



## Glossary

## A-B

<b>Accountable</b>	To be held responsible for something.
<b>Accountant</b>	A trained professional whose job it is to inspect financial accounts (records).
<b>Accounts</b>	A report, description or record of something.
<b>Accounts payable</b>	The Department responsible for collecting money owed to a company.
<b>Accuracy</b>	Ensuring work is correct and exact.
<b>Actioned</b>	To take action on something.
<b>Adaptability</b>	The ability to adjust to new situations and environments.
<b>Administrative skills</b>	The ability to put your communications, organisation and computing skills in place.
<b>Advertising</b>	Creating promotional campaigns such as adverts on television, radio and in the press that advertise a company's products and services.
<b>Advertising agencies</b>	This is a service a business provides in creating advertising campaigns for its customers. Some large businesses may have an internal agency that creates all of its advertising while other smaller businesses might outsource this, see Outsource below.
<b>Analyse/Analysis</b>	To review and question information and form opinions based on it.
<b>Analyst</b>	A person who conducts analysis in a particular field.
<b>Analytical skills</b>	The ability to analyse and digest difficult information and solve problems.
<b>Annual budgets and reports</b>	These are financial statements released annually (the same time each year) showing how the company is performing.
<b>Appoint</b>	To assign a role or job to someone.
<b>Aspirations</b>	A hope or goal to achieve.
<b>Assertive</b>	A confident and positive attitude.
<b>Attitude</b>	A way of thinking or feeling.
<b>Attributes</b>	A characteristic and quality of someone and is something inherent in them.
<b>Automated Teller Machines (ATM)</b>	ATMs can be referred to as cash machines or cash points and are found in many public places in the UK and overseas. They enable you to check your bank balance and take out money (usually between £10 and £250) from your bank account using your cash card and PIN (Personal Identification Number).
<b>Balance sheet</b>	A financial document showing money coming in and out of a company. The money going out should not be more than the money going in, to enable the sheet to 'balance'.
<b>Bank</b>	An organisation that offers a range of financial services (e.g. interest on savings, loans, mortgages).
<b>Behaviour</b>	A way of acting or conducting yourself.
<b>Best practice</b>	An agreed method of doing something well.
<b>Board level (decisions)</b>	Decisions taken by the Board of Directors only.



### Glossary

### B-C

<b>Board of Directors</b>	An elected or appointed body of individuals who direct the policies and oversee the management of an organisation.
<b>Board of Trustees</b>	Similar to a Board of Directors but usually operates within a non-profit organisation.
<b>Bona Fide</b>	A Latin word which means to have acted honestly and in good faith.
<b>Bonus scheme</b>	An internal system that awards employees with bonuses for good performance.
<b>Bookkeeper</b>	The occupation of keeping financial records for a company.
<b>Bought ledger</b>	A place (book or computer program) that logs all of a company's expenditure in one place.
<b>Branch network</b>	The network or group of branches taken together.
<b>Brand</b>	The company image and reputation.
<b>Branded marketing</b>	Marketing of products or services that reflects the company's brand and promotes it.
<b>Bridge (between two offices)</b>	A name given to a way of communicating between two offices.
<b>Budget</b>	Plan to help manage money by showing income and expenditure over a period of time.
<b>Building Society</b>	A financial company that offers similar services to a bank (e.g. letting you save or borrow money) but is owned by its members (customers).
<b>Business area/s</b>	Individually defined areas of a company/business. These will vary from company to company.
<b>Business awareness</b>	See Commercial knowledge and Commercial skills below.
<b>Business loan</b>	A specialised loan for a business.
<b>Business measure</b>	Ways and methods of quantifying the business to see how well it is performing.
<b>Business needs and objectives</b>	The needs of the business in order to help it meet its aims and objectives.
<b>Business reputation</b>	The estimation and regard that a business is held in by others.
<b>Business savvy</b>	Showing commercial knowledge and awareness.
<b>Business to Business (B2B)</b>	Commercial transactions between businesses.
<b>By-laws (company)</b>	The internal rules and regulations that govern the Board of Directors.
<b>Capability</b>	The ability to do something.
<b>Career progression</b>	The upward movement through a career by developing skills, increasing knowledge and gaining experience.
<b>Coaching</b>	To train or instruct someone else.
<b>Commercial knowledge</b>	A good understanding and knowledge of the commercial world and the needs of the business.
<b>Commercial lending</b>	Lending money to other commercial businesses.
<b>Commercial skills</b>	The ability to put your knowledge and understanding of the commercial world into practice.



## Glossary

## C

<b>Commission (pay)</b>	A set amount paid to employees for selling products and services (usually in addition to their pay or salary).
<b>Commitment</b>	A pledge, agreement or undertaking.
<b>Communication</b>	A way to share information with other people. Communication can come in many different forms including written, spoken and through expressions and body language.
<b>Community</b>	A group of people sharing a common environment, culture or interest (e.g. locally or globally).
<b>Company strategy</b>	The ways and methods in place for the company to meet its business objectives.
<b>Compelling</b>	Inspires interest and attention.
<b>Compensation</b>	Something (normally money) awarded to someone who has suffered a wrong or loss.
<b>Competitor/s</b>	Competing businesses who sell the same or similar products or services to your business.
<b>Complaint</b>	A statement that a situation is unsatisfactory.
<b>Complex/Complexities</b>	Many different components or parts are involved.
<b>Compliance</b>	To act in accordance with set rules or procedures. The Compliance Department is responsible for ensuring all of a company's work complies with the rules and laws that govern it.
<b>Condense</b>	To make something smaller.
<b>Confidential</b>	Information that needs to be kept private.
<b>Conflict of interest</b>	A situation where there are conflicting (opposing/opposite) interests that might motivate the final outcome.
<b>Constituencies</b>	A group of voters grouped into one specific area and represented by an elected Member of Parliament.
<b>Consumer/s</b>	A person or group who uses goods or services.
<b>Consumption</b>	The using up of something.
<b>Contract/Contract terms</b>	A legally binding document is a contract. Contract terms set out rights and obligations to be performed by both parties of the contract.
<b>Contractor/s</b>	A person or company who you have an agreement with for the supply of goods or services.
<b>Corporate Philanthropy</b>	The act of giving back to the community through donating profit and resources.
<b>Corporate Social Responsibility (CSR)</b>	How a business matches its behaviours and values to all of its stakeholders including the communities within which it works.
<b>Cost efficient</b>	Being economical in terms of goods and services.
<b>Cover letter</b>	An introductory letter to accompany your CV highlighting your key attributes and skills for the role.



## Glossary

C-E

<b>Credit card</b>	A small plastic card used instead of coins or paper money to buy things. You buy, and then pay for them later when you receive your credit card statement.
<b>Cultivate</b>	To encourage something to grow or become more common.
<b>Culture</b>	The atmosphere within an organisation that reflects its beliefs, values and goals.
<b>Curriculum Vitae (CV)</b>	A document showing an individual's education and work history.
<b>Customer</b>	The person or organisation who purchases goods or services from another.
<b>Customer satisfaction</b>	A method of measuring how happy customers are with the service they have been provided, see Customer service below.
<b>Customer service</b>	The service provided to customers before, during and after they use a service or purchase a product.
<b>Data</b>	Information collected together to be analysed.
<b>Data analysis</b>	A process of looking for patterns within the data and extracting useful information
<b>Data entry</b>	Entering data onto a computer system.
<b>Decision-making and voting authority</b>	The authority to make decisions and to vote on a topic.
<b>Demonstrate</b>	To show something clearly.
<b>Department Director</b>	The director in charge of a department with overall responsibility for how that department works and is performing.
<b>Departments</b>	These are divisions or entities that form roles and tasks within an organisation.
<b>Devise</b>	To come up with something or a way to achieve a goal.
<b>Direct marketing</b>	Selling products or services directly to the public.
<b>Discretion</b>	Acting in a way that does not cause distress or offense to others.
<b>Discriminated</b>	To treat someone less favourably than others because of their race, colour, nationality or sex.
<b>Dispute resolution</b>	The act of resolving a conflict in the least confrontational way.
<b>Diversity</b>	Understanding, respecting and accepting that each individual is unique and appreciating our differences.
<b>Dividend</b>	Money from a company's profits paid to people with shares in the company.
<b>Divisional Director</b>	The director in charge of an area or division of the company.
<b>Economic background</b>	An individual's or company's financial background.
<b>Economist</b>	An expert in economics.
<b>Educational background</b>	An individual's education history and achievements.
<b>Effective</b>	Successful in producing the desired result.
<b>Efficient</b>	Achieving maximum results with little wasted resources.



## Glossary

E-F

<b>Electronic transfer (money)</b>	Payment carried out via the Internet or a building society or bank's Intranet.
<b>Employability skills</b>	The abilities and skills that make an individual more employable e.g. communication, people management, etc.
<b>Employee</b>	A person who is hired to work in return for money (remuneration).
<b>Employee deductibles</b>	Agreed deductions from an employees pay. These might be for items such as uniform costs or extra holiday days.
<b>Employee engagement</b>	Actively involving employees in a certain project.
<b>Employee handbook</b>	A guide book given to new employees explaining important information about the company.
<b>Employee records</b>	Confidential records of an employee's work history including illnesses and holidays taken as well as qualifications and details of pay.
<b>Engage/Engagement</b>	To involve someone in a project.
<b>Enquiries</b>	Asking for information about something.
<b>Enthusiasm</b>	A positive attitude towards work or projects.
<b>Entrepreneurial</b>	Unique ideas designed to make money.
<b>Environmental impact</b>	The impact something has on the environment.
<b>Escalation</b>	Taking a project through to completion by dealing with all problems as soon as they arise with the most senior individual who can resolve them.
<b>Essential</b>	When something is necessary or needed.
<b>Evidence</b>	Anything that is used to demonstrate the truth of something.
<b>Executive Director</b>	A working director of a company who is also employed by that company.
<b>Expenditure</b>	The amount of money spent on goods or services.
<b>Expense claim</b>	A claim for expenses which have occurred through work e.g. travel expenses to a work meeting.
<b>Expert</b>	A person with comprehensive knowledge of a particular subject.
<b>External stakeholder</b>	An individuals who is not part of the company but who has an interest in the decisions made by it.
<b>Feedback</b>	Information, constructive comments and criticism on work used as a basis for improvements.
<b>Field expert</b>	An expert in a certain field or area e.g. an oil expert.
<b>Financial planning</b>	A plan for spending and/or saving.
<b>Financial report</b>	A report detailing financial information.
<b>Financial services</b>	Services that help individuals and organisations to manage their finances.



## Glossary

F-I

<b>Financial Services Authority (FSA)</b>	An independent non-governmental body that regulates the finance industry in the UK.
<b>Financial Services Industry</b>	The collection of companies that specialise in financial products and services.
<b>First time buyer</b>	An individuals who is buying a home for the first time.
<b>Forecast</b>	To predict or estimate a future pattern.
<b>Fraud</b>	A crime where people have tricked or lied to others, or to an organisation, to get money.
<b>Full-time</b>	Working or employed for the full working day (normally 9am to 5pm).
<b>Further education</b>	Education or training after the age of 16 that leads to a formal qualification.
<b>Goals</b>	Set objectives to be achieved.
<b>Graduate scheme</b>	A training scheme specifically designed for recent university graduates to help them develop the skills they need to do a job.
<b>Grievance</b>	A formal complaint.
<b>Hardware</b>	The physical parts of a computer and other IT equipment (e.g. PC's, monitors, etc.).
<b>Hobbies and interests</b>	An individual's interests outside of work.
<b>Holiday pay</b>	Payment made to an employee in contracted circumstances with an employer. Holiday pay is payment for time off during agreed holiday periods.
<b>Impartial</b>	Being objective and fair.
<b>Implement</b>	To put something into action.
<b>Incorporating the business</b>	The process of forming a new corporation, see Corporation above.
<b>Industry</b>	A branch of economic or commercial activity.
<b>Influence</b>	The ability to persuade others to agree with you.
<b>In-house</b>	The process of doing work within the company and not outsource it to an external organisation or individual, see below for Outsource.
<b>Initiative</b>	The ability to assess and begin things before others.
<b>Insurance</b>	Financial protection against loss or harm.
<b>Intellectual Property Rights</b>	A legal term used to describe different legal rights over creative works.
<b>Interaction</b>	Action or collaboration between two or more departments.
<b>Internal client</b>	Work completed between different individual departments which are all part of the same company.
<b>Internal stakeholders</b>	An individual with a vested interest in something, internal stakeholders include employees, managers and shareholders.
<b>Internal systems</b>	Policies and methods of doing things inside of an organisation or business.
<b>Interpersonal skills</b>	The ability to work well with other people, see also People skills.



### Glossary

I-M

<b>Interpret</b>	To explain the meaning of something.
<b>Interview</b>	A formal assessment of a candidates suitability for a role.
<b>Interview feedback</b>	Feedback from an interview telling the candidate which areas they performed well on and which they did not.
<b>Interviewer</b>	An individual conducting an interview. There may be one interviewer or a panel of more than one individuals.
<b>Intranet</b>	An internal company computer network for authorised individuals only.
<b>Invoice</b>	An itemised bill for goods or services issued by the seller to the buyer to be paid by the due date shown on the invoice (normally within 30 days of the date the invoice was issued/raised).
<b>IT strategy</b>	The process of setting policies and methods of getting IT related work completed.
<b>IT systems</b>	Planned IT policies and methods of getting IT related work completed.
<b>Job opportunities</b>	New opportunities of work.
<b>Job specification</b>	The specific duties and responsibilities of a role.
<b>Key achievements</b>	Specific achievements in ones career.
<b>Leadership programmes</b>	A program of study and activities designed to build leadership skills.
<b>Legal entity</b>	An individual or organisation that is legally able to enter contracts and be sued as if it were a real person.
<b>Legal issue</b>	Legal conflicts or areas of potential conflict.
<b>Legal obligation</b>	Legal duties owed by an individual.
<b>Legally responsible</b>	Responsible by law for something.
<b>Liaise</b>	Work with another individual or department on a project.
<b>Life cycle of employees</b>	A formal way to assess an employee's stage within the company, from hiring them to the end of their term with the company.
<b>Loan</b>	Money lent to a person or organisation.
<b>Lobby</b>	Seeking to influence public figures and Government officials.
<b>Logistics</b>	The organisation or coordination of a larger event or series of events in order to reach an end result.
<b>Maintaining</b>	To keep something at the same level.
<b>Management trainee</b>	An individual who is training to become a manager.
<b>Manager</b>	Someone who is responsible for controlling and directing staff and looking after a business section or department.
<b>Managing Director (Chief Executive Officer)</b>	The Managing Director is the head of the company with overall responsibility for its running.



### Glossary

### M-0

<b>Manually</b>	To do something by hand.
<b>Market</b>	A defined area of the entire market place where your businesses products or services will be most popular.
<b>Marketing</b>	The way a business promotes and sells its products and services.
<b>Marketing strategy</b>	A planned route to promote a certain product or service.
<b>Maternity/paternity pay</b>	Payment made to an employee in contracted circumstances with an employer. Maternity or paternity is payment for a female or male due to the pregnancy of the female.
<b>Media enquiries</b>	Enquiries from members of the press (media).
<b>Meeting minutes</b>	Detailed notes from a meeting showing exactly what was said and by whom.
<b>Members of the Board</b>	Directors of the company who sit on the Board of Directors.
<b>Mentor</b>	An experienced person who acts as a guide to a less experienced person, helping them to develop.
<b>Merchandise</b>	To promote a product with marketing and publicity.
<b>Mergers and Acquisitions (M&amp;A)</b>	Buying, selling and combining of different companies in order to strengthen and help grow the acquiring (buying) company.
<b>Monitor</b>	To check the progress of something and ensure that it is ready on time.
<b>Mortgage</b>	A loan from a building society or a bank when someone wants to buy a property.
<b>Mortgage provider</b>	The business (e.g. building society or bank) supplying the mortgage.
<b>Mortgage statement</b>	A financial statement showing the amount of money owed on a mortgage.
<b>Motivational skills</b>	The ability to motivate and inspire other people.
<b>Members of Parliament</b>	An elected Member of Parliament who sits in the House of Commons.
<b>Nationwide and it's group</b>	Nationwide Building Society including all of its elements, business areas and trading companies.
<b>Negotiate</b>	Trying to reach an agreement.
<b>Network/Networking</b>	To develop contacts by getting to know other people within your area of expertise or business.
<b>News conference</b>	A news event where members of the press are invited to hear an individual or group of people speak on a given topic.
<b>Non-Executive Director</b>	A member of the Board of Directors who is not employed in the day-to-day management of the company i.e. is not employed by the company in any other way.
<b>Numeracy</b>	Being skilled with numbers and Maths.
<b>Obligation</b>	Morally or legally bound to do something.
<b>Officer of the company</b>	An employed member of the company given a specific role.



## Glossary

O-P

<b>On-the-job training</b>	Training provided while doing the job, this allows the individual to learn whilst doing.
<b>Opportunity</b>	A chance or set of circumstances making it possible to do something or to have an advantage.
<b>Organisation (business)</b>	A collective group with a common goal.
<b>Outsource</b>	To obtain goods or services from an outside supplier, see Supplier below.
<b>Overtime</b>	Payment made to an employee in contracted circumstances with an employer. Overtime is payment for work outside of normal working hours.
<b>Part-time</b>	Working or employed for only part of the normal work day.
<b>Payment</b>	The act of being paid or paying for something.
<b>Pension</b>	The amount of money paid regularly to you when you have retired from work. The Government provides the 'state pension' to those who have been working and paying National Insurance Contributions but some people also take out a private pension.
<b>People development</b>	To actively encourage people to make the best of themselves for their own benefit and also for the company's.
<b>People management</b>	The ability to direct and supervise others making them more efficient at their roles.
<b>People skills</b>	The ability to work well with and influence others.
<b>Perception</b>	An individual's or a group's view of something.
<b>Persistent</b>	Continuing on a course of action or with a task despite difficulties and obstacles.
<b>Pigeonhole</b>	To group someone into one role based on their previous experience.
<b>Placement</b>	Set periods of time within a certain role or business area that give the individual experience of that area.
<b>Policy</b>	A suggested or adopted method or action.
<b>Policy maker</b>	An individual responsible for setting and making policy decisions.
<b>Positions of responsibility</b>	A role that requires an individual to take charge of and be responsible for achieving a given objective.
<b>Postgraduate qualification</b>	A further, more advanced qualification awarded to an individual who already has one degree.
<b>Potential</b>	Having the capacity to develop further.
<b>Practical experience</b>	Practical or first-hand experience that help make someone more effective at a particular role or task.
<b>Preference</b>	A preferred (first) choice.
<b>Press coverage</b>	Attention from the media, this could be via the television, radio, internet or written print.
<b>Press release</b>	An official statement issued to the press which gives them information about a particular topic.



## Glossary

P-R

<b>Prioritise</b>	To order things/work in order of the most important thing to be completed.
<b>Private company</b>	A company not traded on the stock exchange.
<b>Private law firm</b>	A commercial law firm that offers its services in return for money (fees).
<b>Process</b>	A series of actions directed towards an end.
<b>Procurement</b>	The act of obtaining goods or services that are needed to enable a company to conduct their business.
<b>Product knowledge</b>	Knowledge and understanding of certain products.
<b>Product</b>	A thing produced by labour and available to buy.
<b>Professional</b>	An educationally trained individual (e.g. a Doctor or Accountant).
<b>Profit</b>	Monetary gain (money gained).
<b>Project management</b>	The act of managing a project from its initial development right the way through to completion.
<b>Promotion</b>	To progress to a higher rank or status.
<b>Proofread</b>	To read through a document and check its accuracy.
<b>Proposal</b>	A suggested route forward for something such as a product or service.
<b>Prospective customer</b>	A potential new customer who may be interested in your product or service.
<b>Public affairs</b>	A term used to describe a company's relationship with those outside its organisation.
<b>Pursue</b>	To actively chase something.
<b>Qualification</b>	A formal award for achievement.
<b>Reactive</b>	To react to a situation or to circumstances. In a business context this relates to be able to quickly react to changes in the marketplace.
<b>Recruitment</b>	The process of finding and selecting qualified people for a job.
<b>Recruitment advertising strategy</b>	The strategy (process) used to advertise employment positions and to ensure that the company attracts the best candidates for each role.
<b>Redundancy/Redundant</b>	The state of no longer being useful or required. Employees are made redundant once they reach retirement age, see below for Retirement.
<b>Referral</b>	A recommendation of something (e.g. a person, product or service).
<b>Regulation</b>	A rule, code of conduct or law prescribed by an authority.
<b>Relationship building</b>	The process of building on a relationship in order to make it more productive.
<b>Relocating</b>	Moving from one area to another.
<b>Report</b>	An account or statement describing a situation.
<b>Reputation</b>	The estimation in which a person or business is held.
<b>Research</b>	Enquiry and investigation into a subject.



## Glossary

R-S

<b>Research and development</b>	The process of researching your customer and the products that they need in order to provide the best possible customer service and experience.
<b>Resource</b>	A resource can include anything from employees, to funds (money) or physical resources such as computer equipment that help employees to do their jobs or non-physical resources such as services.
<b>Responsible/ethical business</b>	A business that cares about the communities that it works in as well as its employees and customers.
<b>Restructuring</b>	If a department or business is restructured that normally entails the change around of roles and even department responsibilities. This is known as a restructure.
<b>Retain</b>	To keep something.
<b>Retirement</b>	The end of ones working life. Once an individual reaches retirement age they leave work and normally collect a state and/or private pension.
<b>Review</b>	The process of looking over something and checking its accuracy.
<b>Role</b>	A position of responsibility, another word used to describe a job title.
<b>Sales target</b>	The target/s that the Sales Team must meet within any given set period of time.
<b>Sales Team</b>	The team in charge of products and service sales.
<b>Satisfied</b>	Content, happy and pleased with an end result.
<b>Savings account</b>	An account with a building society or a bank in which you save money and are paid interest on the amount you save.
<b>Services</b>	An intangible (not physical) good.
<b>Shareholder</b>	An individual who owns shares of stock in a company. They invest money in the company and then own a share of it.
<b>Shares</b>	When a company/organisation divides it's capital into units, each unit is called a share, these are offered for sale to raise capital.
<b>Shift work</b>	Hours of work which are outside of the 'normal' 9am to 5pm working day and which may change from week to week.
<b>Showcase</b>	A setting in which someone or something may be displayed, especially to advantage.
<b>Sick pay</b>	Payment made to an employee in contracted circumstances with an employer. Sick pay is payment for time off of work due to illness.
<b>Social media</b>	Information designed to be communicated through social interaction with others.
<b>Software</b>	The programs used by a computer.
<b>Solicitor</b>	A trained legal expert who provides specialist legal advice and support.
<b>Source</b>	A place, person, or thing from which something comes or can be said to originate from.
<b>Specialism</b>	A particular area of strength.
<b>Specialist software system</b>	Computer programs designed specifically for the company or business.



### Glossary

### S-T

<b>Sponsorship</b>	Supporting someone or something by providing funds, resources or encouragement.
<b>Spreadsheet</b>	A computer program that arranges figures in rows and columns within a grid.
<b>Staff</b>	See Employees above.
<b>Stakeholder/s</b>	Any person, group or organisation who may be affected by a decision made by the company.
<b>Statistical skills</b>	The ability to analyse data.
<b>Statistics</b>	Collecting and analysing numerical data in large quantities.
<b>Strategic/Strategy</b>	A plan designed to bring about an achievement of or a goal.
<b>Strategies and policies</b>	A plan of action or policy designed to achieve an objective.
<b>Strengths</b>	The state of being physically or mentally strong.
<b>Structure</b>	The planned arrangement or organisation of a company.
<b>Subsidiary companies</b>	Smaller companies that form part of, and are owned by, a larger one.
<b>Subsidised meal</b>	A contribution of money towards meals during the working day, offered by some employers.
<b>Supervise</b>	The act of observing and directing the work of another.
<b>Supplier/s</b>	A company or person who provides goods or services.
<b>Sustainability</b>	The ability to maintain resources at their current levels.
<b>Systems</b>	Policies and methods of getting things done in the most effective way.
<b>Tactful</b>	Being considerate when dealing with others.
<b>Talent Management</b>	Attracting highly skilled workers and developing and retaining current workers who will best help the business to do well.
<b>Target</b>	A goal or achievement to be met.
<b>Target audience</b>	A specific group of people at which the marketing message is aimed at.
<b>Tax</b>	A financial charge imposed on individuals and businesses.
<b>Technical ability</b>	Having the knowledge and experience of working with certain technology.
<b>Tenure</b>	The period or term of holding something.
<b>The Bank of England</b>	The UK's central bank, which is responsible for trying to keep the economy stable by setting the base interest rate. This rate influences the rates offered to savers and borrowers by other financial institutions
<b>Time management</b>	The practice of managing and controlling your time well.
<b>Timescale</b>	A period of time within which certain events occur or are scheduled to occur.
<b>Trademark</b>	Officially registered name, symbol, or other distinguishing mark identifying a product.
<b>Transaction</b>	Communication or exchange involving two or more people or businesses.
<b>Transformation</b>	An obvious change normally for the better.



## Glossary

T-Z

<b>Trend</b>	The general direction in which something tends to move.
<b>Utilities</b>	A basic service, such as electricity, gas or water provided by a utility company.
<b>Vocational training</b>	Training for a particular vocation in an industry, trade or agriculture.
<b>Volunteering</b>	To do charitable work for no pay.
<b>Wages</b>	Payment for labour or services to a worker. Wages might be paid by the hour, week or month.
<b>Weaknesses</b>	The state of lacking physical or mental strength in one or more areas.
<b>Work experience</b>	The experience and knowledge gained while employed in a particular occupation.
<b>Work pressure</b>	Stresses related to work such as approaching deadlines and a large work load.