

## 6.1 GELD UND FINANZEN

The company's **income** fell last year.

**income**  
[money coming into a business]



The initial **expenditure** on technology was huge, but now we can work faster.

**expenditure / outlay**  
[an amount of money spent]



We have a large **budget** for this movie, so the effects will be amazing.

**a budget**  
[the amount of money that is available to spend on something]



We must do all we can to avoid **getting into debt**.

**to get into debt**  
[to get into a situation where you owe people money]



The bank charges for **overdrafts** now.

**an overdraft**  
[extra money the bank allows you to spend]



The **profit margin** on these T-shirts is huge!

**a profit margin**  
[the difference between the cost of making or buying something and what it's sold for]



We need to sell two cars to **break even**.

**to break even**  
[to earn just enough to cover the costs of producing a product]



We haven't sold enough pineapples. We've **made a loss**.

**to make a loss**  
[to lose money by spending more than you earn]



We need to make sure the **accounts** are always up to date.

**accounts**  
[records of money paid into and out of a business]



High **overheads** make this business difficult to run.

**overheads**  
[the regular costs of running a business, such as wages]



I'm selling these earrings at **cost** to attract customers.

**cost (US) / cost price (UK)**  
[a sales price that covers the costs of producing an item without making a profit]



The prices **peaked** in June, but they're down now.

**to peak**  
[to reach the highest point]



When the CEO left, the company's value **dropped**.

**to drop**  
[to fall, especially in worth or value]



Changes in the **exchange rate** make the market uncertain.

**the exchange rate**  
[the amount of one currency that you get when you change it for another]



Thankfully, there was an **upturn in the market**.

**an upturn in the market**  
[a change to more positive business conditions]



Our clients need to pay now or we will have a **cash flow** problem.

**cash flow**  
[the rate at which money comes into and goes out of a business]



It's always hard to see a company **go out of business**.

**to go out of business**  
[to no longer be able to exist as a business]



We need to **undercut our competitors** or we will lose customers.

**to undercut competitors**  
[to charge less than others who sell the same goods or services as you]



Our **sales figures** have improved consistently each year.

**sales figures**  
[the amount or value of total sales over a particular period]



Everyone suffered because of the **economic downturn** last year.

**an economic downturn**  
[a major decline in economic activity]

