company goes into default, the value of the floating lien becomes a fixed charge, which gives the lender priority as a creditor.* (www.investopedia.com)

floating money n. bani pe care banca, în perioada cu lichiditate excesivă, nu găsește unde să-i plaseze; *Floating money values retard that trust, and give rise to protectionist impulses that always end in tears.* (forbes.com)

floating rate bond n. obligațiune cu cupon flotant/rata flotantă a dobânzii

floating rate n. 1. rată de schimb valutar fluctuantă; *A floating rate can help a country cope with a sudden drop in the price of its exports or a surge of foreign capital.* (economist.com) **2.** rată fluctuantă /flotantă a dobânzii

floating supply n. ofertă flotantă (totalul titlurilor de valoare aflate în posesia unor deținători gata să vândă la un preț acceptabil)

flotation n. emisiune de titluri de valoare; emisiune de acțiuni pe piața bursei de valori mobiliare / prima cotare pe piața de valori mobiliare; *Their allocation emerged after Labour peer Lord Donoughue asked the government how many shares were sold to the banking advisers who advised on the price of the flotation.* (www.theguardian.com)

floor broker n. intermediar bursier; *One floor broker was banned from the securities industry and two other executives pleaded guilty to criminal charges.* (economist.com)

foreign exchange n. valută, instrumente de plată în deize; *The G7 has waded into foreign exchange markets to push down the yen, its first coordinated currency intervention in more than a decade.* (economist.com)

foreign exchange dealer n. agent de schimb valutar

forfeiture of shares n. declarație de decădere din dreptul asupra acțiunilor pe care un acționar nu le-a ridicat la timp / a întârziat cu plata sumelor nevărsate pentru acțiunile nou-subscrise; *If there is increased level of failure on the part of the investors either in public issues or rights issues of shares, forfeiture of shares becomes inevitable due to the situation that the companies cannot continue to show calls in arrears in the financial statements either because of commercial decisions or because of statutory guidelines issued by capital market regulators or it can be for both reasons.* (www.manupatrafast.com)

forward delivery n. livrare la termen; *Trading in currencies is extensive both for immediate use ("spot") and for future ("forward") delivery.* (britannica.com)

- forward market n.** piața operațiunilor la termen; *In the forward markets, which set prices for specified future dates, this rule is rigidly observed.* (economist.com)
- frozen account n.** cont blocat; *If enough depositors fear frozen accounts, the banks will be emptied out, and they also will require additional government bailouts, on top of the bailouts for the bad real estate loans.* (www.nytimes.com)
- funds n.pl.** fonduri (numerar realizat din datorii și sursele de capital ale acționarilor)
- funds transfer n.** transfer de fonduri; *There is absolutely zero chance that JP Morgan, or any other bank, would enable any form of funds transfer which does not include giving them a percentage of the money being transferred.* (economist.com)
- fungibles n.pl.** bunuri fungibile (bunuri care se pot înlocui cu altele de aceeași natură, e.g. titlurile la purtător)
- futures n.pl.** cotări, livrări la termen; *It is not known exactly what caused the initial sell-off in the blue chips, but investigators say the earliest sign of trouble they have found was a sudden drop in the value of a futures contract on the Chicago Mercantile Exchange, based on the Standard & Poor's 500-stock index.* (www.nytimes.com)
- futures contract n.** contract la termen; *Futures contracts, which help traders manage price fluctuations, were supposed to be introduced within five years, but are still some way off.* (economist.com)

G

- gilt edged adj.** de valoare, de prim ordin, sigur; *Sterling and gilt-edged government bonds strengthened a bit; the credit-rating agencies expressed renewed confidence.* (economist.com)
- gilt-edged market n.** piața titlurilor de valoare de prim rang /cu garanție maximă
- gilt-edged securities n.pl.** obligațiuni garantate de stat; *Shorthand for gilt-edged securities, meaning a safe bet, at least as far as receiving interest and avoiding default goes.* (economist.com)
- giro cheque n.** cec poștal; *After the first 13 weeks, their benefit will be paid not by the usual giro cheque, but either by cheque or credit transfer.* (economist.com)
- gold bond n.** obligațiune în aur
- gold exchange standard n.** etalon aur devize; *Their plan, approved by more than 40 countries at the Bretton Woods Conference in July 1944, aimed*

to correct the perceived deficiencies of the interwar gold exchange standard. (www.britannica.com)

good faith adj. / in good faith adv. de / cu bună credință; *At the moment, the principle of "utmost good faith" obliges an applicant for insurance to disclose any information relevant to the insurer, under penalty of voiding the agreement.* (economist.com)

government bonds n.pl. obligațiuni guvernamentale / titluri de valoare garantate de stat; *The Republican nominee would like to buy government bonds back at a discount.* (economist.com)

grace period n. perioadă de grație; *In its initial statement the court did not mention a grace period that would allow companies to adapt to the ruling.* (economist.com)

grantor n. girant; *Jere Doyle, wealth strategist at the Bank of New York Mellon, said he could envision using another strategy, called a sale to an intentionally defective grantor trust, to turn that \$5 million gift tax exemption into a \$50 million transfer tax-free.* (nytimes.com)

ground lease n. concesionare de teren; *The average billboard ground lease is 20 years.* (www.obuniversity.com)

growth stocks n.pl. acțiunile companiilor care se dezvoltă mai repede decât economia; acțiuni cu cotație în creștere; *Indeed, most home-buying in recent years has followed the "momentum" or "growth stock" model.* (forbes.com)

guarantee n. garanție

H

hedge n. garanție contra riscului de schimb valutar; *But it now looks like a smart bet because its products, like diesel, are linked to high oil prices, giving Shell and its Qatari hosts a hedge against any drop in prices for natural gas.* (nytimes.com)

hedge v. a neutraliza, a diminua un risc; a se asigura, a se proteja, a lua măsuri împotriva unor riscuri; *Pension systems use them to hedge investment risk.* (nytimes.com);

hedge against inflation v. a lua măsurile de prevenire a pierderilor cauzate de inflație

hedge funds n.pl. *Hundreds of banks, hedge funds and wealthy individuals parked money with Mr Madoff, impressed by the steady returns on offer: 10-15% a year, even in rough times, with barely a down month.* (economist.com)

- hedging n.** acoperirea riscurilor, protecție împotriva riscurilor fluctuației prețurilor; *“Tail-risk” hedging was the talk of Wall Street in 2008 after global markets nosedived and traumatised investors tried to figure out how they could protect themselves from extreme or “black swan” events—those well outside an ordinary distribution of outcomes—that cause massive losses.* (economist.com)
- hedging tool n.** instrument de neutralizare a riscului; *But hedge-fund managers think that the ABX may have been driven down further than warranted by fundamentals because so many financial firms have used it as a hedging tool.* (economist.com)
- hidden reserves n.pl.** rezerve latente; *It may yet be able to bolster profits by plundering its vast hidden reserves.* (economist.com)
- high-yield security n.** hârtie de valoare cu profit ridicat; *He used investors' money, he said, to buy high-yield securities denominated in a currency like the Australian dollar.* (nytimes.com)
- hire purchase n.** credit / vânzare în rate; *The Retail Banking segment include acceptance of deposits, residential mortgages, hire purchase, consumer loans, wealth management, stock brokerage and insurance services.* (forbes.com)
- hoarding of money n.** teaurizarea banilor (păstrarea banilor într-un mod inactiv); *He wanted interest rates kept low to discourage the hoarding of money and encourage consumption and, by extension, full employment.* (economist.com)
- home banking n.** servicii bancare individualizate la domiciliul clientului (prin intermediul telefonului, televizorului sau calculatorului personal); *Some banks offer home banking, whereby a person with a personal computer can make transactions, either via a direct connection or by accessing a Web site.* (www.britannica.com)
- hot money n.** capitaluri febrile; *Many countries are worried about hot money coming in and distorting money supply, distorting the economy.* (forbes.com)

I

- illiquidity n.** blocaj financiar/lipsa lichidităților; *Investors could be ascribing better growth prospects to Apollo's rivals, but an illiquidity discount also appears to be at work.* (nytimes.com)
- insolvency n.** insolvabilitate; *The European Commission, the reformer-in-chief, believes there are three main reasons why insolvency laws are overdue for reform.* (economist.com)
- insolvent adj.** insolvabil

insourcing n. producție proprie, renunțarea la aprovizionarea prin subcontractare și trecerea la producția internă; *Companies like Ford are replacing outsourcing with insourcing and bringing more jobs home.* (nytimes.com)

installments n.pl. vârsăminte eșalonate

installment credit n. credit în rate; *Installment credit now accounts for the majority of purchases of automobiles, expensive home appliances, and furniture, among other consumer goods.* (britannica.com)

institutional investors n.pl. investitori instituționali (fonduri de pensii, de asigurări etc.); *Sovereign-wealth funds and other big institutional investors from Ottawa to Oslo and—if icefishing isn't your thing—Abu Dhabi to Auckland are hiring.* (economist.com)

interbank payment n. plată interbancară; *Late Thursday, the Bank of China, one of the country's biggest lenders, was forced to issue a statement on its Web site denying local news reports that it had defaulted on interbank payments.* (nytimes.com)

interest n. 1. dobândă, procent; *This interest is calculated from the due date for payment at the official interest rate for each year; interest is payable on repayment of the debt.* (eur-lex.europa.eu) **2.** capital; cotă parte; participare; sumă investită (într-o companie); *For example, if an angel investor receives 25% ownership of a company, the investor has a 25% equity interest in that business.* (strategiccco.com/equity-interest-definition) **3.** interes; *Now opportunity is seen as the preserve of the elite: two-thirds of Americans believe the economy is rigged in favour of vested interests.* (economist.com)

interest bearing adj. purtător de dobândă; *Penalties for the recalcitrant will include warnings and deposits of up to 0.2% of GDP into, first, interest-bearing accounts, and then into non-interest bearing ones.* (economist.com)

interest cover/times interest earned ratio n. gradul de acoperire a dobânzii din profitul net; *Interest coverage (also referred to as times-interest-earned ratio) is defined as net income before income taxes and interest expense (EBIT)/interest expense.* (capi-icpa.ca)

interest earned/charged n. dobândă creditoare; *It keeps an agreed-upon percentage of the interest earned on the collateral.* (forbes.com)

interest earned but not collected n. dobândă realizată, dar neîncasată

interest in suspense n. dobândă de încasat de la clienți insolvăbili

interest margin n. marja dobânzii (diferența dintre rata dobânzii-credite și rata dobânzii-depozite); *For several measures, such as net interest*

margins and returns on equity, the Swiss bank's analysts constructed benchmarks for each firm. (economist.com)

interest on borrowings n. dobândă pentru împrumut

interest rate n. rata dobânzii; *The story of rich-world central banks and their protracted entanglement with near-zero interest rates was given another twist this week. (economist.com)*

interest rate ceiling n. plafonul ratei dobânzii (limita maximă de dobândă pe care o poate percepe o instituție financiară la un credit); *The government is considering abolishing an interest-rate ceiling in an attempt to stamp out predatory lending by loan sharks. (economist.com)*

interest rate risk n. riscul ratei dobânzii (modificări în cursul unei hârtii de valoare datorate modificărilor în rata dobânzii pe piață)

interest rate sensitivity n. sensibilitatea unui activ sau pasiv bancar la variația ratelor dobânzii

interest rate spread n. diferența/ ecartul dintre ratele dobânzii de același tip din două centre monetare; *The interest rate spread between Italian and German bonds is now higher than it was before the big European rescue package was announced. (nytimes.com)*

interest rate swap n. swap-ul ratei dobânzii (schimbul obligațiunilor cu rată fixă a dobânzii cu obligațiuni cu rata flotantă în încercarea de a reduce riscul sau costurile)

interest warrant n. cupon de dobândă

interest-sensitive assets n.pl. active sensibile la dobândă; *Interest sensitive assets are assets held by a bank that are vulnerable to changes in interest rates. (www.investopedia.com)*

International Monetary Fund n. Fondul Monetar Internațional; *Anyone who doubts the importance of the International Monetary Fund should look at Ukraine. (economist.com)*

Internet banking n. servicii bancare prin internet; *Internet banking has failed to live up to its promise, both for traditional banks and for the upstarts that were supposed to wipe them out. (economist.com)*

invest v. a investi; *The state-owned drugmaker has not disclosed the amount it will invest in Sanofi's third Vietnam facility. (www.eiu.com)*

investment n. investiție; *Real Vision is the world's only video-on-demand channel for investing, where the world's best investors share their ideas. (economist.com)*

investment adviser n. consultant în probleme de investiții

investment bank n. bancă de investiții; *Bank bosses peered enviously at the profits and risk-taking prowess of the venerable investment bank. (economist.com)*

investment banker n. specialist în investiții (agent al emitentului de titluri de valoare, cu sarcina de a determina tipul și termenul noii emisiuni, de a stabili sindicatul de subscriere și de a menține o tranzacționare normală în primele zile ale emisiunii); *An investment banker was a breed apart, a member of a master race of dealmakers.* (economist.com)

investment certificate n. certificat de investitor; *She has also revived the idea of selling voting shares in the company today only non-voting investment certificates are traded.* (economist.com)

investment company n. companie de investiții

investment credit n. credit pentru investiții; *She has also revived the idea of selling voting shares in the company today only non-voting investment certificates are traded.* (economist.com)

investment grade n. rating acordat de companiile de rating private unei companii emițătoare de obligațiuni în funcție de situația financiară și rezultatele firmei respective; *Some investors are allowed to buy only investment-grade securities.* (nytimes.com)

investment grant n. ajutor pentru dezvoltare, dat de autoritățile locale, într-o zonă cu șomaj ridicat; *It is demanding a 60% rate increase; the government is offering just 16%, plus a \$50m capital investment grant.* (economist.com)

investment incentives n.pl. stimulente pentru investiții (sub forma unor impozite scăzute, granturi în bani, burse pentru recalificare etc.); *Yet the city's investment incentives for foreign companies weren't harmed, and Ford chalked up record sales in China.* (forbes.com)

investment income n. venitul unei persoane derivat din investiții; *That's fully deductible against investment income (like interest and dividends).* (forbes.com)

investment letter n. scrisoare de investiții, semnată de investitorii care cumpără un plasament privat de titluri de valoare direct de la emitent și prin care se angajează să nu vândă titlurile imediat pe piață

investment management service n. serviciul de administrare a investițiilor (fără custodia valorilor mobiliare); *The Investment Banking and Brokerage segment includes investment management services and asset management activities related to dealing, managing, arranging, advising and custody of securities, retail investment products, corporate finance, and international and local shares brokerage services and insurance.* (forbes.com)

investment manager n. gestionar de portofoliu, director de investiții; *One firm unlikely to feature on their list is BlackRock, an investment manager whose name rings few bells outside financial circles.* (economist.com)

investment portfolio n. portofoliu de investiții; *Instead, investors fret that a subprime ripple effect could severely impact the insurer's investment portfolio.* (forbes.com)

investment risk n. riscul investiției; *They want to reduce their investment risk and are buying more long-term bonds.* (nytimes.com)

investment securities n.pl. 1. titluri de valoare cumpărate pentru portofoliu și nu pentru revânzare către clienți; *The Treasury Activities segment includes foreign exchange services, management of investment securities and trading activities.* (forbes.com) **2.** titluri de valoare de calitate foarte bună

investor n. investitor, cumpărător de titluri de valoare; *But the investor allowed that he considered Herbalife potentially "the mother of all short squeezes," in which the company's shares substantially rise, whacking those who have bet against that stock.* (nytimes.com)

irredeemable bond /debenture n. obligațiune cu durată nelimitată / nerambursabilă; *Redeemable bonds have a fixed maturity date and irredeemable bonds have perpetual life with only interest payments periodically.* (www.tutorsonnet.com)

issue date n. data de emisiune; *An issue date for the second series of euro banknotes has not yet been defined, but it is expected to be towards the end of this decade.* (ecb.europa.eu)

issue v. a emite, a pune în circulație; *Firms issue shares to pay for acquisitions, for example, or to reward executives through incentive schemes.* (economist.com)

issued price n. preț de emisiune

issuer n. emitent; *It's structured to double the inverse performance of the underlying index during a single day, but returns over extended holding periods can differ dramatically, the issuer warns.* (forbes.com)

issuing authority n. emitent, societate pe acțiuni care emite în mod legal titluri de valoare; *What would he make of Bitcoin, an online currency with no issuing authority whatsoever?* (economist.com)

J

joint account n. cont comun; *Even better, you can have a joint account at Santander as well as your sole account.* (theguardian.com)

joint return n. declarație de impozit comună pentru soț și soție sau pentru soțul moștenitor; *to file a joint return*

junk bonds n.pl. obligațiuni cu risc mare, obligațiuni speculative (obligațiuni cu venit mare și cu risc mare de plată a dobânzii folosite în finanțarea unei

fuziuni); *Some bottom-fishers think that junk bonds are mouthwateringly cheap.* (forbes.com)

L

launch a loan v. a emite un împrumut; *The European Commission has today decided to launch a formal investigation into a restructuring loan by the State to the Polish haulage undertaking, C. Hartwig Katowice.* (europa.eu)

laundered money n. bani spălați; *It is known to have colluded with the Mafia, conspired with terrorists and laundered money.* (independent.co.uk)

lease n. contract/acord de închiriere/concesionare; *Calgary Airport is reportedly trying to break its 60-year lease with the federal government and buy the land on which it operates.* (economist.com)

leasehold n. dreptul de închiriere asupra unei proprietăți; *Application for the property tax and leasehold excise tax exemptions must be made by 1st November of each year.* (eur-lex.europa.eu)

leasing n. închiriere de active, bunuri imobiliare și mobiliare; *Prospects for the leasing business are strong, says Philip Baggaley of Standard & Poor's, a credit-rating agency.* (economist.com)

lessee n. locatar, beneficiarul unui activ închiriat, persoană care ia în chirie un teren sau un bun; *Normally, the good is chosen by the lessee and delivered directly to him by the producer or seller.* (eur-lex.europa.eu)

lessor n. locator, proprietarul activului închiriat, persoană care ia în chirie un teren sau un bun; *Boeing forecasts that 53% of the aircraft it sells to lessors this year will be financed this way, up from about 33% four years ago.* (economist.com)

lending/credit policy n. politică de credit (ce vizează creșterea sau restrângerea creditelor acordate de Banca Națională); *Credit and regulatory policy are showing symptoms of the same inchoate procyclicality as fiscal policy.* (economist.com)

leter of credit n. acreditiv bancar; *Wary of the commercial and political risks, his company sells only to customers that pay cash, or that get a letter of credit from an international bank.* (economist.com)

leverage n. coeficient de solvabilitate, grad de îndatorare

leveraged buyout (LBO) n. ofertă publică de cumpărare prin finanțări străine (angajare de capital străin / îndatorare); *Or maybe, as in America's leveraged buyout boom in the 1980s, higher interest rates and recession will bring it all tumbling down.* (economist.com)

- lien n.** drept ipotecar; *The second form of misrepresentation concerns loans that are reported as having no other lien when in fact the properties backing the first (senior) mortgage were also financed with a simultaneously originated closed-end second (junior) mortgage.* (economist.com)
- line of credit n.** linie de credit; contract cu banca prin care se oferă credit până într-o anumită sumă și prin care se stabilește și data de rambursare etc. *Like Ireland in December, Portugal looks set to make an exit without a precautionary back-up line of credit.* (economist.com)
- liquidity ratio n.** coeficientul de lichiditate, gradul de îndatorare; *Banks are subject to the Statutory Liquidity Ratio (SLR), whereby they have a legal obligation to hold 25% of their deposits in government securities.* (economist.com)
- listed stocks n.pl.** acțiuni cotate la o bursă de valori; *On Thursday, Nasdaq halted trading of all its listed stocks because of technical problems.* (nytimes.com)
- listed (US) /quoted (GB) company n.** companie cotate la o bursă de valori; *Mr Musk is also one of the last entrepreneurs in America who seems to think that the publicly listed company can be useful.* (economist.com)
- listing n.** cotație la bursă; *Listing in London would spur them to adopt British corporate-governance standards, investors were told.* (economist.com)
- loan n.** împrumut; *Egypt has reached a tentative agreement with the IMF on a loan of \$12 billion over three years.* (economist.com)
- loan agreement n.** contract de împrumut; *The loan agreement was concluded on August 2 following the approval by Avtovaz's board of directors on June 27.* (economist.com)
- loan to small and medium-sized businesses n.** împrumut acordat întreprinderilor mici și mijlocii
- long (-term) bond n.** obligațiune pe termen lung; *To be sure, bond yields have been held down both by the Fed's promise to keep rates low near zero, and its purchases of long-term bonds.* (economist.com)
- losses n.pl.** pierderi; *To absorb reserves it may have to sell some bonds for less than what it paid, incurring capital losses.* (economist.com)

M

- make out a cheque n.** a emite un cec
- managed account / portfolio n.** depozit de titluri de valoare date spre administrare; *Like ETFs, investment trusts are managed portfolios that are traded on the stockmarket; they have been around since the 19th century.* (economist.com)

margin n. marjă (diferența dintre rata dobânzii la împrumuturi și rata dobânzii la depozite)

market maker n. creator sau formator de piață (societate de valori mobiliare care se angajează voluntar pentru un timp "să facă piața" unei valori mobiliare prin difuzarea unei oferte de vânzare și cumpărare a unei cantități din acea valoare mobilă pe care se obligă să o onoreze); *The traditional way to overcome this illiquidity has been through trading desks at investment banks, who act as market-makers.* (economist.com)

marketable securities n.pl. titluri de plasament; *It has €33 billion of cash and marketable securities on hand, as well as unused bank lines and the cashflow from the car business.* (economist.com)

maturity / due date n. data scadenței; *Consols, British government debt instruments which have no maturity date, started in Britain when several unlimited issues were consolidated.* (economist.com)

medium-term loan n. împrumut pe termen mediu

merchant bank n. bancă de investiții / de credite financiare; *Her father is a managing director of G. William Miller & Company, a Washington merchant bank.* (nytimes.com)

merge v. a fuziona; a combina sau uni două sau mai multe firme

merger n. fuziune (între două sau mai multe firme); *Our second merger brief asks whether cross-border deals are different from other mergers, or just harder to carry out.* (economist.com)

minimum rate policy n. politica rezervelor minime (procentul la care trebuie să se ridice rezervele minime ale băncilor comerciale, conform Băncii Centrale)

money laundering n. spălare de bani; *This is an example of "trade-based money laundering", the misuse of commerce to get money across borders.* (economist.com)

money lender n. cămătar; *a reputable money lender*

money market n. piață monetară; *The money markets' difficulties began in July 2007, when two Bear Stearns hedge funds revealed the damage done to their portfolios by subprime mortgages.* (economist.com)

money order n. mandat poștal; *Post offices already sell money orders and provide electronic remittances to nine Latin American countries.* (economist.com)

money supply n. masă monetară; *Many central banks keep one eye on broad measures of the money supply for signs that the economy is overheating or cooling.* (economist.com)

money supply control n. control al masei monetare

mortgage n. ipotecă; *In early 2007 mortgage defaults spiked and a mounting panic gripped Wall Street .(economist.com)*

mortgage bank n. bancă ipotecară; *Nevertheless, the country's mortgage banks are continuing to sell bonds and issue mortgages at a pace similar to that before the credit crisis. (economist.com)*

mortgage deed n. contract de ipotecă

mortgage loan n. împrumut ipotecar; *Even as credit markets, particularly corporate-debt markets, show some signs of improvement, mortgage loans to supposedly better-heeled Americans are souring at a gut-wrenching rate. (economist.com)*

mortgagee n. deținătorul / proprietarul / creditorul unei ipoteci; *FirstPlus specialised in the 125% mortgage, which allows the mortgagee to borrow more than the value of the accompanying security. (economist.com)*

mortgager / mortgagor n. debitorul unei ipoteci; *At the five year anniversary each piece would be revalued given the mortgagor's income level and the preferred piece paid down. (economist.com)*

multi-currency loan n. împrumut care implică mai multe deize

mutual fund n. fond mutual, fond bazat pe acțiuni; companie de investiții ale cărei acțiuni sunt vândute investitorilor; *Most of those savings will probably be invested in mutual funds. (economist.com)*

N

naked option n. opțiune descoperită; *In effect, auditors have become the insurers of financial statements, writing what Mr Fusco likens to a naked (ie, unhedged) option: "You get unlimited exposure for a limited reward," he says. (economist.com)*

national bank n. bancă națională; *Abu Dhabi said it planned to merge the National Bank of Abu Dhabi and First Gulf Bank. (economist.com)*

negotiable bills n.pl. efecte /hârtii de valoare negociabile; *On the morning of March 5th 1668, Pepys was summoned to Westminster to defend the Navy Office's practice of paying sailors with negotiable bills instead of money. (economist.com)*

negotiable instruments n. efecte comerciale; *Unbound for trading for own or customers account of negotiable instruments and financial assets other than transferable securities. (eur-lex.europa.eu)*

negotiate a loan v. a negocia un împrumut

netting n. compensare multilaterală (în gestiunea de trezorerie), compensarea creanțelor interne; *Unlike netting, which only hides contracts, trade compression excises them completely, cutting down the possibility of legal wrangling and reducing counterparty risk. (economist.com)*

no-interest loan n. împrumut fără dobândă
nominal interest n. dobândă nominală; *Yet rich-world central banks are starting to impose negative interest rates.* (economist.com)
non-bank bank n. instituție financiară carev îndeplinește funcțiile unei bănci, dar care nu oferă toate serviciile bancare; *In 1987 the ILCs survived congressional legislation designed to shut down "non-bank banks", thanks to a loophole introduced by an opportunistic senator from Utah.* (economist.com)
non-recourse loan n. împrumut fără garanție; *Yet for all the criticism of this subsidy, the truth is that the plan's reliance on non-recourse loans is not an especially radical idea.* (nytimes.com)
notional amount n. bază de calcul; *The dollar is strong, reducing the notional value of goods priced in other currencies.* (economist.com)
NOW (negotiable order of withdrawal) account n. cont la vedere remunerat / cu dobândă (cu păstrarea unei sume minime în cont)

O

obligation to provide additional cover n. obligația de a furniza garanții suplimentare
obligor n. debitor; *It is also contradicted by Nigeria's attorney-general, Mohammed Bello Adoke, who told a parliamentary committee last July that the companies "agreed to pay Malabu", with the government acting as an "obligor" and "facilitator".* (economist.com)
off-balance-sheet financing n. finanțare din afara resurselor înscrise în bilanț (finanțare care nu apare ca un pasiv în bilanțul unei companii); *When businesses need funds to expand, purchase assets or hire personnel, they may use debt financing if they are sufficiently creditworthy.* (economist.com)
official rate of discount n. rata oficială de scont
on demand / sight adj. / adv. la vedere
open cheque n. cec nebarat / deschis; *They sought bright ideas with open cheque books, putting smiles on the faces of several entrepreneurs, if not on that of a certain household pet.* (economist.com)
open-end mutual fund n. fond mutual deschis (o companie de investiții care vinde un număr nelimitat de acțiuni din fond la cerere)
open ended credit n. credit la vedere
open market n. piața deschisă; *Now, though, the country has become what Macartney was looking for: a relatively open market that very much wants to trade.* (economist.com)

option n. opțiune (dreptul de a vinde sau cumpăra mărfuri, valută sau active la o anumită dată la un anumit preț)

option money n. banii folosiți pentru a cumpăra o opțiune

option spread n. marja dintre prețul de cumpărare și cel de vânzare a opțiunilor; *In addition to the option spreads permitted in article 9105, the following additional option spread strategies are available for positions in options* (boursedemontreal.ca)

option to purchase n. dreptul acordat unui acționar de a cumpăra acțiuni la o anumită firmă la un preț redus; *MEHL argued that it should be given the option to purchase the stake in MB before the takeover was completed, as part of a joint venture agreement in place between itself and F&N.* (www.eiu.com)

outsourcing/contracting out n. aprovizionare prin subcontractare; *Local councils of all political colours now contract-out important services.* (economist.com)

outstanding adj. neachitat, datorat; **outstanding debt n.** creanță; *Portugal, the latest country in the euro area to request a bailout, has outstanding debts to foreigners that are over twice its national income.* (economist.com)

overdraft n. descoperit în cont, sold debitor; *Instead of charging customers directly, banks levy fees on peripheral services such as overdrafts.* (economist.com)

overdraw an account v. a extrage bani dint-un cont în minus

overdue / dishonoured bill n. trată neonorată la scadență; *On October 29th, the Russian prime minister, Dmitry Medvedev, complained publicly of "critical" overdue bills owed by Ukraine to Gazprom, Russia's state-controlled gas company.* (economist.com)

over the counter adj. 1. negociabil direct între comercianți, necotat la bursă; *over-the-counter market (OTM) transactions 2.* (medicamente) fără rețetă; *Between 2009 and 2014 worldwide sales of supplements like these grew more than 50% faster than those of over-the-counter drugs, reaching \$88 billion, according to Euromonitor, a market-research firm.* (economist.com)

over the counter market n. piața extrabursieră; *Market capitalization of Fujifilm has a relative value -there is simple no over the counter market for his stock.* (economist.com)

owner's equity n. capitaluri proprii; *However, with its very small (owner's) equity position of only about \$56 billion, its capital structure contains significant debt.* (economist.com)

P

- parity n.** paritatea ratei de schimb; *It is based on the theory of purchasing-power parity (PPP), the notion that global exchange rates should eventually adjust to make the price of identical baskets of tradable goods the same in each country.* (economist.com)
- participation certificate (PC) n.** certificat de participare la capital (fără drept de vot); *The general idea may remind some in Europe of the Genussscheine, or participation certificates, issued by German companies.* (economist.com)
- pay off the outstanding bills v.** a plăti facturile neachitate
- payee n.** beneficiarul plății unei cambii; *Its legal status would be a payee as simply the legal owner of the property and not as a faith.* (economist.com)
- payment order n.** ordin de plată
- performance bond n.** garanție de executare; *So regulators are speaking highly of a new sort of instrument to align incentives better: "performance bonds".* (economist.com)
- period of grace n.** perioadă de grație, perioadă de timp acordată de un creditor unui debitor pînă la plata dobânzii; *Ukraine's grace period for tackling cronyism may have run out.* (economist.com)
- personal account n.** cont personal / privat; *A personal account of an exhilarating hunt for the Chinese crested tern, possibly the world's rarest bird.* (economist.com)
- PIN code n.** cod PIN (număr personal de identificare); *This means they can also be used to authorise larger payments by entering PIN codes directly on the handset or topped up with stored credit from an online bank account without having to go to an ATM.* (economist.com)
- plastic money n.** denumire generică pentru cartele electronice / cărțile de bancomat („bani de plastic”); *Changing infrastructure to manufacture and to process plastic money would be pricey.* (economist.com)
- poison pill n.** măsură preventivă contra unei oferte publice de cumpărare ostilă; *They point out that fewer bosses are keeping control through legal skulduggery, such as poison pills that prevent takeovers.* (economist.com)
- portfolio investment n.** investiții de portofoliu; *In April alone, foreigners sold almost \$1 billion of portfolio investments in listed shares and debt.* (economist.com)
- possessory lien n.** drept de reținere a proprietății
- postal money order n.** mandat poștal
- predator n.** firmă “de pradă” (care face o tentativă de a prelua o altă firmă, cumpărând acțiuni ale acesteia de la bursă); *Those on the left depict*

business as a ravenous predator that government needs to control, exploiting workers and consumers and evading taxes. (economist.com)

preference shares n.pl. pachet de acțiuni preferențiale; *It also held £4 billion of preference shares and tried to charge Lloyds a £16- billion fee for insuring its balance-sheet. (economist.com)*

preferred stock n. acțiune privilegiată/preferențială; *The capital would come in the form of non-voting preferred stock. (economist.com)*

premium n. primă, premiu

premium bond n. obligațiune cu primă; *It provides solutions, services and products in the banking, investment, asset management, insurance, social security, premium bonds and payment systems. (forbes.com)*

price-earnings ratio (PER) n. coeficient de capitalizare a rezultatelor exercițiului; *As a measure of animal spirits, Robert Shiller, a Nobel prize-winning economist, adjusts the S&P 500's price-earnings ratio by comparing the current price to the 10-year average of earnings. (economist.com)*

prime rate n. rată a dobânzii privilegiată; *However, whereas LIBOR changes constantly under the direct influence of supply and demand, the prime rate is set by the banks (with reference to market rates) and is changed less regularly. (graphics.eiu.com)*

promissory note n. bilet la ordin; *King had come to redeem a two-century-old debt, a "promissory note" that America had defaulted on, or, riffing further, "a bad check". (economist.com)*

provide cover v. a garanta

proxy n. procură, împuternicire

public / national debt n. datorie publică; *The authors had already drawn on two centuries of public-debt data for their seminal 2009 financial history, "This Time is Different". (economist.com)*

purchases n.pl. achiziții; *Its monthly purchases will rise from around €13 billion (\$14 billion) to €60 billion until at least September 2016. (economist.com)*

put option n. opțiune de vânzare (la prețul vânzătorului, dreptul de a vinde o anumită cantitate de marfă, valută sau titluri de valoare la un anumit preț și la o dată prestabilită); *To protect against such events, investors buy put options on the volatility-control index. (economist.com)*

Q

qualified auditor n. expert contabil (autorizat); *An overhaul of the tax administration is moving at snail's pace, partly because young, well-qualified auditors are reluctant to sign up. (economist.com)*

quick assets n.pl. active foarte lichide; *A large amount of net quick assets often characterizes a conservative firm with a very liquid financial position.* (financial-dictionary.thefreedictionary.com)

quick/acid test ratio n. coeficient de lichiditate imediată (raportul dintre activele disponibile și datoriile pe termen scurt); *The quick ratio or acid test ratio measures the ability of a company to pay its current liabilities when they come due with only quick assets.* (www.myaccountingcourse.com)

quota n. cotă (parte)

quotation n. cotarea acțiunilor la bursă; *As an Anglo-Dutch multinational with two boards and two stockmarket quotations it is often compared with Royal Dutch/Shell.* (economist.com)

R

raider n. acaparator financiar, inițiatorul unei oferte publice de cumpărare ostile; *He remained charismatic and charming to the end, but also became a hugely successful businessman—Britain's leading “corporate raider”.* (economist.com)

rating n. evaluarea bonității unei firme; *But in an era when the yields on the bonds of many rich countries are negative, Mexico's main selling-point is a relatively high return for a borrower that last year received an "A" rating from Moody's.* (economist.com)

real estate/collateral loan n. credit ipotecar; *The firm even offered to create a "collateral file," which contained all the documents needed to establish ownership of a particular real estate loan.* (nytimes.com)

receipt n. chitanță; *A Chinese gang is charged with printing \$147 billion in fake receipts.* (economist.com)

red lining n. practica ilegală de a refuza un împrumut clienților din anumite zone geografice; *The financial crisis of '08 began with complaints about redlining under the liberal Clinton administration.* (economist.com)

redeem v. 1. a răscumpăra; *CDS¹ premiums written on its bonds, which had been expected to soar, plunged when TDC declared that it would redeem its bonds at par as part of the deal.* (economist.com) **2.** a rambursa un credit obligatar la scadență

redeemable adj. care poate fi răscumpărat /rambursabil la o dată ulterioară
redemption / repayment n. rambursare, răscumpărare (a unui credit), stingerea obligației prin plată; achitare (achitarea la scadența prevăzută a

¹ credit-default swaps.

unui credit/a unei datorii; *One advantage of its long life, for borrower and creditors alike, is that it helps avoid the sort of overcrowded redemption schedules that contributed to Mexico's debt crises in 1982-83 and 1994-95.* (economist.com)

redemption of mortgage n. stingerea unei ipoteci; *The equitable remedy of injunction had analogies in canon law, and the law of redemption of mortgages may have been related to the usury laws, which forbade making excessive profits from loans.* (www.britannica.com)

redemption price n. preț de răscumpărare

rediscount n. rescontare; *The macroeconomic situation has since become more conducive to a cut in interest rates and the rediscount rate was reduced to 14% on October 28th.* (country.eiu.com)

reference currency n. monedă de referință; *Currency risk measures the risk of devaluation against the reference currency (usually the US dollar, occasionally the Euro) of 25% or more in nominal terms over the next 12-month period.* (economist.com)

refinancing n. refinanțare; *Banque d'Algérie (BdA, the central bank) has said that it will start refinancing operations in April.* (country.eiu.com)

registered share n. acțiune nominală

remitting bank n. bancă remitentă

rescheduling / restructuring agreement n. acord de reeșalonare a datoriilor; *The Cuban authorities have reached a debt-restructuring agreement with the Paris Club group of creditors relating to the 1986 default.* (economist.com)

residual value n. valoarea rămasă/reziduală

retail banking n. servicii bancare destinate marelui public; *The firm's Thai subsidiary will transfer its retail banking business to Tisco Financial Group.* (www.eiu.com)

retrocession n. retrocesiune (cedarea unei părți din comision unei alte bănci sau agent intermediar care a participat la tranzacție); *To make it look as if it had transferred risk, HIH bought fake retrocession (that is, re-insurance).* (economist.com)

return n. profit, venit; rata profitului

return on assets/ equity /capital employed n. rentabilitatea capitalului investit

revolving credit n. credit reînnoibil; *Lenders have pulled back most from "revolving credit", such as credit cards, where they have more flexibility to cut.* (economist.com)

royalty n. redevență; *If Chevron drills oil on private land, it has to pay royalties to the owners of the land for the right to drill there.* (economist.com)

S

- safe deposit box n.** seif, casă de bani; *A safe deposit box is rented from the institution and can be accessed with keys, PIN numbers or some other security pass.* (www.investopedia.com)
- savings account n.** cont de economii; *Several big microfinance institutions (MFIs) also offer savings accounts: Grameen Bank in Bangladesh is a prominent example.* (economist.com)
- savings bank n.** casă de economii
- savings bond n.** obligațiuni (de economisire); *to issue savings bonds*
- savings book n.** livret de economii; *Yorkshire said the savings book will enhance its funding position and capacity to lend, while boosting its product range.* (independent.co.uk)
- savings deposit n.** depuneri de economii; *This amount is doubled if the savings deposit is in the name of two spouses or two individuals legally cohabiting.* (ing.be)
- savings premium n.** primă de economii, plătită deponenților peste nivelul ratei dobânzii
- seasonal loan n.** credit sezonier; *What the White House proposed and Congress agreed to last December was for the federal government to make seasonal loans to help the city over periods of temporary cash shortage while it restructures its debt, with the goal of achieving a balanced budget in a 3-year period.* (www.newyorker.com)
- secured account n.** cont garantat
- security n. 1.** activ, titlu de valoare **2.** activ financiar, proprietate folosibilă ca și garanție, gir
- security bond n.** cauciune, depozit; *Under our laws, offshore newspapers wishing to circulate in Singapore must post a security bond and appoint a local representative for service of legal process.* (economist.com)
- securities/share/stock issue n.** emisiune de titluri de valoare/acțiuni; *In 1983 a new plant was financed partly by the floating of an intrastate stock issue for which only bona-fide Vermont residents were eligible.* (www.newyorker.com)
- securitization n.** conversia împrumutului în hârtii de valoare; *The problem with securitization is that it removes the liquidity effects bank reserves used to have.* (economist.com)
- settlement n. 1.** decontare **2.** încheierea unei tranzacții; *It is administrating payments and receipts related to the network of authorized establishments through gathering, transmission, processing of data and the settlement of*

manual and electronic transactions with credit and debit cards, as well as other payment methods. (www.forbes.com) **3.** (US) lichidarea și evacuarea unei proprietăți de către executor

settlement check n. borderou de deconturi

settlement day n. zi de referință, ziua efectuării plăților la bursă

settlement dates n.pl. zile de lichidare; *The settlement date for stocks and bonds is usually two business days after the trade was executed; for government securities and options, it's the next business day; and in spot foreign exchange it is two business days after the transaction date.* (www.investopedia.com)

settlement option n. opțiunea de plată a beneficiarului; *Part of the negotiation will therefore revolve around settlement options, including payment in oil and various forms of credits.* (www.forbes.com)

settlement price n. preț de lichidare / compensare

settlement risk n. riscul de decontare; *To reduce settlement risk and enable netting in over-the-counter markets, central counterparties will be established.* (economist.com)

settlor n. persoană care asigură decontarea; *Restrictions placed on a trust fund by the settlor (the donor who established the trust) are considered to be voluntary, even if they are involuntary from the beneficiary's perspective.* (www.nytimes.com)

share n. acțiune, parte socială

shares of no par value n.pl. acțiuni fără valoare nominală

share capital n. capital social; *Both have announced plans to carry out share capital increases.* (economist.com)

share certificate n. certificat de acționar; *At least investors can derive more enjoyment from owning valuables than they can from a framed share certificate.* (economist.com)

share option n. beneficiu oferit angajaților noi prin care li se oferă posibilitatea de a cumpăra acțiuni; *The International Accounting Standards Board has called for the cost of stock options to be deducted from company profits.* (economist.com)

share premium (GB) /paid-in surplus (US) n. primă de emisiune; *They discovered that founders enjoy a share premium, while the second generation usually suffers through a discount.* (forbes.com)

share price index n. indicele prețului acțiunilor

share register n. registrul acțiunilor; *The Economist estimates that about 50% of S&P 500 firms have had an activist on their share register over the same period.* (economist.com)

share warrant n. certificat de acționar, care atestă acțiunile efective deținute; *Adding in extra for some share warrants and Nissan's stake in its lorry*

subsidiary, Nissan Diesel, Renault would be shelling out ¥600m in total— just over a third of the debt reduction Nissan needs to fulfil its aim. (economist.com)

shareholder / stockholder n. acționar, asociat deținător de părți sociale/ acțiuni; *The economic crisis has revived the old debate about whether firms should focus most on their shareholders, their customers or their workers.* (economist.com)

sight bill / draft n. cambie la vedere

single payment loan n. credit sec

short-term loan n. împrumut pe termen scurt (mai puțin de un an); *It takes just a few taps on a phone to obtain a short-term loan, which will arrive in a mobile-money account almost immediately.* (economist.com)

skip account n. client de negăsit (al cărui credit nu poate fi recuperat)

soft currency n. deviză / monedă slabă; *That would surely mean that the euro ends up as a soft currency and possibly an unstable one.* (economist.com)

solvency n. solvabilitate; *The biggest immediate worry is the solvency of Monte dei Paschi di Siena, the world's oldest bank.* (economist.com)

solvent adj. solvabil; *Bagehot reckoned that the monetary guardians should follow four rules: lend freely, but only to solvent firms, against good collateral and at high rates.* (economist.com)

specialised credit institution n. instituție de credit cu atribuții speciale

spot price n. preț la vedere, în numerar (la marfă, valută sau titluri de valoare); *This states that the gap between the spot price and the forward price will equal the interest-rate differential between the two countries.* (economist.com)

stabilisation policy n. politică de stabilizare; *However, it was not simply a disavowal of Keynesian stabilisation policies that represented a break with the past.* (economist.com)

stag n. speculator la bursă care cumpără acțiuni urmând să le vândă imediat; *For VW or Bayer it has a major stag in Germany because of the big influence on the economy.* (economist.com)

stock exchange n. bursa de valori; *Hong Kong's stock exchange proposes a controversial reform.* (economist.com)

stopped cheque n. cec blocat

subscription rights n.pl. drepturi de preempțiune; *As part of the "new understanding" between the New York Stock Exchange and the New York Curb Market, the latter institution hereafter will be the exclusive market in stock subscription rights between the time that such rights are offered and the stock sells ex-rights, it was learned yesterday.* (nytimes.com)

- surety bond n.** garanție de plată, cauciune; *Thousands of suppliers also quit after being required to seek accreditation and to post surety bonds of \$50,000.* (economist.com)
- suspense account n.** cont intermediar; *Instead, the loss would go into a suspense account and be usable only when the investor sells out or has taxable income from other passive sources.* (forbes.com)
- swap n.** schimbul unor produse sau activelor unei firme cu altele; *The swap thus insulated Merrill from any risk relating to Fiat's share price.* (economist.com)
- syndicated credit / loan n.** credit / împrumut consorțial; *It also took part in the syndicated loan, and discounted some of the cash owed to SASEA for the sale of Scotti.* (economist.com)

T

- telebanking / telephone banking n.** servicii bancare prin telefon; *That was the rationale for banks introducing ATMs in the 1970s, telephone banking in the 1980s, and now Internet banking.* (economist.com)
- teller n.** funcționar de bancă; *In a more recent example, automated teller machines (ATMs) might have been expected to spell doom for bank tellers by taking over some of their routine tasks, and indeed in America their average number fell from 20 per branch in 1988 to 13 in 2004, Mr Bessen notes.* (economist.com)
- tender n.** instrument de plată; *Money is currently doled out in "fixed-rate tenders", in which banks ask for varying amounts at a predetermined rate, set by the ECB.* (economist.com)
- term loan n.** împrumut la termen; *The credit facility provides for a \$50 million revolving credit facility and \$490 million term loan.* (nytimes.com)
- time deposit n.** depozit la termen; *Some deposit accounts have notice periods before money can be withdrawn: these are known as time deposits or notice accounts.* (economist.com)
- trade bill n.** efect comercial; *The biggest impact of the passing of the China trade bill may be to shore up the free-trade coalition in the United States.* (economist.com)
- transfer of funds n.** virament / transfer (bancar); *There are essentially no restrictions governing the convertibility of the Singapore dollar and outward transfers of funds, and there is no risk that this will change in 2015-16.* (www.eiu.com)
- transferable letter of credit n.** acreditiv transferabil

treasurer n. trezorier; *The AAL Executive Board - consisting of at least a president, a vice-president and a treasurer - is elected by the General Assembly to undertake the specific management responsibilities such as budget planning, staffing and contracting.* (eur-lex.europa.eu)

treasury n. 1. trezorerie (departament guvernamental care păstrează și administrează tezaurul public); *It paid \$89 billion in profit to the Treasury for 2012, the largest in a string of record -breaking remittances.* (economist.com) **2.** tezaur public

treasury bill (GB) n. bon de tezaur, obligațiune garantată de stat, cu scadența de la trei luni la un an, nepurtătoare de dobândă; *Treasury bonds issued by America's Treasury should be upper case; treasury bills (or bonds) of a general kind should be lower case.* (economist.com)

treasury bond (US) n. obligațiune de stat (hârtie de valoare pe termen lung - de la 10 la 30 de ani - emisă de guvern, cu grad de neplată zero, plata cuponului de dobândă efectuându-se semianual)

trust n. trust, contract fiduciar; consorțiu fiduciar

trustee n. administrator legal (de bunuri / proprietate), fideicomis, curator; *The academics also look at the trustees, the people who make the investment decisions.* (economist.com)

U

underwrite shares v. a cumpăra, cu plata unui comision, o emisiune de acțiuni rămasă nevândută în urma unei oferte publice; *At the same time, however, their merchant bank competitors will be permitted to underwrite shares and trade bonds.* (economist.com)

underwriter n. asigurator, girant, garant al unei emisiuni de acțiuni; *According to Jonathan Thomas, an underwriter at the Watkins syndicate at Lloyd's of London, investors disillusioned by the 2008 financial crisis have flocked into insurance, causing too much capital to chase too few policies.* (economist.com)

underwriting n. subscriere (act de garantare a profiturilor obținute din vânzarea unei noi emisiuni de hârtii de valoare prin cumpărarea întregii emisiuni și revânzarea sa ulterioară unor investitori); *Last December, Guardian Royal Exchange, a middle-sized British insurer, stopped underwriting energy risks.* (economist.com)

unit of currency n. unitate monetară; *The currency is freely convertible at home or abroad into a fixed amount of gold per unit of currency.* (britannica.com)

universal-purpose bank n. bancă universală

unlisted securities n.pl. acțiuni necotate oficial la bursă; *An exchange wanting to trade unlisted securities must file an application with the Securities Commission and make the necessary information available to the investing public.* (forbes.com)

unsecured credit n. credit în alb; *However, the current 6.8 percent and 7.9 percent fixed interest rates on the Stafford and PLUS loans are actually good rates for unsecured credit.* (nytimes.com)

usury n. camătă; *Even so, most developed countries have some form of usury law imposing limits on how high interest charges can be.* (economist.com)

V

variable interest rate n. rată a dobânzii variabilă; *The higher the proportion of borrowing that is short term or at variable interest rates, the bigger the income effect and hence the bigger the drop in spending.* (economist.com)

vault n. seif, casă de bani, cameră blindată; *Most of the art is now stored in vaults under the main building.* (economist.com)

voting right share n. acțiune cu drept de vot privilegiat; *The government will retain a 14% share of voting rights in the airline.* (ecomist.com)

W

warrant n. certificat de opțiune de cumpărare; *Mr. Zell had no shares, but he did have a warrant to buy a lot of shares for virtually nothing.* (nytimes.com)

white knight n. firmă terță care intervine într-o ofertă publică de cumpărare ostilă pentru a împiedica acțiunea unei firme “de pradă”; *Yet previously Mr Murdoch had been mooted as a “white knight” to save Yahoo! from Microsoft's clutches.* (economist.com)

wholesale banking n. tranzacții interbancare; *For now, though, all of these foreign banks will focus on corporate and wholesale banking activities, such as trade finance, as they set up shop in Myanmar.* (www.eiu.com)

withdraw a sum from a money account v. a scoate bani dintr-un cont

withdrawal of a sum n. retragerea unei sume

working capital credit n. credit (pe termen scurt) pentru consolidarea capitalului circulant; *In the last few months new loans for small business have been dramatically cut back, and there is a critical shortage of working capital credit for growing and healthy business.* (forbes.com)

World Bank n. Banca Mondială; *Back in 2011 the World Bank's governors committed themselves to an "open, merit-based and transparent" process to select its president.* (economist.com)

γ

yield n. profit, rentabilitate; rata anuală a rentabilității unei investiții într-un titlu de valoare, venitul efectiv primit de un investitor pentru o hârtie de valoare; *According to Citigroup, the dividend yield on the equity market is higher than the 10-year government bond yield in Australia, Canada, France, Germany, Japan and the UK.* (economist.com)

yield curve n. curba rentabilității (evoluția în timp a ratelor dobânzii pe piață la hârtii de valoare cu risc similar); *An upward-sloping yield curve, in which long-term interest rates are above short-term rates, is normal.* (economist.com)

BUSINESS ADMINISTRATION

A

Accounts Department n. Serviciul economic / Secția contabilitate; *At Enron, many of the employees in the company's accounts department had previously worked for Arthur Andersen, and vice versa.* (economist.com)

accounts manager n. director serviciu contabilitate; *Mr. Ciriano, 51, an accounts manager in Burlington, N.C., was riddled with doubts about his ability to carry on as a single parent and was struggling to keep his head above water.* (nytimes.com)

acquisition n. achiziție, cumpărare; *to negotiate an acquisition*

active partner n. comanditat

Administration Department n. Serviciul administrativ; *The Administration Department provides administrative and technical support in the areas of human resources (HR), budgetary and strategic planning, legal affairs, calls for tenders, accountancy, facilities and security.* (cdt.europa.eu)

administrator n. administrator; *Despite having limited oil and gas experience, Ms dos Santos is to be a non-executive administrator and board president.* (country.eiu.com)

Advertising Department n. Departamentul de publicitate; *Sometimes the maxims are selected by the head of the store, sometimes by the head of the advertising department.* (newyorker.com)

advisory board n. consiliu consultativ; *The bulk of the LIA's assets, say two foreigners who served on its international advisory board, sit in cash and liquid assets.* (economist.com)

affiliate n. filială; *Thanks largely to the high "affiliate" fees ESPN collects from pay-TV operators, its profits should start growing again from 2018.* (economist.com)

agent of change n. agent al schimbării (despre un întreprinzător); *Peter Hartz is a double agent of change in Germany.* (economist.com)

amalgamate v. a fuziona

Annual General Meeting (AGM) n. Adunarea Generală a Acționarilor (AGA); *It's the annual general meeting of Reliance Industries, India's largest firm, run by its richest person, Mukesh Ambani.* (economist.com)

area manager n. director zonal; *"Unions will tell you they can offer you better pay and benefits," says Bruce Severson, production area manager at Vermeer.* (forbes.com)

Articles of Association n.pl. Statutul societății comerciale; *On June 27th Mediobanca's shareholders are due to approve articles of association*

that will establish a dual structure of supervisory and management boards. (economist.com)

assembly line n. linie de montaj; *They were fundamental to Henry Ford's revolutionary assembly line, and they continue to be the spur to many mergers and acquisitions today. (economist.com)*

assets n.pl. active, capitaluri, valori

asset-stripping n. vânzarea fracționată a activelor unei companii neprofitabile; *W.M. Romney has NO business experience, leveraging other people's money and asset stripping are not the same as building a business and providing jobs. (economist.com)*

assistant manager n. asistent manager; *Some of these have been small, such as hiring the inexperienced Mr Miller as an assistant manager on a new mutual fund in 1982. (economist.com)*

authority n. autoritate; *The interim authority is much more controversial, and is the subject of furious debate across the Atlantic. (economist.com)*

autocratic leader n. conducător / șef autocrat; *In ethnically diverse societies only democracy can work for growth, says Mr Collier, because autocratic leaders with a narrow support base are otherwise tempted to siphon off national income. (economist.com)*

B

backer n. susținător financiar; *The authors interviewed current and former pirates, their financial backers, government officials, middlemen and others. (economist.com)*

bankrupt adj. falimentar; *The government had no real alternative but to declare Railtrack bankrupt. (economist.com)*

bankruptcy n. faliment; *The collapse of General Motors into bankruptcy is only the latest chapter in a long story of mismanagement and decline. (economist.com)*

bar coding n. reprezentare prin cod de bare; *And bar coding is becoming more accessible every year. (nytimes.com)*

bearer share n. acțiune la purtător; *Shares may take the form of registered or bearer shares, but ownership of bearer shares must be recorded. (store.eiu.com)*

blue-collar n. muncitor (în fabrică); *Mr Trump may seem to be a champion of disaffected blue-collar whites. (economist.com)*

board meeting n. ședință de consiliu; *Later that day, Uber's new boss attended—via video link—a crucial board meeting that ended in a promising truce. (economist.com)*

- Board of Directors n.** *Consiliul de administrație; They should recognise the pre-eminence of boards of directors that represent all shareholders.* (economist.com)
- bond n.** *obligațiune; The market in “green” bonds, which tie the capital raised in bond issues to environmentally friendly investments, is growing.* (economist.com)
- borrow v.** *a lua cu împrumut; Those that raise their lending above a certain target will be paid as much as 0.4% to borrow from the ECB, with the precise rate depending on how liberally they splash the ECB’s money around.* (economist.com)
- borrowed capital n.** *capital împrumutat; The emirate borrowed capital and labour to make speculative bets on real estate, of which The World is only one outlandish example.* (economist.com)
- boss n. (infml.)** *șef, supraveghetor; The boss of Time Warner is an anti-mogul in more ways than one.* (economist.com)
- brainstorming n.** *asaltul de idei; metodă de soluționare a unei probleme prin colectarea mai multor idei; brainstorming; Sometimes the best way to generate knowledge is simply a bit of brainstorming.* (economist.com)
- branch n.** *sucursală; Bank branches, hitherto all-important, will become far less numerous—and look very different.* (economist.com)
- bureaucracy n.** *birocrație; Businesses must fight a relentless battle against bureaucracy.* (economist.com)
- business angel n.** *persoană privată deținătoare de capital pentru a-l investi în societăți comerciale; Entrepreneurs can struggle to raise the first million or so, even with a good idea. But a business angel might smile on them.* (economist.com)
- business closure n.** *închiderea unei firme; The decline catapulted Florida into having the highest percentage of business closures over the past three years.* (www.forbes.com)
- business ethics n.pl.** *etica în afaceri; Managers should think much harder about business ethics than they appear to at present.* (economist.com)
- business hours n.pl.** *program / ore de serviciu; The predictions sounded like promises: in the future, working hours would be short and vacations long.* (economist.com)
- business incubator n.** *incubator de afaceri; Then three partners and I created Spydre Labs, a business incubator for Latin American entrepreneurs with ideas for Internet businesses.* (nytimes.com)
- business operations n.pl.** *activități în cadrul firmei; Business owners responsible for making every decision in the company may require more time to accomplish these tasks, which can result in sluggish business operations.* (smallbusiness.chron.com)

- business plan n.** plan de afaceri; *What was once a big bet on a business plan has become a series of small experiments, an ongoing exploration.* (economist.com)
- buy-in n.** cumpărarea unei firme; *When asked the single most important factor in determining success in change programmes in the last year, only 17% pointed to employee buy-in.* (economist.com)
- buying manager n.** director de achiziții; *Around the time of the Ottakar's sale, the company was roundly demonised in the press thanks to the brash pronouncements of its then buying manager, Scott Pack.* (independent.co.uk)
- bylaws n.pl.** regulament de ordine internă; *It demanded a change in the firm's bylaws to prohibit the combination of the role of chairman and chief executive, a reduction of the term of office for directors from five years to three, and a lowering of the threshold for proposing motions at annual meetings from holders of 1m shares to 100,000.* (economist.com)

C

- capacity planning n.** planificarea capacității (planificarea resurselor pentru procesul de producție); *Any manufacturing facility benefits from the financial and logistical capabilities of capacity planning, no matter the size of the business.* (www.planettogether.com)
- capital n.** capital; *India's financial system is dominated by state-owned commercial banks that allocate capital inefficiently.* (economist.com)
- cash capital n.** capital lichid, în numerar; *A few companies, notably the Standard Oil pipe lines and some New England mills, have returned surplus cash capital to shareholders by reducing the par value of the stock.* (forbes.com)
- cash cow n. (infml.)** vacă de muls (activitate generatoare de profit a unei firme); *For the next five years at least, it should continue to be Disney's cash cow.* (economist.com)
- casting vote n.** vot decisiv
- centralisation n.** centralizare; *Teachers were also protesting against the government's centralisation of education.* (economist.com)
- centralised organisation n.** organizație centralizată; *Centralized organizational structures rely on one individual to make decisions and provide direction for the company.* (smallbusiness.chron.com)
- chain of command n.** niveluri ierarhice, cale ierarhică de transmitere a ordinelor/sarcinilor; *It can lead to a breakdown in the chain of command and poor teamwork.* (economist.com)

chairman n. președintele consiliului de administrație; *On Tuesday, in fact, shareholders of JPMorgan Chase will meet in Tampa, Fla., where the company is expected to announce the results of a vote on an unusually tense confrontation over a motion to split the roles of chairman and C.E.O., both now held by Jamie Dimon.* (nytimes.com)

chief accounting officer n. director contabil; *The latest was Richard Causey, Enron's former chief accounting officer, who was to have gone on trial but instead pleaded guilty to one count of securities fraud.* (economist.com)

Chief Executive Officer (CEO) (US) n. director executiv; *On June 20th he resigned as chief executive officer of the firm he co-founded in 2009.* (economist.com)

Chief Financial Officer (CFO) n. director financiar; *Paul Achleitner, Allianz's chief financial officer, embodies the tensions in corporate Germany.* (economist.com)

clerical adj. de secretariat, administrativ; *When Japanese firms take their pick of university graduates they choose men and women, but they still prefer men for management, sticking most of the women on the "clerical" track.* (economist.com)

company n. companie, firmă, societate; *Multinational companies, the agents behind global integration, were already in retreat well before the populist revolts of 2016.* (economist.com)

company mission n. misiunea unei firme; *Employees make decisions and behave not in reaction to rules or a supervisor's directive, but in accordance with a company mission built on shared values.* (nytimes.com)

company secretary n. secretar general; *Though written in jokey style, the letter was forwarded by Mary Archer to Anglia's company secretary.* (economist.com)

company vision n. viziunea unei firme; *If the company vision is aligned with the entrepreneur's passion, and we can give the entrepreneur sufficient freedom to execute, that's when the magic happens.* (nytimes.com)

company's capital n. capital social; *From very high levels, debt was cut to about 27% of total company capital in the 1940s.* (economist.com)

conglomerate n. conglomerat; *State firms and family conglomerates are Asia's favourite kinds of companies.* (economist.com)

conglomerate merger n. fuziune de tip conglomerat; *The evidence on the benefits of these "conglomerate mergers" is more mixed, but would still be better than excessive corporate saving.* (economist.com)

contribution n. aport, contribuție; *In 2015 the supreme court declared corporate contributions unconstitutional.* (economist.com)

coordinate v. a coordona; *It's possible to coordinate a supply chain that's draped across an archipelago of Asian economies.* (economist.com)

corporate adj. de firmă, organizațional; *In America, corporate profits are at near-record highs relative to GDP.* (economist.com)

corporate law n. drept comercial; *Flexible corporate laws make the Netherlands very attractive as a legal base.* (economist.com)

corporate merger n. fuziune între firme; *So far this year, more than \$210 billion-worth of corporate mergers have been announced.* (economist.com)

corporate social responsibility (CSR) n. *Corporate social responsibility (CSR) promotes a vision of business accountability to a wide range of stakeholders, besides shareholders and investors.* (www.iisd.org)

corporation n. corporație, companie; *Lenovo and Arcelor Mittal are at the leading edge of a new phase in the evolution of the multinational corporation, as our special report this week argues.* (economist.com)

corruption n. corupție; *On April 12th Edson Fachin, the supreme-court justice who is overseeing a vast probe into corruption centred on Petrobras, the state-controlled oil company, authorised prosecutors to investigate eight government ministers, 24 senators, 39 deputies in the lower house of congress and three state governors.* (economist.com)

D

decentralisation n. descentralizare; *Voters rejected a referendum vote on decentralisation held on September 20th, demonstrating growing disenchantment with the government's ideas.* (country.eiu.com)

deed of incorporation n. act de constituire

delegate authority v. a delega o sarcină; *To this end, firms will try to delegate more decision-making authority to workers below the top ranks.* (economist.com)

delegation n. delegare de sarcini; *John D. Rockefeller recognised the importance of delegation: "I would rather earn 1% off a hundred people's efforts," he once said, "than 100% of my own efforts."* (economist.com)

democratic leader n. conducător / șef democratic; *Much like how the United States is a democracy where the citizens are encouraged to vote on decisions relating to policy and other public affairs, the democratic leader invites their subordinates to voice their insights and opinions relating to workplace affairs.* (study.com)

department n. departament, secție; *So companies began to look at ways to revamp their HR departments.* (economist.com)

- direct labour n.** munca productivă; *Direct labor, direct materials and manufacturing overhead are the three main components of cost of goods manufactured, though other components might be included among their number, depending on the business and its operations.* (smallbusiness.chron.com)
- director n.** director; *On December 6th Jaguar Land Rover Ltd announced the appointment of Qing Pan as executive director of its China business.* (economist.com)
- dissolution n.** dizolvare; *Technically the ruling was made against the Russian state, not Rosneft and Gazprom, the state-owned energy companies that benefited from the dissolution of Yukos, meaning it is Russian state property abroad that will be vulnerable to seizure.* (economist.com)
- divisional structure n.** structură compartimentalizată; *In a divisional structure, the company will coordinate inter-group relationships to create a work team that can readily meet the needs of a certain customer or group of customers.* (smallbusiness.chron.com)
- downtime n.** repaos, timp de odihnă; *As its business grows, drivers also have less downtime, meaning the firm can lower prices, which again attracts more users.* (economist.com)
- downsizing n.** reducerea capacității unei companii; *Although downsizing implies a reduction in assets, it is not (as its critics often maintain) merely a reduction in human assets.* (economist.com)
- downstream phase n.** faza în aval; *The downstream stage in the production process involves processing the materials collected during the upstream stage into a finished product.* (smallbusiness.chron.com)

E

- economic factors n.pl.** factori economici; *Economic factors affect how you market products, how much money you can spend on business growth, and the kind of target markets you will pursue.* (smallbusiness.chron.com)
- enterprise n. 1.** întreprindere, firmă, companie; *Yet the retreat of state-owned enterprises (SOEs) has stalled, and in some respects gone into reverse.* (economist.com) **2.** spirit întreprinzător; *The spirit of enterprise fades.* (economist.com)
- entrepreneur n.** întreprinzător, antreprenor; *But for every starry success, there will be a multitude of failures, and it is easy to forget that the job of an entrepreneur is often nasty, brutish and in danger of being cut short.* (economist.com)

- entrepreneurial adj.** cu spirit de inițiativă, întreprinzător; *America was the first country, in the late 1970s, to ditch managerial capitalism for the entrepreneurial variety.* (economist.com)
- entrepreneurship n.** antreprenorialitate, inițiativă economică, spirit întreprinzător; *Women's empowerment will be front and centre in 2014 as more companies, communities and countries invest in women's entrepreneurship.* (economist.com)
- executive n.** director director executiv, conducerea unei organizații; *Business executives are supposed to act rationally and stay in control.*
- executive adj.** de conducere; *For those who think the system of executive pay in the rich world is working as it should, such egregious stories are just that—anomalies.* (economist.com)
- external environment n.** mediu extern firmei; *The external environment of an organization are those factors outside the company that affect the company's ability to function.* (smallbusiness.chron.com)

F

- Finance Department n.** serviciul financiar; *Finance departments are increasingly likely to focus on strategic analysis and decision-support, to initiate and use company-wide performance indicators, and to form ad hoc teams to address business issues.* (graphics.eiu.com)
- financier n.** finanțator, persoană care dispune de capital și îl poate împrumuta sau oferi firmelor; *Free-wheeling financiers who sought a lighter regulatory touch in Switzerland are infuriated that petty rules are rigidly enforced outside work.* (economist.com)
- firm n.** firmă; *If you run a big firm in India you must straddle different worlds.* (economist.com)
- fledging company n.** companie în plin avânt; *This has advantages: it gives fledging companies the backing of a known brand; but some wonder how Internet firms will fare if still controlled by stodgy founders.* (economist.com)
- foreman n.** maistru; *In Saxony, a German construction foreman earns over €19 per hour; a foreman posted from Poland may earn just €11.05.* (economist.com)
- founder n.** membru fondator; *Founders and their families often exert extraordinary power over public companies, even when they own only a minority of the shares.* (economist.com)

franchise n. franșiză; *The story of Harry Potter's journey from the mind of a single mother living in Edinburgh to a global mass-media franchise is a fairy tale.* (economist.com)

free enterprise n. libera inițiativă / întreprindere; *America's faith in free enterprise seems impervious to setbacks.* (economist.com)

functional structure n. structură funcțională (împărțirea unei firme în departamente, fiecare îndeplinind o funcție specifică); *The war showed, however, that Fayol's (and Carnegie's) functional structure was not the one right organization for massive undertakings.* (forbes.com)

G

gearing ratio n. gradul de îndatorare al firmei; *The two groups had core capital (as defined by their regulator) of \$83.2 billion at the end of 2007; this supported around \$5.2 trillion of debt and guarantees, a gearing ratio of 65 to one.* (economist.com)

general partnership n. societate în comandită simplă; *"As befits a general partnership, this lack of individual offices promotes sharing of ideas and ensures there can be no secrets," says Digger Donahue.* (economist.com)

going private n. transformarea unei firme din SA în SRL

going public n. transformarea unei firme din SRL în SA; *In the 1990s, capital was available in effect free in the stockmarkets, and it was a foolish firm that did not get some by going public.* (economist.com)

graveyard shift n. schimb de noapte (de la 12 PM până la 8 AM); *Assembling mobile phones on 12- and 16-hour graveyard shifts was "easier than farming", she says.* (economist.com)

H

head office n. sediu central/principal (al firmei); *In the case of a corporation this usually means divesting authority away from the head office and out to operators in the field.* (economist.com)

headquarters n.pl. sediu central; *Fifty years ago American companies started to move their headquarters away from city centres to the suburbs.* (economist.com)

hierarchy n. ierarhie; *Some management professors regard the whole idea of stripping away hierarchy as wishful thinking.* (economist.com)

holding company n. holding, concern, grup, conglomerat; *Newscorp Investments is Rupert Murdoch's main British holding company.* (economist.com)

Human Resources Department n. Departamentul de resurse umane; *The human-resources department is rarely a good place to work if you are an ambitious young grafter.* (economist.com)

I

innovation n. inovație, invenție; *The idea that innovation and new technology have stopped driving growth is getting increasing attention.* (economist.com)

insubordination n. insubordonare; *Despite its fury over the alleged insubordination, MVS's logo remained on the Méxicoleaks website for nearly a week.* (economist.com)

J

joint-venture n. societate mixtă; întreprindere în coparticipare; *Nissan has become the leading Japanese brand in China through a joint venture with Dongfeng, a state-controlled car company.* (economist.com)

L

laissez-faire leader n. conducător șef anarhic / care lasă angajații să se autogestioneze; *When one is considered a laissez faire leader, he would be "hands off" of the activities of his subordinates.* (futureofworking.com)

launch n. dată de începere a activității unei firme

leadership style n. stil de conducere; *His leadership style appears to favour extreme introversion.* (economist.com)

lean production n. producție eficientizată; *The methods of lean production aim to combine the flexibility and quality of craftsmanship with the low costs of mass production.* (economist.com)

Legal Department n. Serviciul contencios

legal entity n. personalitate juridică; *From December 7th a new legal entity (Airbnb China) will cater to all those neglected hosts and guests.* (economist.com)

liable adj. răspunzător, responsabil, pasibil de

limited partnership n. societate în comandită pe acțiuni

litigation n. litigiu; *Litigation used to be the natural way of settling disputes, especially in advanced countries.* (economist.com)

- location n.** amplasare; *A new industry has sprung up selling "indoor-location" services to retailers.* (economist.com)
- logistics n.pl.** logistică, tehnica conducerii și executării operațiilor de producție; desfacere, întreținere și servicii; *Logistics covers transportation, warehousing and the management of goods.* (economist.com)
- love money n. (infml.)** bani investiți într-o afacere de către familia și prietenii întreprinzătorului

M

- management n.** conducere, administrație, gestiune; *Management turmoil at Infosys is particularly ill-timed.* (economist.com)
- Managing Director (M.D.) (UK) n.** director executiv; *Rodrigo Rato, the IMF's incoming managing director, has plenty of work to do.* (economist.com)
- Manufacturing Department n.** departamentul de producție; *But nobody had told the manufacturing department about the promotions.* (economist.com)
- market share n.** cotă de piață
- Marketing Department n.** Departamentul comercial / de marketing; *Its marketing department is regarded by industry as second to none.* (economist.com)
- mass production n.** producție în masă / în serie; *It aims to combine the flexibility and quality of craftsmanship with the low costs of mass production.* (economist.com)
- matrix structure n.** structură matricială; *Matrix structures are more complex in that they group people in two different ways: by the function they perform and by the product team they are working with.* (smallbusiness.chron.com)
- mediation n.** mediere; *According to the London-based Centre for Effective Dispute Resolution (CEDR), one of Europe's biggest mediation bodies, of the 3,000 or so commercial disputes that are subjected to mediation in London every year around 70-80% reach a settlement within one or two days, with a further 10-15% settling a few weeks later.* (economist.com)
- meeting room n.** sală de ședințe; *In a meeting room on a cold autumn day, the governor of the Bank of England settled into a witness chair to give evidence to a group of MPs.* (economist.com)
- Memorandum of Association n.** Contract de societate; *The reform also permits companies to operate without a memorandum and articles of*

association, and abolishes the par value system for shares. (country.eiu.com)

merger n. fuziune; *to conclude a merger*

mogul n. mogul, mare industriaş; *The only media mogul still bestriding his industry in old-fashioned style is used to being a predator rather than prey, a builder of empires, not a dismantler of them. (economist.com)*

monopoly n. monopol; *There are nine states in the union where the government maintains a direct monopoly on the sale of hard liquor. (economist.com)*

monopsony n. monopsony; *The government will become a near-monopsony buyer, and is determined to use the power this brings, as well as explicit price controls, to rein in the cost of all but the most innovative treatments. (economist.com)*

N

nationalisation n. naţionalizare; *Mr Morales said that the nationalisation was necessary to maintain "equitable" service. (economist.com)*

nationalised industries n.pl. industrii naţionalizate; *Thatcherism meant the end of nationalised industries, supra-legal trade union power, chronic inflation, and confiscatory rates of income tax. (independent.co.uk)*

Non-Governmental Organisation (NGO) n. organizaţie non-guvernamentală; *More and more autocrats are stifling criticism by barring non-governmental organisations from taking foreign cash. (economist.com)*

non-profit corporation n. firmă non-profit; *According to ProPublica, a non-profit corporation that sponsors investigative reporting, a new breed of "spillionaires" has emerged in the Gulf, most of them companies subcontracted to help with the clean-up, who charged BP premium rates for any land rental or piece of equipment. (economist.com)*

O

objective n. obiectiv; *Despite substantial agreement on business objectives, obstacles to alignment, and the expanding role of the CIO, IT leaders are still held accountable for the success of IT decisions, yet they rarely have the final say over major IT investment decisions. (graphics.eiu.com)*

open-collar worker n. persoană care munceşte de acasă

- organisation chart n.** organigramă; *Where an organisation acts as environmental verifier, it shall keep an organisation chart detailing structures and responsibilities within the organisation and a statement of legal status, ownership and funding sources.* (eur-lex.europa.eu)
- organisational structure n.** structură organizațională; *In the 1990s, when the company was not doing so well, its organisational structure was completely overhauled.* (economist.com)
- organisational values n.pl.** valori promovate de organizație; *Organizational values also typically reflect unspoken, but understood, social norms shaped by diverse influences such as internal reward structures, how senior officials act in practice, and the national culture surrounding a given operation.* (futurehrtrends.eiu.com)
- outsourcing n.** externalizare (a serviciilor sau activităților către o altă firmă); *It can also involve outsourcing, which means sending work to outside contractors.* (economist.com)
- owner n.** proprietar; *Boat owners are learning how to squeeze more out of existing resources.* (economist.com)
- ownership n** proprietate, drept de proprietate; *Ownership registries could help to end the corporate secrecy that fosters corruption.* (economist.com)

P

- partner n.** partener, asociat; *A firm's profit, after salaries for junior lawyers and staff and minus investments, is given to partners each year.* (economist.com)
- partnership n.** parteneriat, asocierie; *VW extends its partnership with FAW as it tries to see off the challenge from GM in China.* (www.eiu.com)
- partnership agreement n.** contract de asocierie; *Talks on a (long overdue) partnership agreement were first postponed because of Russia's embargo on Polish meat.* (economist.com)
- partnership limited by shares n.** societate în comandită pe acțiuni
- paternalistic leader n.** conducător / șef patriarhal
- Personnel Department n.** Serviciul personal; *Indutrade is no minnow, employing around 5,000 people, but it does so without a central personnel department, for example, trying as much as possible to leave its firms to set strategy and run operations.* (economist.com)
- phase out v.** a elimina, a scoate pe linia moartă; *The favourite for the presidency, Joko Widodo (known locally as Jokowi), the governor of the capital, Jakarta, has announced that he will phase out fuel subsidies*

- entirely within four years if he is elected to high office in July. (economist.com)
- policy n.** politică, linie/plan de acțiune, strategie; *Governments have much to gain from applying algorithms to public policy, but controversies loom.* (economist.com)
- premises n.pl.** incintă, sediu, spațiu comercial; *Government investment promoters in swanky premises in downtown Gaborone talk up Botswana's potential as a hub for tech firms or green energy producers.* (economist.com)
- president (US) n.** președintele consiliului de administrație; *Cor Boonstra, the president of Philips, has sold or closed huge swathes of the company.* (economist.com)
- primary sector n.** sectorul primar (industria extractivă, agricultura, pescuitul etc.); *On the output side, the primary sector put in the strongest performance, growing by 4.8% quarter on quarter, up from 3.5% and 1.5% in the two preceding quarters.* (economist.com)
- private limited company (Ltd.) n.** S.R.L., societate cu răspundere limitată; *A private limited company (Ltd) is often a small business such as an independent retailer in a market town.* (bbc.com)
- private sector n.** sectorul privat; *Another idea is to invite the private sector to run activities, on the grounds that they will do so more efficiently or at lower cost.* (economist.com)
- privatisation n.** privatizare; *Privatisation is a dirty word for those in charge of Europe's cultural institutions.* (economist.com)
- production control n.** control al producției; *Since Brazil relaxed price and production controls on sugar cane two decades ago, its crop has increased by two and a half times.* (economist.com)
- Production Department n.** Departamentul de producție; *Finally, a press release of 17 April 2001 explained that a comparative review revealed that the lowest price offer amongst the private providers was about 15-20 % lower than that of the Production Department.* (eur-lex.europa.eu)
- profit n.** profit, beneficiu, câștig; *When airports were state-owned, and run not for profit but for the benefit of the local flag-carrier, such ancillary income was less important.* (economist.com)
- project manager n.** director de proiect; *As a project manager, Elly maintains Bazian's reputation for delivering projects on time, on budget and to clients' satisfaction.* (www.eiu.com)
- projections n.pl.** previziuni; *The CDC produced several projections, some of which tried to account for effective interventions.* (economist.com)

proprietor n. proprietar, posesor, deținător; *Press proprietors, more so than mere editors or ministers, dwell in a bubble of privileged regard.* (economist.com)

public limited company (Plc.) n. S.A., societate pe acțiuni; *The Post Office is to be converted into a public limited company but with only one shareholder—the government.* (economist.com)

Public Relations Department n. Departamentul de relații cu publicul; *It will also bolster the ranks in its public relations department, where a number of people have left recently.* (nytimes.com)

public sector n. sectorul de stat; *The restrictions on pay for Britain's 5.4m public-sector workers are particularly controversial.* (economist.com)

public tender n. licitație publică; *Civil servants have become so fearful of being thought biased that in a public tender they almost always choose the lowest bidder.* (economist.com)

Public Utility Company n. Regie Autonomă; *The government has approved the creation of a state-run public utility holding company, to start operations in March 2015.* (www.eiu.com)

Purchasing Department n. Departamentul de aprovizionare; *More recently it's the purchasing department that is the focus of all too much attention, which takes the form of a squeeze on suppliers.* (forbes.com)

purchasing power n. putere de cumpărare; *Since India's poorer states probably have lower prices than the Indian average, their residents may have more purchasing power than our estimates suggest.* (economist.com)

Q

Quality Control Department n. Departamentul de control al calității; *Whereas, in Yemen the Technical Department of Quality Control (TDQC) of the Ministry of Fish Wealth is capable of effectively verifying the application of the laws in force.* (eur-lex.europa.eu)

quorum n. majoritate calificată, cvorum; *Previously, Ukrainian law required 60% of shares for a quorum at meetings of state-owned firms, giving Mr Kolomoisky, with a 42% stake, de facto control.* (economist.com)

R

red-tape n. birocrație; *Broadly speaking, in recent years emerging markets seem to have been cutting their red tape whereas the rich world has been strengthening its regulatory regime.* (economist.com)

- registered capital n.** capital nominal; *The ratio of liabilities to registered capital should not exceed 3:1 for a newly established project, but the BoI will consider expansions on a case-by-case basis.* (country.eiu.com)
- registered office n.** sediul social al firmei; *Murray Asset Management, another Edinburgh firm, recently moved its registered office to London.* (economist.com)
- report to v.** a se subordona; *Everyone in the company can follow the trail of responsibility for projects, and employees understand who they report to and how the management structure affects their jobs.* (smallbusiness.chron.com)
- Research and Development (R&D) Department n.** Departamentul /Sectorul cercetare-dezvoltare; *The traditional process of innovation, whereby a company maintains and funds a centralised research and development (R&D) department, is gradually being superseded.* (graphics.eiu.com)
- restrictions n.pl.** restricții, limite; *The remark came from Turkey's wine producers, protesting against a bill that slaps new restrictions on the sale and consumption of alcohol.* (economist.com)
- retail n.** vânzare cu amănuntul, en detail; *America's retail industry is huge: it employs 15.9m workers, who represent one in nine American jobs.* (economist.com)
- rivalry n.** rivalitate; *Rivalry between departments may inflame as each department makes decisions that benefit its own interests rather than the organization's as a whole.* (smallbusiness.chron.com)
- run v.** a conduce, a administra; *to run a company*

S

- Sales Department n.** Departamentul vânzări; *She is an assistant vice president in the retail sales department at Amalgamated Bank in Manhattan.* (nytimes.com)
- sales force n.** angajați responsabili cu vânzările (reprezentanți/agenți comerciali, inspectori); *Despite plentiful hassles, "Mr Smith" loves working in China, thanks to its people and food and his talented salesforce.* (economist.com)
- sales manager n.** director de vânzări; *Taking an adventurous step for a firm of its size, Corsini hired a sales manager in London to develop the British market, where its products were already sold in Sainsbury's supermarkets.* (economist.com)

sales turnover n. cifra de afaceri, încasările din vânzări; *This subsidy amount (numerator) has been allocated over the total sales turnover of the product concerned of the company during the IP.* (eur-lex.europa.eu)

secondary sector n. sectorul secundar (industria constructoare de mașini, metalurgică etc.); *By contrast, over the same period expansion in secondary sector output eased from 6.1% to 6%.* (country.eiu.com)

seed / start-up capital n. capital inițial / de pornire / de lansare a unei afaceri; *Startup capital includes funds for any expenses to be incurred before launching the company, and capital required after launch to run the company until it reaches positive cash flow -- when revenues are higher than expenses.* (smallbusiness.chron.com)

self-employed adj. pe cont propriu, (a fi) propriul său patron; *When the global financial crisis swept over Britain in 2008, the number of self-employed workers jumped.* (economist.com)

shareholding n. deținere de acțiuni / titluri de valoare; *He has a tenuous 51% control of Turkcell through an inverse pyramid of shareholdings.* (economist.com)

shares n.pl. acțiuni, părți sociale; *For tech startups, paying employees with shares makes sense.* (economist.com)

sleeping partner n. comanditar; *Since 2001, when BAE's wing-making factories joined the new Airbus business, BAE has been a sleeping partner.* (economist.com)

small and medium sized enterprises/ firms/ companies (SMSs) n.pl. întreprinderi mici și mijlocii; *Small and medium-sized enterprises all over the world grumble about access to finance, but the problem is worse in developing countries.* (economist.com)

small business n. mica industrie; *But the popular fetish for small business is at odds with economic reality.* (economist.com)

social enterprise n. întreprindere socială; *For employees, the promise of social enterprises is to do good and make money.* (economist.com)

sole-proprietor / trader n. (similar) persoană fizică autorizată să desfășoare o activitate economică, cu răspundere nelimitată, proprietar unic; *It will also, in time, cover two other banks—Northern Rock and Bradford & Bingley—of which the state is the proud sole proprietor.* (economist.com)

span of control n. sferă de autoritate; *A manager's span of control is the number of employees that he or she can effectively be in control of at any one time.* (economist.com)

sponsorship n. sponsorizare, finanțare; *Opportunities range from content-linked advertising to sponsorship of high- impact white papers.* (economist.com)

- staff n.** personal, angajați; *Its up-or-out promotion system generates a steady stream of staff leaving on relatively friendly terms, many of whom go to work for potential clients rather than rival consulting firms.* (economist.com)
- stakeholder n.** parte interesată; *Owners are just one group among many kinds of different “stakeholders” in a business.* (economist.com)
- standardisation n.** standardizare; *And a lack of standardisation means that gadgets from different firms cannot communicate with each other.* (economist.com)
- start-up n.** firmă întemeiată de un (mic) întreprinzător; *Less than two years ago a new centre for digital start-ups, called 1871, opened up shop in Chicago.* (economist.com)
- state-owned adj.** (firmă) de stat; *If China's state-owned commercial banks seem perilously burdened by bad debts, consider the even more precarious condition of the country's rural financial sector.* (economist.com)
- strengths n.pl.** puncte tari; *The strengths of the organization can be amplified to help identify future managers of the company, determine successful processes that can be used in future projects, and improve the processes used to reach future company goals.* (smallbusiness.chron.com)
- structure n.** structură, organizare, alcătuire; *Debate centres on which is the more efficient structure for an organisation that has a number of far-flung arms, especially a multinational with operations in different countries: one where decision making is concentrated at the centre, or one where it is diffused around the organisation?* (economist.com)
- subcontractor n.** subcontractant, furnizor intermediar, subfurnizor; *Opponents and supporters alike assume he will hold businesses responsible for how their subcontractors and franchisees treat their workers.* (economist.com)
- subordinate n.** subordonat, inferior ierarhic; *Except for the top dog, every superior is someone else's subordinate.* (economist.com)
- subsidiary n.** filială, sucursală; *Danone said that it would sell its US subsidiary in the months following the closure of the WhiteWave deal.* (economist.com)
- superior n.** superior ierarhic; *The way to get ahead in a market is to please the customer, while the way to get ahead in a bureaucracy is to please your superior.* (economist.com)
- supervise v.** a supraveghea; *The flat organization supervises employees less while promoting their increased involvement in the decision-making process.* (smallbusiness.chron.com)

supervisor n. supraveghetor, maistru; *In Germany mature workers are answering to young supervisors.* (economist.com)

supplier n. furnizor; *The structure, frequently likened to a spider's web, was much admired in the 1990s as a way to defuse the traditionally adversarial relationship between buyer and supplier.* (economist.com)

supply chain n. lanț logistic; *For example, Olam, a Singapore-based commodities trader, says that in practice it is "in the business of supply-chain management".* (economist.com)

T

takeover n. preluarea controlului unei firme (de către o alta); *The takeover of a British microchip-maker belies a cooling climate for foreign investors.* (economist.com)

take-over bid n. ofertă publică de cumpărare/preluare a unei firme; *Arcelor has finally accepted a takeover bid from Mittal, the world's largest steelmaker.* (economist.com)

take-over n. preluare a controlului unei companii; *Marriott's takeover of Starwood might be bad news for business travellers.* (economist.com)

Training Department n. Departamentul de pregătire și perfecționare a personalului; *But since the purging of in-house training departments in the 1980s, they have more often contracted out the general-skills work.* (economist.com)

U

upstream phase n. faza în amonte; *The upstream stage in the production process may also manifest itself as a supplier providing raw materials to manufacturers or other businesses that ultimately process the materials.* (smallbusiness.chron.com)

upper echelon n. nivelul ierarhic superior; *Instructions and decrees given by the upper echelon are validated by the belief in the hierarchy structure of the organization.* (smallbusiness.chron.com)

V

venture capitalist n. investitor într-o firmă recent constituită sau într-o firmă care dorește să se extindă; *Erel Margalit, an Israeli venture capitalist,*

dreams of using his dealmaking skills to revitalise Jerusalem.
(economist.com)

venture n. întreprindere riscantă, dar care ar putea genera profit; *They are best understood as brotherhoods (only 6% of partners are female) that invest money in high-risk ventures.* (economist.com)

W

white collar n. angajat (care desfășoară muncă de birou); *America's most costly white-collar strike reveals the tensions between the older and newer parts of its economy.* (economist.com)

wholesale n. vânzare cu ridicata, en gros; *The retail and wholesale prices of heroin in America have fallen dramatically since the early 1990s.* (economist.com)

winding-up n. lichidare; *Fjordbank Mors entered the winding-up process, following Amagerbanken in February.* (economist.com)

work plan n. plan de lucru; *Significant government spending on so-called advanced industries is expected to be included in the upcoming five-year work plan.* (economist.com)

workplace practices n.pl. practici/obiceiuri la locul de muncă; *Best workplace practices include the day to day relationships that the employees experience, and not a checklist of policies, programmes and benefits.* (www.entrepreneur.com)

BUSINESS COMMUNICATION

A

acculturation n. aculturație; *process of acculturation*

acknowledgement of order n. confirmarea comenzii; *to issue an acknowledgement of order*

active listening n. ascultare activă; *to use active listening techniques*

address n. 1. adresă; *A single misread character in an address can mean a lengthy detour.* (economist.com) 2. alocuțiune, discurs; *It would be a pity if amidst the turmoil of current American affairs President Roosevelt's inaugural address received less than its dire approbation.* (economist.com)

addressee n. destinatar (al unei scrisori sau al unui colet) / receptor; *a generic addressee*

adjournment (of a meeting) n. amânare, suspendare, întrerupere (a unei ședințe); *to arrange an adjournment*

advice of despatch n. aviz de expediere; *send / receive advice of dispatch*

agenda n. ordine de zi a unei ședințe; *to set the meeting agenda*

analytical report n. raport analitic; *to draw up an analytical report*

annual report n. raport anual; *to compile a comprehensive annual report*

Any Other Business (AOB) n. diverse (în procesul verbal al unei ședințe); *to cover an issue under AOB*

appeal to emotions v. a face apel la sentimente

application letter n. scrisoare de intenție / candidatură; *to write an effective application letter*

arm gesture n. gest cu brațul; *to make an expansive arm gesture*

asynchronous communication n. comunicare asincronă / nesimultană; *to engage in asynchronous communication*

attendance n. prezență, participare; *to boost attendance*

attention curve n. curbă de variație a atenției; *audience's natural attention curve*

attention span n. limite de timp între care cineva poate fi atent; *durata de concentrare a unui individ; limited attention span*

attitude n. atitudine; *to have a very relaxed attitude towards discipline*

audience n. auditoriu, public, ascultători, audiență; public cititor; *to attract a wider audience*

audience analysis n. analiza/studiul audienței / ascultătorilor / publicului / clienților; *to conduct an audience analysis*

audience profile n. caracterizare a / profil al publicului; *to build up a*

psychological audience profile

audience resistance n. rezistența/opoziția publicului; *to overcome audience resistance*

authorisation n. autorizație; *statutory authorisation*

authorised report n. raport autorizat

avoiding style n. stil de evitare a unui conflict; *adopt an avoiding style*

B

bad-news message n. mesaj nefavorabil; *to deliver a bad-news message*

balance of power n. balanța puterii; *The change in tone also reflects an upheaval in the balance of power between companies.* (economist.com)

bargaining n. negocieri, înțelegere asupra unui preț; *The right of workers to band together to improve their bargaining position relative to employers is a straightforward implication of freedom of association, and the sort of voluntary association that results is the beating heart of the classical liberal vision of civil society.* (economist.com)

be in agreement with v. a fi de acord cu, a fi în concordanță cu

behaviour n. comportament; *behaviour patterns*

belief n. credință, convingere; *deep-seated beliefs*

biased language n. limbaj părtinitor, folosit în de/favoarea cuiva; *to use biased language*

bias-free language n. limbaj nepărtinitor

block format for letters n. format bloc al unei scrisori (toate elementele scrisorii sunt alinate la marginea stângă)

body language n. limbajul corpului / trupului; *to read body language gestures and signs*

body of letter n. textul / conținutul unei scrisori

brainstorming n. asaltul de idei; metodă de soluționare a unei probleme prin colectarea mai multor idei; *brainstorming; to organise a brainstorming session*

brackets n.pl. paranteze (drepte sau rotunde); *to use brackets to add information to a sentence*

build credibility v. a crea/produce credibilitate; *Both of these things will help to build credibility with a company's constituencies.* (economist.com)

business card n. carte de vizită; *to give a business card with both hands*

business communication n. comunicare în sfera afacerilor; *If you want explore your business at international level it is mandatory that you should know all the international language used in business communication.* (economist.com)

business plan n. plan de afaceri; *to prepare a business plan*
businesslike tone n. ton oficial; *to adopt a more businesslike tone*
butt in v. a se amesteca, a interveni într-o conversație (neinvitat); *to butt in the conversation of others*

C

capitalisation n. folosirea literelor de tipar; *to change the capitalisation of selected text*
caption n. titlu, subtitlu al unui articol sau capitol; textul unor benzi desenate/caricaturi; legendă; *to supply a caption for the picture*
central idea n. idee centrală/de bază; *to illustrate the central idea*
centralisation n. centralizare (a rețelelor de comunicare)
change agent n. agent al schimbării, persoană care influențează opinii în vederea producerii unei inovații, a unei schimbări
charisma n. carismă; *Yet charisma matters in business, and celebrities do tell us something about how it can be wielded.* (economist.com)
check for errors v. a verifica greșelile (într-un text scris)
citation n. 1. citație; *to face a citation or fine for violating the smoking prohibition*, **2.** citat; *to place parentheses with the proper citation inside after directly quoted material*
closed-ended question n. întrebare cu răspuns unic; *closed-ended questions limit possible answers*
closing line n. formulare de încheiere (într-o scrisoare)
collaborative speech n. discurs cooperant
collaborative style n. stil cooperant; *Mr Eisner certainly pushed synergy hard, but Mr Iger's collaborative management style is better suited to it, insiders say.* (economist.com)
colon n. două puncte; *Note that the first letter of any sentence quoted in full should be upper case, and should usually be preceded by a comma or a colon.* (economist.com)
comma n. virgulă
commitment n. devotament; *through dedication and commitment*
common noun n. substantiv comun
communication n. comunicare; *Yet in societies where communication has traditionally been restricted, they are still quite revolutionary.* (economist.com)
communication between departments n. comunicare între sectoarele /departamentele unei firme
communication channel n. canal de comunicare; *They understand that the ability to access payment infrastructures and bank communication*

- channels is extraordinarily powerful.* (perspectives.eiu.com)
- communication climate n.** climat favorabil comunicării; *Evaluation (by means of oral communication), an open communication climate, and coaching (for professors and PhD students) are crucial in attaining this aim.* (www.sciencemag.org)
- communication competence n.** competență de comunicare; *The term communicative competence was coined by Canale and Swain in an influential 1980 paper.* (unt.unice.fr)
- communication flow n.** circuitul documentelor / informațiilor, fluxul comunicării
- communications network n.** rețea de comunicații; *Using it, Dr Pan and his colleagues have been testing the protocols that a global quantum-communications network will need to work.* (economist.com)
- communication skills n.pl.** competențe de comunicare; *Richard Miller, Olin's president, argues that projects strengthen recall and hone communication skills.* (economist.com)
- communiqué n.** comunicat de presă; *For world leaders, the prospect of a day spent milling around a gleaming new conference centre in Hangzhou, China, at the G20 summit this week, with nothing to show for it but an anodyne communiqué, must be depressing enough.* (economist.com)
- community n.** comunitate; *The community started out with six members, four languages, 177m people and (in 2014 money) \$1.6 trillion in annual output.* (economist.com)
- comparison n.** comparație
- competitive style n.** stil concurențial; *With their game-changing creation of Wii Sports back in 2006, right back to Mario Kart in 1992, Nintendo have proved once again how incredibly fun they can be when they introduce a new competitive style to the mix* (independent.co.uk)
- complaint letter n.** scrisoare de reclamație; *Then, he would contend in a complaint letter he filed with the European Union in 2006, things became worse: his car tires were slashed, threatening calls were received at the brewery, employees were offered money to resign, and trucks carrying his beer were tampered with.* (forbes.com)
- complex sentence n.** frază, propoziție dezvoltată
- complimentary close n.** formulă de încheiere și salut
- composition process n.** proces de compunere/creație literară; *It's still a difficult path to navigate as it isn't as simple as deconstructing these works to understand what the composition process was.* (economist.com)
- compromising style n.** stil de compromis
- computer assisted visual aids n.pl.** material vizual prezentat cu ajutorul

computerului

computer graphics n.pl. grafică realizată cu ajutorul computerului; *Superimposing computer graphics on the real world, instead of displaying them on screens, has many potential uses.* (economist.com)

computer-aided design n. proiectare realizată cu ajutorul computerului

Computer-Mediated Communication (CMC) n. comunicare mediată de calculator; *Ira H. Fuchs of CUNY and Greydon Freeman of Yale are widely credited with the idea of using existing communications protocols to connect scholars and researchers through computer-mediated communication.* (Britannica.com)

computerised databases n.pl. baze de date computerizate

conclude v. a trage o concluzie, a încheia, a conclud

concluding sentence n. formulare de încheiere; *The concluding sentence of the article struck me as somewhat far-fetched too.* (economist.com)

conclusion n. concluzie; *One may agree or disagree with some of Krugman's conclusions and prescriptions.* (economist.com)

concrete word n. cuvânt care denumește un obiect concret, un lucru real

conference call n. teleconferință; *Whether it is a telephone call, a conference call, an exchange of emails, or a more formal meeting, the interactive discussion is what they pay for.* (economist.com)

confidential adj. confidențial, secret

confidentiality n. confidențialitate, discreție; *Civil servants who breach rules on confidentiality are currently liable to just one year in prison.* (economist.com)

conflicting ideas n.pl. idei contradictorii

conflict-resolution interview n. soluționare a unui conflict; *Governments are increasingly handing over the early stages of conflict resolution to independent organisations.* (economist.com)

conformity n. conformitate, concordanță

congeniality n. amabilitate, bunăvoință, curtoazie; *He was amusing and friendly company, at a time when congeniality was as scarce in the east as toilet paper or matches.* (economist.com)

congratulation n. felicitare

connotation n. conotație; *Numbers have more than a single connotation; and the chosen connotation will change according to the context it is considered.* (economist.com)

connotative words n.pl. cuvinte cu valoare conotativă

consensus n. consens; *The focus on this level is information sharing, issue discussion, task coordination, problem solving and consensus building.* (economist.com)

content n. conținut; *Relevant content measures the availability of news,*

finance, health, entertainment and business information.
(economist.com)

contents of the letter n.pl. elementele componente ale scrisorii

conversation. n. conversație; *The principle that it is rude to interrupt another speaker goes back at least to Cicero, writing in 44BC, who said that good conversation required “alternation” among participants.*
(economist.com)

copy v. a copia

copyright infringement n. violarea dreptului de autor, a proprietății literare; *It says it will withdraw its suit once the band agrees not to pursue its copyright- infringement action.* (economist.com)

copyright v. a-și rezerva drepturile de autor

cordiality n. cordialitate; *Some reckon the new cordiality reflects a feeling that everyone is in the same boat: when some firms have to fire good performers as well as bad, no one is safe.* (economist.com)

corporate culture n. valorile, obiceiurile și tradițiile proprii unei companii; atmosfera profesională care caracterizează o firmă; cultură organizațională; *to foster a corporate culture of learning*

correct in terms of grammar adj. corect din punct de vedere gramatical

correction symbol n. simbol/semn folosit la corectarea (unui text)

correlation n. corelație, relaționare; *A correlation between well-being and wealth for more than 70 years, economists have been fixated with measuring economic output.* (economist.com)

correspondence n. corespondență, schimb de scrisori; *Twenty years of correspondence between two American gardeners began with a fan letter.*
(economist.com)

correspondence on methods and instruments of payment n. corespondență privind modalitățile și instrumentele de plată

correspondent n. corespondent, reporter; *After retracting the defence of its correspondent, the newspaper issued an apology to Zoomlion.*
(economist.com)

counterculture n. contra-cultură; *In 1973, Hal Ashby released “The Last Detail”, a film whose anti-authoritarian politics made it an icon of the counterculture.* (economist.com)

courteous tone n. ton amabil, politicos; *In every country there are difficult political questions that need to be debated, and it is possible to keep a rational and even courteous tone when doing so.* (economist.com)

cover letter n. scrisoare de intenție; *Read through this information and highlight the most important aspects, then mirror these in your CV and cover letter, highlighting how your skills, achievements, qualifications*

and experiences can meet these requirements. (economist.com)

credibility n. credibilitate; *Funding from the World Bank lends credibility to the project.*

credit a source v. a credita o sursă; a menționa sursa bibliografică

crisis n. criză; *Not since the second world war has Europe faced refugee flows of such complexity and scale as this summer's migrant crisis. (economist.com)*

crisis communication n. comunicare în situații de criză, tensionate; *Mr da Gloria Martins, who wrote a thesis on crisis communication, ultimately became the country's hero of the week. (economist.com)*

criteria n.pl. criterii; *to fulfill all criteria*

criticism n. critică; *to face harsh criticism*

cross-cultural communication n. comunicare transculturală; *The workforce can represent a barrier to cross-cultural communication when employees feel they are not valued. (www.intechopen.com)*

cross-cultural interaction n. interacțiune transculturală

cultural bias n. prejudecăți culturale; *to counter cultural bias*

cultural adaptation n. adaptare culturală; *Training and development of individuals involved in intercultural interactions should involve more than simply promoting cultural adaptation. (www.intechopen.com)*

cultural imperialism n. imperialism cultural; *to fight cultural imperialism*

cultural mainstream n. viziunea culturală general acceptată de societate; *to integrate into cultural mainstream*

culture n. cultură; *Those who appreciate arts and culture can now use online platforms to view and learn about the collections of museums, archives and heritage sites. (economist.com)*

culture shock n. șoc cultural; *to experience a culture shock*

D

data analysis n. analiza datelor; *Now it refers to the application of data-analysis and statistics in new areas, from retailing to human resources. (economist.com)*

data processing n. prelucrare / procesare de date; *New data-processing technology could break "cognitive" jobs down into smaller and smaller tasks. (economist.com)*

database n. bază de date; *Critics have stoked fears that the database might be hacked or misused by businesses or other third parties, which can petition the government for access. (economist.com)*

decentralisation n. decentralizare; *Decentralisation is the process of distributing power away from the centre of an organisation.*

(economist.com)

decentralised networks n.pl. rețele descentralizate (de comunicare)

decision making n. luare de decizii; proces decizional; *The use of data in decision-making is linked to good performance, the survey finds.* (economist.com)

decline an invitation v. a refuza o invitație; *They joined in 1973 (very late for a country like them) at the same time than Ireland and Denmark, because they decided to decline an invitation in 1951.* (economist.com)

decoding n. decodare (a mesajului); *Decoding a Euro-diplomat takes more than a dictionary.* (economist.com)

deductive approach n. abordare deductivă

defend one's point v. a-și susține punctul de vedere

defensive communication n. comunicare defensivă; *Defensive communication is needed to deal with direct or indirect verbal hostility, including bullies in the workplace.* (www.people-communicating.com)

deliver a presentation v. a face o prezentare; *Delivering a presentation allows you to get your message to a lot of people at once and to create a positive impression of you and/or your organisation.* (knowhownonprofit.org)

deliver a speech v. a ține o cuvântare; *He delivered a sober speech restating the message that America is entering a "new era of responsibility" and decrying "our collective failure to make hard choices".* (economist.com)

democrat personality n. personalitate democratică

dependent clause n. propoziție secundară

diagram n. diagramă; *The rise of data visualisation in the digital age has revived interest in a style of chart called a Sankey diagram.* (economist.com)

dictionary entry n. articol de dicționar

direct eye contact n. contact vizual direct, față-în-față; *As a general rule, though, direct eye contact ranging from 30% to 60% of the time during a conversation - more when you are listening, less when you are speaking - should make for a comfortable productive atmosphere.* (forbes.com)

direct-mail n. publicitate prin poștă; *Unlike television or newspaper ads, the return on investment from a direct-mail campaign can be accurately measured.* (economist.com)

dismissal letter n. scrisoare de înștiințare pentru concediere; *This dismissal letter must contain clear and concrete examples of behaviour on the part of the employee that is unacceptable or damaging to the business.* (economist.com)

- distortion of information n.** modificarea, distorsionarea informației; *The advantage of looking at this second type of misrepresentation is that it clearly indicates that the distortion of information occurred within the boundaries of the financial industry, as some institutions (e.g., a lender financing a second lien loan) had to be aware of the presence of such higher liens.* (economist.com)
- distraction n.** distragere, întrerupere, lipsă de continuitate; *Despite the best of intentions green 'use of proceeds' bonds are a distraction and a false hope.* (economist.com)
- documentation n.** documentare, informare; *But the EU's experts deal with phytosanitary standards and documentation requirements, not grand strategy.* (economist.com)
- double-check v.** a verifica, a se asigura de corectitudinea unei informații; *The absolute best defense for consumers against this is to double check the app publisher name and credentials before downloading.* (economist.com)
- downward communication n.** comunicare de sus în jos (pe scara ierarhică a unei organizații)
- draft contract n.** proiect de contract; *The draft contract between Poland and Gazprom would prevent this, according to the European Commission, the Union's executive branch.* (nytimes.com)
- draw a conclusion v.** a trage o concluzie; *A particularly bruising insult to hurl at an economist is that he is guilty of "partial equilibrium thinking": of drawing a conclusion about an intervention while holding other things equal, when other things clearly would not remain equal.* (economist.com)

E

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- edit a manuscript v.** a edita un manuscris; *I find it impossible to effectively edit a manuscript on a screen.* (economist.com)
- editor n.** redactor (al unei reviste); *Letters are welcome and should be addressed to the Editor at letters@economist.com.*
- effective listening n.** ascultare eficientă; *At work, effective listening means fewer errors and less wasted time.* (forbes.com)
- egalitarian adj.** egalitar
- electronic epoch n.** epoca electronică
- electronic mail/post (e-mail) n.** poștă electronică, email; *In November 23 American states will allow voters overseas to receive or return their ballots via e-mail.* (economist.com)
- electronic message n.** mesaj electronic

electronic office n. birou dotat cu echipament electronic; *This revolution would involve scrapping the greater part of the established punch card calculating routine and substituting a single 'electronic office' where the giant computer would perform internally all the calculations needed for a whole series of book-keeping operations, printing the final answer in and on whatever form was required.* (economist.com)

ellipses n.pl. elipse

emotional intelligence n. inteligență emoțională; *Many seek to measure touchy-feely traits such as personality, leadership potential and "emotional intelligence".* (economist.com)

emphasis n. evidențiere, emfază, accent; *Trustbusters want to put less emphasis on market definition when assessing mergers.* (economist.com)

emphasise v. a accentua, a scoate în evidență; *His research came to emphasise the role of institutions in shaping long-run economic outcomes.* (economist.com)

empathic listening n. ascultare empatică

empathy n. empatie; *There's a lot of discussion these days about empathy, especially in the topics of leadership, customer engagement and branding.* (forbes.com)

enclose v. a alătura, a anexa (într-un plic)

enclosed documents n.pl. documente anexate, *The content (body) of a business letter has five basic parts: (1) a reference, (2) the reason for writing, (3) a description of enclosed documents (if appropriate), (4) closing remarks, and (5) some reference to future contact.* (en.oxforddictionaries.com)

enclosure (Enc. /Encl./ Ends) n. anexă (la o scrisoare); *Enclosures are a business letter element - like salutations and closings - that are more about format than content or creativity.* (www.allbusiness.com)

encoding n. codare

ending n. concluzie, încheiere, sfârșit; desinență, terminație (a unui cuvânt)

endnotes n.pl. note de final; *One quibble is that too few references for the many statistics in "Rush Hour" are easily found in the otherwise meticulous endnotes.* (economist.com)

envelope n. plic; *If they cannot agree they will open an envelope left by the sultan containing the name of his chosen successor.* (economist.com)

episodic memory n. memorie fragmentată/ episodică; *It also indicates there was more variability in women's superiority in episodic memory than in men's superiority in numeracy.* (economist.com)

error n. greșeală; *A typographic error in this posting was corrected on September 6th.* (economist.com)

- ethical communication n.** comunicare etică; *Ethical communication is fundamental to responsible thinking, decision making, and the development of relationships and communities within and across contexts, cultures, channels, and media.* (www.lanec.edu)
- etiquette n.** etichetă, bune maniere; *"Senior employees tend to entertain clients more, and your boss may be looking to see how you act in social situations," says business etiquette expert Barbara Pachter, who advises companies like Pfizer and Microsoft.* (forbes.com)
- ethnic bias n.** prejudecată, discriminare etnică; *Human rights observers have accused the UN mission in Kosovo of continued ethnic bias in its judicial system and making "politically driven decisions", in spite of the appointment of international judges and prosecutors.* (theguardian.com)
- ethnocentrism n.** etnocentrism; *Passing over the flagrant ethnocentrism of this view – obviously no one would have seriously suggested that London should not have been rebuilt after the second world war because, to use Jones's words, the blitz is "part of [London's] history now" – the comment embodies a dangerous take on the concept of censorship.* (theguardian.com)
- ethos n.** etos; *Elsewhere in London at almost the same moment, David Cameron, the Tory leader, was extolling the public-service ethos.* (economist.com)
- evaluation n.** evaluaire; *Efforts by the industry to tighten psychological evaluations, though valid, will be equally imperfect.* (economist.com)
- executive summary n.** raport, dare de seamă întocmită de conducerea unei organizații; *an abridged version of the executive summary*
- expatriate n.** expatriat; *Where Virginians and Nevadans militate for their concerns in the capital, expatriate issues like double-taxation are largely mute.* (economist.com)
- express a contrary opinion v.** a exprima o opinie contrară
- express goodwill v.** a exprima bunăvoința (în încheierea unei scrisori)
- external communication n.** comunicare externă; *The government's most senior security official, Charles Farr, detailed how searches on Google, Facebook, Twitter and YouTube, as well as emails to or from non-British citizens abroad, can be monitored by the security services because they are deemed to be "external communications".* (theguardian.com)
- extract n.** fragment, extras; *Thus, if an extract ends with a full stop or question-mark, put the punctuation before the closing inverted commas.* (economist.com)
- eye contact n.** contact vizual; *To a land where Britain's bucolic past and cosmopolitan future pass each other in the street—and avoid eye contact.* (economist.com)

F

- face-to-face communication n.** comunicare față-în-față / directă; *But this prioritization of speed over face time grossly underestimates the power of human interaction and the importance of face-to-face communication.* (forbes.com)
- fact checking n.** verificarea, investigarea faptelor; *That didn't stop Sean Penn from embarking on his well-publicized "fact-finding" mission last month.* (newyorker.com)
- fallacy n.** sofism, eroare logică; *One of the best-known fallacies in economics is the notion that there is a fixed amount of work to be done - a lump of labour - which can be shared out in different ways to create fewer or more jobs.* (economist.com)
- familiar words n.pl.** cuvinte familiare
- fax/facsimile n.** fax; *That most exasperating piece of equipment, the fax machine, is on its way out.* (economist.com)
- feedback n.** feedback, conexiune inversă; *This sort of feedback loop of ever-more-extreme political purity tests is a familiar enough phenomenon.* (economist.com)
- feminine culture n.** cultură feminină (conform teoriei lui Hofstede, orientare culturală în care indivizii pun accent pe grija pentru celălalt și valorizează relațiile interumane); *Masculine cultures are performance oriented; feminine cultures are relationship oriented.* (traviswhitecommunications.com)
- feminine values n.pl.** valori feminine;
- focus group n.** focus grup, grup reprezentativ (într-un sondaj); *Ms Mattinson found many people within her focus groups had no idea what the term "Brexit" meant.* (economist.com)
- follow-up message n.** mesaj suplimentar/adițional ca urmare a unui eveniment, completare; *In a follow-up message he told his subscribers they could send him the words "Chapter Seventeen"; users who did so automatically received the post on their mobile phones, uncensored.* (economist.com)
- footnotes n.pl.** note de subsol; *Place footnotes at the bottom of the column in which they are referred to.* (economist.com)
- form n.** formular tip; *to fill in a form*
- formal communication systems n.pl.** sisteme de comunicare oficială
- formal letter n.** scrisoare oficială; *But in some countries, emails are structured like a formal letter.* (bbb.co.uk)

formal presentation n. prezentare oficială
formality n. formalitate; *A recent report shows one reason why workers remain in the shadows: the cost of formality is too high.* (economist.com)
format n. format, structură; *In an organized format all local/country economic data would be collected.* (economist.com)
formulate an idea v. a formula o idee
fragment n. fragment; *It also turns the whole second part of the paragraph into a sentence fragment, lacking a subject.* (economist.com)
framework (for) n. cadru potrivit (pentru); *The Kremlin is building the legal framework for authoritarian rule.* (economist.com)

G

gain sb's attention v. a capta atenția cuiva; *"Deep state" is the latest to gain attention, as leaks from inside the administration frustrate Donald Trump's supporters.* (economist.com)
gatekeeper n. persoană care controlează fluxul informațiilor; *On the face of it, that might make sense: Mr Mueller is now the gatekeeper to much of the information gathered by the FBI.* (economist.com)
General Systems Theory n. teoria generală a sistemelor
gender roles n.pl. roluri sociale determinate de sexul individului; *Ms Kirino's subsequent bestsellers have also focused on the division of gender roles, describing men slaving away in the corporate world, disconnected from women in the home.* (economist.com)
generalisation n. generalizare; *Businesses should beware of dubious generalisations about younger workers.* (economist.com)
generate an idea v. a genera o idee
gesture n. gest; *A well-meaning gesture is causing more and more trouble.* (economist.com)
get straight to the point v. a fi direct, a trece direct la subiect
give an example v. a da un exemplu
glass ceiling n. bariera invizibilă din calea promovării femeilor într-o firmă; *To mark the United Nations' International Women's Day on March 8th, we present our "glass-ceiling index" which aims to reveal where women have the best chances of equal treatment at work.* (economist.com)
glossary n. glosar, dicționar terminologic; *Of greater interest to Johnson is "The Stratfor glossary of useful, baffling and strange intelligence terms", a wry guide to spook jargon that is given to new staff.* (economist.com)
go into details v. a da detalii
good-news message n. mesaj favorabil; *This good news message spreads like wildfire.* (bbc.com)

- goodwill message n.** mesaj prietenos, favorabil
- government document n.** document guvernamental; *The report emphasised that implementing a UBI would be fraught with difficulties, but its prominence in an official government document is noteworthy.* (economist.com)
- graphic design n.** prezentare grafică / design grafic; *The Marber Grid—detailed guidelines on the spacing and typography of Penguin Crime Series covers—was a key part of the iconic branding, and is now part of standard graphic design curriculum.* (economist.com)
- greetings n.pl.** salutări, complimente; *Using methods reminiscent of political campaigns in the early era of Communist rule, he mobilized neighborhood cleanups and sent out greetings to local residents with old-style Communist slogans, although via text messages.* (nytimes.com)
- grievance n.** nemulțumire, reclamație, revendicare; *To simplify, the two camps are divided by this question: should Labour favour anger and grievance over aspiration, deriding the Big Society and indeed all paternalism as a wicked con trick designed to keep deprived neighbourhoods in a state of unthreatening passivity?* (economist.com)
- grouping of ideas n.** gruparea ideilor
- guest speaker n.** vorbitor, prezentator invitat; *The school makes full use of its New York location and its guest-speaker series attracts some of the world's leading executives.* (economist.com)
- guidelines n.pl.** linii directoare, instrucțiuni; *The full economic policy guidelines approved by the PCC congress on April 19th were published on May 9th.* (economist.com)

℥

- halo effect n.** efect de halo (eroare de percepție în urma căreia oamenii atribuie trăsături de caracter unei alte persoane în funcție de impresia generală pe care o au despre acea persoană); *One problem that obstructs sensible decision-making is the “halo effect”—“owning the room” in the parlance of Silicon Valley.* (economist.com)
- handwriting n.** scris de mână; *Once derided as a relic of the past, handwriting looks poised for a revival.* (economist.com)
- handwriting analysis n.** analiză grafologică, a scrisului de mână; *Mixed-DNA, gunshot residue and handwriting analysis are all still used in British trials, to the concern of some jurists.* (economist.com)
- handy adj.** la îndemână, comod; *Opalescent plastic could prove both pretty and handy.* (economist.com)

hermeneutics n.pl. hermeneutică (ramură de știință care se ocupă cu interpretarea textelor); *And so it is at this point that Mr Fish brings hermeneutics—the craft of interpretation—to his aid.* (economist.com)

high-context culture n. cultură înalt contextualizată (sensul actului de comunicare este dedus din situație sau locul desfășurării); *In a high-context culture, there are many contextual elements that help people to understand the rules.* (changingminds.org)

hold one's attention v. a reține atenția cuiva

honesty in answering questions n. sinceritate manifestată în acordarea răspunsurilor

horizontal communication n. comunicare pe orizontală (între membrii aceleiași nivel ierarhic); *Horizontal communication is essential for smooth functioning of organizational activities and for interdepartmental coordination.* (<https://thebusinesscommunication.com>)

hostility n. ostilitate; *Hostility to immigration was a key driver of Britons' vote on June 23rd to leave the EU.* (economist.com)

humour n. umor; *He probably would have lost regardless, but humour can have a decisive effect on politics and an election.* (economist.com)

hyphen n. cratimă, liniuță de despărțire (într-un cuvânt compus sau la despărțirea în silabe); *Where a ratio is being used adjectivally, figures and hyphens may be used, but only if one of the figures is greater than ten: thus a 50-20 vote, a 19-9 vote.* (economist.com)

hypothesis n. ipoteză; *The efficient-markets hypothesis has underpinned many of the financial industry's models for years.* (economist.com)

I

ice-breaker n. strategie de comunicare pentru spargerea gheții; *The concert opened with "From Hank to Hendrix", a playful, conversational acoustic cut from Mr Young's 1992 album "Harvest Moon" that served as the icebreaker for an evening of banter and stories.* (economist.com)

idiomatic expression n. expresie idiomatică, locuțiune; *A rich seam of idiomatic expressions about weights and measures is a natural result of the British Empire's past as a major trading power* (economist.com)

illiteracy n. analfabetism; *Pakistan has the highest adult illiteracy rates of any big emerging economy, according to statistics published in the World Bank's World Development Report.* (economist.com)

illiterate adj. analfabet; *For most of her life, Ana Silva was illiterate, even though she completed primary school.* (economist.com)

illustrate v. a ilustra, a exemplifica; *Two deals this week illustrate only some of the problems besetting Europe's telecoms companies* (economist.com)

impression n. impresie; *to convey an impression*

impression management n. gestionarea impresiei asupra publicului; *Impression management is very important in the development and maintenance of social relationships, and it is critically important to effectiveness as a leader.* (www.psychologytoday.com)

impromptu speaking n. exprimare spontană, formularea unui mesaj oral fără pregătire prealabilă; *Most dictionaries equate extemporaneous and impromptu speaking, suggesting that both are "speaking off the cuff" with little or no preparation.* (communicationsskillscompany.com)

incoming mail n. corespondență care urmează să sosească; *When I attempted to reply to this second form-letter email, the auto-reply said that the address did not accept incoming mail.* (economist.com)

independent clause n. propoziție principală

index n. listă de cuvinte în ordine alfabetică, tabel alfabetic; *By contrast, Heidegger lectured on the 'limitations and dangers of an index' and refused to allow back-of-the-book indexes to his works.* (<https://baindex.org>)

individual differences n.pl. diferențe individuale; *Companies need to recognise that individual differences are always bigger than generational differences.* (economist.com)

inductive approach n. abordare/metodă inductivă; *"Maybe it's because of an inductive approach to understanding things, but Indians make things more complex than they really are," he says.* (economist.com)

inference n. deducție, concluzionare; *When someone runs for president, the safest inference is that he or she wants to be president.* (economist.com)

influence n. influență; *They have also fought for influence within big corporations against their great rivals in the marketing and advertising departments.* (economist.com)

informal communication channel n. canal de comunicare neoficial

informal letter n. scrisoare neoficială; *An informal letter is perhaps the most common of letters.* (www.letters.org)

information n. informație; *ask for information*

informational overload n. supraîncărcare informațională; *We are all inundated with information overload, so how do we make sense of it all?* (economist.com)

informative synopsis n. rezumat, sumar informativ

inside address n. adresa destinatarului/interioară; *An inside address also helps the recipient route the letter properly and is of much help should the envelope be damaged and the address become unreadable.* (www.effective-business-letters.com)

interact v. interacționa; *Many business travellers prefer not to interact with others when on trips.* (economist.com)

interaction n. interacțiune; *Simple though it may seem, voice has the power to transform computing, by providing a natural means of interaction.* (economist.com)

intercultural barriers n.pl. bariere culturale; *to overcome intercultural barriers*

intercultural blunder n. gafă interculturală; *Throughout the year, intercultural blunders in business, politics, and pop culture have given us a laugh and, occasionally, a reason to stop and think about the hazards of navigating an increasingly interconnected world.* (www.deseretnews.com)

intercultural communication n. comunicare interculturală; *Intercultural communication is essential for modern business and diplomacy.* (<https://www.diplomacy.edu>)

interjection n. interjecție; *After criticism that May's debate was too rigid, the electoral authorities came up with a new formula to allow more interjection and argument.* (economist.com)

internal communication n. comunicare internă; *Internal communication is a complex and dynamic process, but early models focused on a one-way transmission of messages.* (www.instituteforpr.org)

interoffice mail n. corespondență între birourile aceleași organizații

interpersonal communication n. comunicare interpersonală; *Interpersonal or face-to-face (F-T-F) communication between individuals is a primary form of communication, and for years organizations have sought to develop the speaking, writing and presentation skills of leaders, managers and supervisors.* (www.instituteforpr.org)

interpersonal conflict n. conflict interpersonal; *Experiments seem to suggest the latter, but a socially cohesive team can defuse, or at least constructively handle, interpersonal conflict.* (forbes.com)

interpreter n. interpret; *Humans may be better interpreters than machines, but they "often have their own political agenda", which can jeopardise accuracy, says the Phraselator's designer, Ace Sarich.* (economist.com)

interruption of a conversation n. întreruperea unei conversații

interview n. interviu, întrevedere; *Because the interview took place on board a plane with three people hunched round a microphone, the sound quality is less than perfect.* (economist.com)

introduction n. introducere; *And, frankly, it is difficult to forgive his invitation to Bono to write the introduction to the book.* (economist.com)

irrelevant information n. informație nesemnificativă, fără importanță; *Participants were influenced by irrelevant information: the average guess*

after a spin of 10 was 25%; for a spin of 65, it was 45%. (economist.com)

J

justification report n. raport de justificare; *When trying to persuade company management to implement changes in policy and procedures, a justification report is highly recommended. (work.chron.com)*

K

keep the audience's attention throughout v. a reține atenția publicului pe tot parcursul prezentării/ conferinței etc.)

key contacts n.pl. contacte cheie

key points n.pl. puncte cheie, de importanță majoră; *Still, he made two substantial key points. (independent.co.uk)*

key word n. cuvânt cheie; *The key word is "savvy". (bbc.com)*

kinesics n.pl. limbajul trupului; *Some anthropologists claim that within the vocabularies of kinesics and proxemics are the virtual building blocks of spoken language; they postulate that primitive humans made various and ingenious inventions (including speech) as a result of their need to communicate with others in order to pool their intellectual and physical resources. (forbes.com)*

L

language barriers n.pl. bariere de limbaj, de exprimare; *But language barriers added to a sense of strange remoteness. (economist.com)*

language learning n. învățarea unei limbi; *But another approach to foreign-language learning is duly earning converts. (economist.com)*

latent public n. public latent (care nu este la curent cu o problemă); *Latent publics are aware of a topic or issue but do not recognize it as a problem. (sites.psu.edu/colinlester473)*

legible adj. lizibil, citeț; *The resolution is so good that the text is easily legible, as are the guidelines scored by its scribe. (economist.com)*

leave a voicemail v. a lăsa un mesaj vocal pe robotul telefonic

length of message n. lungimea/durata mesajului (scris sau vorbit); *Like telegrams, the length of messages is strictly limited. (economist.com)*

letter aiming at an agreement between partners n. scrisoare vizând

realizarea unui acord între parteneri

letter of acceptance n. scrisoare de acceptare; *In his letter of acceptance, Mr Tarawneh pledged to push ahead with the reform process, with the new electoral law forming the backbone of his programme.* (economist.com)

letter of inquiry n. cerere de ofertă; *In November 2014, the Bureau issued Hilton a letter of inquiry seeking information concerning basic company information, relevant corporate policies, and specifics regarding Wi-Fi management practices at Hilton-brand properties in the United States.* (economist.com)

letter of refusal of price reduction n. (scrisoare de) refuzare a reducerii de preț

letter referring to loading /discharging n. scrisoare referitoare la încărcarea/descărcarea mărfii

letterhead n. antet, hârtie sau scrisoare cu antet; *Compared with most documents bearing a corporate letterhead, Nelson Peltz's 37-page argument for the breakup of Pepsico, published on Feb. 20, is a good read.* (economist.com)

level of proficiency n. nivel de performanță; *Meanwhile, just 2% of American 15-year-olds achieved Level 6 in mathematics, the highest level of proficiency, compared with 31% in Shanghai.* (economist.com)

liaise with v.a face legături; *Mr Woodford said he plans to "liaise with all interested stakeholders" to propose " a new and untainted board of directors."* (economist.com)

liaisons n.pl. legături, asocieri; *A stream of studies has shown that corporate mergers have even higher failure rates than the liaisons of Hollywood stars.* (economist.com)

listening skills n. capacitatea de înțelegere a unui mesaj oral; *Romney should be excluded, from the debates and from the elections, for being an elitist personifying Washington's lack of listening skills.* (economist.com)

literature search n. analiza literaturii de specialitate; *These inquiries collected 71 suggestions, 45 of which overlapped with the 55 from the literature search.* (economist.com)

lobbying n. acțiune de influențare a deciziilor, lobby; *Spending on lobbying tends to rise over time, and the increases are often particularly sharp when a new president takes office.* (economist.com)

logical approach n. abordare/metodă logică; *Some have taken a completely logical approach, like Dingbat who voted pro because there is no such thing as a company without outside pressure.* (economist.com)

low-context culture n. cultură slab contextualizată (informația din mesaje este explicită în mesajul verbal); *People in low context cultures such as the UK tend to have short-term relationships, follow rules and standards*

closely and are generally very task-oriented. (www.communicaid.com)

M

- magic bullet n.** glonțul magic (mass media influențează un grup extins în mod direct și uniform); *There seems to be no magic bullet: a firm's average score across all 18 dimensions was the best guide to whether it would outperform its peers.* (economist.com)
- mail delivery n.** expedierea corespondenței, a poștei; *They provide mail delivery service even to the rural boondocks at an inexpensive rate, have not taken much gov't money, and no shooting spree recently.* (economist.com)
- mailing list n.** listă/fișier de adrese; *The number of biohackers around the world is anybody's guess, but the movement's main online-mailing list boasts nearly 4,000 members and is growing rapidly.* (economist.com)
- main question n.** întrebare principală; *These are answers to the main question in the compulsory language-and-culture section, which receive absolutely no points.* (economist.com)
- make corrections v.** a face corecturi; *We make corrections when we get things wrong.* (nytimes.com)
- make introductions v.** a face prezentările; *With offices in London and Geneva, Alta Berkeley has long-standing affiliations with other venture funds in the U.S., Germany, Italy and Scandinavia that pool information, make introductions and act as sounding boards.* (forbes.com)
- manners n.pl.** (bune) maniere; *Elections tend to undermine manners as well as concentrate minds.* (economist.com)
- masculine culture n.** cultură masculină (în care indivizii sunt extrem de materialişti și pun preț pe asertivitate și acumularea de bani); *A masculine culture is made up of male gender roles that focus on values such as money, success, and competition.* (study.com)
- mass communication n.** comunicare în masă; *With English creeping in among younger generations everywhere as the language of mass communications and the symbol of progress, minority regional languages are becoming increasingly difficult to accommodate.* (economist.com)
- mediated interpersonal communication n.** comunicare interpersonală mediată (prin intermediul telefonului, email-ului etc.)
- meeting n.** ședință, întâlnire de afaceri; *to conduct a meeting*
- memo n.** memorandum, raport, notă, circulară; *Last week this newspaper said Alphabet's boss should write a "detailed, ringing rebuttal" of a viral anti-diversity memo sent at Google.* (economist.com)

- memorise v.** a memora
- memory n.** memorie; *Devices therefore contain other, different sorts of chips that work as a memory.* (economist.com)
- memories n.pl.** amintiri; *With the deaths of Harry Patch, at 111, and Henry Allingham, at 113, the last memories of fighting on the front in the first world war have gone.* (economist.com)
- mental map n.** hartă, reprezentare mentală; *A Russian's mental map of the world paints America large and everywhere else small.* (economist.com)
- mental representation n.** reprezentare mentală; *The key ingredient is mental representations: the ability to perform a task excellently without needing deliberate thought because similar situations have been so well practiced that they seem second nature.* (economist.com)
- message n.** mesaj; *The free iPhone and iPad app uses well-tested strong-encryption techniques to prevent anyone snooping on text messages, images and video, or voicemail exchanged between its users.* (economist.com)
- message transmission n.** transmiterea mesajului
- minimise noise v.** a minimiza zgomotul
- minutes n.** procesul verbal al unei ședințe/întâlniri (de afaceri); *It may be wove paper, vellum-smooth and shiny, or a bit of scrap, torn not quite straight, with a palimpsest of typed meeting-minutes showing through.* (economist.com)
- misunderstanding n.** neînțelegere, dispută; *Another misunderstanding concerns how the bank goes about acquiring government bonds.* (economist.com)
- motivation n.** motivație, motiv
- motivational speech n.** cuvântare rostită cu scopul de a motiva, de a stimula; *“There are millions out there, they don't have a voice” says Mr Bhagat, who tops up his earnings by giving motivational speeches.* (economist.com)
- move from point to point v.** a trece de la o problemă la alta (pe ordinea de zi a unei ședințe)

N

-
- native speaker n.** vorbitor nativ; *A recent column by Michael Skapinker in the Financial Times says that it's important for native English-speakers to learn the skills of talking with non-natives successfully.* (economist.com)
- negotiate the price clause v.** a negocia clauza preț
- negotiate the quality /quantity clause v.** a negocia clauza de

calitate/cantitate

negotiation n. negocieri; *There was a time when negotiations between management and labour followed a predictable pattern.* (economist.com)

negotiation process n. proces de negocieri; *Yet this is but a first step in a negotiating process that is likely to take longer than two years to complete in detail.* (economist.com)

negotiation strategies n.pl. strategii de negocieri; *Results depends more on personalities than on negotiation strategies.* (economist.com)

negotiation techniques n.pl. tehnici de negocieri; *"You need to operate from a position of power," he said, describing his negotiation technique.* (newyorker.com)

news release n. comunicat de știri; *The news release was composed of only four paragraphs.* (nytimes.com)

non-verbal communication n. comunicare non-verbală, fără cuvinte

note-taking n. luare de notițe; *The technology of tablet PCs, launched in 2002, has started to threaten the last bastions of pen and ink—note-taking and form-filling.* (economist.com)



obsolete words n.pl. cuvinte arhaice, ieșite din uz; *They're mentioning their 20-volume work with "171,476 words in current use, and 47,156 obsolete words.* (economist.com)

offer n. (scrisoarea de) ofertă; *When his identity emerged, at the same time as the committee approved a draft offer letter, it was revealed to be Henrique de Castro, a former colleague of Ms Mayer's at Google.* (economist.com)

office technology n. tehnologie, echipament de birou; *Office supplies retailer Office Depot cut its third-quarter sales forecast Wednesday, citing weak prices for office technology gear and tough competition in the key back-to-school period.* (forbes.com)

open communication n. comunicare deschisă; *The ideal relationship between a company and a search firm consultant is based on mutual trust and open communication.* (economist.com)

open-ended question n. întrebare deschisă; *Booth not only asks an open-ended question ("Who are you?") but allows for slide presentations although, in a decision that must have brought relief to all the admissions staff, not music or video.* (economist.com)

opener n. formulă introductivă; *Instead of using a complaint as a conversation opener, he suggested, "talk to them about something good*

or positive". (nytimes.com)

opening line n. formulare introductivă (într-o scrisoare); *"From Clee to heaven the beacon burns," runs the opening line of A.E. Housman's "A Shropshire Lad"*. (economist.com)

opening of a letter n. formulă de începere a unei scrisori

openness n. franchețe, sinceritate; *Canada's openness is not new, but it is suddenly getting global attention*. (economist.com)

opinion-leader(s) n. leader / formator de opinie; *To Catholic opinion leaders, the Republican runner's nativist "America first" rhetoric is deeply unattractive*. (economist.com)

oral communication n. comunicare orală; *One former long-term CEO of Inditex, and Mr Ortega's business partner for 31 years, José María Castellano, says that his ex-boss's working method is to discuss things intensely with small groups, delegate paperwork, listen hard to others and prefer oral over written communication*. (economist.com)

oral presentation n. prezentare orală; *After his oral presentation the agent put on the table between us an unfolded one-page letter that was addressed to me*. (economist.com)

order n. (scrisoare de) comandă; *to place an order*

organise a letter v. a organiza conținutul unei scrisori

outgoing mail n. corespondență care urmează să fie expediată; *Google has always "read" incoming and outgoing mail in Gmail, in order to tailor the online ads you are served*. (economist.com)

outline n. plan, schiță; *I offered the outline of a general argument against paternalism because the outline of a general argument for paternalism was set forth*. (economist.com)

overhead projector n. retroproiector; *In one class, a sixth-grader called Prince Taylor solves a ticklish maths problem on the overhead projector*. (economist.com)

P

paralanguage n. limbaj paraverbal; *A good deal of sarcasm exploits these contrasts, which are sometimes described under the heading of paralanguage*. (britannica.com)

paralinguistic communication n. comunicare paralingvistică; *But as you communicate your message be sure to match your body language and the voice tone (or "paralinguistic communication") to what you are saying*. (/knowhownonprofit.org)

paragraph n. paragraf; *In this paragraph I will state the main claim that the research makes, making appropriate use of "scare quotes" to ensure that*

it's clear that I have no opinion about this research whatsoever.
(economist.com)

parenthesis n. paranteză rotundă

parts of speech n.pl. părți de vorbire; *Ordinary sentences require a verb, whereas they do not require any other part of speech.* (economist.com)

pathos n. patos, încărcătură emoțională; *The federal court decisions thus far exemplify a pageant of empathy; decisions impelled by a response of innate pathos.* (economist.com)

perception n. percepere, înțelegere, receptare; *Perception-based measures are often used, but economists have long questioned whether these reflect reality or common biases.* (economist.com)

permission for using copyrighted materials n. permisiunea de a folosi materiale originale/cu drept de autor

personalised communication n. comunicare personalizată; *But he did make a justifiable claim to be ahead in personalised communications: not just the walkie-talkie, but the pager and the cordless telephone.* (economist.com)

personal interaction n. interacțiune personală; *This preference for close personal interaction may have even helped him concoct the formula behind Zara's success.* (economist.com)

persuasive message n. mesaj convingător

photocopier n. fotocopiator

phrase n. expresie, locuțiune; *The phrase "use it or lose it" applies to few things more forcefully than to obscure languages.* (economist.com)

plagiarism n. plagiat; *Two weeks ago accusations of plagiarism were made against Chris Hedges, an American polemicist of the left.* (economist.com)

planning of speech n. planificarea prelegerii/cuvântării

polarisation n. polarizare, diferențe de opinii; *Ideological or partisan polarisation has been rising for the past decade-plus in democracies all over the world.* (economist.com)

popular culture n. cultura maselor; *Yet popular culture in Japan is increasingly taking up nationalist causes.* (economist.com)

positive close n. mesaj de încheiere într-o notă pozitivă

postal code n. cod poștal; *Every building in the country has now been assigned a postal code, and most letters reach their destination within 24 hours.* (economist.com)

postal regulations n.pl. regulamente poștale

postscript n. postscriptum; *His 1968 postscript to his 1965 essay on "repressive tolerance" will no doubt be the first to return to vogue.*

(economist.com)

power distance n. distanța impusă de raporturile de putere; *HR executives from a country with little power distance, for example, would need to change management styles to be successful in a country where this measure is higher.* (futurehrtrends.eiu.com)

preamble to contract n. preambulul la contract

presentation n. prezentare; *Mr Modi's recent setbacks, however, stem in large part from his preoccupation with presentation over substance.* (economist.com)

presentation techniques n.pl. tehnici de prezentare; *However, for many face-to-face sales professionals, the presentation techniques they use have a strong impact on sales growth and overall success.* (work.chron.com)

press release n. comunicat de presă; *In general, a newsworthy press release addresses issues that your prospects or customers are grappling with and demonstrates why they, as well as the press, should care about the press release as well as your company.* (www.netpreneur.org)

pronunciation n. pronunție; *But the spelling and pronunciation of English is a godawful mess, as everyone knows.* (economist.com)

proofreading n. corectură, revizie lingvistică; *As much as people want the rules for commas to be ironclad, no mechanistic rules can substitute for slow proofreading and redrafting, or even better, a good editor.* (economist.com)

proper noun n. substantiv propriu; *A political, economic or religious label formed from a proper name—eg, Gaullism, Paisleyite, Leninist, Napoleonic, Wilsonian, Jacobite, Luddite, Marxist, Hobbesian, Thatcherism, Christian, Buddhism, Hindu, Maronite, Finlandisation - should have a capital.* (economist.com)

proxemics n. proxemică; *In anthropology, interpersonal communication is impacted by the distance between people, a dynamic called proxemics, described in depth by Edward T. Hall in his noted 1963 book, The Hidden Dimension.* (forbes.com)

public opinion n. opinia publică; *Two seemingly contradictory messages emerged from a recent survey of public opinion in Kenya.* (economist.com)

public speaking n. prezentare în fața publicului; *Both found a persuasive modern advocate in Dale Carnegie, a teacher of public speaking who decided in 1936 that Americans needed educating more broadly in “the fine art of getting along”.* (economist.com)

punctuate v. a folosi semne de punctuație

punctuation n. punctuație; *Most people take punctuation to be something*

obvious and settled. (economist.com)

push the envelope v. (idiom) a sări calul, a depăși limitele; *This routine practice of flying into known turbulence is pushing the envelope of operations and inviting the disaster.* (economist.com)

Q

question n. întrebare; *The original machinery question, which had seemed so vital and urgent, eventually resolved itself.* (economist.com)

question-and-answer chain n. serie de întrebări și răspunsuri

questionnaire n. chestionar; *Data were collected during spring 2012 using two web-based questionnaires, one for business schools and one for students and recent graduates.* (economist.com)

quotation mark / inverted commas n./n.pl. ghilimele; *If a complete sentence in quotes comes at the end of a larger sentence, the final stop should be inside the inverted commas.* (economist.com)

R

racism n. rasism; *The case illustrates the complexity of taking into account the role that racism and other forms of prejudice play in crime.* (economist.com)

racial bias n. prejudecată rasială; *First, they needed to compare the degree of pre-existing racial bias across states.* (economist.com)

rapport n. relație, raport interuman; *During his three and a half years as chairman of the joint chiefs, Admiral Mullen has flown to Pakistan well over 20 times for meetings with the head of the army, General Ashfaq Kayani, in an effort to build a personal rapport with the man widely seen as the most powerful in the country.* (economist.com)

readability n. lizibilitate, gradul de ușurință cu care se poate citi un text; *So-called "readability scores" are a silly way to judge political speeches.* (economist.com)

receiver n. receptor (la telefon); receptor (al unui mesaj, în procesul comunicării); *Dr Capraro's volunteers were either "senders" or "receivers" in each experiment.* (economist.com)

recipient n. destinatar, primitor, beneficiar; *The recipient of a public scholarship is morally justified only so long as he regards it as restitution and opposes all forms of welfare statism.* (economist.com)

receptivity n. receptivitate; *To speak metaphorically, a drug which targets*

cells with increased receptivity to epidermal growth factor would be like throwing water on a fire. (economist.com)

recommendation letter n. scrisoare de recomandare; *At the moment they must rush to submit seven different recommendation letters for the seven schools to which the applicant is applying. (economist.com)*

recommendation n. recomandare; *Each week you will receive a share recommendation from a fund manager, telling you whether the stock's price will rise or fall over the next week. (economist.com)*

referee n. persoană care dă o referință/recomandare, referent

reference line n. subiectul, scopul (într-o scrisoare); *A subject or reference line may be useful to alert the recipient to the purpose of your letter. (economist.com)*

reference n. referință, recomandare

reiterate v. a reitera, a repeta; *Sales growth has delivered an interim net profit of JPY14.3bn, allowing the firm to reiterate profit guidance of JPY40bn for the full year. (economist.com)*

reject an offer v. a respinge o ofertă

rejection of job application n. neacceptarea unei cereri de angajare

reminder n. scrisoare de revenire; *If the action you are waiting for is due on a specific date, send a gentle reminder email on the first day that the action is actually late. (business.tutsplus.com)*

repetition n. repetiție; *Musing on the difficulties that this presents, she fears boring with repetition those who remember, and confusing with elliptical reference those who do not. (economist.com)*

report n. raport; *His plan was to write a report entitled "Putin. War", print huge numbers of copies, and distribute them on the streets. (economist.com)*

resignation letter n. scrisoare de demisie; *When you resign from employment, it's a good idea to provide the company with a professional resignation letter informing your employer that you will be resigning. (www.thebalance.com)*

resistance to change n. rezistență la schimbare

response to a letter of complaint n. răspuns la o scrisoare de reclamație

resume n. C.V., autobiografie; *Do remember that your resume is aimed at time-poor professionals. (economist.com)*

revision n. recapitulare, revizuire; *The revision means Nigeria leapfrogs South Africa to be Africa's largest economy. (economist.com)*

role-play n. joc de rol

rough draft n. ciornă

rumours n.pl. bârfe; *Rumours have long swirled that Apple, maker of the iPhone and the world's most valuable listed company, is planning some*

sort of high-tech television, with which the Xbox One looks well-placed to compete. (economist.com)

S

salutation n. formulă de salut; *They arrived in large cardboard boxes—at least 10,000 letters, written to whomever would read them, beginning with the salutation ‘Dear Reader.’ (forbes.com)*

search engines n.pl. motoare de căutare; *Topic-specific search-engines hope to challenge Google, at least in some areas. (economist.com)*

selective attention n. atenție selectivă; *So Elaine Fox and her colleagues at the University of Essex, in Britain, wondered whether genes play a part in the selective attention to positive or negative material, with consequent effects on outlook. (economist.com)*

semicolon n. punct și virgulă; *Semi-colons should be used to mark a pause longer than a comma and shorter than a full stop. (economist.com)*

sender n. emițător; *And be sure they use an e-mail service that shows the sender's real IP (internet protocol) address. (economist.com)*

show hospitality v. a manifesta ospitalitate

slang n. slang, argou; *In the 19th century, if young people were using slang terms among themselves, those words had to become very well entrenched before anything came into popular use. (nytimes.com)*

snail mail n. poștă/corespondență transmisă cu ajutorul mijloacelor de transport tradiționale

social chat n. conversație mondenă

social media n. mass-media de socializare; *It is the first time that the government has admitted that UK citizens, talking via supposedly private channels in social media such as Twitter direct messages, are deemed by the British government to be legitimate legal targets that do not require a warrant before intercepting. (the guardian.com)*

socialise with sb v. a întreține relații sociale cu cineva; *Restrictions in Iran may not rival Saudi Arabia—Iranian women are permitted to drive and openly socialise with male friends—but a political debate has broken out about how they should conduct themselves in public. (economist.com)*

speaking skills n.pl. capacitatea de exprimare orală; *But they often struggle to put a sentence together when speaking, since the rote-learning still practiced in many Vietnamese universities leaves little room for speaking skills. (economist.com)*

spell checker n. corector; *Google applies this principle of recursively learning from the data to many of its services, including the humble spell-*

check, for which it used a pioneering method that produced perhaps the world's best spell-checker in almost every language. (economist.com)

spelling n. ortografie; *Two decades ago the French Academy, a group of 40 greybeards charged with keeping the language pure, decided to reform French spelling. (economist.com)*

spoken message n. mesaj vorbit; *In some contexts, an e-mail is a lot like a quick spoken message that just happens to be written down. (economist.com)*

staff magazine n. revistă (săptămânală sau lunară) publicată pentru angajații unei organizații; *We produce a staff magazine called Connect which is full of information about staff achievements, new developments, initiatives and any changes. (www.lancsteachinghospitals.nhs.uk)*

status inquiry n. scrisoare care solicită informații despre situația financiară a unei firme

store v. a stoca, a reține (cuvinte, informații); *DNA is, after all, already used to store information in the form of genomes by every living organism on Earth. (economist.com)*

stress n. accent; *That element is now missing: most ECD policies put the stress simply on educating kids aged four or five. (economist.com)*

stumbling block n. obstacol, impediment; *And, as an American professor in France tells Johnson, coming from another culture—not just another language - allows people to notice stumbling blocks and habits of thinking shared by the rest of the natives. (economist.com)*

subject line n. (formularea care conține) obiectul scrisorii; *The subject line read "Washington University Office of Undergraduate Admissions". (nytimes.com)*

summarise v. a face un rezumat, a rezuma; *Hillel the Elder, a first-century religious leader, was asked to summarise the Torah while standing on one leg. (economist.com)*

T

table of contents n. tablă de materii, cuprins; *You already know that a table of contents makes it easier for your readers to work with long documents of 10 or more pages. (https://learning.linkedin.com)*

tailor one's style v. a-și adapta, a-și cizela stilul

take notes v. a lua notițe; *Taking notes on paper sends a signal that the notes will be put away five minutes at the end of the meeting and never picked up again. (economist.com)*

take turns v. a vorbi cu rândul/pe rând

targeted audience n. public țintă; *Advertisers can narrow down their target*

audience by age, gender and tastes (expressed through Facebook's "likes") as well as by area. (economist.com)

teamwork n. muncă în echipă; *"In keeping with our company mission, we strive to create a joyful atmosphere that fosters individual growth, social consciousness and collaboration and teamwork."* (forbes.com)

telecommunications n.pl. sistem de telecomunicații; *The cost of telecommunications has fallen worldwide developing countries still pay far more for communications than developed countries as a proportion of overall income.* (economist.com)

telegram n. telegramă; *One of the sad consequences of the death of the telegram was the disappearance of brevity as a communications skill.* (economist.com)

termination letter n. scrisoare de încetare a unui contract, de reziliere, de concediere; *Mr Comey was caught unawares: his termination letter was delivered to his office while he was travelling, and he reportedly thought it was a prank when informed of the news.* (economist.com)

title page n. pagină titlu; *The dust jacket and the title page carry different dates, and both are wrong.* (economist.com)

tone n. ton al vocii, al unui mesaj etc.

tone of voice n. tonul vocii; *The pitfalls for women's political language come at every level, from tone of voice to word-choice to the topics of conversation to conversational styles.* (economist.com)

topic n. subiect; *Don't be afraid to tackle weighty or political topics -just make sure you're delivering worthwhile insights and value to your readers.* (forbes.com)

topic sentence n. propoziție principală

translate v. a traduce; *That leaves it time to translate the text into the country's four official languages (French, German, Italian and Romansh) and to broadcast it repeatedly on the radio.* (economist.com)

translation n. traducere, meseria de traducător; *Translation can be lonely work, which may well be why most translators choose the career out of interest, not because they crave attention.* (economist.com)

transportation correspondence n. corespondență referitoare la transporturi

typeface n. caracter tipografic; *Few people use more than a couple of the hundreds of typefaces that come installed on their computers.* (economist.com)

typical business letter n. scrisoare tipică în corespondența de afaceri

typo n. greșeală de tipar; *In February of that year cyber-crooks stole \$81m directly from the central bank of Bangladesh—and would have got away with more were it not for a crucial typo.* (economist.com)

U

underline v. a sublinia; *Five new works underline the growing importance of shared values and standards - or their absence - in international affairs.* (economist.com)

unfavourable information n. informații nefavorabile; *Do drug firms suppress unfavourable information about new products?* (economist.com)

upward communication n. comunicare de jos în sus (pe scara ierarhică a unei organizații); *They provide direct information and reaction (upward communication), prevent misunderstandings, help people to accept changes and increase their commitment, and, last but not least, provide control and strengthen the leader's position.* (www.ncbi.nlm.nih.gov)

V

verbal communication n. comunicare verbală, cu ajutorul cuvintelor; *A lot of Japanese people have very good written and reading ability in English, but you'd hit a dead end if it came to verbal communication.* (economist.com)

vernacular n. limbaj colocvial; *"The Internet is everywhere, but it has its own regional vernacular," he said.* (www.nytimes.com)

videoconference n. videoconferință; *Facing a jail term for corruption if he returns, he runs the country by videoconference from Dubai.* (economist.com)

visual aid n. material/suport vizual; *As a visual aid accompanied with explanation it succeeds in producing the "I want to look at that more closely" re-action.* (economist.com)

voice of verb n. diateză verbală

W

warning letter n. scrisoare de avertisment, avertisment scris (pentru încălcarea regulamentului de muncă); *The warning letter was related to the violations of standard manufacturing practices at Interpharm's Modrany facility.* (economist.com)

widely spoken language n. limbă vorbită de un număr mare de vorbitori /de largă circulație; *It is the second most widely spoken language after*

English and therefore enhanced the inclusiveness of the proceedings the most. (economist.com)

wind up a presentation v. a încheia o prezentare

word order n. topică, ordinea cuvintelor într-o propoziție; *But if you mess with that word order in the slightest you'll sound like a maniac.* (economist.com)

write the final draft v. a scrie (o prezentare) în forma finală

writing skills n. capacitatea de exprimare scrisă; *To avoid being "the coffee-bean pickers of the future", one veteran counsels improving specialist knowledge and writing skills to get high-end work. (economist.com)*

writing style n. stil de scris; *But many think that it was because Mr Romer clashed with staff over the Bank's writing style. (economist.com)*

written communication n. comunicare scrisă; *"One former long-term CEO of Inditex, and Mr Ortega's business partner for 31 years, José María Castellano, says that his ex-boss's working method is to discuss things intensely with small groups, delegate paperwork, listen hard to others and prefer oral over written communication. (economist.com)*

written message n. mesaj scris; *He went to Congress to deliver the State of the Union address rather than submit a written message, as every President since Jefferson had done. (newyorker.com)*

ECONOMICS

A

abnormal loss n. pierdere anormală (situație în care veniturile totale nu acoperă costurile totale)

abnormal profits n.pl. profituri anormale/ excedentare (situație în care o firmă obține un profit peste necesarul desfășurării activităților sale economice); *The rest of the abnormal profits are to be found in the technology sector, where firms such as Google and Facebook enjoy market shares of 40% or more.* (economist.com)

absolute total loss n. pierdere totală reală

absolute advantage n. avantaj absolut al țării care realizează produse la costuri mai scăzute/mai eficient decât alte țări; *Since East can produce both wheat and bicycles more cheaply than West, it has an absolute advantage in both industries.* (economist.com)

absolute poverty n. stare de sărăcie absolută (sub limita nivelului de trai); *The official measure of "absolute" poverty includes all those in households with income less than 60% of the national median in 2010-11, in constant prices (around £280 a week for a couple with no children today).* (economist.com)

access to capital market n. accesul la piața de capital

activity rate n. gradul / rata de ocupare a populației active

ad valorem tax n. impozite/ taxe stabilite ca procent din prețul de vânzare/valoarea produsului; *In terms of taxation, the code fixes an ad valorem tax of 4% of output for base metals, 5% for precious metals, 7% for precious stones and 2% for other minerals.* (country.eiu.com)

advanced country n. țară avansată din punct de vedere economic

aerospace industry n. industria aeronautică și spațială; *But the Chinese have made it clear that both companies will be expected to help build China's aerospace industry if they want to win future orders for larger aircraft.* (economist.com)

affluent society n. societate bogată; *Some of its strategists believe that even when it is being battered it is better able to sustain a drawn-out war of attrition than Israel, an affluent society which likes to get its wars over with fast.* (economist.com)

age pyramid n. piramida vârstelor

ageing n. îmbătrânirea populației; *Until the mid-nineties it was not thought that the process of ageing was subject to any general control.* (economist.com)

aggregate demand n. cerere agregată; *This monetary misjudgment resulted in a boom in nominal final sales and an aggregate demand bubble in 1999-2000.* (forbes.com)

aggregate supply n. ofertă globală; *The best stimulus plans both revive aggregate demand and enhance aggregate supply.* (economist.com)

agricultural production n. producție agricolă

agricultural sector n. sectorul agricol; *The agricultural sector contracted by 2% in 2013 as a halving of the cereal harvest, to 1.3m tonnes, more than offset strong output growth in other areas, such as horticulture and livestock.* (country.eiu.com)

agro-business n. industria agro-alimentară; *The government aims to tackle these shortcomings under its Agrobusiness 2020 strategy, which earmarks budget expenditure of Tenge2.9trn (US\$15.9bn) for the sector in the period 2013-20.* (country.eiu.com)

agro-tourism n. agro-turism

alternative sources of energy n.pl. surse de energie alternativă / neconvenționale

amalgamation n. fuziune

ancillary adj. subsidiar, colateral, adiacent; *Its business model minimises non-essential perks, maximises ancillary revenue, and involves flying to cheaper, secondary airports on the outskirts of its advertised destinations.* (economist.com)

appropriate technology n. tehnologie adecvată

arms industry n. industria de armament; *Mr Sutanovac says that NATO has given the Serbian arms industry the go-ahead to export to its armies.* (economist.com)

artificially stimulated demand n. cerere stimulată artificial

assembly line n. linie de montaj; *The parts used in mass production are often manufactured elsewhere and then put together on a moving production facility known as an assembly line.* (economist.com)

attrition n. reducerea naturală a personalului (prin pensionare, demisie sau deces)

audio-visual industry n. industria audiovizualului; *French films, which get most of the country's FFr3 billion (\$517m) subsidy to the audio-visual industries, have reckoned for many years to take between a third and 40% of the domestic market.* (economist.com)

austerity n. austeritate

autarky n. autarhie, independență economică; *That could account for the 8,000 years of genetic autarky in the ancestry of Native Americans, for it was not until the ice sheets retreated (starting about 16,000 years ago),*

that anyone in Beringia would have been able to pass to the rest of the Americas. (economist.com)

automatic stabilisers n.pl. factori de stabilizare automată

average cost n. cost mediu; *In America the average cost of congestion to a car-owning household is estimated to be \$1,700 a year; in France it is \$2,500.* (economist.com)

average cost pricing n. determinarea prețurilor pe baza costurilor medii; *The stock closed on Dec. 7 at \$28.57, up 150% from Isaly's average cost price since he began buying it two years ago.* (forbes.com)

average revenue n. venit mediu provenit din vânzări și încasări; *The social network employs only around 3,000 staff, giving it an average revenue of \$1.2m per person in 2011.* (economist.com)

average total cost n. cost total mediu

B

backward integration n. integrare pe verticală prin fuzionarea unei firme cu una din firmele furnizoare de materii prime); *Merging with something further back in the process (if a food manufacturer were to merge with a farm, say) is known as backward integration.* (economist.com)

balance of payments n. balanță de plăți; *The balance of payments records two different kinds of transactions: cross-border payments for goods and services (ie, exports and imports), which are recorded in the "current account", and cross-border payments for assets.* (economist.com)

balance of trade n. balanță comercială; *The U.S. balance of trade will improve and producing states will enjoy job growth and revenues.* (nytimes.com)

balanced budget n. buget echilibrat

balancing items n.pl. conturi rectificative; sold contabil

banking industry n. sectorul bancar; *The crisis has taught people a lot about the banking industry and the thought processes of its leaders.* (economist.com)

barriers to entry n.pl. bariere la intrare (economice sau tehnice, la intrarea unor noi produse pe piață)

barter n. troc, schimb în natură; *Barter is still alive and well—and not just in countries with chronically weak currencies. In America, it has even made something of comeback: in 1998, roughly \$10 billion in goods and services were bartered, either offline or on the Internet.* (economist.com)

basic commodity n. produs de bază

best-case scenario n. varianta optimistă; *The best case scenario for Bitcoin is that the various countries where Bitcoin is circulating decide to create a unified and official “regulated” exchange.* (economist.com)

bilateral agreement n. acord bilateral; *The permanent ambassadors from the 28 EU states have approved a mandate that will allow the EU to negotiate a bilateral agreement with Cuba.* (economist.com)

bilateral aid n. ajutor bilateral

birth rate n. rata natalității; *Mexico's birth rate, once among the world's highest, is in free-fall.* (economist.com)

black labour n. muncă la negru

black market n. piața / bursa neoficială /neagră; *After stabilising at BsF1,000-1,100:US\$1 from early June until mid-October, the black-market exchange rate has weakened sharply in recent weeks, trading at over BsF1,900:US\$1 in mid-November.* (www.eiu.com)

black / underground economy n. economie disimulată/ subterană; *In a poll of the EU's 27 member countries, Denmark and the Netherlands are the (self-confessed) biggest users of the underground economy.* (economist.com)

boom n. prosperitate, avânt economic; *It coincided with a boom in the stockmarket, up 10% since then, as investors began to salivate over the prospect of tax cuts and deregulation.* (economist.com)

break even point n. prag de rentabilitate; *By forward-pricing its storage batteries, it is banking on the cost per kilowatt-hour falling further down the learning curve and crossing the break-even point sooner rather than later.* (economist.com)

break monopoly v. a dizolva / distruge un monopol; *A battle to break the monopolies in Europe's postal industry is about to begin.* (economist.com)

budget estimates n.pl. previziuni bugetare; *This was an increase of US\$120.7m—or 4%—year on year, exceeding the government's budget estimates by US\$103.8m.* (economist.com)

budget policy n. politică bugetară

budget surplus n. excedent bugetar; *Figures revealed a larger-than-expected budget surplus in the first half of 2016, and put Germany on track for its third year in a row in the black.* (economist.com)

budgeting n. elaborare și executare a bugetului

building / construction industry n. industria de construcții civile; *Saddled with massive debts and useless property, propped up by wasteful public-works projects, dependent on links with the Liberal Democratic Party:*

the construction industry has come to represent all that is wrong with Japan. (economist.com)

built-in structural deficit n. deficit structural încorporat

business cycle n. ciclul activității economice; *Arnold Kling is seeking to rehabilitate the idea of real business cycles and the belief that recessions are all about the misallocation of resources. (economist.com)*

business slowdown n. încetinire, reducere a activității economice; *In 2008, two large firms in San Francisco, Thelen and Heller Ehrman, imploded in part because of a business slowdown. (nytimes.com)*

C

capital consumption n. depreciere a mijloacelor fixe; *Net savings are those required to finance investment net of capital consumption. (graphics.eiu.com)*

capital cost n. cost direct de investiție; *Ever-lower capital costs, particularly in solar, could go some way to bucking this trend, making investments cheaper even as they become more risky. (economist.com)*

capital gain n. plus valoare (creșterea valorii diferenței dintre prețul de vânzare și de achiziție a activelor); *Over the long run, reinvested dividends rather than capital gains have comprised the vast bulk of returns. (economist.com)*

capital gains tax n. impozit asupra plusvalorii (în urma reevaluării patrimoniale); *Selling is next to impossible—not only because of the capital-gains tax, which for Mr Paulson could have exceeded \$200m, but also because holding the shares expresses the boss's confidence in the firm better than words ever can. (economist.com)*

capital investment n. investiții în mijloace de producție; *Total gross fixed capital investment went up by 7.8% year on year. (country.eiu.com)*

capital output ratio n. raportul capital-producție

capital reserves n.pl. rezerve de capital; *Mr Scholes favours relying less on VAR² to calculate capital reserves against losses. (economist.com)*

capital-intensive industries n.pl. industrii ale capitalurilor

capitalism n. capitalism; *The crisis of Western liberal capitalism has coincided with the rise of a powerful new form of state capitalism in emerging markets, says Adrian Wooldridge. (economist.com)*

capitalist n. capitalist, industriaș; *It is a common place in left-wing circles that wars are started to satisfy capitalist interests; arms manufacturers and the like. (economist.com)*

² value-at-risk

car industry n. industria automobilelor

cartel n. cartel; *Ahead of a May 25th meeting of OPEC, the oil producers' cartel, they promised to extend cuts agreed last year by nine months, to March 2018, pushing oil prices up sharply, to around \$50 a barrel.* (economist.com)

casual labour n. mână de lucru ocazională

cattle-raising n. zootehnie, creșterea animalelor (a cornutelor); *The TSCRA, which has 14,000 members, oversees much of the cattle-raising in Oklahoma and Texas.* (economist.com)

ceiling n. plafon; *Over the past week, there has been an uptick in fretting over the outcome of the debt-ceiling negotiations.* (economist.com)

cheap labour n. mână de lucru ieftină

chemical industry n. industria chimică; *As the provider of raw materials for a host of industrial activities, the chemical industry generally tracks overall economic growth, as it will in 2013.* (economist.com)

closed economy n. economie închisă

clothing industry n. industria producătoare de confecții; *Mr. Ingram, 52, opened his couture bridal shop in 2002 after accumulating 20 years of experience in the clothing industry.* (nytimes.com)

commodity exchange / market n. bursa de mărfuri

communism n. comunism; *Communism's first big advantage was that it played on two human appetites—the noble desire for justice and the baser hunger for vengeance.* (economist.com)

comparative advantage n. avantaj comparativ; *The two countries should still specialise, even on the basis of this comparative advantage—if England is slightly worse than France at making wool, and much worse at making wine, it should specialise in wool and trade.* (economist.com)

competition n. concurență; *There is an emerging consensus among economists that competition in the economy has weakened significantly.* (economist.com)

competitive economy n. economie concurențială, caracterizată de concurență

competitiveness n. competitivitate, concurențialitate; *Regulation, innovation, infrastructure, education: each of these is crucial to competitiveness.* (economist.com)

competitor n. concurent

computer industry n. industria informatică, a calculatoarelor; *The computer industry is built on the assumption that PCs and electrical devices are replaced every few years.* (economist.com)

concession n. concesionare; *In early July it was reported that a woman who had leaked news on social media of the grant by Luang Prabang province of a land concession near a famous landmark had been arrested.* (economist.com)

consumer price index (CPI) n. indicele prețurilor bunurilor de consum; *The most popular measure, the consumer price index (CPI), is a representative basket of goods and services drawn from a survey of the spending habits of 12,200 households.* (economist.com)

consumer society n. societate de consum; *In addition to material gains such as these, and to all the other blessings of western "consumer society", broader measures of well-being have raced upward as well: infant mortality has plummeted, life expectancy has soared, and the quality of those extended years of life, in terms of freedom from chronic sickness and pain, is better than earlier generations ever dreamed it could be.* (economist.com)

consumerism n. consumerism; *According to Geert Hofstede, a Dutch psychologist who has devised a means of quantifying such things, Britain is the most individualistic country in Europe; a place of "rampant consumerism" where "the route to happiness is through personal fulfilment" rather than collective endeavour.* (economist.com)

consumption n. consum; *Over the past decade it has accounted for 60% of the world's growth in oil consumption, helping to push up prices until they collapsed in 2014.* (economist.com)

corporate income tax n. impozit asupra veniturii societăților

Cost of Living Index n. indicele costului de trai; *Expenses incurred from consuming food outside of the home are assigned a weight of 9.5% in the cost of living index.* (forbes.com)

cost of production n. cheltuieli de producție

cost push inflation n. inflație determinată de creșterea prețurilor

credit policy n. politica creditelor; *Events of the last five years make clear that there is a third lever that while poorly understood and difficult to model, it is at times critical: credit policy.* (economist.com)

cripple economy v. a paraliza economia (unei țări); *Thanks to a cut in Poland's debt-to-GDP ratio, from 83% in 1990 to 56% in 1993, debt-service obligations did not cripple the economy.* (economist.com)

crisis n. criză

crumbling economy n. economie fragilă, în decădere; *Then there are the people who won't be able to manage even a lowered payment because of job losses related to the crumbling economy.* (forbes.com)

currency appreciation n. creștere valutară; *Currency appreciation raises threat of deflation.* (country.eiu.com)

currency depreciation n. scădere valutară; *The Banco Central del Paraguay (BCP, the Central Bank) intervened on almost a daily basis in the open market in January to try to curb currency depreciation, running down reserves by US\$140m. (country.eiu.com)*

D

debtor nation n. stat cu o balanță de plăți deficitară; *Argentina is the world champion in this category: it's the most notorious deadbeat debtor nation on the planet. (fobes.com)*

decline n. decădere, declin; *In 1991, Carlos Menem, a pragmatic Peronist, and Domingo Cavallo, his economy minister, set out to reverse this decline through free-market reforms such as open trade. (economist.com)*

deflation n. deflație

demand curve n. curbă a cererii; *Usually, as the price of a good comes down, the quantity demanded increases; the demand curve therefore slopes downwards from left to right. (economist.com)*

demand led inflation n. inflație cauzată de cerere

demand theory n. teoria cererii

demography n. demografie; *Demography alone will not deliver Texas to Democrats: the Hispanic population is over 9.5m, but fewer than half are eligible to vote, and of those many do not bother, notably the young and less educated. (economist.com)*

depression n. descreștere economică ce are ca rezultat o rată mare a șomajului

deregulation n. abolire a reglementărilor ce impun controale ale operațiunilor de piață; liberalizare (politica neintervenționistă a statului); *Deregulation allowed America's fledgling craft-brewing industry to flourish. (economist.com)*

devaluation n. devalorizare (a valorii monedei interne în raport cu alte monede)

developed country n. țară dezvoltată; *Developed countries are beginning to take back service-industry jobs too. (economist.com)*

developing country n. țară în curs de dezvoltare

development aid n. ajutor internațional pentru dezvoltare; *Official development aid, which includes grants, loans, technical advice and debt forgiveness, is worth about \$130 billion a year. (economist.com)*

direct taxation n. impozitare directă

disposable income n. venit disponibil (pentru cheltuială sau economisire); *Gross household disposable income per person increased by 8.1%*

between early 2007 and early 2015; GDP per person increased by only 3.2%. (economist.com)

distribution of income n. distribuția venitului

division of labour n. diviziunea muncii; *Modern humanity's battle with Neanderthals may have been won by the women who invented the division of labour. (economist.com)*

division of markets n. împărțirea piețelor de desfacere

domestic industry n. industria națională; *But GTA's data do make it clear that countries have found ways other than traditional protectionism to help domestic industry, keep out imports and boost exports, often under the guise of industrial policy. (economist.com)*

domestic /national output n. producție fizică internă

downsize v. a reduce (tală unei întreprinderi) prin diminuarea numărului de angajați; *GM's decision to downsize has many merits, but the advantages of getting bigger are much less clear-cut for its European counterpart. (economist.com)*

downturn n. tendința de regres

downward trend n. tendință descendentă

dumping n. dumping, practicarea (la export) a unor prețuri sub cele ale pieței respective; *Anti-dumping is a particularly pernicious form of protection, because it lurks beneath a veneer of respectability. (economist.com)*

duopoly n. duopol; *Since the 1990s the global market for full-sized commercial airliners has been a duopoly. (economist.com)*

durable goods n.pl. bunuri de folosință îndelungată; *For those selling durable goods, deflation may seem more worrying. The price of new cars is flat in Britain, slowly sliding in Portugal and tumbling in Greece, where a new motor is nearly 20% cheaper than in 2005. (economist.com)*

E

economic agent n. agent economic; *If you assume that economic agents are completely rational, two immediate conclusions follow. (economist.com)*

economic data n.pl. date economice

economic development n. dezvoltare economică; *Industrial policy can spur economic development. (economist.com)*

economic downturn n. recesiune economică; *There should be nothing more disheartening for an MBA student than, after all that work, graduating into an economic downturn. (economist.com)*

economic effects of taxation n.pl. efectele economice ale impozitării

economic efficiency principle n. principiul eficienței economice

economic environment n. mediu economic; *The market begins its bottoming process and prepares for a better economic environment ahead.* (economist.com)

economic evolution n. evoluție economică

economic flow n. flux economic

economic forecasts n.pl. previziuni economice; *It is a fair criticism that economic forecasts are often wrong; it is very hard to predict recessions in particular.* (economist.com)

economic freedom n. libertate economică

economic geography n. geografie economică

economic growth n. creștere economică; *Higher taxes can lower inequality without denting economic growth.* (economist.com)

economic indicator n. indicator economic

economic infrastructure n. infrastructură economică

economic literature n. literatura de specialitate din domeniul economic; *The economic literature is pretty clear that moving people from low productivity places to high productivity places is very good for both the people that move and the economy as a whole.* (economist.com)

economic policy n. politică economică

economic rent n. rentă (economică) (supravenitul unui factor de producție); *An intriguing line of research identifies an increase in the incidence of economic “rents” (profits over and above the levels needed to justify investment or input of work) as a possible villain.* (economist.com)

economic sovereignty n. suveranitate economică

economic trend n. tendință economică

economic welfare n. bunăstare economică; *In 1972 Mr Nordhaus and James Tobin, a colleague at Yale, came up with a “measure of economic welfare” which counted some bits of state spending, such as defence and education, not as output but as a cost to GDP.* (economist.com)

economical adj. rentabil, economicos; *A quieter, more economical jet engine, fitted with a gearbox, is about to arrive.* (economist.com)

economics n.pl. științe economice

economies of scale n.pl. economii la scară (reducerea costurilor unitare prin creșterea producției); *Aboard one of the world's largest container ships, moving almost imperceptibly through the seas off Vietnam, it's easy to appreciate the economies of scale that allow a T-shirt made in China to be sent to the Netherlands for just 2.5 cents.* (economist.com)

economist n. economist

economy n. economie (națională); *The euro-zone economy has further strengthened, raising the prospect that monetary policy will soon be less accommodating.* (economist.com)

efficiency n. eficiență

elasticity of demand n. elasticitatea cererii; *The price charged for something depends on the tastes, income and elasticity of demand of customers.* (economist.com)

elasticity of supply n. elasticitatea ofertei

embargo n. embargo; *After meeting the country's new president, Tran Dai Quang, at his butter-yellow palace in the capital, Mr Obama declared that his administration would lift an embargo which for decades has prevented American firms from selling weapons to the country.* (economist.com)

emerging market n. piață emergentă; *After a rocky few years, emerging markets have become more mature and resilient, says Simon Cox.* (economist.com)

entente n. înțelegere, acord

equilibrium n. stare de echilibru; *Nobody thinks that real-world economies can ever be that perfect; at best there is "partial equilibrium".* (economist.com)

equity principle n. principiul echității; *The four basic equity principles can be combined to generate such a metric, which in turn can be used to allocate the world's carbon budget to the different countries in a way which is compatible with the global temperature target.* (economist.com)

excess demand n. cerere excesivă

excess supply n. ofertă excesivă; *Years of over-investment and a cooling economy have resulted in vast excess supply.* (economist.com)

exchange rate n. rată de schimb

expansion n. expansiune, dezvoltare

externality n. externalitate, efect extern (efect de propagare a producției sau a consumului, pentru care nu se efectuează plăți); *That's a negative externality; it means that too many drivers will use a road and cause it to become congested unless that cost is somehow internalised—as through a congestion toll.* (economist.com)

F

factors of production n.pl. factori de producție; *The great inventions of that century—the steam engine, mechanical spinning, smelting iron with coke—all served to economise on the expensive factor of production and use more of the cheaper one.* (economist.com)

fair competition n. concurență loială

fall in consumption n. scădere a consumului

fast-growing country n. țară cu creștere rapidă; *Take oil-rich Angola, once the fastest-growing country on the continent: it will not grow at all this year, and is wrestling with inflation of 38%. (economist.com)*

finished product n. produs finit; *New cars can be designed and viewed on screen rather than laboriously designed bit by bit, then demonstrated in a clay model to show what the finished product will look like. (economist.com)*

fiscal policy n. politică fiscală; *The constraints facing central banks suggest better hopes for the second way forward—greater reliance on fiscal policy. (economist.com)*

fixed costs n.pl. costuri fixe

fluctuation n. fluctuație; *But the two most common responses were straightforward economics: lack of staff and extreme fluctuations in demand. (economist.com)*

food industry n. industria alimentară; *But the food industry is finding that there is no longer much money to be made in making meat-free products. (economist.com)*

forecast n. previziune

forest industry n. industria forestieră; *Logging companies, unions and green groups have since drawn up a statement of 18 principles redefining Tasmania's forest industry. (economist.com)*

foreign direct investment (FDI) n. investiții străine directe; *Global inflows of foreign direct investment (FDI) fell by 18% in 2012 to \$1.35 trillion, as the world economy slowed and political uncertainty in some big economies made investors cautious. (economist.com)*

forward / vertical integration n. integrare pe verticală, prin fuziunea unei firme cu una din firmele distribuitoare; *The company's acquisitions have been crucial in creating the horizontal and vertical integration that support its platforms in cotton, corn and soybeans. (economist.com)*

free competition n. concurență liberă; *With so many barriers to free competition, Japanese workers are 25% less productive than Americans. (forbes.com)*

free market n. libera concurență, piața liberă; *When the Soviet Union collapsed 25 years ago, Russia looked set to become a free-market democracy. (economist.com)*

free trade n. liber-schimb

free-trade area n. zonă de liber schimb; *Nominally a free-trade area for more than a year, there is not much sign of economic integration in ASEAN.* (economist.com)

freehold land n. proprietate funciară deplină; *This proved particularly controversial in light of the government's recent decision to scrap fees on freehold land for tea estates.* (country.eiu.com)

G

give a boost to v. a impulsiona; *The tax would have no effect on the price of American coffee mugs sold abroad and therefore would not give a boost to exporting American mugmakers.* (economist.com)

globalisation n. globalizare; *The globalization of today's workforce has not developed on its own, but rather through a set of interlinked forces.* (futuretrends.eiu.com)

globalisation of economic problems n. globalizarea problemelor economice
go global v. a se mondializa, a se globaliza; *Herzogenaurach is living proof that as jobs drain away to China and other parts of East Asia, small local businesses in Europe can also go global.* (economist.com)

government expenditure n. cheltuieli guvernamentale; *According to estimates by the Observatorio de la Política Fiscal (OPF, an independent fiscal policy watchdog) government expenditure during the first five months of 2011 rose by 28% year on year, to US\$6.6bn.* (country.eiu.com)

government intervention n. intervenție guvernamentală; *Interventionists homed in on South Korea's industrial policies as evidence that selective government intervention and protectionism were a good thing.* (economist.com)

grab a market share v. a acapara un segment de piață

gross adj. brut; *The IMF reckons that gross government financing needs (defined as the sum of budget deficits and funds required to roll over debt that matures in the course of the year) for rich countries will rise to 27% of their combined GDP in 2011 from 25.8% of their output last year.* (economist.com)

Gross Domestic Product (GDP) n. Produs Intern Brut (PIB); *This comprehensive country-by-country data set focuses on the key economic indicators for the gross domestic product of Philippines, with up to 87 key data series ranging from 1980 to 2050.* (economist.com)

Gross National Product (GNP) n. Produs Național Brut (PNB); *When a first-year undergraduate first encounters the idea of GDP as the value added in an economy, adjusted for inflation, it sounds pretty*

straightforward, says Sir Charles Bean, the author of a recent review of economic statistics for the British government. (economist.com)

Gross National Product (GNP) per capita n. Produs Național Brut (PNB) pe cap de locuitor

growth rate n. rată de creștere; *The problem seems to be the “GDP deflator”, a gauge of inflation by which the data are adjusted to derive the “real” growth rate. (economist.com)*

H

hard currency n. valută forte; *The system, which highlights divisions between those with access to hard currency and those without, has proved unpopular. (economist.com)*

heavy industry n. industria grea; *Such measures would hasten the shift away from coal and heavy industry. (economist.com)*

high-tech industry n. industria tehnologiei de vârf; *Only two British firms are both innovative enough to command respect in Silicon Valley, the heart of America's high-tech industry, and big enough to be in the FTSE index of the 100 largest companies. (economist.com)*

household consumption n. consum casnic; *Household consumption grew by a monthly 0.9% in August 2014, and by 2.5% year on year, according to seasonally and calendar-adjusted data from Statistics Sweden. (www.eiu.com)*

human capital n. capital uman; *We know, for example, that metropolitan areas with higher levels of human capital have had much stronger labour markets over the past decade. (economist.com)*

I

imperfect competition n. concurență imperfectă; *Cost management and safe guard against Price Discrimination in imperfect world with imperfect competition is an affair not under control of best Finance expert or CEOs. (economist.com)*

import duty n. taxă vamală; *On June 20th the government reduced rice import duties, owing to spiralling prices. (country.eiu.com)*

incidental and unforeseen expenses n.pl. cheltuieli neprevăzute

income tax n. impozit pe venit; *One argument often deployed against tax hikes for the rich is that the burden of taxation is already unfairly skewed,*

since roughly half of Americans pay no federal income tax at all.
(economist.com)

indebtedness n. îndatorare

indexing n. indexare; *Pacts offering job stability in exchange for not indexing salaries and pensions.* (economist.com)

indirect taxation n. impozitare indirectă

industrial economy n. economie industrializată; *The north's industrial economy had begun to crumble after the first world war; subsequent wars and government policy slowed the decline, but could not stop it.* (economist.com)

industrialisation n. industrializare

industrialised country n. țară industrializată; *The Organisation for Economic Co-operation and Development, a Paris-based club for industrialised countries and the best of the rest.* (economist.com)

inflationary consequences n.pl. consecințe inflaționiste

infrastructure n. infrastructură; *Five years on, India's famously creaky transport infrastructure is starting to look strong.* (economist.com)

insurance industry n. sectorul asigurărilor

interdependence of national markets n. interdependența piețelor naționale

international trade n. comerț internațional; *The rapid spread and subsequent slight retreat of such far-flung supply chains provides one possible explanation to a puzzle that is troubling policymakers: why international trade has been growing no faster than global GDP in the past few years.* (economist.com)

invisible balance n. balanță invizibilă

invisible trade n. comerț invizibil; *The improvement stems from a decline in the merchandise trade deficit, which more than offset a decrease in the invisible trade surplus (on services, income and current transfers).* (country.eiu.com)

involuntary unemployment n. șomaj involuntar; *As affected workers retire or pass away, the trade-induced losses from either the transfers they receive or involuntary unemployment will dissipate whereas the gains from trade should persist.* (economist.com)

Iron and Steel Industry n. industria metalurgică

J

job security n. siguranța locului de muncă; *Given that members of the US House of Representatives must face voters every two years, you'd expect*

them to have a lot less job security than European monarchs.
(economist.com)

jobless rate n. rata șomajului; *South Africa's high jobless rate is stoked by the fact that it is now one of Africa's slowest-growing economies.*
(economist.com)

joint-stock company n. societate pe acțiuni; *Yet the question remains pertinent. Shares were first issued in the 16th century, by Europe's new joint-stock companies, led by the Muscovy Company, set up in London in 1553 to trade with Russia.* (economist.com)

L

labour-intensive industries n.pl. industrie ce necesită forță de muncă extinsă; *Louis Kuijs of the Fung Global Institute, a think-tank, observes that some low-tech, labour-intensive industries, such as T-shirts and cheap trainers, have already left China.* (economist.com)

lagging economy n. economie în descreștere

laissez-faire economics n. teoria libertății economice; *Even Keynes's beliefs were a compromise between two ideologies, Marxism and laissez-faire economics.* (economist.com)

land reform n. reformă agrară

land tax n. impozit financiar; *A pure land tax, one without regard to how land is used or what is built on it, is the best sort.* (economist.com)

large-scale adj. pe scară largă

law of supply and demand n. legea cererii și ofertei; *Two factors determine the price of a barrel of oil: the fundamental laws of supply and demand, and naked fear.* (economist.com)

leading indicator n. indicator cheie

leading industries n.pl. industriile de vârf; *The decades after the civil war saw bursts of intense competition in America's two leading industries, oil refining and steelmaking, in which the robber barons quickly built up giant companies.* (economist.com)

leading/cutting edge technology n. tehnologie de vârf

less developed countries n.pl. țările slab dezvoltate; *In addition, as China's labor costs steadily rises more labor jobs will move to less developed countries or be replaced with automation.* (economist.com)

life cycle n. ciclul de viață (al unui produs)

life expectancy n. speranță de viață; *Demographers use mortality data—information about when people die and why—to estimate the likely life expectancy of people still alive.* (economist.com)

light industry n. industria ușoară

limited liability company n. societate cu răspundere limitată; *The limited-liability company is the building-block of capitalism, mobilising resources for investment.* (economist.com)

liquidity ratio n. coeficient de lichiditate

living standard n. standard de viață; *The General Household Survey, an annual snapshot of living standards published on August 22nd, suggests that the reach of municipal services has increased in the past decade.* (economist.com)

long-term adj. pe termen lung; *Evidence that this programme turned Britain's long-term economic performance around is more elusive than fans of Thatcherism would like.* (economist.com)

luxury goods n.pl. produse de lux; *Against the broadly bleak European backdrop of the past few years, one industry has thrived: luxury goods.* (economist.com)

M

macroeconomics n.pl. macroeconomie; *Robert Lucas, one of the greatest macroeconomists of his generation, and his followers are "making ancient and basic analytical errors all over the place".* (economist.com)

marginal costs n.pl. costuri marginale; *Those seeking housing services should always be able to get a better deal buying new construction than an existing home, and home prices should fall to the marginal cost of housing production.* (economist.com)

market opportunity n. posibilitate de desfacere a produselor pe piață; *Some see a market opportunity and draw up a business plan to take advantage of it.* (economist.com)

market value n. valoare de piață; *These prospects go some way to explaining a valuation higher than the market value of 87% of firms in the S&P 500 and more than a third higher than that of General Motors, which had a gargantuan \$152 billion in sales last year.* (economist.com)

mark-up n. adaos comercial; *The markup on a bottle of wine from a restaurant's wine list might typically be anywhere between 50 and 500 percent.* (economist.com)

mass retail n. distribuție în masă

median wage n. salariu mediu; *It will take effect in 2015 at € 8.50 (\$11.22) an hour, more than 40% of the median wage.* (economist.com)

medium-term adj. pe termen mediu

Most-Favoured-Nation Clause (MFN) n. Clauza națiunii celei mai favorizate; *Before the general agreement on tariffs and trade, there was*

often a most-favoured nation clause in bilateral trade agreements, which helped the world move towards free trade. (economist.com)

microeconomics n.pl. microeconomie; *A rash of results in “microeconomics”—which studies the behaviour of individuals—has suggested that Homo sapiens is not always Homo economicus, the paragon of cold-blooded rationality assumed by many formal economic models. (economist.com)*

minimum wage n. salariu minim pe economie; *Minimum wages are designed to protect vulnerable workers who might otherwise lack the bargaining power to command a decent pay package. (economist.com)*

mixed economy n. economie mixtă

mobility of labour n. mobilitatea forței de muncă

monetary policy n. politică monetară; *Small, open economies face the additional complication that capital flows from abroad can interfere with their own monetary policy. (economist.com)*

money issuing n. emisiune monetară

money supply n. masă monetară; *Broad measures of the money supply include notes and coins in circulation, the reserves that commercial banks hold at the central bank, and the deposits they in turn hold for their customers, including current accounts and less liquid savings instruments. (economist.com)*

monopolistic competition n. concurență de monopol

monopsony n. monopson; *Unlike most price-fixers, who seek to inflate their products' value, this one acts as a monopsony—using market power to obtain cheaper inputs—to squeeze its vulnerable employees. (economist.com)*

mortality rate n. rata mortalității

movement of capital n. mișcare de fonduri de capital; *For years now, free trade and free movement of capital have been respectable economic tenets, espoused—if sometimes reluctantly—by most politicians. (economist.com)*

movement of goods n. mișcare de mărfuri

multinational company n. companie multinațională; *Multinational companies, the agents behind global integration, were already in retreat well before the populist revolts of 2016. (economist.com)*

N

national debt n. datorie națională; *The government has laid out two scenarios for the national debt. (economist.com)*

national wealth n. bogăție/bunăstare națională

nationalisation n. naționalizare; *Proponents of nationalisation point to what they say are recent improvements in the water industry.* (economist.com)

natural person n. persoană fizică

natural resources n.pl. resurse naturale; *High prices may pep up the continent's short-term economic growth, but scholars have long suspected that its plentiful natural resources also breed instability and violence.* (economist.com)

natural unemployment n. șomaj natural; *Natural unemployment is often defined as the lowest rate of unemployment an economy will reach.* (www.investopedia.com)

net adj. net

niche n. oportunitate pe o piață; nișă de piață; *Nordic companies have thrived in well-defined global niches.* (economist.com)

non-wage costs n.pl costuri nesalariale

not for profit adj. (organizație) non-profit; *Teach for America (TFA), a not-for-profit organisation founded in 1990, places its young "corps members" at schools in poor areas to teach for two years.* (economist.com)



OECD (Organisation for Economic Cooperation and Development) n.
 Organizația pentru cooperare economică și dezvoltare; *The OECD reckons a two-percentage-point decrease in the growth of Chinese domestic demand for two years would reduce world GDP by 0.3 percentage points a year.* (economist.com)

oligopoly n. oligopol; *For more than a decade competition regulators have fretted that Britain's banking oligopoly is ripping off customers, mainly by stinging them with high fees for overdrafts or late payments.* (economist.com)

one-man business n. societate individuală

open economy n. economie deschisă; *The slim package of enticements, amounting to a slight lowering of barriers in some of the same industries, has made India "the most open economy in the world for FDI," said the office of Narendra Modi, the prime minister.* (economist.com)

opportunity cost n. cost de oportunitate

outsourcing n. aprovizionare prin subcontractare; *Outsourcing is a term used to describe almost any corporate activity that is managed by an outside vendor, from the running of the company's cafeteria to the provision of courier services.* (economist.com)

overall price level n. nivelul general al prețurilor
overmanning n. personal excedentar; *The usual post-communist problems of overmanning and slack management were exacerbated in 1995 when the company was sold for a fifth of its market value to supporters of the thuggish Vladimir Meciar, who was ousted as prime minister in October 1998.* (economist.com)
overproduction n. supraproducție
overseas investment n. investiție în străinătate; *According to the latest figures from the government's Foreign Investment Agency (FIA), the US received US\$101.4m of Vietnam's total overseas investment in the first three quarters of 2015.* (economist.com)

P

parallel economy n. economie paralelă; *The prospect of getting something for nothing can short-circuit our ordinary sense of what we want, what we like and certainly what we need, a fact that helps keep the parallel economy of free stuff circulating nicely.* (nytimes.com)
per capita income n. venit pe cap de locuitor; *Income per capita has doubled since 2000 and, unlike most other countries in the region, it has managed to grow quickly while also reducing inequality.* (economist.com)
percentage n. procentaj
perfect competition n. concurență perfectă; *Such markets fall short of the ideal of perfect competition, but nor are they examples of lazy monopolies ripping off hapless consumers.* (economist.com)
period of boom n. perioadă de avânt economic
perishable goods n.pl. produse perisabile; *Companies shifting perishable goods risk losing the lot if they refuse to pay up.* (economist.com)
personal income tax n. impozit pe venitul persoanelor fizice
petrochemical industry n. industria petrochimică
pharmaceutical industry n. industria farmaceutică; *Express Scripts has long been a thorn in the side of the pharmaceutical industry.* (economist.com)
planned economy n. economie planificată
planning n. planificare
population density n. densitatea populației; *When population density is measured by standard methods (according to which population is divided by land area) small countries and territories such as Macau, Monaco and Singapore rank among the world's most crowded.* (economist.com)
population growth n. creștere demografică

population pyramid n. piramida vârstelor populației; *In 2015 demographers, teachers and politicians will stop talking about the population pyramid and start referring to the population dome.* (economist.com)

population shift n. migrare a populației

post industrial era n. era post-industrială

poverty n. sărăcie

poverty line n. pragul sărăciei; *This week China raised its rural poverty line to 2,300 yuan a year.* (economist.com)

power industry n. industria energetică; *America's power industry talks about creating a "smart grid", a digitally connected network, automatically monitored and balanced, to solve the problems.* (economist.com)

power plant n. centrală energetică

pressure group n. grup de presiune

price control n. controlul prețurilor; *Fuel distributors warn that implementing price controls could inadvertently drive prices higher.* (country.eiu.com)

price freeze n. înghețarea prețurilor

price index n. indice de prețuri; *In March China's Ministry of Agriculture and the Dalian Commodity Exchange (DCE), a large commodities marketplace, launched the country's first pork-price index.* (economist.com)

pricing policy n. politică de prețuri

primary sector n. sectorul primar; *Over the decade spanning 2000–10 there was a major structural shift in the economy, with the primary sector shrinking relative to the secondary and tertiary sectors—from a primary share of 26.8% in 2000 to 16.8% in 2010.* (economist.com)

private initiative n. inițiativă privată

private sector n. sectorul privat

privatisation n. privatizare; *When Russia's government floated the idea that its supposedly ambitious privatisation plans should include selling Bashneft, a state-controlled oil firm, to Rosneft, another state-controlled oil firm, many officials were opposed.* (economist.com)

processing industry n. industria prelucrătoare

produce n. produse alimentare

production costs n.pl. costuri de producție; *In his weekly radio address on August 29th the president, Rafael Correa, said that Ecuador needs a crude oil price of US\$39.40 per barrel to break even with production costs.* (country.eiu.com)

production unit n. unitate de producție

productivity gain n. creștere a productivității; *We know that a few companies are still producing substantial productivity gains but it may be that monetary policy, by keeping rates low, has stymied the forces of creative destruction; "zombie" companies have been kept alive, dragging down the productivity numbers.* (economist.com)

progressive taxation n. impozitare progresivă; *Defenders of progressive taxation usually make a utilitarian argument. If you earn \$250,000 parting with \$20,000 is not as big a deal as it would be if you earned \$25,000.* (economist.com)

protectionism n. protecționism; *In fact, protectionism is highly unlikely to restore American manufacturing jobs, which are under threat from automation as well as globalisation, as our recent briefing showed.* (economist.com)

public authorities n.pl. autoritățile publice; *The immediate and unequivocal statements of public authorities are ways of codifying political mores and saying, no, the Cossacks don't work for the Tsar, and in fact the Tsar will put them in jail if they try anything.* (economist.com)

public expenditure n. cheltuielile publice, guvernamentale; *Difficult economic conditions created by government measures to reduce public expenditure.* (economist.com)

public interest n. interes public; *The proper guardians of the public interest are governments, which are accountable to all citizens.* (economist.com)

public sector n. sectorul public

public utilities n.pl. întreprinderi de servicii publice; *This policy was associated initially with Margaret Thatcher's government in the 1980s, which privatised numerous companies, including PUBLIC UTILITY businesses such as British Telecom, British Gas, and electricity and water companies.* (economist.com)

pump-priming measure n. măsură de relansare

purchasing power parity (PPP) n. paritatea puterii de cumpărare; *That has taken it much closer to fair value by benchmarks such as purchasing-power parity (PPP), the exchange rate at which a basket of goods is worth the same in different countries.* (economist.com)



quota n. contingent, cotă la export; *Brazil and Mexico agreed on March 9th to extend their vehicle trade quotas due to expire later in the month for four more years.* (country.eiu.com)

R

- raw materials n.pl.** materii prime; *The real curse for producers is oversupply in almost all raw materials.* (economist.com)
- ready-to-wear industry n.** industria de confecții
- real estate n.** proprietate imobiliară; *It's the kind of expensive where even when you are accustomed to relatively expensive real estate (Washington is not the cheapest place to live) and know that London is far worse you are floored by how expensive it is.* (economist.com)
- real income n.** venit real
- rebound n.** redresare, revigorare; *It helps that Russia's economy has endured a rough time recently and that some kind of rebound is probably due.* (economist.com)
- recession n.** recesiune; *Few economies have ever gone as long as a decade without tipping into recession—America's started growing in 2009.* (economist.com)
- reconversion strategy n.** strategie de reconversie
- recovery n.** relansare; *After a grinding two-year recession, the longest in Brazil's history, a recovery has been slow to materialise.* (economist.com)
- recovery plan n.** plan de relansare
- redeployment n.** reconversia /redistribuirea forței de muncă; *During redeployment leave, employees affected by a redundancy plan benefit from 4–12 months (fewer than four months with the employee's consent) of training and job-seeking assistance at the employer's expense.* (store.eiu.com)
- reflation n.** refacere, relansare; *He has put Japan on a regime of "Abenomics", a mix of reflation, government spending and a growth strategy designed to jolt the economy out of the suspended animation that has gripped it for more than two decades.* (economist.com)
- regulatory agency n.** organism de reglementare
- relocation n.** reamplasare, mutare; *Those craving an unhealthy diet should make for America, where more than half of the expat parents said that their children had eaten more junk food since relocating.* (economist.com)
- restrictive practice n.** practică anticoncurențială
- restructuring n.** restructurare
- retraining n.** recalificarea forței de muncă; *The problems of workers in finance and in manufacturing appear to have the same solution—retraining.* (economist.com)

runaway inflation n. inflație galopantă; *But runaway inflation would quickly kill the real value of any taxes collected, no matter how high rates are jacked up.* (economist.com)

rural urban migration n. migrația populației din sectorul rural spre orașe; *A UN study found that 80% of countries had policies to reduce rural-urban migration, although much of human progress has come from people putting down their hoes and finding better jobs in the big smoke.* (economist.com)

S

saturation n. saturație; *This bodes well for sustaining demand in the medium term: advanced economies are approaching market saturation for many established product types, and so emerging economies will increasingly drive growth in the consumption of consumer-electronics devices such as smartphones.* (economist.com)

saving n. economisire; *Old countries with poor growth prospects might accumulate lots of savings and have little need for big investments. (Old countries with poor growth prospects might accumulate lots of savings and have little need for big investments).* (economist.com)

scale n. grad, măsură, scală

seasonal unemployment n. șomaj sezonier; *As seasonal unemployment has become less acute, so annual earnings have risen.* (economist.com)

secondary sector n. sectorul secundar (industria); *During construction, which APMT expects to last three years, the project will create 1,200 jobs, boosting secondary sector activity and contributing to elevated inflows of foreign direct investment.* (country.eiu.com)

self-sufficiency n. independență economică

shadow economy n. economie subterană; *A 2010 World Bank study of 151 countries concluded that India's shadow economy, defined as legal activity concealed from the authorities, was equivalent to a fifth of official GDP (confusing matters, it is unclear to what extent India's official GDP already captures the black economy).* (economist.com)

shed jobs v. a suprima locuri de muncă

shipbuilding industry n. industria navală; *At the time Federico Peña, the transport secretary, said this was a "powerful sign" that the United States was back in the world shipbuilding industry.* (economist.com)

shortage n. penurie

short-term adj. pe termen scurt; *Central bankers may control short-term interest rates, but long-term ones are mostly free to wander.* (economist.com)

Single (European) Market n. Piața Comună Europeană; *Earlier this year, Theresa May declared that the UK would leave the Single Market when the country exits the European Union.* (telegraph.co.uk)

slowdown n. încetinire; *Barring unforeseen catastrophe, late next year Australia will pass the Netherlands' modern record of 26 years of consecutive growth—despite the slowdown of its biggest trading partner, China.* (economist.com)

small investor n. mic investitor

small-scale adj. la scară redusă

smokestack industries n.pl. industria grea; *In America, this was underlined by a shift from smokestack industries and into high-tech ones, and by firms' efforts to adapt themselves to new information technology and more assertive investors.* (economist.com)

social costs n.pl. costuri sociale; *But a comprehensive study of the social costs of gun ownership by Philip Cook and Jens Ludwig, published in the Journal of Public Economics, offers a more nuanced take on the problem.* (economist.com)

social product n. produs social

social protection n. protecție socială; *Despite efforts to extend pensions and other social protection, provisions fall far short because the state assumes offspring will help the old and sick.* (economist.com)

social welfare n. bunăstare socială

soft currency n. devize slabe; *That would surely mean that the euro ends up as a soft currency and possibly an unstable one.* (economist.com)

spending power n. putere de cumpărare; *Today's baby boomers have substantial spending power, which they are likely to retain in their retirement years.* (economist.com)

spending spree n. febra cumpărăturilor

stagflation n. stagflație; *The return of stagflation has put the Bank of England in a bind.* (economist.com)

standard error n. eroare standard

standard of living n. nivel de trai; *Many people complain that conventional measures of GDP fail to capture a country's true standard of living.* (economist.com)

standard / rate of consumption n. normă de consum

standardised product n. produs standardizat; *The result is a standardised product made in a fairly small number of varieties, produced at low cost and of mediocre quality.* (economist.com)

state employee n. angajat al statului; *The typical California state employee receives both their retirement medical benefit and pension at age 52 (15 years earlier than the rest of us).* (economist.com)

state monopoly n. monopol de stat

state-owned enterprise /company n. întreprindere de stat; *A state-owned enterprise (SOE) can be either wholly or partially owned by a government and is typically earmarked to participate in commercial activities.* (investopedia.com)

state-owned sector n. sectorul public; *China's state-owned sector is proving difficult to shrink in part because it accounts for so much employment.* (economist.com)

state-planned economy n. economie planificată

stem inflation v. a limita inflația

structural unemployment n. șomaj structural; *It is when industrial clusters or activities collapse that structural unemployment rises - and while the underlying cause is typically technological change (from agriculture to manufacturing to retail), it is often during recessions and times of dry credit that the incumbents go bust and cause unemployment to surge.* (economist.cm)

subsidise v. a subvenționa

subsidy n. subvenție; *Indeed, these barriers to creative destruction are even higher than they first appear, because state subsidies extend beyond state firms.* (economist.com)

subsistence income n. venit de subzistență

supply-side economics n.pl. teoria economică a ofertei; *His radical business- and income-tax cuts, launched in 2012 and 2013, were a political and economic test of how far conservatives could push supply-side economics.* (economist.com)

surge n. creștere puternică

surge in buying n. creșterea cumpărăturilor; *The doubling in price brought retail investors into the market and there was a huge surge in buying on margin; loans to investors rose 300% in a year.* (economist.com)

surplus n. excedent, surplus

T

tariff barriers n.pl. bariere vamale/tarifare; *“If they are putting non-tariff barriers on us, we will put tariff barriers on their goods coming in,” promised Mr DiMico, while denying that President Trump would be starting a trade war.* (economist.com)

tariff policy n. politică vamală; *The Cabinet on Wednesday allowed amendments to the national tariff policy that provide for differential power prices in a day, and allow power companies to pass on central taxes to consumers and expand existing generation capacity by 100%.* (economictimes.indiatimes.com)

tax haven n. paradis fiscal; *Amazon and Starbucks have faced consumer boycotts for using clever accounting tricks to book profits in tax havens while reducing their bills in the countries where they do business.* (economist.com)

technological transfer n. - transfer de tehnologie

telecommunications industry n. industria de telecomunicații; *The telecommunications industry is experiencing significant investment and some restructuring.* (economist.com)

tertiary sector n. sectorul terțiar (serviciile); *The largest sectoral component of GDP in 2014 was the tertiary sector (wholesale and retail trade, hotel and restaurants, transport, storage and communications, finance, insurance and real estate and other services), accounting for 42.7% of the total.* (country.eiu.com)

textile industry n. industria textilă; *In late November the government announced plans to provide M100m (US\$11.9 m) over the next two years to support the struggling textile industry.* (country.eiu.com)

Third-World n. lumea a treia; *Earlier this year, Bob Zoellick, the president of the World Bank, grandly declared that “2009 saw the end of what was known as the third world”—that is, the end of a distinct, separate section of humanity that is poor, aid-dependent and does not matter very much.* (economist.com)

tight credit conditions n.pl. condiții de acordare a creditului restrictive; *But a 2011 study by the ECB suggested that tight credit conditions could take two percentage points off annual growth in the currency area.* (economist.com)

trade barriers n.pl. bariere comerciale; *Unlike the EU, Canada has left the demolition of internal trade barriers to politicians rather than the courts.* (economist.com)

trade exchanges n.pl. schimburi comerciale

trade liberalisation n. liberalizarea comerțului; *Trade liberalisation, in this example, depresses wages by more than prices, hurting labour in real terms.* (economist.com)

trade-off n. compromis, schimb, troc (echivalent cu costul de oportunitate); renunțare/sacrificare în schimb la altceva; *But the disagreement between Joe the Plumber and Barack the Senator still trips up governments around*

the world: is there a trade-off between economic growth and redistribution? (economist.com)

trade partners n.pl. parteneri comerciali; *December 11th marked 15 years since China's accession to the World Trade Organisation (WTO), but several of its most important trading partners have noted that they will not be granting market economy status (MES) to the country.* (country.eiu.com)

trading block n. bloc comercial; *As for free-trade deals, Britain on its own would lack the bargaining clout of the world's biggest trade block.* (economist.com)

trading year n. exercițiu financiar

transportation n. transporturi; *It is said that the great railroad barons of the late 19th century made the fatal mistake of thinking that they were in the railroad business, when they were actually in the transportation business.* (economist.com)

trend analysis n. analiza tendințelor; *Trend analysis will be used for future performance prediction and industry average data will be used to evaluate the performance of Sears in the industry.* (economist.com)

U

underdevelopment n. subdezvoltare; *The best proof for the underdevelopment of Africa is as you say the fact that the population density is still very low.* (economist.com)

underproduction n. subproducție; *Various factors have led to underproduction, including weak demand in South Africa, the mine's major market, and slow development of industrial demand in Botswana, the ongoing liquidation of a government-sponsored glass- manufacturing operation being the most prominent example.* (country.eiu.com)

unemployment figures/rate n. rata șomajului; *New research claims that China's real unemployment rate might be more than twice as high as officially reported.* (economist.com)

unfair practice n. practici neloiale /concurență neloială; *Affected companies must show that they have suffered "serious injury", but need not prove any unfair practice by the foreign firms.* (economist.com)

unit cost n. cost unitar/mediu; *Mr Bazot calculates a unit cost for finance by comparing the sector's income with the stock of financial assets—"the real cost of the creation and maintenance of one euro of financial service over one year".* (economist.com)

- upward trend n.** tendință ascendentă; *Over the very long run commodity prices display a marked upward trend, having risen by 192% since 1950, and by 252% since 1900.* (economist.com)
- urban planning n.** urbanism, dezvoltare urbană; *With little urban planning, Beirut has just 0.8 square metres of green space per person, far below the minimum of nine square metres recommended by the World Health Organisation, a UN body.* (economist.com)
- urbanisation n.** urbanizare; *They symbolise both the success of the government's urbanisation policy and also its chronic failures.* (economist.com)
- utility n.** utilitate; *The father of consumer choice theory, Alfred Marshall, believed that the more of something you have the less of it you want: a phenomenon economists call diminishing marginal utility.* (economist.com)

V

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- variable costs n.pl.** costuri variabile; *Even though Amazon's fixed costs dominate its operational costs as compared to nominal variable costs, its high activity drives down its fixed cost per unit, which allows it to gain a competitive advantage through cost leadership.* (economist.com)
- visible balance n.** balanță vizibilă (diferența dintre veniturile și cheltuielile unei țări pentru produse vizibile, e.g. automobile); *A country's current account balance combines the visible and invisible (imports and exports of services) balances of trade.* (lexicon.ft.com)
- visible trade n.** comerț vizibil (diferența dintre exporturile tangibile și importurile tangibile); balanță comercială; *In the year to June Germany's visible-trade surplus widened to \$71.2 billion; its current-account deficit narrowed to \$12.4 billion.* (economist.com)
- voluntary unemployment n.** șomaj voluntar; *Benjamin and Kochin (1979) argued that the new means tested National Insurance scheme of 1920 led to voluntary unemployment in the 1920s and 1930s.* (www.economicshelp.org)

W

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- wage scale n.** grilă de salarizare; *Whether this holds at the top end of the wage scale, for those adding rather than discarding qualifications, is unclear.* (economist.com)
- wage-freeze n.** înghețarea salariilor

- wage-price spiral n.** spirala inflaționistă (spirala prețuri-salarii); *A wage-price spiral could develop should workers and firms conclude higher inflation is here to stay and adjust wages to compensate, one reason why the Fed watches out for inflationary expectations so closely.* (economist.com)
- watchdog n.** organism de control; *The new financial watchdog is due to start operation within a month.* (economist.com)
- wealth n.** bogăție; *Last year, global private wealth grew by 12%, or \$17.5 trillion, to reach \$164 trillion (in stocks, bonds, savings and cash) according to a report released this week by BCG, a consultancy.* (economist.com)
- weighted average n.** medie ponderată
- widespread lay-offs n.pl.** diponibilizări generalizate; *Widespread layoffs mean that experienced managers and staff are now available , easing one of the long-standing problems in Asian retailing.* (economist.com)
- working population n.** populația activă; *Some attribute their high quality of life and general good nature to a laid-back approach to work: more than half of the Dutch working population works part time , a far greater share than in any other rich-world country.* (economist.com)
- work-sharing n.** divizarea/împărțirea normei de muncă; *And even work sharing may leave many people without paying work.* (economist.com)
- world trade n.** comerț internațional /mondial
- worst-case scenario n.** varianta pesimistă; *But a rules-based, WTO-sanctioned tit-for-tat is not what economists have in mind when they think of the worst-case scenario for trade between America and China.* (economist.com)

Y

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- yardstick n.** instrument de măsură; *A new yardstick for measuring slumps is long overdue.* (economist.com)
- yield n.** randament, rentabilitate

Z

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- zero growth n.** creștere zero; *It recorded three consecutive years of virtually zero growth—for the first time since the second world war.* (economist.com)

EMPLOYMENT

A

- absent without leave (AWOL) adj., n.** absent nemotivat, dezertor; *The most common form of misconduct within the submarine service is going absent without leave, which accounts for about half the incidents.* (bbc.com)
- absenteeism n.** absenteism, lipsă nejustificată de la locul de muncă; *to curb absenteeism*
- according to seniority adv.** în funcție de vechime
- acumen n.** pătrundere, discernământ, perspicacitate, simțul afacerilor; *The successes of Silicon Valley CEOs are usually down to a combination of luck, grit and shrewd business acumen.* (economist.com)
- allowance n.** indemnizație, spor salarial, diurnă; *Since 2010, the personal allowance, the amount each individual can earn before they start paying tax, has been increased from £6,475 (\$9,518) in 2009 to £ 10,000 last year.* (economist.com)
- applicant n.** candidat pentru un post, solicitant; *In 2001 Devah Pager, then a doctoral candidate in sociology at the University of Wisconsin, Madison, enlisted a group of 23-year-old male college students to pose as applicants for entry-level jobs advertised online and in a Milwaukee newspaper.* (economist.com)
- application form n.** formular tip pentru angajare; *Apply for a job in the public sector—teaching, nursing, policing—and you will probably get a certain type of application form.* (economist.com)
- application letter n.** scrisoare de intenție
- application n.** cerere pentru angajare, scrisoare de candidatură
- apply v.** a face o cerere pentru obținerea unui post; *Internal research by Hewlett-Packard found that women only apply for jobs for which they feel they are a 100% match; men do so even when they meet no more than 60% of the requirements.* (economist.com)
- appoint v.** a numi, a investi într-o funcție
- appointee n.** persoană numită într-un post
- appointment n.** numire, investire; *A state secretary appointment in Selangor raises tensions.* (country.eiu.com)
- appraisal n.** evaluare; *to perform an appraisal*
- appraise v.** a evalua; *Bosses have to appraise the strengths and weaknesses of their firms honestly and continuously to take account of rapidly evolving competitive threats.* (economist.com)

- apprentice n.** ucenic; *A quarter of young Germans have foreign roots, but just 15% of the companies currently running apprenticeship schemes have at least one apprentice with what German bureaucrats call a “migration background”.* (economist.com)
- apprenticeship n.** ucenicie; *As in the old guild system, young people wanting to join a trade, from welding to hairdressing, go through apprenticeships while completing school, earning formal qualifications.* (economist.com)
- approach n.** abordare, metodă de lucru
- arbitration n.** arbitraj; *Whereas arbitration mimics a courtroom setting, with lawyers on both sides and a neutral decision-maker, mediation encourages the parties to talk to each other and strike a deal.* (economist.com)
- assignment n.** sarcină de serviciu, însărcinare; *This means accepting challenging assignments or, if they are locked in a more routine job, taking responsibility for educating themselves.* (economist.com)
- authority n.** autoritate, putere; expert, autoritate în domeniu; *And yet a new authority figure has emerged within companies, much less exuberant than old-fashioned autocratic CEOs but just as determined to amass power: the imperial CFO.* (economist.com)
- availability (for a job) n.** disponibilitate (pentru un post)

B

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- B.A. (Bachelor of Arts) degree n.** licență în științe umaniste; *A Bachelor of Arts degree programme is mostly focused on acquiring extensive theoretical knowledge on certain subjects and it is the ideal option for students who plan to later follow a Master or PhD degree in the same field, especially if they are interested in pursuing a career in teaching or research.* (www.bachelorsportal.com)
- B.Sc. (Bachelor of Sciences) degree n.** licență în științe exacte
- bank holiday (U.K.) n.** sărbătoare legală; *The Bank Holiday (Ireland) Act of 1903 designated March 17, St. Patrick's Day (or, if on a Sunday, the following Monday), as a bank holiday for Ireland.* (britannica.com)
- basic pay n.** salariu de bază
- be on the dole v.** a trăi din ajutor de șomaj; *In many cases, months turn into years, with people remaining on the dole indefinitely.* (nytimes.com)
- benefit n.** alocație, ajutor
- benefits n.pl.** avantaje oferite de un anumit loc de muncă; *Rare protests—by civil society groups over the benefit packages that members of parliament (MPs) awarded themselves and by judges demanding improved security—*

have highlighted growing disaffection with the political elite and state institutions. (country.eiu.com)

C

call off a strike v. a anula o grevă; *The main trade union, the Union générale tunisien du travail (UGTT), has called off strike action after reaching a deal on public-sector pay rises.* (country.eiu.com)

candidate n. candidat; *An experiment in Germany found that candidates with German-sounding names were 14% more likely to be called for an interview than candidates with Turkish ones.* (economist.com)

candidature n. candidatură

career n. carieră; *One way to do this is to divert money into niche research centres, for example in renewable energy or real estate, thus attracting students keen to forge a career in those areas.* (economist.com)

cash compensation n. retribuție bănească

chairman n. președintele consiliului de administrație; *Jeff Smisek, the airline's chairman and chief executive, and two other top executives resigned on September 8th amid a federal corruption investigation.* (economist.com)

civil servant n. funcționar public

civil service n. administrația publică, consiliul local; *On November 25th the national civil-service examinations will take place, and about 1.4m people will sit them, 20 times more than a decade ago.* (economist.com)

claim n. revendicare

code of conduct n. cod de conduită; *The Ministry of the Interior has drawn up a code of conduct for the security services in an attempt to reform their often violent behaviour.* (economist.com)

collaboration n. colaborare, conlucrare, muncă în comun

colleague n. coleg, confrate; *Crass or coercive sexual behaviour by bosses and colleagues is less common than it was, but still a big problem.* (economist.com)

collective bargaining n. negocierea contractului colectiv de muncă; *Last month, they flexed their new muscle by introducing perhaps the most sweeping public policy change in recent memory: a top-to-bottom rewrite of the law governing collective bargaining for public-sector workers.* (economist.com)

collective labour agreement n. contract colectiv de muncă

commitment n. angajament, promisiune

conditions of employment n.pl. condiții (care trebuie îndeplinite) la angajare;

- contract of employment n.** contract de muncă; *Anyone who works for an employer for a regular wage or salary automatically has a contract of employment.* (www.citizensinformation.ie)
- cover letter n.** scrisoare de intenție; *Read through this information and highlight the most important aspects, then mirror these in your CV and cover letter, highlighting how your skills, achievements, qualifications and experiences can meet these requirements.* (economist.com)
- craftsman n.** artizan; *Craftsmen the best-qualified are called Meister enjoy higher pay and status than their peers in most other industrialised countries.* (economist.com)
- curriculum vitae (CV) n.** autobiografie, curriculum vitae; *It takes time and effort to create an online dating profile, just as it takes time and effort to create a curriculum vitae.* (economist.com)

D

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- deduct v.** a reține (din salariu), a deduce o cheltuială; *But what they would really like is to be able to deduct the cost from their pre-tax income.* (economist.com)
- degree n.** diplomă universitară, titlu academic; *A slew of other master-level degrees—in general management, for example, or accounting—are proving increasingly popular.* (economist.com)
- delegate v.** a delega o sarcină; *To get the benefits of diversified public ownership of firms, shareholders must delegate responsibility to managers, or agents.* (economist.com)
- demote v.** a retrograda, a demite; *Reports of “maternity harassment” (in which employers bully, demote or fire pregnant employees) have increased dramatically, because people are newly aware of its illegality.* (economist.com)
- disability n.** incapacitate de muncă, ajutor financiar (acordat în caz de incapacitate de muncă); *Ms Enchautegui and Mr Freeman point out that, in the territory, federal disability allowances are much higher than the United States average as a share of wages and pension income.* (economist.com)
- disciplinary procedures n.pl.** măsuri disciplinare; *He admitted that his company was under government investigation over allegations he had paid workers less than the minimum wage, that it was “unacceptable” to have docked staff 15 minutes’ pay when they were one minute late and said that he would place disciplinary procedures under review.* (economist.com)

- discipline n.** disciplină; *Likewise, success in collecting fees for services or competing effectively for donations, volunteers and other kind of outside support may look like market discipline at work, but this sort of reward is often not closely aligned with the social entrepreneur's mission.* (economist.com)
- dismiss v.** a concedia; *French employers may dismiss employees if they have a legitimate disciplinary or economic reason to do so; however, they must adhere to certain rules and procedures, including for mass redundancies.* (economist.com)
- dismissal n.** concediere; *In 2012 the American Supreme Court rejected a complaint of unfair dismissal lodged by a teacher at a Lutheran school, on grounds that she was technically a "minister" and therefore serving at the church's pleasure.* (economist.com)
- dispute n.** dispută, neînțelegere, conflict; *Iceland has the most fractious industrial relations in the OECD. Its strike rate—the number of days lost to labour disputes per 1,000 employees—averaged 581 days a year from 1995-2004.* (economist.com)
- division of labour n.** diviziunea muncii; *In fact, he thought that the division of labour could have negative effects—both for the individual and for society.* (economist.com)
- discrimination n.** discriminare; *Discrimination against job applicants based on their names is well documented, particularly among ethnic minorities.* (economist.com)

E

-
- early retirement n.** pensionare anticipată/ timpurie; *As well as raising health contributions paid by pensioners (from 4% to 6% on average) their proposals would clamp down on early retirement from the middle of this year by reducing implicit subsidies for pensions taken before the age of 67.* (economist.com)
- earnings n.pl.** câștig, beneficiu, profit, venit
- education n.** educație, școli absolvite; *It may be that a certain level of education makes it more likely that people will become politicised.* (economist.com)
- employ n.** serviciu, slujbă; *Brady allowed his photographers not only to freelance for the Army while working for him, but also to copyright the photographs they took while in his employ.* (nytimes.com)
- employ v.** a angaja, a încadra în muncă
- employability n.** angajabilitate, disponibilitatea forței de muncă la angajare; *A recent report found that young people might be held back by a lack of*

"employability" skills including literacy, numeracy and self-management and that a positive, proactive approach to work was lacking. (economist.com)

employee n. angajat, salariat

employer n. patron, firmă angajatoare

employers' association n. asociația angajatorilor, patronat; *Industry workers and the employers' association have called for action to fight the grey economy. (economist.com)*

employment agency n. birou de plasare a forței de muncă; *The Bundesagentur für Arbeit (BA), Germany's federal employment agency, based in Nuremberg, is a case in point: if the star-shaped formation of 1960s high-rise buildings were a housing estate, it would have been demolished long ago. (economist.com)*

employment n. angajare; ocupație, serviciu; *The data suggest that lately the country's entrepreneurial growth-engine has been misfiring—which is alarming given the role it has played in creating employment. (economist.com)*

employment tribunal n. tribunal pentru judecarea cazurilor de dreptul muncii; *Since 2013 employees who think they have been wronged by their employer— underpaid or dismissed unfairly, for instance—have had to pay up to £1,200 (\$ 1,500) to go to an employment tribunal, which was previously free. (economist.com)*

equal opportunities n.pl. șanse egale; *Public-relations staff say there was a misunderstanding and that the firm simply wants to offer equal opportunities to all. (economist.com)*

equal opportunity employer (EQE) n. angajator (care angajează) fără prejudecăți (rasiale, religioase etc.); firmă care oferă șanse egale la angajare; *But charitable organisations affiliated with religious groups, from food banks to hospitals—most of which are Catholic but equal-opportunity employers—were not released from the requirement. (economist.com)*

equal opportunity policy n. politica de promovare a șanselor egale la angajare

equal pay n. remunerație salarială egală (pentru sarcini de serviciu similare); *In Britain, more than four decades after the equal pay act was introduced, the headline difference between men and women's pay is still high. (economist.com)*

executive n. director executiv; *Laura Vanderkam, a "time-management expert" who inspired the WEF's tweet, says that, in a straw poll of 20 executives, 90% woke up before 6am on weekdays. (economist.com)*

- executive pay n.** remunerația cadrelor de conducere; *For those who think the system of executive pay in the rich world is working as it should, such egregious stories are just that—anomalies.* (economist.com)
- experience n.** experiență; *Asked why they wanted to hire MBAs, corporate recruiters pointed to increased business experience and “ambition”.* (economist.com)
- experiential learning n.** învățare experiențială; *Many courses place a strong emphasis on experiential learning.* (independent.co.uk)
- expertise n.** expertiză, know-how; *Clients are increasingly demanding specific expertise, not just raw brainpower.* (economist.com)

F

- fill a vacancy v.** a ocupa un loc de muncă/ un post; *It now takes 28 days to fill a vacancy, up from 23 days in 2006, notes Torsten Slok of Deutsche Bank.* (economist.com)
- fire v.** a concedia (din motive disciplinare); *In 2003 Venezuela's then president, Hugo Chávez, fired more than 18,000 employees, almost half the workforce, of the state-run oil corporation, Petróleos de Venezuela (PDVSA).* (economist.com)
- foreign language proficiency n.** cunoștințe de limbă străină; *One study, led by James Foreman-Peck of Cardiff Business School, has estimated that lack of foreign-language proficiency in Britain costs the economy £48 billion (\$80 billion), or 3.5% of GDP, each year.* (economist.com)
- fringe benefits n.pl.** beneficii suplimentare, avantaje oferite de un anumit loc de muncă; *In New Zealand, neither bosses nor workers pay compulsory social-security contributions, but employers do have to pay tax on workers' fringe benefits, such as company cars and cheap loans.* (economist.com)
- full employment n.** lipsa șomajului într-o țară; *The finance minister, Seetannah Lutchmeenaraidoo, has announced that Mauritius will achieve full employment by 2017.* (country.eiu.com)

G

- go on strike v.** a intra în grevă; *AT&T workers go on three-day strike over contracts.* (www.eiu.com)
- golden handshake n. (infml.)** sumă de bani acordată unui angajat la încheierea activității sau în caz de concediere; *On March 3rd the Swiss voted to oblige firms to hold a binding annual vote on directors' pay: in*

the small print, the referendum also banned golden handshakes and severance packages for board members, and bonuses that encourage the buying or selling of firms. (economist.com)

golden parachute n. (infml.) plată compensatorie pentru încetarea contractului de muncă în cazul unor manageri de vârf (în caz de faliment al companiei); *More than 75% of chief executives still have “golden parachute” severance deals worth at least twice their annual pay. (economist.com)*

graduate n. absolvent al unui curs de specializare, al unei instituții de învățământ; *Moreover, female graduates greatly outnumber male graduates. (economist.com)*

graduate (from) v. a absolvi un curs, o instituție de învățământ; *The vast majority of South Korean youngsters graduate from high school, and of these, 82% go on to university. (economist.com)*

graduation n. absolvire, încheiere a studiilor; *Booth also employs 12 people in its employer relations team, whose primary job is to maintain good relationships with potential employers, laying the groundwork for the school's MBA students to connect with businesses upon graduation. (economist.com)*

grievance n. nemulțumire, resentment; revendicări ale salariaților; *It may be that people with small but legitimate grievances have been deterred, whereas those who feel confident enough to game the system have gone ahead. (economist.com)*

gross salary/ wage n. salariu /venit brut; *Thus, just by showing up to work, a typical Swiss employee can save roughly 10% of his or her gross salary. (www.eiu.com)*

℥

headhunt v. „a vâna capete”, a căuta specialiști pentru angajare; *Deloitte and its rivals can plumb in your software, manage your real estate, rewrite your group strategy or (local law permitting) even head-hunt your chief executive with equal alacrity. (economist.com)*

healthcare n. îngrijire medicală

hierarchical levels n.pl. niveluri ierarhice (într-o firmă)

high-flyer n. carierist, angajat ambițios; *And because high-flyers tend to have better cognitive skills, they could simply be more adept at spotting slights that stupider employees would overlook. (economist.com)*

hire v. a angaja, a încadra în muncă; *On March 2nd Home Depot Inc announced plans to hire more than 80,000 employees at its stores and*

distribution centres in the US, ahead of the spring selling season.
(economist.com)

holiday n. concediu; *Finns enjoy more paid statutory holiday every year than anyone else in the rich world, getting an average of 44 days off in which to relax (including annual leave and public holidays).* (economist.com)

honorarium n. onorariu; *Corporations usually pay us an honorarium for the service, and we plough this back into more rapid diagnostic kits and more collaborations.* (pathtozero.eiu.com)

I

impartiality n. imparțialitate, nepărtinire, obiectivitate; *When radio and television emerged, America's private broadcasters embraced impartiality in their news reporting to maximise their appeal to audiences and advertisers and avoid trouble with regulators.* (economist.com)

incentive n. stimulent, primă de încurajare; *But how precisely these inputs are converted into a test score is a mystery, and without knowing which lever to pull, it is difficult to design an effective incentive scheme.* (economist.com)

income n. venit, beneficiu, profit; *But other funds offer no such guarantees and may offer only a modest income which investors have to top up with regular withdrawals.* (economist.com)

induction n. instructaj (la angajare), introducere în mediul firmei

industrial action n. grevă, conflict de muncă; *Sadly, even if BA can extend its deal with Qatar to cover the ensuing industrial action, its customers should not to get too accustomed to such high standards.* (economist.com)

industrial injury n. accident de muncă; *The right to free medical treatment was included in the original German scheme for industrial injury, and provision for rehabilitation was added in 1925.* (britannica.com)

industrial relations n.pl. relațiile dintre patronat și sindicate

interview n. interviu

interviewee n. interviuat; *This approach is used only on people starting out on their careers, when the power of interviewer over interviewee is at its greatest.* (economist.com)

interviewer n. persoană care conduce un interviu; *The interviewers are trying to juggle their day jobs with their recruiting duties: they seldom spend more than a minute or so reviewing each application form.* (economist.com)

invalidity n. invaliditate, incapacitate de muncă; *Newcomers must satisfy a series of tests before they can be eligible for either means-tested "social-assistance" benefits such as housing and income support or for "social-*

security” payments like child benefit, invalidity benefit or contribution - based jobseekers' allowance. (economist.com)

J

job advertisement n. ofertă de loc de muncă; *You can also use the simple job description to write a job advertisement. (www.business.vic.gov.au)*

job analysis n. evaluarea postului

job application n. cerere de angajare; *In an effort to force employers to change, 26 state and 150 municipal legislatures have adopted “ban the box” legislation that removes declarations of criminal history from job-application forms. (economist.com)*

job content n. descrierea sarcinilor de serviciu

job cuts n.pl. reduceri de personal; *At many, stress and in-fighting are on the rise because of the threat of job cuts. (economist.com)*

job description n. fișa postului; *In most job descriptions there is a section highlighting the specific skills and abilities the employer is seeking. (economist.com)*

job hunter n. persoană aflată în căutarea unui loc de muncă; *Bradley Ruffle at Ben-Gurion University and Ze'ev Shtudiner at Ariel University Centre looked at what happens when job hunters include photos with their curricula vitae, as is the norm in much of Europe and Asia. (economist.com)*

job n. loc de muncă, meserie, profesie, slujbă

job market n. piața forței de muncă; *In other words, those with qualifications have the highest expectations of the job market and so are more likely to reject “low-paid, dead end jobs”. (www.economicshelp.org)*

job satisfaction n. satisfacția la locul de muncă; *However, a career as a software developer or engineer comes with no guarantee of job satisfaction. (economist.com)*

jobless adj. șomer, fără serviciu/loc de muncă

joblessness n. șomaj; *He suggested that high and persistent urban joblessness was due to a movement of jobs away from the inner city, coupled with the inability of those living there to move closer to the places where jobs had gone, due to racial discrimination in housing. (economist.com)*

judgement n. judecată, discernământ

junior n. subaltern, debutant, începător, angajat fără vechime; *Mr McChrystal is an apostle of devolved responsibility, or letting junior employees know and do more. (economist.com)*

L

- labour n.** mână de lucru, forță de muncă, clasa muncitoare; activitate productivă; *In both, the opulent lifestyles were supported by the backbreaking labour of others, serfs in Russia (until 1861), slaves in the American South.* (economist.com)
- labour claims n.pl.** revendicări ale salariaților/muncitorilor
- labour costs n.pl.** cheltuieli cu forța de muncă; *Labour costs are often 30% lower in countries other than China, says John Rice, GE's vice chairman, but this is typically more than offset by other problems, especially the lack of a reliable supply chain.* (economist.com)
- labour court n.** tribunal pentru judecarea cazurilor de dreptul muncii; *Another proposed law would see labour cases handled by newly created labour courts, rather than special councils as happens now.* (economist.com)
- labour market n.** piața forței de muncă; *Today's labour market report showed that the American economy created 156,000 net new jobs in August.* (economist.com)
- labour migration n.** migrația forței de muncă; *Additionally, labor migration has grown significantly as increasingly well-educated workforces in the developing world have searched for more attractive economic opportunities in more developed regions.* (futuretrends.eiu.com)
- labour shortage n.** insuficiența/lipsa forței de muncă; *Although Guangdong's labour shortage appears the most widespread and acute, other areas have reported similar problems.* (economist.com)
- labour turnover n.** rotația cadrelor/angajaților într-o firmă
- labour union n.** sindicat; *For two decades raucous labour unions have played the part of a ball-and-chain around the ankle of South Korea's economy.* (economist.com)
- labour vacancies n.pl.** posturi vacante; *Despite high rates of unemployment, employers can report difficulty in filling labour vacancies in certain sectors.* (www.economicshelp.org)
- lay off v.** a disponibiliza; *Austerity has bitten deeply into public payrolls as governments lay off workers, slice wage bills, or refuse to hire replacements for retirees.* (economist.com)
- lay-off n.** disponibilizare, șomaj tehnic; *Multiple mining companies operating in Chile have announced layoffs as a response to a sustained decline in the price of copper, which has fallen to its lowest level since 2009.* (country.eiu.com)

- leave n.** concediu; *The policy was expanded in 2002 so that if the mother and father each took at least two months' leave, the family would get two extra months.* (economist.com)
- legal holiday n.** sărbătoare legală
- legislation n.** legislație; *In fact, there was no new piece of French legislation, but a labour agreement signed on April 1st by unions and employers in the high-tech and consulting field.* (economist.com)
- lifelong learning n.** învățare pe tot parcursul vieții; *Unfortunately, as our special report in this issue sets out, the lifelong learning that exists today mainly benefits high achievers—and is therefore more likely to exacerbate inequality than diminish it.* (economist.com)
- lifetime employment n.** angajare pe viață; *Second, a “lifetime commitment” between company and worker—usually simplified to “lifetime employment”, although it is much more than that—means that employees have more stability in their careers.* (economist.com)
- literacy n.** cunoștințe de specialitate într-un domeniu; *In developed countries, knowledge follows a U-shaped curve, with middle-aged adults performing better in financial-literacy surveys than both the young and the old (who, through a combination of cognitive impairment and less education, do worse).* (economist.com)
- literate n.** specialist într-un domeniu; *Scandinavians are the most financially literate: 70% were able to answer three questions correctly; the corresponding figure for Angolans and Albanians was 15 %.* (economist.com)

M

-
- M.Sc. degree n.** Masterat în științe exacte; *I have a strong academic background in physics and mathematics: I possess a MSc degree from the University of Sofia, Bulgaria, as well as a recent PhD in Meteorology from a French university.* (economist.com)
- M.A. degree n.** Masterat în științe umaniste; *The M.A. Degree offers students the opportunity to obtain training that serves as the foundation for building their own research agenda.* (www.psychology.hawaii.edu)
- make redundant v.** a disponibiliza; *But things would happen much faster if existing machines could instantly and efficiently be retrofitted to make their pilots redundant.* (economist.com)
- manpower n.** forță de muncă; *Of course, automation is nothing new; swapping manpower for pulleys and levers has been a cause for concern*

ever since Ned Ludd had a tantrum over a pair of knitting machines in 1779, becoming the namesake for a revolution. (www.sciencealert.com)

mass dismissal n. disponibilizare masivă/ în masă; *The mass dismissal coincided with the country's annual anti-corruption campaign, which focuses on corruption in the judiciary.* (country.eiu.com)

maternity leave n. concediu de maternitate; *While most countries allow up to three months of maternity leave, only around half a dozen countries offer fathers more than two weeks paternity leave.* (economist.com)

maximum wage n. salariu maxim (pe economie)

MBA (Master of Business Administration) n. Masterat în administrarea afacerilor; *Of all the questions prospective business-school candidates ask, the most common is the most basic: whether or not to take an MBA.* (economist.com)

migrant labour n. forță de muncă itinerantă; *Farmers are concerned that a fall in migrant labour will make it hard to find workers to pick the fruit.* (www.economicshelp.org)

minimum guaranteed wage n. salariu minim garantat

misconduct n. act de indisciplină, neprofesionalism, incompetență; *John Yoo and Jay Bybee, two former lawyers at the department who justified the use of waterboarding (simulated drowning), were cleared of professional misconduct, but were criticised for their legal reasoning.* (economist.com)

mobility n. mobilitate *Social mobility is essential to the working of an advanced capitalist society.* (economist.com)

motivating factor n. factor motivațional; *Independent of the motivating factor for international expansion, increased economic liberalization has meant that many of the best-known and largest companies in the world now hold only a small minority of their assets in the countries where they were originally founded, which has an obvious impact on the whereabouts of their employees.* (futuretrends.eiu.com)

N

negotiations n.pl. negocieri; *Firms have an easier time in pay negotiations when they know more about salaries than workers do.* (economist.com)

net salary / wage n. salariu /venit net; *However, new pension and health insurance taxes on government employees coming into effect in 2011 may reduce the net salary gain to less than 30%.* (country.eiu.com)

night shift n. schimb de noapte; *One study found that the longer nurses in South Korea had worked the night shift, the more likely they were to be obese.* (economist.com)

nomination n. numire în funcție, investire; *Normally, the nomination of somebody to a third-tier departmental job is worth a footnote in the government lists, no more.* (economist.com)

non-contribution pension scheme n. sistem de angajare conform căruia contribuțiile la fondul de pensii sunt plătite de patron; *Countries from Argentina to Bolivia have introduced non-contributory pension schemes—in effect, a promise of government support for the elderly.* (economist.com)

notice of dismissal n. preaviz de concediere; *If the report passes rapidly into law, as Mr Schröder says it will (though not, for the most part, until after the election), all jobless Germans will have to register as unemployed as soon as they get notice of dismissal—or risk having their benefits docked.* (economist.com)



occupation n. ocupație, loc de muncă, slujbă; *That includes accountancy, legal work, technical writing and a lot of other white-collar occupations.* (economist.com)

occupational disease n. boală profesională (dobândită în urma funcționării într-un anumit post); *An occupational disease is a health problem caused by exposure to a workplace health hazard.* (economist.com)

occupational hazards n.pl. riscuri profesionale; *These are all well-established occupational hazards of going on a long-haul flight.* (economist.com)

odd job n. muncă ocazională

office n. funcție, post de răspundere; funcție oficială (președinte, primar etc.); *But Madison was not proposing the two-year cycle as an alternative to a longer term in office for members of the House; he was defending it against the annual elections demanded by the anti-Federalists and standard in many state legislatures at the time.* (economist.com)

official strike n. grevă autorizată

old age pension n. pensie de bătrânețe; *There are two contribution conditions that must be met for you to get your old age pension: 1. You must have made at least 156 contributions payments, that count towards benefit, in your working life and 2. For your pension to be paid at the full rate you must have paid at least 50 contributions in each year during your working life, for a minimum of 45 years.* (www.gov.gg)

on-the-job training n. formare profesională la locul de muncă; *In its 2015 Economic Report of the President, America's Council of Economic*

Advisers found that the share of the country's workers receiving either paid-for or on-the-job training had fallen steadily between 1996 and 2008. (economist.com)

opening n. post vacant; *The number of unemployed workers per job opening—a measure of labour- market tightness—has fallen from a peak of around seven workers to below four. (economist.com)*

opportunity n. ocazie favorabilă, șansă, oportunitate

organisational structure n. structură organizatorică; *In the 1990s, when the company was not doing so well, its organisational structure was completely overhauled. (economist.com)*

overtime n. ore suplimentare; *Currently, employees earning over \$23,660 are not eligible for overtime pay, a mandatory 50% wage bump for work in excess of 40 hours per week. (economist.com)*

P

paid leave n. concediu plătit; *Some have long paid-leave entitlements, but provide skimpy benefits for a large part of them. (economist.com)*

pay day n. zi de salariu

pay differentials n.pl. categorii de salarizare diferențiate (în funcție de gradul de pericolozitate, de calificare etc.); *Japan Inc justifies its meagre salaries and modest pay-differentials by noting that they help to foster the country's vaunted team spirit. (economist.com)*

pay n. plată

pay rise n. creștere salarială; *Millions of Chinese bureaucrats are to get a pay rise in July, the third in three years. (economist.com)*

pay scale n. categorie de salarizare; *This can be helpful in retaining employees who are at the top end of the pay scale for their job ranking, but whose performance is still outstanding. (economist.com)*

payment n. plată, drepturi bănești; *Ms Mayer described the candidate's expected compensation package as “\$15m per year (with \$40 million as part of that up front in a four-year grant) and a \$16m or more make-whole payment.” (economist.com)*

payroll n. stat de plată; *Does Robert Scoble, a celebrity blogger on Microsoft's payroll, herald the death of traditional public relations? (economist.com)*

payroll tax n. impozit pe salarii; *VATs are thought to raise consumer prices; payroll tax cuts should boost workers' pay packets. (economist.com)*

pension n. pensie

pension fund n. fond de pensii; *The average American state or local-government pension fund assumes it will earn a nominal (ie, not*

accounting for inflation) annual return of 7.69% in future, according to the National Association of State Retirement Administrators (NASRA). (economist.com)

performance n. performanță, realizare profesională

perks (colloq. for perquisite) n. primă de încurajare, beneficii ale locului de muncă / ale poziției ocupate într-o firmă; *Nothing has come to embody corporate greed like executive perks: the corporate jets, chauffeured limousines and country-club memberships that bosses consume in a seemingly deliberate attempt to outrage public opinion. (economist.com)*

personal allowance n. salariu brut

personnel n. personal, angajați; *The metrics evaluated in this sub-domain include: measles immunisation coverage; births attended by skilled health personnel; and demand for family planning employing modern methods. (accessstohealthcare.eiu.com)*

Ph.D. n. titlul de doctor

picketing n. pichetare; *He legalised picketing, widened suffrage and made the state more active in areas of public health and housing. (economist.com)*

piece work n. muncă în acord global; *Wages in the packing plants can be three times as high, but that is often because workers, on piecework rates, put in a 14- or even 16-hour day. (economist.com)*

position n. slujbă, serviciu, funcție, rang; *No longer: the consultancies have seen many of their alumni go on to fill senior positions at big companies. (economist.com)*

post graduate n. absolvent de facultate care urmează cursuri postuniversitare; *Postgraduate students bring in grants and beef up their supervisors' publication records. (economist.com)*

post n. loc de muncă, post, funcție

praise n. laudă, considerație, apreciere; *Have you ever pitched a great idea, gave a flawless presentation, or helped a coworker execute a difficult project — and received no praise or recognition for your efforts? (www.businessinsider.com)*

productivity n. productivitate; *Ever since the financial crisis, the world has been plagued by weak productivity growth. (economist.com)*

professional n. profesionist; *Most are professionals, mainly graduates, neither at the apex of the corporate pyramid nor at its base. (economist.com)*

promoted adj. promovat, avansat (în funcție)

promotion by seniority n. promovare în funcție de vechimea în muncă; *According to the Japanese principle of promotion by seniority, she rose*

effortlessly to super-stationmaster and honorary division chief.
(economist.com)

promotion n. avansare, promovare; *Imagine a job where excellence does nothing to improve your pay or chances of promotion, and failure carries little risk of being sacked.* (economist.com)

Q

qualification n. competență, calificare, atestat, diplomă, studii; *A decade ago, most CFOs had a professional accountancy qualification.*
(economist.com)

quit a job v. a-și da demisia; *If you have a contract, make sure you are familiar with the terms before you quit your job.* (www.thebalance.com)

R

recognition n. recunoaștere, apreciere; *The reality of his rise from the hovels of Odense, where he was born in 1805, to fame and social recognition is somewhat more complex.* (economist.com)

record n. experiență, reputație

recruit n. persoană recrutată, proaspăt angajat; *One recruit was the son of an ex-banking regulator who is now the chairman of the China Everbright Group; another the daughter of a railway official.* (economist.com)

recruit v. a recruta personal, a angaja; *Most services and firms recruit from outside at higher levels.* (economist.com)

recruitment n. recrutare, angajare; *Evolv, a company that monitors recruitment and workplace data, pored over nearly 3m data points from more than 30,000 employees to find this nugget.* (economist.com)

reduce staff v. a reduce personalul (într-o firmă)

redundancy n. excedent de personal, disponibilizare de personal; *Lay-offs carry costs: cash-strapped companies cannot afford big redundancy payments; and repeated rounds of cuts wreak havoc with morale.* (economist.com)

redundant adj. disponibilizat/ă; *Predictions that automation will make humans redundant have been made before, however, going back to the Industrial Revolution, when textile workers, most famously the Luddites, protested that machines and steam engines would destroy their livelihoods.* (economist.com)

referee n. persoană care dă o referință/recomandare; *If you cannot ensure that your referee submits on time, or follows other directions, what does this say about your skills as a manager?* (economist.com)

reference n. referință, recomandare; *Do use references from your current and most recent jobs.* (economist.com)

regulations n.pl. reglementări, regulamente

relegate v. a retrograda; *Mr Obama, remember, was a symbol of change as well as its agent: not just a black president but the harbinger of a demographic shift that will relegate non-Hispanic whites to a minority in the country by the middle of the century.* (economist.com)

relocation allowance n. primă pentru schimbarea domiciliului în interes de serviciu; *John Thune, a senator from South Dakota, wants to build a relocation allowance into unemployment benefits to help the long-term jobless move to where there are jobs.* (economist.com)

remunerate v. a remunera, a plăti

remuneration n. remunerație; *Obermatt, a financial-research company, argues that remuneration should be based on company performance.* (economist.com)

requirement n. cerință, necesitate, solicitare

resign v. a-și da demisia; *By following his own advice, Mr Jobs, who resigned as Apple's boss on August 24th, has turned the company from a basket case on the brink of bankruptcy when he returned to its helm in 1997 into a world-beater that is reshaping a big chunk of the technology industry.* (economist.com)

resignation n. demisie

restructuring n. restructurare, reorganizare; *On February 10th an annual general meeting (AGM) approved a restructuring of the state power company, Sonelgaz.* (country.eiu.com)

résumé (USA) n. CV, autobiografie; *Also, stop worrying about your résumé, and trying to make your résumé something for somebody else.* (nytimes.com)

resume work v. a reîncepe lucrul

retire v. a se pensiona, a ieși la pensie; *Peter Cappelli, of the Wharton business school in Philadelphia, argues that "baby-boom workers simply will not be retiring from work in the numbers that many people expect".* (economist.com)

retirement n. pensionare, ieșire la pensie

reward n. recompensă, răsplată; *Most people crave two types of rewards: material (money and security) and psychological (esteem and fulfilment).* (economist.com)

right to social insurance benefits n. dreptul la asigurare socială
routine n. rutină; *Just as robots became ever better at various manual tasks over the past century—and were therefore able to replace human labour in a growing array of jobs, beginning with the most routine—computer control systems are able to handle ever more of the work done by human administrative workers.* (economist.com)

S

sack (slang) v. a da afară; *A major problem is the inability to sack a disruptive employee due to the guaranteed job protection that French law provides.* (economist.com)

salaried worker n. angajat fix, în regie; *A tight labour market increases the return to being a salaried worker and reduces the return to becoming an owner.* (economist.com)

salary n. salariu (fix, în regie), remunerație

screen applications v. a selecta/tria cererile pentru ocuparea unui loc de muncă

selection n. selecție, selecționare; *The selection period is about a year and a half long, all told, and consists of several stages.* (economist.com)

self-esteem n. respect de sine

seniority n. vechime în muncă; *Large companies in Japan mostly set a mandatory retirement age of 60—mainly as a way of reducing payroll costs in a system that rewards seniority.* (economist.com)

seniority pay n. salarizare în funcție de vechimea în muncă

severance pay n. compensație bănească oferită în situația pierderii locului de muncă; salariu compensatoriu; *Mr Hayward will receive severance pay of a year's salary (about £1m, or \$1.6m) and the right to start drawing from a pension pot conservatively valued at £11m.* (economist.com)

shift n. schimb, tură

shop-floor n. atelier de lucru, sector de producție, muncitorii dintr-o fabrică; *If a retailer stores and sells goods in the same place, it must lease space, often in an expensive central location, for the store room as well as the shop floor.* (economist.com)

shop-steward (union representative) n. delegat sindical

shortlist n. lista preferențială a celor ce solicită o slujbă (în urma unei pre-selecții); *There is a cottage industry of consultants who can advise you on how to write such a letter which gets you on the shortlist.* (economist.com)

sick leave n. concediu de boală; *Aspects of this welfare state have long seemed unsustainable, with an ageing workforce and a recent rise in the number of sick-leave absences taken by employees.* (economist.com)

sickness benefit n. ajutor de boală, indemnizație pentru incapacitate temporară de muncă; *But according to the OECD, most of its mainly rich member countries spend more on disability and sickness benefits than they do on compensating the jobless.* (economist.com)

skill n. aptitudine, îndemânare, competență, dexteritate

skilled worker n. muncitor calificat; *Comparative advantage predicts that when a poor country starts to trade globally, demand for low-skilled workers will rise disproportionately.* (economist.com)

specialist n. specialist, expert

stability n. stabilitate, consecvență; *Temps also insulate permanent employees from downturns in the business cycle, thereby improving job stability.* (economist.com)

staff n. personal, angajați

staff turnover n. rotația cadrelor; *If a large proportion of the workforce doubt the fairness of the grading system, and fear being among an arbitrarily imposed quota of “underperformers”, many may try to jump before they are pushed: staff turnover may thus be higher than is desirable.* (economist.com)

status n. condiție, poziție, rang, statut (social/juridic), stare (civilă)

streamline v. a raționaliza, a fluidiza; *For the past 50 years manufacturers have battled successfully to streamline their factory floors and make them “lean”.* (economist.com)

stress n. presiune, tensiune nervoasă; *A counter-hypothesis, though, is that standing creates mild stress—and experiments have also shown that, when people are under stress, their cognitive performance improves.* (economist.com)

strike breaker n. spărgător de grevă; *He could also turn strike-breaker, telling the Longbridge toolmakers to go back to work and brokering a secret pay-deal for Ford car-workers with the government.* (economist.com)

strike n. grevă

strike notice n. preaviz de grevă; *On Wednesday, labor unions and their members struck in protest to Parliament's housing of the new bill that makes a 5 day strike notice obligatory for employees in public services.* (newyorker.com)

striker n. grevist; *The exhibition details the stories of Desai and the strikers, mostly Gujarati Indians who came as British citizens in the early 1970s from East Africa.* (economist.com)

supervision n. supraveghere, supervizare; *With craftsmen the number can be quite small because the level of supervision required is high.* (economist.com)

supervisor n. supraveghetor, șef de lucrări, maistru

surveillance n. supraveghere, control; *But it is not hard to imagine how such data could create a culture of surveillance, where employees feel constantly monitored.* (economist.com)

T

take a day off v. a-și lua o zi liberă; *Every October, Americans take a day off in commemoration of a slave-wrangler, a man who governed by greed and oversaw genocide.* (economist.com)

take on workers v. a face angajări

talks n.pl. tratative, negocieri; *Football Federation Australia, which runs the A-League, has reportedly offered financial inducements for Kewell to join Melbourne Victory, but protracted talks have tested the patience of fans.* (nytimes.com)

team n. echipă, colectiv

temp (colloq.) n. angajat temporar; *In those early years, temps numbered in the hundreds of thousands.* (economist.com)

tender one's resignation v. a-și înainta demisia

tenure n. perioadă de ocupare a unui loc de muncă, titlatură, definitivare (în învățământ); *Job tenure has declined for the lower end of that age group, but only slightly.* (economist.com)

term of notice n. preaviz

token strike n. grevă de avertisment; *The state university system in Sri Lanka faced disruption in May, after a series of senior academics at major universities resigned their voluntary administrative posts and held a token strike.* (country.eiu.com)

trade magazine n. revistă de specialitate (într-un anumit domeniu: electronică, auto etc.); *It is the fifth-largest children's clothing maker in Europe, according to TextilWirtschaft, a trade magazine.* (forbes.com)

trade n. meserie, muncă calificată

trade union n. sindicat; *Trade unions fought hard for the increase in the city's wage floor, which takes full effect by 2020.* (economist.com)

trained adj. calificat, instruit

trainee n. stagiar, ucenic; *A recent graduate spends two years combining work and study as a trainee solicitor in England and Referendar in Germany.* (economist.com)

training n. perfecționare, instruire, formare profesională

travelling allowance n. indemnizație de deplasare

trial period n. perioadă de probă pentru noii angajați; *As part of the bargain with the SACTWU, employers have pledged to create 5,000 new jobs by the end of the trial period and will not use the scheme to replace higher-paid existing workers with cheaper newcomers.* (<http://country.eiu.com>)

trouble-shooter n. expert în rezolvarea conflictelor, impasurilor ivite într-o afacere sau negociere internațională; depanator; *As well as running a busy legal practice, he also has a reputation as a corporate troubleshooter and all-round Mr Fix-It, and is often called upon to clean up organisations in crisis.* (economist.com)

U

underachiever n. persoană care nu poate atinge performanța minimă; *The government encourages teachers to steer academic underachievers to vocational schools.* (economist.com)

underemployment n. subnormare, penurie de locuri de muncă; *This exemplifies two demographic trends in Asia. Poor, young South and South-East Asian countries suffer low wages and underemployment, while richer, ageing countries in the north need more people to bolster their workforces.* (economist.com)

unemployment benefit n. ajutor de șomaj; *The tentative budget deal being worked out by Paul Ryan and Patty Murray will probably not include an extension of long-term unemployment benefits, reports Greg Sargent.* (economist.com)

unemployment n. șomaj, rata șomajului

unfit for/to work adj. inapt pentru muncă; *But there are over 1m people receiving incapacity benefits because depression and stress have left them unfit to work.* (economist.com)

union leader n. lider sindical; *At the heart of the company's misfortunes were the anarchic industrial relations at its biggest plant, Longbridge in Birmingham, stoked by an unofficial union leader who revelled in the nickname "Red Robbo".* (economist.com)

unofficial strike n. grevă neautorizată; *"Even if official action is proscribed," says Mr Hyman, "that could just lead to unofficial strikes, which would be much harder to cope with."* (economist.com)

unskilled adj. necalificat

unskilled labour n. muncă necalificată; *Inventions like the power loom displaced artisans, and increased the relative demand for unskilled labour.* (economist.com)

V

vacancy n. post neocupat, loc de muncă vacant; *When the airline advertised a vacancy for communications director in December, Mr O'Leary called the role "the worst job in PR" and warned the successful applicant to expect a "never-ending series of absurd claims and fanciful stories that surface on a daily basis".* (economist.com)

vet v. a examina un candidat în amănunțime/ detaliu; *So firms that employ lots of unskilled workers, such as supermarkets and fast-food chains, have to vet heaps—sometimes millions—of applications every year.* (economist.com)

vocational adj. profesional, de meserie

vocational training n. formare profesională; *Vocational training is good at giving people job-specific skills, but those, too, will need to be updated over and over again during a career lasting decades.* (economist.com)

volunteer n. voluntar; *In April the library was reopened by more than 70 volunteers.* (economist.com)

W

wage claims n.pl. revendicări salariale

wage-earner n. persoană care aduce banii în casă; muncitor cu ora/ziuă/săptămâna; *The debates then centre on the issue of how large an increase is feasible without fuelling growth in unemployment and whether such an increase could make a material difference in the lives of wage earners.* (economist.com)

wages n.pl. leafă, salariu; *A new minimum wage should also nudge wages up.* (economist.com)

warning strike n. grevă de avertisment

welfare benefits n.pl. ajutor social; *Part of my job involved visiting families who were receiving welfare benefits to redetermine their eligibility.* (nytimes.com)

welfare n. bunăstare

welfare state n. stat de asistență socială; *Aspects of this welfare state have long seemed unsustainable, with an ageing workforce and a recent rise in the number of sick-leave absences taken by employees.* (economist.com)

wildcat strike n. grevă spontană; *At Sibanye's nearby Cooke mine, a recent wildcat strike had the unexpected side-effect of flushing out 461 zama-zamas who were being abetted by legitimate miners.* (economist.com)

withhold from wages v. a reține din salariu

work n. activitate productivă; loc de muncă; *The potential gains are proportionately greater in places where fewer women are in paid work. India, for instance, could be 60% richer.* (economist.com)

work v. a munci, a lucra

work permit n. permis de lucru; *It is a sharp contrast with neighbouring Kenya, where refugees who have been granted asylum cannot work without paying costly fees for short-term work permits.* (economist.com)

work experience n. experiență profesională

worker n. muncitor

workforce n. forță de muncă; *While many women assume that their skills and professional degrees will be their ticket back into the workforce when they are ready to return, the facts insist otherwise.* (economist.com)

working conditions n.pl. condiții de lucru; *Labour shortages that began to hit low-skilled manufacturing in the second half of the past decade have driven up wages and forced factories to improve working conditions.* (economist.com)

working days n.pl. zile lucrătoare; *In Britain, 43% of all working days lost due to ill-health are because of stress-related conditions.* (economist.com)

working hours n.pl. program de lucru

workload n. normă, volum de muncă; *If you team up with a colleague doing similar work and write two half-papers instead, both parties end up with their names on twice as many papers, but with no increase in workload.* (economist.com)

ENVIRONMENT PROTECTION

A

absorption n. absorbție; *Meanwhile, the poor business environment, very weak absorption capacity of EU funds and dire domestic confidence are holding back investment.* (country.eiu.com)

acid rain n. ploaie acidă; *The sulphur would eventually fall as acid rain, but not in alarming quantities: the amount of sulphur required would be much less than is currently thrown up into the air by vehicles and factories.* (economist.com)

acidification n. acidifiere; *How much to worry about this acidification (or, strictly, reduction in alkalinity, for there is no risk of the sea actually becoming acidic) is a matter of debate.* (economist.com)

active ingredient n. principiu/ingredient activ

adsorption n. adsorbție, acumulare de substanță la suprafața solului

advanced wastewater treatment n. epurare avansată a apei reziduale; *A number of different unit operations are used in various configurations to make up an advanced wastewater treatment system.* (web.cecs.pdx.edu)

aeolian energy n. energie eoliană

aerosol n. aerosol

agricultural structure n. structură agricolă; *But in 2014 planning rules were altered to allow a greater range of agricultural structures to be developed with the need for only “prior approval” from the local council, rather than full planning permission.* (economist.com)

agri-environmental indicator n. indicator agro-ecologic

alien /exotic species n.pl. specii exotice; *And the conservatory, first developed in the 1820s by Joseph Paxton, head gardener to the Duke of Devonshire, not only allowed gardeners to grow exotic species that would not otherwise have survived a British winter but, more important, allowed the commercial development of bedding plants.* (economist.com)

alternative energy n. energie alternativă / neconvențională; *An investment program aims to make alternative energy less expensive.* (nytimes.com)

ambient air n. aer ambiant

aquaculture n. acvacultură; *Modern aquaculture has arrived at a time when environmental knowledge and concern has rarely been higher, and when it must compete with tourism and home-owners as well as environmentalists for access to the coast.* (economist.com)

aquifer n. acvifer

arable land n. teren arabil; *But with sprawling cities gobbling up arable*

land, agricultural productivity gains decreasing, and demand for biofuels increasing, supply is not keeping up with demand. (economist.com)

atmospheric emission inventory guidebook n. îndrumarul inventarului emisiunilor atmosferice

avoid a disaster v. a evita o catastrofă; *The World Bank has recently started to focus more on avoiding disasters, rather than just helping to respond to them. (economist.com)*

B

background noise n. zgomot de fond; *That makes even faint LoRa signals easy to distinguish from background noise, which fluctuates randomly. (economist.com)*

bagged waste n. deșeuri depozitate în saci; *Our bagged waste collection service ensures that infectious waste doesn't become contaminated and is disposed of correctly. (economist.com)*

balance n. echilibru; *This phenomenon is called “ecological release”: native species freed from their usual predators, diseases and parasites sometimes become hyper-successful, and thus seriously upset the ecological balance of their new home. (economist.com)*

ban n. interdicție; *The Countryside Alliance, which lobbied against the bitterly contested hunting ban, argues that the RSPCA faces “massive conflicts of interest”, a charge repeated by the Commons committee. (economist.com)*

ban v. a interzice

best available techniques (BAT) n.pl. tehnici optime disponibile; *The aim is to ensure that best available techniques (BATs) are utilised to bring about compliance with emission limits. (economist.com)*

bathing water n. apă de baie (propice pentru îmbăiat)

bedrock n. rocă de subsol

biodegradable adj. biodegradabil; *Few organisms have enzymes that can break such bridges, which is why these plastics are not normally biodegradable. (economist.com)*

biodiesel n. biodiesel

bioenergy n. bioenergie; *Its business areas include agriculture, bioenergy, biopharma, food and beverage, household care, leather, pulp and paper, textile, and wastewater solutions. (forbes.com)*

biofuel n. biocombustibil, combustibil biologic, biocarburant; *Trees, shrubs, grasses, seeds, fungi, seaweed, algae and animal fats have all been turned into biofuels to power cars, ships and even planes. (economist.com)*

biogas n. biogaz

biological diversity / biodiversity n. diversitate biologică, biodiversitate; *Biodiversity, once the preoccupation of scientists and greens, has become a mainstream concern.* (economist.com)

biological wastewater treatment n. epurare biologică a apelor reziduale

biomass n. biomasă; *Or that you could use microwave technology to transform timber residue or other waste biomass into a valuable industrial material like graphite.* (nytimes.com)

black smoke n. fum negru; *For six days, clouds of black smoke hung over Bangkok's jagged skyline, marking out flashpoints in a prolonged political drama.* (economist.com)

booms n.pl. plasă plutitoare de protecție

bottle bank n. container de colectare a sticlei (care urmează să fie reciclată)

breeding bird n. păsări clocitoare; *The North American Breeding Bird Survey (BBS) is an avian survey designed to collect long-term data on the population status and trends of breeding birds throughout North America.* (www.canada.ca)

buffer zone n. zonă tampon

bulky waste n. deșeuri grosiere; *Other key findings include that more than half of residents would impose a charge for bulky waste collections, increased allotment charges and reduced council tax support.* (bbc.com)

burden sharing n. repartizarea sarcinilor financiare; *Rather than the usual Atlanticist pieties about solidarity and burden-sharing, and windy promises to spend more on defence one day, NATO members, especially Poland and the Baltic states near Russia, are beefing up budgets.* (economist.com)

C

Common Agricultural Policy (CAP) n. politică agricolă comună; *In February 2017 the European Commission launched a three-month public consultation on the future of the common agricultural policy (CAP).* (economist.com)

Clean Development Mechanism (CDM) n. mecanism de dezvoltare curată

CFC (ChloroFluoroCarbon) n. clorofluorcarbon; *In 1974 two chemistry professors, Frank Rowland and Mario Molina, predicted that chlorofluorocarbons (CFCs), a set of chemicals used in refrigeration, would gradually decompose, release chlorine into the stratosphere and break down the ozone layer which protects Earth from ultraviolet radiation.* (economist.com)

chemicals n.pl. produse chimice; *In a few shallower parts of the ocean,*

hydrothermal vents provide energy-rich chemicals that form the basis of local food chains. (economist.com)

clean up v. a curăța, a depolua

climatic / climate change n. schimbări climatice; *The targets are governments, which campaigners argue are doing too little to avert climate change, and big energy firms, which they hold responsible for most greenhouse-gas emissions. (economist.com)*

coastal waters n.pl. ape litorale

cogeneration / combined heat and power generation n. producție combinată căldură-energie; *America's oldest brewery, Yuengling in Pennsylvania, has installed a combined-heat-and-power (CHP) plant, fuelled by methane produced from waste, which provides 20% of the brewery's energy needs. (economist.com)*

company environmental policy n. politica ecologică a firmei

composting n. compostare; *Last month your columnist visited one of America's largest composting plants, located at a desolate spot in Everett, Washington, about 30 miles north of Seattle. (economist.com)*

confine an oil spill v. a opri extinderea unei pete de ulei

conservation n. conservarea resurselor naturale; *There were several bad air days in Beijing during the legislative session, and 850 delegates expressed their dissatisfaction with the pollution by voting against the lineup for the environmental protection and resources conservation committee of the National People's Congress. (nytimes.com)*

conservationist n. ecologist, adept al protejării naturii; *If human beings could have conversations with animals, many a conservationist would bring up the subject of invasive plants. (economist.com)*

conserve energy v. a conserva energia

contaminated land / site n. loc/teren contaminat; *In theory, a contaminated site could have much of its arsenic sucked out of it over the course of a few years by planting it with Chinese brake. (economist.com)*

continental shelf n. platformă continentală; *It is based on a provision of the law of the sea which says countries may control an area of seabed if they can show it is an extension of their continental shelf. (economist.com)*

conurbation n. aglomerație urbană; *"It's this incredible conurbation of country people who never left, cowboys who ride horses without a saddle and live off the land and, because it's a wine region, there are a lot of sophisticated, well-traveled people," Eileen says. (nytimes.com)*

crop rotation n. asolament, rotația culturilor; *They have been liberated from federal paperwork, squabbles over acreage and crop-rotation practices that made no farming sense. (economist.com)*

D

deforestation n. despădurire; *After all, Susilo Bambang Yudhoyono, Jokowi's predecessor, also promised to halt deforestation, to little avail.* (economist.com)

demolition debris n. moloz, resturi provenite din dărâmarea unei clădiri; *In addition, both developed and developing countries generate vast quantities of construction and demolition debris, industrial effluent, mine tailings, sewage residue and agricultural waste.* (economist.com)

deplete a resource v. a epuiza o resursă; *He argued that when a resource is held jointly, it is in individuals' self-interest to deplete it, so people will tend to undermine their collective long-term interest by over-exploiting rather than protecting that asset.* (economist.com)

depressed area n. zonă defavorizată; *In depressed areas in the Rust Belt, where poverty and unemployment rates shot up as factories shut down and jobs disappeared, the drug epidemic is ravaging once-idyllic communities.* (economist.com)

desertification n. deșertificare, degradarea solului; *This massive migration was caused by desertification due to climate change; and because the cities could not handle this in-pouring of people, overcrowding of housing, unemployment and social unrest followed.* (economist.com)

diesel fuel n. combustibil Diesel, motorină

diffuse pollution n. poluare difuză

discharge n. deversare; *In Japan, for example, the discharge of mercury-laden chemicals into Minamata Bay killed at least 1,000 people and made another 10,000 ill.* (economist.com)

disposal of waste n. eliminarea/evacuarea deșeurilor

disposal plant n. fabrică de procesare a deșeurilor; *It concerns allegations of huge bribes paid by a waste-management company in the mid-1990s, in connection with the building of a euro400m (\$353m) waste- disposal plant in Cologne, in North Rhine-Westphalia.* (economist.com)

disposal site / landfill n. groapă de gunoi (cu resturi menajere); groapă ecologică; *They are running out of good places for landfills and are turning instead to burning rubbish, generating electricity at "waste-to-energy" plants like the one in Hangzhou.* (economist.com)

district heating n. termoficare (a cartierelor, în orașe); *District heating was once prevalent in many American cities (and continue to be in many European ones).* (economist.com)

- domestic / household waste n.** deșeuri menajere; *Ash tends to disappear from household waste altogether as electricity and gas replace coal- and wood-fired boilers and stoves.* (economist.com)
- drainage area / basin n.** bazin hidrografic; *An extraction of 5 to 7 percent of the Yangtze's total flow will hardly affect the hydrology of this river or the ecology of its drainage area.* (economist.com)
- drinking water n.** apă potabilă; *The answer, according to the minister at the time, is that there is no obligation for airports to provide drinking water, even though passengers are obliged to surrender their own.* (economist.com)
- drop chemical dispersants v.** a folosi dispersanți
- dump n.** groapă de gunoi; depozit de deșeuri; *Mr Olson attributes a recent outbreak of skin sores on local children to the fumes from a fire illicitly set at the dump.* (economist.com)
- dump v.** a deversa, a descărca (deșeuri); *Atomising trash eliminates the need to dump it, and generates useful power too.* (economist.com)

E

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- eco-development n.** dezvoltare ecologică; *Eco-development refers to development at regional and local levels, consistent with the potentials of the area involved, with attention given to the adequate and rational use of natural resources, technological styles and organizational forms that respect the natural ecosystems and local social and cultural patterns.* (stats.oecd.org)
- eco-friendly adj.** ecologic; *Despite the failures of the UN process and a tough economy, many firms are increasing their eco-friendly investments.* (economist.com)
- ecological advertising n.** publicitate ecologică
- ecologist n.** ecologist; *In 1968 an American ecologist, Garrett Hardin, published an article entitled "The Tragedy of the Commons".* (economist.com)
- eco-product n.** produs ecologic
- eco-system n.** eco-sistem; *It is the world's most tightly packed entrepreneurial ecosystem, and a perfect place to study the lengths to which a government can go to support startup colonies.* (economist.com)
- eco-tax n.** impozit ecologic; *In anticipation of a new "eco-tax", which was to be a charge on big lorries using main roads in an effort to discourage road freight, furious truckers in Brittany began commando-style attacks on automatic toll sensors.* (economist.com)

ecotourism n. ecoturism, turism ecologic; *In a region of Costa Rica that harbors 3 percent of the world's known biodiversity, a proposed international airport is eliciting concern about ecological consequences and potential damage to an existing and exemplary network of ecotourism lodges.* (nytimes.com)

effluent n. gaz sau lichid poluant; *Isolating a city's effluent and shipping it away in underground sewers has probably saved more lives than any medical procedure except vaccination.* (economist.com)

Environmental Impact Assessment (EIA) n. evaluarea impactului ecologic; *In Peru and Chile all projects are required to submit an environmental impact assessment (EIA).* (economist.com)

electrical and electronic waste n. deșeuri electrice și electronice
electricity / power generation n. producție de energie

emission n. emisiune (de gaze); *Unsurprisingly, many oil and gas companies would prefer methane leaks to remain out of the public eye, even though their industry now surpasses cow burps as a source of emissions.* (economist.com)

endangered species n.pl. specii pe cale de dispariție / periclitare; *For instance, if you look at endangered species, the grizzly bear population has recovered so well that some want them taken off the endangered list; there are now 27m white-tailed deer and 4.2m wild turkeys, both species once thought close to extinction.* (economist.com)

endemic species n.pl. specii endemice, caracteristice unei anumite zone geografice; *Over 1,200 eradication programmes have been carried out, mostly on islands, which tend to have a high proportion of vulnerable endemic species and where eradication is relatively easy.* (economist.com)

environmental adj. referitor la mediu, ecologic

environmental protection agency (EPA) n. agenția de protecție a mediului înconjurător (din Statele Unite); *One problem China still needs to fix is its relative lack of enforcement personnel. China has only a small fraction of the number of inspectors available to America's Environmental Protection Agency.* (economist.com)

environmental protection n. protecția mediului înconjurător; *This is such a familiar Republican assault—even if Mr Trump may mean to go further than his predecessors—that it is worth noting that environmental protection was once a bipartisan concern.* (economist.com)

environmental risk n. risc ecologic

environmental taxes n.pl. impozit ecologic; *Yet increases in less-noticed charges such as environmental taxes, stamp duty. (a levy on property transactions) and insurance-premium tax (levied on every- thing from*

holiday to vehicle insurance). (economist.com)

environmentalist n. adept al protecției mediului înconjurător

environmentally friendly adj. ecologic, care respectă mediul înconjurător;
The maker of environmentally-friendly cleaning products, which opened its first factory, in Chicago, in April, wants to be “the most sustainable and the most socially beneficial company in the world,” says Adam Lowry, one of its founders. (economist.com)

ex-situ conservation n. conservare ex-situ; *Off-site conservation is called as ex-situ conservation, which deals with conservation of an endangered species outside its natural habitat.* (www.sciencedirect.com)

exhaust n. gaze de eșapament

extensive farming n. agricultură extensivă; *Singapore, a crowded urban society with little available land for extensive farming, is dependent on imports for the overwhelming bulk of its food and agricultural goods requirements.* (www.eiu.com)

extinct species n.pl. specii pe cale de dispariție; *The idea of reviving (proponents shy from the more loaded “resurrecting”) extinct species has taken on a new voguishness.* (economist.com)

F

fertiliser n. îngrășământ; *Today most farmers rely on synthetic fertilisers to do the nitrogen-enhancing job once reserved for dung.* (economist.com)

fish farm n. crescătorie de pește, piscicultură

fish stock n. populație de pește, inventar de pește viu; *In 2013, the most recent year for which full data are available, 32% of the world's fish stocks were being exploited beyond their sustainable limit, up from 10% in the 1970s, according to the UN's Food and Agriculture Organisation.* (economist.com)

fossil fuel n. combustibil fosil; *Globally, the cost of government subsidies for fossil fuels increased from \$311 billion in 2009 to \$544 billion in 2012, the IEA estimates.* (economist.com)

freshwater n. apă dulce

fuel n. combustibil; *It was used to make kerosene, the main fuel for artificial lighting after overfishing led to a shortage of whale blubber.* (economist.com)

fumes n.pl. emisii toxice, fum, vapori; *Aerotoxic syndrome is the name given to a mixture of physical and neurological symptoms that some experts believe could arise from exposure to toxic fumes on passenger jets.* (economist.com)

G

gas n. gaz; *As oil and gas supplies tighten during the northern winter, disruptions as remote as a hairline fracture on a piece of Scottish pipeline, and an explosion in an Austrian natural-gas plant, have repercussions felt around the world.* (economist.com)

gene flow n. flux genetic; *If they did resemble Palaeoamericans it means either that humans on both sides of the strait evolved independently in similar ways (perhaps because of similar selective pressures), or that there was more gene flow to and fro across "Beringia" than had previously been suspected.* (economist.com)

genetically modified (GM) adj. modificat genetic; *On November 4th voters in Colorado rejected a ballot initiative that would have required special labels for foods made with genetically modified (GM) ingredients.* (economist.com)

global warming n. încălzirea planetei /globală; *In contrast, climate scientists have been ultra-cautious about attributing specific weather events to global warming.* (economist.com)

green lobbying n. grup de presiune ecologist, lobby ecologist /"verde"

green product n. produs ecologic

greenhouse effect n. efect de seră; *This implies that the ancient atmosphere must have provided the planet with a considerably stronger greenhouse effect than today's does.* (economist.com)

greenhouse gas n. gaz de seră; *Sweden's parliament passed a law in June which obliges the country to have "no net emissions" of greenhouse gases into the atmosphere by 2045.* (economist.com)

greens n.pl. ecologiști; *Rather, greens say, meat has a big environmental hoofprint.* (economist.com)

groundwater n. apă freatică; *More than half the groundwater in the north China plain, according to the land ministry, cannot be used for industry, while seven-tenths is unfit for human contact, ie, even for washing.* (economist.com)

H

halocarbon / halogenated hydrocarbon n. hidrocarbon halogenat; *Halogenated hydrocarbons are derivatives of hydrocarbons (that is, organic compounds that only contain carbon and hydrogen atoms) which include some halogen atoms within their chemical structure.*

(economist.com)

harmful adj. nociv, dăunător, toxic; *Old obsolete coal-fired plants do emit a lot of harmful particulates and sulphur dioxide.* (economist.com)

hazard n. pericol, amenințare, dezastru; *Moral hazard means that people with insurance may take greater risks than they would do without it because they know they are protected, so the insurer may get more claims than it bargained for.* (economist.com)

hazardous adj. periculos

hazardous waste n. deșeuri periculoase; *What little is known about recycling hazardous waste in America, for instance, suggests that only 15-20% is actually recycled; the rest gets incinerated or buried in landfills, according to the Environmental Protection Agency (EPA).* (economist.com)

health hazard n. pericol pentru sănătate; *Those who live in America, or visit it, might do best to regard them the way one regards air pollution in China: an endemic local health hazard which, for deep- rooted cultural, social, economic and political reasons, the country is incapable of addressing.* (economist.com)

heavily modified water body n. masă de apă puternic modificată

herbicide n. erbicid; *Introducing genes for herbicide resistance into a crop permits it to be sprayed with weedkiller that really does then kill nothing but weeds.* (economist.com)

HydroFluoroCarbon (HFC) n. hidrofluorocarbon; *Hydrofluorocarbons (HFCs) are ozone-friendly replacements for CFCs, and are one of the fastest-growing greenhouse gases, having risen 40% since 1990.* (economist.com)

I

incinerator / incineration plant n. incinerator; *In Foshan over the past nine years the government has allowed private firms to bid for over 500 projects, including power generation, water plants, and rubbish-incineration plants, according to Liu Yuelun, the city's mayor.* (economist.com)

industrial waste n. deșeuri industriale; *Rich countries spend some \$120 billion a year disposing of their municipal waste alone and another \$150 billion on industrial waste, according to. CyclOpe, a French research institute.* (economist.com)

infestation n. infestare

inland water n. ape interioare/ continentale; *Land area. 244,100 sq km*

(including inland water), of which 71% is arable and pasture land, 10% forest and 19% urban and other. (country.eiu.com)

inshore adv. la țărm, aproape de țărm, spre mal / coastă

in-situ conservation n. conservare in-situ; *The in situ conservation of live populations requires no advanced technology.* (www.fao.org)

Integrated Coastal Zone Management n. Management integrat al litoralului

integrated farming n. producție agricolă integrată; *The Ferrarins run workshops to teach other farmers about such "integrated farming" techniques.* (economist.com)

integrated pest control n. control antiparazitar integrat

intensive agriculture / farming n. agricultură intensivă; *Other benefits, such as the preservation of rural traditions and the satisfaction of having farms to look at, cannot be derived from anything other than local, non-intensive farming.* (economist.com)

interest group n. grup de interese (al societății civile); *Of the 70 members of Hong Kong's Legislative Council, half represent "functional constituencies", composed mostly of local industries, professions, trade unions and other interest groups.* (economist.com)

invasive species n.pl. specii invadatoare; *Programmes to get rid of invasive species are one way in which governments, with varying degrees of enthusiasm and effectiveness, try to tackle threats to other species.* (economist.com)

L

lag time n. timp de retardare; *Scientists have found a 200-year lag time between past climate events at the poles.* (www.bbc.com)

land clearing n. defrișare; *The heritage body also called on Australia to better tackle the issue of land clearing.* (www.bbc.com)

land cover n. acoperirea terenului (cu arii de vegetație, roci, ape); descrierea (bio)fizică a suprafeței pământului; *The result, set out in a book, "Planet of Cities", was that both urban populations and land cover grew on average at the same rate in cities of all sizes (by 1.6% and 3.7% per year respectively) regardless of planning policies.* (economist.com)

land development n. dezvoltare funciară (planificarea infrastructurilor, serviciilor, așezămintelor industriale); *Human rights groups estimate that 700,000 people have been adversely affected by land development, and they say the government and the courts openly side with the developers.* (www.bbc.com)

land reclamation n. recuperarea terenurilor / a solului; *The whole region has*

a passion for land reclamation that has long delighted property developers. (economist.com)

land take n. ocuparea terenului, utilizarea solului pentru infrastructură

land use n. utilizarea / afectarea terenului / solului

landfill n. groapă de gunoi (cu resturi menajere); (în sens ecologic) groapă ecologică; *Cumbria has a fantastic recycling rate and the waste plants have been a key factor in the huge reduction in waste going to landfill and increase in recycling. (www.bbc.co.uk)*

landscape n. peisaj; *The future of this vital economic artery through Britain's most beautiful landscape is secure, thanks to the work of our brilliant orange army. (www.bbc.co.uk)*

landscape architect n. arhitect, inginer urbanist; *Twycross Zoo is to be transformed by the landscape architect who designed the masterplan for the Eden Project. (www.bbc.co.uk)*

land-use planning n. planificarea utilizării terenului; *Tim Cane, the town's land use planning manager, said Innisfil had been struggling to figure out an affordable transport model that would serve an area over 290 square km (110 square miles). (www.bbc.com)*

lead fuel n. combustibil pe bază de plumb; *Environmental groups have urged the UK government to ban a chemicals company from exporting a lead fuel additive that is responsible for long-term damage to human health. (www.bbc.co.uk)*

leak n. scurgere; *Unsurprisingly, many oil and gas companies would prefer methane leaks to remain out of the public eye, even though their industry now surpasses cow burps as a source of emissions. (economist.com)*

less favoured areas n.pl. zone defavorizate; *The higher proportion of revenue going to resource-rich regions has necessarily reduced the funds available to other, less favoured areas. (economist.com)*

life cycle n. ciclul vital / de viață

life cycle analysis n. analiza ciclului de viață; *A proper life cycle analysis will not stop at calculating the energy involved in solar panel production but must also add the energy involved in manufacturing all the converters at residential homes. (economist.com)*

life cycle cost n. costurile ciclului vital / de viață

litter receptacles n.pl. containere de colectat gunoii; *Picnics must take place in designated areas where litter receptacles are in place for bottles and other rubbish and smoking materials must be properly extinguished with water. (www.bbc.co.uk)*

M

manure n. îngrășământ natural; gunoi, bălegar; *A benefit of biogas production is the conversion of human sewage and animal manure, the principle sources of Irish ground water, river, seashore, and lake pollution into non-toxic fertilizer to replace the environmentally disastrous practice of slurry spreading now widespread on Irish farms.* (economist.com)

marine environment n. mediu marin; *For coral reefs—and other biodiverse marine environments—the usual approach is to give ecologically sensitive areas special status under local or regional laws.* (economist.com)

marine protected areas (MPAs) n.pl. *In such “marine protected areas” (MPAs), activities that are deemed harmful, such as fishing, drilling and mining, can then be restricted or banned, with penalties for rule-breakers.* (economist.com)

materials recovery / reclamation n. recuperare de materiale; *The other 25% of what we collect is either too old or too broken and we can't find a home for them so those go to materials reclamation to reclaim the rare earth metals and to quarantine any toxic materials.* (economist.com)

mining waste n. deșeuri de mină / miniere; *Tons of toxic mining waste are created in the process of mining just the tiny bit of precious metals required for just a single phone (about \$1 worth).* (economist.com)

municipal waste n. deșeuri urbane; *There's certainly ample scope to do this in Britain, which recycles (or composts) only about a tenth of municipal waste—far less than most European economies.* (economist.com)

municipal wastewater / sewage / discharge n. apă reziduală urbană; *Some 670,000 acre-feet of municipal wastewater is used each year in California for agricultural and landscape irrigation, and increasingly for recharging groundwater aquifers.* (economist.com)

N

native / indigenous species n.pl. specii indigene; *Global warming may be one reason that new species move to Britain, often with nasty consequences for indigenous species.* (economist.com)

noise barrier n. barieră fonică

noise map n. topografie sonoră

noise pollution n. poluare fonică / sonoră; *Other chains, including Hyatt, Marriott, and Ritz Carlton, offer guests in some of their hotels the use of a “white-noise” machine to distract rather than prevent the noise*

pollution stopping them sleeping. (economist.com)

non-conventional energy n. energie neconvențională

non-renewable resource n. resurse naturale epuizabile / neregenerabile; *If you build an economy that's entirely dependent on a non-renewable resource, you are guaranteeing yourself a nasty encounter with stagflation sooner or later when the stuff starts to run out.* (economist.com)

noxious adj. nociv; *Emissions of greenhouse gases and other noxious chemicals are a worry.* (economist.com)

nuclear power plant n. uzină nucleară; *The Barakah nuclear-power plant under construction in Abu Dhabi will never attract the attention that the Burj Khalifa skyscraper in neighbouring Dubai does, but it is an engineering feat nonetheless.* (economist.com)

nuclear waste n. deșeuri nucleare; *Buried in holes in the floor will be copper canisters, 5.2 metres long, containing the remains of some of the world's most radioactive nuclear waste.* (economist.com)

nutrient balance n. balanța /echilibrul substanțelor nutritive; *Calorie intake controls body weight far more than nutrient balance.* (economist.com)

O

offshore adv. în larg, pe mare, departe de țărm; *At the moment the world's biggest offshore wind farm, with a capacity of 630MW, sits in the Thames Estuary.* (economist.com)

oil spill n. pată de petrol, maree neagră; *Workers are scrambling to contain an oil spill threatening some of Athens' most popular beaches.* (www.bbc.com)

old-growth forest n. pădure cu lemn bătrân; *Logging has increased by 60% in the state since the 1980s, when the timber industry moved its operations over from the Pacific north-west in order to avoid continual warfare over old-growth forests and spotted owls.* (economist.com)

organic agriculture / farming n. agricultură organică/ biologică; *With its verdant 3,000 acres grazed by rabbits, sheep, pigs, goats, turkeys, ducks, geese, guinea hens, bees and chickens, it is now a textbook example of multi-species, pasture-based organic farming.* (economist.com)

organic matter n. materie organică

organic waste n. deșeuri organice; *In addition, burning organic waste produces chemicals called dioxins and furans, suspected carcinogens which damage the nervous and immune systems, among other ill effects, and are harmful even in minuscule quantities.* (economist.com)

- overexploitation n.** exploatare excesivă; *Such subsidies, combined with overexploitation of fisheries closer to land, have made the high seas attractive to fishermen.* (economist.com)
- overfishing n.** pescuit excesiv; *Thanks to rampant overfishing, the world's stocks of cod, tuna and countless other sea-dwellers have been dwindling for decades.* (economist.com)
- overgrazing n.** pășunat excesiv; *Clumsy as they can be, federal agencies can moderate these conflicts, and, indeed, save ranchers from themselves: part of their purpose has always been to prevent overgrazing.* (economist.com)
- ozone n.** ozon; *Moreover, ethanol burned in an engine produces more than twice as much ozone as the equivalent amount of petrol.* (economist.com)
- ozone depletion /-depleting potential n.** potențial de subțiere a stratului de ozon
- ozone layer depletion n.** subțierea stratului de ozon; *They concluded that meaningful progress had been made on just four - making petrol lead-free, tackling ozone layer depletion, increasing access to clean water and boosting research on marine pollution.* (<http://www.bbc.com>)
- ozone layer n.** strat de ozon; *Initially, the consequences for the ozone layer caused most concern. In 1985 a gaping hole in it was found above Antarctica.* (economist.com)
- ozone-depleting substance n.** substanțe distrugătoare de ozon

P

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- packaging waste n.** deșeuri de ambalaj; *One of the problems with the term "sustainability" is that it is used to describe action on everything from packaging waste to global warming.* (economist.com)
- particulate matter n.** substanță în particule (praf, fum, funingine, polen etc.); *"Inevitably, the top scientists in the field are the ones who are going to be most competitive to receive federal grants," says Ana Diez Roux, the most recent chair of the Clean Air Scientific Air Committee, which issues authoritative advice on major pollutants, like ozone and particulate matter.* (economist.com)
- pesticide n.** pesticid
- PFC (PerFluoroCarbon) n.** perfluorcarbon; *It covers not only carbon dioxide but also nitrous oxide and perfluorocarbons, and includes emissions from commercial aircraft.* (economist.com)
- policy-maker n.** factor de decizie, decident; *That gives policy makers room to risk expansionary policies.* (economist.com)
- pollutant n.** produs poluant; *Carbon dioxide is the second-most-plentiful*

greenhouse gas (after water vapour), but short-lived pollutants are catching up. (economist.com)

pollute v. a polua

polluter n. sursă de poluare, poluant

“polluter pays” principle n. principiul “cel care poluează trebuie să plătească”; *The government says it is using tax policy to help reduce carbon dioxide emissions and strengthen the so-called polluter pays principle.* (economist.com)

pollution load n. încărcare cu noxe; *Most east-coast cities are enjoying more sunny days and the pollution load in the rivers is falling.* (economist.com)

pollution n. poluare

pollution prevention n. prevenirea poluării; *At the International Maritime Organisation, the UN agency responsible for curbing shipping pollution and ensuring safety, the head of pollution prevention, Nikos Mikelis, says environmentalists present Bangladesh with a false choice.* (economist.com)

pollution rights and permits n.pl. permis de poluare

preservation n. protecție, ocrotire; *The question of how to balance economic development with cultural preservation has always been a tough one.* (economist.com)

primary energy n. sursă de energie primară; *Global consumption of primary energy has grown by 30% over the past decade.* (economist.com)

primary particles n.pl. particule primare produse din emisii directe de aer

product tax n. taxă /impozit pe produs

public water supply n. aprovizionare centrală cu apă; *The Safe Drinking Water Act defines a Public Water Supply (PWS) as a system that provides water via piping or other constructed conveyances to the public for human consumption.* (www.deq.state.ok.us)

R

rain forest n. pădure tropicală/ecuatorială; *The world's rainforests are owned by the mainly poor countries they cover—but at the same time they are a global asset.* (economist.com)

rare species n.pl. specii rare; *Trade in rare species should be permitted, but only if it can be monitored to ensure it does not endanger the species' survival.* (economist.com)

recycle v. a recicla, a refolosi

recycling n. reciclare; *“Our overall recycling rate is around 60 per cent, but at the domestic (household) level, it is only around 20 per cent,” said*

Environment and Water Resources Minister Vivian Balakrishnan in the Budget debate in February. (www.asiaone.com)

refuse n. deșeuri, resturi; *Ingredients such as cadmium, mercury and lead can do terrible things to people and places. In Europe, such e-waste is the fastest growing type of refuse.* (economist.com)

regulatory instrument n. instrument juridic / normativ

remediation n. remediere, reabilitare a unui teren afectat; *Kurita Water Industries, one of Japan's leading environmental-engineering firms, started building its soil remediation skills over a decade ago.* (economist.com)

renewable adj. capabil de a fi refăcut, reînnoit

renewable energy n. energie regenerabilă; *Hydropower is a much more significant source of renewable energy, but its costs are rising, and investment is falling.* (economist.com)

repository n. loc de depozitare

reprocessing n. reprelucrare, retratare

residue n. reziduu; *The agriculture minister, Felix Koskei, warned on July 24th that Kenya's horticulture exports to the EU were at risk because of a failure to comply with rules governing pesticide residues.* (country.eu.com)

resource depletion n. pauperizarea resurselor; *The idea behind the theory of resource depletion is that the effort expended on suppressing prejudice depletes the ability to use cognitive control in subsequent tasks.* (economist.com)

restoration n. restaurare; *The restoration of surplus agricultural land, too, can benefit from the appliance of science.* (economist.com)

reusable adj. refolosibil

reuse n. reutilizare; *Yet they both do the same job: sorting through the local rubbish, trying to salvage goods that can be reused.* (economist.com)

river / hydrographic basin n. bazin hidrografic; *The floods that swept across the Indus river basin last summer brought widespread destruction: almost 2,000 people were killed and 20m others marooned as floodwaters submerged one-fifth of the country's total area.* (economist.com)

rubbish n. gunoi, resturi; *When trucks deliver the rubbish from these skips to dumps such as Deonar, more ragpickers comb over it yet again.*

rubbish depots n.pl. locuri de depozitare a deșeurilor, gunoiului

run aground v. a eșua (despre vapoare)

rural tourism n. turism rural; *Bulgaria needs to diversify tourism to other parts of the country through promotion of activities such as mountain tourism, eco-tourism and rural tourism in order to reduce its reliance on the seaside resorts.* (economist.com)

S

- salvage v.** a salva; *Metal is the only material that is consistently profitable to salvage, says Mike Sangiacomo, Norcal's boss.* (economist.com)
- scoop up v.** a colecta, a strânge; *This could make it harder for these to track users as they move around the internet, limiting their ability to scoop up data from sites belonging to others.* (economist.com)
- scoping n.** definirea mărimii studiului de impact
- separate collection n.** colectare separată a deșeurilor solide; *Within the framework of world effort "Clean the Planet off Garbage" Greenpeace activists demonstrated the benefits of separate garbage collection to the authorities and residents of the city in most practical way.* (www.greenpeace.org)
- sewage / wastewater treatment plant n.** stație de tratare a apelor reziduale
- sewage sludge n.** nămol din ape uzate; *On the edge of industrial Middlesbrough lies the largest raw sewage sludge drying plant in the world.* (economist.com)
- site of community importance n.** loc / teren / spațiu de importanță comunitară
- skim v.** a curăța suprafața apei
- slick n.** peliculă / pată de ulei; *They prevented the formation of an oil slick after the explosion (by breaking down the oil into droplets on the water's surface).* (economist.com)
- smokestack n.** furnal, coș de fum al unei uzine
- soil compaction n.** compactarea solului; *In fact, if done properly, it improves the soil's organic content and reduces soil compaction.* (economist.com)
- solar energy/power n.** energie solară; *Using the sun's heat to warm or evaporate water is a far older form of gathering solar energy than using photovoltaic cells to convert sunlight directly into electricity.* (economist.com)
- sorption n.** sorbție
- Special Protection Area (SPA) n.** zonă specială de protecție
- spill n.** deversare, scurgere de lichide toxice; *The spill was the subject of Barack Obama's first address to the nation from the Oval Office, on June 15th, the day after he paid another visit to the stricken coast.* (economist.com)
- spillage n.** cantitate pierdută prin scurgere; *The report finds that in the early stages of the supply chain, spillage and degradation are the main cause of food loss.* (economist.com)

state of the environment n. starea mediului înconjurător

stationary source n. sursă staționară; *Air pollution from a single, stationary source (such as a power plant) is much easier to model and mitigate than one from several hundred thousand dispersed, moving sources.* (economist.com)

strategic environmental assessment n. evaluare strategică a mediului înconjurător

substitute n. substitut, înlocuitor

surface water n. apă de suprafață; *The surface waters of our oceans are home to photosynthesis dependant organisms that form the base of the ocean's food chain.* (economist.com)

surface water status n. starea apei de suprafață

sustainability indicator n. indicator de dezvoltare durabilă; *Hardin Tibbs pointed out 10 years ago that a global sustainability indicator should show the result of a growth in wealth per capita multiplied by the growth of the population, multiplied the efficiency improvement in using resources to meet the growth needs.* (economist.com)

sustainable development/growth n. dezvoltare/creștere durabilă; *As China grapples with its industrial emissions, a newly built "eco-city" is being touted as a possible model for sustainable development.* (economist.com)

sustainable development indicator n. indicator de dezvoltare durabilă

T

tap water n. apă potabilă („de la robinet”); *It is thus sadly ironic that one of its cities, Flint, is making headlines around the world because its citizens have been poisoned by their tap water.* (economist.com)

thermal pollution n. poluare termică; *Nuclear power is not only a very efficient energy source, but it is also one of the cleanest, causing little to no air pollution and only some thermal pollution.* (economist.com)

thermal power plant n. centrală termică

thinning of the ozone layer n. subțierea stratului de ozon; *The thinning of the ozone layer presented risks that were widely accepted: people fear skin cancer.* (economist.com)

threatened species n.pl. specii periclitate; *In October 2015, UN representatives met in Trondheim, Norway, where they agreed to add 12 species of vulture to the list of threatened species under the Convention on the Conservation of Migratory Species of Wild Animals.* (economist.com)

tidal power / energy n. energie mareică

top soil n. sol superficial; *Adding a layer of the sand under the topsoil stops*

water from leaching away, making it easier to grow crops in arid climates or in water-scarce lands such as those of the United Arab Emirates (UAE). (economist.com)

toxic waste n. deșeuri toxice; *In the 1960s and 1970s a series of grisly accidents with toxic waste prompted governments in rich countries to regulate its disposal more stringently. (economist.com)*

U

unbalance v. a dezechilibra; *Technology, declining fertility and ancient prejudice are combining to unbalance societies. (economist.com)*

uninfested food n. hrană neinfestată; *Uninfested food items should be stored in air-tight glass, metal, or thick plastic containers. (extension.usu.edu)*

unleaded adj. fără plumb

untreated wastewater n. apă reziduală netratată; *This category measures industrial discharge of pollutants such as soot, sulphur dioxide and untreated wastewater on a per-head basis. (country.eiu.com)*

upwelling n. apă ascendentă; *One of these places was right next to Kunlun Spring, a mighty upwelling of groundwater of which some was piped off to a nearby works for bottling. (economist.com)*

urban / wastewater sewage n. apă reziduală urbană

urban sprawl n. extinderea urbanizării; *California's biggest urban sprawl is often described as a city of movement rather than monuments, one defined by car culture rather than great architecture or beauty, but Edward Ruscha has found it a source of inspiration for more than 40 years. (economist.com)*

user charge n. taxă de utilizare

user-pays principle n. principiul utilizatorul plătește; *But the change in driving habits points to a deeper difficulty. Petrol consumption used to serve as a reasonable proxy for road use, satisfying the "user pays" principle for road funding. (economist.com)*

W

wastage n. risipă; *Many Chinese cities are short of water, yet encourage wastage by selling it at heavily subsidised prices. (economist.com)*

waste n. deșeuri

waste collection n. colectarea deșeurilor

waste disposal n. deșarjarea deșeurilor; *The shortfall is covered by Norcal's*

customers, who pay about \$25 a month for waste disposal. (economist.com)

waste dumping n. deșarjarea necontrolată a deșeurilor

waste generation n. producere/generare de deșeuri; *The municipal waste indicator shows trends in the amounts of such waste generated and the amounts recovered and disposed of through: recycling & composting; incineration (including energy recovery); landfill.* (ec.europa.eu)

waste oil n. ulei uzat

waste stream n. flux de deșeuri; *Single-stream collection makes it more convenient for householders to recycle, and means that more materials are diverted from the waste stream.* (economist.com)

waste water n. ape reziduale / poluate

wastewater treatment plant n. stație de tratare a apelor reziduale

water consumption n. consum de apă; *Beijing's average domestic water-consumption per person has barely changed in the past decade even though prices more than doubled between 2001 and 2004.* (economist.com)

water demand n. necesar de apă

water erosion n. eroziunea (rocilor) prin apă; *The water erosion process consists of discrete stages from rain drop impact to the formation of gully erosion.* (dpiuwe.tas.gov.au)

water supply n. alimentare cu apă; rezervă de apă

water treatment plant n. uzină/instalație de tratare a apelor; *China's cities consume 60m tonnes of water each day, delivered by some 4,000 water-treatment plants.* (economist.com)

water use n. utilizare a apei

waterproofing n. protecție naturală împotriva apei; *Work that Apple has done in developing AirPods, the Apple Watch and ARKit, such as waterproofing and elongating battery life, are the building blocks for smart glasses, says Benedict Evans of Andreessen Horowitz, a venture-capital firm.* (economist.com)

watershed n. cumpăna apelor

weed n. buruieni; *Introducing genes for herbicide resistance into a crop permits it to be sprayed with weed killer that really does then kill nothing but weeds.* (economist.com)

wild relative n. specii sălbatice înrudite

wildlife n. animalele sălbatice, animalele și plantele, natura nealterată de mâna omului; *But Dr Macdonald and two colleagues, Caroline Good and Dawn Burnham, writing in Animals, still wonder if those who profit by cultural representations of wildlife might sometimes be induced to contribute a sliver of their profits to the conservation of the animals so*

represented. (economist.com)

wind energy n. energie eoliană

wind erosion n. eroziune eoliană; *Its sorry state is due to compaction from running machinery over it; water and wind erosion; and depletion of minerals and organic matter through overplanting and overgrazing.* (economist.com)

Z

zooplankton n. zooplancton (animal microscopic care plutește liber în aer); *Scientists claim they've measure, for the first time, how a species of zooplankton called giant larvaceans contributes to the transfer of atmospheric carbon to the deep ocean.* (www.bbc.co.uk)

INFORMATION TECHNOLOGY

A

- abend (ABnormal END) n.** închiderea/terminarea neașteptată/bruscă a unui program din cauza unei erori; *To get the abend code for an abnormal end of a subtask: Examine the event control block (ECB) specified by the task that attached the subtask; Issue the EXTRACT macro with the CMC keyword.* (www.ibm.com)
- access v.** a accesa, a se conecta la o rețea; *They include software which lets engineers control hundreds of thousands of devices, programs to define who or what is allowed to access a network and services to detect malware in encrypted traffic.* (economist.com)
- activate/trigger a virus v.** a activa un virus; *Different viruses are activated in different ways.* (economist.com)
- analytical processing n.** procesare analitică (folosirea computerului în luarea unor decizii manageriale pe baza analizării unor tendințe/trenduri); *Online Analytical Processing (OLAP) is business intelligence software that provides the user with answers to complex queries extracted from multidimensional databases, thus delivering various perspectives on data.* (businessintelligence.com)
- anti-virus software n.** program antivirus; *Such revelations, as well as Mr Kaspersky's relentless salesmanship and his company's popular antivirus software, have turned it into one of the rare Russian firms that is successful abroad—and perhaps the country's best-known brand after vodka and AK-47s.* (economist.com)
- application database n.** colecție de date care deserveșc un anumit program
- application n.** aplicație, program (numele tehnic dat unui anumit program: Excel, Word, Access etc.); *And with pure web applications, users will get even more of a choice.* (economist.com)
- artificial intelligence (AI) n.** inteligență artificială; *Commanding the plot lines of Hollywood films, covers of magazines and reams of newsprint, the contest between artificial intelligence (AI) and mankind draws much attention.* (economist.com)
- authoring software n.** pachete multimedia integrate (oferă posibilitatea de aplicații care combină informația text cu obiecte grafice statice, animații, sunete și video digital); *Certainly, the hefty royalty fees, proprietary authoring software and laughable anti-piracy system add disproportionately to Blu-ray's cost and inconvenience.* (economist.com)

B

- backup system n.** suport (informatic) de rezervă în caz de avarie; *Without working backup systems, airline representatives were unable to prioritise customers in most need of help.* (economist.com)
- batch file n.** serie de comenzi/instrucțiuni care urmează să fie procesate de un computer
- batch n.** script (set de instrucțiuni procesate secvențial)
- batch processing n.** tip de procesare a unui script care nu permite intervenția utilizatorului; *Batch processing is for those frequently used programs that can be executed with minimal human interaction.* (www.ibm.com)
- bit (Binary digIT) n.** bit, unitatea de bază în sistemul unui computer (poate avea valorile 1 sau 0)
- block unauthorised access to the system v.** a bloca accesul neautorizat la sistem
- bookmark v.** a pune un “semn de carte” (selectarea și înregistrarea automată a unor site-uri pe care utilizatorul dorește să le reviziteze); *For many readers, the ability to interact with e-books digitally—searching them automatically, inserting digital bookmarks and annotations, zooming in on the small type—has rendered hardcovers and paperbacks obsolete.* (economist.com)
- bookmark/hotlist/ favourites list n.** listă cu selecții de site-uri
- browser n.** navigator (web), program de navigare pe Internet; *Among other things, its analysis found that those applicants who have bothered to install new web browsers on their computers (such as Mozilla's Firefox or Google's Chrome) perform better and stay in their posts for 15% longer, on average, than those who use the default pre-installed browser that came with their machine (ie, Internet Explorer on a Windows PC and Safari on an Apple Mac).* (economist.com)
- B-Tree n.** arbore binar; *The B-tree algorithm minimizes the number of times a medium must be accessed to locate a desired record, thereby speeding up the process.* (searchsqlserver.techtarget.com)
- buffer n.** zonă tampon, de stocare temporară
- buffer storage n.** memorie tampon (de stocare a unor date până când un alt program este gata să le preia); *Buffer storage areas or systems are used to temporarily store items that will soon be needed for production or orders.* (economist.com)
- bug n.** eroare de programare
- bulk e-mail n.** mesaje e-mail nedorite; *Unwanted bulk e-mail jumped by about 4% in March and now accounts for 45% of overall e-mail traffic,*

up from only 8% in September 2001, according to Brightmail, a firm that specialises in anti-spam filtering software. (economist.com)

business operations n.pl. programe folosite în desfășurarea activităților zilnice ale unei firme (facturare, efectuarea de comenzi etc.)

business software n. programe de computer pentru facilitarea afacerilor și proceselor manageriale; *New, faster computer chips are challenging the traditional structure of the huge business-software industry.* (economist.com)

byte n. octet, set de opt biți alăturați; *An eight-digit binary number, which can represent values from 0 to 255, is called a byte; larger numbers are represented using multiple bytes.* (economist.com)

C

Computer Assisted Language Learning (CALL) n. învățarea limbilor străine cu ajutorul computerului; *Computer Assisted Language Learning (CALL) is often perceived, somewhat narrowly, as an approach to language teaching and learning in which the computer is used as an aid to the presentation, reinforcement and assessment of material to be learned, usually including a substantial interactive element.* Levy (1997:1) (www.llas.ac.uk)

CD (compact disc) n. disc compact, CD

CD recorder n. dispozitiv de inscripționare a unui disc compact

CD ROM (ROM – read only memory) n. CD ROM, disc compact; *CD-ROMs containing the latest \$50 computer games cost just HK\$40 (\$5.40)-or three for HK\$100.* (economist.com)

child n. “fiu”, obiect aflat în raport de subordonare față de un obiect “părinte” (cum ar fi butonul de accesare față de fereastra care îl conține)

classified computer data n.pl. informații secrete stocate într-un computer

click v. a apăsa un buton de mouse; *A web surfer might click on such a button and talk live to the advertiser's salesperson, at which point eBay would charge the advertiser.* (economist.com)

close button n. “X”-ul din colțul drept al ferestrei care închide fereastra

Computer Assisted/Based Instruction/Training n. Instruire asistată de computer; *Computer-Assisted Instruction (CAI), is the instructional use of a computer to present training methods including simulations, games and tutorials.* (www.trainingindustry.com)

computer breakdown n. defectarea sistemului

computer crash n. blocarea/înghețarea sistemului; *The direct impact of these computer crashes was small.* (economist.com)

computer engineer n. inginer de sistem

computer engineering n. inginerie informatică; *Computer engineering exists at the intersection of technology and innovation.* (www.learnhowtobecome.org)

computer hacking offence n. delictul de fi accesat ilegal sistemul computerului

computer industry n. industria informatică; *The computer industry is built on the assumption that PCs and electrical devices are replaced every few years.* (economist.com)

computer language n. limbaj informatic

computer literacy n. deprinderea de a lucra cu computerul; *The number of people studying the subject has fallen by a third over the past four years, which is odd, considering how much boilerplate we get from the great and the good about the importance of computer literacy in today's wired world.* (economist.com)

computer literate n. persoană învățată să lucreze cu computerul

computer maintenance n. întreținerea computerului; *PricewaterhouseCoopers (PwC), an accounting giant, handles BP's finance and accounting, procurement and computer maintenance.* (economist.com)

computer memory n. memorie

computer network n. rețea de computere; *Having learned from their previous mistakes, firms making computer networks that piggy-back on a building's electrical wiring are due to re-enter the home networking business with a vengeance.* (economist.com)

computer programme n. program de computer

computer programmer n. programator; *And there was also Ada Lovelace, his collaborator and the world's first computer programmer.* (economist.com)

computer saboteur n. sabotor

Computer Science n. Informatică (ca știință); *Gaël Varoquaux, a machine-learning specialist at the Institute for Research in Computer Science and Automation, in France, says that the 6502 in particular is about as different from a brain as it could be.* (economist.com)

computer screen n. ecranul monitorului; *Just a few years ago the main way to present information was on paper; the computer screen offered amazing possibilities but was a niche.* (economist.com)

CPU (Central Processing Unit) n. unitatea centrală de procesare a calculatorului

crack a supposedly secure system v. a sparge un sistem (electronic) (presupus a fi) securizat

- cripple a computer system v.** a scoate din uz, a paraliza sistemul unui computer; *Moving to forestall any American claim on vast energy resources it has discovered in the western Pacific, a post-communist Chinese government uses new technologies and subterfuge to destroy America's aircraft-carriers, submarines and surveillance satellites, cripple its computer systems and subvert weapons systems that depend on Chinese-made microchips.* (economist.com)
- cursor n.** cursor; *Move your mouse cursor over the black box to reveal the player controls.* (economist.com)
- cyber café/pub n.** Internet cafe; *In the dimly lit cyber-café at Sciences-Po, hot-house of the French elite, no Gauloise smoke fills the air, no dog-eared copies of Sartre lie on the tables.* (economist.com)

D

-
- data base n.** bază de date; *Much of this investment was in database and storage outfits that are not specific to banks, yet the tools being developed elsewhere are quickly spreading.* (economist.com)
- data base administrator n.** administratorul bazei de date (funcție organizatorică de monitorizare/întreținere zilnică a bazei de date)
- decryption attack n.** atac cibernetic de decriptare de date; *A particularly paranoid user could even choose to encrypt both the original and backup data using multi-level encryption that would allow for plausible deniability even in the face of search warrants and "rubber-hose" decryption attacks.* (economist.com)
- delete data v.** a șterge date; *When Google's Street View mapping service accidentally captured personal data from some open, unsecured Wi-Fi networks in the houses it photographed, some EU countries told the firm to delete the data.* (economist.com)
- deletion of data n.** ștergere de date
- desktop n.** sistem desktop, partea vizibilă (de birou) a unui sistem de operare; *When computers were stand-alone devices, whether mainframes or desktop PCs, their performance depended above all on the speed of their processor chips.* (economist.com)
- desktop publishing (DTP) n.** programe speciale care permit importul și lucrul cu texte și grafice provenind de la alte programe; *Counterfeiting, once the domain of skilled crooks who used expensive engraving and printing equipment, has gone mainstream since the price of desktop-publishing systems has dropped.* (economist.com)
- dialog box n.** casetă de dialog

- digitalisation n.** convertirea unor imagini, grafice sau alte date, la forma digitală pentru a putea fi procesate de computer; *This is needed, for example, for more of them to push on with digitalisation, where continental firms lag.* (economist.com)
- directory n.** director; *The delete function only removes file names from a directory list and makes the sectors that the files occupy on the hard drive available for future use.* (economist.com)
- disc space n.** spațiu al unui disc
- distance learning n.** învățământ la distanță; *IE Business School in Spain has been running its distance-learning programme, the International Executive MBA, for ten years.* (economist.com)
- double-click n.** dublă apăsare a unui buton de mouse; *It did away with the need to type cryptic keyboard commands to manipulate files, making it possible to manipulate them directly instead, using a mouse: double-click on a file's icon to open it, drag it to the bin to delete it, and drop it on a folder to file it away.* (economist.com)
- dotcom n.** firmă care își desfășoară activitatea prin Internet; *But the sudden enthusiasm for tech was also its greatest weakness; every college graduate seemed to have a plan to start a dotcom company.* (economist.com)
- download v.** a transfera/descărca un fișier de pe un alt calculator sau de pe un site Internet
- drag-and-drop v.** a selecta un obiect și a-l muta cu cursorul la locul dorit; *It uses drag-and-drop resizing and positioning to etch text onto an image created or loaded onto an iPhone.* (economist.com)
- DVD (Digital Versatile Disk) n.** DVD, disc video digital; *DVDs not only offered cleaner pictures and better sound than videotape; they also looked smarter on bookshelves.* (economist.com)

E

-
- edit v.** a modifica date existente (un text sau imagine); *This grant to HVAC Excellence includes, but is not limited to, the right to edit such media, the right to use the media alone or together with other information, and the right to allow others to use or disseminate the media.* (www.escogroup.org)
- electronic break-in n.** spargere electronică (în banca de date stocată electronic)
- electronic communications n.pl.** sistem de comunicații electronice; *America's NSA no longer directly intercepts and stores electronic*

communications between residents of the United States: it must apply for a warrant to obtain them from internet and phone firms (access to foreigners' communications remains unaffected). (economist.com)

electronic delivery system n. sistem de expediere electronic

electronic dictionary n. dicționar electronic; *The Electronic Dictionary Research and Development Group was established in 2000 within the Faculty of Information Technology, Monash University, with the following objectives: the compilation of electronic dictionaries; to carry out research and development in applied computational linguistics with particular emphasis on computer lexicography.* (www.edrdg.org)

electronic/digital magazine n. revistă care apare sub formă electronică și este distribuită cu ajutorul Internetului; *As more and more publishers want to give their readers a digital version of the magazines, they face numerous difficulties.* (flippingbook.com)

electronic (e-)mail n. poșta electronica; *When historians of the future study the ways information technology affected people's lives in the late 20th century, they will surely recognise e-mail as one of the most profound.* (economist.com)

electronic message n. mesaj electronic

electronic point of sale n. dispozitiv de decodare a codului de bare (de pe produse); *It comprises indicators that assess the number of ATMs and point-of-sale (POS) terminals per 10,000 people.* (economist.com)

electronic procurement n. proces complet de achiziționare de bunuri cu ajutorul Internetului

electronic publishing n. publicarea unor articole/lucrări sub formă electronică; *In October 1960, he conceived an anarchic, world-wide electronic publishing system capable of acting as a repository for all human knowledge, with links that allowed users to navigate between documents—which he dubbed “hypertext”.* (economist.com)

electronic shopping n. cumpărare de bunuri și servicii prin intermediul Internetului

electronic signature n. semnătură electronică, cod de identificare a conținutului unui mesaj și a expeditorului acestuia; *He continues to govern from his hospital bed, using an electronic signature, and in recent days he has appointed two dozen ambassadors by this means.* (economist.com)

electronic smart health card n. fișa medicală electronică

electronic trading n. comerț electronic

electronic transfer of funds n. sistem bancar de transfer al banilor prin intermediul computerului; *The measures, which are supposed to be in effect for only a week but are widely expected to be extended in some form*

well into the future, will prohibit electronic transfer of funds from Cyprus to other countries. (nytimes.com)

electronic virus n. virus electronic

electronic /computer worm n. “vierme” electronic (care transportă viruși sau date); *In 2007 a computer worm called Stuxnet was detected for the first time by virus- scanning software, although signs of it may have existed unnoticed before that. (economist.com)*

e-money n. bani virtuali

encryption of data n. codificare de date; *Key features of any country's major cyberdefense structure include firewalls to filter network traffic, encryption of data, tools to prevent and detect network intruders, physical security of equipment and facilities, and training and monitoring of network users. (britannica.com)*

erase information v. a șterge informațiile (de pe un computer)

e-ticket n. bilet/rezervare (mai ales de bilet de avion) electronic (ă)cu ajutorul Internetului sau telefonului; *The wider availability of e-tickets should speed the development of online travel everywhere. (economist.com)*

extract a file v. - a extrage, a dezarhiva un fișier

F

file n. fișier electronic; *Any files those folders enclose are then silently copied to a central server for backup, web-based viewing and retrieval. (economist.com)*

firewall n. program informatic de protecție a sistemului calculatorului; *Since then Twitter has been available in China only to those with the skills to penetrate the Chinese internet's “great firewall”. (economist.com)*

floppy disc n. dischetă/unitate floppy; *Luckily, despite it being 2006, a few computers still had floppy disk drives, while lacking CD burners. (economist.com)*

folder n. director, dosar (în sistemul de operare) care conține mai multe fișiere

fonts n.pl. set de caractere (reprezentare grafică a literelor); *Even as the web scintillates in a rainbow of colours, digital fonts persist in a monochromatic past resembling the long-gone era of wood and metal type. (economist.com)*

freeware n. program informatic gratuit; *First, productivity growth and increased employment from new technologies do not respect national borders, especially in a world of freeware and cloud computing. (economist.com)*

FTP (File Transfer Protocol) n. metodă de trimitere a unor fișiere prin intermediul Internetului

G

golden master n. aplicație complet finalizată care poate fi copiată și distribuită la utilizatori; *Typically, the golden master doesn't require any further programming or testing and can be readily used.* (www.techopedia.com)

H

hacker n. pirat informatic; *Latvia's political class is still smarting from the revelations of their well-padded lifestyle by a hacker nicknamed "Neo" who obtained confidential tax data.* (economist.com)

hacking n. accesare ilicită în sistemul computerului

hard disc n. unitate hard a sistemului (suport fizic de stocare a datelor); *When a terabyte hard disk fails, by contrast, all the data on it may be lost.* (economist.com)

hardware n. echipament, partea fizică a computerului

high-tech adj. care folosește tehnologie avansată/de vârf; modern; *For the merchants and brokers striding across its high-tech trading floor they serve as a reminder that the ECX, sub-Saharan Africa's most modern commodity exchange outside Johannesburg, exists for a simple, practical purpose: to transform Ethiopian agriculture.* (economist.com)

homepage n. pagina principală a unui site; *To do this, please close down all open browsers and return to the main site homepage.* (economist.com)

host-server n. server care găzduiește un site

HTML (Hyper Text Markup Language) n. limbaj cu marcatori în care se realizează paginile Web; *Thanks to the web's ease of navigation and the richness of its HTML formatting language, most of these arcane internet tools have gone the way of the dodo.* (economist.com)

HTTP (Hypertext Transfer Protocol) n. protocol de transfer, metodă de transmitere a unui text sau a unei imagini prin Internet

hyperlink n. hiper-legătură, cuvânt/cod de legătură care permite saltul de la o pagină Web la alta sau de la un element la altul în interiorul aceleiași pagini; *Technically, it means a web page to which its owner regularly adds new entries, or "posts", which tend to be (but need not be) short and often contain hyperlinks to other blogs or websites.* (economist.com)

hypermedia n. hipermedia, sistem hipertext multimedia (varianta modernă a hipertextului care facilitează legătura elementelor grafice, audio, video, text)

hypertext n. hipertext, sistem de stocare a datelor (sub formă de imagine, text, sunet etc.) care permite directă combinare a acestora cu date corespondente; *The rise of the web transformed hypertext—which allows readers to click on a word in one document and be transported to another—from an obscure concept in computer science to a familiar, everyday technology.* (economist.com)

I

icon n. iconiță, imagine reprezentativă/ simbolică pentru obiectul pe care îl reprezintă; *On the latter, the solution agreed in the American case that is now being appealed is to allow PC makers and users to remove the icon for Microsoft applications, but not the underlying software.* (economist.com)

implant a virus v. a introduce un virus

infected computer n. computer virusat; *The most pernicious malware today immobilises an infected computer, encrypts its files and then demands a ransom to release them.* (economist.com)

infiltrate a computer system v. a se infiltra/pătrunde în sistemul unui computer

information highway n. autostradă informațională; *The internet used to be called an “information highway”—but does that mean it should, like many roads, be provided by the public sector?* (economist.com)

installation kit n. kit/pachet de instalare; *The title page of each document lists flow meter type and installation kit numbers associated with the document.* (www.onicon.com)

installation programme n. program de instalare

interface n. interfață, ecranul unui computer; *The continuous liquid interface production (CLIP) process, as the researchers call the new method, is able to build items such as a 10cm tall model of the Eiffel Tower (illustrated) in that amount of time.* (economist.com)

Internet (The) n. (mediul) Internet, denumire dată sistemului global de computere interconectate în rețea

Internet access n. acces la Internet; *Just as they take for granted air-conditioning and cable TV, business travellers increasingly expect to find broadband-internet access in their hotel rooms.* (economist.com)

Internet site n. site Internet, locul unde se găsesc și se pot accesa toate informațiile pe care o instituție dorește să le facă publice prin intermediul Web-ului

irreversible damage n. avarie gravă, ireparabilă

IT career n. carieră în domeniul informatic; *Here's a list of more than 25 IT certification paths (by organization), plus an overview of how these credentials can help you with your IT training and develop your IT career.* (www.tomsitpro.com)

IT department n. departamentul informatic al unei organizații

IT industry n. industria informatică; *For example, small and medium-sized enterprises (SMEs) in the IT industry provide a range of specialist services and often offer consultancy and technical roles.* (www.prospects.ac.uk)

IT practice n. practică informatică

IT professional n. expert, profesionist în domeniul informaticii; *The National Occupational Standards for IT professionals are industry standards for skills, developed in collaboration with employers, professional bodies and others.* (www.thetechpartnership.com)

IT skills n.pl. abilități/deprinderi de utilizare a calculatorului

IT worker n. informatician; *Business leaders need to cultivate a new type of employee—the IT worker of the future—with habits, incentives and skills that are inherently different from those in play today.* (www2.deloitte.com/uk)

K

key n. tastă; *This downloadable tool can record any type of key you press and then play back those exact same keys automatically.* (www.autosofted.com)

keyboard n. tastatură; *You can open, close, and navigate the Start menu, desktop, menus, dialog boxes, and Web pages using keyboard shortcuts.* (www.microsoft.com)

L

learning technology n. tehnologia învățării

light pen n. creion optic / luminos; *The light pen became common in the 1960s on graphics terminals such as the IBM 2250 and was also available for text-only terminals.* (www.techopedia.com)

M

maximise v. a mări o fereastră de pe ecranul unui computer; *You can maximize a window to take up all of the space on your desktop and unmaximize a window to restore it to its normal size.* (help.gnome.org)

menu n. meniu, grupaj de opțiuni, de obicei aflat sub titlul de bare (File, Edit, View etc.); *The Open tab on the File menu shows a list of files you've recently opened, and it includes links to places where you commonly store files.* (support.office.com)

menu item n. item, opțiune pe afișajul de meniu

message queue n. înșiruire de comenzi (folosirea claviaturii, a mouse-ului etc.) care urmează să fie procesate în ordinea intrării lor; *Application programs (or their processes) create message queues and send and receive messages using an application program interface (API).* (searchmicroservices.techtarget.com)

messaging app n. aplicație electronică de mesagerie instantanee; *Ted Livingston, the founder of Kik, another messaging app, which launched a “bot shop” on April 5th, expects “instant interaction” to dominate.* (economist.com)

minimise v. a micșora o fereastră de pe ecranul unui computer

modem (Modulator-DEModulator) n. modem (dispozitiv de conectare a două computere cu ajutorul unei linii telefonice); *The problem is that the makers of wireless routers—the box of tricks that plugs into the broadband modem and broadcasts the WiFi connection around the home—set them up with their security features deliberately turned off.* (economist.com)

monitor n. monitor

mouse n. mouse, dispozitiv de intrare ce transmite spre calculator mișcări sau apăsări de butoane executate de utilizator; *Now hackers can attack financial institutions with a few clicks of a computer mouse.* (economist.com)

N

network n. rețea; *Building or extending telecoms networks is hard work: operators have to buy specialised gear, pull cables and install antennas.* (economist.com)

normalise v. a descompune structuri de date complexe în structuri naturale

O

obtain a password unlawfully v. a obține o parolă ilegal

OCR (Optical Character Recognition) software n. soft de recunoaștere a textului din imagini; *It uses high-speed Canon scanners, with optical-character recognition (OCR) software developed jointly by Bookscan and Canon.* (economist.com)

office automation n. (birou dotat cu un sistem de) periferice multifuncționale: fax, printer, scanner, copiator; birotică

off-line adj. deconectat; *How UK retailer John Lewis is adapting to the era of hyperconnectivity by merging digital and offline channels.* (perspectives.eiu.com)

OLAP (On Line Analytical Processing) n. program care permite oamenilor de afaceri să acceseze și analizeze informații provenite din surse Internet

online adj. conectat la rețeaua Internet; *Debates over privacy will intensify as consumer tracking online, at home and in shops becomes ever more pervasive.* (economist.com)

online learning n. învățare cu ajutorul Internetului

online shopping n. achiziționarea unor bunuri pe cale electronică, prin intermediul computerului; *Last year online sales in China hit \$366bn, almost as much as in America and Britain combined. Growth has slowed from its eye-popping pace of a few years ago, but Euromonitor predicts that online shopping's share of total retail will rise to 24% by 2020; Goldman Sachs, whose forecast includes sales from one consumer to another, puts the figure at 31%.* (economist.com)

operating system n. sistem de operare

overwrite a file v. înlocuirea unui fișier cu altul având același nume, suprascriere; *If you overwrite or change a file, it automatically gets changed on the RAID drives.* (nytimes.com)

P

password n. parolă de acces; *In one survey, carried out by PentaSafe Security, two-thirds of commuters at London's Victoria Station were happy to reveal their computer password in return for a ballpoint pen.* (economist.com)

PC (personal computer) n. computer/calculator personal

PC training n. instructaj de folosire a computerului personal; *It is important for professionals to keep up with workplace trends – and with the modern office relying heavily on digital technology, it is no wonder that more and*

more South Africans are seeking part-time PC training.
(www.oxbridgeacademy.edu.za)

peripherals n.pl. periferice

phishing n. tentativă de fraudă electronică; *Given all the talk about mobile malware—Trojans, viruses, keyloggers, phishing expeditions and other scams infecting the phones in people's pockets—you might be forgiven for thinking cybercrooks are cleaning up at their expense.* (economist.com)

pictogram/pictograph n. pictogramă, imagine stilizată care se raportează la un obiect real; *And being able to scribble in the margins or quickly draw an arrow or a pictogram (instead of hunting for a special character or clip art on the computer) on the fly can keep the creative process moving along.* (economist.com)

pirated/unlicensed software n. program piratat, copiat fără autorizație

print v. a tipări, a lista; *Before you print a document, it's a good idea to preview it to make sure that it looks the way you want.* (support.office.com)

printer queue n. documente consecutive ce urmează să fie listate

processing speed n. viteză de procesare

programming language n. limbaj de programare; *Programming languages, of which there are hundreds, cannot generally be executed by computers directly.* (economist.com)

protocol n. protocol (set de reguli tehnice despre cum trebuie transmisă și receptată informația)

R

RAM (Random Access Memory) n. memorie cu acces aleator; *Another difference, as Mr Chandrasekher correctly noted, is that a 64-bit chip can more easily support larger amounts of random-access memory (RAM).* (economist.com)

reboot v. a reporni sistemul calculatorului

recycle bin n. iconiță pe desktop care reprezintă locul de depozitare a fișierelor înainte de ștergerea finală din calculator („coș de gunoi“); *Just deleting the personal files and emptying the recycle bin is next to useless.* (economist.com)

replicate v. a se reproduce (despre un virus)

retrieval n. recuperare a datelor stocate; *But now data and content often reside in the “cloud”: large server farms, run by Amazon, Google and others, where huge amounts of data are stored for retrieval from almost anywhere in the world.* (economist.com)

retrieve v. a recupera (datele stocate); *The FBI wanted Apple to write a special operating system to let it bypass the phone's security and get at any data stored inside.* (economist.com)

S

scanner n. dispozitiv de trecere a imaginilor în format digital, scanner; *Over the past couple of months, a Dallas-based company called Digital Convergence has given away more than 1m bar-code scanners to computer users across America.* (economist.com)

scanning n. scanare, captarea unei imagini și conversia ei în format digital; *Given enough data, the scientists reckon computers can train themselves to identify discrepancies like this. It is not just in ports where machine learning could speed up scanning.* (economist.com)

screen resolution n. rezoluția ecranului

search engine n. motor de căutare

server n. server, computer dintr-o rețea care oferă servicii altor computere; *The conflict between Google and China came down to the conditions under which Google could locate servers in China.* (economist.com)

software n. programe și aplicații pentru computere, partea logică a unui computer

software package n. pachet de programme; *The researchers divided their trove arbitrarily into "controls" and "test subjects", and ran the data through three different software packages commonly used to analyse fMRI images.* (economist.com)

software tampering n. efectuarea unei schimbări neautorizate în programele soft ale unui computer; *For transparency and to help detect software tampering, a system image of the voting machines should be released shortly before voting begins and immediately following the conclusion of voting.* (economist.com)

speakers n.pl. amplificatoare de sunet, boxe

speech/voice recognition n. capacitatea sistemului de a recepta mesajul vorbit de utilizator și transformarea lui în text; *Voice or speech recognition is the ability of a machine or program to receive and interpret dictation, or to understand and carry out spoken commands.* (searchcrm.techtarget.com)

spreadsheet n. foaie electronică de calcul tabelar

spyware n. program informatic de spionaj; *They recognised the link as one associated with the NSO Group, an Israeli company that sells spyware to governments.* (economist.com)

state-of-the-art adj. la un nivel de vârf al tehnologiei/științei; *Like Singapore and the Swiss it will offer state-of-the-art conservation, including temperature and humidity control, and an array of on-site services, including renovation and valuation.* (economist.com)

store v. a stoca (date)

surf the web v. a naviga pe rețeaua Web; *But for many others the manoeuvre is anything but pointless, for this redirection allows them to surf the web anonymously.* (economist.com)

system failure n. incapacitatea unui computer de a mai funcționa; *A system failure can occur because of a hardware failure or a severe software issue, causing the system to freeze, reboot, or stop functioning altogether.* (www.computerhope.com)

T

taskbar n. bară de stare (bară în partea de jos a ecranului ce conține butoane, iconițe, ceas etc.); *The taskbar allows you to locate and launch programs through the Start button or view any program that is currently open.* (www.computerhope.com)

tap into a computer v. a intercepta mesajele trimise în rețea de calculatoare

TCP (Transmission Control Protocol) n. protocol nivel patru de susținere a transmisiunii Internet și altor rețele private, sistem de servicii de transfer garantate; *Most web and video traffic is sent via "transmission control protocol" (TCP), one of the core protocols of the internet.* (economist.com)

template n. șablon, formatare standard

terminal n. terminal, dispozitiv conectat la un computer; *NComputing, a maker of computer terminals, virtualises PCs so they can be shared by up to 30 users.* (economist.com)

titlebar n. bară de titlu aflată în partea de sus a fiecărei ferestre care conține numele/titlul ferestrei și simbolurile de minimizare, maximizare și X de închidere; *A title bar is a graphical user interface (GUI) component of a software application or Web page.* (www.techopedia.com)

toolbox n. bară ce conține acceleratori spre comenzi din meniuri; *The Toolbox contains Reference Tools, Scrapbook, and the Compatibility Report in Word, Excel, and PowerPoint.* (support.office.com)

touch screen n. ecran tactil; *The keyboards that appear on tablet computers using a touch screen, such as the Apple iPad, can be a touch fiddly to use.* (economist.com)

U

UDP (User Datagram Protocol) n. protocol pentru rețea

update a programme v. a actualiza un program; *You can update your TuneIn station or program by visiting our Update Submission Form.* (help.tunein.com)

updated backup system n. sistem de rezervă adus la zi

URL (Universal Resource Locator) n. adresă de Internet, de identificare a unui fișier pe Internet ("<http://www.rrc.mb.ca>"); *But it requires bookmarking the secure URL or typing it in manually.* (economist.com)

V

virus protection n. program de protejare împotriva virusilor; *McAfee Security Scan provides free virus protection and protects you with the latest antivirus software.* (home.mcafee.com)

Voice over Internet Protocol (VoIP) n. protocol pentru telefonie prin Internet; *VoIP's leading proponent is Skype, a small firm whose software allows people to make free calls to other Skype users over the internet, and very cheap calls to traditional telephones—all of which spells trouble for incumbent telecoms operators.* (economist.com)

W

web-enabled business tools n.pl. instrumente de lucru din mediul de afaceri care folosesc sursa Internet

web page n. pagină web, fișier în care textul este marcat conform regulilor HTML; *Google's PageRank algorithm is a mathematical recipe that uses the structure of the links between web pages to assign a score to each page that reflects its importance.* (economist.com)

WEB/W3 (World Wide Web) n. sistemul/rețeaua web, unul din serviciile mediului Internet; *Having helped spread the internet's tentacles across the globe, boffins are now thinking of extending them further. Assorted space agencies believe it would be rather nifty if the world wide web encompassed more of the world than just one planet.* (economist.com)

window n. fereastră

wireless adj. „fără fir”, (e.g.) prin unde radio; *In an independent study released in April, the California Council on Science and Technology, an advisory arm of the state legislature, concluded that wireless smart*

meters produce much lower levels of radio-frequency exposure than many existing household devices—especially microwave ovens. (economist.com)

word-processing n. tehnoedactare

word processor n. aplicație pentru tehnoedactare, procesor de texte; *Many word processors now have special full-screen modes, so that all unnecessary and distracting menus, palettes and so on are disabled or hidden; rather than fiddling with font sizes or checking e-mail, you are encouraged to get on with your writing. (economist.com)*

INSURANCE

A

A1 abr. cea mai înaltă clasificare pentru starea de navigabilitate a unui vas acordată de Registrul Naval Lloyd's; *When I bought my boat she was on the Lloyds A1 register and had been there since her build in 1979, I kept her on it for some more years.* (www.ybw.com)

abandonment n. abandon, renunțarea la proprietatea asupra unui bun deteriorat sau pierdut de către asigurat în favoarea asiguratorului; *Most non-marine insurance policies (such as homeowners insurance policy), however, specifically prohibit abandonment of the insured property under any circumstance.* (www.businessdictionary.com)

absolute liability n. răspundere absolută; *Absolute liability, also called strict liability, is imposed on individuals whose specific actions, or failures to act, result in third-party losses, such as bodily injury or property damage.* (www.insuranceqna.com)

acceptance n. acceptare, actul de consimțire a unei oferte având ca rezultat crearea unui contract

accessories n.pl. accesorii; *We'll automatically include \$3,000 of coverage with comprehensive & collision to pay for upgrades, customizations, equipment and your accessories, helmets, leathers and gloves. If that's not good enough, you can purchase up to \$30,000 in coverage.* (www.progressive.com)

accident frequency n. frecvența de producere a unui accident

accident insurance n. asigurare de accidente; *Additionally, earlier this month, AIG began to scale down its Brazilian operation by transferring 25,000 car insurance policies to Porto Seguro SA and suspending its home, life and accident insurance coverage in the country.* (www.eiu.com)

accident n. accident; *For its part, Toyota says its chassis stability system, fitted to the European-made Avensis family car since mid-2000, reduces single-car accidents by around 35%, and head-on collisions with other cars by 30%.* (economist.com)

accident severity n. gravitatea accidentului; *The most important factors in determining if your rate will increase are generally the accident's severity and the claim cost.* (shepardwaltonking.com)

accidental damage cover n. acoperire pentru pagube accidentale

accidental death n. moarte / deces accidental(ă); *On January 4th the police charged the driver with accidental death.* (economist.com)

accidental bodily injury n. daună corporală accidentală

accidental means n.pl. circumstanțe /împrejurări accidentale; *As a condition, accidental means is designed to protect insurers from having to pay claims on events that were not accidents.* (investopedia)

accommodation business / line n. afacere/linie de compromis (admisă de asigurător pentru a menține bunele relații cu asiguratul)

Act of God n. calamitate naturală, caz de forță majoră; *An act of God can be an accident or a natural disaster, such as a flood or an earthquake.* (investopedia.com)

actual loss n. daună totală

actuary n. actuar; *An actuary is a professional dealing with the assessment and management of risk for financial investments, insurance policies, and any other ventures involving a measure of uncertainty.* (investopedia.com)

addendum n. adendum, document care înregistrează modificări la un contract de reasigurare

adjuster n. expert în constatarea și evaluarea pagubelor, în stabilirea și plata despăgubirilor; *A claims adjuster is charged with evaluating an insurance claim to determine the insurance company's liability under the terms of an owner's policy.* (investopedia.com)

adjustment n. procesul de rezolvare a unei daune

administrator n. 1. administrator legal, mandatar, fidei-comis; *Before that, the staff in HR departments had generally been seen as administrators, not as people to be involved in high-level strategic discussions.* (economist.com) **2.** managerul unei scheme de pensii; *That is partly because there are only two registered infrastructure funds in Nigeria and no dedicated infrastructure bonds, according to Stanbic IBTC Pension Managers, Nigeria's biggest pension-fund administrator.* (economist.com)

admission of liability n. recunoașterea răspunderii (de către asigurător sau reasigurător că este pasibil de plata unei despăgubiri conform contractului)

admitted company n. firmă de asigurări autorizată / agreată; *An admitted insurance company is one that is "admitted" by a particular state to do business as an insurance company.* (smallbusiness.chron.com)

adustable premium n. primă ajustabilă

advice n. consiliere

agent n. agent; *If you've ever talked to a life insurance agent, there's a good chance you were told that taking out a bigger policy – or investing in an annuity – was the key to financial peace of mind.* (investopedia.com)

aggregation n. cumulare (procesul cumulării daunelor pe o perioadă de timp)

aircraft peril n. pericol legat de aparate de zbor; *The aircraft peril provides coverage from damage caused by aircraft, including self-propelled missiles and spacecraft.* (www.hughesrisk.com)

alarms n.pl. alarmă/sisteme de alarmă

all risks n.pl. asigurare contra tuturor riscurilor; *An all-risks policy is insurance coverage that insures against all possible property casualties, except for specifically excluded risks.* (www.insuranceopedia.com)

ambiguity n. ambiguitate (în redactarea contractului)

ancillary activities n.pl. activități auxiliare

annuitant n. beneficiarul unei anuități; *Whole life annuity due is a financial product offered by an insurance company that requires the annuitant to make payments at the start of each month, quarterly or annual period, instead of at the end.* (www.insuranceopedia.com)

annuity n. anuitate

appointed actuary n. actuar desemnat

arbitration n. arbitraj (metodă de rezolvare a disputelor prin decizia uneia sau mai multor persoane denumite arbitri); *If the case doesn't settle during the discovery process, you will likely be required to attend proceedings later, likely including an arbitration and, if the case never settles, a trial.* (www.insuranceopedia.com)

arson n. incendiere premeditată

assessor n. evaluator; *The county's chief deputy assessor, Janet Ward, has been accused by co-workers of concocting hexes and issuing retaliatory firings to keep them in line, according to a lawsuit filed in federal court.* (economist.com)

assignee n. cesionar (partea căreia îi este alocată o poliță); *The assignment can allow the assignee to delegate a duty to another party if they are incapable of discharging it.* (www.insuranceopedia.com)

assigned risk n. risc atribuit (din oficiu)

assignment by operation of the law n. alocare prin efectul legii

assignment n. alocare; *Assignment of benefits is a document that directs payment to a third party at the insured's request.* (www.insuranceopedia.com)

assignor n. cedent (partea care transferă drepturile la o poliță, proprietate etc. unui cesionar); *In the context of insurance, an assignor can transfer the benefits of insurance to an assignee as collateral for a loan.* (www.insuranceopedia.com)

attachment/inception date n. data de intrare în vigoare a asigurării; *From the inception date until the date the policy expires or is cancelled, coverage is in effect for the policyholder.* (www.insuranceopedia.com)

attempted theft n. tentativă de furt; *In the event of theft (including car-jacking and home-jacking) or attempted theft of the vehicle, ask the police to draw up a report as soon as possible and at the very latest within 24 hours.* (www.leaseplan.be)

attendance expenses cover n. acoperire pentru cheltuieli de prezență la proces sau tribunal a asiguratului și celor care îi servesc ca martori

aviation insurance n. asigurare de zbor / aviație; *A type of aviation insurance, aircraft liability insurance can pertain to the passenger and/or third parties as well as to property.* (www.insuranceopedia.com)

B

bad debts insurance n. asigurare pentru pierderile din creanțe nerecuperabile; *CMR Insurance Services provides bad debt insurance for UK businesses.* (cmris.co.uk)

bailment n. depunerea averii în păstrare

basic state pension n. pensie de stat de bază; *If you reached state pension age before 6 April 2016, the changes don't affect you; in this case, the basic state pension is £122.30 a week (£6,360 a year) in 2017/18.* (economist.com)

batch error n. eroare de producție

betterment n. îmbunătățire

binding authority n. mandat special (de subscriere); *Without a binding authority, insurance brokers would not be able to make business actions on behalf of their insurance company clients.* (www.insuranceopedia.com)

blanket motor insurance policy n. polița generală de asigurare auto

blanket policy n. poliță generală; *A blanket policy is a form of property insurance that covers more than one type of property at one location, or the same type at various locations, or multiple types at multiples locations.* (www.insuranceopedia.com)

block policy n. poliță în bloc

bloodstock insurance n. asigurarea efectivului de animale

bodily injury n. vătămare corporală; *The bigger concern is the “silent” exposure: cyber-attacks that cause physical damage or bodily injury and can end up triggering other policies, such as life, home or commercial-property insurance.* (economist.com)

bonded goods n.pl. bunuri sigilate, depozitate în vamă pentru efectuarea formalităților vamale; *Bonded-goods are released for re-export, or to the*

importer upon assessment and payment of import duties, taxes, and other charges. (www.businessdictionary.com)

both to blame collision claim n. clauza coliziunii din vina ambelor părți

breakdown cover /insurance n. asigurare pentru defecțiuni; *Enjoy our nationwide coverage for roadside assistance and breakdown cover.* (www.greenflag.com)

burglary insurance n. asigurare pentru furt prin efracție; *Storekeeper's robbery and burglary insurance is a package of insurance coverages wrapped into one policy providing protection to the storekeeper for losses and damages to assets and properties caused by several criminal hazards.* (www.insuranceopedia.com)

burglary n. furt prin efracție

business of the insured n. activitatea desfășurată de asigurat (factor avut în vedere la evaluarea riscurilor ce urmează să fie asigurate)

business use n. utilizare în interes de serviciu; *However, if you use the car for both business and personal purposes, you may deduct only the cost of its business use and you must keep records to support your claim.* (www.irs.gov)

C

capacity n. capacitate (valoarea maximă de asigurare); *The old-style names, who even now provide nearly £2 billion of the Lloyd's market's £15 billion insurance capacity, roughly twice as much as their "limited" cousins, won't all rush to switch at once.* (economist.com)

captive agent n. agent captiv (reprezentant al unei singure companii); *An independent agent is an insurance professional who can sell insurance products from different insurance companies, unlike a captive agent who can only represent one company alone.* (www.insuranceopedia.com)

captive insurance company n. societate de asigurare captivă

cargo insurance n. asigurarea mărfii transportate; *Cargo insurance provides protection against all risks of physical loss or damage to freight from any external cause during shipping, whether by land, sea or air.* (www.cargocover.com)

carrier n. transportator; *Not so long ago, some questioned whether British Airways could survive the combination of low-cost carriers devouring its short-haul route and upscale Middle Eastern rivals dominating the long-haul connecting market.* (economist.com)

cash agent n. agent de plăți imediate (neatorizat să încheie polițe de asigurare)

cash before cover n. banii înaintea acoperirii; *“Cash before cover” means that an insurance company is barred from issuing any policy document until either the full premium or the first instalment of the premium has been received.* (www.clydeco.com)

cash loss n. daună în numerar

cash/money insurance n. asigurarea numerarului

cash surrender value n. valoarea de răscumpărare a unei polițe de asigurare de viață la anularea acesteia înainte de încheierea perioadei asigurate; *Cash surrender value is the amount of cash that a person can receive upon the cancellation of an insurance policy or annuity.* (www.accountingtools.com)

cedant n. cedent, reasigurat; *The insurer (the ceding company) pays the reinsurer (the cedant) money for premiums over a long period of time.* (www.insuranceopedia.com)

cede v. a ceda, a achiziționa o reasigurare; *Even reinsurance companies sometimes need help covering their risks. If a reinsurance company feels that it is too exposed, then it may use retrocession to cede some of its risks to another reinsurer.* (www.insuranceopedia.com)

certificate of insurance n. certificat de asigurare

cession n. cesiune; *Some trace it back to the Gadsden Purchase of 1854, when America bought from Mexico a strip of land south of the Gila river that was not included in the earlier cession after the Mexican-American war.* (economist.com)

chartered loss adjuster n. evaluator de daune autorizat

children’s deferred insurance n. poliță de asigurare dotală; *Children’s deferred insurance is issued on the life of the child.* (www.wealthlink.com.my)

civil aviation risk n. risc de aviație civilă

claim form n. formular de cerere pentru recuperarea daunelor /plata despăgubirilor; *If you are filling in the claim form by hand, please use black ink and write in block capitals.* (formfinder.hmctsformfinder.justice.gov.uk)

class of use n. clasă de utilizare (pentru utilizatorii auto)

clean-up costs n.pl. costuri de depoluare; *In the context of environmental law, clean up costs and liability refers to the responsibility of a person or entity for hazardous waste removal.* (definitions.uslegal.com)

client agreement n. acord obligatoriu încheiat cu clientul

client information form n. formular de informații referitoare la client

co-insurance n. coasigurare; *However, it allows countries to decide on things such as co-insurance (ie, the depositor bears some of the risk); whether*

the scheme has paid-in funds; or whether it relies on the remaining healthy banks to chip in after a failure. (economist.com)

collapse n. accident de prăbușire a unor clădiri sau anexe; *For example, if your roof collapses, the inspector will look for signs of disrepair to see if the roof collapse could have been avoided. (www.insuranceopedia.com)*

collision n. coliziune

collusion n. complicitate; *A price-fixing suit was brought against four of the island's petrol stations. The judges found no evidence of a conspiracy to raise prices, but they did note that the market was conducive to "tacit collusion" between retailers. (economist.com)*

combustible materials n.pl. materiale combustibile /inflamabile

commission n. comision (remunerația plătită unui broker/intermediar)

compulsory insurance n. asigurare obligatorie; *The regime of compulsory insurance in rich countries, with the insurer of the at-fault driver paying for damage, is reasonable in a world where 90% of accidents are caused by human error. (economist.com)*

concealment n. tăinuire

concurrent causes n.pl. cauze concomitente; *In the case of insurance, losses and damages might have concurrent causes, which can make reimbursing the insured for their loss if one of the causes is an insured peril while another is not. (www.insuranceopedia.com)*

conditions n.pl. condițiile poliței

consequential loss n. daună de consecință; *A consequential loss is a loss occurring as the result of a business being unable to function normally due to damage to equipment or property or another peril. (www.insuranceopedia.com)*

contingency insurance n. asigurare pentru situații neprevăzute; *Contingency insurance is designed to function as a secondary insurance to fill in coverage gaps. (www.insuranceopedia.com)*

contingency loading n. creștere a primei pentru situații neprevăzute

contract of employment cover n. acoperirea pentru contractul de muncă

country risk n. risc de țară; *This report analyses and forecasts the credit risk posed by Romania and provides a regularly reviewed country risk rating for over 130 countries, including currency, sovereign debt and banking sector risks. (economist.com)*

cover n. asigurarea oferită de asigurător asiguratului sau de reasigurător reasiguratului

coverholder n. beneficiarul unui contract de asigurare; *What this means is that it acts more like a corporate hub for syndicates, brokers, coverholders, and insurance buyers. (www.insuranceopedia.com)*

creditors n.pl. creditori

crop insurance n. asigurarea recoltelor; *The Federal Crop Insurance Program was established in the 1930s to protect producers from yield losses from most natural causes.* (extension.psu.edu)

D

damages n.pl. daune, pagube, avarii; *A lawyer at Bank Mellat has said that the firm plans to file a claim for damages worth US\$820m against the British government in London's Commercial Court on February 7th.* (economist.com)

dangerous pets n.pl. animale de companie periculoase

dating back n. antedatare

days of grace n.pl. perioadă de grație (de obicei 15 zile de la data de expirare a perioadei asigurate normale); *Days of grace, in the context of insurance, refer to the set period after the due date of a premium payment during which a policyholder can pay without facing a lapse in coverage.* (www.insuranceopedia.com)

death in service n. deces înainte de pensionare; *Death in service provided by your employer is not the same as life insurance provided by an insurer.* (www.directline.com)

decennial liability n. asigurare pe un deceniu după terminarea unei construcții; *Decennial liability is a strict form of liability that refers to the insurance taken out by the contractor or design team to cover the 10-year period following a project's completion.* (www.designingbuildings.co.uk)

declaration n. declarația asiguratului referitor la veridicitatea răspunsurilor date asiguratorului)

decoy policy n. polița capcană (obținută prin fraudă)

defamation n. defăimare, calomniere; *Last month the Romanian parliament repealed a dormant law making defamation a crime punishable by up to three years in prison.* (economist.com)

defendant n. acuzat

deferred premium n. primă amânată (acea parte a primei care este plătită în rate)

dental insurance n. asigurare dentară; *Dental insurance is an insurance policy that pays a portion of the policyholder's dental care costs, including preventative services, various procedures, and treatment of dental disease.* (www.insuranceopedia.com)

deposit premium n. primă de depozit (primă plătită la începutul unei re/asigurări ajustabilă la o dată ulterioară; *When the terms of a treaty provide that the ultimate premium is to be determined at some time after*

the treaty has been written, the reinsurer may require a tentative or a deposit premium at the beginning. (www.guycarp.com)

deviation n. deviere a vasului de la cursul stabilit (moment în care răspunderea asigurătorului încetează imediat)

diminishing debt /decreasing term life insurance n. asigurare de viață cu termen descrescător (măsură de subscriere folosită de asigurătorii de viață); *Decreasing term life insurance provides a death benefit that gradually decreases—either monthly or annually—over the span of the policy.* (www.jrcinsurancegroup.com)

direct business n. activități directe, asigurări încheiate direct cu asigurătorul, fără implicarea unui intermediar

direct mail insurance n. asigurare prin corespondență; *IWCO Direct provides best practices for successful insurance direct mail campaigns.* (www.iwco.com)

disablement benefit n. ajutor de invaliditate; *Germany, Italy and Finland all make access to disablement benefits easier when unemployment is high.* (economist.com)

discharges n.pl. eliberări (după rezolvarea unei daune asigurătorii obțin de la asigurat o chitanță prin care se confirmă eliberarea completă de răspundere a asigurătorului)

disclosure n. dezvăluire (intermediarul este obligat prin lege să informeze clientul asupra valorii comisionului pe care urmează să-l încaseze în urma încheierii contractului); *For the former, it means total disclosure about facts that may affect the purchase of the policy or the need for claims in the future.* (www.insuranceopedia.com)

dismemberment insurance n. asigurare pentru pierderea membrilor corpului; *Dismemberment insurance commonly is paired with accidental death insurance.* (www.insuranceopedia.com)

drive-in centres n.pl. centre de evaluare a daunelor (auto)

duration of policy n. durata contractului de asigurare; *The policy only covers you for a specified number of years, and if you don't die within the term, you recover nothing. Moreover, premiums for term life insurance often increase over the duration of the policy.* (www.insuranceopedia.com)

E

earned premium n. primă plătită și prin urmare cuvenită posesorului poliței de asigurare; *Earned premiums are calculated by multiplying the percentage of time that has passed on the policy by the amount of the premium has been received.* (www.insuranceopedia.com)

earthquake n. cutremur de pământ

earthquake zone n. zonă afectată de cutremure

effective date n. data de intrare în vigoare a unei polițe; *A very important part of purchasing a new car insurance policy is the effective date.* (www.carinsurancequotes.com)

eligibility n. eligibilitate (condiții care guvernează dreptul unei persoane de a se înscrie într-o schemă de pensii sau de a primi un anumit beneficiu; e.g. vârstă, vechime în muncă etc.); *Your employment history is not a factor in determining eligibility: you can receive the Old Age Security (OAS) pension even if you have never worked or are still working.* (www.canada.ca)

embezzlement n. delapidare

employment insurance n. Asigurare a locului de muncă; *Giving your employees a pay raise can come with increased payroll taxes on your end, as well as increased contributions to a number of government programs, such as pension plans, employment insurance plans, and workers' compensation plans.* (www.insuranceopedia.com)

endorsement n. andosare (clauză anexată la poliță cu modificări ale termenilor poliței)

environmental impact assessment n. evaluarea impactului asupra mediului

environmental impairment liability n. răspunderea pentru pagube produse mediului înconjurător; *Environmental impairment liability insurance was first made available in the 1970's in response to the government cracking down on companies that were polluting the ground and air with hazardous waste.* (www.trustedchoice.com)

estimated maximum loss (EML) n. daună maximă estimată

estoppel n. împiedicarea unei persoane să nege cele declarate anterior; *Estoppel prevents someone from arguing something contrary to a claim made or act performed by that person previously.* (investopedia.com)

European accident statement n. declarația europeană de accidente (pentru asigurații care își transportă autovehiculele pe continent); *Here you can download the official European Accident statement in a variety of languages.* (cartraveldocs.com)

event risk n. risc excepțional; *In an age of increased unpredictability and event risk, firms and governments are more than ever seeking to insulate themselves from the consequences and take advantage of the opportunities that arise.* (pages.eiu.com)

evidence of age n. dovada vârstei

exaggerated claim n. pretenție de despăgubire exagerată

exclusion n. excludere (clauză a poliței care înlătură din cuprinderea asigurării un risc ce poate fi acoperit în alt mod); *A war exclusion clause*

in an insurance contract refers to protection for an insurer who will not be obligated to pay for losses caused by war-related events.
(investopedia.com)

execution of policy n. executarea poliței (semnarea ei)

exemplary damages n.pl. daune-interese; *Exemplary damages are financial payments that must be paid after the loss of a civil suit.*
(www.insuranceopedia.com)

exempt employers n.pl. angajatori scutiți (de la cerințele obligatorii de asigurare, cum ar fi: autoritățile locale, autoritățile polițienești etc.)

expectation of life n. speranța de viață; *In 2010, the overall expectation of life at birth was 78.7 years.* (www.cdc.gov)

expiry n. încheierea perioadei asigurate

exposure n. expunere la producerea riscului asigurat

express conditions n.pl. condiții explicite (menționate explicit în poliță);
Express conditions are created through the agreement of the parties.
(definitions.uslegal.com)

expropriation cover n. asigurare contra de exproprierii

extra expense insurance n. asigurare pentru cheltuieli neprevăzute ale unei firme. *Extra expense insurance is insurance that covers businesses for extra expenses they may incur in the event their businesses must temporarily shut down.* (www.insuranceopedia.com)

F

facultative reinsurance n. reasigurare facultativă; *Reinsurers have no obligation to take on facultative reinsurance, but can assess each risk individually.* (www.moneycontrol.com)

fatal accident policy n. polița pentru accidente mortale

faulty workmanship n. efectuarea necorespunzătoare a lucrărilor; *If you are in a business which sells products, performs work or provides services, you could eventually face a claim alleging faulty workmanship.*
(www.mccarthy.ca)

fencing of machinery n. izolarea echipamentelor

field staff n. angajații din teritoriu (forța de vânzare a unui asigurător sau broker de asigurări)

financial loss n. daune financiare; *Property insurance also does not cover the financial losses from lawsuits caused by the property.*
(www.insuranceopedia.com)

fine art insurance n. asigurarea operelor de artă

fire and theft cover n. asigurare pentru incendiu și furt

fire insurance n. asigurare de incendiu; *The reason why many people decide to purchase fire insurance in addition to other forms of property insurance is because losses from a fire can be devastating.* (www.insuranceopedia.com)

fire n. incendiu; *Aggravated by the country's worst drought in more than 60 years, they come only two years after politicians promised to end the fires that killed 18 people and destroyed almost 426,000 hectares of forest during the heat wave that hit southern Europe in 2003.* (economist.com)

fire waste n. distrugere prin incendiu

flat premium n. primă constantă

flood insurance n. asigurarea împotriva inundațiilor; *The National Flood Insurance Programme (NFIP) has been forced to borrow because it fails to charge enough to cover its risk of losses.* (economist.com)

foreseeability n. previziune

fraudulent misrepresentation n. declarație falsă; *Under contract law, a plaintiff can recover compensatory damages against a defendant when a court finds that the defendant has committed fraudulent misrepresentation.* (www.law.cornell.edu)

free cover n. acoperire liberă în caz de deces sau invaliditate acordată unui grup fără ca asigurătorul să ceară dovada stării sănătății

freight insurance n. asigurarea navlului; *Freight insurance can be purchased directly from a shipper or from a third-party insurer. also called cargo insurance.* (www.businessdictionary.com)

fresh contract n. contract reînnoit

fronting company n. societate de asigurări de tip „fronting” (activitățile sunt plasate către un alt asigurător sau reasigurător); *Fronting company" takes its name from the definition of front, meaning that it conceals the controlling agent.* (www.insuranceopedia.com)

fronting n. acceptarea asigurărilor sau reasigurărilor cu intenția de a le transmite mai departe integral unui alt asigurător sau reasigurător

frost n. îngheț

fundamental risks n.pl. riscuri fundamentale (care afectează societatea ca întreg sau segmente mari ale acesteia); *Fundamental risks tend to affect large numbers of people or organizations or a whole geographic region.* (Paul M. Collier, books.google.ro)

funeral insurance n. asigurare de deces pentru acoperirea cheltuielilor de înmormântare; *Funeral insurance is a contract whereby the insurer guarantees to cover the funeral costs of the insured.* (www.insuranceopedia.com)

G

general average n. daune partajate; *The main principle behind general average is that when a sacrifice is made to save the interests of all the parties involved in a maritime adventure, the party who makes the sacrifice must be compensated by all the parties who stand to benefit from the sacrifice of expenditure.* (www.shipinspection.eu)

general insurance company n. companie de asigurări generale

goods n.pl. mărfuri (în context maritim nu sunt incluse efectele personale, proviziile sau produsele utilizate la bord); *However, insured transit of goods ends at any earlier point where you interrupt the ordinary course of transit.* (www.zurich.com.au)

green card n. carte verde, certificat de asigurare auto; *If your current contract is not valid in the country you are moving to, or expires if you re-register your car there, you can contact the national green card bureau/information centre to ask which insurers offer car insurance in that country.* (europa.eu)

group insurance n. asigurare de grup

guaranteed minimum pension n. pensie minimă garantată; *Despite the end of contracting-out on 6 April 2016, schemes that were formerly contracted-out on a salary related basis still retain responsibility for Guaranteed Minimum Pensions they may hold, and special conditions attach to Guaranteed Minimum Pensions, in terms of benefits and transfers.* (www.nortonrosefulbright.com)

guaranty fund n. fond de garanție; *A guaranty fund is a fund that is administered by a U.S. state for the purpose of protecting policyholders in case an insurance company defaults on benefit payments or goes into insolvency.* (www.insuranceopedia.com)

guests' effects n.pl. bunurile oaspeților (cazați la un hotel)

H

halving agreement n. acord de participare egală la plata despăgubirilor între doi asigurători; *An agreement between two insurers to share equally the cost of claims made against one or both of them arising out of an occurrence, regardless of.* (www.bankingwords.com)

hands insurance n. asigurarea mâinilor (pentru persoanele a căror posibilitate de câștig depinde de dexteritatea lor manuală); *Hands insurance is a must for almost anyone working with their hands.* (lifeguy.com)

- hard/soft disclosure of commission n.** dezvăluirea totală/parțială a comisionului
- hazardous pursuits n.pl.** activități hazardate (excluse din asigurările de accidente personale); *Adventures is a tailor-made insurance for almost any activity or occupation including amateur sports, manual work and hazardous pursuits.* (www.adventuresinsurance.co.uk)
- hijacking n.** deturnare; *Selling insurance shares short—that is, selling shares you do not own with the intention of later buying them at a lower price—would have produced huge profits after the terrorists crashed hijacked airliners into the Pentagon and the World Trade Centre.* (economist.com)
- home business n.** activități domestice (activități de asigurare desfășurate în Marea Britanie pentru rezidenții din această țară)
- household insurance n.** asigurare de locuință; *Car insurance premiums have risen by three-quarters in the past ten years, while the cost of household insurance has stayed the same.* (economist.com)
- hull n.** corpul navei; *But even today, when copper has been replaced by modern antifouling paints and wooden hulls have given way to metal ones, ship-fouling is still a problem.* (economist.com)

I

- impaired capital n.** capital expus la risc; *Impaired capital means capital that is worth less than the par value of the issued stock.* (definitions.uslegal.com)
- impaired lives n.pl.** persoane cu sănătate șubredă, care nu pot beneficia de asigurare standard; *The Exeter is to enter the impaired lives market offering protection to customers normally considered to be high risk.* (www.ftadviser.com)
- implied conditions n.pl.** condiții implicite (termeni contractuali care nu trebuie menționați explicit); *An implied condition on the part of the seller that in the case of a sale the seller has a right to sell the goods, and that in the case of an agreement to sell the seller will have a right to sell the goods at the time when the property is to pass.* (www.lawteacher.net)
- inability to attend to business of any kind n.** inabilitatea de a fi prezent la serviciu
- incurred losses/ claims n.pl.** daune plătite (de către asigurător)
- indemnity n.** clauză care prevede o compensație pentru daune; *Those indemnity agreements, however, are a real prize—something that every sane institutional investor in the country would like to see ended.* (economist.com)

indirect business n. activități indirecte (activități tranzacționate cu asiguratorul prin intermediar)

industrial accident n. accident industrial (al unui angajat la locul de muncă)

inevitable accident n. accident inevitabil; *Who will be held liable when the inevitable accidents happen?* (economist.com)

infectious disease n. boală infecțioasă

inflammable adj. inflamabil, ușor de aprins; *So students of etiquette were quick to note that the apology issued by Sony on Tuesday October 24th, for manufacturing occasionally inflammable laptop batteries, was less than wholehearted.* (economist.com)

injury to working partners clause n. clauza vătămării partenerilor de muncă

inquest n. anchetă

insurability n. asigurabilitate; *A serious event can fundamentally change a risk's insurability.* (economist.com)

insurable risk n. risc asigurabil

insurance agent n. agent de asigurări; *And third, there is the prevalence of in-house insurance agents who have yet to be given motivation to change* (www.eiu.com)

insurance broker n. broker de asigurări; *A year ago, Ian Smith, chairman of Marsh & McLennan, the world's largest insurance broker, said that after a breathtaking spate of acquisitions his company was so big it didn't need any more deals.* (economist.com)

insurance company n. Societate de Asigurare; *An insurance company takes in premiums upfront and pays out claims later on; it is, in effect, borrowing from its policyholders.* (economist.com)

insurance n. asigurare (se referă la un eveniment care poate sau nu să se întâmple)

insure v. a asigura, a cumpăra sau a furniza asigurări

insured (the) n. persoana asigurată / asiguratul; *When an insured person dies, the life insurance company is bound to pay a death claim to the beneficiaries.* (www.lifeant.com)

insurer/assurer n. asigurător; *Insurers sidestep the problem by covering only the direct costs that a company incurs from a hack.* (economist.com)

intellectual property n. proprietate intelectuală; *Based on the English Statute of Monopolies, the law—only the fourth in the world to protect intellectual property—was aimed at developing the colony, where the court had fled to escape Napoleon.* (economist.com)

interest cover n. acoperire pentru dobândă; *On this basis, Mr King reckons that only companies with interest cover of more than four times would gain.* (economist.com)

international motor insurance n. certificat internațional de asigurare auto

J

jettison n. aruncare peste bord din marfă sau echipament pentru a ușura încărcătura și a salva vasul aflat în primejdie; *One day, the story goes, a plane carrying a crate of such parts lost an engine over the Midwest and had to jettison its cargo to save weight.* (economist.com)

Joint Hull Understanding n. Acordul comun pentru CASCO Maritim

joint insurance n. asigurare în comun (e.g. de familie); *Joint Insurance is life insurance that insures the lives of two people as opposed to just one.* (www.insuranceopedia.com)

K

key person insurance n. asigurarea persoanei cheie/angajatului cheie; *Key person insurance is a life insurance policy taken out by an organization or business on the life of a key executive, employee, partner or proprietor to protect against the loss of value, revenues or profits of the business.* (www.insuranceopedia.com)

kidnap and ransom insurance n. asigurarea de răpire și răscumpărare

know your client n. „cunoaște-ți clientul” (cerință specifică de cunoaștere a informațiilor personale și financiare ale clientului); *The Know Your Client form is a standard form in the investment industry that ensures investment advisors know detailed information about their clients' risk tolerance, investment knowledge and financial position.* (www.investopedia.com)

L

landslip n. alunecare de teren; *Some of its people have taken a savage battering from El Niño, and its economy quite a blow: farms, roads, small businesses and homes have been swept away, factories ready to work have found supplies could not reach them—some bridge was down, some road blocked by a landslip.* (economist.com)

latent disease n. afecțiune latentă

layer n. interval, plajă de acoperire (în evaluarea riscului)

leakage n. scurgere (în asigurările maritime / aeriene); *Most airlines, he says, will not carry an unembalmed corpse “because of the danger of leakage in the baggage hold”.* (economist.com)

liability insurance n. asigurarea de răspundere civilă (răspunderea civilă auto, pentru aparate de zbor, nave maritime, răspunderea civilă generală)

libel n. calomnie; *Attempts to collect damages for libel and costs from people outside Britain are rare and often fruitless.* (economist.com)

life (insurance) fund n. fond pentru asigurările de viață

life assurance/insurance n. asigurare de viață; *Global life-insurance premiums came to \$2.6trn last year and are set to rise by 3 % in 2017, more than double the average annual growth rate of the previous five years.* (economist.com)

limited comprehensive cover n. acoperire completă limitată (în cazul asigurărilor auto)

loading n. încărcare, suplimentare a primei

long-term agreements n.pl. acorduri pe termen lung (se referă la acordul asiguratului de a reînnoi polița pentru un anumit număr de ani); *A Long Term Agreement (LTA) means a contract of more than five years in duration.* (www.theprojectdefinition.com)

long-term disability n. dizabilitate pe termen lung; *Long-term disability insurance, which pays the policyholder a portion of their original income, protects policyholders from having to go without income for the length of the long-term disability.* (www.insuranceopedia.com)

loss n. pierdere, daună (plătită de asigurător)

loss adjustment expenses (LAE) n.pl. cheltuieli ocazionate de rezolvarea solicitării de daune; *Loss adjustment expenses refer to the expenses incurred during the investigation and handling of insurance claims.* (www.insuranceopedia.com)

loss of expectation of life claims n.pl. solicitarea despăgubirii pentru diminuarea speranței de viață

loss assessor n. evaluator de daune

loss ratio n. sold debitor (diferența dintre daune și primele rămase neplătite); *Loss ratios can be useful to assess not only the financial health of the insurance company, but also to evaluate specific lines.* (www.insuranceopedia.com)

loss relating to irrecoverable goods n. daună legată de bunuri irecuperabile

lost luggage cover n. asigurare pentru pierderea bagajelor în timpul călătoriei; *Travel insurance plans offer lost luggage coverage and reimburse policyholders for lost, delayed luggage, or damaged luggage, depending on the policy.* (www.insuranceopedia.com)

lost years n. „ani pierduți” (anii cu care este redusă speranța de viață a unei persoane ca urmare a unui accident sau a unei boli cauzate de o altă persoană)

M

- maintenance warranty n.** garantarea întreinerii (în stare bună de către asigurat pentru a preveni incendiile)
- malicious damage n.** daune produse intenționat; *Take pictures of the means of entrance the culprits used, such as a jimmed door or broken window, as well as any malicious damage to the building or your possessions.* (www.insuranceopedia.com)
- malicious product tamper n.** deteriorarea intenționată a produselor
- malpractice insurance n.** asigurarea de practică necorespunzătoare / malpraxis; *Doctors, health care professionals, hospitals, and lawyers against may purchase medical malpractice insurance or legal malpractice insurance coverage to protect against being sued for this type of negligence.* (www.insuranceopedia.com)
- manageable risk n.** risc controlabil
- marine insurance n.** asigurare maritimă
- marriage insurance n.** asigurarea de căsătorie (unul din soți se asigură împotriva scăderii venitului soțului/soției sau se asigură financiar în caz de divorț); *A U.S. insurance company is promoting "marriage insurance" as a way of financially protecting couples who don't stay married, while rewarding those who do.* (www.huffingtonpost.ca)
- material damage warranty n.** garantarea daunelor materiale
- maximum possible loss (MPL) n.** daună maximă posibilă; *Maximum Possible Loss (MPL) is the largest probable property loss by the insured perils (usually one fire).* (www.enhancedinsurance.com)
- misfeasance n.** abuz de putere, executarea necorespunzătoare a unei activități legale
- moral hazard n.** risc moral; *However, it tends to be very costly due to the wide range of coverage it provides and other factors like adverse selection and moral hazard.* (www.insuranceopedia.com)
- motor accessories n.** accesorii auto
- motor vehicle assessor n.** evaluator de autovehicule; *One of our qualified Motor Vehicle Assessors inspects the damage to your vehicle.* (www.allianz.com.au)
- motor-fire agreement n.** contract de asigurare auto (specific Llyods), prin care se asigură și autovehiculul aflat în apropierea celui asigurat, în caz de incendiu care afectează ambele autovehicule
- multiple birth insurance n.** asigurare pentru naștere multiplă; *Multiple birth insurance, or twin insurance, pays a lump sum to the parents of unexpected twins or multiples.* (www.conceivingconcepts.com)

N

navigational risks n.pl. riscuri de navigare; *The Port of Dover Navigational Risk Assessment document has been compiled to formally identify all the marine hazards both commercial and leisure within the jurisdiction of the Port.* (www.doverport.co.uk)

negligence n. neglijență

net risc n. risc net (rămas după luarea precauțiilor de către asigurat)

non-medical insurance n. asigurare de viață fără impunerea examinării medicale; *Non medical life insurance, sometimes referred to as no exam life insurance, can ease the pain of buying life insurance.* (www.lifeinsurancehub.net)

notice of loss n. informare de daună

O

occurrence n. întâmplare (accident sau eveniment); *Many people view claims occurrence forms as the better option between the two different types of insurance because it allows the policyholder more freedom in terms of when they can file the claim.* (www.insuranceopedia.com)

officer n. funcționar

open cover / policy n. acoperire deschisă (pentru asigurările maritime); *The open policy specifies a period of time that the marine business of the insured will be covered by an insurer when they ship their cargo to a specific shipper or carrier. In other words, it notifies the shipper that the shipping activity is insured.* (www.insuranceopedia.com)

open year n. an neîncheiat (an pentru care încă nu s-a evaluat profitul)

outstanding losses/claims n.pl. pretenții de despăgubire nerezolvate

over-insurance n. supraasigurare (asigurarea unui bun pentru o valoare mai mare decât valoarea sa reală); *Over insurance is an insurance effected upon property where an insured has bought so much coverage that it exceeds the actual cash value of the risk or property insured.* (definitions.uslegal.com)

overlapping policies n.pl. polițe suprapuse (mai multe polițe separate, fiecare acoperind doar o parte a aceluiași risc)

overriding commission n. comision suplimentar; *Overriding commission is commission that is earned by the field office manager and is based upon the business that is created by the agents in the office.* (definitions.uslegal.com)

overtrading n. vânzări forțate; *After a series of unseemly tussles over trading rights in the early 1490s, Spain and Portugal agreed on two non-overlapping hemispheres of influence: what Mr Brotton calls “the exotic, indolent and mysterious ‘East’” (Portuguese) and the “dynamic and enlightened ‘West’” (Spanish).* (economist.com)

P

package policy n. poliță pachet (care combină polițe de diferite tipuri); *Many insurance coverages obtained by businesses are purchased as part of a package policy.* (www.thebalance.com)

paid losses/claims n.pl. daune plătite

partial loss n. daună parțială; *There are also two types of partial loss: partial average loss and general average loss.* (www.insuranceopedia.com)

partial / temporary / total disablement n. invaliditate parțială/ temporară/ totală

passenger liability n. răspunderea civilă față de pasageri; *Passenger liability cover is provided to protect the owners and drivers of the vehicles for any legal liability to their passengers whilst traveling in the insured vehicle.* (www.riskfin.co.za)

past service benefit n. beneficiu pentru vechimea în muncă

pecuniary loss n. pierdere pecuniară; *Pecuniary losses are easy to measure and therefore, are the more common type of financial compensation in a personal injury suit.* (www.allinjurieslawfirm.com)

pension scheme n. schemă de pensii

pensionable service n. vechimea în muncă la pensionare; *Pension benefits are typically based on the worker's pensionable service and highest average salary.* (www.investopedia.com)

peril n. risc, pericol

permanent health insurance n. asigurare de sănătate permanentă

personal accident and sickness insurance n. asigurarea persoanei contra accidente și boală; *There are different Personal Accident and Sickness policies available on the market, through which you could expect to receive monthly payments to cover your existing outgoings, or a lump sum payable either to you or your family.* (www.eicinsurance.co.uk)

personal effects n.pl. bunuri personale

personal wealth n. avere personală

physical hazard n. risc fizic (material/ obiectiv); *Physical hazards include but aren't limited to electricity, radiation, pressure, noise, heights and vibration amongst many others.* (www.comcare.gov.au)

pilferage n. furt

plated weight n. greutate la încărcare (greutatea unui vehicul transportator de marfă plus capacitatea sa de transport); *The gross plated weight refers to the maximum weight that the vehicle can have at any one time, including payload.* (www.olmcgroup.co.uk)

policy n. poliță (dovada scrisă a contractului dintre asigurat și asigurător)

policyholder n. deținător al unei polițe de asigurare; *She also has evidence from the Polish government that the original insurance contracts gave policyholders a claim on Generali's worldwide assets.* (economist.com)

pollution insurance n. asigurare contra poluării

pool/pooling n. pool de subscriere; *Pooling is a system in which a large number of people purchase insurance as a group in order to lessen the cost of coverage.* (www.insuranceopedia.com)

premium exemption n. scutire de la plata primelor

premium n. primă (suma plătită de asigurat)

premium rate n. cota de primă (depinde de frecvența despăgubirilor plătite pe an); *It is sold mostly on a whole turnover basis (whole turnover cover policy) and premium rates are generally given as a percentage of the company's turnover (including financially sound and weak customers).* (www.icisa.org)

premium receipt book n. evidența încasării primelor

presumption of death n. prezumpția de deces; *Presumption of death means the assumption of death of a person who unexpectedly disappeared and was continuously absent for an extended period, especially seven years.* (definitions.uslegal.com)

primary insurance n. asigurare primară

principal n. mandant (persoană care autorizează un agent să acționeze în numele său)

private medical insurance n. asigurare medicală privată

probability n. probabilitate; *Our research in Probability in Finance and Insurance covers diverse aspects in quantitative modelling in finance, insurance, and risk management.* (www.lse.ac.uk)

professional indemnity insurance n. asigurarea de indemnizație profesională

proof of loss n. dovada daunei; *Proof of loss refers to the legal document a policyholder files to their insurance company to claim coverage for a loss.* (www.insuranceopedia.com)

proviso clauses n.pl. clauze condiționale

proximate cause n. cauză imediată, proximă; *Proximate Cause is an important principle of insurance, which helps in deciding how the loss or*

damage happen and whether it is the result of an insured peril or not.
(securenow.in)

public conveyance accident n. accidente la mijloacele de transport în comun

punitive damages n.pl. daune penale / secundare

pure endowment n. poliță de asigurare de viață (plătibilă doar dacă posesorul rămâne în viață la expirarea acesteia); *A pure endowment plan is a pure savings plan with no insurance cover.* (www.quora.com)

R

railway accident n. accident de cale ferată; *The objective behind the scheme is to maximize compensation to the passengers for the loss caused to them by train accident and untoward incidents.* (pib.nic.in)

reciprocal duty n. îndatorire reciprocă (revenind ambelor părți)

reciprocal health agreements n.pl. acorduri reciproce de asigurare de sănătate cu alte state; *The UK has reciprocal healthcare agreements with some non-European. Economic Area (EEA) countries.* (www.nhs.uk)

rectification n. rectificare a unui contract de asigurare (e.g. a sumei asigurate)

reinsurance clause n. clauză de reasigurare; *The full reinsurance clause provides, in one or other form, that the terms of the reinsurance are the same as those in the direct policy and that the reinsurers will follow the settlements of the reinsured.* (www.i-law.com)

reinsurance commission n. comision de reasigurare

reinsurance n. reasigurare

remote cause n. cauză îndepărtată; *A remote cause is one which contributed to the loss but was not the proximate cause of the loss.* (ciaa.ky/ciaa_term)

repatriation n. repatriere

repatriation costs n.pl. costuri cu repatrierea; *Up until now, companies employing foreign workers have been required to pay a security labour deposit to the Labour Department to cover any disputes that could arise between foreign staff and their employers, as well as potential repatriation costs.* (economist.com)

residence contents insurance n. asigurare de bunuri mobiliare / casnice

retrospective cover n. acoperire restrospectivă (se referă la solicitări de despăgubire făcute în prezent pentru daune produse înainte de perioada asigurată); *We are one of the few Building Defects Insurance specialists to offer retrospective cover.* (c-r-l.com/what-we-cover)

return premium n. primă restituită (de asigurător asiguratului în cazul neproducerii evenimentului asigurat)

reversionary annuity n. rentă viageră reversibilă (plătibilă dacă anuitantul supraviețuiește asiguratului); *Similar to a permanent life insurance policy, the policy owner of a reversionary annuity pays a premium to guarantee a benefit to the survivor.* (investopedia.com)

risk n. 1. probabilitatea de producere a unei daune; *Risk is very relevant for insurance companies because it can determine whether or not they will have to spend money satisfying a claim.* (www.insuranceopedia.com) **2.** evenimentul asigurat

risk assumption n. asumarea riscului

risk avoidance n. evitarea riscului; *Risk avoidance is an area of risk management where the goal is to eliminate a risk and not just reduce it.* (www.insuranceopedia.com)

risk evaluation n. evaluarea riscurilor; *Risk evaluation is concerned with assessing probability and impact of individual risks, taking into account any interdependencies or other factors outside the immediate scope under investigation.* (www.ruleworks.co.uk)

risk management n. gestiunea riscului; *If a workplace has equipment that exposes workers to risks, one risk management strategy is to ensure safe work procedures or provide protective equipment to the workers.* (www.insuranceopedia.com)

road rescue cover n. acoperirea pentru recuperarea de pe șosea (polița acoperă costul solicitării și reparațiilor efectuate pe drum)

road risks insurance n. asigurarea riscurilor rutiere

robbery n. jaf; *Damage caused by robbery can be covered by an insurance policy.* (www.insuranceopedia.com)

S

salary savings insurance n. asigurare din salariu; *Salary savings insurance is a type of life insurance in which an employer takes part of an employee's salary and uses it to pay for that employee's life insurance premiums.* (www.insuranceopedia.com)

salvage n. recuperarea parțială a daunelor (de către asigurator)

salvor n. recuperator (persoană care recuperează bunuri)

schedule of insurance n. lista detaliată a obiectelor asigurate; *A schedule of insurance is a detailed list of property or other items that will be covered by an insurance policy.* (www.insuranceopedia.com)

scheme administrator n. administrator al unei scheme de pensii

seasonal risk n. risc sezonier

security valuation n. evaluarea titlurilor de valoare ale unei societăți de asigurări; *Security valuation is a process in which regulators assess the*

safety and risk associated with the securities that an insurance company has on its books. (www.insuranceopedia.com)

selection n. selecție (a riscurilor de către asigurător)

selection of lives n. selecția vieților (în categorii standard, sub-standard și refuzate)

self-insurance n. autoasigurare (în care organizația își asumă propriile riscuri); *Moreover, some of the mechanisms involved do not actually transfer risk; they are more like self-insurance or a new source of finance.* (economist.com)

settling agent n. agent administrator de daune

severe inflation clause n. clauză pentru inflație galopantă; *Under a similar type of inflation clause—the severe inflation clause—the index clause adjustments apply only after there is a certain percentage of inflation per year.* (www.irmi.com)

shipowner's liability n. răspunderea civilă a armatorului

shop insurance n. asigurarea magazinului; *Shop Insurance is a comprehensive policy offered by ICICI Lombard General Insurance Company for your shop.* (www.icicilombard.com)

solvency n. solvabilitate

statute barred adj. nul și neavenit, caduc

statutory duty n. îndatorire legală; *The person or body in breach of the statutory duty is liable to any criminal penalty imposed by the statute, but may also be liable to pay damages to the person injured by the breach if he belongs to the class for whose protection the statute was passed.* (www.oxfordreference.com)

statutory notice n. înștiințare legală

storage risk n. risc de depozitare

storm insurance n. asigurare contra furtunii; *Most homeowners' policies include storm insurance in their coverage, but some policies do not provide coverage for windstorms (high winds, hurricanes, cyclones) and accompanying floods and earthquakes.* (www.insuranceopedia.com)

successive causes n.pl. cauze succesive

suicide clause n. clauza sinuciderii într-un contract de asigurare de viață; *A suicide clause is a provision in most life insurance policies that states that the policy will be void if the policyholder commits suicide within a specified period of time following the policy start date.* (www.insuranceopedia.com)

sum insured n. suma asigurată; *The sum insured amount for homeowner's insurance is very important because if the amount is not equal to the full*

price of the home, then the homeowner could suffer significant losses if his or her home is destroyed. (www.insuranceopedia.com)

surrender charge n. penalizare pentru terminarea anticipată a poliței; A surrender charge is the fee imposed when a policyholder cancels their life insurance or withdraws money from the savings component before it matures. (www.insuranceopedia.com)

survivorship life insurance n. asigurare pentru soțul supraviețuitor; *Survivorship life insurance is a type of permanent life insurance that insures two people, usually a married couple, and pays the death benefit to beneficiaries only after the second person passes. (www.insuranceopedia.com)*

T

temporary/term insurance/assurance n. asigurare temporară; *Temporary life insurance is coverage that has an expiration date and is not guaranteed to last over an insured's entire life. (www.insuranceopedia.com)*

tenancy in common n. proprietate în comun

tenants' insurance n. *Tenants' insurance provides insurance coverage for someone who is renting a property. (www.insuranceopedia.com)*

termination n. încetarea contractului de asigurare; *The second is when the company cancels the contract. It notifies the policyholder ahead of the time of termination when it decides to do this. (www.insuranceopedia.com)*

theft n. furt; *But other ways that insurers pay out have fallen drastically: vehicle theft fell by more than half in the G7 countries at the end of the 1990s, for instance. (economist.com)*

third party insurance n. asigurare contra pretențiilor terților; *Third party insurance is an insurance policy that covers property damage caused by someone who isn't the insured. (www.insuranceopedia.com)*

total disability benefit n. despăgubire pentru dizabilitate completă; *A total disability benefit refers to benefits that policyholders who are completely disabled receive from disability insurance or workers' compensation policies. (www.insuranceopedia.com)*

transfer of risk n. tranferarea riscului

tuition fees insurance n. asigurarea taxelor de școlarizare; *Tuition fees insurance is insurance that schools can purchase to cover tuition reimbursements to students in the event the school must close during a semester due to a covered peril. (www.insuranceopedia.com)*

U

- umbrella liability policy n.** contract de asigurare de răspundere civilă complementară și excedentară (de tip „umbrelă”); *An umbrella insurance policy is extra liability insurance coverage that goes beyond the limits of the insured's home, auto or watercraft insurance.* (investopedia.com)
- under-insurance n.** subasigurare (asigurare în care suma asigurată este mai mică decât valoarea totală expusă la risc și nu este adecvată pentru a acoperi o daună totală)
- underwriter n.** asigurător
- underwriting agency n.** agenție de subscriere; *Dual is the world's largest international underwriting agency and Lloyd's largest international coverholder.* (www.dualinternational.com)
- underwriting n.** subscriere (procesul desfășurat de asigurător în luarea deciziei de acceptare sau nu a unui risc și de stabilire a termenilor asigurării)
- unearned premium n.** primă rămasă (de plată pentru restul perioadei asigurate); *Unearned premiums are proportionate to the unexpired portion of the risk, for which coverage has been sought by the insured party.* (investopedia.com)
- unenforceable contracts n.pl.** contracte neexecutorii
- uninsurable risk n.** risc neasigurabil; *“My oldest daughter was billed more than \$1.1 million for care during the two years she was treated for leukemia, and she would be an uninsurable risk if certain provisions of Obamacare were ever repealed.”* (investopedia.com)
- uninsured losses n.pl.** daune neasigurate
- uninsured motorist n.** conducător auto neasigurat; *Uninsured motorist coverage is required in some states, and optional in most others, and pays for injuries to the policy holder and his or her passengers, and in certain cases for damage to property.* (investopedia.com)
- universal life insurance n.** asigurare de viață universală
- utmost good faith n.** cea mai bună credință (datoria asiguratului de a dezvălui orice informație sau circumstanță care îl poate ajuta pe asigurător în relația contractuală); *In insurance law, anyone entering into a contract with an insuring firm has an obligation to act with utmost good faith and therefore provide accurate and honest information to the insurance company.* (www.insuranceopedia.com)

V

valuables n.pl. bunuri de valoare; *Our correspondents discuss the luxury-valuables market's performance in recent years.* (economist.com)

valuation clause n. clauză de evaluare a bunurilor în vederea asigurării acestora; *The valuation clause stipulates a fixed amount of money that will be paid for insured property in the event of a loss.* (investopedia.com)

voidable contracts n.pl. contracte anulabile; *An excellent example of a voidable contract is a contract entered into by a minor, which typically is voidable (can be disaffirmed or rejected) by the minor.* (www.quora.com)

voyage policy n. poliță de asigurare pentru călătorie

W

wagering policy n. poliță speculativă (efectuată fără existența unui risc real)

waiver n. 1. derogare; *A waiver of inventory clause is a clause in an insurance policy that indicates that the insurance company will not force the policyholder to provide a written inventory of items lost in the event of a claim.* (www.insuranceopedia.com) **2.** derogare / exonerare de la plata primelor (aferește unei perioade de boală a asiguratului) sau a daunelor **3.** renunțarea la un drept sau privilegiu

war and civil war agreement n. acordul pentru război și război civil

warranties n.pl. garanții; *According to news reports on Monday about the National Automobile Dealers Association convention in Orlando, Fla., executives from Toyota Motor Sales told more than 300 of their dealers that the company would introduce an ad campaign next month to help them stimulate sales in the spring and was considering measures like new discounts and longer warranties.* (nytimes.com)

wedding insurance n. asigurare de nuntă; *So if you are one of the couples planning on spending a fortune on your big day in 2013, it may make sense to take out wedding insurance.* (www.theguardian.com)

willful injury n. prejudiciu deliberat, premeditat

windstorm insurance n. asigurare contra furtunilor

with privity of the assured adv. cu știrea asiguratului; *With due acknowledgment or privity of the assured the ship was sent to the voyage with insufficient crew.* (www.lawteacher.net)

work in progress n. construcție în curs de desfășurare; *Nearby, three other tall buildings are works in progress.* (economist.com)

working cover n. asigurare de muncă

write-off n. amortizare, casare

written premium n. primă scrisă / emisă (venitul din primele aferente polițelor subscrise în timpul unui exercițiu financiar); *The insurance sector is likely to be the biggest winner in the game, as it is set to gain a tremendous boost in gross written premiums.* (country.eiu.com)

wrongful act n. acțiune ilegală / nelegitimă

wrongful trading n. activități comerciale ilegale / nelegitime; *Companies that have been served with a winding up petition are at increased risk of being accused of wrongful trading if they continued to carry on business whilst insolvent.* (www.realbusinessrescue.co.uk)

INTERNATIONAL TRADE

A

- abandonment n.** renunțarea la o pretenție sau la un drept asupra unei proprietăți, abandon, abandonare; *The Conference of the Parties at its seventh meeting in Decision VII/27 requested submissions from Parties regarding the abandonment of ships on land or in ports.* (www.basel.int)
- absolute advantage n.** avantaj absolut al unei națiuni sau regiuni referitor la prețul de producție al unor mărfuri sau la resursele utilizate
- accelerated tariff elimination n.** eliminarea accelerată a unor tarife
- acceptance n.** accept/aprobare; scrisoare bancară; acceptul trasului de a plăti suma înscrisă pe o trată; recepția transportului și stingerea obligației transportatorului pentru livrare; *Shipment will be delivered only against invoice acceptance by the Recipient. Service Area.* (www.fedex.com)
- accepted draft n.** trată acceptată de tras
- accepting bank n.** banca acceptatoare (care preia responsabilitatea pentru plată unei trate la scadență)
- acceptor n.** acceptator; *The acceptor is the third party who accepts responsibility for payment in a bill of exchange drawn upon it.* (investopedia.com)
- acquisition n.** achiziționare
- ad valorem duty n.** impozit pe valoare; *Returning to the government in 1931 as lord president of the council in MacDonald's national coalition ministry, he promoted the 10 percent ad valorem tariff and the Ottawa agreements of 1932, which established economic protectionism and impelled numerous Liberal ministers to resign.* (britannica.com)
- address of record n.** adresa oficială a unui individ, companie sau organizație
- adhesion contract n.** contract unilateral (de adeziune) (ai cărui termeni nu pot fi modificați, ci doar acceptați sau refuzați în totalitate); *An adhesion contract (also called a "standard form contract" or a "boilerplate contract") is a contract drafted by one party (usually a business with stronger bargaining power) and signed by another party (usually one with weaker bargaining power, usually a consumer in need of goods or services).* (www.law.cornell.edu)
- adjustment assistance n.** asistență tehnică financiară și pentru perfecționarea personalului pentru a face față concurenței importurilor
- admiralty court n.** tribunal maritim; *The most well-known action by an admiralty court is the issuance of a maritime lien against a ship, which*

allows the court or its appointees to arrest and seize the ship in satisfaction of claims against it. (investopedia.com)

advance against collection n. împrumut sau credit pe termen scurt acordat de banca importatorului exportatorului prin acceptarea tratei

advance arrangements n.pl. contract pentru plata unor avansuri în cazul transportului unor mărfuri speciale (peste greutatea normală, supradimensionate, fragile, deșeuri periculoase sau animale vii); *Classes of commodities requiring advance arrangements with a carrier include human remains, live animals, precious gems and oversized containers. (www.businessdictionary.com)*

advised credit n. acreditiv ai cărui termeni și condiții au fost făcute cunoscute beneficiarului de către banca împuternicită să realizeze înștiințarea

advising bank n. bancă împuternicită de banca emitentă să înștiințeze beneficiarul unui acreditiv, fără a avea însă obligația de a plăti sau garanta creditul; *The advising bank forwards the documents to the issuing bank who, upon review and acceptance of the required documents, relates to the advising bank that the draft or bill of exchange against the Letter of Credit can be paid, i.e. that the funds can be released. (www.fraudaid.com)*

afloat adv. pe mare, în larg; *There are some 4,000 box-carrying ships afloat today and another 1,300 have been ordered. (economist.com)*

aft adv. la pupa; *But what really floats the boats of the engineers are the six thruster engines, three forward and three aft, that keep the ship in a fixed position, and thus able to continue drilling even in the most severe weather conditions. (economist.com)*

after date adv. post-datat (cu referire la plata unui instrument financiar care devine scadent la câteva zile după emiterea tratei)

after sight adv. după vedere (plata unei trate se efectuează la câteva zile după prezentarea acesteia trasului)

agent n. reprezentant legal, împuternicit; *Trading authorization dictates what actions an agent may perform, such as buying or selling. (investopedia.com)*

agent bank n. bancă corespondentă

aggregated shipments n.pl. expediții / transporturi globale / colective (mărfuri destinate unui singur beneficiar, de la mai mulți furnizori, transportate ca încărcătură globală); *A measurement of the monthly aggregate shipment of freight that is processed by Cass Information Systems. (investopedia.com)*

agreed valuation v. valoarea încărcăturii acceptată atât de expeditor, cât și de transportator pentru stabilirea taxei de navlosire și/sau răspunderea transportatorului

air cargo n. fraht aerian; *Air cargo insurance is designed to protect the insured against items damaged, destroyed or lost.* (investopedia.com)

air express n. fraht aerian de urgență / rapid

air parcel post n. mesajeire aeriană

air waybill n. scrisoare de trăsură aeriană; *The destination control statement and anti-diversion clause must appear on the invoice and ocean bill of lading or air waybill that accompanies the exported goods.* (investopedia.com)

all-cargo aircraft n. navă aeriană pentru transportul exclusiv al mărfurilor sau poștei

allowance n. deducere, discount, reducere a prețului efectuată de vânzător

alternative tariff n. tarif alternativ; *The aim of the Electricity Tariff Structure Review has been to evaluate these legacy structures with a view to presenting alternative tariff and charge structures which more adequately deliver benefits to all electricity consumers.* (regulationbodyofknowledge.org)

amendment n. amendament

amidships adv. în centrul navei / vaporului; *Seven days later, 10 miles off the southern coast of Ireland, a submerged German U-boat hit her amidships with a single torpedo.* (economist.com)

antidumping duties n.pl. impozite antidumping

any quantity n. taxă de navlosire aplicată unei mări indiferent de greutatea sau cantitatea acesteia

applicant / account party n. parte implicată la solicitarea căreia banca emite un acreditiv; *A multiple party account is an account held in any sort of financial intermediary, such as a bank, thrift, or brokerage firm.* (www.law.cornell.edu)

appurtenance n. drept asupra anexelor la o proprietate

apron n. platformă de încărcare (a avioanelor sau a navelor); *The Apron is the place where airplanes park to board passengers and refuel.* (aerosavvy.com)

arbitrage n. arbitraj

as is adv. în starea în care se găsește (vânzare fără garanție)

assembly service n. serviciu de colectare a expedițiilor globale; *Assembly service is offered by freight forwarders and carriers in order to obtain better freight rates and reduce shipping costs.* (investopedia)

at sight adj. la vedere

athwartships adv. transversal / de-a lungul navei

avoidance of contract n. anularea contractului prin apariția unui eveniment ce face imposibilă îndeplinirea contractului, și prin urmare eliberează părțile contractuale de obligațiile aferente

B

back haul n. călătoria de întoarcere a unei nave la locul de pornire (de obicei taxa de navlosire este mai mică, pentru că altfel nava riscă să facă drumul înapoi fără încărcătură); *Road hauliers have also been able to improve utilisation of their fleets, thanks to measures ranging from satellite tracking of vehicles, which enables more precisely timed pick-ups and deliveries, to soliciting back-haul cargoes to fill vehicles that formerly returned empty to their home bases.* (economist.com)

back order n. comandă nesatisfăcută (care urmează a fi onorată la o dată ulterioară)

bad faith n. rea credință; *The worst that can be said of Disney's directors, concluded Judge Chandler, fairly convincingly, was that they did not act in bad faith, but may have been guilty of "ordinary negligence"—which, under the business judgment rule, is not enough to breach fiduciary responsibility.* (economist.com)

bagged cargo n. transport de mărfuri împachetate în saci

bailment n. contract de depozit / de păstrare a bunurilor în consignație / cauțiune; *An individual who temporarily gains possession, but not ownership, of a good or other property under a bailment.* (investopedia.com)

balanced economy n. economie echilibrată (exporturile și importurile sunt egale); *Now she says she wants to wean Norway off its dependence on oil revenue and ease it towards a more balanced economy in which budget shortfalls are not plugged by the wealth flowing from the North Sea.* (economist.com)

bale n. balot

ballast n. balast (pentru greutatea navei); *It has turned its attention to such things as the gases ships belch from their funnels and the invasive foreign species they pump out of their ballast-water tanks when they call at ports.* (economist.com)

bank delivery order to an airline n. ordin de livrare emis de o bancă către o companie aeriană

bank draft n. trată bancară

bank guarantee n. garanție bancară; *A bank guarantee is a promise from a bank or other lending institution that if a particular borrower defaults on a loan, the bank will cover the loss.* (www.investinganswers.com)

bank note n. bancnotă

bareboat / demise charter n. contract de navlosire pe termen lung, perioadă în care proprietarul transferă dreptul de proprietate (precum și întreaga responsabilitate) asupra beneficiarului; *There are various kinds of charters, but the basic ones are the demise charter, often called a "bareboat" charter because the charterer lends the vessel, but provides his own master and crew, and controls the vessel's operation.* (www.lexology.com)

barge n. șalupă

barter n. troc, comerț în natură

basket of currencies n. coș valutar; *Transit fees for the canal are denominated in Special Drawing Rights, a basket of currencies used by the International Monetary Fund (IMF) as its unit of account.* (economist.com)

beneficiary n. beneficiar

berth n. dană, loc de ancorare pentru nave; *Each berth will accommodate ships with cargoes of up to 100,000 tonnes in a naturally deep-water bay that will require minimal dredging.* (country.eiu.com)

bilateral trade n. comerț bilateral

bill of health n. certificat sanitar; *The term clean bill of health is a proof of validation that everything is fine with respect to the health of the crew members of a ship.* (www.marineinsight.com)

bill of sale n. act / contract de vânzare; *To ensure authenticity, buyers must also secure an official bill of sale.* (bbc.com)

bill payable at sight n. efect plătitibil la vedere

bill-to-party n. partea interesată căreia i se expediază / adresează trata / conosamentul / factura spre a fi plătită

blockade n. blocadă; *Since June, Saudi Arabia, the United Arab Emirates, Bahrain and Egypt have imposed a blockade on Qatar, banning its flag carrier's jets from their skies.* (economist.com)

bona fide n. bună credință

bonded warehouse n. antrepozit vamal; *A Customs bonded warehouse is a building or other secured area in which imported dutiable merchandise may be stored, manipulated, or undergo manufacturing operations without payment of duty for up to 5 years from the date of importation.* (www.cbp.gov)

booking n. operațiunea de rezervare a unui transport cu reprezentanții unei companii aeriene sau ai unei nave

- boycott n.** boicot, refuz de a întreține relații comerciale cu o persoană, firmă sau țară; *Part of the difficulty, he says, is determining “when a so-called consumer boycott becomes a political risk.”* (economist.com)
- breakage n.** compensație bănească oferită de producător cumpărătorului pentru deteriorarea produselor (de obicei fragile) în timpul transportului acestora; *If you pack fragile items carefully, they will stay compact and safe and not prone to breakage.* (eurosender.com)
- bulk cargo n.** transport de mărfuri în vrac (cereale, ulei, minereu etc.)
- bulk carrier n.** navă pentru transportul mărfurilor în vrac; *That is the question the owners of bulk carriers—ships that carry loose commodities such as coal and iron ore—are asking themselves.* (economist.com)
- bulk sale n.** vânzare în vrac
- bunker fuel n.** combustibil pentru nave; *The ship was not holed until January 19th, and it took another two days for all the bunker fuel to leak into the sea.* (economist.com)

C

- cabotage n.** cabotaj (navigație comercială de-a lungul coastei; transport naval de mărfuri între porturi apropiate); *All cabotage between US ports must take place using a US-flagged vessel, owned by US citizens and built in the US.* (economist.com)
- cancel an order v.** a anula o comandă
- capacity to contract n.** capacitate de a-și asuma obligații / răspunderi, de a încheia un contract
- capital market n.** piața de capital; *But for China to develop properly, it must get its capital markets right.* (economist.com)
- captain's protest n.** declarație sub jurământ în scris a căpitanului navei prin care atestă că avaria suferită de navă se datorează unor cauze naturale și nu neglijenței sau neprofesionalismului său
- cargo n.** încărcătură, fraht, marfă, transport
- cargo agent n.** agent de fraht; *The air force owns parts of a cargo agent and, with the Bakrie Group (a big Indonesian conglomerate), a bank.* (economist.com)
- cargo manifest n.** document de însoțire a mărfii transportate (care detaliază starea mărfii la încărcare)
- cargo tonnage n.** greutatea mărfii de transportat exprimată în tone; *ACP payments to the government are calculated according to the net cargo tonnage in a given year, plus any after-cost operating surplus.* (country.eiu.com)

carrier n. transportator

Cash Against Documents (CAD) n. plata în numerar contra documente;

Cash against documents is a financial arrangement in which an importer can only have possession of goods ordered after paying for them in full. (marketbusinessnews.com)

casus major n. caz de forță majoră

Caveat Emptor cumpărătorul cumpără pe propria răspundere („Atenție, cumpărători!”); *“Caveat emptor”, the principle that a marketplace is best regulated by cautious individual buyers, is a largely obsolete doctrine, much like child labour and unconstrained working hours, explains Richard Cordray, the head of the Consumer Financial Protection Bureau (CFPB).* (economist.com)

central bank n. bancă națională / centrală

certificate of inspection n. certificat de inspecție a mărfii (realizată de o terță parte); *When shipping high-value products or when you are dealing with a very conscientious customer, an inspection certificate might be requested.* (www.thebalance.com)

certificate of manufacture n. certificat de producător (la predarea unei mărfi, pentru atestarea producției în conformitate cu termenii contractuali)

certificate of origin n. certificat de origine; *This will be done, for example, by taking away the certificate of origin (which is needed for exports) of firms found to be mixing cheap illegally imported rice with that for export in outbound shipments.* (economist.com)

certification n. certificat de autenticitate; declarație scrisă

cession of goods n. cesiune / cedare de bunuri

CFR (Cost and Freight ...named port of destination) n. cost și navlu până la ... (numele portului de destinație) – vânzătorul se angajează să livreze marfă vămuită, cu toate autorizațiile de export la portul de destinație convenit. Vânzătorul plătește toate taxele și navlul, dar riscurile de pierdere sau avarie după încărcarea mărfii la bord incumbă cumpărătorului; *Cost and Freight requires the seller to clear the goods for export, deliver them onboard the ship at the port of departure and pay for the transport of the goods to the named port of destination.* (www.aitworldwide.com)

chargeable weight n. greutate taxabilă / impozitabilă

charter service n serviciu de navlosire; *He is a pilot for North American Airlines, a charter service, and flies contract flights for the American military.* (nytimes.com)

charterparty n. contract de navlosire

chartered ship n. navă închiriată (prin navlosire); *A chartered ship with hundreds of sportsmen and women, coaches and family on board left Jersey on Friday.* (bbc.com)

CIF (Cost, Insurance and Freight... named port of destination) n. cost, asigurare, navlu / fraht până la... (numele portului / localității de destinație) – aceleași obligații ca și pentru CFR, cu obligația de asigurare minimă plătită de vânzător pentru transportul maritim; *In Cost, Insurance and Freight, the seller is responsible for delivering the goods onboard the vessel at the port of shipment – not port of destination. In addition, the seller is paying for the transport and minimum insurance coverage to the named port of destination.* (www.aitworldwide.com)

CIP (Carriage and Insurance Paid to... named place of destination) n. transport și asigurare plătite până la ... (numele localității de destinație) – vânzătorul se angajează să livreze marfa vămuită pentru export, cu autorizațiile de export la locul convenit și plătește navlul. Se obligă de asemenea să plătească un contract de asigurare pentru transport.

circa adv. circa, aproximativ

claused bill of lading n. conosament cu reserve; *Typically, if the shipped products deviate from the delivery specifications or expected quality, the receiver may declare a claused bill of lading.* (investopedia.com)

clean bill of lading n. conosament fără reserve; *Importers and their banks usually insist on a clean B/L for payment under a letter of credit.* (www.businessdictionary.com)

clean draft n. trată liberă, efect de comerț simplu

clearance n. regim vamal, formalități de vamă, declarație vamală; *Financing difficulties on the part of the buyer may result in the refusal on the part of the buyer to initiate customs-clearance procedures.* (store.eiu.com)

coastal trade n. cabotaj

collect charges n.pl. practică utilizată în transport prin care beneficiarul bunurilor plătește transportatorului frahtul și cheltuielile aferente transportului

collect on delivery (C.O.D.) n. plata la livrare; *Collect on delivery (COD) allows a mailer to send an article for which the mailer has not been paid and have its price and the cost of the postage collected (not to exceed \$1,000.00) from the addressee (or addressee's agent).* (store.usps.com)

collecting bank n. banca la care se realizează încasările / împuternicită să efectueze încasările

collection n. 1. încasarea unei plăți (în urma unei obligații), recuperarea unei datorii **2.** camionaj

combination aircraft n. navă de zbor destinată atât transportului de marfă, cât și de călători; *These combination aircraft have space for 72 passengers in the back half of the aircraft, while carrying 6,000 pounds of cargo, often seafood, in the front.* (www.chinaaviationdaily.com)

combined bill of lading n. conosament combinat

combined transport n. transport combinat (cu mai multe mijloace de transport)

comity n. 1. reguli de curtoazie; *The noun comity means a state of civility or courtesy between people, organizations, and nations.* (www.vocabulary.com) **2.** (în relațiile internaționale) recunoașterea pe teritoriul unui stat suveran a actelor legislative, executive și judiciare ale unui alt stat suveran, cu condiția respectării drepturilor propriilor cetățeni; *Europe is also more wedded to the doctrine of "comity", which holds that courts should not act in a way that demeans the jurisdiction, laws or judicial decisions of another country.* (economist.com)

command economy n. economie centralizată

commercial invoice n. factură comercială

commercial papers n.pl efecte comerciale; *This was the background to George Grenville's decision, in 1765, to pass the Stamp Act, a measure designed to raise revenue in the American colonies by putting a tax on all legal and commercial papers.* (britannica.com)

commercial set n. set de documente comerciale de însoțire a transportului mărfii (factură, conosament, certificat de origine etc.)

commercial treaty n. tratat comercial

commodity code n. cod numeric de identificare a mărfii; *The old 2007 rules restricted new companies in east China from conducting processing trade in 1,853 commodities initially (about 15% of all the commodity codes listed by GAC³), and required all companies conducting processing trade to pay a deposit of either 50% or 100% of the import tax payable on these commodities.* (store.eiu.com)

concealed damage n. viciu / defect ascuns

concealed loss n. pierdere datorată unui defect ascuns (în marfa împachetată); *Concealed damage claims are hard to settle because neither the carrier nor the shipper takes the blame.* (www.businessdictionary.com)

confirming bank n. banca care se angajează să onoreze un acreditiv; *Confirmation of a Letter of Credit constitutes an undertaking on the part of the Confirming Bank, in addition to that of the Issuing Bank, to pay a*

³ General Administration of Customs.

customer, without recourse, if documents are presented in compliance with the terms and conditions of the credit. (www.sc.com)

consignee n. destinatar, recepționar al mărfii

consignment n. expediție, livrare a mărfii; *Freddy Bernal, the urban agriculture minister, recently delivered the first consignment of bunnies to 15 communities. (economist.com)*

consignor n. expeditor

consular invoice n. factură consulară; *A consular invoice can be obtained through a consular representative of the country you're shipping to. (www.investopedia.com)*

consulate n. consulat

consumer goods n.pl. bunuri de consum; *After decades of deprivation and conformism, Chinese consumers regard expensive consumer goods as trophies of success. (economist.com)*

container n. container, recipient

container freight charge n. taxă pentru împachetarea și despachetarea încărcăturii din containerele pentru transportul maritim

container load n. încărcătură standard a unui container; *Full Container Load means that all goods in the container are listed on one Bill of Lading, and as such are owned by one party. (www.logisticsglossary.com)*

container on flatcar n. container transportat pe platformă

container part load n. încărcătură mai mică decât capacitatea standard a unui container, până la care se va fi completată cu o altă încărcătură

container vessel n. navă pentru transportul containerelor; *But the scrappers have ensured that the fleet of massive container vessels ordered by Denmark's Maersk Line will be the world's biggest afloat by the time the first of them is launched in 2013. (economist.com)*

contraband n. produs de contabandă; *Smuggling is common in New York: 58% of cigarettes smoked in the state are contraband. (economist.com)*

contract carrier n. transportator sub contract

contract of affreightment n. contract de transport maritim (poate include un contract de navlosire); *Contracts Of Affreightment (COAs) are used when a shipowner or operator agrees to transport a given quantity over a fixed period of time. (www.handybulk.com)*

convertibility n. convertibilitate a unei monede; *And much of its success was attributed to its adoption in 1991 of a convertibility law, pegging the currency, the peso, to the American dollar: every peso in circulation had to be backed by a dollar in reserves. (economist.com)*

core inflation n. inflație de bază; *However, based on the lesser-known price index of personal consumption expenditures (PCE), headline and core inflation are only 1.3%. (economist.com)*

corporate dumping n. practica exportării de produse interzise sau expirate pe o piață în care restricțiile nu sunt atât de mari; *On the subject of environmental and health assaults on consumers, D. R. Simon (1999) describes some cases of “corporate dumping,” a practice whereby corporations sell overseas products that have been deemed unsafe in the United States by the EPA, FDA, or other federal agencies. (Frank E. Hagan, books.google.ro)*

cost plus n. valoare adăugată, metodă de stabilire a prețurilor, prin care cumpărătorul este dispus să plătească prețul de producție plus un procent fix pentru profitul producătorului

country of departure n. țara de plecare; *In simple terms this guarantee acts as a duty deposit, lodged in the country of departure, and replaces the need for such deposits at each post of transit. (www.sze.hu)*

country of destination n. țara de destinație

country of dispatch n. țara din care se realizează expediția unei încărcături

country of origin n. țara de origine; *This morning, October 8th, European interior ministers are meeting in Luxembourg to debate a common list of “safe countries of origin”. (economist.com)*

country risk n. risc de țară

courier n. 1. însoțitor al mărfii transportate **2.** companie de curierat

CPT (Carriage Paid to...named port of destination) n. transportul plătit până la ... (numele portului / localității de destinație) - vânzătorul se angajează să livreze marfa vămuită pentru export, cu autorizațiile de export la locul convenit și plătește navlul. Riscurile de pierderi sau de avarie revin în seama cumpărătorului; *Carriage paid to (CPT) is a commercial term denoting that the seller delivers the goods to a carrier or to another person nominated by the seller, at a place mutually agreed upon by the buyer and seller, and that the seller pays the freight charges to transport the goods to the specified destination. (www.investopedia.com)*

customs n.pl. vamă; proceduri vamale

customs authorities n.pl. autorități vamale; *Algeria registered a trade deficit of US\$4.32bn in the first four months of 2015, compared with a surplus of US\$3.4bn for the same period of 2014, according to the latest data from the customs authorities. (country.eiu.com)*

customs clearance n. vămuire, rezolvarea formalităților vamale

customs duties n.pl. taxe vamale; *The agriculture minister, Aziz Akhenouch, announced that Morocco will suspend customs duties on imports of soft*

wheat for nearly four months in order to ensure stability on its domestic market, following a recent surge in international wheat prices. (country.eiu.com)

customs requirements n.pl. reglementări vamale; *It is vital to understand that compliance with Customs requirements is mandatory and the consequences of non-compliance can be very expensive, in terms of time as well as money.* (www.sze.hu)

customs tariffs n.pl. tarife vamale; *Such classification systems form the basis of Customs Tariffs and it would not be beyond the bounds of possibility that every nation state in the world were to develop its own unique nomenclature.* (www.sze.hu)

customs union n. uniune vamală; *Boris Johnson, the foreign secretary, and Liam Fox, the international-trade secretary, have suggested that Britain must leave the customs union as well as the EEA⁴.* (economist.com)

D

DAF (Delivered At Frontier ...named place) n. livrat la frontieră / graniță ... (numele localității convenite) – vânzătorul se obligă să livreze marfa vămuită pentru export, cu autorizațiile oficiale la frontiera convenită, înainte de formalitățile pentru import. Acesta își asumă cheltuielile și riscurile pentru transport până la frontieră; *"Delivered at Frontier" means that the seller fulfils his obligation to deliver when the goods have been made available, cleared for export, at the named point and place at the frontier, but before the customs border of the adjoining country.* (www.worldclassshipping.com)

damages n.pl. despăgubiri, daune, reparații, compensații

dangerous goods n.pl. mărfuri care prezintă pericol pentru sănătate sau siguranță, substanțe nocive; *The uninitiated would be forgiven for thinking that its campaign was aimed at local firms, which are notorious for churning out shoddy or dangerous goods.* (economist.com)

date draft n. trată la termen

date of issue n. data eliberării, data de intrare în vigoare a unui instrument financiar

DDP (Delivered Duty Paid...named place of destination) n. livrat cu toate taxele plătite până la ... (locul de destinație) – obligație maximă pentru vânzător, care se obligă să livreze marfa la locul convenit în țara importatoare, asumându-și totalitatea cheltuielilor și riscurilor inerente

⁴ European Economic Area.

livrării , inclusiv taxele vamale și de import; *If the parties wish to exclude from the seller's obligations some of the costs payable upon importation of the goods (such as value added tax(VAT)), this should be made clear by adding words to this effect: "Delivered duty paid, VAT unpaid ... (named place of destination)".* (www.worldclassshipping.com)

DDU (Delivered Duty Unpaid... named place of destination) n. livrat fără taxele vamale de import plătite până la ... (locul de destinație) – vânzătorul se obligă să pună la dispoziția cumpărătorului marfa vămuită pentru export la locul convenit în țara importatorului, asumându-și toate cheltuielile și riscurile inerente transportului, dar nu plătește taxele vamale pentru import, care revin cumpărătorului

deadweight n. încărcătura maximă a unei nave până la punctul de plutire; *In 2014 the capacity of the global fleet of merchant ships grew by 3.5%, to a total of 1.75 billion deadweight tonnage (a measure of how much vessels can transport).* (economist.com)

dealer n. dealer, distribuitor, intermediar

debtor nation n. națiune debitoare; *For a net debtor nation like America, lower rates raise national income by reducing the flow of payments to foreign bondholders.* (economist.com)

deck cargo n. încărcătură transportată pe puntea vasului

declared value for carriage n. valoare declarată de expeditor transportatorului pentru stabilirea costurilor și a obligațiilor transportatorului; *Declared value of carriage is the value of the goods declared to the carrier by the shipper for the purpose of determining charges.* (definitions.uslegal.com)

declared value for customs n. valoare declarată pentru vamă

deferred air freight n. fraht aerian amânat (transport de importanță mai mică sau la preț mai scăzut)

deferred payment letter of credit n. acreditiv cu plata (către banca emitentă sau acceptatoare) la termen; *In the case of a letter of credit with deferred payment, the payment to the seller is not made when the documents are submitted, but instead at a later time defined in the letter of credit.* (www.credit-suisse.com)

delivery n. livrare

delivery instructions n.pl. instrucțiuni pentru livrare; *Delivery instructions are used to help the delivery driver leave the parcel in the most convenient location, or get a signature on the first attempt.* (support.sendle.com)

delivery order n. ordin de livrare

demise n. cesiune, transfer de drepturi de proprietate; *The Usangu Plains are a microcosm of what is occurring in many parts of pastoral Africa, where the demise of communal property systems and the loss of pastoral land*

are causing rangeland degradation, pastoral impoverishment and dramatic changes in the pastoral way of life. (www.culturalsurvival.org)

demurrage fees n.pl. taxe de înmagazinare/ depozitare; *Cargo ships to take canola to China and Japan and wheat to Mexico, Japan and Iraq were left stranded in port, totting up demurrage fees.* (economist.com)

DEQ (Delivered Ex Quay - Duty Paid - ...named port of destination) n. livrat la cheiul / debarcaderul... (numele portului de destinație) – vânzătorul se angajează să livreze marfa vămuită pentru export și import, cu autorizațiile oficiale de import, la debarcadeul portului convenit. Acesta își asumă totalitatea cheltuielilor și riscurilor până la punctul de livrare

DES (Delivered Ex Ship...named port of destination) n. livrat la bordul navei de la ... (numele portului convenit) – vânzătorul se angajează să livreze marfa vămuită pentru export, cu autorizațiile de export aferente la portul convenit, la bordul navei. Își asumă cheltuielile și riscurile până la portul de debarcare. *"Delivered Ex Ship" means that the seller delivers when the goods are placed at the disposal of the buyer on board the ship not cleared for import at the named port of destination.* (www.shipinspection.eu)

destination n. destinație; *Ever since America deregulated air travel in 1978, the leading carriers have developed "hub-and-spoke" route networks, which require passengers to connect through a few strategically located airports en route to most destinations.* (economist.com)

devanning n. descărcarea unui container; *Devanning is defined as the process in which a landed container is unsealed and all its contents are taken out. Also called stripping or unstuffing of the container.* (www.mbaskool.com)

developed countries n.pl. țări dezvoltate

developing countries n.pl. țări în curs de dezvoltare; *By 2020 non-communicable diseases will account for about 70% of deaths in developing countries.* (economist.com)

discharge v. 1. a elibera, a anula, a concedia, a stinge o obligație **2.** a descărca (o navă, un vehicul, o aeronavă)

discharging n. descărcarea mărfii dintr-un transportator

discounted bill n. efect discontat; *For them, discounted bills are a big source of financing. In its public statements since the cash crunch, the central bank has urged banks to lend more to the "real" economy and to small firms in particular.* (economist.com)

discounting n. discontare

dishonour v. a neonora plata unei trate

dispatch n. 1. expediere; *By some estimates, the former Edinburgh medical student took it upon himself to preserve in alcohol and dispatch the soft tissue and bones of up to 600 people to his friend, DJ Cunningham, professor of anatomy at Ramsay Smith's alma mater.* (theguardian.com) **2.** depeșă (telegrafică, diplomatică), raport oficial, telegramă; *"This bold, unusual operation" could provide Al Qaeda "with a substantial financing infusion at a time when it is thought to be short of cash," a dispatch summarizing the episode said.* (nytimes.com) **3.** taxă de încărcare /descărcare rapidă / urgentă plătită de operatorul naval navlositorului

distributor n. distribuitor

dock n. 1. platformă de încărcare / descărcare **2.** bazin portuar

documentary collection (D/C) n. tranzacție comercială prin intermediul căreia banca primește plata pentru bunurile livrate; *A documentary collection is a trade transaction in which the exporter hands over the task of collecting payment for goods supplied to his or her bank, which sends the shipping documents to the importer's bank together with payment instructions.* (investopedia.com)

documents against acceptance (D/A) n.pl. documente contra acceptare

documents upon payment (D/P) n.pl. documente contra plată; *D/Cs can be classified into two types, depending on when payment is sought by the exporter: 1) documents against payment (D/P), which requires the importer to pay the face amount of the draft at sight, or 2) documents against acceptance (D/A), which requires the importer to pay on a specified future date.* (investopedia.com)

domestic exports n.pl. exporturi naționale; *Domestic exports—excluding exports from export-processing zones (EPZs)—in January-September totalled US\$171.3m, a 22.2% decline year on year.* (economist.com)

door-to-door n. transportul mărfii la domiciliul destinatarului

drayage n. taxă de factaj (distribuire a scrisorilor, banilor, coletelor etc. la domiciliul destinatarilor); *The term drayage can have two uses in the container shipping industry and will be a part of the final bill from your carrier if you are not set up the move with your own trucking company.* (globalforwarding.com)

drop shipment n. transport direct de la producător / fabricant până la vânzătorul cu amănuntul; *Retailers who need to limit their warehouse inventory or business people interested in simple, cost-effective online retailing might find simple solutions in drop shipping.* (smallbusiness.chron.com)

drop-off n. livrarea unei încărcături de către expeditor la transportator

dry cargo n. mărfuri solide (care nu necesită refrigerare)

- dry-bulk container n.** container pentru mărfuri pulverulente; *Dry bulk shipping container liners are the ideal solution for the bulk shipping of materials in order to reduce cost and move materials in bulk closer to their final point of use or distribution.* (waterplex.com.au)
- dry-cargo container n.** container pentru mărfuri solide (care nu necesită refrigerare)
- dual exchange rate n.** sistem de dublă rată de schimb
- dual pricing n.** practicarea de prețuri diferite pentru același produs pe piețe diferite; *Dual pricing for EU and non-EU travellers could be introduced to ensure this, but retailers and airports are resisting the idea.* (economist.com)
- dunnage n.** arimare, arimaj (repartizarea și fixarea încărcăturii la bordul unei nave sau aeronave pentru obținerea echilibrului normal al acestora și pentru prevenirea deplasării sau deteriorării mărfurilor încărcate)
- dutiable list n.** produse la care se aplică tarife de import; *If the person or legal entity responsible for paying the Customs duties has given indications that it may try to transfer or hide the dutiable goods or other assets, the Customs may order it to provide collateral.* (economist.com)
- duty n.** taxă (vamală)

E

- easement n.** servitute, drept de folosință asupra unui bun sau unei proprietăți; *One innovative way to do this is to offer landowners a state income-tax credit in exchange for a conservation easement on their property.* (economist.com)
- effective rate of protection n.** taxă de protecție efectivă (la restricțiile la import)
- electronic /(e-)commerce n.** comerț electronic
- electronic funds transfer n.** transfer electronic de fonduri; *It will even be able to pay for goods when you shop via wireless electronic funds transfer.* (economist.com)
- entrepot n.** antrepozit / depozit în vamă
- entrepot trade n.** comerț (import-export) cu bunuri dintr-un antrepozit fără taxe de import; *Merchandise can be imported and exported without paying import duties in entrepot trade.* (definitions.uslegal.com)
- entry n.** declarație vamală
- entry documents n.pl.** documente pentru declarația vamală; *Importers, exporters, carriers, and brokers are required to keep their U.S. Customs and Border Protection (CBP) records and entry documents for five years*

from date of entry, or five years from the date of the activity that required the maintenance of the records. (help.cbp.gov)

escape clause n. clauză de derogare / revocare

ETA (the expected date and time of arrival of a carrier) n. data prevăzută pentru sosirea transportatorului; *It shows the vessel/voyage/line, its expected time of departure from the load port and expected time of arrival at the discharge port, the number of days in transit along with the load port and discharge port for all the different vessel/voyage connections. (www.molpower.com)*

ETD (the expected date and time of departure of a carrier) n. data prevăzută pentru plecarea unui transportator

eurobond n. euro-obligațiune; *The finance minister, Seth Terkper, has confirmed the government's intention to launch a new ten year Eurobond up to US\$1bn during the remainder of 2016. (economist.com)*

Ex Factory n. vezi EXW

exculpatory clause n. clauză de exonerare

expiry date n. data expirării; *In the morning supermarkets can scan in products which are near their expiry date and set a discount they are willing to offer. (economist.com)*

export n. export

export control n. control la export; *In the physical sciences American researchers have argued for years with the government over the declassification of documents and the application of export-control restrictions—particularly in the area of cryptography. (economist.com)*

export declaration n. declarație de export

export duty n. taxă de export; *Exporters from the EU pay €1bn (\$1.1bn) in export duties to Japan each year, and on agricultural products face average tariffs of 21%. (economist.com)*

export license n. licență de export

export quotas n.pl. cote la export; *China continues to use export quotas to restrict trade and control domestic production, most conspicuously for rare earths and various non-ferrous metals, though also for other materials it deems rare or necessary for its domestic industries, such as fluorspar, which is used in refrigeration and foam-blowing products. (store.eiu.com)*

export restraints n.pl. restricții la export

export subsidies n.pl. subvenții pentru export; *The European Union and the United States have agreed to remove agricultural export subsidies and to reduce other farm subsidies in a deal that rescues the Doha round of world trade talks. (economist.com)*

exporter n. exportator

externalities n.pl. efecte economice externe; *Much of the damage done to the environment may be a result of externalities.* (economist.com)

extradition n. extrădare

EXW (Ex Works ...named place) n. livrat la poarta fabricii ... (numele locului convenit) – vânzătorul se angajează să pună marfa la dispoziția cumpărătorului în propriul său depozit. Nu suportă nicio cheltuială sau risc aferent transportului, cumpărătorul trebuind să facă declarația vamală și să obțină autorizația de export; *Ex Works (EXW) is an international trade term that describes an agreement in which the seller is required to make goods ready for pickup at his or her own place of business. All other transportation costs and risks are assumed by the buyer.* (investopedia.com)

F

factor n. 1. comisionar **2.** firmă de factoring

factoring n. *Financial services such as factoring and leasing, the outsourcing respectively of the accounts receivable function and of capital funding, have also been available from outside providers for many years.* (economist.com)

fair value n. valoare teoretică / matematică

FAS (Free Alongside Ship...named port of shipment) n. franco de-a lungul navei ... numele portului de îmbarcare – vânzătorul se angajează să livreze marfa până la cheilul portului de îmbarcare convenit. Își asumă cheltuielile și riscurile până în acest punct. Operațiunile de vămuire și autorizațiile oficiale de export revin în sarcina cumpărătorului; *Free alongside (FAS) is a trade term requiring the seller to deliver goods to a named port alongside a vessel designated by the buyer.* (investopedia.com)

FCA (Free Carrier...named place) n. franco transportator până la ... (numele localității convenite) - vânzătorul se angajează să livreze marfa vămuită la locul convenit, sau în caz de imposibilitate, ales de el, către un transportator desemnat de cumpărător. Vânzătorul trebuie să obțină autorizațiile oficiale de export. Își asumă riscurile și cheltuielile până la livrarea către transportator.

feeder vessel n. navă de alimentare (pentru încărcarea și descărcarea navelor mari în porturile secundare); *Mainline ships that stop in either Salalah or Aden and send Gulf-bound goods on by smaller feeder vessels should thus save time and money.* (economist.com)

finished goods n.pl. produse finite; *to manufacture finished goods*

fixed charges n.pl. costuri indirecte, cheltuieli fixe; *The difference is important, because fixed charges give banks the legal right to payment from a bust borrower ahead of all other creditors.* (economist.com)

fixed exchange n. rată de schimb valutar stabilită de guvern sau de banca națională; *A fixed exchange rate is when a country ties the value of its currency to some other widely-used commodity or currency.* (www.thebalance.com)

fixing n. fixarea prețului la intervale regulate; *Price fixing is setting the price of a product or service, rather than allowing it to be determined naturally through free-market forces.* (investopedia.com)

flag n. steag, pavilion

flag of convenience n. pavilion de complezență

flight of capital n. evaziune de capitaluri în străinătate pentru a evita pierderea acestora; *Sporadic news on the recent behaviour of foreign institutional investors (FIIs) has strengthened the impression that there has been a flight of capital out of India.* (www.thehindu.com)

floating n. 1. emisiune de titluri imobiliare **2.** prima cotare a unei firme pe piața bursieră **3.** stabilirea liberă a ratei de schimb sau a dobânzii în funcție de cererea și oferta de pe piață

floating charge n. rată de schimb valutar variabilă; *At issue is whether NatWest enjoys a fixed or a floating charge over Spectrum Plus's book debts and their proceeds.* (economist.com)

flotsam n. epavă plutitoare, resturile unei nave eșuate

FOB (Free On Board ... named port of shipment) n. franco la bordul navei ... numele portului de îmbarcare convenit – vânzătorul se angajează să livreze marfa la bordul navei, în portul convenit. Își asumă cheltuielile și riscurile până la încărcarea mărfii la bord și trebuie să efectueze operațiunea de vămuire și să obțină autorizațiile oficiale de export.; *Free on board (FOB) is a trade term that indicates whether the seller or the buyer has liability for goods that are damaged or destroyed during shipment between the two parties.* (www.investopedia.com)

Force Majeure n. caz de forță majoră

foreign bond n. obligațiune străină

foreign commerce n. comerț exterior; *For purposes of motor carrier liability limits requirements, motor carriers in foreign commerce are subject to the same requirements as carriers in interstate commerce.* (www.irmi.com)

foreign currency / exchange n. deviză, monedă străină, valută

foreign direct investment n. investiții străine directe

foreign exchange contract n. contract de schimb valutar (vânzarea / cumpărarea unei valute străine pentru plata în altă monedă națională, cu

specificarea sumei, a ratei de schimb și a datei tranzacției); *Forward foreign exchange contracts allow a company with a known foreign exchange requirement at a point in the future to fix the rate today.* (treasurytoday.com)

foreign exchange rate n. rată de schimb valutar

foreign flag n. pavilion strain; *Many countries' ships are registered under foreign flags of convenience, but China has a large proportion of nationally flagged ships used in coastal shipping.* (economist.com)

foreign income n. venit al cetățenilor unei țări din străinătate

foreign investment n. investiție străină; *Ahead of his speech the government unveiled a dramatic proposal to ease its restrictions on foreign investment.* (economist.com)

foreign person n. cetățean străin

foreign remittances n.pl. transfer de fonduri în / din străinătate; *The main finding is that external determinants such as foreign remittances, foreign direct investment, and foreign imports matter from a growth perspective.* (sciencedirect.com)

forward contract n. contract la termen; *Even before that, traders at medieval fairs used arrangements that were recognisably forward contracts.* (economist.com)

forward foreign exchange n. operațiuni la termen (în devize)

foul bill of lading n. conosament cu rezerve

free domicile n. franco la domiciliu; *"Free Domicile" is still a widely used pricing term to describe when the shipper pays all the applicable duties and all the transportation and other charges until delivered to the buyer's premises.* (www.teachmefinance.com)

Free In and Out (FIO) adv. franco încărcare și descărcare; *Free In and Out (FIO) – this term indicates that the carrier / shipping line (i.e. MSC) is not responsible for the costs associated with either loading or unloading the cargo onto or off the vessel.* (www.msc.com)

free port n. zonă liberă de comerț; franco port

free zone n. zonă liberă de vamă; *Free zones are special areas within the customs territory of the Community.* (ec.europa.eu)

freight n. 1. fraht, încărcătură, mărfuri transportate **2.** taxă de afretaj, tarif de transport

freight v. 1. a afreta **2.** a transporta mărfuri

freight charge n. taxă de afretaj, tarif de transport; *Carriage or freight charges refer to transportation charges for any accepted mode of transport such as road, rail, sea, inland waterway or air, or a combination thereof.* (investopedia.com)

freight claim n. 1. pretenție la restituirea taxei pentru supragreutate 2. pretenție la despăgubiri pentru marfa avariata sau pierdută; *A cargo claim is a written demand for compensation given by a carrier for any loss or damage to goods caused by that carrier.* (definitions.uslegal.com)

freight collect n. fraht plătit la sosire

freightage n. 1. afretare 2. fraht, încărcătură; *Before a ship sails from port with its valuable cargo of goods and its priceless freightage of life, they do what is called "boxing the compass."* (www.vocabulary.com) 3. transport de marfă

freighter n. 1. afretator 2. firmă de transport 3. exportator 4. expeditor 5. încărcătură 6. vehicul de transport; *The 747 freighter, prized for a hinged nose that allows large cargo to be loaded at the front, is Boeing's second-most expensive commercial jet, with a list price of \$379.1 million.* (economist.com)

fungibles / fungible goods n.pl. bunuri fungibile; *But we are not dealing with fungible goods - the new forms will never push out older ones because they're insufficiently similar.* (nytimes.com)

G

gangway n. pasarelă de îmbarcare și debarcare la nave; *There are no thieves to be caught, but there are plenty of panicked greedy dupes to be fleeced at the gangways to the lifeboats.* (economist.com)

gateway n. 1. aeroport sau port maritim 2. pasarelă

General Agreement On Tariffs And Trade (GATT) n. Acordul General pentru Tarife și Comerț (G.A.T.T.); *Sperlatives surrounded the General Agreement on Tariffs and Trade (GATT) when it was signed on October 30th 1947.* (economist.com)

general cargo rate n. tarif normal de fraht (aerian)

general cargo vessel n. navă pentru încărcătură mixtă; *General cargo vessels mostly carry packaged goods like foods, footwear, garments, chemicals, machinery, furniture and motor vehicles etc.* (www.marineinsight.com)

general commodity rate n. tarif general de afretare

general imports n.pl. importuri generale; *Selected Highlights (FT920) provides data on value, charges, insurance, and freight (CIF), shipping weight for general imports and imports for consumption by district of entry, district of unloading, world area, country of origin, and by method of transportation.* (www.census.gov)

general liability n. răspundere nelimitată

general tariff n. tarif general; *Where the general tariff differs from the most favoured-nation rate, the general tariff is usually older and higher.* (www.globalnegotiator.com)

Generalized System of Preferences (GSP) n. sistem de preferințe generalizate

global quota n. cotă la export globală; *By definition a "global quota" means a quantitative limit on specific imported merchandise from all countries.* (digitalcollections.library.cmu.edu)

gold reserves n.pl. rezerve în aur

gold standard n. etalon aur, standard de referință; *Advocates of the gold standard have long been dismissed by mainstream economists as a club of bow-tie-wearing crackpots.* (economist.com)

goods n.pl. marfă, bunuri, produse

goods available for sale n.pl. bunuri de vânzare

grantee n. concesionar, beneficiar; *Darren Walker is the 10th president of the Ford Foundation, but his connection to the institution and its mission—as a beneficiary, grantee, and grant maker—has spanned his entire life.* (economist.com)

green card n. carte verde

gross weight n. greutate brută; *Its maximum take-off weight was supposed to be 26,000 pounds (11,800 kilograms), but wartime loads frequently pushed the plane's gross weight to well over 30,000 pounds.* (economist.com)

H

harbour fees n.pl. taxe portuare; *Part-time government workers were commonplace then, Chief Justice Roberts wrote, citing as examples an owner of a general store who also ran the post office, a ferry operator who also collected harbor fees and Abraham Lincoln, who occasionally conducted criminal prosecutions while in private practice.* (nytimes.com)

hard money n. bani în monede / bani acordați în mod direct candidaților politici în SUA; *Soft money began as a way round the 1974 controls imposed on personal donations to candidates ("hard money"), and, on the face of it, it sits right at the heart of the problem.* (economist.com)

harmonised system (HS) n. sistem armonizat de desemnare și codificare a mărfurilor

haulage n. transport rutier, camionaj; *But as adverts around the town attest, road-haulage firms, which transport these goods around the country, complain about a shortage of labour.* (economist.com)

hazardous materials n.pl. materiale periculoase; *Runs a grass-roots programme to make Hepatitis C screening available in Mongolia, particularly among those infected through blood transfusions and the handling of hazardous materials.* (pathtozero.eiu.com)

heavy lift n. articol supradimensionat și supraponderat care necesită tratament special

heavy lift charge n. taxă de supragreutate (pentru transportul materialelor grele); *We would like to inform you that Hapag-Lloyd will adjust the Heavy Lift Charge (HLC) on the eastbound trade from Europe North Continent to Indian Subcontinent and Middle East.* (www.hapag-lloyd.com)

heavy lift vessel n. navă pentru transportul și manipularea materialelor grele

hold harmless contract n. contract cu clauză de non-responsabilitate

honour v. a onora (o obligație, un cec, o poliță); *Capacity and commitment to honour obligations currently but somewhat susceptible to changes in economic climate.* (graphics.eiu.com)

house air waybill n. scrisoare de trăsură aeriană emisă de un tranzitar

I

immediate delivery (ID) n. livrare imediată; *In fact, until recently, oil for immediate delivery was more expensive than futures contracts.* (economist.com)

immigration n. imigrare; *On April 18th Donald Trump is expected to sign an executive order that will tighten the screws on legal immigration.* (economist.com)

imports n.pl. importuri; *Competition from Chinese imports may have cost some Americans jobs, but economists have done pretty well out of it.* (economist.com)

import v. a importa

import duty n. taxă de import; *On June 20th the government reduced rice import duties, owing to spiralling prices.* (economist.com)

import license n. licență de import; *MedCannAccess, a Canadian medical marijuana company that has applied for an import license, said at a recent forum in Jamaica that local producers would be more price competitive than Canadian producers.* (country.eiu.com)

import quota n. cotă / contingent la import

import restrictions n.pl. restricții la import; *The Cameroonian government has temporarily lifted import restrictions on sugar for the fourth year running (April 2010, Economic performance), as shortages caused local prices to soar.* (country.eiu.com)

import substitution n. produs substituibil pentru import
importer n. importator; *A richer, slower-growing and choosier China is becoming an exporter as well as importer.* (economist.com)
imports for consumption n.pl. importuri pentru produse de consum
impound v. a sechestra, a lua în custodie
Incoterms n.pl. termeni comerciali internaționali; *Incoterms are critical for shipping but also very confusing.* (www.freightos.com)
indemnify v. 1. a despăgubi, a compensa pentru o pierdere suferită; *It is not the US taxpayers' job to act as an insurance company to indemnify everyone's loss.* (economist.com) **2.** a asigura, a garanta; *Xerox's bylaws indemnify its executives for all such charges, so the company will be paying Mr Allaire's \$7.6m, as well as the \$11.8m that the SEC has demanded from five other Xerox executives.* (economist.com)
independent action n. acțiune independentă / individual; *However, the opposition and civil society have succeeded in keeping the issue in the public eye by taking independent action.* (country.eiu.com)
indexed adj. indexat
indexed currency borrowings n.pl. împrumuturi în deizve cu dobândă indexabilă; *Indexed currency borrowings can be used to profit from interest rate differentials, as in the Carry Trade where traders may also hope to gain from depreciation of the borrowing currency relative to the lending currency.* (www.investorguide.com)
industrial policy n. politică industrială
inherent vice n. viciu inerent / ascuns; *Supreme Court provides guidance on how the "inherent vice" defence in a cargo insurance contract is to be interpreted.* (www.gard.no)
injury n. prejudiciu
inland bill of lading n. conosament terestru; *An inland bill of lading serves as both the carrier's receipt to the shipper and the carriage contract.* (www.investopedia.com)
inland carrier n. linie de transport terestru
inspection certificate n. certificat de inspecție / verificare; *An inspection certificate provides proof that what you are shipping is, in fact, what the customer ordered, and is also of good quality.* (www.thebalance.com)
instrument n. instrument de plată, document juridic, document
interbank dealings n.pl. operațiuni interbancare; *The Egyptian pound dropped near 17 to the U.S. dollar in early interbank dealings on Mondayas trading volumes started to pick up after the currency wasfloated at the end of last week, traders said.* (www.reuters.com)
intermodal transport n. transport combinat

interstate carrier n. linie de transport interstatal
interstate commerce n. comerț interstatal; *In 1992 the Supreme Court ruled that states could not force out-of-state retailers to collect tax on sales to residents unless Congress, which oversees interstate commerce, said so.* (economist.com)
invisible barriers to trade n.pl. bariere invizibile la comerț
invisible trade balance n. balanță comercială reprezentând exportul și importul de servicii; *The invisible trade balance (on services, income and current transfers) remained firmly in deficit, however, with the second-quarter shortfall of R39bn marking a 26.4% year-on-year increase, despite falling by 13% from the previous quarter.* (country.eiu.com)
invoice n. factură
irrevocable letter of credit n. acreditiv irevocabil; *An irrevocable letter of credit is a financial instrument used by banks to guarantee a buyer's obligations to a seller.* (www.accountingcoach.com)
issuance n. emisiune (de titluri de valoare); *Citigroup is forecasting a 40% increase in bond issuance in the euro zone and a doubling of issuance in America.* (economist.com)
issuance date of the documents n. data de eliberare a documentelor

J

jetsam (flotsam and jetsam) n. epavă plutitoare, resturile/rămășițele unei nave eșuate; *According to international officials whose job is to cope with human flotsam and jetsam, the problem of statelessness is growing fast, despite a modest decline in the number of refugees in the strict sense.* (economist.com)
jettison n. largare
jettison v. a abandona; *To stay in the euro zone, Greece's prime minister will have to jettison almost every promise he has made to his own voters.* (economist.com)
joint and several liability n. răspundere solidară
joint stock company n. societate pe acțiuni, societate anonimă; *Shares were first issued in the 16th century, by Europe's new joint-stock companies, led by the Muscovy Company, set up in London in 1553 to trade with Russia.* (economist.com)
jurat n. declarație sub jurământ
just in time (production) n. producție optimizată / punctuală „exact la timp” (gestiune a stocurilor prin care se procură materiile prime și materialele doar în cantitatea și în momentul începerii procesului de producție); *At the heart of Zara's success is a vertically integrated business model*

spanning design, just-in-time production, marketing and sales.
(economist.com)

K

key currency n. deviză / monedă cheie; *Since the United States dollar is a key currency of trade, and the New York Stock Exchange is a prestigious trading zone for companies involved in global commerce, the United States has both the financial influence and reach to deter and disrupt these supply chains.* (nytimes.com)

L

landbridge n. pod terestru; *A land bridge that had a profound effect on the fauna of the New World extended from Siberia to Alaska during most of the Paleogene, Neogene, and Quaternary periods (beginning approximately 65.5 million years ago), with some interruptions.* (britannica.com)

legal entity n. personalitate juridică

legal tender n. instrument de plată legal, monedă legală, titlu fiduciar; *The Cuban peso (CUP) and the Cuban convertible peso (CUC) are both legal tender on the island, though neither is exchangeable in foreign markets.* (economist.com)

less than truckload adv. încărcătură mai mică decât capacitatea standard a unui camion

letter of assignment n. act de cedare / transfer a(l) titlului de proprietate (asupra unei creanțe); *A letter of assignment is a document with which an assignor assigns a specific portion of his/her rights to an assignee.* (definitions.uslegal.com)

letter of credit n. acreditiv

letter of indemnity n. scrisoare de garanție; *A letter of indemnity is a document which the shipper indemnifies the shipping company against the implications of claims that may arise from the issue of a clean Bill of Lading when the goods were not loaded in accordance with the description in the Bill of Lading.* (www.logisticsglossary.com)

licensing agreement n. contract de acordare de licență (brevet etc.)

limitation period n. perioadă de prescriere; *The limitation periods and trigger points differ for the different types of claims.* (uk.practicallaw.thomsonreuters.com)

limited partnership n. societate în comandită simplă

line haul n. cursă regulată; *Our line haul services are supported by an extensive, integrated hub-and-spoke distribution network in China and Taiwan that includes operation centres located in select cities of key regions.* (www.kerrylogistics.com)

liner n. pachebot

liquidated damages n.pl. daune de plată în caz de neîndeplinire a obligațiilor; *Unlike other types of damages, such as actual damages and punitive damages, liquidated damages typically only come into play when there is a contract involved.* (www.rotlaw.com)

loading n. încărcare a mărfii

longshoreman n. docher; *Shipping still involves scores of longshoreman, who painstakingly offload ships full of mixed, irregular cargo and then fill them back up again, wedging everything into place as best they can.* (economist.com)

M

manifest n. carnet de bord, fișă a mărfii transportate *The customs agents checked the ship's manifest to see what goods were being carried on the ship, where they came from, and how much they were worth.* (www.businessdictionary.com)

maritime adj./ adv. maritim; *Almost 30% of maritime trade goes across the South China Sea, \$1.2 trillion of which is bound for America.* (economist.com)

market access n. acces la piață

market disruption n. dezechilibru pe piață (piață pe care producătorii locali întâmpină greutăți din cauza concurenței importurilor de același produs); *They argue that disciplining them will be a trip wire for financial contagion, market disruption and economic disorder.* (nytimes.com)

market price n. prețul pieții

mate's receipt n. bon / chitanță de îmbarcare; *A Mate's receipt is a document in which the first officer of the ship, who bears responsibility for the cargo, describes the actual condition of the loaded goods.* (economist.com)

measurement cargo n. mărfuri măsurabile după dimensiuni (nu după greutate)

medium of exchange n. monedă de schimb, instrument de plată

memorandum of understanding n. protocol de colaborare; *The Saudi king, Salman bin Abdel-Aziz al-Saud, and the South Korean president, Park Geun-hye, have attended the signing of a Memorandum of Understanding*

(*MoU*) covering the development of civil nuclear power in Saudi Arabia. (economist.com)

merchant's credit n. acreditiv comercial (acreditiv trimis de cumpărător băncii, fără vreo obligație din partea acesteia, unde vânzătorul, în urma prezentării actelor de vânzare și livrare obține plata pentru marfa vândută); *With our merchant credit card services, you can start by accepting Visa and MasterCard for purchases in person, over the phone, or on the Internet.* (www.bankofyork.com)

minimum charge n. tarif minim de navlosire

money creation n. creștere de masă monetară

money market operations n.pl. operațiuni pe piața monetară; *The money market operations are undertaken by the Bank of Botswana in the form of open market operations (OMOs).* (www.bankofbotswana.bw)

moor v. a ancora

moorage n. 1. amarare, amaraj **2.** drepturi de amarare; *Each of the 24 floating homes in the community pays \$720 monthly dues for moorage, water, sewer and garbage collection.* (nytimes.com)

most favored nation n. națiunea cea mai favorizată; *If Britain were to agree bilaterally with the EU not to apply tariffs on cars, the WTO's "most-favoured nation" principle might force it to offer tariff-free access to other countries as well.* (economist.com)

multilateral agreement n. acord multilateral; *In the wee hours of December 6th the members of the World Trade Organisation rose to applaud the successful conclusion of the first multilateral trade agreement negotiated at the WTO.* (economist.com)

multimodal transport n. transport cu mai multe mijloace

multinational corporation n. societate multinațională; *Lenovo and Arcelor Mittal are at the leading edge of a new phase in the evolution of the multinational corporation, as our special report this week argues.* (economist.com)

N

NAFTA (North-American Free Trade Agreement) n. Acordul nord-american de liber schimb; *For months President Donald Trump has veered between threatening to terminate the North American Free-Trade Agreement (NAFTA) and merely proposing to bring it "up to date".* (economist.com)

negotiable adj. negociabil

negotiable Bill of Lading n. conosament negociabil; *Like any bill of lading, the negotiable bill of lading also lists the goods being transported and serves as a contract of the terms of the shipment.* (<https://www.investopedia.com>)

net cash n. plată a mărfurilor fără nicio reducere a prețului de vânzare

Net National Product n. Produs Național Net; *Net domestic product at market prices, abbreviated as NDP, is gross domestic product (GDP) minus the consumption of fixed capital (CFC).* (ec.europa.eu)

net price n. preț net (după deducerea tuturor rabaturilor, discounturilor etc.)

net weight n. greutate netă; *Instead of the 16 aluminium panels that are needed in a conventional metal design, there will be four composite panels, making a net weight saving of 12%.* (economist.com)

no show n. marfă reprezentată pentru încărcare

notary public n. notar public; *Upon the death of Warren Harding, Calvin Coolidge was sworn in by his father, a notary public.* (economist.com)

notify address n. adresă în caz de urgență



ocean bill of lading n. conosament oceanic; *An ocean bill of lading is a similar standard document required exclusively for freight shipments across international waters.* (investopedia.com)

OEM (original equipment manufacturer) n. producător de echipamente originale

offshore bank n. bancă off-shore / extrateritorială; *During the period of attempted secession the authorities licensed several hundred offshore banks—with little attempt at due diligence, according to critics—and sought to promote the island as a tax haven.* (economist.com)

on board adv. la bord

open-end contract n. contract cadru; *The Pennsylvania Turnpike Commission will retain an engineering firm or materials testing firm for an open-end contract for construction materials inspection and testing services at plant locations supplying materials for various construction projects located within the Pennsylvania Turnpike's Western Region.* (legal-dictionary.thefreedictionary.com)

order n. 1. comandă **2.** instrucțiune de livrare

order Bill of Lading n. conosament la ordin; *Order bill of lading is a form of negotiable instrument.* (definitions.uslegal.com)

P

packing list n. bon de însoțire a mărfii, listă detaliată a conținutului ambalajului

pallet n. palet, platformă de încărcare; *Mr Sam more or less stumbled on the formula, and many of its best ideas have been borrowed from others: the selling of goods out of boxes on their pallets came from the French group Carrefour, while the practice of holding meetings in rooms without chairs was first spotted at Asda's headquarters in Leeds, England.* (economist.com)

pallet transporter n. transportator de palet

palletising n. încărcare și securizare a mărfii pe palet; *For example, a worker may perform three different jobs in a given day: packaging of light fixtures and components into a box for 5 hours (Job 1), palletizing finished boxes of light fixtures for 2 hours (Job 2) and moving pallets full of boxes to the staging area for 1 hour (Job 3).* (www.ncbi.nlm.nih.gov)

parcel post receipt n. confirmare de primire a unui colet

parent bank n. bancă mamă / de origine / de control; *The lawsuit, reported on April 4th by the Financial Times, follows the Bank of Portugal's decision in December to transfer five senior bonds from Novo Banco to its failed parent bank, Banco Espirito Santo SA (BES).* (economist.com)

parity n. paritate

particular average n. avarie parțială; *Free of Particular Average is an insurance contract clause that eliminates an insurer's liability for partial losses.* (investopedia.com)

patent n. brevet de invenție, patent; *Second, the Supreme Court agreed to rule on the most contentious issue of all: namely, what inventions are actually eligible for patent protection.* (economist.com)

payee n. beneficiar

payer n. plătitor; *This left these pampered establishments in an excellent position to attract the highest fee-payers to their new quasi-private facilities.* (economist.com)

penalty n. penalitate; *On March 7th ZTE Corp said that it has agreed to pay a penalty of as much as US \$1.2bn, to settle charges that it violated export sanctions imposed by the US Commerce Department.* (economist.com)

performance n. îndeplinirea condițiilor unui contract; *No delay or omission on the part of either party in requiring performance by the other party of its obligations will operate as a waiver of any right.* (www.eiu.com)

perils of the sea n.pl. riscuri maritime

perishable freight n. încărcătură / transport de mărfuri perisabile; *Dedicated infrastructure, equipment & expert team who specialise in the delicate*

handling & transport of temperature, time sensitive & perishable freight.
(www.mainfreight.com)

petrodollars n.pl. petrodolari

phytosanitary inspections n.pl. inspecții fitosanitare; *They argue that the government is barring their products by insisting on rigorous phytosanitary inspections, which are supposedly designed to detect the presence of poison on the beans before granting export permits.* (country.eiu.com)

pickup and delivery service n. serviciu de livrare de la ușa expeditorului la ușa beneficiarului

pier-to-pier n. transport de la chei la chei; *Just as peer-to-peer businesses like eBay allow anyone to become a retailer, sharing sites let individuals act as an ad hoc taxi service, car-hire firm or boutique hotel as and when it suits them.* (economist.com)

piggyback n. transport feroviar

pilferage n. furt; *Spare a thought then for a Turkish businessman who had HK\$2m (\$260,000) in cash and luxury goods stolen on a recent flight to Hong Kong, the largest reported pilferage of its kind to date.* (economist.com)

pilot n. pilot

point of origin n. punct de origine; *With the FOB type of shipping agreement, the seller or shipper arranges for goods to be moved to a designated point of origin.* (economist.com)

port n. port (de acces); *Iraq claims the port will constrict its already limited access to the sea through the Khor Abdullah waterway and negatively affect its shipping industry.* (country.eiu.com)

port charges n.pl. taxe portuare

port of discharge n. port de descărcare a mărfii; *Port of discharge can be a destination sea port, where in Place of delivery be at an inland location away from port of discharge.* (howtoexportimport.com)

port of entry n. port de intrare

port of export n. port de export; *The Port of Export in some cases will change based on day of week and/or flight/space availability.* (www.dhl-usa.com)

preference n. drept preferențial, avantaj special

preferential tariff n. tarif (la export) preferențial; *Goods produced or manufactured in certain countries may qualify for preferential tariff duty rates.* (www.customs.govt.nz)

prepaid adj. plătit în avans

priority air freight n. fraht aerian prioritar

procurement n. operațiuni comerciale de aprovizionare; *Large and mid-size shippers typically have procurement personnel but may lack coordination across shipping locations.* (talkinglogistics.com)

proof of delivery n. certificat de livrare

proprietorship n. proprietate; *Meanwhile, tax on self-proprietorship and freelance income will be lowered to encourage labour force participation.* (economist.com)

protectionist trade policy n. politică protecționistă de comerț; *Under our worst-case scenario, severe protectionist trade policies would have a significant impact on Mexico's growth, including a recession at some point in 2017-18, and would be complemented with a coercive attitude towards the Mexican government in order to boost Mr Trump's popularity at home.* (country.eiu.com)

protective service n. serviciu de protecție

protective tariff n. tarif protecționist; *A man with a background in business, running on a platform of lower taxes and protective tariffs, is elected president of America.* (economist.com)

Q

quantitative restriction n. restricție cantitativă; *Since 2010 the government has maintained a quantitative restriction on gold imports because large imports had been worsening the balance-of-payments position.* (country.eiu.com)

quarantine n. carantină; *The creation of quarantine zones has created labour shortages, hampered cash-crop production and led to panic buying.* (economist.com)

quay n. chei, doc

quota n. contingent la export; *A quota is a government-imposed trade restriction that limits the number, or monetary value, of goods that can be imported or exported during a particular time period.* (www.investopedia.com)

R

rail waybill n. scrisoare de trăsură pentru căile ferate; *The Rail Waybill document is a document used for the shipments via a railway.* (economist.com)

real rights n.pl. drepturi reale; *Real Rights offers a new theory of the grounds of legal and moral rights, thereby providing a platform from which to determine whether alleged rights are real or not.* (global.oup.com)

realignment of currencies n. realinierea monedelor naționale / valutilor / devizelor

receipt n. chitanță

received for shipment Bill of Lading n. conosament încasat la încărcarea mărfii; *However the "Received for Shipment" bill of lading can be issued by carrier immediately up on receipt of goods from shipper after completion of customs clearance.* (howtoexportimport.com)

reciprocal trade agreement n. acord comercial de reciprocitate; *The memoirs of Cordell Hull, Roosevelt's secretary of state and the architect of reciprocal trade, reveal that the peace interest was the chief motive behind the reciprocal-trade-agreements process which led to the GATT and WTO.* (economist.com)

reciprocity n. reciprocitate

reefer container n. navă frigorifică

reexport n. re-export; *Others import stones from African war zones, mix them with local stones, and re-export them as CAR gems, to dodge a UN embargo.* (economist.com)

refund n. rambursare, restituire

remittance n. transfer de fonduri; *However, the World Bank forecasts that remittance flows will grow this year, driven by a 6% increase in the amount sent back to Latin America and the Caribbean.* (economist.com)

replevin n. anularea unui sechestr; *There certainly is a case to subject such a colossal welfare recipient as Wall Street to a compatible rule of law as the rest of the American population enjoy and endure by way of replevin.* (economist.com)

request for quotation / quote n. 1. cerere de cotizare la bursă; *The model is deeply entrenched: even most electronic platforms have adopted it, in the form of "request for quote" (RFQ) systems, where dealers have the exclusive right to quote prices.* (economist.com) **2.** cerere de ofertă de preț

rescind v. a anula, a abroga

restricted letter of credit n. acreditiv restricționat; *A restricted letter of credit refers to a letter of credit which restricts negotiation to the bank which the issuing bank has nominated in the credit.* (definitions.uslegal.com)

restrictive business practices n.pl. practici comerciale restrictive

retailer n. vânzător cu amănuntul; *On March 24th Hennes & Mauritz, the world's second-largest fashion retailer, revealed its profits for the three months to the end of February.* (economist.com)

retaliation n. represalii; *As a result, more European companies are being hit by the EU's own retaliation against unfair competition.* (economist.com)

reevaluation n. reevaluarea monedei naționale

reverse preferences n.pl. tarife preferențiale la import acordate de țările subdezvoltate țărilor dezvoltate pentru a se revanșa pentru favorurile acordate în trecut; *The representative of Australia stated that although Papua New Guinea would not be extending any reverse preferences to Australia under the Agreement, trade statistics showed that substantially all the trade was covered within the meaning of Article XXIV:8(b).* (wto.org)

revocable letter of credit n. acreditiv revocabil; *Revocable letter of credit is a letter of credit in which the issuing bank holds the right to cancel and withdraw from the transaction upon giving appropriate notice.* (definitions.uslegal.com)

revolving Letter of Credit n. acreditiv reînnoibil (periodic); *In case of revolving letter of credit, the letter of credit would be revived automatically for the same amount and period, once it is exhausted.* (economist.com)

risk position n. risc de fluctuații în rata de schimb valutar sau rata dobânzii pe piața internațională

road waybill n. scrisoare de trăsură rutieră

roll on, roll off n. navă de rulaj; *Work on the general cargo and roll-on/roll-off terminal, grain terminal and ferry terminal, making up the first phase of the port, was completed in 2014.* (economist.com)

route n. rută; *The earlier overland routes were once the conduits for most trade between Europe and China and India; they faded into irrelevance when European ships started circumnavigating the Cape of Good Hope.* (economist.com)

royalty n. redevență, drept de autor

S

sales agreement n. contract de vânzare; *The government has signed a gas sales agreement with a number of operators in the country's hydrocarbons sector as part of its efforts to establish a petrochemical complex at Riaba on Bioko Island.* (economist.com)

sales tax n. taxă / impozit pe vânzări (un proces din valoarea vânzărilor)

salvage n. 1. compensație / despăgubire pentru salvarea / recuperarea încărcăturii unei nave sau a pasagerilor săi de la pericolele maritime **2.** salvarea / recuperarea unei nave, a încărcăturii acesteia sau a pasagerilor;

Humans and the voting population only address things when they are in crisis, things won't be addressed until the ship is already sinking beyond salvage. (economist.com) **3.** rămășițe recuperate în urma unui accident; *The ship would be towed to a friendly port and either sold as salvage or repatriated to its legitimate owners after paying cost of recovery.* (economist.com)

sanction n. sancțiune

seal n. sigiliu; *Container seals have been made tougher.* (economist.com)

seaworthiness n. stare de navigabilitate; *The boats used are old and often of dubious seaworthiness; their crews often abandon them.* (economist.com)

secured adj. asigurat, cu acoperire / cu garanție; *Air Djibouti has already secured a cargo aircraft, which, according to its chairman, Aboubakar Omar Hadi, puts it on schedule to begin cargo operations in late 2015 and passenger services from 2016.* (country.eiu.com)

security n. asigurare, garanție

seizure n. confiscare, sechestru; *The anti-corruption drive by the finance minister, Ali Hassan Khalil, against the Customs Department has gained renewed traction, with the announcement on April 9th of the seizure of large volumes of goods at the Masnaa border crossing with Syria that had reportedly evaded the payment of customs fees and value-added tax.* (economist.com)

seller's market n. piață favorabilă vânzătorilor

selling rate n. preț de vânzare, curs oferit de vânzător

ship's manifest n. document de transport maritim; *The customs agents checked the ship's manifest to see what goods were being carried on the ship, where they came from, and how much they were worth.* (www.businessdictionary.com)

ship's papers n.pl. documente de bord; *Although some forms will have to be filled in on the spot (or for many countries now online in advance), considerable time can be saved by having some papers prepared beforehand (for example photocopies of the ship's papers as well as plenty of crew lists).* (www.noonsite.com)

ship's stores n.pl. provizii de bord; *This memorandum outlines and explains the procedures for the delivery of ships' stores to ships and aircraft, and the conditions governing the issue and securing or sealing of ships' stores.* (www.cbsa-asfc.gc.ca)

shipment n. 1. încărcătură; *Colombian police poking around a shipment of bricks bound for Honduras last month discovered half a tonne of cocaine hidden within the cargo.* (economist.com) **2.** expediere, transport; *The shipment of approximately 300,000 barrels of crude marks an important*

step in Oman's plans to increase its control of upstream oil and gas activities. (economist.com)

shipper n. expeditor, încărcător; *Inevitably, a bunch of startups are now seeking to make the business cheaper, quicker and more transparent by replacing the brokers with mobile-app platforms that match shippers' loads with available trucks and truckers. (economist.com)*

shipping instructions n.pl. instrucțiuni de încărcare / expediere; *These documents included purchase orders, standard shipping notes, dangerous goods notes, export cargo shipping instructions, Customs C88s and many others, and are the correct Government sponsored version of the forms needed for International trade. (www.sze.hu)*

shipping order n. ordin de încărcare / expediere

short Form Bill of Lading n. conosament prescurtat; *In a short form bill of lading---blank back bill of lading---the terms and conditions of carriage on the reverse (back) of the bill of lading (B/L) are omitted, instead they are listed on a document other than the B/L. (www.hichem.com)*

short weight n. lipsă la greutate

small package shipping n. serviciu de mesagerie a coletelor de mici dimensiuni; *Shipments under 70 lbs per carton and shipped in cartons, rather than on a pallet, are often moved via small package shipping with express carriers such as UPS, FedEx or regional courier services or DHL for international exports. (parcelindustry.com)*

smuggling n. contabandă; *Prosecutors in Sicily, who first identified Mr Mered as a key figure in the migrant-smuggling business, want him tried on charges of running an operation in 2013 that ended in the deaths of 359 people, when a boat capsized off the Italian island of Lampedusa. (economist.com)*

soft currency n. monedă națională / valută slabă; *Claims that the currency zone would fall apart have proved groundless. Nor is the euro a soft currency, as some had feared. (economist.com)*

soft loan n. împrumut cu dobândă scăzută, împrumut preferențial

sovereign credit n. împrumut / credit garantat de stat

sovereign risk n. risc de insolvabilitate a statului împrumutător; *Jamaica's score for sovereign risk remains elevated owing to the country's poor solvency ratios, which are still critically high and will remain so in 2011-12. (country.eiu.com)*

specific commodity rate n. tarif special pe tip de marfă; *General cargo rates apply to the carriage of commodities that have not been allocated a specific commodity rate or commodity classification rate. (www.vskills.in)*

spot exchange n. operațiuni de schimb în numerar

spot exchange rate n. curs de schimb la operațiunile în numerar; *The spot exchange rate is usually at or close to the current market rate because the transaction occurs in real time and not at some point in the future.* (financial-dictionary.thefreedictionary.com)

spot market n. piața operațiunilor la vedere; *In foreign-exchange markets it is possible to buy currency at today's rate (the spot market) or at some future point (the forward market).* (economist.com)

spot price n. preț la plata în numerar

standby commitment n. angajament stand-by; *A standby commitment is a formal agreement by a bank agreeing to lend money to a borrower up to a specified amount for a specific period.* (definitions.uslegal.com)

standby letter of credit n. acreditiv standby

steamship (steamer) n. vapor; *Its founder, Tung Chao-yung, owned the first Chinese-crewed steamship to travel from Shanghai to France in 1947, and went on to build a shipping empire of over 150 vessels.* (economist.com)

stevedore n. docher, armator; *In an episode of "The Wire", a hit American TV drama, a stevedore at the port of Baltimore declares a jazzy promotional video about Rotterdam to be a "horror movie".* (economist.com)

storage n. înmagazinare, depozitare; *So the 66-year-old Spaniard, who heads Iberdrola, one of the world's largest utilities, claims he has been thinking about the storage of electricity for his whole career.* (economist.com)

storage in transit n. depozitare în tranzit

stowage n. arimaj, stivuire; *But it has set up its biggest ship design office in Singapore, from where its "global stowage centre" directs the movements of all its containers throughout the world.* (economist.com)

stowage instructions n.pl. instrucțiuni de amplasare și arimaj

straight bill of lading n. conosament nominal

stripping n. descărcarea mărfii din container; *Stripping is the unloading of various small consignments from a single container.* (www.logisticsglossary.com)

stuffing n. încărcarea mărfii în container

sunk costs n.pl. costuri nerecuperabile; *But bosses may not think much about the long term, or may be reluctant to write off sunk costs.* (economist.com)

swap n. tranzacție swap (acord OTC /over-the-counter/ între două părți prin care prima parte promite să facă o plată în contul celei de-a doua părți și cea de-a doua parte face o plată simultană în contul primei părți)

T

- tare weight n.** greutate / masă la vid; *The container tare weight is provided as an indication only.* (www.cma-cgm.com)
- tariff n.** tarif (la export)
- tariff anomaly n.** anomalie tarifară; *The National Tariff Commission (NTC) is considering removing tariff anomaly pertaining to finished infusion giving sets and its raw material as proposed by the local pharmaceutical industry.* (www.dawn.com)
- tariff escalation n.** creștere accelerată a tarifelor (vamale)
- tariff rate quotas n.pl.** contingente tarifare; *The Agreement obliged Canada to convert its existing agricultural quantitative import controls to a system of tariff rate quotas (TRQs).* (www.international.gc.ca)
- tariff schedule n.** tarif vamal
- tariff war n.** război tarifar; *But what trade economists fear most is the risk that border taxes could spark a tariff war, adds Chris Beauman of the European Bank for Reconstruction and Development.* (economist.com)
- tax arbitrage n.** arbitraj fiscal
- temporary importation (admission temporaire) n.** import temporar, acceptare temporară a mărfii în vamă în vederea re-exportării; *An Admission Temporaire/Temporary Admission (ATA) carnet is an internationally recognised document for the temporary importation of eligible goods.* (www.border.gov.au)
- terminal n.** terminal, bornă de racordare
- terminal charge n.** taxă pentru serviciile de plecare și sosire la terminale; *Terminal Handling Charges (THC) is the charges collected by terminal authorities at each port against handling equipments and maintenance.* (howtoexportimport.com)
- terms of trade n.pl.** raportul dintre indicele prețurilor la export și indicele prețurilor la import
- Third World countries n.pl.** țările lumii a treia; *“That is completely wrong and must be condemned,” he declared, as lawyers prepared for the resumption of a court battle in South Africa over patented drugs which could set a precedent that many third-world countries will follow.* (economist.com)
- through rate n.** tarif direct
- tied loan n.** împrumut cu destinație specifică; *Instead, China may offer a “tied loan”, at very low interest rates, for projects whose execution is then assigned to Chinese state enterprises.* (economist.com)
- time draft n.** trată la termen

trade acceptance n. efect de comerț; *In order to be eligible for a rediscount, a trade acceptance "must bear on its face or be accompanied by evidence in form satisfactory to the Federal Reserve Bank that it was drawn by the seller of the goods on the purchaser of such goods.* (www.eagletraders.com)

trade deficit n. deficit la balanța comercială

trade name n. marcă înregistrată, marcă comercială; *Fenethylline was developed in the 1960s, under the trade name of Captagon, to treat hyperactivity in children, though it is no longer used for that purpose. Despite now being illegal in most places, it remains in recreational use.* (economist.com)

trade promotion n. promovarea, încurajarea comerțului, încurajarea exporturilor / importurilor

trade surplus n. excedent comercial; *China just notched up its third-largest quarterly trade surplus on record: a whopping \$86 billion, equivalent to roughly the entire output of the Danish economy over the same time.* (economist.com)

trade terms n.pl. termeni comerciali

trailer n. trailer, remorcă; *There is even more fragmentation in what Americans call the "truckload" part of the industry—one-off deliveries of entire lorry trailers—and in the "less-than-truckload" business—the carriage of a pallet or two of goods.* (economist.com)

tramp steamer n. vapor de marfă fără linie regulată

trans-ship n. transbordor; *But the town, which claims to be the world's biggest inland port, is using its position on the Rhine and Ruhr rivers to trans-ship goods between middle Europe and Antwerp and Rotterdam.* (economist.com)

transaction statement n. bilanț al tranzacțiilor

transaction value n. valoare tranzacțională; *With an average transaction value of £412 (\$650), and a higher-than-average percentage of users earning more than \$100,000 a year, Farfetch is far away from the low-cost high street retailers that dominate the market.* (economist.com)

transfer of technology n. transfer tehnologic

transit zone n. zonă de tranzit; *One large chunk of the region's transport was carved off from the MTA⁵ with the creation in 1989 of the Foothill Transit zone, covering much of the eastern part of the city.* (economist.com)

transmittal letter n. angajament de vânzare

transparency n. transparență (în tranzacții)

⁵ Metropolitan Transportation Authority.

- transport documents n.pl.** documente de transport; *In addition, they must be prepared to make their customs and transport documents available for scrutiny by the authorities.* (store.eiu.com)
- triangular trade n.** schimburi comerciale în triunghi
- turnkey adj.** (furnizor) la cheie; *The scheme is based on the turnkey delivery of new power plants, financed by regional and international banks, in a package including guarantees from German and Danish export credit agencies.* (economist.com)
- turnkey contract n.** contract la cheie; *The separation of construction work from turbine provision is consistent with the government's new policy, announced earlier in September, to phase out turnkey contracts in the power sector in an effort to reduce costs.* (eiu.com)
- two-tier market n.** piață dublă, pe două niveluri (cu rate de schimb valutar diferențiate); *Theo Toemion, an Indonesian currency analyst, has advocated a two-tier currency market.* (economist.com)

U

- ultimate consignee n.** destinatarul final al mărfii transportate; *If at the time of entry or release the imported merchandise has not been sold, then the Ultimate Consignee is defined as the party in the U.S. to whom the overseas shipper consigned the imported merchandise.* (fedex.com)
- unconfirmed letter of credit n.** acreditiv neconfirmat
- underdeveloped country n.** țară subdezvoltată; *Simon Kuznets, a Nobel laureate, is supposed to have remarked: "There are four kinds of countries in the world: developed countries, undeveloped countries, Japan and Argentina."* (economist.com)
- unfair trade practice n.** practică comercială necinstită; *Nor does China deserve blame for America's trade deficit, which is caused by not enough saving at home rather than unfair trade practices abroad.* (economist.com)
- unit load n.** unitate de încărcătură, încărcătură unitară
- United Nations Conference on Trade and Development n.** Conferința Națiunilor Unite pentru comerț și dezvoltare
- United Nations Industrial Development Organization (UNIDO) n.** Organizația Națiunilor Unite pentru dezvoltare industrială; *He also has worked at the World Trade Organization in Geneva and at the United Nations Industrial Development Organization (UNIDO) in Vienna.* (economist.com)

unloading n. descărcarea mărfii; *Hanjin Shipping is unlikely to be saved by the support offered by KDB and Korean Air, as this should merely cover the cost of unloading the merchandise still stranded on the company's cargo ships.* (economist.com)

unrestricted letter of credit n. acreditiv nerestricționat

usance n. perioadă de timp până la scadența unei cambii conform uzanțelor unui stat; *The usance can begin from the date of the bill of lading or from the date of acceptance by the drawee and is stated in days or months.* (definitions.uslegal.com)

users fee n. taxă de peaj, taxă pentru utilizare

V

validity n. validitate (juridică) termen de valabilitate a unui acreditiv

valuation n. evaluare; *The car appears to lend credibility to the argument of its parent, Fiat Chrysler (whose chairman, John Elkann, sits on the board of The Economist's parent company), that Ferrari deserves a loftier valuation, at its initial public offering this month, as a luxury-goods firm, not a lesser one as a carmaker.* (economist.com)

value added n. valoare adăgată

value added tax (VAT) n. taxa pe valoarea adăugată; *Before Greece's snap elections in September, the outgoing left-wing government laid out plans for a value-added tax of 23% on private education.* (economist.com)

vendor n. vânzător

visa n. viză; *The strict procedures in obtaining the United States Visa discourage Nigeria's business men from exporting to the US, the Minister of Commerce and Industry, Engineer Charles C. Ugwu has said.* (agoa.info)

voluntary export restraint (VER) n. restricție la export auto-impusă; *Typically, VERs are a result of requests made by the importing country to provide a measure of protection for its domestic businesses that produce substitute goods.* (investopedia.com)

voluntary restraint agreements n.pl. acorduri de auto-limitare

W

war exclusion clause n. clauza riscului de război; *A war exclusion clause in an insurance contract refers to protection for an insurer who will not be obligated to pay for losses caused by war-related events.* (www.investopedia.com)

war risk n. risc de război

war risk insurance n. asigurare contra riscului de război

warehouse receipt n. certificat de depozit / depozitare; *Under a WRS, a warehouse receipt (WR) is issued to a named depositor (who may be a farmer, farmer group, processor or trader) as evidence that he or she has deposited a specified commodity, of stated quantity and quality, at a specified location.* (www.intracen.org)

warranty n. garanție, garanția calității

Warsaw Convention n. Convenția de la Varșovia

waybill n. scrisoare de trăsură; *The loading, unloading, transshipment and transit of inward and outward mail bags shall be subject to customs control, and a covering waybill shall be submitted to the Customs by the postal enterprise concerned.* (store.eiu.com)

wharfage n. taxe de staționare la chei (pentru încărcarea și descărcarea mărfii); *Wharfage is one of the costs of transport goods within the distribution system used by a business to bring its goods to market.* (www.businessdictionary.com)

whistle-blower n. informator

Wi-Fi n. rețea Internet fără fir; *These firms promised, often at no cost to the city or county in question, to shroud tens to hundreds of square miles with Wi-Fi service.* (economist.com)

without reserve adj./adv. fără rezervă asupra prețului; *An auction without reserve means that the items are being offered without a minimum price.* (mikebrandlyauctioneer.wordpress.com)

World Bank n. Banca Mondială

World Bank Group n. grupul Bancii Mondiale; *This Report, which is part of the World Bank Group's "Health in Africa" initiative, was made possible through funding from the Bill & Melinda Gates Foundation and the International Finance Corporation (IFC).* (graphics.eiu.com)

World Trade Organization n. Organizația Mondială a Comerțului

Z

zip code n. cod poștal; *The SAFMR⁶ rule, which would have taken effect on October 1st, took a different approach, requiring cities to calculate rents at the zip-code level, rather than across an entire metro area.* (economist.com)

⁶ Small Area Fair Market Rent.

MANAGEMENT

A

accountability n. responsabilitate, responsabilizare; *First, governments are demanding greater corporate accountability in the wake of the global financial crisis.* (economist.com)

achieve recognition v. a obține recunoaștere (pentru munca bine făcută)

achievement n. reușită, realizare; *Theory Y, however, assumes that individuals go to work of their own accord, because work is the only way in which they have a chance of satisfying their (high-level) need for achievement and self-respect.* (economist.com)

action-oriented adj. activ, orientat spre acțiune; *She is the driving force behind several collaborative action-oriented research projects and has contributed to promoting diversity and addressing unemployment.* (economist.com)

activation n. activare, stimulare, motivare

adaptive adj. flexibil, ușor adaptabil

affirmative action n. discriminare pozitivă (practici de anagajare preferențiale pentru minorități și categorii sociale defavorizate); *Affirmative action has already been banned in eight states, representing more than a quarter of America's high-school students.* (economist.com)

all-out strike n. grevă generală

allocate tasks v. a alocă sarcini

allocation of functions n. alocare de funcții; *The establishment of points of single contact shall be without prejudice to the allocation of functions and powers among the authorities within national systems.* (eurlex.europa.eu)

allocation of resources n. alocare de resurse

allocation of responsibilities n. repartizarea de responsabilități; *The IMF staff also considered that additional clarification regarding the allocation of responsibilities for foreign exchange policy could be helpful.* (ecb.europa.eu)

allowed time n. timp alocat (pentru îndeplinirea unei sarcini de către un muncitor)

arbitration n. arbitraj, mediere, conciliere

area manager n. manager zonal/ regional; *In some cases, the next step is to contact a regional/area manager, local executive office or customer care/call centre.* (bankers.cba.ca)

attributes n.pl. calități sau caracteristici (fizice/ mentale/ emoționale ale unui

leader; *He had none of the attributes of contemporaneous leaders in the West—of macho chauvinists like Jack Welch at General Electric, or of colourful characters like Sir John Harvey-Jones of Britain's ICI.* (economist.com)

authoritarian leadership n. autoritarism, sistem de conducere/ management autoritar; *authoritarian leadership style*

autonomy n. autonomie, autodeterminare; *Organizations have always struggled to balance centralized control with individual autonomy.* (viewswire.eiu.com)

avoid undesirable situations v. a evita situații nedorite

B

background n. mediu de proveniență; formație (educație, calificări, experiență profesională); *You don't mention how extensive your professional background is, or what sector, but your best bet is to look at programmes which have students representing a similar profile to your own (most school websites detail this kind of info).* (economist.com)

bargaining power n. puterea de negociere (oferită de poziție etc.); *As a result, they compete less for employment, which increases the bargaining power of those with jobs.* (economist.com)

behaviour pattern n. tipar /model comportamental; *Psychiatrists have thus had to use behaviour patterns as proxies for underlying problems.* (economist.com)

benchmarking n. raportarea propriei firme la performanțele altor firme rivale cotate ca fiind în fruntea clasamentului; *Benchmarking is a way of determining how well a business unit or organisation is performing compared with other units elsewhere.* (economist.com)

benchmarking measures n.pl. set de măsuri de eficientizare prin raportarea la alte firme rivale

benefits management n. management prin beneficii (planificare, conducere, realizare și măsurarea beneficiilor unui program/proiect); *The US-based company plans to close 70 stores and focus on its pharmacy benefits management division.* (www.eiu.com)

best practice n. bună practică; *It sets a business's measures of its own performance in a broad context and gives it an idea of what is "best practice".* (economist.com)

brainstorming n. tehnică de lucru în echipă de generare de idei pentru un proiect etc., asaltul de idei, brainstorming; *Brainstorming is a rather dramatic name for a semi-structured business meeting whose chief*

purpose is to come up with new ideas for business improvement.
(economist.com)

C

capacity n. capacitate, putere de muncă, productivitate; *Soaring oil prices can also dent an economy's productive capacity. America relies on petroleum as an input to production in lots of different ways—directly, in the case of things like chemicals and plastics, indirectly, in the role oil plays in supply chains and labour markets (as in commuting).*
(economist.com)

character n. caracter; *At a time when other management gurus were obsessed with how to build a better organisation, Mr Covey argued that personal character, purpose and self-discipline were what mattered.*
(economist.com)

clash of values n. conflict de valori

code of ethics n. cod etic/ al principiilor morale; *At the same time, archaeological societies around the world (including the SAA) have adopted codes of ethics to regulate their members.* (economist.com)

coherence n. coerență; *Rather, one might imagine smaller, cross-governmental administrative units with mandates to pursue 'policy coherence' on trade and other matters and with the technical capacity needed to build, say, tax systems in developing countries.*
(economist.com)

collegiality n. colegialitate

compromise n. compromis, concesie, înțelegere, învoială; *A light, sweet compromise puts an end to crude market distortions.* (economist.com)

compromise v. a face un compromis, a ajunge la un numitor comun; *Such a plan would require all sides to compromise.* (economist.com)

concession n. concesie, cedare, compromise; *"That, to me, seems an attempt to make a concession to all the protesting workers, with the government saying, 'We are protecting your rights.'* (nytimes.com)

conduct n. conduită, comportament

conflict n. conflict, contrazicere, ciocnire, contradicție, nepotrivire, dezacord

conflict of interests n. conflict de interese; *The head of the Institute of Internal Auditors, a global industry body, disagrees: he says that it has the "potential to cause serious conflicts of interest".* (economist.com)

conflict resolution n. rezolvarea conflictelor; *Most carriers understand that peer-to-peer social networks like Facebook and Twitter offer a cost-effective and direct means of engaging with passengers— typically for service updates, conflict resolution and marketing.* (economist.com)

constraint n. constrângere, limitare, îngrădire

constraint management n. management prin constrângere, restricționare; *A business using constraint management requires structured schedules for collecting raw materials, creating products and delivering products to consumers.* (smallbusiness.chron.com)

contingency beyond one's control n. cazuri de forță majoră

contingency n. situație neprevăzută

contingency plan n. plan pentru situații neprevăzute; *It wants Greece to make a contingency plan to raise more money or cut spending further before it approves the next instalment of the bailout.* (economist.com)

control n. control, supraveghere

controlling interest n. deținerea de acțiuni majoritare (care dă dreptul la determinarea politicilor firmei); *The top Agnelli family company is Giovanni Agnelli & C, a limited partnership, which controls a 30% stake in Fiat through a cascade of two quoted companies, IFI and IFIL, in each of which it has a controlling interest.* (economist.com)

co-ordination n. coordonare

core values n.pl. valori fundamentale; *Until 2013 the founders interviewed every job applicant, and today anyone who is hired still has to pass a "core values" interview, where they are judged not on their CV but on how they fit into the firm's sensibility.* (economist.com)

corporate governance n. conducerea întreprinderii / guvernanta corporatistă; *Profit is to good corporate governance what tides are to swimming trunks: when the former is high, absence of the latter tends to go unnoticed.* (economist.com)

corporate image n. imaginea firmei pe piață

corporate management n. management organizațional; *Business tasks often performed by corporate management might include strategic planning, as well as managing company resources and applying them toward attaining the company's objectives.* (www.businessdictionary.com)

corrective action n. acțiune corectoare, de redresare

courtesy n. curtoazie; *to pay a courtesy call*

Critical Path Method (CPM) n. metoda drumului critic (tehnică de previziune în ceea ce privește durata realizării unui proiect); *The Critical Path Method (CPM) can help you keep your projects on track.* (www.project-management-skills.com)

critical path analysis n. metodă de calcul/analiza drumului critic (în derularea unui proiect)

critical path n. drum critic (succesiune optimă a etapelor în derularea unui proiect)

cross-cultural management n. management transcultural; *One of the few areas of management study that has been dominated by Europeans rather than Americans is cross-cultural management.* (economist.com)

D

deadlock n. impas, situație de criză; *Today she faces an altogether different problem—of political fragmentation and deadlock—that is familiar to other countries, but not to post-war Germany.* (economist.com)

decision-making n. luare de decizii

decision making process n. proces decizional; *To find out, Dr List and his colleagues made a computer model of the decision-making process.* (economist.com)

decision making unit n. grup decizional

decision matrix/table n. matrice decizională; *Among them, it recommended, "The MTA should develop a climate-adaptation decision matrix to identify options for protecting transit infrastructure from storm surge, extreme heat, and other manifestations of climate change".* (nytimes.com)

decision-maker n. factor decizional, de decizie; *China is manipulating decision-makers in Western democracies.* (economist.com)

decision-making meeting n. ședință în vederea adoptării unor hotărâri

decision model n. model decizional

decision tree n. arbore decizional; *It is a decision tree that might split hundreds of times, with a transaction taking as much as a few milliseconds.* (economist.com)

delegative leadership n. (stil de) conducere prin delegarea autorității; *The best CEOs typically employ a highly delegative leadership style.* (medium.com)

department manager n. șef de raion, secție, departament

deputy manager n. director adjunct; *According to William Zeng, AFS's deputy general manager, all the parts needed to make a prototype car engine can be printed and cast in this way in under two weeks.* (economist.com)

devotion n. devotament

discriminate (against) v. a discrimina; *Allegations that Airbnb's hosts discriminate against black people have dogged the home-sharing firm recently.* (economist.com)

division of work n. diviziunea muncii; *For fathers, Britain offers a measly two weeks of unpaid leave, whereas in Norway and Iceland, for example, more even division of work between parents is encouraged with "father quotas", a leave period reserved for dads on a "use it or lose it" basis.*

(economist.com)

dogmatic adj. dogmatic

duration n. durată, perioadă de timp necesară pentru finalizarea unui proiect;
Few economists would disagree that this is the right way to approach the problem —at least where projects of reasonably short duration, say up to 30 years, are involved. (economist.com)

E

effective work n. muncă eficientă; *And far from proving a handicap, his obstinacy and bloody-mindedness enabled him to engage in some effective work with the likes of Milosevic and Tudjman.* (independent.co.uk)

effectiveness n. eficacitate

effort n. efort depus pentru îndeplinirea unei sarcini, îndepliniri etc.; *It can be hard to begin your climb up the greasy pole without making some effort: the trick is to be brimming over with clever ideas for other people to execute.* (economist.com)

elapsed time n. totalul de zile calendaristice lucrătoare necesare pentru finalizarea unei acțiuni

empowerment n. împuternicire, autorizare; *Empowerment is the idea that an organisation is most productive when all its employees are empowered to make and take decisions on their own, when authority is devolved down to all levels of the organisation.* (economist.com)

end activity n. activitate finalizată, fără o altă activitate subsecventă în succesiune logică

equitable adj. echitabil; *Though the government talks of making a more equitable society, China's peasants are still miserable.* (economist.com)

equity n. echitate

ergonomics n.pl. ergonomie, studiul condițiilor de muncă în vederea realizării unei adaptări optime a omului la aceasta; *To ensure that the final product resembles a regular shoe, fashion technologists are being consulted to help with ergonomics and design. Mr Sharma and Mr Lawrence, who started a company called Ducere Technologies to commercialise their idea, say their high-tech brogues should not cost more than an ordinary, stylish pair. Many of the world's visually impaired will like the sound of that.* (economist.com)

estimate n. estimare, evaluare, apreciere, calcul

ethical climate n. climat etic

ethical dilemma n. dilemă etică/ morală; *It is odd that we consider this*

ethical dilemma when presented with the idea of organ sales, yet largely ignore it when considering similar transactions. (economist.com)

ethical values n.pl. valori etice/ morale

evaluation n. evaluare

execution of tasks n. îndeplinirea, executarea unor sarcini individuale sau organizaționale; *But all the so-called "high-level" languages—even humble Basic—push the detailed execution of tasks into the background and allow the programmer to write in shorthand. (economist.com)*

execution phase n. fază de execuție a unui proiect

exercise power v. a-și exercita puterea/ autoritatea; *Lending a helping hand allows a powerful person to exercise his power while also burnishing his self-esteem. (economist.com)*

expectancy theory n. teoria expectanței; *Expectancy theory can be observed in virtually all aspects of the employment relationship. (smallbusiness.chron.com)*

expenditure n. cheltuieli ocazionate de realizarea unui proiect

external constraints n.pl. constrângeri externe; *The sector will face further transformation in 2015, but notwithstanding many domestic and external constraints, the medium-term outlook remains positive as the benefits of recent investment efforts will become apparent. (country.eiu.com)*

extroversion n. extroversiune, exteriorizare; *Human personalities, it is widely agreed by psychologists, can be measured along five dimensions: extroversion, agreeableness, conscientiousness, neuroticism and openness to experience. (economist.com)*

F

fallback plan n. plan de rezervă; *It is not yet clear what Greece's fallback plan will be if American demand is weak. (economist.com)*

fast tracking n. reducerea timpului alocat realizării unui proiect

feasibility study n. studiu de fezabilitate; *The PIF is already reported to have chosen a US investment bank, JP Morgan, as its adviser on the transfer from the PPA, and a feasibility study is currently being undertaken. (country.eiu.com)*

final report n. raport final/post implementare a unui proiect

financial management n. managementul resurselor financiare; *Financial-management skills are often early casualties, because they demand both knowledge and judgment. (economist.com)*

finishing activity n. activitate finalizatoare, de finalizare

finishing / completion date n. termen, dată final(ă) / de finalizare; *The completion date had already been put back from 2014 to June 2015.*

(economist.com)

fixed date n. dată fixă

fixed finish / start n. dată de finalizare / începere impusă

flexibility n. flexibilitate; *A two-tier labour market provides flexibility, but on the back of an underclass of temporary workers.* (economist.com)

flexible working / flexitime n. program de lucru flexibil, la alegerea angajatului, în anumite limite orare; *The law introduces voluntary agreements between workers and employers on flexible working hours (so-called flexi-time), reduces the number of vacation and sick leave days granted by earlier legislation, changes the calculation of overtime pay, extends the probationary period for newly hired employees from six to nine months and reduces the annual Christmas bonus.* (country.eiu.com)

float n. marjă suplimentară de timp afectat unei anumite operațiuni (peste timpul afectat inițial)

free float n. marjă suplimentară de timp flexibilă (fără să influențeze începerea următoarei activități)

full responsibility n. responsabilitate deplină; *Local police will assume full responsibility for the maintenance of law and order when the remaining RAMSI officers depart.* (country.eiu.com)

G

goal n. scop, țintă, obiectiv; *He proposed that bosses should set the company's overall goals and then, in discussion with each worker, agree on a subset of goals to align what they were supposed to do with the goals of the firm.* (economist.com)

golden handcuffs n.pl. cătușe de aur (avantaje financiare oferite angajaților importanți pentru a-i păstra în serviciu); *As unpalatable as paying for failure is, it may be the least expensive method to unlock the golden handcuffs.* (economist.com)

government-supported project n. proiect /obiectiv susținut/finanțat de guvern

H

harassment n. hărțuire; *In recent months myriad women have detailed the sexual harassment and assault they have experienced in the workplace.* (economist.com)

hierarchical coding structure n. organigramă

hold sb accountable for sth v. a trage la răspundere pe cineva; *His regime has grown increasingly defiant in the face of an American-led resolution that seeks to hold it accountable for war crimes that are alleged to have happened at the end of Sri Lanka's civil war in 2009—and also calls for an end to a series of ongoing human-rights abuses.* (economist.com)

human resources management n. managementul resurselor umane; *EIU has defined workforce analytics as the process of integrating data into human resource management to optimize organizational efficiency and drive strategy.* (country.eiu.com)

I

ideology n. ideologie; *Indeed, some claim that economics is based not so much on empirical observation and rational analysis as on ideology.* (economist.com)

impact n. impact; *For some people, even to discuss the impact on an economy, let alone financial markets, of a tragedy such as the Paris attacks is poor taste.* (economist.com)

impartiality n. imparțialitate, nepărtinire; *It shows that the political battle over Brexit still rages within the heart of the British establishment; it raises questions about the role and impartiality of the civil service more broadly; and it highlights the shortcomings of the prime minister's overly managerial and technocratic approach to governing.* (economist.com)

increment n. indexare, creștere; *Mr Schleicher proposes a system of redistribution based on the relatively common institution of tax-increment financing (TIF).* (economist.com)

independent action n. acțiune, întreprindere individuală

industrial espionage n. spionaj industrial; *Cyber-security, which involves protecting both data and people, is facing multiple threats, notably cybercrime and online industrial espionage, both of which are growing rapidly.* (economist.com)

industrial psychology n. psihologia muncii; *In the early 1900s Frank Gilbreth, one of the pioneers of industrial psychology, tried to raise his 12 children according to Frederick Taylor's principles of scientific management.* (economist.com)

in-house project n. proiect intern realizat de o singură organizație

initiative n. inițiativă, inventivitate, ingeniozitate; *Many initiatives have either limited taxes or mandated spending, making it even harder to balance the budget.* (economist.com)

innovation n. inovație, inovare; *Open innovation also appears to keep corporate bureaucrats on their toes, making companies better at*

competing. (economist.com)

insider n. membru de încredere al unei organizații care deține informații necunoscute publicului; *The oil titan will finally step down at the end of 2005 in favour of Rex Tillerson, a company insider who is his hand-picked successor.* (economist.com)

integrity n. integritate; *The new chairman is a man of personal and professional integrity.* (economist.com)

interim management n. management / conducere interimar(ă); *A recruiter for interim management positions notes that she is now receiving three to four times the normal volume of applications for this type of work.* (economist.com)

J

job enlargement n. lărgirea/diversificarea sferei de sarcini de pe fișa postului; *These include job alternation (to relieve boredom), job enlargement (arranging for workers to perform several tasks rather than a single operation), and job enrichment (redesigning the job to make it more challenging).* (britannica.com)

job enrichment n. diversificarea sarcinilor unui angajat, incluzând planificarea, organizarea și controlul propriilor sale activități; *We intend to compensate our personnel well, to retain their invaluable expertise and to ensure job satisfaction and enrichment through delegation of authority.* (www.bplans.com)

job rotation n. transferul unui angajat de la un post specializat la altul; *More holidays, maternity and paternity leave, more frequent job rotation and share options also now feature.* (economist.com)

job satisfaction n. satisfacția muncii depuse; *As a result, compensation and other tangible rewards, such as health-care benefits, have taken on much greater importance in overall job satisfaction than might otherwise have been the case.* (economist.com)

K

key event n. etapă importantă /cheie (în execuția unui proiect)

key performance indicators n.pl. indicatori cheie de măsurare a performanței; *There should be new sections in annual reports on companies' intangible assets and on "key performance indicators"—such as employee turnover, customer acquisition cost or inventory turnover.*

(economist.com)

key success indicators n.pl. indicatori cheie ai succesului

L

labour mobility n. mobilitatea forței de muncă; *A few researchers have made an intriguing link between the decline in labour mobility and wider profit dispersion.* (economist.com)

labour turnover n. rotația cadrelor într-o firmă; *One department of a spinning mill in Philadelphia had a labour turnover rate of 250%—that is, nobody stayed in a job for more than five months—while the average for other parts of the company was 6%.* (economist.com)

lack of initiative n. lipsă de inițiativă

leader n. conducător, lider; *Business leaders are encouraged to exhibit confidence, competence and omniscience.* (economist.com)

leadership n. conducere, abilitatea/ capacitatea de a conduce; *Firms, after all, seem particularly keen on those who can demonstrate leadership qualities.* (economist.com)

leadership style n. stil de conducere; *The participative leadership style stresses teamwork and invites employees to work together to help solve problems and increase performance.* (smallbusiness.chron.com)

life cycle n. etapele unui proiect/obiectiv; *The index evaluates readiness and capacity by dividing the PPP⁷ project life cycle into five components: Enabling laws and regulations; The institutional framework; Operational maturity; Investment and business climate; Financing facilities for infrastructure projects.* (economist.com)

line management n. conducere ierarhică clasică, în linie directă

line manager n. conducător ierarhic direct; *Whereas two-thirds of American, British and German employees say they have friendly relations with their line manager, fewer than a third of French workers say the same.* (economist.com)

long-term/short-term objectives n.pl. obiective pe termen lung/scurt

lose control v. a (-și) pierde controlul; *To the extent that they pass the buck to technocrats, or to international bodies making backroom deals, politicians lose control of their own destiny.* (economist.com)

low-level/high-level decision-making n. luare de decizii la nivel ierarhic inferior/superior

loyalty n. loialitate, devotament (față de o firmă); *British Airways and Air France-KLM are hacking back their loyalty schemes to help compete against low-cost rivals.* (economist.com)

⁷ Public-private partnership.

M

malpractice n. neglijență profesională; *Growing awareness of corporate malpractice in these areas forced several companies, including Nike and Tesco, to re-examine their sourcing policies and to keep a closer eye on the ethical standards of their suppliers in places as far apart as Mexico and Bangladesh.* (economist.com)

manage v. a conduce, a administra, a gestiona;

management accounting n. contabilitate de gestiune; *Indeed, a management-accounting system, says Alex Kinmont, a strategist at Nikko Salomon Smith Barney, a bank, has helped various outperformers, such as Seven-Eleven, Takeda Chemicals (13th), the largest pharmaceutical company, and Kao Corporation (18th), the largest toiletries company.* (economist.com)

management activity n. activitate managerială

management agreement n. acord de gestiune

management audit n. control / audit de gestiune; *A consolidation exercise of this kind, which could then be assessed by a management audit, would allow OLAF to function effectively.* (eur-lex.europa.eu)

management buyout n. cumpărarea unei companii (aflată în stare de faliment) de către managerii săi

management by consensus n. management prin consens; *"There is no "I" in Team" and many other statements to that effect were never meant as endorsements for management by consensus.* (www.forbes.com)

management by exception n. management prin excepție (delegarea sarcinilor și intervenția conducerii doar în cazuri de extremă necesitate); *Variances are of great important to cost and management accounts rely in the popular management by exception principle (MBE).* (www.doubleglist.com)

management by information systems n. management prin sisteme informatice

management by objectives (MBO) n. management prin obiective; *And they tend to eschew the complex management structures of the management-by-objectives era.* (economist.com)

management by performance n. management prin performanță

management consultant n. expert care oferă consultanță în domeniul managementului; *Management consultants, investment banks and big law firms are the Holy Trinity of white-collar careers.* (economist.com)

management control n. management de gestiune

management discretion n. libertatea de a dispune a conducerii

management expenses n.pl. cheltuieli de administrație și de regie; *Under CTA 2009 s1219(1A), management expenses are offset against total profits before any other form of deduction.* (www.taxcomputersystems.com)

management expert n. specialist în știința conducerii

management in multinationals n. managementul în sfera internațională

management information system n. sistem informatic de management; *A management information system (MIS) is a set of systems and procedures that gather information from a range of sources, compile it and present it in a readable format.* (smallbusiness.chron.com)

management inventory n. lista cadrelor de conducere

management n. conducere, administrație, management, cadrele de conducere

management operating system (MOS) n. sistem de funcționare a conducerii; *MOS stands for management operating system and refers to the system of controls, communication and activity used to achieve organisational goals and objectives.* (www.performancedrivers.com.au)

management position specifications n.pl. specificații ale sarcinilor de serviciu ce revin unui cadru de conducere

management style n. stil managerial; *The manner in which he rose does not fit the usual template. His lack of formal education has profoundly affected his management style.* (economist.com)

management techniques n.pl. tehnici de conducere, manageriale

management technology n. tehnologia conducerii

management theory n. teorie a managementului; *For all his success, he was an outsider in the American-dominated world of management theory.* (economist.com)

manager n. manager, director, administrator

managerial adj. de conducere, managerial; *Economics is an important component of the core MBA curriculum because economic principles are behind almost all managerial activity.* (economist.com)

managerial competence n. competență managerială

managerial duties n. sarcini manageriale, administrative, de conducere; *But Essilor's boss, Hubert Sagnières, who is 61 and will share equal managerial duties of the new entity, looks well placed to take charge once Mr Del Vecchio retires.* (economist.com)

managerial grid n. grilă managerială; *The Managerial Grid considers leadership style based on their focus on task and/or people.* (changingminds.org)

managerial skill n. capacitate, aptitudine de conducere

managerial style n. stil, mod de conducere; *His managerial style has even inspired a new book by two academics from the London Business School ("Leadership the Sven-Goran Eriksson Way", by Julian Birkinshaw and Stuart Crainer), who conclude, disappointingly, that "there is no single thing you can point to as the core of his leadership style.* (economist.com)

managing board n. consiliu de administrație

marketing management n. managementul în sfera marketing-ului

Maslow's hierarchy of needs n. piramida nevoilor ființei umane elaborată de Maslow; *There are parallels with Abraham Maslow's hierarchy of needs, and Maslow was indeed greatly influenced by McGregor.* (economist.com)

matrix management n. structură matricială; *Matrix management is a structure for running those companies that have both a diversity of products and a diversity of markets.* (economist.com)

measure individual performance v. a evalua performanța individuală (a unui angajat)

meet one's objectives v. a-și îndeplini obiectivele propuse

method n. metodă, procedeu; *Both methods have since been widely adopted across the country.* (economist.com)

middle management n. cadre medii de conducere, *Now comes Mr Zhang's latest radical notion: eliminating the firm's entire middle management.* (economist.com)

mission statement n. declarație de intenție, definierea obiectivelor; *A Mission Statement defines the company's business, its objectives and its approach to reach those objectives.* (economist.com)

mitigation n. atenuare (a efectelor/rezultatelor negative); *There is some good news, which is that a growing group of countries – both developed and developing – are determined to increase the pace at which the negotiations move, and the ambition of the resulting carbon emissions mitigation.* (nytimes.com)

mobilisation n. mobilizare; *The authorities have thus far introduced measures to improve revenue mobilisation and reduce pressure from the mounting wage bill—such as the cancellation of hiring contracts signed after December 2015 in state-owned enterprises.* (country.eiu.com)

monitor one's efforts v. a-și direcționa eforturile

morale n. moral, gradul de motivare și implicare al angajaților; *The result is poor morale among screeners and a high attrition rate—which isn't helping the already low staffing levels.* (economist.com)

motivated behaviour in the workplace n. atitudine/ comportament motivat(ă) la locul de muncă

motivation n. motivație; *Whenever this physicist feels like an extra burst of motivation, he places electrodes on his skull and sends a jolt of electricity into his brain.* (economist.com)

N

nepotism n. nepotism; *At the time of the appointment, the Washington Post's Dana Milbank wrote a piece on the pattern of nepotistic appointments in the Bush Administration, and Paul Krugman used Ms Cheney as evidence of a broad-based return of nepotism in American society.* (economist.com)

network diagram n. reprezentarea grafică a unui proiect; *Three-dimensional network diagrams show ratios and relationships that were impossible to depict before.* (economist.com)

neutrality n. neutralitate, nepărtinire; *But Barack Obama's statement, on November 10th, brought at least some clarity to the country's increasingly dysfunctional debate about "net neutrality"—the cherished but overly-sentimental principle that all traffic on the internet should be treated equally.* (economist.com)

O

objective n. obiectiv, efort predeterminat; *The company's entire business objective is to fulfill the terms of a 791-page legal document listing all of its unfulfilled financial promises.* (nytimes.com)

official strike n. grevă oficială (cu sprijin sindical)

optimisation n. optimizare; *The fad for the past 50 years has been portfolio optimisation: choosing assets based on their expected return, their volatility and their correlation with other assets.* (economist.com)

order n. ordine, disciplină în mediul de lucru; *To attract and retain the best and brightest talent to sustain your competitive advantage, you'll need to create a new work order.* (forbes.com)

organisation of work n. organizarea științifică a muncii

organisational climate n. climat, atmosferă organizațională (creată de stilul de conducere al liderului); *It also proves unequivocally that organisational climate predicts the performance of the organisation.* (economist.com)

organisational innovation n. inovație, invenție organizațională

organisational structure n. structură organizațională; *Cisco has already altered its organisational structure once, after the dotcom bubble burst.*

(economist.com)

overcontrolling adj. autoritar

overtime ban n. tip de grevă prin refuzul de a realiza ore suplimentare;
Firefighters in Scotland are carrying out industrial action short of a strike, including an overtime ban. (bbc.com)

P

participative leadership n. conducere participativă/ colaborativă;
Participative leadership boosts employee morale because employees make contributions to the decision-making process. (smallbusiness.chron.com)

pay-for-performance n. retribuire în funcție de rezultate; *But now insurers are testing pay-for-performance contracts.* (economist.com)

people-centred operations n.pl. activități cu și pentru oameni

performance appraisal n. apreciere, evaluare a realizărilor/ performanței;
But reviewers' names could be reattached when it is time for performance appraisals, giving their bosses proof of the extra work. (economist.com)

performance standard n. standard de performanță

perseverance n. perseverență; *In a paper published in 2013, James Heckman and Tim Kautz of America's National Bureau of Economic Research argue for more emphasis on "character skills" such as perseverance, sociability and curiosity, which are highly valued by employers and correlate closely with employees' ability to adapt to new situations and acquire new skills.* (economist.com)

personnel allocation n. repartizarea personalului

Personnel Management n. managementul/ conducerea personalului, angajaților dintr-o organizație; *Over the years HR has moved beyond personnel management—routine activities such as the administration of payroll and benefits—and has worked to assume a more pivotal role in developing people strategy and supporting the organization's business goals.* (economist.com)

planning n. planificare; *The basic steps in the management planning process involve creating a road map that outlines each task the company must accomplish to meet its overall objectives.* (smallbusiness.chron.com)

policy framework n. cadru strategic, cadru de acțiune; *The IMF has long been involved in the debate over the EU's financial policy framework, notably through its euro area surveillance.* (www.imf.org)

portfolio manager n. administrator de portofoliu; *Over the past couple of years nearly all of the biggest fund-management firms in the City of*

London have seen some of their best and brightest portfolio managers leave. (economist.com)

position of responsibility n. funcție de răspundere; *That would imply that he was in a position of responsibility and would have been vetted by authorities.* (nytimes.com)

power n. putere, autoritate

power-sharing compromise n. compromis/înțelegere în ceea ce privește diviziunea puterii/autorității; *The power-sharing compromise between Mr Ghani and Dr Abdullah was proposed and brokered by the American secretary of state, John Kerry, after Dr Abdullah had cried foul play in the run-off.* (economist.com)

pressure group n. grup de presiune

production manager n. director de producție; *Steven Shen, the production manager, says staffing such factories in China has grown difficult: Chinese workers now have "other, better jobs".* (economist.com)

professional n. profesionist, expert, specialist; *Lowell Bryan and Claudia Joyce at McKinsey reckon that knowledge workers (whom they prefer to call "professionals") "represent a large and growing percentage of the employees of the world's biggest corporations".* (economist.com)

professional code of conduct n. cod de deontologie profesională; *The company said that the notice stemmed from actions by members of a European rating surveillance committee who "may have violated Moody's professional code of conduct," according to a spokesman, Michael N. Adler.* (nytimes.com)

professional ethics n.pl. etică profesională; *The American Bar Association (ABA), which publishes model rules on professional ethics for lawyers, is unclear about whether lawyers can use the title Dr.* (economist.com)

professionalism n. profesionalism; *The Prado's lesson for post-crisis Spain is that professionalism, entrepreneurial drive and internationalisation bring rewards.* (economist.com)

project milestones n.pl. puncte de verificare a parcursului unui proiect

project n. proiect, plan; *The state oil company, Saudi Aramco, is reportedly seeking to form a project management company to undertake large infrastructure projects.* (economist.com)

project planning chart n. diagramă de planificare a proiectului

proxy n. mandatar, împuternicit, delegat, reprezentant; *When Walter Hewlett convened a press conference to announce that he was not conceding defeat in the proxy fight over Hewlett-Packard's merger with Compaq, the walls of the room were lined with smirking lawyers.* (economist.com)

Public Relations Manager n. directorul departamentului de relații cu publicul

Q

quality assurance n. asigurarea calității; *Many refinements have been made to statistical control and the theory of quality assurance since Deming's days—with acronyms like TQM, CMMI, MSA, QFD, FMEA and APQP, each with its own loyal band of adherents and eras of fashion.* (economist.com)

quality control n. control de calitate; *He left Western Electric to become a freelance consultant on quality control.* (economist.com)

R

respect n. respect, stimă, considerație; *As China becomes, again, the world's largest economy, it wants the respect it enjoyed in centuries past.* (economist.com)

responsibility n. responsabilitate, sarcină de serviciu; *Individuals are taking more responsibility for retirement and medical care.* (economist.com)

restore stability v. a restabili ordinea; *Tunisia struggles to restore civil and political stability.* (economist.com)

retaliation n. represalii; *Bad memories still linger among America's vintners and pig farmers of the devastation caused when Mexico, in retaliation for American rules that discriminated against Mexican trucking firms, imposed \$2.4 billion-worth of tariffs on 89 products from 40 states in 2009.* (economist.com)

risk prevention n. prevenirea riscurilor; *But some have started working with clients and local authorities on preparing for such events; they are becoming, in effect, risk-prevention consultants.* (economist.com)

role model n. model de comportament; *Having lost a role model, ordinary Germans feel genuinely shocked.* (economist.com)

S

schedule n. planificare, program; *The reform programme is badly behind schedule.* (economist.com)

scientific management n. management științific; *Theory X is the style that predominated in business after the mechanistic system of scientific management had swept everything before it in the first few decades of the*

20th century. (economist.com)

seek new ideas v. a căuta idei noi

selection procedure n. procedeu de selectare/recrutare a personalului; *A recent study of recruitment by professional-services firms found that they took graduates from the most prestigious universities not because of what the candidates might have learned but because of those institutions' tough selection procedures.* (economist.com)

self-awareness n. conștiință de sine

self-confidence n. încredere în sine; *But those at the top of the consulting, investment-banking and legal professions know that the most prized possession in uncertain times is not brainpower, but self-confidence.* (economist.com)

self-directed work team n. muncă în echipă autodirijată

self-direction n. autodirijare; *Theory Y is a participative style of management which "assumes that people will exercise self-direction and self-control in the achievement of organisational objectives to the degree that they are committed to those objectives".* (economist.com)

self-management n. autogestiune; *One, the eastern countries must reject any lingering ideas about a "third way", such as a chimerical "market socialism" based on public ownership or worker self-management, and go straight for a western-style market economy.* (economist.com)

senior management n. managementul de vârf al unei firme, conducerea executivă; *Microsoft Corp has reorganised its senior management team following the resignation of Chief Operating Officer (COO) Kevin Turner.* (economist.com)

senior manager n. manager de vârf; *There is a top tier of senior managers who determine strategy and allocate resources; a second tier of middle managers who purchase and process the product; a third level of sales chiefs who co-ordinate distribution; and a fourth grade of street salesmen who deliver the product directly to customers.* (economist.com)

sense of authority n. simțul / sentimentul autorității; *Its sense of authority restored, the PAP must now decide what version of itself will govern for the next five years.* (economist.com)

set an example v. a da (un) exemplu

set realistic goals v. a stabili obiective realiste/realizabile; *They help set realistic goals that dictate your mix of investments.* (nytimes.com)

show impartiality v. a fi imparțial, a fi nepărtinitor

skills n.pl. aptitudini, competențe, deprinderi; *Although effective managers must practice good leadership and effective leaders must possess managerial skills, leadership is not management.* (economist.com)

stability of tenure n. siguranța locului de muncă

staff appraisal n. evaluarea muncii/activității angajaților; *The agency's own appraisal staff reviews valuations, and some appraisals are subject to further review by its Art Advisory Panel, a group of 25 volunteer experts.* (nytimes.com)

standard of time n. durată de timp alocată îndeplinirii unei sarcini

strategic planning n. planificare strategică; *Chandler was an early advocate of the centralise/decentralise dichotomy, encouraging companies to coordinate strategic planning from the centre while leaving individual business units free to get on with the day-to-day running of their business.* (economist.com)

stick to schedule v. a respecta programul prestabilit

strategic management n. management strategic; *It says its main strengths are accounting and finance, strategic management and marketing.* (economist.com)

supervising n. supravegheare, monitorizare

supervision of work n. supraveghearea activității depuse

SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis n. analiza SWOT (puncte forte și slabe din interiorul organizației precum și oportunitățile și amenințările din exterior; *Today's lesson was SWOT analysis, by which business executives around the world assess a company's strengths, weaknesses, opportunities and threats.* (nytimes.com)

T

tactics of management n.pl. tactici folosite în management

team building n. întărirea spiritului de echipă; *Office managers knock down walls to encourage team-building.* (economist.com)

team leadership n. conducere colectivă

team spirit n. spirit de echipă; *To promote team spirit among their loyal, lifelong employees, Japanese bosses live in modest houses and take the metro to work.* (economist.com)

teamwork n. muncă în echipă

Theory X n. Teoria X (conform naturii sale, omul are o aversiune înnăscută față de muncă)

Theory Y n. Teoria Y (munca este la fel de naturală firii omului la fel ca jocul sau odihna); *The demobbed war hero went to Antioch College, where he was taken up by its president, Douglas McGregor, a social psychologist who subsequently made his name distinguishing between two approaches to running organisations, theory X (scientific management) and theory Y*

(*humanist management*). (economist.com)

time management n. gestionarea eficientă a timpului; *The system the dabbawalas have developed over the years revolves around strong teamwork and strict time-management.* (economist.com)

tolerance n. toleranță

top management n. conducere de vârf; *The agencies use legions of highly trained analysts with access to top management.* (economist.com)

total employee involvement n. participarea /implicarea totală a angajaților la luarea de decizii

total quality management (TQM) n. managementul calității totale; *What Mr Welch cared about was quality—hence his embrace of the Six Sigma programme for total-quality management.* (economist.com)

trait theory n. teoria caracterială; *For some psychologists these cultural differences point to the need for a less culture-bound approach to personality trait theory.* (Britannica.com)

transparency and clarity in decisions n. transparență și claritate a deciziilor

U

unbiased adj. imparțial; *At UCLA a Jewish student almost lost a seat on the student judicial board over concerns among fellow students that she was perhaps too "active in the Jewish community" to "maintain an unbiased view."* (economist.com)

unprofessional conduct n. conduită neprofesională

upper management n. cadre superioare de conducere; *According to Eric Surdej, the first non-Korean to join its upper management, Mr Nam's biggest obstacle was winning the support of other LG executives.* (economist.com)

W

what-if analysis n. evaluarea folosirii unor strategii alternative; *Adding a layer of what-if analysis may well increase premiums, as insurers realise they need to be more cautious about certain risks than losses suggest.* (economist.com)

whistle blowing n. denunțare

wiggle room n. (informal.) cameră de reflecție, spațiu de manevră; *The president introduces some wiggle room and promises to bring a suitcase full of objections to diplomatic meetings before any one-on-one negotiations.* (economist.com)

- wildcat strike n.** grevă neoficială (fără sprijin sindical); *The owners of Lonmin, a big platinum company, heaved heavy sighs of relief on September 18th, as workers at its mine at Marikana in South Africa signed a deal that ended a six-week wildcat strike that has left 46 people dead.* (economist.com)
- work measurement n.** măsurare a muncii
- work sampling n.** eşantionare a muncii
- work-to-rule n.** grevă de zel; *Clients stranded in court by a three-day work-to-rule protest probably agreed.* (economist.com)
- worker director n.** reprezentantul muncitorilor în conducere; *The worker-directors preferred the jolly Mr Pischetsrieder to the brusque Mr Reitzle.* (economist.com)
- worker efficiency n.** eficiența muncii unui angajat (raportul dintre timpul standard alocat și cel real folosit pentru îndeplinirea unei sarcini de lucru)
- working efficiency n.** eficiența muncii; *But lack of happiness, as a large body of research shows, damages our mental and physical health, our social interactions and our working efficiency.* (bbc.com)

MARKETING AND ADVERTISING

A

- accordion insert n.** pliant inserat în interiorul unei publicații, împăturit în formă de acordeon; *You're now ready to attach the accordion insert to the card.* (books.google.ro)
- account executive n.** responsabil cu un contract de publicitate pentru unui client; *Most recently, he held the position of Global Account Executive for SKF in Sweden.* (economist.com)
- account n.** buget publicitar
- actual price n.** prețul real; *The amount of the adjustment corresponds to the actual price paid by the exporting producers for the inspection fees and outside processing costs.* (eur-lex.europa.eu)
- actual stock on hand n.** stoc real/net
- additional service n.** serviciu suplimentar; *And texting is often an additional service that must be paid for and switched on, so customers cannot be sure that a message to a friend will get through.* (economist.com)
- addressable/relevant audience n.** audiență relevantă; *The Community co-financed these events, which drew a large and relevant audience.* (eur-lex.europa.eu)
- adjustment cost n.** cost de adaptare; *For many companies, employment remains a factor in cost adjustment.* (europarl.europa.eu)
- adman n.** agent publicitar; *Liam Fox, his most trusted lieutenant, and Lord (Maurice) Saatchi, the adman who helped shape Margaret Thatcher's election campaigns.* (economist.com)
- adopt a newly-marketed product v.** a adopta un produs nou scos pe piață
- advertise v.** a face reclamă, a face un anunț publicitar
- advertisement /ad (US)/ advert (UK) n.** anunț publicitar; *A new way to target online advertisements could do a lot of good.* (economist.com)
- advertiser n.** agent publicitar; *Imagine you are an advertiser, you want to place your banners on the most popular website, and you want to know how much to pay.* (economist.com)
- advertising n.** publicitate, reclamă; *Technology is radically changing the advertising business, with profound consequences for both consumers and companies.* (economist.com)
- advertising account n.** cont-client de publicitate; *Cossette Communication-Marketing is proud to announce that it has won the advertising account for the Quebec Bar.* (blitzdirect.ca)

advertising by word of mouth n. publicitate verbală/prin viu grai; *The online social graph is an almost perfect venue for word-of-mouth advertising.* (economist.com)

advertising campaign n. campanie publicitară; *The names on a recent advertising campaign in its favour included such luminaries as the head of Google in Israel.* (economist.com)

advertising pressure n. presiune publicitară

affluent classes n.pl. categoria oamenilor înstăriți; *Such coaching classes have been historically used by the affluent classes for their kids.* (economist.com)

after-sales service n. garanție de service acordată pentru întreținerea produsului după achiziționare; *Proton currently has 25 sales and after-sales service outlets in the country.* (economist.com)

age group n. grupă de vârstă

agent n. agent, reprezentant, mandatar

aggressive copy n. text agresiv al unei reclame

agreed budget n. buget convenit; *This will lead to more tangible impact generated by the programme budget, and will be fully executed within the already agreed budget.* (eur-lex.europa.eu)

agreed price n. preț convenit; *When most firms sell a product or service, they do so at an agreed price when the transaction is made.* (economist.com)

AIDA (Attention, Interest, Desire, and Action) model de funcționare a unei relații: captarea atenției, interesului, stârnirea unei dorințe și incitarea la acțiune)

air-time costs n.pl. prețul timpilor de antenă

allow a discount v. a acorda un rabat

appeal n. puterea de seducție a unei reclame; *Including in an advertisement a direct appeal to children to persuade their parents or other adults to buy advertised products for them.* (eur-lex.europa.eu)

appoint an agent v. a numi un agent

attitude scales n.pl. scară de evaluare a atitudinii consumatorului; *An attitude scale is designed to provide a valid, or accurate, measure of an individual's social attitude.* (www.simplypsychology.org)

audience n. audiență; *To survive online, newspapers are seeking a worldwide audience.* (economist.com)

authorised dealer n. distribuitor autorizat; *Export licences for rifles and ammunition covered hunting and sporting rifles supplied to private individuals and to authorised dealers for resale, the spokesman added.* (bbc.com)

average price n. preț mediu

awareness n. gradul de sensibilizare a consumatorului vizavi de un produs de pe piață; *Launched in 1992 by Kalle Lasn, a big-business-bashing journalist, BND was originally a modest consumer-awareness campaign in the states of Washington and Oregon; it took off in 1995, when Mr Lasn took his anti-shopping crusade online.* (economist.com)

B

back-up advertising n. publicitate de susținere

bargain n. 1. înțelegere asupra prețului; *A legitimate grand bargain with Russia can involve long standing American values and interests like the right to self determination in Europe.* (economist.com) 2. bun cumpărat la preț avantajos, câștig, chilipir

bargain price n. preț de ocazie; *A botched privatisation at a bargain price started the storm that helped bring Airbus down to earth.* (economist.com)

bargain v. a negocia un preț; *One such question is how two parties bargain when neither has good information available.* (economist.com)

benchmark n. punct de referință, termen de comparație (e.g. în fixarea unui preț de către o firmă concurentă); *Contract periods shortened with the arrival of competition from Brazilian ore, resulting in a one-year benchmark-price system that lasted for 40 years.* (economist.com)

bill posting contractor n. antreprenor de afișaj

billposting n. afișaj; *The Billboard was founded Nearly forty-two years ago as the official organ of the billposting industry in America.* (newyorker.com)

billboard (US) n. panou de afișaj stradal; *Worse ensued early this month after the institute put up a digital billboard in Chicago that linked belief in global warming to madness and terrorism.* (economist.com)

billing n. volum total de contracte

blind testing n. testare oarbă/ pe nevăzute (pentru evitarea influențării subiecților de numele mărcii)

book an order v. a înregistra o comandă

bottom of the range product n. produs inferior; *For champagne, the prices of our bottom-of-the-range products are already twice as high as those of our competitors.* (your-talents.com)

branch n. sucursală; *Bank branches, hitherto all-important, will become far less numerous—and look very different.* (economist.com)

brand awareness n. notorietate a mărcii, gradul de sensibilizare a consumatorului vizavi de o marcă; *On the contrary, producers of*

nondifferentiated products, for which brand awareness is not high, are likely to be in a much weaker position. (eur-lex.europa.eu)

brand image n. imagine de marcă

brand leader n. produs lider de piață; *When a branded product becomes number one in its market category it is called a brand leader. (economist.com)*

brand loyalty n. fidelitatea consumatorului față de o anumită marcă; *Having grown up with radical economic change, Chinese shoppers are “very fickle, and hard to pin down to a strong brand loyalty” , says Mintel, a market-research firm. (economist.com)*

brand n. marcă; *Firms invest a lot on the image of their brands to foster sales and loyalty. (economist.com)*

brand name n. marcă înregistrată

brand v. a înregistra un produs sub o anume marcă

branded goods n.pl. produse de marcă; *The decision, due to be announced soon, would stop importers and retailers from exploiting the lower prices often charged for branded goods in other parts of the world by purchasing large quantities from foreign distributors and selling them at a discount in the EU. (economist.com)*

broadcast advertising n. publicitate la radio, televizor sau cinematograf

brochure n. broșură editată în scop publicitar; *The brochures are piling up in travel agents while newspapers and magazines bulge with advice about where to go. (economist.com)*

brown goods n.pl. produse electronice de lungă folosință (DVD-uri, computere etc.); *White goods, such as kitchen and laundry appliances, have generally taken longer, but brown goods, such as TVs and CD players, often took off faster— mostly, it is thought, because families get more immediate satisfaction from them: who wants to watch a tumble dryer? (economist.com)*

build up stocks v. a constitui stocuri

buy on credit v. a cumpăra pe credit; *In addition to selling all manner of goods, most are happy to cut and deliver small amounts of fresh food—1 kg of onions, say—and let customers buy on credit. (economist.com)*

buy wholesale/in bulk v. a cumpăra en gros

buyer n. cumpărător, responsabil cu aprovizionarea într-o firmă

buying power n. putere de cumpărare; *The recession and economic slowdown have reduced buying power and consumers are tightening their belts in many ways, though spending on women's clothes (and belts) fares slightly better than men's. (economist.com)*

C

- cancel an order v.** a anula o comandă; *We reserve the right to cancel any order at any time by e-mailing you and refunding you in full.* (www.store.economist.com)
- canvas v.** a examina, a sonda, a căuta comenzi
- canvassing n.** examinare, culegere de date statistice; *They tick off the streets already trodden, divide up those still to go, and head out for another evening of door-to-door canvassing.* (economist.com)
- captive market n.** piață captivă; *Yet airports are now exploiting their captive market—those trapped between security and the boarding gates—to lure people to spend as much as possible in shops.* (economist.com)
- caricature v.** a caricaturiza; *Many advertisements still caricature older people in order to make younger audiences laugh—as in the soft-drinks advertisement that portrays an adolescent using his grandfather's trembling hand to shake his can.* (economist.com)
- cash desk n.** casă
- cash discount n.** rabat pentru plăți în numerar; *The big supermarket chains are not allowed to offer cash discounts or discriminate against customers who use bond notes or electronic cards.* (economist.com)
- cash on delivery (COD) n.** plata la livrare; livrare contra ramburs; *To secure repeat business, most portals offer incredibly low prices, payment by cash on delivery and, nearly always, free shipping.* (economist.com)
- cash payment n.** plata în numerar
- cash price n.** preț pentru plata în numerar; *The cash price usually will include all transaction, carry and transportation costs.* (www.investopedia.com)
- cash with order (CWO) n.** plata la efectuarea comenzii
- catalogue n.** catalog de produse; *These second-wave products matured into full-featured publishing systems that could be used to build company websites with static pages, database and scripting elements, product catalogues and blogs.* (economist.com)
- censorship n.** cenzură
- chain store n.** magazin mare cu sucursale; lanț de magazine; *The crush of chain stores frustrates those who like one-off boutiques.* (economist.com)
- circulation n.** difuzare, numărul exemplarelor vândute
- classified advertisements/ads n.pl.** mica publicitate; *Jim Chisholm, of iMedia, a joint-venture consultancy with IFRA, a newspaper trade association, predicts that a quarter of print classified ads will be lost to digital media in the next ten years.* (economist.com)
- clear the stock v.** a lichida stocul

clearance sale n. solduri; vânzare pentru lichidarea stocurilor; *Many of its stores are now shedding inventory in clearance sales.* (economist.com)

collective/generic advertising n. publicitate generică

columnist n. editorialist, ziarist în publicitate; *Our outgoing columnist reflects on the ends of political commentators, and their beginnings.* (economist.com)

commercial designer n. designer publicitar

commercial dynamics n.pl. dinamică comercială

commercial n. spot/clip publicitar (la televizor, radio sau cinematograf); *At \$2.5m for a 30-second TV commercial during last weekend's Super Bowl, an ad from FedEx was the one many Americans found the most entertaining.* (economist.com)

commission a survey v. a comanda o analiză/anchetă

competition by substitution n. concurență prin substituție

competition n. concurență, rivalitate; *On the face of it, they seem like a good thing: a sign that fierce competition is lowering prices.* (economist.com)

competitive price n. preț competitiv; *Retailers face pressure to offer both free shipping and competitive prices, which generally makes selling a product online less profitable than doing so in existing stores.* (economist.com)

competitor n. concurent, firmă rivală

complementary product n. produs complementar; *Computer hardware and software are therefore complementary goods: two products, for which an increase (or fall) in DEMAND for one leads to an increase (fall) in demand for the other.* (economist.com)

complimentary products n.pl. produse gratuite din partea firmei; *Now, complimentary brand-name skincare products, once limited to luxury lodgings and independent boutique hotels, can be found at less exclusive properties.* (www.huffingtonpost.com)

conclude an agreement v. a încheia un acord/contract

consumer acceptance n. acceptarea de către consumatori

consumer behaviour n. comportamentul consumatorilor; *These findings have made a bit of a dent in orthodox economics, hence the acceptance of "nudge" approaches which aim to influence consumer behaviour by framing their choices in particular ways.* (economist.com)

consumer durables n.pl. mărfuri de folosință îndelungată; *Sales of consumer durables fell by 10-15% in the year to March 2012, executives say.* (economist.com)

consumer marketing n. marketingul bunurilor de consum

consumer n. consumator, client

consumer price n. preț de consum; *Low global commodity prices will help to contain inflationary pressures, keeping consumer price growth moderate in 2016.* (economist.com)

consumer society n. societate de consum; *Mr Ferguson is almost gleeful when he argues that the consumer society, butt of the bien pensant left, was the cog in the industrial machine that communism overlooked.* (economist.com)

consumer-friendliness (of a product) n. comoditatea/ușurința de a folosi un produs

contract price n. preț stipulat în contract; *Contract price, defined as the price of a contract which is paid to a contractor upon completion, is used any time a contract exists.* (strategiccco.com)

convenience product n. produs de consum curent; produs de impuls (cumpărat fără prea multă cumpănire, din impuls momentan); *These days, Tesco launches 1,200 new convenience products a year.* (economist.com)

convenience store n. magazin de cartier; *On a Friday evening, Kishore Biyani, boss of Future Group, is visiting one of his convenience stores in Malabar Hill, a posh neighbourhood in Mumbai.* (economist.com)

copy n. text, publicitate redacțională

copy testing n. test al mesajelor publicitare; *Traditionally used in TV, print, and radio ads, copy testing has gone out of favor as marketing organizations - especially online businesses - see great success with unique, quickly released, outside-the-box campaigns.* (bigcommerce.com)

copywriter n. redactor publicitar, autor de reclame; *Once the jet engine allowed mass air travel, pampering and soothing stopped and the whiff of romance became an advertising copywriter's fiction.* (economist.com)

cost price n. preț de cost

counter display n. raft de prezentare

coupon n. cupon (de reducere), formular detașabil; *All the households were given discount coupons that could be put towards purchases at a local shoe store.* (economist.com)

coverage n. zonă de acoperire; *The company is looking to expand its market coverage, starting from Mexico, whose obese population will serve as a good platform to commercialise its drug.* (economist.com)

current/ruling price n. prețul zilei, prețul actual

customer segment n. segment de clientelă; *It is more difficult for them to measure the profitability of individual customers and customer segments.* (economist.com)

customer satisfaction n. satisfacția clientului; *Many argue that more attention also needs to be paid in annual reports to non-financial, "soft"*

measures such as speed-to-market, quality of management and customer satisfaction. (economist.com)

customised adj. personalizat

cut/reduce/lower prices v. a reduce, a diminua prețurile; *They are certainly facing pressure from retailers in America and Europe to cut their prices to fund such offers.* (economist.com)

D

deceptive advertising n. publicitate înșelătoare; *Low-quality “proprietary schools” tried to cajole Vietnam veterans into enrolling through, in the words of the Federal Trade Commission, “deceptive advertising, high pressure sale tactics and misrepresentations of course difficulty and content”.* (economist.com)

decline stage n. etapa de declin al unui produs (în ciclul său de viață); *Following the maturity stage of the PLC, many products at some point will enter the decline stage.* (www.marketingstudyguide.com)

delivery time-limit n. termen de livrare

department store n. magazin universal; *In the finest department stores, even the demure “elevator girls” are treated with impeccable politeness.* (economist.com)

depletion of stocks n. epuizarea stocurilor

desk research n. cercetare teoretică; *In addition, the EIU conducted seven in-depth interviews with corporate leaders or noted academic experts as well as substantial desk research.* (perspectives.eiu.com)

direct competition n. concurență directă

direct mail(ing) (DM) n. publicitate prin poștă; *And whereas the old clubs depended on annual membership dues, the advocacy groups got their money from foundation grants or direct-mail appeals.* (economist.com)

direct marketing channel n. canal de distribuție direct/fără intermediar

direct marketing n. marketing/comercializare directă (fără intermediari); *In America alone, people spent \$170 billion on “direct marketing”—junk mail of both the physical and electronic varieties—last year.* (economist.com)

direct user n. utilizator direct

direct/indirect competitors n.pl. concurenți direcți/indirecți; *They then compared that data with the results of a previous survey in which hotel owners were asked to name their direct competitors.* (economist.com)

discount n. scont, rabat, reducere, remiză; *Since the financial crisis they have lured shoppers with steady discounts.* (economist.com)

discount v. a face o reducere, a aplica un rabat

discount store n. magazin cu prețuri reduse; *In America, Wal-Mart manages nearly 3,000 giant discount stores and hypermarket “supercentres”.* (economist.com)

display a product v. a prezenta, expune un produs

display n. expunere, mod de prezentare, etalare, aranjament; *The shopping streets of the West, with their beguiling window-displays, are exceptionally distracting just now.* (economist.com)

display stand n. loc de prezentare

distribution channel n. canal de marketing/de distribuție; *Firms such as Direct Line, a British telesales insurance business, rapidly won market share by focusing on a narrow (profitable) segment of the market and avoiding costly traditional distribution channels.* (economist.com)

distribution network n. rețea /circuit de distribuție; *Now Mr Cho has decided, as part of a wider reorganisation of Toyota’s distribution network, to sell these vehicles separately with the Lexus badge and support from their own up-market retail outlets.* (economist.com)

distributor n. distribuitor

door-to-door selling n. vânzare la domiciliu; *In developing economies, where conventional retailing remains underdeveloped, door-to-door selling can be a good way to reach consumers who are beginning to enjoy some disposable income.* (economist.com)

down market adj. produse ieftine, de proastă calitate

durable products/goods n.pl. produse de folosință îndelungată; *Expenditure on consumer durable goods fell even more sharply, by 6.1% year on year in September, although this was less severe than the 6.5% fall in August.* (economist.com)

dynamic pricing n. strategia prețurilor pulsante (schimbarea prețurilor în funcție de cerere); *Dynamic pricing takes all this to a new level—changing prices by the minute and sometimes tailoring them to whatever is known about the income, location and spending history of individual buyers.* (economist.com)

E

elastic adj. elastic, adaptabil, flexibil; *Users’ consumer surplus cannot be too large, because demand is elastic, meaning a small change in price triggers a large change in demand.* (economist.com)

elasticity coefficient n. coeficient de elasticitate; *The elasticity coefficient is a number that indicates the percentage change that will occur in one*

variable (y) when another variable changes one percent. It is defined as the ratio: (%change in y) / (%change in x). (cmapskm.ihmc.us)

electric sign n. firmă luminoasă; *Thanks to restrictions on electric signs, the Main Street looks like a well-preserved European city, with pretty cast-iron signs for quaint antiques and crafts shops.* (economist.com)

empirical sample n. eșantion empiric

end-of-year sales n.pl. reduceri de preț de la sfârșitul anului; *Finally, younger shoppers may be dragging down end-of-year sales at many traditional brick-and-mortar retailers.* (economist.com)

endorse v. (despre persoane publice sau celebrități) a spijini un produs în scop publicitar; *Nike's brash marketing is based on offering big cheques to star athletes to endorse its products.* (economist.com)

endorsement n. sprijinirea unui produs în scop publicitar; *Yet as media agencies and brands have piled in, the grey area between voluntary celebrity endorsements and paid advertisements has grown murky.* (economist.com)

end-product n. produs final; *Second, a core competence makes a significant contribution to the perceived customer benefits of the end product.* (economist.com)

end-user n. consumator final

entice into buying n. a ademini un client să cumpere un produs; *Deco designers used their talents to entice customers into buying more objects, and they nourished desire, fantasy and aspirational glamour among new generations of consumers; in short, Art Deco celebrated the individual over the collective.* (economist.com)

entry price n. preț de intrare pe piață; *For an entry price of only £3 (according to the unreliable website), Dismaland seems like a fairly good deal.* (independent.co.uk)

environment n. mediu social, condiții (de trai, de muncă)

exclusive distribution n. distribuție exclusivă; *In Kazakhstan Pfizer awarded an exclusive distribution deal to a local firm after it was told there was no other way to secure government approval for a Pfizer product.* (economist.com)

exclusive right of sale n. drept exclusiv de vânzare

exposure n. prezentare, expunere (cantitatea de publicitate oferită unui produs sau unei companii); *Even when consumers start their shopping research on a search engine, they still see several competing sponsored links, and may be swayed by their previous brand exposure in deciding which one of these links to click on.* (economist.com)

eye catcher/stopper n. lucru care atrage atenția; *This manoeuvre was something of an eye-catcher, even by the standards of recent corporate shenanigans in America.* (economist.com)

F

factory outlet store n. magazin propriu de desfacere/ de prezentare; *Outlet Malls like the Premium Outlets sell items much cheaper because they have factory outlet stores.* (forbes.com)

field interviewing n. anchetă la fața locului

field research n. cercetare pe teren; *His team of investigators conducted what is now called "field research", meticulously recording the results of face-to-face interviews with laid-off factory workers in the town of Marienthal.* (economist.com)

flashing sign n. firmă cu lumină intermitentă

flier n. fluturaș; *If flyers or other external advertising are used, promoted products should be easy to find, and the in-store pricing should be consistent with the promotion.* (www.eiu.com)

focus function n. funcție de focalizare

foodstuffs n.pl. produse alimentare; *A bill in Hungary would force manufacturers to slap labels on foodstuffs that differ in content from similarly branded stuff elsewhere.* (economist.com)

forecast n. 1. previziune, prognoză **2.** previziuni (macro) economice

free sample n. mostră gratuită; *During commercials, an overlay will appear at the bottom of the screen, prompting viewers to press a button to request a free sample or order a coupon or a catalogue.* (economist.com)

freebies n.pl. obiecte promoționale oferite gratuit; *Cosmopolitan magazine is offering to lend a "party bus" full of snacks, freebies and shirtless male models to the student group that does most to raise turnout.* (economist.com)

freedom of prices n. libertate a prețurilor

G

generics n.pl. numele generic al produsului, fără marcă; *Until recently in poorer countries pharmaceutical firms mainly sold off-patent branded drugs, which command a premium over local generics, since patients trust their quality.* (economist.com)

give (a product, a brand) an edge over competitors v. a da (unui produs, unei mărci) avantaj asupra firmelor concurente

give-away n. obiect de protocol, cadou promoțional; *Amazon Giveaway allows you to run promotional giveaways in order to create buzz, reward your audience, and attract new followers and customers.* (amazon.com)

grant a discount v. a acorda o reducere, un rabat

growing/declining maturity n. maturitate evolutivă/involutivă

growth stage n. etapa creșterii (în ciclul de viață al unui produs); *The Growth stage is the second of stages in the product life cycle, and for many manufacturers this is the key stage for establishing a product's position in a market, increasing sales, and improving profit margins.* (productlifecyclestages.com)

growth/recession phase n. fază de expansiune/recesiune

guarantee n. garanție; *A logo was a straightforward guarantee of quality and consistency, or it was a signal that a product was something new.* (economist.com)

H

halo effect n. efectul de halo; *He claims, however, that the Phaeton will bring other benefits, by setting a benchmark for excellence within the company and exercising a "halo effect" on the VW brand.* (economist.com)

handbill n. fluturaș (distribuit trecătorilor)

hard discounter n. magazin cu adaos comercial minim; *The German-owned "hard discounter", which specialises in selling a smaller range of foods at far lower prices than traditional British supermarkets, first started operating in Britain in 1990.* (economist.com)

hard sell n. metodă de vânzare bazată pe publicitate agresivă; *The role of traditional car salesmen, geared for the hard sell, is waning.* (economist.com)

hard sell v. a promova un produs/serviciu cu agresivitate

hawker n. vânzător ambulant; *The original reason that the Singaporean government subsidized hawker stands was to provide young families subsidized, affordable, healthy meals so that women would continue to work instead of staying home to cook three meals per day.* (economist.com)

headline n. titlu de articol/reclamă

heterogenous demand n. cerere eterogenă; *We consider nonparametric estimation of the heterogeneous demand for gasoline in the U.S. subject to the Slutsky inequality restriction of consumer choice theory.* (www.econstor.eu)

hire-purchase (HP) n. cumpărare pe credit; *Some companies are coming up with ingenious hire-purchase schemes for bigger systems to spread the cost.* (economist.com)

hoarding(GB) n. panou de afișaj; *At Lumley junction in Sierra Leone's capital, Freetown, where Land Cruisers driven by foreign aid workers zoom past on Saturday mornings on their way to the beach, a large hoarding has, until recently, stood under a palm tree.* (economist.com)

hoarding site n. amplasamentul panoului de afișaj

hype n. publicitate exagerată; *In the early 1990s, virtual reality (VR) catapulted into the headlines on the back of hope and hype.* (economist.com)

I

image building n. crearea unei imagini; *Then as now, power was fragmenting, making the arts of persuasion, coercion and image-building all the more essential.* (economist.com)

impulse purchase n. cumpărare spontană; *A big Black Friday sale is also less likely to lure consumers to shops, where they are prone to making impulse purchases.* (economist.com)

inclusive price n. preț care include toate taxele

income bracket/group n. categorie de venit; *Only half of those earning less than \$30,000 per year own a smartphone, compared with 70% or more of those in higher income groups.* (economist.com)

indirect marketing channel n. canal de marketing cu intermediari

induced demand n. cerere provocată/derivată; *Given the phenomenal rise of car camping, if this activity will spawn a disproportionate number of future back-packers, canoe cruisers, cross-country skiers, etc., the greater will be the induced demand for wild, primitive, and wilderness-related opportunities for indulging such interest.* (economist.com)

industrial marketing n. marketing industrial

infomercial n. reclamă informativă de întindere; *Cast yourself back to the sixties, to one of those shiny Jetson-esque infomercials about education in the year 2008.* (economist.com)

institutional advertising n. publicitate instituțională

intensive distribution n. distribuție intensivă

intermediary n. intermediary; *Today, the term is used more loosely to cover all financial intermediaries that perform bank-like activity but are not regulated as one.* (economist.com)

introductory advertising n. publicitate de lansare

inventory management n. gestiune a stocurilor; *Wal-Mart's inventory-management system, called Retail Link, enables suppliers to see the exact number of their products on every shelf of every store at that precise moment.* (economist.com)

inventory n. 1. inventar **2.** stoc; *But just as the downswing of the inventory cycle deepened the recession, the upswing has boosted the recovery.* (economist.com)

invoice n. factură; *The buyer—a large supermarket chain, say—approves a supplier's invoice and transmits it to the fintech lender.* (economist.com)

invoice price n. preț de factură

invoice v. a factura; *Toyota gets suppliers to invoice in euros, and its supply chain stretches as far as South-East Asia, where costs are very low.* (economist.com)

J

jingle n. indicativ muzical (al unui anunț publicitar); *Many people can recite verbatim the television jingles of their youth.* (economist.com)

K

key audience n. audiența principală; *Once you are clear on WHY you're creating an annual report, you need to identify your key audience.* (economist.com)

know-how n. pricepere, experiență; cunoștințe de specialitate; *Peru's refreshing new president lacks political know-how.* (economist.com)

L

label n. etichetă; *Clothes may make the man, but it is the label that really counts.* (economist.com)

label v. a eticheta

large/restricted distribution product n. produs cu distribuție largă/restrânsă; *For the production of small series of complex parts or for local, on demand manufacturing of spare parts, additive manufacturing has the advantage that no physical moulds have to be prepared or kept in stock, and that products can be prepared in a time-efficient way.* (www.brightlandsmaterialscenter.com)

large/small series n. serie mare/mică

launch a new product v. a lansa un produs nou pe piață; *If I wanted to launch a new product in Poland, I would have to put in a product approval request to Atlanta.* (economist.com)

launch n. lansarea unui produs pe piață; *Despite their reservations, the launch of a new multilateral trade round this week is a boost for poor countries.* (economist.com)

launching expenses n.pl. cheltuieli de lansare

layout n. punere în pagină; *Now the weekly is independently owned, and has beefed up its editorial staff and jazzed up its layout.* (economist.com)

leaflet n. pliant publicitar, prospect; *These young people are distributing English-language leaflets demanding an end of European Union's 'interference' in Ukrainian affairs.* (economist.com)

local ads paper n. ziar local de anunțuri

loss of profit n. lipsă de profit

loss-leader n. produs vândut în pierdere pentru atragerea clienților; *Windows has since retreated into a supporting role; sometimes it is little more than a loss-leader to push other products.* (economist.com)

loudspeaker advertising n. publicitate prin megafon; *The constant bombardment of loudspeaker advertising messages is offensive but the journey is only 40 minutes.* (economist.com)

lower overheads v. a reduce cheltuielile generale

low-involvement product n. produs cu risc zero/cu implicare redusă

low-key advertising n. publicitate discretă/sobră

low-priced adj. ieftin, cu preț redus; *Buyers quickly recognized a bargain and flocked to the low-priced product.* (www.mckinsey.com)

lure customers away (from their usual brand) **v.** a ademeni/ a atrage un client (de la o marcă către altă marcă); *The big question is whether transparency will lure customers away from T-Mobile's rivals.* (nytimes.com)

M

made to order/custom-made/customised adj. făcut la comandă; *Electronic trading is made to order for discount brokers.* (forbes.com)

mail order business n. vânzare la comandă prin corespondență

mailing list n. listă de adrese electronice pentru transmiterea în grup a unui mesaj; *The number of biohackers around the world is anybody's guess, but the movement's main online-mailing list boasts nearly 4,000 members and is growing rapidly.* (economist.com)

make an allowance v. a acorda o reducere/un rabat

make loyal v. a câștiga fidelitatea clientelei; *Loyalty cards do not make customers loyal, but retailers are devoted to them.* (economist.com)

make profitable v. a rentabiliza

manufacturer n. producător, fabricant

manufacturing lead-time n. termen de fabricație; *Given supply shortages and the long lead times for manufacturing, it will probably not be available during a pandemic in the 2006 to 2007 time frame.* (forbes.com)

market economy n. economie de piață; *On that day, China expected to be unshackled from its legal label as a “non- market economy” and attain “market-economy status”.* (economist.com)

market factor n. factor de piață

market forecast n. previziune/prognoză de piață; *An exception to that came in late 2008, when the market forecast suddenly plunged as the credit crisis intensified and fears grew of a Great Depression.* (nytimes.com)

market knowledge/awareness n. cunoașterea pieței

market n. 1. comerț, negoț, negustorie **2.** piață de desfacere **3.** cerere, căutare

market of origin n. piață de origine

market price n. prețul de piață; *They were there solely to manipulate the market price.* (independent.co.uk)

market research n. studiu de piață, prospectarea pieței; *Last year legal sales reached \$6bn, according to the Arcview Group, an investment and market-research firm.* (economist.com)

market segmentation n. segmentarea pieței

market share in value n. cotă de piață exprimată valoric; *Value market share is based on the total share of a company out of total segment sales.* (economictimes.indiatimes.com)

market share in volume n. cotă de piață exprimată în volum; *Volume market share refers to the actual numbers of units that a company sells out of total units sold in the market.* (economictimes.indiatimes.com)

market share n. cotă de piață

market size n. dimensiunea pieței; *This unique data set provides a full suite of up to 515 key data series on the market size and growth potential for Iran.* (store.eiu.com)

market studies n.pl. studii de piață

market survey n. studiu de piață; *Travel managers have to do more with less,” the association said in its latest market survey report.* (nytimes.com)

market v. a comercializa pe piață

marketability n. vandabilitate; *NBA players are well-aware that amassing a triple-double is one of the best ways to ensure they lead the nightly*

sports highlights, increasing their marketability and potentially their compensation. (economist.com)

marketing approach n. abordare de marketing/specifică marketingului; *As the power of traditional advertising declines, what was once an experimental marketing approach is becoming more popular. (economist.com)*

marketing attitude n. atitudine tipică marketingului

marketing campaign n. campanie de marketing; *The shift means that the increase in national marketing campaigns doesn't require an increase in spending by the corporation. (forbes.com)*

marketing concept n. conceptul de marketing

marketing mix n. mixul de marketing; *The tactical marketing mix launch decisions (product, place, promotion and price) also differ markedly across the products launched for the two market types. (onlinelibrary.wiley.com)*

marketing n. activitate/departament de marketing; *He also needed money for marketing and was hustling to find a distributor for Europe and the United States. (nytimes.com)*

marketing of services n. marketingul serviciilor; *But poor marketing of services and overall problems with infrastructure, "same-same" package trips and various tourist-targeting scams have kept Vietnam as a one-off destination, when it could be much more. (economist.com)*

marketing policy n. politică de marketing

marketing strategy n. strategie de marketing; *SAP's revamped marketing strategy may be paying off, too. (forbes.com)*

marketing techniques n.pl. tehnici de marketing; *In addition, the Advertising Codes contain specific rules for certain products and marketing techniques. (economist.com)*

marketing tools n.pl. instrumente de marketing; *They're essentially marketing tools designed to boost viewership and ratings," on the television channels, he said. (nytimes.com)*

maturity stage n. faza maturității (în ciclul de viață al unui produs)

media director n. director de mass media; *David Gilbert joined We Are Social, London, as media director, to lead a new paid media offering. (nytimes.com)*

media n. mass media, suporturi publicitare (presă, radio, TV)

media planner n. responsabil cu planul de publicitate; *As any media planner will tell you, the number one spot translates to billions of dollars in ad revenue. (forbes.com)*

media planning n. planificarea utilizării mass media; *Duties will include brand and customer strategy, creative tasks and media planning.* (nytimes.com)

meet a deadline v. a respecta un termen

merchandise n. marfă, bunuri spre vânzare

merchandising n. tehnici de comercializare aplicate unui produs dat; *There is good reason why Amazon, once just known for selling physical books and then e-books and more general merchandising, is investing so much in TV streaming over the internet.* (www.independent.co.uk)

middleman n. intermediar

misleading advertising n. publicitate înșelătoare; *A big reason for that failure is that some of those profits are being continuously recycled to win the support of pliable legislators, underwrite misleading advertising campaigns and advance an energy policy defined solely by more oil and gas production.* (nytimes.com)

motion picture advertising n. publicitate cinematografică

motivational research n. cercetare motivațională, studiul motivației cumpărătorului; *Dichter's radical approach to goading shoppers, called "motivational research", was considered so successful that he was even accused of threatening America's national well-being.* (economist.com)

multi-level marketing n. marketing pe mai multe niveluri; *It entered two decades ago, using its model of multi-level marketing (MLM), which rewards salesmen not only for selling products but also for sales made by people they recruit.* (economist.com)

multiple/chain shops n.pl. magazin cu sucursale, lanț de magazine; *Six major high street and furniture chain shops are under investigation by the Office of Fair Trading over claims they used artificially high prices to exaggerate sales and price cuts.* (www.independent.co.uk)

N

negotiate v. a negocia, a duce tratative, a contracta; *The trade unions are left with little room to negotiate.* (economist.com)

negotiations n.pl. negocieri, tratative; *Britain and the European Union Britain's man in Brussels resigns less than three months before Brexit negotiations begin.* (economist.com)

negotiator n. negociator, intermediar, mijlocitor; *If you're a big marketer like PepsiCo or Procter & Gamble, you look at the Hispanic market and see an audience that's not just growing fast but also punching above its weight at the checkout.* (forbes.com)

net price n. preț net; *All private colleges have roughly the same sticker price (\$50,000 a year), but net prices vary significantly.* (economist.com)

network n. rețea, sistem; *Hiring “influencers”, as they are known, connects brands to a vast network of potential customers.* (economist.com)

O

offer n. 1. ofertă; *China makes Pakistan an offer it cannot refuse.* (economist.com) **2.** ofertă la preț redus sau promoțională; *The second type, called marketing or distribution fees, are suppliers' reward to retailers when they boost sales of their products by running promotional offers on them.* (economist.com)

old fashioned trade n. comerț de tip negustoresc, negustorie

oligopoly n. oligopol; *And in the two years since the global economic downturn, Canada's big-five banking oligopoly has continued granting loans for real estate.* (nytimes.com)

opportunity to see/to hear n. ocazie de a vedea/auzi

order n. comandă; *Last month Sainsbury's became the latest to place an order.* (economist.com)

out of stock adj. epuizat din stoc; *In an average year, a third of these countries had at least one vaccine out of stock at national level for a month or longer.* (economist.com)

outlet n. punct de desfacere; *In a brand-new McDonald's outlet near its headquarters in Oak Brook, Illinois, customers do not have to queue at the counter.* (economist.com)

overproduction n. supraproducție; *Biofuels have a real place in the farm and energy mix, especially in their function of taking up ruinous overproduction.* (economist.com)

P

packaging n. ambalaj, mod de prezentare a unui produs; *Because more than 90% of its goods are own-label, packaging can be designed to fit the maximum amount onto shelves and pallets so no space in a store or lorry is wasted.* (theguardian.com)

packing n. ambalaj, ambalare; *One option is to use sustainable packing materials, rather than the traditional styrofoam.* (theguardian.com)

part-objectives n.pl. obiective parțiale

pay by/in installments v. a plăti în rate

peak time n. oră de vârf; *Reducing peak-time congestion would not only save transport costs (smoothed occupancy would mean less half-empty off-peak trains, which cost as much to run as crowded peak ones); it would also save time for transport users, potentially improving productivity at work and economic output.* (economist.com)

peak-listening time (radio) n. oră de maximă audiență (radio)

peak-viewing time (TV) n. oră de maximă audiență (TV)

penetration n. penetrare (lansarea produsului pe piață la un preț scăzut); *Normally, such a market penetration, after only 18 months, would be considered a huge success.* (economist.com)

penetration rate n. rată de penetrare

percentage of audience in relation to the overall target n. procentaj de audiență în raport cu ținta globală

perishable products n.pl. produse perisabile; *Grocers, on the other hand, sell perishable products that have to be kept frozen or cool and that must also be delivered at specific times.* (economist.com)

phone-marketing n. marketing/comercializare prin telefon

physical/material features n.pl. caracteristici fizice

placard n. pancartă, afiș; *An elderly couple sat inside an auto-rickshaw holding a placard with bold red and blue writing: "Don't mess with our granddaughter's right to free education".* (economist.com)

place an advertisement in a paper v. a publica un anunț în ziar

place an order v. a plasa o comandă

planned purchase n. cumpărare planificată; *GIC's planned purchase of US\$400m in shares of Vietcombank shows confidence in the economy's long-term prospects.* (economist.com)

planning n. planificare; *Scenario planning (sometimes called "scenario and contingency planning") is a structured way for organisations to think about the future.* (economist.com)

point of purchase advertising (US) n. publicitate la locul de vânzare

point of sale advertising (GB) n. publicitate la locul de vânzare; *The EU Directive in particular does not cover point of sale advertising, so that manufacturers are still free to communicate with consumers in those locations* (Europa.eu)

political marketing n. marketing politic; *Commercial and political marketing thrive in Islam's month of fasting.* (economist.com)

poll n. sondaj

population growth n. creștere demografică; *This contributes to Niger having the highest population growth rate on earth.* (economist.com)

portion of the population n. segment de populație

positioning n. poziționare, situarea unui produs în contextul pieței; *With a string of deals the internet giant has positioned itself to become a big inventor, and reinventor, of hardware.* (economist.com)

poster n. poster, afiș; *Levi Strauss & Co., the San Francisco firm which invented modern blue jeans in 1873, saw sales boom after it crafted posters showing denim-clad cowboys toting saddles and kissing cowgirls.* (economist.com)

poster advertising n. publicitate prin afișe

poster designer n. creator de afișe

press advertising n. publicitate prin presă; *Press advertising describes advertising in a printed medium such as a newspaper, magazine, or trade journal.* (adverlabs.com)

press run n. tiraj

price cuts n.pl. reduceri de preț; *Low prices are one of the fruits of competition: penalising business giants for price cuts would be perverse.* (economist.com)

price freeze n. înghețarea prețurilor; *Labour reckons the price freeze will cost utilities around £4.5 billion in revenues, though other estimates put the figure closer to £7 billion.* (economist.com)

price index n. indice de prețuri; *First published in 1864, with figures stretching back to 1814, The Economist's commodity-price index is probably the world's oldest regularly published price.* (economist.com)

price list n. listă de prețuri

price range n. gamă de prețuri; *Petromatrix, a consulting firm, has coined the phrase "shale band" for the price range between \$45 and \$65: below that range, American production falls sharply; above it, it surges.* (economist.com)

price v. a fixa un preț

price war n. războiul prețurilor; *Tech giants are waging a price war to win other firms' computing business.* (economist.com)

price elasticity of demand n. cerere elastică în funcție de preț; *The pain of high petrol prices is all about the price elasticity of demand.* (economist.com)

pricing n. stabilirea unui preț

pricing policy n. politică de preț; *Under a new drug pricing policy to take effect from July 2016, drug prices in Pakistan will be benchmarked to their equivalents in Bangladesh and India, or other benchmarks.* (eiu.com)

pricing strategy n. strategie de stabilire a prețului; *Regarding pricing and volume, there's no guarantee at all that the previous pricing strategy was a perfect match to demand.* (economist.com)

prime time n. ore de maximă audiență; *In a flamboyant, prime time announcement, the US president selected the 49-year-old Denver-born judge to the key role to replace Antonin Scalia.* (telegraph.co.uk)

print media n. presa scrisă; *Egypt's print media is playing an important role in providing information and comment on the demonstrations taking place across the country.* (economist.com)

print v. a tipări

printed press n. presa scrisă; *In January the government stretched existing draconian rules regulating the printed press to cover the internet, including blog sites.* (economist.com)

producer goods n.pl. bunuri de capital; *As a result, many producer goods manufacturers will go broke and lay off the few people they have left, thereby increasing unemployment.* (economist.com)

producer's/production economy n. economie de producție

product cost n. costul unui produs

product liability n. răspunderea/riscul pentru un produs; *If Microsoft made cars instead of computer programs, product-liability suits might by now have driven it out of business.* (economist.com)

product life cycle n. ciclul de viață al produsului; *Still, with generally a seven-year product life cycle from inception to market, startups often get the nod because these companies and their managers live and die by their ability to get products to market fast.* (forbes.com)

product line n. linie de produse

product manager n. director de produs; *Complete freedom is therefore a percolation down the line and every product manager is independent and the best among their peers in the industry.* (economist.com)

product n. produs, articol; *When great designs are turned into products compromises are made.* (economist.com)

product portfolio n. portofoliul de produse; *It is critical for medtech companies to improve on their capabilities, to monitor changes in payer and government policy trends, and to incorporate the implications into their R&D and product portfolio management decisions.* (www.eiu.com)

product recall n. retragerea unui produs defect de pe piață

product risk n. risc pe care îl implică un produs; *Product risk assessments can help you improve your products and meet any applicable legal requirements.* (www.sgs.com)

production n. producție; *In the frozen tundra of northern Canada, miners are working day and night to ramp up production at Gahcho Kué.* (economist.com)

products for the general public/mass-consumption n.pl. produse de larg consum

profile of audience n. profilul audienței

profitability n. rentabilitate, profitabilitate; *The world's airlines continue to operate on the tightest of margins, but their profitability is holding up better than expected.* (economist.com)

projective test n. test proiectiv

promote v. a promova, a face reclamă unui produs; *Another way around restrictions involves promoting a product category (and not a specific brand) dominated by one company.* (economist.com)

promotion n. promovare (a unui produs/serviciu); *Before it, marketing was about little more than the four Ps: product, price, place and promotion.* (economist.com)

promotion campaign n. campanie publicitară

promotional gimmick n. cadou promoțional; *London now has its own circuit of American-style charity balls and galas, replete with celebrities and promotional gimmicks, all lovingly chronicled in the pages of Hello.* (economist.com)

prospective customer n. client potențial

provider/supplier of service n. furnizor de servicii; *These provisions determine the place of supply when either the location of the recipient or the location of the supplier of service is outside India.* (<https://www.linkedin.com>)

provision of a service n. prestația unui serviciu; *Outsourcing is a term used to describe almost any corporate activity that is managed by an outside vendor, from the running of the company's cafeteria to the provision of courier services.* (economist.com)

psychological make-up n. profil psihologic

psychological need/want n. nevoie psihologică; *“Louise definitely had a psychological need to work,” explains Jerry Gorovoy, her chief assistant of 30 years.* (economist.com)

physiological need/want n. nevoie fiziologică; *At the bottom are food and shelter, sex and sleep: elementary physiological needs.* (economist.com)

public relations officer (P.R.O.) n. responsabil cu relațiile cu publicul; *Ever since Lee's (former journalist Ivy Lee, who some say is the father of PR) first spats with cynical hacks, public relations officers have been locked in an antagonistic, symbiotic relationship with journalists, with mutual contempt tempered by mutual dependency.* (economist.com)

publicity n. publicitate, reclamă; *There is no such thing as bad publicity, goes the adage.* (economist.com)

pun (play upon words) n. joc de cuvinte; *The experience did give me a greater appreciation for puns, one of the rare cooperative categories of jokes.* (economist.com)

purchase price n. pret de cumpărare; *Yahoo has since written down most of the purchase price.* (economist.com)

Q

quality certificate n. certificat de calitate; *In fact, the fact that Apple has sued Samsung is seen by many as a quality certificate.* (economist.com)

quality standard n. standard de calitate; *If the mean is the required quality standard of a particular process or product, then One Sigma quality is not very good.* (economist.com)

quarter-page advertisement n. anunț publicitar pe un sfert de pagină

R

random sample n. eșantion aleatoriu; *Over the 5 year period, only 59% of the initial random sample responded 5 years later.* (economist.com)

rate card n. tarif de publicitate

rating n. evaluare, cotă de audiență

readership n. număr de cititori; *François Godard, a media analyst, sees a gap between the country's mainstream media and an increasingly populist readership.* (economist.com)

readership survey n. anchetă cu privire la obiceiurile de lectură ale cititorilor

rebate n. rabat; *The 8 week program generated an immediate spike in car sales, with almost \$3 billion spent on the popular rebates.* (economist.com)

receipt n. recipisă, chitanță

receipts n.pl. încasări, venituri; *Even so, government receipts in Sweden have come down from 63% of GDP just five years ago.* (economist.com)

recurrence n. repetiție, recurență

redemption rate n. taxă de returnare (de răspuns); *When brands do this, coupon redemption rates can increase ten-fold, enabling marketers to increase their ROI on marketing spend and their overall revenue.* (www.business2community.com)

refund n. rambursare

regional manager n. director regional

registered trade-mark n. marcă înregistrată; *The registered trademark in China was filed by Proview Shenzhen.* (economist.com)

reminder advertising/advertisement n. reclamă de rapel / de reamintire

reminder n. rapel, reamintire; *A reminder for the EU: America did not create federalism to back the dollar.* (economist.com)

representative n. reprezentant comercial

reprint n. retipărire, ediție nouă

response/lead time n. timp de reacție; *The second change is a move to more efficient supply chains and shorter lead times.* (economist.com)

restrictive practices n.pl. practici anticoncurențiale; *The Labour government may be ready to challenge the restrictive practices of the professions.* (economist.com)

retail v. a vinde cu amănuntul

retail dealer n. vânzător cu amănuntul

retail outlet n. magazin/punct de vânzare cu amănuntul; *China's grocery market, defined as food and non-food products sold in a retail outlet mainly selling food, reached US\$972bn that year, surpassing the US at US \$916bn.* (economist.com)

retail market n. piața comerțului cu amănuntul; *China's emergence as the largest food retail market in the world will see key players, including foreign companies, scrambling to expand.* (economist.com)

retail price n. preț cu amănuntul

retail price index (RPI) n. indicele prețurilor cu amănuntul; *The longest-running measure of inflation in Britain is the retail-prices index, introduced in 1947.* (economist.com)

retail trade n. comerț cu amănuntul; *Retail sales volumes grow strongly as the employment rate reaches its highest level since 1993.* (www.eiu.com)

return n. randament

returnable adj. returnabil; *Deposit systems began to spread in the US in the 1970s, as throwaway steel and aluminium cans replaced the returnable glass bottles that once dominated the beer and soft drink industries.* (theguardian.com)

run a TV spot in prime time v. a transmite un spot publicitar la televiziune la oră de maximă audiență

run an ad v. a face un anunț publicitar

run down inventories v. a lichida stocurile datorită vânzărilor ridicate; *The Swiss economy has suffered in the past two years as businesses have cut investment and run down inventories in response to the world downturn.* (economist.com)

S

safety norms n.pl. norme de siguranță; *What should be of concern is that the blubber of dead seals contained levels of toxic DDT far in excess of all safety norms.* (economist.com)

sale n. vânzare; *The sale agreement, which both sides hope to finalise in the third quarter of this year, includes a promise from Ford to continue providing Volvo with such things as engine and powertrain technology for the time being, just as it promised Tata that it would continue to support JLR.* (economist.com)

saleable product n. produs vandabil; *Fourth, the saleable products of a managed forest can often pay for the preservation of the portions of a forest that are not suitable for production; no subsidies may be required to achieve long-term protection of large areas.* (economist.com)

sales administration n. administrarea vânzărilor

sales analysis n. analiză a vânzărilor; *A sales analysis report shows the trends that occur in a company's sales volume over time.* (smallbusiness.chron.com)

sales figures n.pl. cifră de vânzări

sales force n. personalul din vânzări

sales forecast n. prognoza vânzărilor; *In November SuperData, a market-research firm in New York, described VR as "the biggest loser" in the American shopping season around Thanksgiving, and cut its sales forecasts for Sony's PlayStation VR headset in 2016 from 2.6m to 750,000.* (economist.com)

sales manager n. director de vânzări

sales momentum n. dinamică comercială (vârf al vânzărilor); *Read Accenture's report to understand how a shift to Outcome Selling can help sales teams regain their focus—and their sales momentum.* (www.accenture.com)

sales n. vânzări, departamentul de vânzări într-o firmă

sales pitch n. listă de argumente pentru vânzarea produselor, reclamă; *Nowadays, everything seems to be a sales pitch.* (economist.com)

sales potential n. capacitate de vânzare

sales promotion campaign n. campanie de promovare a vânzărilor

sales promotion n. vânzare promoțională; *With its bland styles and frequent sales promotions, the company's Gap-branded chain has suffered an 8% fall in sales over the past decade, reckons Euromonitor, a data firm, even as the overall market has grown strongly.* (economist.com)

sales quota n. contingent de vânzare

sales terms n.pl. condiții de vânzare

salesman, saleswoman, salesperson n. vânzător, agent commercial; *A salesman must be charming to stop that door from slamming in his face.* (economist.com)

sample request card n. cerere de mostre/eșantioane

sampling n. eșantionare; *The Brazilian polling companies do not rely on random sampling across the nation when conducting their surveys.* (economist.com)

sandwich-man advertising n. publicitate prin oameni – sandwich (îmbrăcați cu două table de carton față-spate cu reclame pentru un anumit produs / o firmă)

scientific reliability n. rigoare științifică

screaming headlines n.pl. titluri senzaționale; *If the USA had used the IMF for never ending bailouts for the dollarzone, there would have been screaming headlines in the european media.* (economist.com)

seasonality n. ritm sezonier

segmentation criteria n. criterii de segmentare

segmentation n. segmentare; *Segmentation is the process of slicing a market for a particular product or service into a number of different segments.* (economist.com)

selective distribution n. distribuție selectivă

self-service store n. magazin cu autoservire

sell cheap v. a vinde ieftin; *As Japanese consumers have felt poorer, they have turned to a new kind of retailer—speciality stores that pile it high and sell it cheap.* (economist.com)

selling n. vânzare, desfacere

selling price n. preț de vânzare

selling proposition n. propunere, ofertă de vânzare; *Not only in Switzerland, but all over the world, it seems, banks are forced to redefine their selling propositions.* (economist.com)

service industry n. industria serviciilor

service n. 1. prestare de servicii **2.** serviciile/calitatea serviciilor oferite clienților, deservire; *So why do people still fly with Ryanair, even as they moan about standards of customer service?* (economist.com)

shelf-space n. spațiu disponibil pentru etalarea unei mărfi într-un magazin cu autoservire

shop around v. a compara prețurile din mai multe magazine

shop window n. vitrină; *In it, adults walking by a shop window see their baby lookalikes reflected, and start dancing with their former selves.* (economist.com)

shop-assisstant n. vânzător; *A website knows more about you than any shop assistant can, enabling it to offer personalised recommendations straight away.* (economist.com)

shopkeeper n. comerciant, negustor

shop-lifter n. hoț din magazine

shop-soiled adj. învechit, perimat; *After almost two decades in power, the ruling party looks a bit shopsoiled.* (economist.com)

short/medium/long term objective n. obiectiv pe termen scurt/mediu/lung

size up a market v. a evalua posibilitățile pieței

skim v. a selecta sectorul superior al pieței, a acapara piața; *China can sell their goods through walmart retail outlets and skim the Indian markets.* (economist.com)

skimming n. “smântânirea pieței”, strategia “smântânirii” (lansarea produsului pe piață la un preț ridicat)

slash prices v. a coborî prețurile considerabil; *The EU hopes to slash the price of cross-border mobile calls.* (economist.com)

slogan n. slogan

slot machine n. automat, distribuitor automat; *Yet the rooms full of electronic slot machines are among its chief attractions.* (economist.com)

socio-economic group n. grup socio-economic

soft goods n.pl. mărfuri de folosință scurtă (textile, încălțăminte etc.)

soft sell n. vânzare prin metoda sugestiei, a convingerii; *Tim Cook, Apple's boss, elected not to do a soft sell.* (economist.com)

soft sell v. a promova un produs/serviciu în mod sugestiv, discret

sole / exclusive selling rights n.pl. drepturi de vânzare exclusivă; *Sole selling rights is the same as sole agency except you have to pay the estate agent even if you find your own purchaser, such as a friend.* (theguardian.com)

sole/exclusive agency n. agenție exclusivă

sound track n. coloană sonoră; *In it, fighter-pilot trainees don aviator sunglasses and flight suits, and zipp about the skies to a soaring 1980s soundtrack.* (economit.com)

special effects n.pl. efecte speciale, trucaje

specialty good n. produs de lux; *Specialty goods are those consumer's goods on which a significant group of buyers are habitually willing to make a special purchasing effort.* (www.knowledgiate.com)

spectacular n. firmă luminoasă animată

spelling deviance n. variantă ortografică intenționat aleasă pentru a atrage atenția consumatorilor (e.g. 2u – to you)

sponsor n. sponsor, finanțator; *"I don't know any successful women who haven't had a powerful sponsor in their organisation to give them their first big break," says Avivah Wittenberg-Cocs.* (economist.com)

stable maturity n. maturitate stabilă

standard price n. preț standard

staple goods n.pl. bunuri de primă necesitate; *The government started to sell staple foods directly to consumers as shortages emerged following the introduction of state-imposed price ceilings in January.* (country.eiu.com)

statistics n.pl. statistică

status symbol n. simbol / însemn de statut/stare social(ă); *In Brazil whisky is a status symbol for the growing middle class (in the north-east of the country it is often drunk with coconut water over ice).* (economist.com)

sticker n. autocolant; etichetă

sticker price n. preț afișat; *To attract students, some colleges are reducing their sticker price, but this is not sustainable for colleges without healthy endowments.* (economist.com)

stock building n. constituirea de stocuri

stock control n. control al stocurilor; *They embrace stock-control systems, customer databases, order-tracking systems, accounts payable, and so on.* (economist.com)

stock in warehouse/in trade/in hand n. stoc disponibil

stock / inventory turnover n. rotația stocurilor; *Sometimes a very high inventory ratio could result in lost sales, as there is not enough inventory to meet demand.* (investopedia.com)

storage facilities n.pl. instalații de depozitare

storage n. înmagazinare, depozitare

storage/warehouse charges n.pl. taxe de depozitare

store lay-out n. configurația magazinului; *This information can then be compared with the store's transaction log to determine the effectiveness of store layout, product fixtures and other variables.* (economist.com)

store n. a înmagazina, a depozita

storekeeper n. magazioner, proprietar de magazin; *He was also lynched—beaten and hung from a tree—in Abbeville, South Carolina, in 1916 after an argument with a white storekeeper.* (economist.com)

story line n. scenariu

subscriber n. abonat; *This offer is valid for new subscribers living in Europe, Middle East, Africa and Asia.* (economist.com)

subscription n. abonament; *So educational, it appears, that even our subscription pitches embed important psychological truths.* (economist.com)

subsidised/supported/pegged price n. preț subvenționat
substitute product n. produs de substituție / înlocuitor; *There is no bacon on a turkey nor any chicken in tofu chicken wings, but the consumer is not meant to be fooled by these names for substitute products.* (economist.com)
supplier n. furnizor
supply and demand n. cerere și ofertă; *But the gap between supply and demand for organs affects the poor too, by creating a market in body parts where abuses are rife.* (economist.com)
supply v. a furniza
syndicated columnist n. ziarist al cărui editorial este reprodus în mai multe cotidiane; *In the spring of 1995, Schmidt told the syndicated columnist Liz Smith that some tapes still existed and would soon be the basis for a Broadway musical, written by Seymour and Schmidt, with music by Jeanette Cooper.* (newyorker.com)

T

tactical product n. produs tactic; *A tactical product launch is the key to making a real impact in the early stages of a product's life cycle.* (theproductmarketingcompany.co.uk)
tag n. etichetă
target grup n. grup țintă; *Some programmes did not cover their costs; in others, the target group stayed away.* (economist.com)
teaser n. reclamă, anunț de publicitate care stârnește curiozitatea
technical breakthrough n. progres tehnic; *The method just described proved to be a major technical breakthrough as it resulted in a reduction in lead-background contamination by a factor of between 10,000 and nearly 1,000,000.* (britannica.com)
technical obsolescence n. uzură/perimare tehnică; *Despite its terrific growth, technical obsolescence remains a concern.* (forbes.com)
technical/commercial watch n. monitorizare tehnică/comercială
tele-sales n. vânzări prin telefon; *French people working in the arts and entertainment – from circus clowns, choreographers, actors and musicians to camera operators and sound staff working at state TV – have a special dole system, designed to protect them in the downtime between jobs and sparing them the curse of out-of-work creatives elsewhere in the world: waiting tables or telesales.* (theguardian.com)
terms of payment n.pl. condiții de plată

- terms of sale n.pl.** condiții/clauză de vânzare; *Instead, Sehgal and Vincent Worms, who had agreed to buy two pieces for his Kadist Art Foundation, would discuss the terms of sale.* (newyorker.com)
- telemarketer n.** firmă specializată de marketing prin intermediul telefonului; *First to suffer are telemarketers, though they cannot expect much sympathy.* (economist.com)
- telemarketing n.** marketing prin intermediul telefonului; *Worse, the majority are not just annoying telemarketing messages, but scams aimed at tricking the unwary into parting with personal information or cash.* (economist.com)
- toll-free number n.** număr de telefon netaxabil; *She received an offer in the mail from NovaStar and called the toll-free number.* (nytimes.com)
- top-of-the-line products n.pl.** produse de înalt nivel; *With brand names, top-of-the-line products, good management and cash flow, and a bargain-basement valuation, Furniture Brands would fit the Buffett profile like a worn-in easy chair.* (economist.com)
- trade advertising n.** publicitate pentru intermediari (distribuitori, angrosiști etc.)
- trade paper n.** ziar de specialitate; *Incidental Intelligence: A new trade paper for the potato industry has made its appearance, The Common-Tater.* (newyorker.com)
- trade-image n.** simbol, imagine de marcă
- trade-mark n.** marcă înregistrată; *Chick-fil-A insists it has to protect its trademark.* (economist.com)
- traveling salesman (US) n.** comis voiajor, vânzător ambulant; *It thus joins the “travelling salesman” problem, in which a salesman wishes to find the shortest route between the cities he has to visit.* (economist.com)
- trend reversal n.** schimbare de tendință (a pieței); *Price is the ultimate indicator and tells us when trend reversals are occurring.* (traderhq.com)

U

- undercut prices v.** a vinde sub prețul pieței; *Qatar’s LNG undercut the price of oil-indexed gas from Russia and Norway and brought new liquidity to northern European gas markets that had been used to gas bought mainly on long-term contracts.* (economist.com)
- unfair competition n.** concurență neloială
- unsolicited adverts n.pl.** reclame nesolicitate; *Yet of those who received unsolicited adverts through the post, only 3% bought anything as a result.* (economist.com)

upmarket products n.pl. produse de înalt nivel (pentru clasa înstărită/bogată); *To do this they are stretching their business model by adding upmarket products—including lobster and claret—to keep the middle-class customers they attracted in the post-2008 downturn.* (economist.com)

user-friendly adj. ușor de folosit, la îndemâna utilizatorului; *Although the BM receives over 5.7m visitors a year, it has long been acknowledged as one of the least user-friendly museums in the world.* (economist.com)

V

validation test n. test de validare; *If a validation test fails, the installation identifier and response code are added to the response code list.* (eur-lex.europa.eu)

variance measurement /analysis n. măsurare /analiză a decalajelor/abaterilor; *These include variance analysis with the initial planning for each country/region/action in order to allow a swift follow up.* (eur-lex.europa.eu)

viewer n. telespectator; *The two channels may share a failure to draw viewers.* (economist.com)

viewership n. număr de telespectatori, audiență; *Television viewership is in decline, especially among younger viewers coveted by advertisers.* (economist.com)

voice-over n. comentariu pe fondul imaginilor; *Starting as a hobbyist movement five years ago, “Voice over Internet Protocol” is quietly remaking the telephone system worldwide.* (economist.com)

volume discount n. preț descrescător în funcție de cantitate; *The most common example of an acceptable rebate to a dominant company's customer is a volume discount if indeed greater volumes are cheaper to supply to that customer.* (europa.eu)

voucher n. 1. document justificativ al unei plăți efectuate **2.** cupon, bon; *Britons now spend around £6bn a year (\$7.4bn) on gift vouchers, up from about £ 2bn in 2010.* (economist.com) **3.** girant

W

warehouse n. depozit, antrepozit; *The company is thought to store up to 200,000 policies of Holocaust victims in a warehouse at its headquarters in Trieste.* (economist.com)

warehouseman n. magaziner; *So the worker featured is now making minimum wages as a warehouseman instead of the high pay he earned manufacturing.* (economist.com)

waste circulation n. distribuție irosită (pentru un public neinteresat); *So most brands wisely avoid the great budget drain: waste circulation.* (economist.com)

web page n. pagină web (care poate servi unui scop promoțional); *The catalogues they assemble are used by search engines to display an index of web pages in response to key words entered by a user.* (economist.com)

webcasting n. livrarea de conținut audio și/sau video online (care poate prezenta reclame la începutul transmisiei); *Webcasting could still become the snap photography of the next decade and confound the cynics who sneer that.* (economist.com)

webinar n. webinar (seminar organizat prin intermediul Internetului); *Register for The EIU's upcoming monthly webinars, on a range of topics designed to support you with your business strategy.* (economist.com)

white goods n.pl. produse de uz casnic de folosință îndelungată; *Europe's third-largest white-goods maker teeters on the edge.* (economist.com)

white space n. spațiu liber (în componența unei reclame); *Package-goods firms are printing larger typefaces and using more white space.* (economist.com)

wholesale adj., adv. vânzare cu ridicata, en gros

wholesale price index n. indice al prețurilor en gros; *In India we are having what is called Wholesale Price Index (WPI), apart from a number of series of the Consumer Price Index or CPI.* (economist.com)

wholesale price n. preț cu ridicata; *Wholesale prices will remain in inflationary territory in 2016.* (www.eiu.com)

wholesale trade n. comerț en gros/ cu ridicata; *An announcement on March 24 outlawed all wholesale trade and large business activities, which forced around 30,000 businesses to close down overnight.* (economist.com)

wholesaler n. angrosist, comerciant en gros; *Wholesalers out in the bush have to carry as much as five months' stock at the start of the rainy season, when roads are at their swampiest.* (economist.com)

window display n. expunerea/așezarea mărfii în vitrine; *Every window display and table feature is "merchandising" paid for in some way.* (economist.com)

window dresser n. decorator de vitrine; *He could happily have stayed as a window-dresser at J.V. Hutton's General Outfitters (Exeter and London), but the limelight called him, as it did her.* (economist.com)

window dressing n. decorarea vitrinelor, spoială (figurativ); *The whole system was penetrated by the spirit of boot-licking, persecution of dissidents, clannishness, window-dressing and nepotism.* (economist.com)

word of mouth adj./adv. prin viu grai; *It has long been known that “earned media”—word-of-mouth recommendations from friends, family and news articles—are highly trusted.* (economist.com)

wording n. redactare, formulare, mod de exprimare; *However, the firm is now backtracking and has changed the wording of its original advertisement.* (economist.com)

work out a media plan v. a elabora planul de promovare în mass-media

world market price n. prețul pe piața mondială

TOURISM AND BUSINESS TRAVEL

A

-
- accommodation n.** cazare, găzduire; *shared accommodation*
- accommodation capacity n.** capacitate de cazare; *to exceed accommodation capacity*
- adventure tourism n.** turism de aventură; *Sri Lanka is fast becoming a hot destination for adventure tourism.*
- air hostess n.** însoțitoare de bord; *It's competitive to get a job as an air hostess.*
- air journey n.** călătorie aeriană
- air liner n.** aeronavă a unei companii aeriene; *This new technology has been embraced by more and more airlines.* (merriam-webster.com)
- airline office n.** agenția unei companii aeriene
- airline classes of service n.** clase de servicii aeriene la bord (economică, business etc.)
- air travel n.** călătorie pe calea aerului; *Lower air travel costs, food prices and second-hand car prices also contributed to slowing inflation last month.* (theguardian.com)
- air turbulence n.** zonă de turbulență (aeriană)
- airport code n.** cod (format din trei litere) de identificare al unui aeroport
- airport hotel n.** hotel în apropierea unui aeroport; *The conference was held at the Hilton Airport Hotel.*
- airport terminal n.** terminal de aeroport; *It was decided to build a new airport terminal for Otopeni in the next five years.*
- air sea n.** program de călătorie combinată pe cale aerului și maritimă
- allocate a room v.** a aloca o cameră
- all-inclusive price n.** preț all-inclusive; *This travel package is sold at an all-inclusive price.*
- all-suite hotel n.** hotel cu camere-apartament; *The third occupant of a two bedroom apartment, small or large hotel suite will cost an additional \$20 each per night plus taxes.* (linguee.fr)
- amend a reservation v.** a modifica o rezervare
- amenities n.pl.** facilități/servicii suplimentare/extra oferite de firmele de turism; *The Sheraton On The Falls Hotel is a modern, full service Fallsview hotel that features a long list of world-class hotel amenities.* (www.sheratononthefalls.com)

APEX (Advance Purchase Excursion) Fare n. sistem de reducere a prețului unui bilet de avion (dacă acesta este cumpărat cu mult timp în avans)

aquapark n. parc acvatic; *He has turned it into a lucrative business that includes a private university and even an aqua park in Torun, where his radio station is based.* (economist.com)

area code n. cod poștal / indicative regional telefonic; *Romania international dialing 40 is followed by an area code.* (countrycode.org)

arrivals n. sosiri; *Figures released by Brunei's Tourism Development Department showed arrivals by air in Brunei reaching 122,000 in January-June 2013, a rate of growth equivalent to 13.7% year on year.* (country.eiu.com)

arrival airport n. aeroport de destinație

arrival point n. punct de sosire; *We guarantee the transfer from the arrival point in Romania to your accommodation site.*

ask for directions v. a cere informații (pentru a ajunge la o destinație)

average daily rate (ADR) n. media zilnică a camerelor vândute; *The average daily rate decreased by 3.5% compared to the same period last year.*

average room rate n. media camerelor vândute într-o anumită perioadă; rata de ocupare a camerelor

B

backpacker n. turist cu rucsacul în spate; *to travel as a backpacker*

back to back n. serii turistice consecutive; *an adventurous traveler on back-to-back tours*

baggage allowance n. bagaje admise gratuit la transport; *For itineraries to/from the Americas, baggage allowance policy of the first marketing carrier (the first carrier whose code appears in your ticket) will be applied for the whole itinerary.* (www.vietnamairlines.com)

baggage check n. recipisă/chitanță pentru bagaje; *to issue a baggage check*

baggage rack n. plasă/suport de bagaje, portbagaj

baggage reclaim n. recuperarea bagajelor de către călători; *Before Customs, passengers can move on towards baggage reclaim carousels.* (www.csia.in)

baggage tag n. etichetă (cu datele personale ale călătorului) atașată de bagaj; *The adhesive label that gets wrapped around the handle of your suitcase at the check-in counter is known as an automated baggage tag (ABT).* (www.traveller.com.au)

base fare/rate n. prețul de bază/referință (fără adaos/impozitare) al unui serviciu; *to sell services at base fare*

be away on business v. a fi plecat în interes de serviciu/cu afaceri

bed and breakfast (B&B) n. pensiune (cazare cu mic dejun, de obicei fără baie proprie; *accommodation in a bed-and-breakfast inn*)

bell boy n. băiat de serviciu (la hotel)

blackout period n. perioadă de vârf când anumite reduceri nu sunt în vigoare / sunt interzise

boarding pass n. talon de îmbarcare; *Simply arrive at the airport and use a convenient self-service kiosk to check-in and print your boarding pass.* (www.flybe.com)

book v. a rezerva, a face o rezervare

booking n. rezervare; *For all that, travellers are still amazingly reticent about actually booking travel on smartphones.* (economist.com)

booking procedures n.pl. proceduri de rezervare (a unui bilet, a unei camere etc.); *Timetabling and Room Booking procedures can be found in the links located below.* (www.nottingham.ac.uk)

border n. frontieră; *Recent crackdowns at the border have meant longer family separations.* (nytimes.com)

break a journey v. a face o escală/întrerupere

budget hotel n. hotel ieftin; *Whenever he travels abroad, he stays in budget hotels.*

bump v. a anula rezervarea unui turist din cauza rezervării în exces a locurilor dintr-o cursă aeriană

bus pass n. abonament de autobuz; *You cannot travel without a valid bus pass.*

business class n. clasa business (în transportul aerian)/clasa I-a (în transportul feroviar)

business hotel n. hotel pentru oameni de afaceri; *The atmosphere is hushed, almost luxurious in its anonymity, a good business hotel in Sydney or Zurich, Miami or Bonn.* (nytimes.com)

business travel n. călătorie de afaceri; *Two months ago Swiss, Switzerland's flag carrier, launched direct flights between Zürich and Singapore, in part to capitalise on growing demand for business travel between the two.* (www.ft.com)

C

cabin crew n. echipaj de cabină; *The contract also explains that cabin crew are required to work a number of standby days each month whereby they must be available within one hour of being called.* (The Guardian)

cancel a reservation v. a anula o rezervare

capacity controlled n. limitarea ofertei numărului de locuri într-un avion, sau de camere dintr-un hotel etc.

car class n. clasă (la mașini – de lux, speciale, mari etc.); *Volkswagen was looking to become an active player in the small and affordable compact car class.* (www.auto123.com)

car hire agent n. agent care lucrează la o firmă de închiriat mașini

car-hire/rental company n. firmă de închiriat mașini; *For most car hire companies, the age requirement is between 21 and 70 years old.* (www.rentalcars.com)

car park n. parcare auto

car rental agreement n. contract de închiriere a unei mașini

car-hire office n. birou de închiriat mașini; *He runs a car-hire office in central Bucharest.*

carrier n. transportator (de pasageri sau mărfuri)

carry-on (bag) n. bagaj de mână permis în avion; *You can bring one carry-on bag and one personal item.* (www.aa.com)

cash a cheque v. a încasa un cec

catering services/facilities n.pl. servicii de catering/servire; *Catering Services include everything within the world of food and hospitality.* (www.issworld.com)

CDW (collision damage waiver) n. plata asigurării (cu ziua) - în caz de accidente, pentru o mașină închiriată

chambermaid n. cameristă; *Next time you visit Athens and try out a carefully practised Greek phrase on your chambermaid, do not be surprised if you receive a blank look.* (economist.com)

change a booking v. a schimba o rezervare

charter n. mijloc de transport închiriat în scopuri comerciale sau turistice; *With a charter flight, you rent the entire aircraft and can determine departure/arrival locations and times.* (www.stratosjets.com)

checked baggage n. bagaj de cală

check-in (at a hotel) n. cazare, înregistrare (la un hotel)

check in (at a hotel) v. a se caza, înregistra (la un hotel)

check in (at an airport) v. a se supune procedurilor de control/verificare la intrarea într-un aeroport

check out (at a hotel) v. a preda/elibera camera de hotel

check out (at an airport) v. a se supune procedurilor de control/verificare la ieșirea dintr-un aeroport

check-in (at an airport) n. control/verificare (la intrarea într-un aeroport); *The Lufthansa app offers you easy access to all the major Lufthansa*

services: check in and mobile boarding passes, check flight status, book flights, reserve seats and much more. (www.lufthansa.com)

check-in-time (at an airport) n. ora prezentării pasagerilor la aeroport pentru efectuarea călătoriei

check-out (at a hotel) n. predarea camerei de hotel la sfârșitul sejurului; *Each hotel has its own policies that govern guest check-out procedures. (traveltips.usatoday.com)*

check-out (at the airport) n. control/verificare (la ieșirea din aeroport)

city pair n. aeroporturi pereche (de plecare și destinație, e.g. București-Londra)

class of vehicle n. categoria autovehicolului

commission n. comision plătit de agentul de turism firmei care deține serviciile; *The Greek hotels charged a higher commission this year.*

complimentary / comp room n. camera suplimentară gratuită acordată reprezentantului agenției de turism sau șoferului (în cazul ocupării mai multor camere de un grup)

convention hotel n. hotel unde se organizează evenimente culturale, mondene, conferințe academice; *The annual linguistics conference was held at a convention hotel in Belfast.*

companion fare n. preț promoțional/ reducerea prețului biletului de avion pentru persoana însoțitoare

conference facilities n.pl. facilități care permit organizarea de conferințe, *to offer conference facilities, besides accommodation*

conference room n. sală de conferințe

confidential tariff n. prețul “engros” (cunoscut doar de engroșiști sau agențiile de călătorie)

confirm a reservation v. a confirma o rezervare

connecting flight n. călătorie cu avionul cu schimbare/ escală, zbor corespondent; *Qatar has joined Oneworld, one of the three main alliances of global airlines, to gain passengers making connecting flights and to establish a bigger global presence. (economist.com)*

connecting point n. aeroport unde se schimbă avionul

connection n. mijloc de transport de legătură; *Connections between Alba Iulia and Târgu-Mureș are scarce.*

corporate insurance policy n. politica de încheiere de contracte de asigurări a companiei; *You can order a corporate insurance policy online.*

corporate rate n. reducere (cu 10%) a prețului biletului de călătorie pentru oamenii de afaceri

coupon n. talon (parte a biletului de avion care se predă la punctul de control/verificare)

credit card n. carte de credit

CRS (Computerised Reservation System) n. sistem computerizat de efectuare a rezervărilor

cultural tourism n. turism cultural; *Europe is a key cultural tourism destination thanks to an incomparable cultural heritage that includes museums, theatres, archaeological sites, historical cities, industrial sites as well as music and gastronomy.* (ec.europa.eu)

D

deluxe tour n. turneu de lux

denied boarding compensation n. compensație (sub formă de bani, călătorie pe calea aerului gratuită sau o cameră de hotel gratuită) acordată ca despăgubire unui client căruia nu i s-a acordat rezervarea făcută; *to claim denied boarding compensation*

departure lounge n. sală de așteptare – plecări; *a crowded departure lounge*

departure n. plecare

departure airport n. aeroport de plecare; *If you will be traveling from a location outside the U.S., please contact your departure airport for specific security restrictions.* (linguee.com)

departure point n. punct de plecare

Destination Marketing Organisation n. firmă de promovare a turismului într-o anumită zonă

destination n. destinație; *We have arrived at our destination.*

direct flight n. cursă aeriană directă; *The recently announced ban on laptops and other large electronic devices on direct flights from Middle Eastern airports to America is bad news for business travellers hoping to get work done on these long journeys.* (economist.com)

direct train route n. tren direct; *There is no direct train route between Alba Iulia and Varna.*

directory enquiries n. serviciul de informații (telefonice)

discount fares n. prețuri promoționale, preț redus pentru biletele de călătorie; *Discount fares are available for all seniors 65+, individuals with disabilities, Medicare recipients, elementary, middle and high school students ages 6-19.* (www.rtd-denver.com)

domestic tourism n. turism intern; *Tourism in Germany is dominated by domestic tourism, with 297m overnight stays in all types of tourist accommodation by German residents in 2003, according to initial official estimates.* (store.eiu.com)

domestic travel n. călătorii interne/naționale; *domestic travel insurance policy*

double room n. cameră de hotel pentru două persoane; cu un pat dublu sau două paturi de o persoană; *to book a double room*
downgrade v. a (se) transfera la o clasă inferioară de servicii
driving licence n. permis de conducere; *In 1975 just 15% of people over the age of 70 held a driving licence.* (economist.com)

E

ecologically sustainable adj. sustenabil din punct de vedere ecologic (al conservării mediului)
ecotour n. turneu ecologic în vederea conservării mediului înconjurător; *Seamans Adventures offers the Alaskan experience with guided hiking ecotours that include wildlife photography and more.* (www.seamansadventures.com)
eco-tourism n. turism ecologic
economy class n. clasa economică (în transportul aerian)/clasa a II-a; *Two economy-class passengers recently caused a ruckus on a flight between Miami and Paris.* (economist.com)
economy hotel n. hotel ieftin
emergency breakdown number n. urgență (în caz de defectare a mașinii); *There are also a number of other market participants in the service sector, such as petrol stations, emergency breakdown services and technical inspectors/agencies and bodywork repairers.* (linguee.com)
emergency funds n.pl. fonduri de urgență
emergency health care n. servicii medicale de urgență; *More than 57,450 individuals stand to benefit from an emergency healthcare irusa.org project.* (irusa.org)
emergency help-line n. linie telefonică pentru urgențe
emergency landing n. aterizare forțată; *A Ryanair flight was forced to make an emergency landing after its wheel fell off shortly after take off.* (www.express.co.uk)
end date n. data sosirii din călătorie; *to set an end date*
escort n. însoțitor, escortă a unui grup de turiști
escorted service n. servicii turistice cu însoțitor; *to provide escorted (transportation) services*
excess baggage/luggage n. bagaje în exces (peste limita de greutate admisă în transportul aerian)
executive suite n. apartament de hotel pentru membrii consiliului de administrație (al unei firme)
extended stay n. ședere de mai mult de șapte zile la un hotel

F

facilities n.pl. facilități, utilități

familiarisation trip n. excursie de familiarizare (a jurnaliștilor, angajaților agențiilor de turism etc.) organizată cu scopul promovării serviciilor turistice; *Overall, the participants were very satisfied with the familiarisation trip both in terms of organisation, content and of its relevance for their customers.* (www.visitcopenhagen.com)

fare reductions n.pl. reduceri la tarifele de transport; *An increase in mass transit use, for instance, would reduce the cost per rider, potentially allowing for fare reductions and more substitution away from automobiles.* (economist.com)

farm tourism n. turism la fermă; *Farm tourism in the Philippines is being developed as a relatively new tourism product with the aim of not only attracting travellers but also helping local farmers diversify and supplement their agricultural income.* (www.philstar.com)

fast train n. tren rapid; *Three cities from the state are expected to undergo a rail network revamp as part of the Union government's plan to start fast train corridors.* (timesofindia.indiatimes.com)

first class restaurant n. restaurant clasa I-a

first/second class n. clasa I-a /a II-a; *Mr Drum is referring specifically to Lufthansa's decision to install humidifiers in its first-class cabins, ensuring that the people at the front of the plane enjoy air with 25% humidity, as opposed to 5-10% in coach.* (economist.com)

flat rate n. prețul unei camere de hotel special negociat de un grup de clienți

fleet n. flotă aeriană; *A fleet of 30-50 of the new, efficient planes will be needed.* (economist.com)

flight attendant n. însoțitor de bord (see **air hostess**)

flight ticket n. bilet de avion; *Book cheap air tickets and get great deals on flight ticket bookings to your favorite destinations around the world.* (<https://www.cleartrip.com>)

flight time n. ora decolării

folio n. evidența scrisă sau electronică a tranzacțiilor financiare efectuate de client pe parcursul șederii într-un hotel

foreign currency n. valută; *Travelex, the world's foreign exchange specialist, offers a full foreign currency exchange service in UAE.* (www.travelexae.com)

free-based pricing n. comisioane acordate de firme companiilor de turism

front office n. biroul de relații cu clienții; *Front office manages guests and caters to a lot of other needs of the hotel.* (www.hotelogix.com)

full/half board n. pensiune completă / demipensiune; *To fully enjoy your stay in our boutique hotel, we offer the half and full board.* (<https://hotelboutiquelamar.com>)

full house n. hotel ocupat la capacitatea maximă

G

garment bag n. port haine, husă pentru haine; *Our signature and exceptionally durable garment bag for traveling professionals holds 1-2 suits or garments.* (www.tumi.com)

gate n. loc de îmbarcare/debarcare într-un aeroport; *Would you like Lufthansa to notify you about your current flight status in the event of timetable or gate changes and delays or cancellations?* (www.lufthansa.com)

gateway n. punct de trecere a frontierei (oraș port maritim sau aeroport)

gratuity n. bacșiș, recompensă, atenție

ground transportation n. transport terestru; *The options for ground transportation are numerous in Philadelphia.* (cms.business-services.upenn.edu)

group tour n. excursie în grup, tur de grup; *For groups of 15 or more, our new group tour program allows you to create your own tour schedule.* (www.visitspringfieldillinois.com)

guaranteed reservation n. rezervare garantată (clientul garantează achitarea costului camerei chiar dacă nu o va ocupa)

guide n. ghid

guided tour n. tur ghidat; *The guided walking tours take you through the historic Susisaari and Kustaanmiekkä areas and provide information on the colourful past of the fortress.* (www.suomenlinna.fi)

H

hand luggage n. bagaj de mână; *But the size and weight restrictions on hand luggage often varies between airlines, despite attempts to standardise cabin bag requirements by the International Air Transportation Association (IATA).* (www.skyscanner.net)

have a reservation v. a avea o rezervare

headwaiter n. chelner șef

health certificate n. certificat de sănătate

health insurance n. asigurare medicală; *HTH Worldwide travel medical insurance protects travelers abroad with international health insurance plans for global travel, living and study.* (www.hthtravelinsurance.com)

heritage site n. sit de patrimoniu

highway n. autostradă

high season n. sezon de vârf; *The shoulder months before and after high season (particularly April, May, and September) are enjoyable and experience many sunny days.* (www.tripsavvy.com)

hospitality industry n. industria hotelieră; *The Caribbean is the global leader in terms of growth in hotel occupancy rates and revenue per available room this year, according to STR Global, a hospitality industry research company.* (economist.com)

hospitality room n. cameră de hotel unde se organizează recepții

host n. gazdă; *Hosts lived alongside their guests, who were often put up in quirkily decorated spare rooms.* (economist.com)

hotel dining-room n. sala de mese a unui hotel

hotel laundry n. spălătoria hotelului; *Your hotel laundry can be a great asset for servicing your guestrooms quickly.* (www.hotelmanagement.net)

hotel package n. servicii complexe (transport, cazare, masă, facilități sportive etc.) oferite de un hotel/pachet de servicii

hotel receptionist n. receptioner/ă; *The forced jollity of the initial exchange with a receptionist does not come easily after an exhausting trip.* (economist.com)

hub n. aeroport central, nod aeroportuar; *Hub airports are no longer simply places to pick up a connecting flight – they are set to become global economic drivers.* (www.raconteur.net)

hub and spoke tours n.pl. excursie cu o destinație specifică, dar cu vizite colaterale la puncte de interes adiacente; *When traveling through the Blue Ridge Mountains, the Roanoke Valley serves as the perfect destination for "hub and spoke" tours.* (www.visitroanokeva.com)

I

impromptu travel n. călătorie neplanificată; *There are various ways to fund your impromptu travel without excessive usage of Credit Cards.* (in.finance.yahoo.com)

inadequate transportation documents n.pl. acte/documente de călătorie necorespunzătoare

incentive tour n. excursie de recompensare a agenților de turism; *Eagle Air offers incentive tours in the natural playground of Iceland for those looking for adventure, excitement, and an unforgettable experience.* (www.eagleair.is)

incidentals n.pl. cheluieli neprevăzute în costul unei vacanțe / unui turneu;
Employees may not claim lunch or incidentals on one-day trips.
(www.calhr.ca.gov)

international call n. apel internațional

international flight n. cursă externă; *Find cheap international flights and plan your vacation in top international destinations with CheapOair.*
(www.cheapoair.com)

international hotel chain n. lanț internațional de hoteluri

in-flight adj. din timpul zborului, de pe aeronavă; *Its meticulous staff training includes instructions to staff not just on which words to use in in-flight announcements, but on how to pronounce them properly.*
(economist.com)

itinerary n. itinerariu; *Use our free trip planner to get a personalized day-by-day itinerary for your vacation.* (www.inspirock.com)

J

joint fare n. preț special pentru o călătorie care presupune schimbarea mai multor avioane până la destinație; *Rav-Kav was expected to solve this problem as a joint fare collection system.* (www.revolvy.com)

journey n. călătorie, voiaj (mai ales pe uscat), drum, traseu; *to embark on a journey*

junction n. intersecție

L

label a baggage v. a atașa eticheta cu informațiile despre turist pe bagaj

land v. a ateriza

landing n. aterizare; *Japan Airlines flight bound for New York made an emergency landing at a Tokyo airport Tuesday due to engine trouble apparently caused by a bird strike* (www.telegraph.co.uk)

last-minute adj. de ultim moment; *Save money with great value late and last minute holiday deals from British Airways.* (www.britishairways.com)

last-room availability n. sistem de rezervare electronic cu situația curentă a rezervărilor într-un hotel

legroom n. spațiul dintre scaune într-un avion (pentru întins picioarele); *Passenger legroom in economy class has been shrinking in recent years, as airlines come up with new ways of squeezing extra seats onto planes.*
(www.telegraph.co.uk)

leisure travel n. turism de plăcere

left-luggage office/ baggage check n. oficiu de depozitare a bagajelor
local call n. apel local
local currency n. monedă națională; *Local currencies have been adopted in other towns and cities in Britain, such as Bristol, Exeter and Totnes.* (economist.com)
local financial services n.pl. servicii financiare locale
long haul route n. traseu aerian de distanță lungă [...] *even ruthless cost-cutters will need to offer business seats in order to make long-haul routes pay.* (economist.com)
long distance call n. apel internațional; *The procedure for calling Canada and most Caribbean nations is the same as the procedure for making a domestic long distance call.* (www.fcc.gov)
lose one's way v. a se rătăci
lowest fare guarantee n. promisiunea agenției de a aplica cele mai mici prețuri la confirmarea rezervării
low-cost carrier n. navă aeriană ieftină (cu prețuri scăzute); *Europe's low-cost carriers have increased passenger numbers by 12% a year.* (economist.com)
low season n. extra-sezon; *Low season typically occurs during the rainiest, coldest months.* (www.shermanstravel.com)
loyalty scheme n. reducere de preț (datorită loialității față de firmă)
luggage rack n. suport pentru bagaje
luxury hotel n. hotel de lux; *Treat yourself to a luxury hotel at affordable prices with lastminute.com.* (lastminute.com)

M

management report n. raport întocmit de agențiile acreditate cu indicații privind călătoria cu avionul, cazarea la hotel sau închirierea unei mașini
maximum weight n. greutatea maximă admisă; *The maximum weight permissible for a single piece of baggage is 32 kgs.* (www.airindia.in)
meet and greet n. servicii de întâmpinare și asistare a clienților la sosirea într-un oraș; *A meet and greet service is an alternative to the shuttle service offered by several of our car parks.* (www.parkvia.com)
meeting fare n. reducere de preț la biletul de avion pentru călătorii care urmează să participe la același eveniment/aceeași întâlnire
meeting rate n. preț negociat oferit de un hotel participanților la o întâlnire de afaceri, conferință etc.

midscale hotel n. hotel de nivel mediu; *Trump Hotels, the brand run by President Donald Trump's two sons, has announced that it will start a new mid-scale brand.* (www.usatoday.com)

mileage allowance n. numărul de kilometri parcurși de o mașină închiriată, peste kilometrajul admis

mileage charge n. taxă percepută pe fiecare kilometru cu care s-a depășit limita admisă la închirierea mașinii; *Should you exceed the agreed mileage limit, however, you're likely to be stung with an excess mileage charge for every additional mile.* (www.parkers.co.uk)

mileage n. distanță în mile, kilometraj

minibar n. minibar (în camera de hotel a clientului); *As hotel chains revamp rooms, things like the minibar, desks and closets are disappearing.* (www.nytimes.com)

motor hotel n. motel

N

name-labelled baggage n. bagaj etichetat cu numele călătorului

natural attraction n. atracție turistică nealterată de mâna omului; *Although Texas has some of the largest cities in the United States, it is also home to some of the country's most impressive natural attractions.* (www.tripsavvy.com)

net fare/rate n. preț net (al unui bilet sau serviciu, fără comisionul agentului și fără impozite)

no-frills adj. fără pretenții, fără servicii suplimentare, dar la un cost redus; *Britain is not the only country to operate no-frills airlines.* (theguardian.com)

no show n. călător sau client care nu reușește să anuleze o rezervare nefolosită, neprezentare la hotel; *Applicable fees and taxes (including tourist/city tax) may be charged by the Supplier in the event of a no-show or cancellation fee.* (booking.com)

O

occupancy n. grad de ocupare, mod de folosire a unei camere (single sau double); *The double room for single occupancy is a double room destined to only one person* (www.colombahotel.com)

open ticket n. bilet fără loc, nerezervat; *Air Arabia does not have an open ticket policy, instead, if you cancel your reservation with us -the amount that you have paid will be retained in a form of Air Arabia Credit after*

deducting the cancellation charges and all other applicable charges.
(www.airarabia.com)

overbooking n. confirmarea mai multor locuri sau camere rezervate peste capacitatea reală (de teama clienților ce pot să nu se prezinte – no show); *The agency received a complaint about Air Canada's overbooking policies in December 2011 from Gabor Lukacs, a former maths professor at the University of Manitoba who has repeatedly taken on Canada's airlines.* (economist.com)

overcharge v. a încasa la suprapreț

overhead compartment / bin n. compartiment pentru bagajele de mână (aflat deasupra locurilor într-un avion); *If you're looking for a way to aggravate a flight attendant, put your suitcase in the overhead bin lengthwise.* (www.travelandleisure.com)

override n. comision suplimentar acordat drept bonus agenților de călătorii pentru vânzări suplimentare; *So the airlines, for the small amount of override commissions they are paying, see it is a great return on investment for them to capture that market share as well.* (www.travelpulse.com)

overseas trip n. călătorie în străinătate; *Yet since the Chinese government sanctioned overseas leisure trips in 1997, tourism has grown hugely.* (economist.com)

P

package n. bilet cu servicii incluse (vândute la un singur preț); *We booked an all-inclusive package that covers all travel costs.*

package tour n. excursie care oferă o multitudine de servicii prestabilite și preplătite; *to purchase a package tour*

packager n. organizatorul unei excursii cu servicii complexe, de obicei la mai multe destinații

passenger cabin n. cabina de pasageri; *Any baggage you take with you in the passenger cabin represents hand baggage.* (www.tarom.ro)

passport n. pașaport; *As more nations adopt biometric passports, there should, in theory, be scope for further relaxation of restrictions.* (economist.com)

passport number n. număr de pașaport

peak fare / rate / season n. preț / sezon de vârf; *Peak fares apply from 06:30 to 09:29 and from 16:00 to 18:59 Monday to Friday (excluding public holidays).* (travel.stackexchange.com)

per diem/daily allowance n. diurnă; *Business travellers receive a daily allowance per calendar day as compensation for extra expenses for meals during the business trip.* (www.reisen.uni-kiel.de)

personal property insurance n. asigurare pentru bunurile personale

porter n. hamal

prepaid ticket n. bilet achiziționat pentru un client aflat în altă localitate/țară; *Bus and rail operators may offer their own prepaid tickets which could give you better value for your journey.* (www.merseytravel.gov.uk)

private hotel n. hotel privat

profile n. baza de date întocmită de un agent despre un client

purser n. șef de cabină; *She had worked as a flight attendant for about two years for two large operators before joining the operator as a purser.* (http://tsb.gc.ca/)

R

rack rate n. prețuri de bilete sau cazare oficiale/publicate; *Everyone should be able to save 10 percent, and sometimes as much as 50 percent off the "rack rate," or walk-in price, at most hotels.* (www.nytimes.com)

rail terminal n. terminal feroviar

rate desk n. departament care calculează prețul biletului unor itinerarii complicate

reception n. recepție; *The reception desk is open from 5 p.m till 11 p.m.*

receptionist n. receptioner

reconfirmation n. reconfirmarea rezervării

rental car n. mașină de închiriat; *Hertz now offers additional rental car drivers for you to share the driving!* (www.hertz.com/rentacar)

rental charge n. taxă de închiriere (a unei mașini)

resort hotel n. hotel într-o stațiune; *The resort hotel is a luxury facility that is intended primarily for vacationers and is usually located near special attractions, such as beaches and seashores* (www.britannica.com)

retailer n. agenție de turism care oferă servicii en-detail

reverse charge call n. apel telefonic cu taxă inversă; *I have just been landed with an outrageous amount for a three-minute reverse-charge call made by my son from Brazil in an emergency.* (www.theguardian.com)

right/left hand lane n. banda întâi/a doua (a unei autostrăzi)

room tax n. impozit guvernamental sau local impus pe prețul unei camere de hotel

round/return trip n. călătorie dus-întors; *One-way airfare is almost always more expensive than a round-trip ticket.* (traveltips.usatoday.com)

roundabout n. sens giratoriu; *Now it is the turn of the roundabout, a humble road-junction improvement which is invading the French landscape and unsettling the order of things.* (economist.com)

S

scheduled flight n. cursă regulată; *Whether business or pleasure takes you to the Isle of Man, Jersey and Belfast start your journey with a scheduled flight from Gloucestershire Airport.* (www.gloucestershireairport.co.uk)

security check n. serviciul de securitate a unui aeroport, controlul de securitate; *In an era of strict security checks and other inconveniences for air travel, one American airport is making a sharp move in the opposite direction.* (economist.com)

segment n. bucată de drum/traseu parcurs

shuttle service (to the airport) n. cursă regulată de autobuz sau tren (la aeroport); *Campus shuttle service runs during the undergraduate school year and is off for all undergraduate breaks and holidays.* (www.creighton.edu)

sight-seeing trip n. excursie de agrement, de vizitare a împrejurimilor

sign n. indicator; *One involves extracting features like bridges, road signs and guard rails from images shot by the mapping vehicle, and then comparing them to what the car sees through its own cameras.* (economist.com)

single trip / one-way n. călătorie (numai) dus

slip road n. șosea de intrare pe autostradă; *Slip roads are roads intended to help you increase your speed when joining a carriageway, or more often a motorway.* (finelinedrivingacademy.co.uk)

slow train n. tren personal

smoker/non-smoker adj. (clasa) fumători/nefumători

soft-dollar savings n.pl. economii realizate în timpul unei călătorii (datorită reducerilor); *University travel costs can be reduced by Consolidating volume with partner agency and with airlines to negotiate services, soft-dollar savings, and achieve deeper discounts.* (www.uwgb.edu)

split ticketing n. eliberarea a două bilete dus în loc de un bilet dus-întors, în dorința de a economisi

standby n. categorie de călători care dețin bilete de avion, dar fără loc rezervat; *Both an art form and a gamble, flying standby requires patience, flexibility and the willingness to smile in the face of adversity.* (thepointsguy.com)

star hotel n. hotel cotelat cu un anumit nr. de stele (de trei, patru, cinci stele)

start date n. data plecării în călătorie

stopover n. întrerupere a călătoriei, escală; *A stopover allows you to stay in a connection city for greater than 24 hours and less than the duration of your trip.* (theflightdeal.com)

stowage n. camera de bagaje (într-un avion); *Shrinking the seatback pocket and placing tray stowage higher on its seats has already helped Germany's Lufthansa increase seating on its Airbus A320 fleet from 150 to 168, says Samuel Engel of ICF International.* (economist.com)

surcharge n. adaos la prețul oficial/publicat(hotărât de vânzător sau guvern)

T

take off v. a decola; *A Boeing 747 can consume a tonne of fuel and emit several tonnes of carbon dioxide during an average 17-minute taxi to take-off.* (economist.com)

take-off n. decolare; *Please remain seated during takeoff.*

taxi/train fare n. costul unei călătorii cu taxiul, cu trenul etc.; *America's local authorities, like their counterparts in many parts of the world, issue far too few taxi licences and rigidly regulate taxi fares.* (economist.com)

ticket provider/supplier n. furnizor de bilete de călătorie

tourism industry n. industria turistică; *Political upheaval, air crashes and fears over security at ancient sites have devastated the country's tourism industry.* (www.theguardian.com)

transfer n. escală/schimbare

travel abroad v. a călători în străinătate; *If you don't have a company phone that's already set up for international travel, or you simply want to bring your personal phone with you when you travel abroad, it helps to know a few things.* (economist.com)

Travel Advisory n. listă cu precauțiile și avertismentele privind o anumită țară de destinație

travel agency n. agenție de voiaj; *Liberty Travel has over 60 years of experience as a travel agency providing amazing deals for your dream vacation with experienced, friendly travel experts.* (www.libertytravel.com)

travel agent n. agent de turism /angajat al unei agenții de turism; *When it comes to internet booking, many airlines do not see their interests as being aligned with those of travel agents.* (economist.com)

travel arrangements n.pl. demersuri făcute pentru pregătirea unei deplasări; *Choose to fly to the UK or direct to an airport relevant to the area you wish to explore, and we'll organise the remaining travel arrangements for you.* (www.inntravel.co.uk)

travel authorisation n. ordin de deplasare, delegație

travel costs n. cheltuieli de călătorie; *HSBC wants its employees to start cutting travel costs, Lee Whiteing, a travel manager for the banking giant, told attendees at the 2011 Business Travel Conference last week.* (economist.com)

travel insurance n. asigurare de călătorie; *Travel insurance can minimize the considerable financial risks of traveling: accidents, illness, missed flights, canceled tours, lost baggage, theft, terrorism, travel-company bankruptcies, emergency evacuation, and getting your body home if you die.* (www.ricksteves.com)

travel light v. a călători fără bagaje, cu bagaje puține; *In the case of baggage fees, people who travel light used to pay higher fares to cover the costs of those who can't leave anything behind.* (economist.com)

travel n. călătorie, voiaj; *Many of us have found ourselves trying to explain to friends and colleagues that, no, business travel isn't as fun and glamorous as it seems.* (economist.com)

travel on business v. a călători în interes de serviciu, cu afaceri; *Employers are required to make suitable and sufficient risk assessments for employees who travel on business.* (www.aig.com)

travel quote n. oferta/lista de prețuri (a unei agenții de voiaj)

travel restrictions n.pl. restricții de călătorie; *On March 7th—the day after the president signed the new version of his travel restrictions—Mr Abdi attended a celebration of “new Americans” at Georgia’s state capitol. Troupes from the Andes and Laos danced in resplendent costumes.* (economist.com)

travel route n. traseu, itinerariu

traveller’s cheque n. cec de călătorie, *Travellers cheques are safe and easy to use and accepted at thousands of locations around the world.* (www.travelex.co.uk)

trip n. călătorie, excursie, voiaj

trolley n. cărucior pentru bagaje; *In Amsterdam’s Schiphol airport, a dozen kilos come to light when a luggage trolley, quite by chance, splits the Suriname diplomatic bag.* (economist.com)

U

unclaimed luggage n. bagaj nerevendicat de călători; *Lost or unclaimed luggage is a serious issue for airlines and passengers.* (traveltips.usatoday.com)

- unlimited mileage n.** dreptul de a conduce o mașină închiriată un număr nelimitat de kilometri fără a plăti taxe suplimentare; *Sixt rent a car offers unlimited mileage on select vehicles at our worldwide branches.* (www.sixt.com)
- upgrade n.** a obține o clasă superioară de servicii (de zbor etc.) *Book a My Time vacation and receive extras like expedited check-in and check-out; room upgrades; spa, food and beverage, or resort credit; and early check-in or late check-out.* (www.libertytravel.co);
- upgrade v.** a obține o clasă superioară de servicii (de zbor etc.),
- upscale hotel n.** hotel scump/de lux; *Sonia has recently moved from Slovenia to Turin, Italy, where she works as a chambermaid in an upscale hotel.* (nytimes.com)

V

- validity of ticket n.** perioada de valabilitate a unui bilet
- valise n.** valiză mică
- value season n.** perioadă în afara sezonului; *If saving money is one of your considerations, you'll want to take a look at which dates have value season rates.* (disneyparksmomspanel.disney.go.com)
- venue n.** sediu, loc de desfășurare a unui eveniment; *Focused on evening wear, the baroque richness and detailed workmanship reflected the gilt-embossed walls of the venue.* (nytimes.com)
- visa n.** viză; *to apply for / to obtain a visa*

W

- waitlist n.** listă de așteptare (pentru eliberarea unui loc la un zbor)
- walking tour n.** drumeție; *Others are more forgiving and point to the number of activities on offer, from cooking classes and walking tours in Hanoi to fishing boat rides in coastal Nha Trang.* (economist.com)
- water park n.** complex turistic care oferă facilități pentru sporturi de apă; *A new water park, a 4D cinema and a dolphinarium have followed, along with riverside parks, residential skyscrapers and a new airport terminal, which opened last month.* (economist.com)
- weight limit n.** limită de greutate a bagajului; *The maximum weight of an additional piece of ski or snowboarding equipment must be within the relevant weight limits of the respective travel class.* (mobile.lufthansa.com)
- wholesaler n.** firmă de turism care oferă agențiilor servicii spre vânzare

window of convenience n. două ore – marja de timp ideală înaintea oricărei plecări sau sosiri

world heritage site n. sit înregistrat în patrimoniul UNESCO; *The main characteristic of the world heritage sites in Japan is that many of them are supported by the country's diverse natural environment and its climate with four seasons, for which there are few equals in the world.* (www.jnto.go.jp)

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