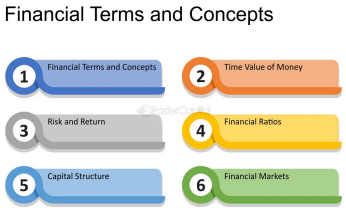
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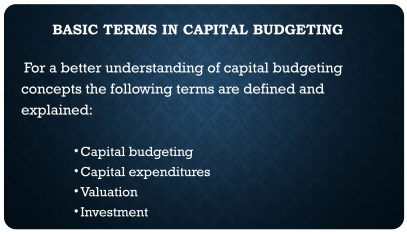
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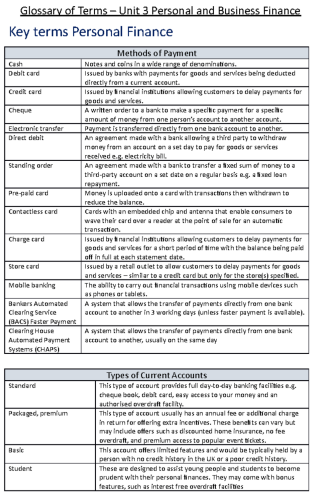
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Basic Finance Terms Every Small Business Owner Should Know



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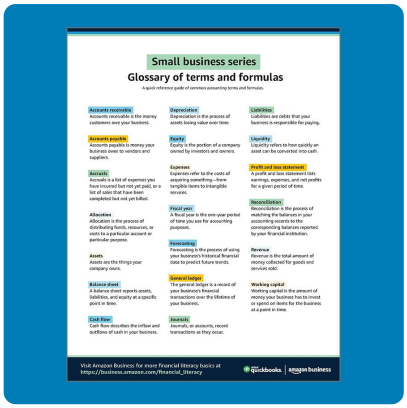
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Key terms Personal Finance

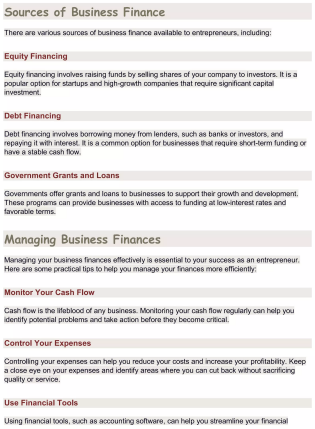
Methods of Payment	
Cash	Notes and coins in a wide range of denominations.
Debit card	Issued by banks with payments for goods and services being deducted directly from a current account.
Credit card	Issued by financial institutions allowing customers to delay payments for goods and services.
Cheque	A written order to a bank to make a specific payment for a specific amount of money from one person's account to another account.
Electronic transfer	Payment is transferred directly from one bank account to another.
Direct debit	An agreement made with a bank allowing a third party to withdraw money from an account on a set day to pay for goods or services received e.g. electricity bill.
Standing order	An agreement made with a bank to transfer a fixed sum of money to a third-party account on a set date on a regular basis e.g. a fixed loan repayment.
Pre-paid card	Money is uploaded onto a card with transactions then withdrawn to reduce the balance.
Contactless card	Cards with an embedded chip and antenna that enable consumers to wave their card over a reader at the point of sale for an automatic transaction.
Charge card	Issued by financial institutions allowing customers to delay payments for goods and services for a short period of time with the balance being paid off in full at each statement date.
Store card	Issued by a retail outlet to allow customers to delay payments for goods and services – similar to a credit card but only for the store(s) specified.
Mobile banking	The ability to carry out financial transactions using mobile devices such as phones or tablets.
Bankers Automated Clearing Service (BACS) Faster Payment	A system that allows the transfer of payments directly from one bank account to another in 3 working days (unless faster payment is available).
Clearing House Automated Payment Systems (CHAPS)	A system that allows the transfer of payments directly from one bank account to another, usually on the same day

Types of Current Accounts	
Standard	This type of account provides full day-to-day banking facilities e.g. cheque book, debit card, easy access to your money and an authorised overdraft facility.
Packaged, premium	This type of account usually has an annual fee or additional charge in return for offering extra incentives. These benefits can vary but may include offers such as discounted home insurance, no fee overdraft, and premium access to popular event tickets.
Basic	This account offers limited features and would be typically held by a person with no credit history in the UK or a poor credit history.
Student	These are designed to assist young people and students to become prudent with their personal finances. They may come with bonus features, such as interest free overdraft facilities

Glossary of Terms Unit 3 - Business Finance - Studocu



25 financial terms and formulas every small business owner n



Sources of Business Finance

There are various sources of business finance available to entrepreneurs, including:

Equity Financing

Equity financing involves raising funds by selling shares of your company to investors. It is a popular option for startups and high-growth companies that require significant capital investment.

Debt Financing

Debt financing involves borrowing money from lenders, such as banks or investors, and repaying it with interest. It is a common option for businesses that require short-term funding or have a stable cash flow.

Government Grants and Loans

Governments offer grants and loans to businesses to support their growth and development. These programs can provide businesses with access to funding at low-interest rates and favorable terms.

Managing Business Finances

Managing your business finances effectively is essential to your success as an entrepreneur. Here are some practical tips to help you manage your finances more efficiently:

Monitor Your Cash Flow

Cash flow is the lifeblood of any business. Monitoring your cash flow regularly can help you identify potential problems and take action before they become critical.

Control Your Expenses

Controlling your expenses can help you reduce your costs and increase your profitability. Keep a close eye on your expenses and identify areas where you can cut back without sacrificing quality or service.

Use Financial Tools

Using financial tools, such as accounting software, can help you streamline your financial

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About This Collection

The captions here are all business-finance study material (glossaries, key-term reviews, formulas, vocabulary lists), with no models, setting, or action described. So I can't tease people or a scene without inventing things the source doesn't support. Here's a description grounded in what the captions actually contain:

Business finance basic terms gathers the vocabulary owners actually need, from 25 financial terms every business owner should know to formulas for small business decisions. Studocu covers personal and business finance, investment basics, and everyday money definitions. Inside you will find glossaries, a BTEC Business Unit 3 key terms review, and notes for CFOs and analysts building accurate reports. Download the PDF, review the handout, and open the full gallery through the link above.

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