



BUSINESS VOCABULARY

KEY TERMS FOR YOUR BRIGADE

Auditing committee- comité de vigilancia

Business- negocio

Comercial bank book- libreta de banco

Credit committee- comité de crédito

Earnings- ganancias

Financial Condition- condiciones financieras

Increase- crecimiento

Interest on late payments- interés moratorio

Loans from others institutions to the Caja Rural-
apalanciamiento

Loans in circulation- préstamos en circulación

Loans past due- préstamos vencidos

Agriculture store- venta de insumos

Balance- saldo

Business- negocio

Cash- efectivo

Collaterals- garantías

Date- fecha

Dividends- utilidades

Due Date / Maturity Date- plazo

Earnings- ganancias

Earnings due to loan default or late payment-
Ingresos por mora

Expenses- egresos

Final destination of the investment:

destino del préstamo

Junta Directiva- Executive Board (of the Caja)

Interest- interés

Interest on loans- interés activo

Interest on savings- interés pasivo

Interest rate- tasa de interés

Late payment/Default- mora

Loan distribution- desembolso

Loan requests- solicitudes

Loans- préstamos

Mortgage- hipoteca

Net income- ingreso neto

Operational expenses for daily use,
such as: fertilizer- capital de trabajo

Paid loan- préstamo cancelado

Penalty (due to late payment)- multa

Petty cash- caja chica

Physical Collaterals owned by the Caja Rural until
the last repayment- garantías con desplazamiento

Potential goods that can be used as a collateral
(ex-mortgage)- garantías libre de gravamen

Presidente- president

Purchases of equipment and other fixed assets,
such as: land- inversión fija

Receipt Number- número de recibo

Refers to all expenses or money being spent
or lent out by the Caja- salidas

Refers to all money coming into the Caja- entradas

Repayment Period- periodo de pago

Revenue, earnings- ingresos

Rural Savings and Loans Cooperative Bank- Caja Ru

Savings- ahorros

Secretario- secretary

Socios- members of the Caja

Sum- sumo

Tesorero- treasurer

Total / Amount- monto

Useful Discussion

A qué se dedica? What do you do for work?

Más o menos cuánto dinero gana usted en una semana/en un mes/en un año? How much do you earn in a week/month/year?

Es socio de la Caja Rural? Are you a member of the community bank?

Cuáles son los beneficios de ser socio de la Caja? What are the benefits to being a member of the community bank?

Tiene planes de ser socio de la Caja? Do you have plans to become a member of the bank?

Tiene ahorros? Do you have savings?

Tiene ahorros en su casa o en la Caja Rural? Do you have savings in your house or in the community bank?

Para qué meta ahorra? What are you saving for?

Tiene un préstamo de la Caja Rural? Do you have a loan from the community bank?

Para qué razón pidió el préstamo? Why did you take out a loan?

Que piensa de los intereses de los préstamos? What do you think about the interest rates on the loans?

Cuando vence el préstamo que tiene? When does the loan come due?

Cuántos hijos tiene usted? How many children do you have?

Cuántas horas trabaja al día? How many hours do you work per day?

Cuántos días trabaja cada semana? How many days a week do you work?

Qué tipo de cultivos se cosecha? What crops do you harvest?

Vende todo que produce? Do you sell all that you produce/grow?

Consume sus cultivos? Do you consume everything you grow?

Tiene su propio terreno? Do you have your own land?

Cuántas manzanas tiene? How many acres (of land) do you have?

Cuántas latas/cargas produce al año? How many cans or loads do your crops produce per year?