

english for the financial sector students

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Enhance your career prospects in the financial sector with our specialized English language program designed for students. Master essential financial terminology, effective business communication, and industry-specific vocabulary to confidently navigate global financial environments. This comprehensive course prepares you for professional success.

Our curated articles bring expert insights across a wide range of academic and professional topics.

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English for the Financial Sector Student's Book

Providing at least 50 hours of classroom material, this course builds financial language and teaches students about key financial concepts. English for the Financial Sector also focuses on the communication skills necessary for working effectively within the industry. It covers a wide range of financial topics, including retail and investment banking, accounting, trade finance, and mergers and acquisitions. A Teacher's Book and Audio CD are also available.

English for the financial sector. Student's book audio-CD

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English for the financial sector. Teacher's book

Financial English is a language practice book for anyone learning about or working in finance. It is designed for students preparing for careers in business and finance as well as for people already working who wish to improve their English in this specialised field. It is suitable for learners at Intermediate level and above. The book can be used as the core material for a course, and also by students working alone. Financial English covers: -Numbers -Accounting -Banking -Corporate Finance -Trade and Economics. The units present and explain the fundamental concepts of the different areas of finance, and define essential vocabulary and terminology, as well as common financial idioms and metaphors. Financial English contains a full answer key.

English for the Financial Sector

BPP Learning Media's ICFE Workbook is the ideal companion to assist students with technical English learning and to gain certification of their abilities which are recognised by thousands of educational organisations and employers worldwide.

Financial English

Entries cover the vocabulary used in banking, money markets, foreign exchanges, public and government finance, and private investment and borrowing, and much more. Feature entries have been included in this edition for the fuller explanation of topical and complex areas. -- From publisher's description.

Financial English

A reading, speaking, listening and writing course for learners with at least an upper-intermediate level of English who need to understand and express the key concepts of business and economics.

Cambridge International Certificate in Financial English (Icfe)

The late seventeenth century was a crucial period in English financial history. A host of joint-stock companies emerged offering the opportunity for investment in projects ranging from the manufacture of paper to the search for sunken treasure. Driven by the demands of the Nine Years' War, the state also employed innovative tactics to attract money, its most famous scheme being the incorporation of the Bank of England. This book provides a comprehensive study of the choices and actions of the investors who enthusiastically embraced London's new financial market. It highlights the interactions between public and private finance, looks at how information circulated around the market and was used by speculators and investors, and documents the establishment of the institutions - the Bank of England, the national debt and an active secondary market in that debt - on which England's financial system was built.

A Dictionary of Finance and Banking

This book's prime audience is government policy-makers. It provides a policy framework for governments to increase micro, small and medium enterprises' access to financial services?one which is based on empirical evidence from around the world. Financial sector policies in many developing countries often work against the ability of commercial financial institutions to serve this market segment, albeit, often unintentionally. The framework guides governments on how to best focus scarce resources on three things: ? developing an inclusive financial sector policy; ? building healthy financial ins

English for Business Studies Teacher's Book

In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at www.worldbank.org/globalfindex.

The Origins of English Financial Markets

Absolute Financial English is a complete course for students preparing for the ICFE examination and for anyone studying English for finance and accounting purposes.

Expanding Access to Finance

This text is aimed specifically at advanced level learners of business English. Primarily designed as a self-study reference book, it can also be used for classroom work.

The Global Findex Database 2017

Shortlisted for the Orwell Prize 2016 We all depend on the finance sector. We need it to store our money, manage our payments, finance housing stock, restore infrastructure, fund retirement and support new business. But these roles comprise only a tiny sliver of the sector's activity: the vast majority of lending is within the finance sector. So what is it all for? What is the purpose of this activity? And why is it so profitable? John Kay, a distinguished economist with wide experience of the financial sector, argues that the industry's perceived profitability is partly illusory, and partly an appropriation of wealth created elsewhere - of other people's money. The financial sector, he shows, has grown too large, detached itself from ordinary business and everyday life, and has become an industry that mostly trades with itself, talks to itself, and judges itself by reference to standards which it has itself generated. And the outside world has itself adopted those standards, bailing out financial institutions that have failed all of us through greed and mismanagement. We need finance, but today we have far too much of a good thing. In *Other People's Money* John Kay shows in his inimitable style what has gone wrong in the dark heart of finance.

Absolute Financial English

This book provides a comprehensive introduction to modern financial modeling using Excel, VBA, standards of financial modeling and model review. It offers guidance on essential modeling concepts around the four core financial activities in the modern financial industry today: financial management; corporate finance; portfolio management and financial derivatives. Written in a highly practical, market focused manner, it gives step-by-step guidance on modeling practical problems in a structured manner. Quick and interactive learning is assured due to the structure as a training course which includes applied examples that are easy to follow. All applied examples contained in the book can be reproduced step by step with the help of the Excel files. The content of this book serves as the foundation for the training course Certified Financial Modeler. In an industry that is becoming increasingly complex, financial modeling is a key skill for practitioners across all key sectors of finance and banking, where complicated problems often need to be solved quickly and clearly. This book will equip readers with the basic modeling skills required across the industry today.

English for Banking and Finance

Economics of Money, Banking, and Financial Markets heralded a dramatic shift in the teaching of the money and banking course in its first edition, and today it is still setting the standard. By applying an analytical framework to the patient, stepped-out development of models, Frederic Mishkin draws students into a deeper understanding of modern monetary theory, banking, and policy. His landmark combination of common sense applications with current, real-world events provides authoritative, comprehensive coverage in an informal tone students appreciate.

Business Vocabulary in Use Advanced with Answers

Are you fully prepared for the implementation of the Senior Managers and Certification Regime across financial services firms and the related regulatory scrutiny on conduct and accountability? The 2008 financial crisis sparked major changes in global financial services regulation with attention and resources focused on the behaviour of firms and senior individuals and how they conduct their business. Regulatory reforms have been designed and implemented globally to address accountability and conduct in financial services. In the UK this has resulted in the Senior Managers and Certification Regime (SM&CR) being implemented across all FSA-regulated firms. *Conduct and Accountability in Financial Services: A Practical Guide* provides comprehensive and expert guidance on how best to implement and comply with the SM&CR. In addition to acting as a guide to rule book requirements and regulatory expectations, it provides an in-depth look at the implications of the global focus on culture and conduct risk. A must-read text for all staff in UK financial services firms, professional

associations, industry bodies, regulators, academics and advisers to financial services organisations, it covers: The context and regulatory basis for SM&CR including an overview of the development and roll-out of the regime Analysis of key changes from the previous 'approved person' approach Practical considerations for HR, internal audit and non-executive directors The increasing role of culture and conduct risk A practical overview of enforcement, penalties and learning lessons from enforcement actions Overarching principles of how to manage personal regulatory risk Regulatory relationship management The impact of technology An overview of related global developments Appendices with timeline, bibliography and a selection of other useful sources for senior managers Conduct and Accountability in Financial Services: A Practical Guide is on the syllabus reading list for the Regulation and Compliance exam offered by the Chartered Institute of Securities and Investments.

Other People's Money

This book explains the way in which the financial system of the United Kingdom works and discusses the issues raised by recent extensive changes to the system. It gives both the institutional structure and the economic theory behind the financial systems.

Financial Modeling

Most legal text books and practitioners' guides focus on the impact of financial services law and regulation as applicable to individual legal entities: the application of such law and regulation on a group basis is often a cursory afterthought, or neglected altogether. This book reverses the balance. It is the first book to fully and systematically address how groups of businesses within the financial services sector are regulated. It starts with the company law and corporate insolvency law foundations and how they are established and formed into groups. It then builds up through prudential regulation and resolution-driven principles, focusing on such how regulations apply and operate at a consolidated group and sub-group level, to the structural responses from firms and counter-responses from legislators and regulators. This new work also considers the tensions that arise from the conflicts between authorities and legal systems on a cross-border basis, and between the formal legal system and the powers and agendas of the regulators. In its final section, the book applies the principles explored in previous sections to a wide range of transaction types. The book covers intragroup transactions, and the role that regulation plays requiring and restricting the movement of financial resources around groups. It is up-to-date as at April 2019, marking the culmination of over 10 years of intense regulatory change, addresses UK ring-fencing rules and EU and US intermediate parent undertaking requirements, and considers the impact of Brexit and the EU banking reform/risk reduction package.

English for Accounting

In the next wave of conduct regulation in financial markets, from 2021 conduct regulators in the UK and elsewhere expect firms to produce evidence on how they are improving behaviour and culture. Facing this, many practitioners are anxious that their current reporting and management information (MI) are irrelevant to meeting as-yet unclear regulatory expectations. This book provides the insights and tools firms need to report on culture, securing both enhanced business value and the regulator's approval. Culture is now seen as a key contributor to good governance, feeding into existing discourse on environmental, social and governance (ESG) factors and the emerging dialogue on 'non-financial (mis)conduct', but conventional measures of business quality are unfit for the new reporting agenda. Culture Audit in Financial Services follows the arc of 'behavioural regulation' to examine what the regulator really wants, before offering guidance on how culture audit differs from conventional auditing, how to put the latest pure-research findings to work, and the key features of well-designed conduct and culture reports. Written by an impartial author and a variety of contributors with extensive experience working with practitioners, regulators, and many of the world's finest academic initiatives, this book is filled with practical, grounded advice on how best to approach this new challenge and avoid infractions.

The Economics of Money, Banking, and Financial Markets

The UK financial system, now in its fifth edition, provides an up-to-date discussion of the UK financial system and the changes affecting it. Throughout the world the nature and regulation of financial systems have changed dramatically following the global financial crisis. In this text the necessary underlying theory is introduced and a range of relevant statistics provided in each chapter to supplement the narrative. Coverage includes a critique of the UK financial institutions and markets, as well as regulation emanating both from within the UK and also from supranational bodies such as the Bank

for International Settlements and the European Union. The discussion is based on both the underlying theory as well as the operating practices of the institutions and markets. Each supplemented by a comprehensive glossary, the book is subdivided into three main sections: financial institutions; financial markets; and the regulation of banks and other financial institutions. The book will be essential reading to lecturers and undergraduate students enrolled on courses in financial economics and banking.

Conduct and Accountability in Financial Services

BPP Learning Media is an ACCA Approved Content Provider. Our partnership with ACCA means that our Study Texts, Practice & Revision Kits and iPass (for CBE papers only) are subject to a thorough ACCA examining team review. Our suite of study tools will provide you with all the accurate and up-to-date material you need for exam success.

The UK Financial System

The follies of finance have threatened the stability of the global economy, and the world of finance has become increasingly complex and sophisticated, but also greedy, cynical and self-interested. *The Long and the Short of It* provides a guide to the complexities of modern finance and explains how to put your finances in the only hands you can confidently trust - your own. In this new, wholly updated edition of *The Long and the Short of It*, you will learn everything you need to be your own investment manager. You will recognise your investment options, the institutions that try to sell them, and how to distinguish between fact and fiction in what companies say. You will discover the principles of sound investment and the research that supports these principles. Crucially, you will learn a practical investment strategy and how to implement it. Leading economist and hugely successful investor John Kay uses his academic credentials and practical experience to lay out the key principles of investment with characteristic clarity and dry humour. This is the only book about finance and investment anyone needs, and the one book they must have.

International Convergence of Capital Measurement and Capital Standards

This book offers insights into the contemporary issues in banking with a special focus on the recent European regulatory reforms, governance and the performance of firms. Written by prestigious professors and expert academics in the field, the book also covers a diverse set of topics that have gained great importance in this sector such as firm financing, culture, risk and other challenges faced by banks. The book is of interest to scholars, students and professionals in banking.

The English Banking System

This best selling course has been thoroughly revised to meet the needs of today's business and economics students. The English for Business Studies Audio CDs feature new authentic audio, including interviews with business people from key areas of business.

The Law of Financial Services Groups

The Regulatory Technology Handbook The transformational potential of RegTech has been confirmed in recent years with US\$1.2 billion invested in start-ups (2017) and an expected additional spending of US\$100 billion by 2020. Regulatory technology will not only provide efficiency gains for compliance and reporting functions, it will radically change market structure and supervision. This book, the first of its kind, is providing a comprehensive and invaluable source of information aimed at corporates, regulators, compliance professionals, start-ups and policy makers. The REGTECH Book brings into a single volume the curated industry expertise delivered by subject matter experts. It serves as a single reference point to understand the RegTech eco-system and its impact on the industry. Readers will learn foundational notions such as: • The economic impact of digitization and datafication of regulation • How new technologies (Artificial Intelligence, Blockchain) are applied to compliance • Business use cases of RegTech for cost-reduction and new product origination • The future regulatory landscape affecting financial institutions, technology companies and other industries Edited by world-class academics and written by compliance professionals, regulators, entrepreneurs and business leaders, the RegTech Book represents an invaluable resource that paves the way for 21st century regulatory innovation.

Culture Audit in Financial Services

Financial Accounting and Reporting is the most up to date text on the market. Now fully updated in its fourteenth edition, it includes extensive coverage of International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS). This market-leading text offers students a clear, well-structured and comprehensive treatment of the subject. Supported by illustrations and exercises, the book provides a strong balance of theoretical and conceptual coverage. Students using this book will gain the knowledge and skills to help them apply current standards, and critically appraise the underlying concepts and financial reporting methods.

The UK financial system

Submitted Assignment from the year 2015 in the subject Economics - Finance, grade: 65.00, School of Oriental and African Studies, University of London (CEFIMS), course: Financial Law, language: English, abstract: Before the 2008-2009 global financial crisis, law was a necessary tool for financial markets. English financial law represents "the entire body of legal rules that govern and regulate financial markets, financial assets and financial transactions under the law of England and Wales". It is classified as "a sub-species of English commercial law, which is heavily influenced by English common law". According to Ellinger et al., « in order to safeguard the stability of the banking system, a degree of regulation and supervision needs to be imposed on banks themselves ». In this context, the United Kingdom passed the Financial Services and Markets Act 2000, which authorized the Financial Services Authorities to become « a super-regulator , having responsibility for the regulation and supervision of the whole financial services sector ». However, this regulatory system was not suited for addressing the difficulties the banks were going into during the global financial crisis of 2008-2009. After the crisis, law and regulation's role shifted to provide more protection for financial stability and for the prevention of any misconducts. The Banking Act 2009 was going to fill the gap in « dealing with pre-insolvency 'stabilization' and with banking insolvency and administration ». And a year later, the Financial Services Act 2010 was given the role of « strengthening the powers of the FSA and giving it a 'financial stability' objective. In this paper, we are going to critically discuss the different views on the role of law and finance before and after the financial crises areas.

ACCA F7 Financial Reporting

W Green has brought together leading figures from both academia and domestic and international practice to write this book, which features a comprehensive commentary on the Arbitration (Scotland) Act 2010

The Long and the Short of It (International edition)

An account of the principal phases in the development of the English banking system, and an analysis of the financial structure of the economy of the UK. The book focuses in detail on the regulatory and supervisory aspects of the UK banking system, and the interactions between the structural aspects of the banking and supervisory system.

Contemporary Issues in Banking

Based on detailed research and consultation with experts, including the Bank of England, this book reviews theoretical and historical debates on the nature of money and banking and explains the role of the central bank, the Government and the European Union. Following a sell out first edition and reprint, this second edition includes new sections on Libor and quantitative easing in the UK and the sovereign debt crisis in Europe.

English for Business Studies Audio CDs (2)

This dictionary provides comprehensive coverage of the terms used in banking and finance, ranging from personal bank accounts to international money markets. It is aimed at professionals working in or involved with banking and finance, and for students, whether studying A-Levels, degree or professional qualifications in banking and finance. Fully revised and updated this dictionary contains over 9000 entries providing clear, up-to-date coverage of all aspects of banking and finance. The book also includes encyclopedic comments on banking and financial practice, expanding on complex terms such as "poison pills" and "bills of exchange\

The REGTECH Book

A must have for MBA students and professional managers who need to use English at work. A part of the hugely popular Professional English in Use series, this book offers management vocabulary reference and practice for learners of intermediate level and above (B1-C1). Key MBA topics, including Leadership, Change Management and Finance are presented through real business case studies. The course is informed by the Cambridge International Corpus to ensure that the language taught is up-to-date and frequently used. Primarily designed as a self-study, the book can also be used for classroom work and one-to-one lessons. This book is a must for both students of MBA or other Business programmes and professionals who need management English.

Financial Accounting and Reporting

AN INTRODUCTION TO FINANCIAL REPORTS--WITH NEW TACTICS FOR BUDGETING AND PIN-POINTING KEY FINANCIAL AREAS Financial decisions impact virtually every area of your company. As a manager, it's up to you to understand how and why. Finance for Nonfinancial Managers helps you understand the information in essential financial reports and then shows you how to use that understanding to make informed, intelligent decisions. It provides a solid working knowledge of: Basic Financial Reports--All about balance sheets, income statements, cash flow statements, and more Cost Accounting--Methods to assess which products or services are most profitable to your firm Operational Planning and Budgeting--Ways to use financial knowledge to strengthen your company Briefcase Books, written specifically for today's busy manager, feature eye-catching icons, checklists, and sidebars to guide managers step-by-step through everyday workplace situations. Look for these innovative design features to help you navigate through each page: Key Terms: Clear definitions of key terms and concepts Smart Managing: Tactics and strategies for managing change Tricks of the Trade: Tips for executing the tactics in the book Mistake Proofing: Practical advice for minimizing the possibility of error Caution: Warning signs for when things are about to go wrong For Example: Examples of successful change-management tactics Tools: Specific planning procedures, tactics, and hands-on techniques

The Role and Character of Law in Financial Markets

First published in 1910, this book provides a comprehensive overview of the English banking system and its history. Written by leading finance experts of the time, it examines topics such as the role of financial institutions in the economy, the regulation of bank mergers, and the impact of war on the financial sector. It remains a valuable resource for anyone interested in the evolution of banking practices and policies. This work has been selected by scholars as being culturally important, and is part of the knowledge base of civilization as we know it. This work is in the "public domain in the United States of America, and possibly other nations. Within the United States, you may freely copy and distribute this work, as no entity (individual or corporate) has a copyright on the body of the work. Scholars believe, and we concur, that this work is important enough to be preserved, reproduced, and made generally available to the public. We appreciate your support of the preservation process, and thank you for being an important part of keeping this knowledge alive and relevant.

Comparative Law of Security Interests and Title Finance

The UK Banking System and its Regulatory and Supervisory Framework