

Dzalaeva F. K.

Innovation. Leadership. Strategy. Entrepreneurship Finance



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F. K. Dzalaeva

**Innovation. Leadership. Strategy.
Entrepreneurship Finance**

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During last 4 years we apply the knowledge I gain in Warwick University in my practical work as a CEO. This small summary is for those who is at the beginning of the same way in systemic approach in business processes.

With gratitude to my teachers and parents for support and education.

Dzalaeva Fatima Kazbekovna

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ORGANIZATIONAL BEHAVIOR

1. To do not personal, but more broadcasting organization.
2. If we want to receive critical Solution:
 - Change the goals.
 - Roles.
 - Politics.
 - Directions of action.
3. The political frame is an arena of competition and allocation of resource scarcity, competing interests, struggle for power and other advantages, decision making, changing the rules of the game.
4. Problem solving algorithm:
 - Chief complains.
 - Examination.
 - Diagnosis.
 - Treatment plan.
 - Final result.
5. Plan weekend, weekday, plan organizational behavior, strategy, levels of analyses, motivation group and teams, organizational culture, power and politics.
6. Don't waste your time on people who don't follow company policies.
 - You manage those, who manage the business. It gives growth.
 - Don't touch the culture. Change believes and valves of employees.
7. Think about growth steps, make smart decisions. Count your money.

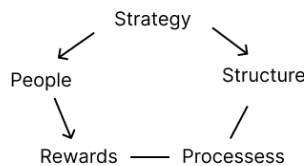


Fig. 1 Strategy

8. If you want renovations, you should change all the elements of the system, but not only one element.

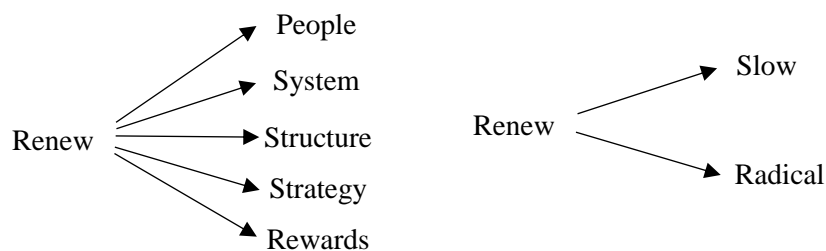


Fig. 2-3 Renew

9. People need information and communication from beginning. Target at the beginning. To be aware at the beginning when we subscribe the papers to transfer or give the info to new employer.
 - Extrinsic motivation.
 - Intrinsic motivation.
 - Benefits.
 - Industry level.
 - Basic compensation industry level.

10. We work in the industry where limits resources of talented people and you should pay more. Complexity gives increases cost: time, attention non-financial recognition. Sometimes we give money to those who don't want money at all. Success is always development.

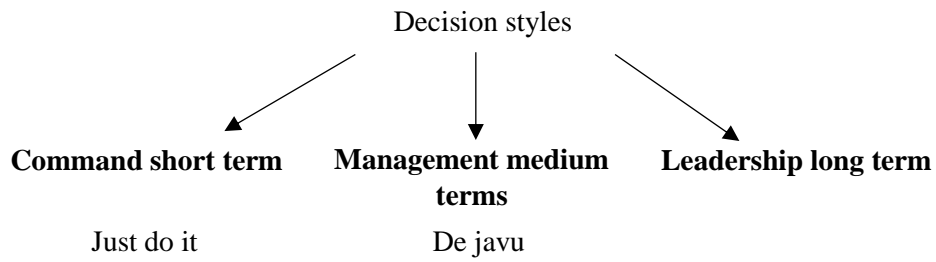


Fig. 4 Decision styles

11. Space/Time/Problem/Motto.

12. Profitability.

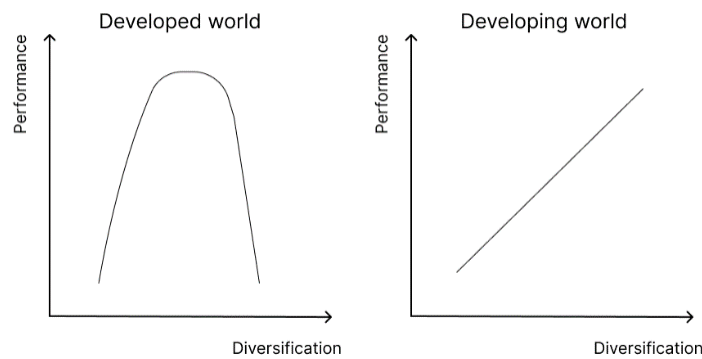


Fig. 5 Profitability

13. We have social responsibilities for people we employed. Catch up a little bit about trends of profitability. Profitability → 3 tests:

- Attractive test: is target industry attractive?
- Cost-of-entry test: do industry barriers present substantial cost.
- Better-of test: do I gain competitive advantage by entering?

Publishing company. How they response on reducing on magazines strategic answers to changing Markets: Expand your brand! Is here difference between emerging and develop world companies? How is diversification linked to internationalization?

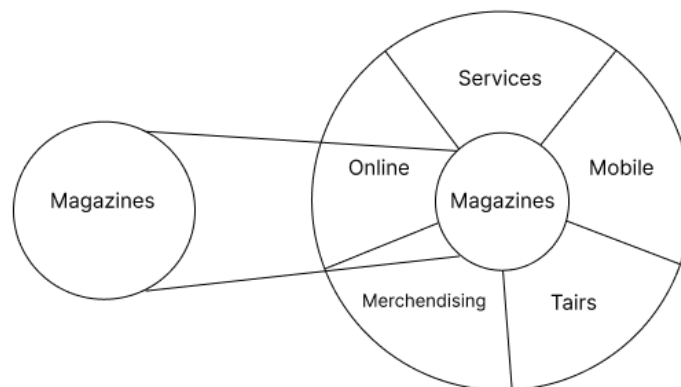


Fig. 6 Magazines

14. Diversification

- Levels of diversification

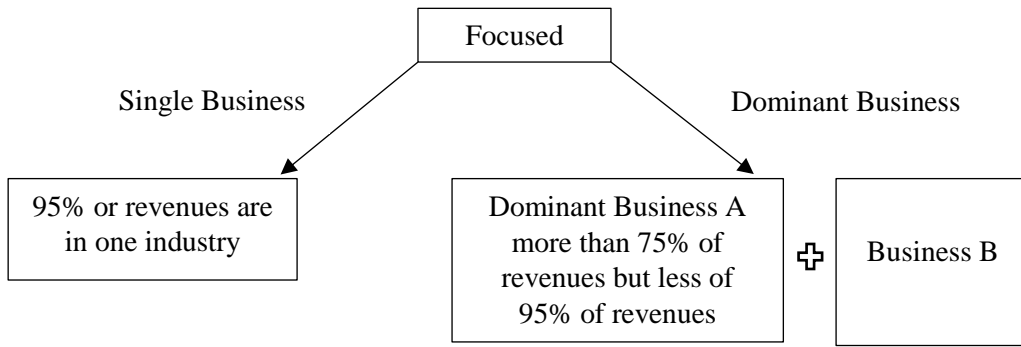


Fig. 7 Focused

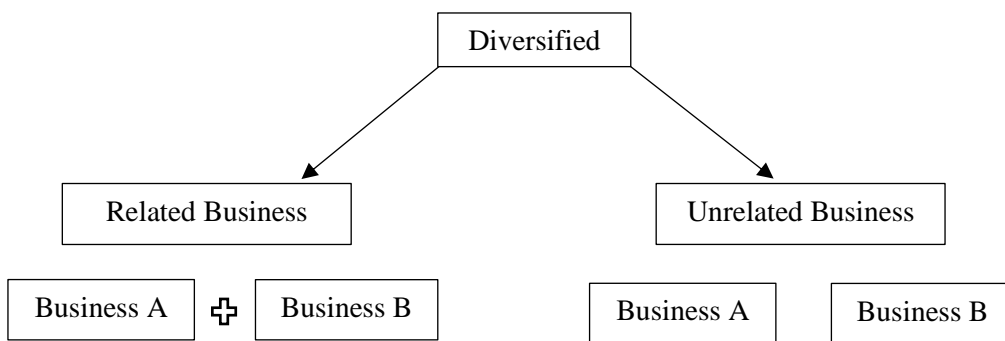


Fig. 8 Diversified

15. Diversification in Europe, 2021

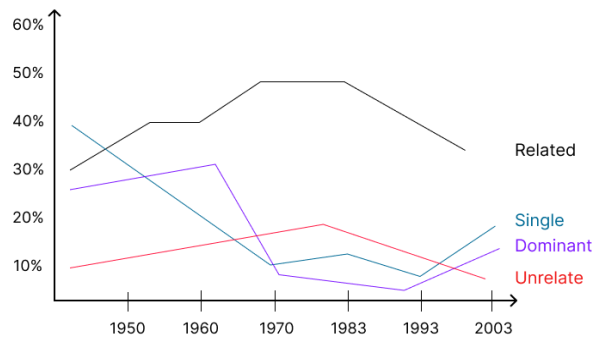


Fig. 9 Diversified

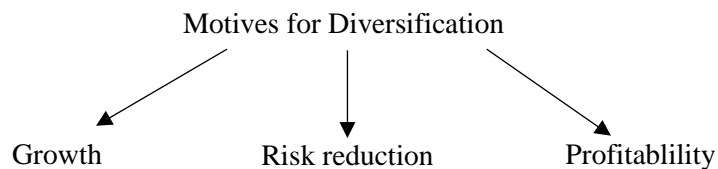


Fig. 10 Motives for Diversification

16. Risk reduction:

- Empirical evidence: no benefit for shareholders.
- Benefit if stability of cash flow matters.
- Benefits for other shareholders.

17. Strategic Advantage = international Diversification. Diversification makes sense when resources can be leverage (economies of scope, best-practice transfer). Co-ordination costs will outpace advantage at one point.

18.

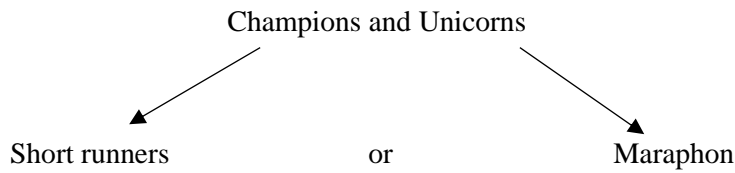


Fig. 11 Champions and Unicorns

19.

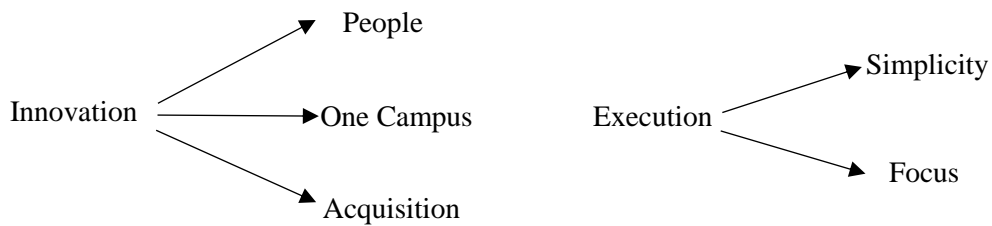


Fig. 12-13 Innovation, execution

20. Framework of Environment

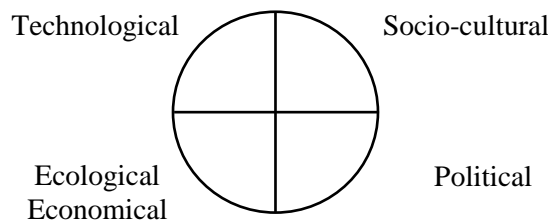


Fig. 14 Framework

21. And if you have values, they must lead to results. To make right choice of individual and group values. *Every decision needs a result. The right decision doesn't exist.* You must make decision and be responsible. Leadership = result = responsibility. Leadership = value + result. Leadership is not performance. It's a process of interaction. It's a sort of values. Exercise the leadership to practice the values of leadership. Leader develops. How to grow your influence?

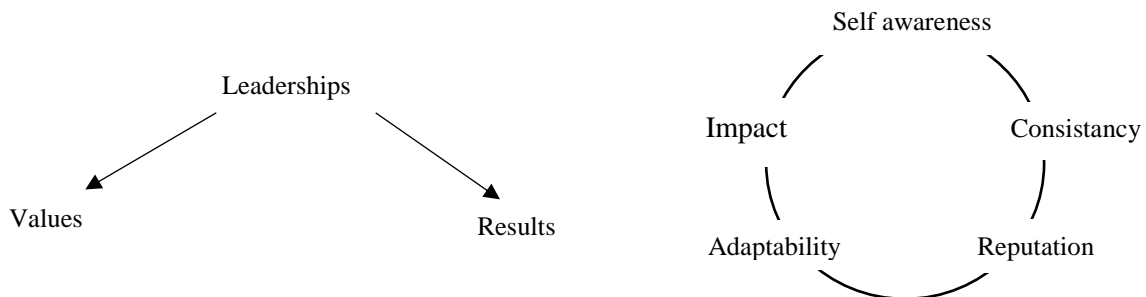


Fig. 15-16 Leadership

22. The resistance matrix.

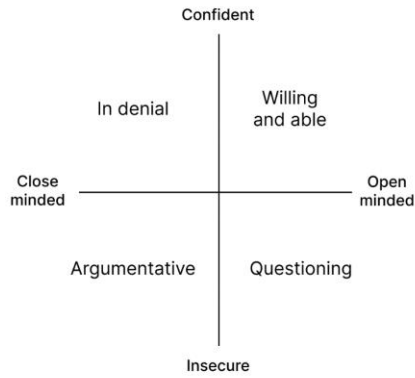


Fig. 17 Matrix

23. The bigger your network, the bigger your influence. Willingness and able. We delegate to people, who are willing and are able to do. If you are accountable to someone else, you are responsible.

24. Emotional intelligence:

- Understand how yourself awareness affects your performance as a leader.
- How emotions and perceptions affect our decision making.

25. Leadership position.

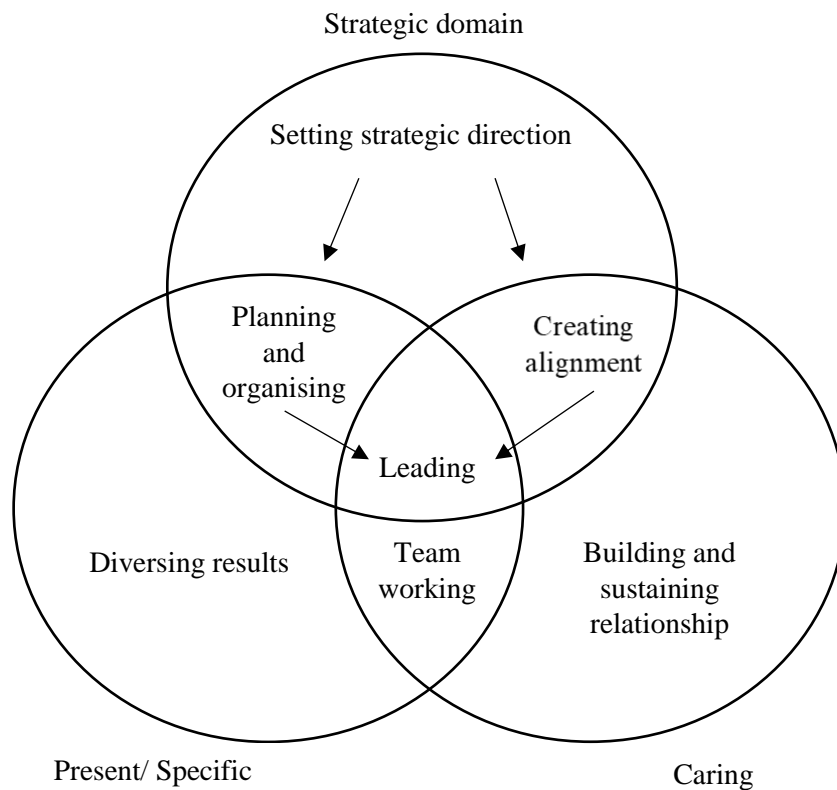


Fig. 18 Leadership position

- It is very hard to be world class in all areas.
- Physiological reasons why it should be so.
- Leadership proposition.
- Work with, work on, work around.

26. Classification of Entrepreneurship Strategies. Entrepreneurship Strategies – they dominate in industry.

- Defender – protect his old existing market, compete the price.
- Analyzer – defender + prospector.
- Prospector – always seeking new market and opportunity.

27. Entrepreneurial orientation scale (EO) is psychometric scale. Measure:

- Innovativeness -introduction new products and services.
- Risk taking -venturing into unknown borrowing heavily, committing significant resources to ventures in uncertain environment.
- Proactiveness -opportunity seeking.

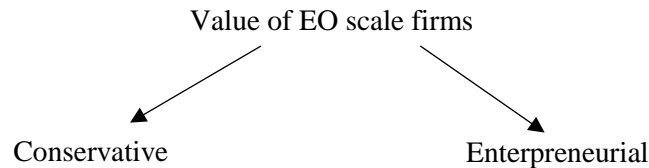


Fig. 19 Value of EO

28. Small firms are more stable than large one. 41%: of firms survive in 5 years! 0,2%: 50–249 employees, 0,1%: +250 employees. Lifestyle ventures vs corporates is reliant on level of uncertainty that companies bear. Growing companies depends on how much capital do they have, they due to capital. The difference is in lifestyle. Its better entrepreneurship corporative.

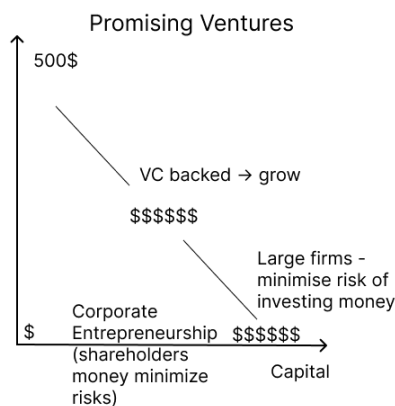


Fig. 20 Promising Ventures

29. More safe, more money in the pockets. High money = high level of uncertainty. The difference – the big company’s growth is in starting new areas. If they did reasonably well, uncertainty will reduce and they create a new market. Showing investors that they were investing and may even get equity or VC finance. That is, venture financing halfway and then growth to corporate financing. Corporations cannot cope with uncertainty, unlike new promising companies, since it is the corporation's shareholders' money. Corporations must discount risk. And the little ones can see whether it works or not.

30. Opportunity = entrepreneur. Business plan:

- What market needs or value of produce → business model (now business make money and add value). Plan how to make money.
- 2d step – production cash flow. Statements and activities together.

31. New Business: Matches entrepreneur + aspiration + skills + Opportunity + Network => Business Model → Business plan.

- Combination of entrepreneurial skills.

- Be able to assess entrepreneurs and their own entrepreneurial ability.
- Understand issues about the reasons why entrepreneurs might think differently.

32. The central features of the Entrepreneurial mindset.

- Look before take a plunge.
- Pursue opportunities with discipline.
- Consider a range of opportunities before you select one.

33. How to select the opportunities? Is this for me? – Ask yourself! Do you want to invest your money and time in this? Instead of focusing on the upside potential of opportunity, which is largely uncertain, highly experienced entrepreneur focus on the downside. They can know with some certainty from the onset what they can afford to lose. Once think about what worst think can happen, it makes it easier to decide if worth taking the plunge. If you decide to take the plunge and it doesn't work out, having set a limit on your loss can moving on easier, both financially and emotionally.

34. Think learn. Start with shoestrings. Second starting lean forces, you to be alert to information that gives an idea of whether it's worth investing more. Reevaluate these assumptions when business develop.

35. You attract people who are committed to your cause when you start lean, not just those who has financial gain. Select business partners carefully. It's a big mistake to select someone like you. Probably because they are similar to you. Look for those, who compliment you. Also, involve knowing yourself well. Courtship period with your partner, when you know each other is important when you partnering the person, who is different to you. You need different skills, knowledge and perspectives in entrepreneurial team.

- Ask your partner: Do you want a rapidly growing business or lifestyle business? Have open and honest conversation and working through different scenarios of the business. It can avoid a lot of conflict later down, the line when you are locked into the business.
- Ask yourself. What you want from the investor? Just money? Or is it more? If you want more? Are you ready for this kind of relationships?
- Walk into an investment relationship eyed wide open. You need support network and mentors, who can support you. Who will you turn to when things are not going as planned?
- Intuition can be valuable gate keeper, acting as a signal for you to steer clear of explore further.

36.

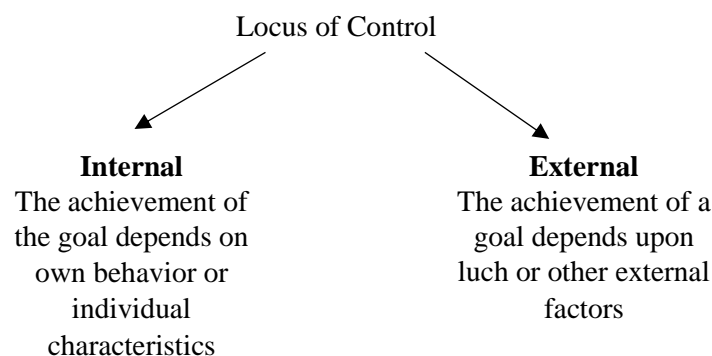


Fig. 21 Locus of Control

37. Features of entrepreneur: Autonomy. Creativity. Attitudes to risk. The need to applause. Attitudes to control. The need to operations. Managing for creativity.

38. Resources

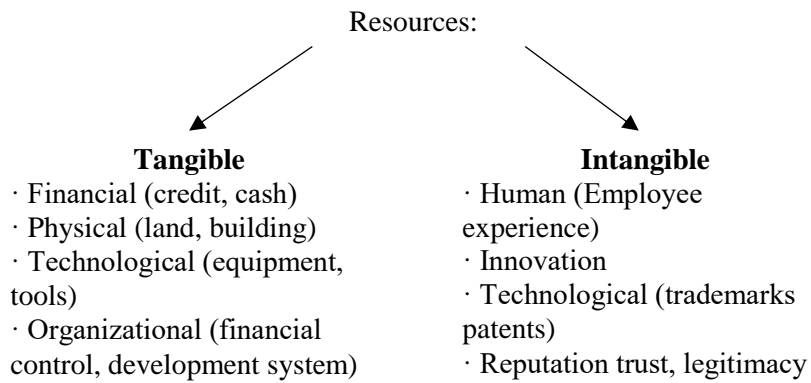


Fig. 22 Resources

39. Valuable resources – is knowledge that gives you advantage in compare to the competitors. Why employee turns up for work?

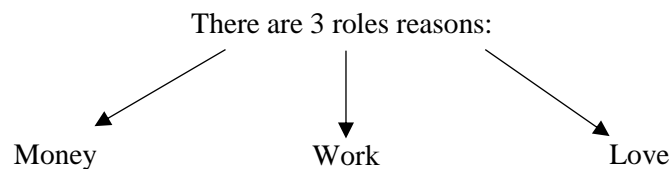


Fig. 23 Reasons

40. Selection:

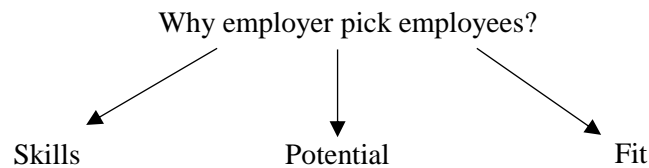


Fig. 24 Selection

41. Basic of control:

- Direct oversight (supervision).
- Formal rules.
- Informal mechanisms.
- Professionalism which meant that people have a long-term incentive to develop their careers.

42. The Secret of High Growth Company = Achieve (Long Term Success), Vision., Grow thanks to:

- Strategy.
- Team.
- Leadership.
- Implementation.

43. Prove:

- Finance OFFER.
- Deliver People.
- Marketing.
- Sales.
- Management.
- High growth model.



Fig. 25 Growth model

44. What causes growth?

- Characteristics of the lead entrepreneur (education age, experience).
- Features of the firm finance location.
- Strategy of management.

45. Explanation of survival firms:

- Total innovation.
- Small firm innovation.
- Industry growth fate.
- Economies of scale.
- Startup size.

46. Stages of growth and innovation:

Stage 1 – Business idea, new product, process or perceived market gap.

Stage 2 – Planning and acquiring resources.

Stage 3- Crises, management rapid decision making, recourse acquisition and expansion.

Stage 4 – Cost reduction and quality control.

Stage 5 – Large firm innovation (creating internal incentive and control of innovation).

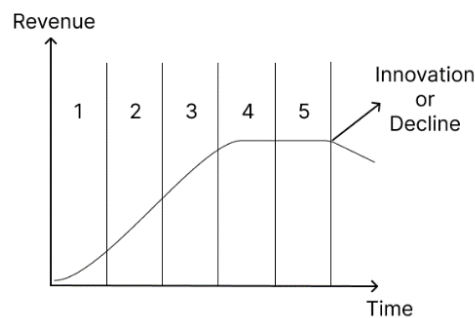


Fig. 26 Stages

Stage 2. We need sales people and increased revenue. Show it to the market. Find those, who are big sellers on Market. Stage 3: Change operational processes, bureaucracy, improve processes. Get salespeople from where you want to sell your product. And so, you can work in pairs, and then move to 3 and change management. Stage 4. Look for new sources of income. This is a new phase of consolidation – new stock market. And at this stage 5 IPO – initial market offering.

INTERNATIONAL BUSINESS

Knowledge based entrepreneurship: Intellectual Property Rights and Competition Law.

1.

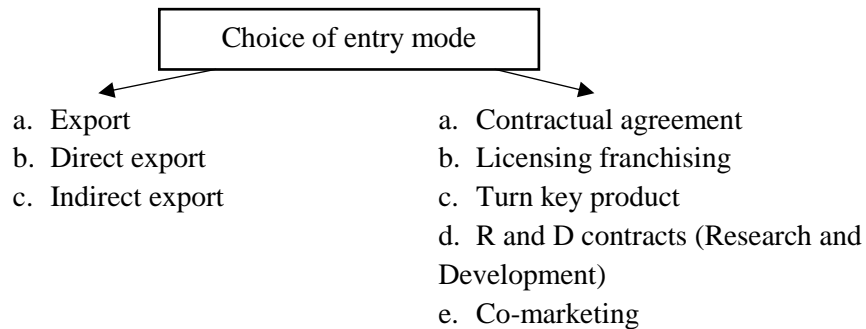


Fig. 1 Entry mode

2.

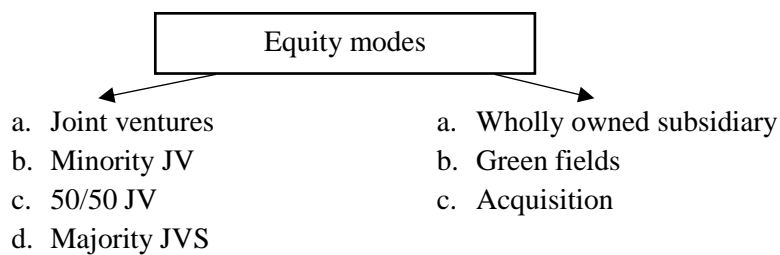


Fig. 2 Equity modes

3. Ownership Advantage: How a firm overcomes disadvantage of operating abroad?

- Superior technology. License technology to local firm.
- Superior management skills. Something unique to the firm advantageous.
- Get paid for the technology.
- Let someone else take the risks.
- Locational advantage.
- Transport cost.
- Labor cost.
- Raw materials cost.

4. Models of International Operation: Dunning Eclectic Paradigm.

FDI	Ownership Yes	Internalization Location Yes	
		Yes	No
Export	Yes	Yes	No
License	Yes	No	No

5. Foreign Acquisition.

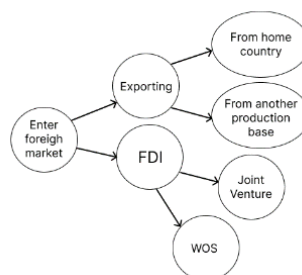


Fig. 3 Enter market

6. When is Licensing Appropriate.
 - Well codified_knowledge – easy to transfer contractually.
 - Strong property right regime (e.g. patent). Prevent licensees competing with each other.
 - Decision Framework for entry mode choice.
7. Advantages:
 - Access to targets. Local knowledge.
 - Control over foreign Operations.
 - Control over own technology.
8. Disadvantages:
 - Uncertainly about targets value.
 - Difficulty in absorbing acquired assets.
 - Infeasible if local market for corporate control is underdeveloped.
9. When is Acquisition appropriate?
 - Developed market for corporate control.
 - Acquirer has high “Absorptive” capacity.
 - High synergy.

INNOVATION

1. Sustainability. Growth. Change. Value creation.
2. Multidisciplinary approach:
 - Psychology, sociology, organizational science, economics.
 - Multi-function (marketing, strategy, OB, organizational design, leadership).
 - Multi-level individual, group, organization, economy.
- 3.

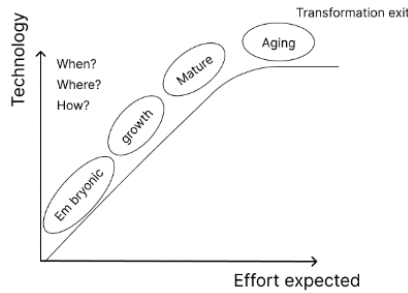


Fig. 1-2 Strategy, Transformation exit

4.

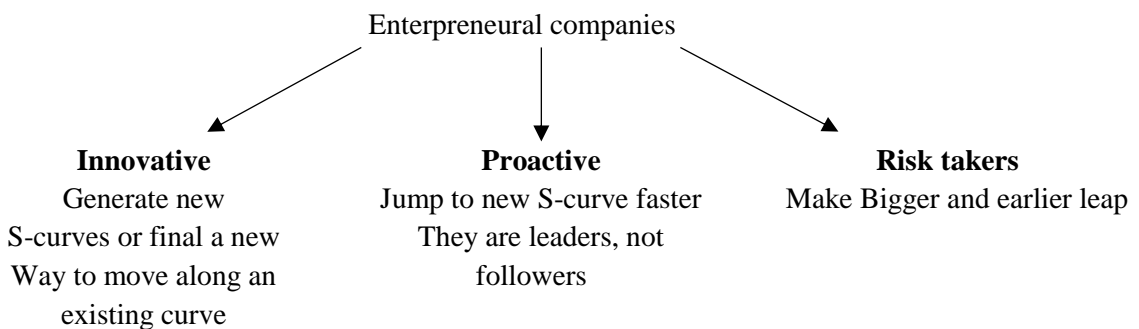


Fig. 3 Entrepreneurial companies

5.

Innovation types:

Business model

- Value proposition.
- Supply chain/ Route to market.
- Target customer.

Technology

- Product.
- Process Technology.
- Enabling Technology.

Levels	Business Model Levels			Technology Levels		
	Value Proposition	Value Chain	Target Customer	Product and Service	Process Technology	Enabling Technology
Incremental	Small change in of six levels					
Semi-radical Business Model Driven	Significant change in one or more significant levels			Small change in one or more significant three levels		
Semi-radical Business Technology Driven	Small change in one are more of three levels			Significant change in one or more of three levels		
Radical	Significant change in one are more of the three levels			Significant change in one or more of three levels		

Fig. 4 Innovation

6. Innovation

Technology	New	Semi-Radical 1	2	Radical
	Near to the Existing	Incremental 3	4	Semi-Radical
		Near to the Existing		
Business Model				

Fig. 5 Business Model

7. Small improvement in quality, reliability, cost or performance. Low uncertainties about trajectory of change; about probability of success; about market/ user need. Limited impact on company, performance and growth. New products/ services. Delivered in new ways. New technology combines new ways of creating values.

8.

Play not to lose “PNYL”

Innovation strategy

“PTW” play to win

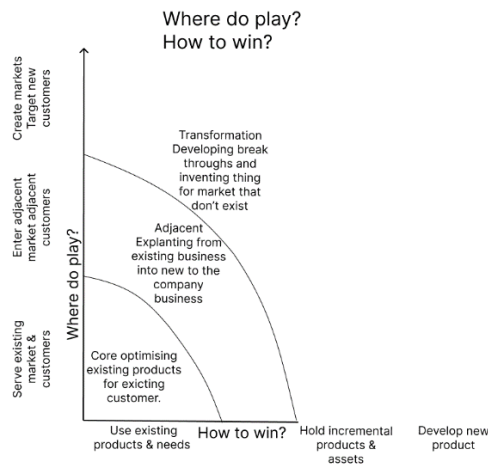


Fig. 6 Play

9. Choosing a strategy:

- *External factors:*
- Industry structure.
- Speed of competition.
- Rate of technological change.
- External network capabilities.

10. *Internal factors:*

- Technical capabilities.
- Commercial capabilities.
- Managerial and organizational capabilities.
- Success of current business model.
- Financial slack.
- Top management strategic vision.

11. Innovation value chain:

1. IDEA →

- a. External Collaboration
- b. Internal Collaboration

Technological fundability.

Application of technology to specific customer set.

2. CONVERSION →

- a. Screening and Funding
- b. Developing Ideas

3. DIFFUSION →

- a. Internal embedding
- b. External buy - in

12. Systemic Approach: Answer three questions:

- Which market opportunities exist for us?
- What is the most attractive opportunity for us?
- What market opportunities should we focus on?

Step 1. *De – linking Process.* Identify the key technologies, knowledge, skills, capabilities, competency, that you possess understand.

- Core technological elements.
- Important know-how that you own.
- A special capability.

Describe these independently from any particular market, customer, or application.

Goal: try to identify them in their most fundamental and generic way in order to able to identify a variety of uses.

Step 2. *Re – linking Process.* Identify possible applications of your core abilities/ technologies.

- An application is a specific usage or function that you can create with your core abilities.
- It can be based on one or more of your core abilities.
- A specific application will suggest possible customers.
- Each market opportunity any combination of application and customers.

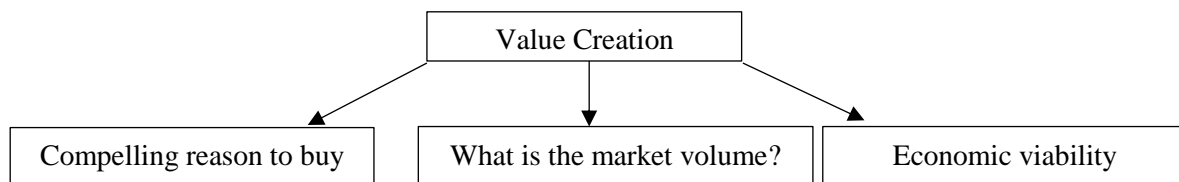


Fig. 7 Value Creation

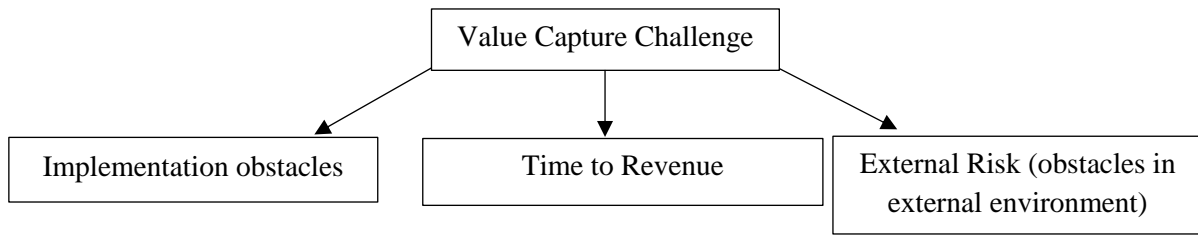


Fig. 8 Value Capture Challenge

13. Market opportunity map.

- Market opportunity set.
- Attractiveness map.
- Agile focus Dartboard.

14. Agile focus strategy defines both the opportunity that you will pursue now, and those you will keep open as backup and growth option. *How to design an agile focus strategy?*

- Choose your primary market opportunity.
- Build a smart portfolio around, with both mitigates risk and increases value with minimum effort. A smart portfolio agile pursue includes: *One backup option* is an attractive opportunity which doesn't share the same risks as your primary opportunity. It allows you to change direction over time if necessary and *One growth option* is an attractive market opportunity which allows you to create additional value over time.

15. *How to design agile focus strategy?*

- Choose your primary market opportunity.
- Build a smart portfolio around it. Mitigates risk and *Increases value with minimum effort*.

16. Assessing Market Relatedness. To what extent do customers share?

- Value and benefits (brand and reputation)?
- Sales channels.
- Word of mouth.

17. *Keep your options open!*

- Allocate a small amount of resources and management attention to keeping attractive backup and growth options open.
- Ensure that decisions do not lock you out of potential paths.
- Stay informed about the opportunity space.
- Build flexible resources with open options as well as primary option.
- These relatively low investments make a firm more robust to change, without compromising pursuit of the primary opportunity.

18. Lean start up:

Principle 1. Identify your hypotheses and assumptions: what, customers will value?

Principle 2. Engage in continuous customer development to test these hypotheses. Test and learn cycle through customer discovery, validation and creation process.

Principle 3. Focus on agile product development. Build minimum viable product; iterate and pivot as needed based upon customer/ market feedback.

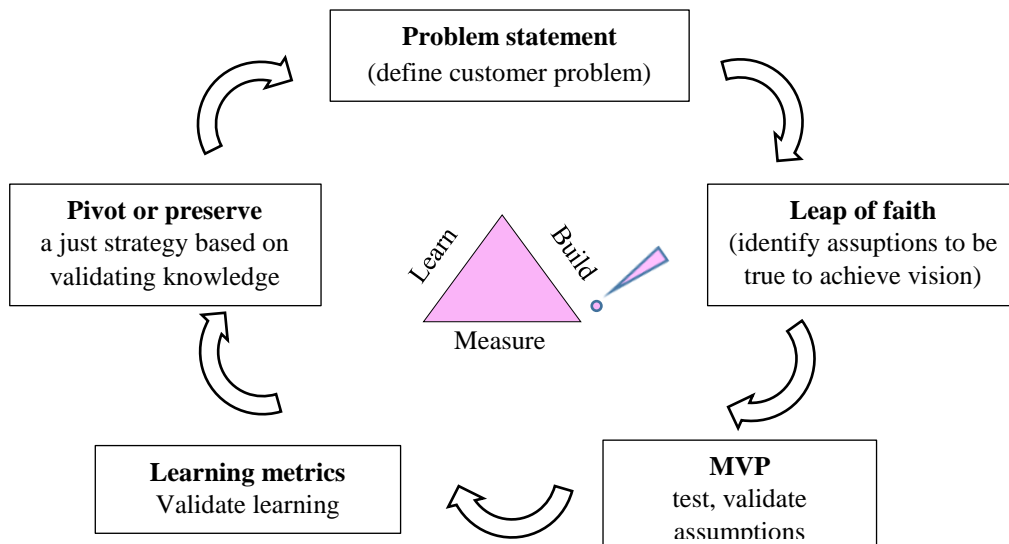


Fig. 9 Problem statement

1. Focus on questions (hypotheses) vs focus on answer (business plan).
2. Develop customer's vs develop product management.
3. Develop products incrementally iteratively vs developing complete product in first run.
4. Focus on ability to learn vs prior experience.
5. Metrics that matter (customer acquisition, life time value, viral Hess, strategic clarity – offer qualitative) vs standard accounting metrics (revenues, profits market share) typically quantitative.
6. Response to failure is to learn vs response to failure is to fire people.

19. Product Development Philosophy.

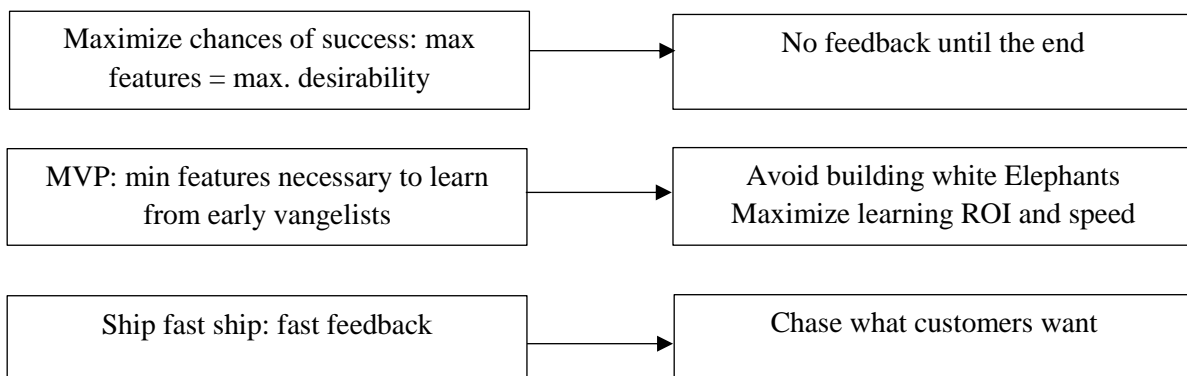


Fig. 10 Product Development Philosophy

20. MVP – minimum viable product, prototype is all that is needed. MVP seeks feedback on Four Key Factors:

- Value Proposition (benefits for customers).
- Customer Segment (target market).
- Channel (salesforce, distributors, website).
- Customer Relationship (interaction of customer with business).

MVP vs Prototype, MVP is real vs Prototype – customers have not seen.

21. Scientific approach.

- Define assumption requiring validation – frame as *hypotheses* to be tested.
- Specify the relevant population (*market segment*: who are the desired users?)
- Sample from that population systematically – try to take a random and *representative sample*.
- Set explicit decision rules for evidence in advance – *what proportion of responses should support or reject the hypothesis?*

- Collect data in a way that avoid confirmation bias and that allows for learning of unexpected information – *use observation* and *open questions* vs closed questions.

22. Criticism and limits of lean.

May require strategic direction

- Strategy aids selection of markets with greatest potential.
- Strategy helps build on and align capabilities and resources.
- Strategy direction facilitate focus.

Lean manufacturing is about incremental innovation. Lean start up claims to be about radical innovation.

- Argue that interaction users should come later in the process
- NPD process be driven by *VISION!!!*

Lean start up reduces the hypothesis to a mere guess. If emphasizes action over planning – but good theory can help.

- Avoid the ship fast, ship often approach.
- Avoid becoming too driven by the customer – frequent pivot but little value creation.

23. Limits of lean:

- Focus first on customer segment value proposition, channel may enhance success.
- Requires clear stopping rules to ensure discipline approach.
- Useful where there are clear hypotheses – where the initial problem is identified.

If the initial customer needs less well defined then design thinking is a better initial approach. When is Lean start up not the best way? Innovations that bring to the market truly novel products and services like steel mini mills and electric cars, often involve building complete *ecosystem* and require long – term investment. For technology-based innovations requiring sufficient infrastructure investment, lean start up may not be advantageous. Where there is little uncertainty or novelty – when you are not changing the world.

Design thinking is needed – when uncertainty about user needs is high.

Design thinking is a structured approach to customer empathy and creative problem solving.

In reflect a further “zooming in” to understand users – it reflects the ideation/ creation stage in terms of the JVC framework. Design thinking and creativity.

“Jobs that are most at risk are those that are routine, repetitive and predictable” robots can’t be creative.

24. Mumford’s eight stages of creative Problem Solving.

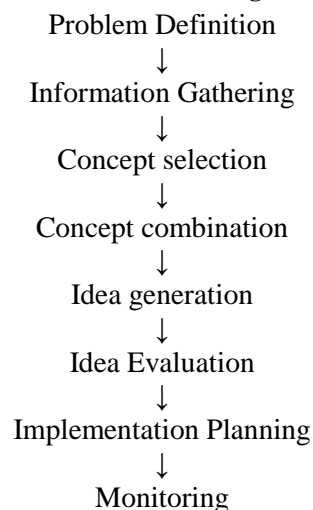


Fig. 11 Eight stages

The process is not necessarily linear; person can go several of this stage’s multiple times.

We can build skills and organizational capabilities to improve our performance throughout the stages.

Not everyone has to be good at all of them for an organization is good at each of them.

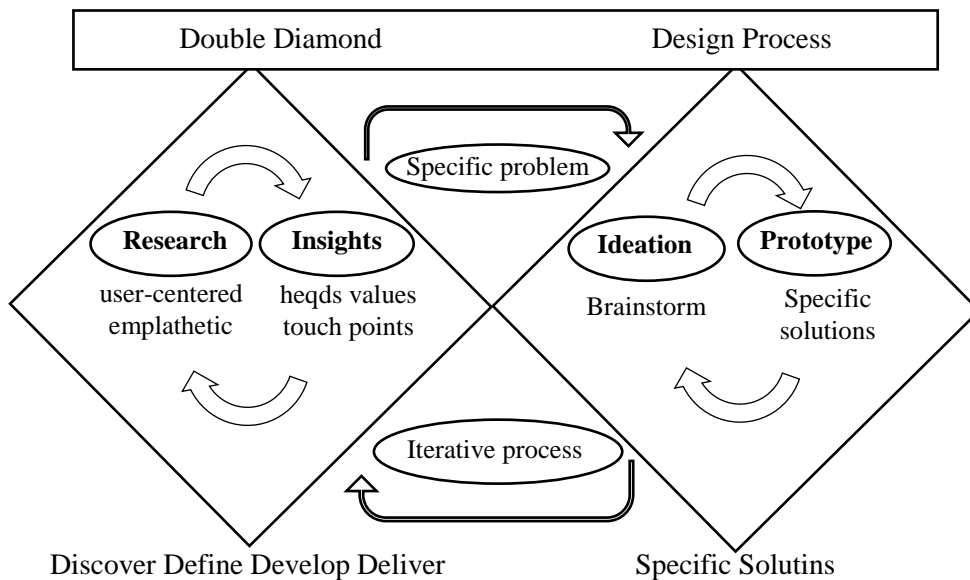


Fig. 12 Double Diamond

25. Creativity through design thinking.

Traditional approach vs Design Thinking Approach

- | | |
|---|--|
| <ul style="list-style-type: none"> • Start with a specific idea, solution. • Refine the idea. • Focus on the organization needs and objectives. • Risk solving the wrong problem. | <ul style="list-style-type: none"> • Start by framing the question. • Refine understand of the question. • Explore many ideas. • Focus on the needs of the user. |
|---|--|

26. Design Thinking.

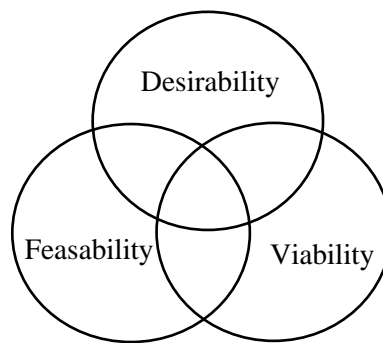


Fig. 13 Design Thinking

27. Design thinking approach = Develop Users Empathy. Empathy Mapping.

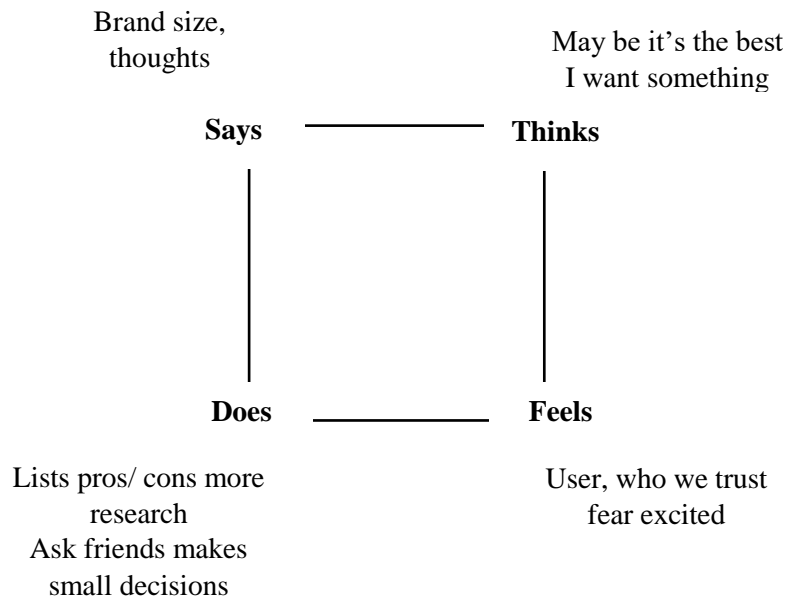


Fig. 14 Empathy Mapping

28. Insights:

- Combine evidence into insights.
- Insights should be considered.

29. Fish bone diagram.

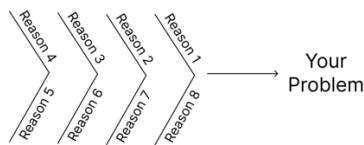


Fig. 15 Fish Bone Diagram

28. Insights provide basis for framing a specific, problem or opportunity. Rules of Brainstorming:

- Defer judgment.
- Encourage wild Ideas.
- Build on the Ideas of other.
- Stay focused on the Topic.
- One conversation at a time.
- Be visual.
- Go for quality.

29. Design thinking selection Criteria

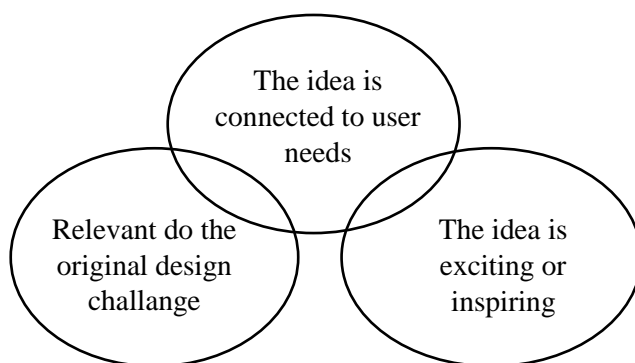


Fig. 16 Design thinking selection Criteria

30. Use timer! 10 minutes' maximum

- Organize similar ideas into cluster.
- Choose the criteria you wish to use to evaluate – 5 min.
- Take no more than 5 minutes to rate your ideas using your chosen criteria.
- Be prepared to describe your favorite idea and now you rated.

Total task 30 min!

- Creativity is an essential component of ideation process.
- There is evidence for how individual and group characteristics can enhance or inhibit creativity.
- Design thinking builds upon creativity process research drives a focus on the user – enhancing desirability.
- Design thinking can connect with lean start up by clarifying what the problem opportunity space is.

31. 5–7 years billion dollars' business. Management support: *Reduce Fears!!!*

- Hire high self-efficacy individuals.
- Promote self-efficacy through training, learning, experimentiry, focus on learning.

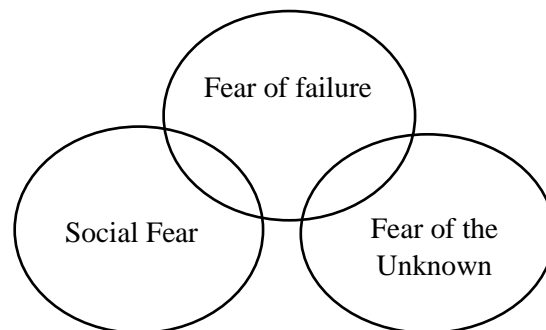


Fig. 17 Fear

- Reduce large uncertainties to small uncertainties; lean startup, design thinking; experiment.
- Promote a culture which values learning, celebrate leaning from small failures.
- Build psychological safety.

32. Work discretion: Teams and Autonomy.

- Decision making attitude.
- Freedom from excessive oversight.
- Empowerment through delegation of authority and responsibility.
- ✓ Speed.
- ✓ Small size.
- ✓ Autonomy.
- ✓ Multidisciplinary.
- ✓ Informality.
- ✓ Responsiveness.
- ✓ Direct connection to customer.

33. Rewards and Recognition:

- Entrepreneurial goals clear and communicated.
- Frequent; constructive feedback.
- Emphasis upon individual responsibilities.
- Result based incentives.
- Align individual and organization. Shares, options, profit based rewards, gain sharing.

34. Recourses:

- Time.
- Financial Slack.
- Human Capital.
- Technical resources.
- Physical.

35. 5 central factors of entrepreneurial environment.

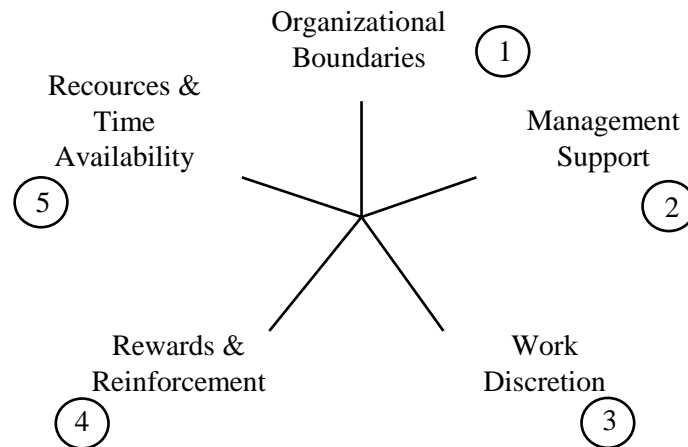


Fig. 18 Five Factors

36. What doesn't mean leadership?

- Change the mindset.
- Create sense of urgency.
- Build buy-in.
- New vision for the company focused on technology and innovation.
- Long term road map based around 5 platforms for growth (highly functional materials imaging/ life science, graphic arts, documents, optical devices).
- Constantly creating near term and long-term issues at a high level.
- Make decisions.
- Slogans, mottos.

37. Entrepreneurial Roles:

- Organize team sport.
- In startups one person play multiple roles.

38. There are several critical roles which exist in all successful projects:

- Technical innovator.
- Champion.
- Executive sponsor.
- These roles involve different behaviors and require different competencies.
- For success they need to be connected formally or more likely informally.
- Notice the link to organization structure and job design.

39. Creative destruction.

LEADERSHIP

1. Leadership tactics

Tactic 1. Bring the outside in.

1. Expose employees and the board to the outside world as much as possible.
2. Act customers and suppliers to speak to the business.
3. Ask people; particularly the board, to accompany sales reps on customer visits.
4. Import employers from outside.
5. Collect data from the outside and distribute.

Tactic 2. Behave with urgency every day. If the CEO does treat an initiative with urgency, then neither will anyone else. It is actions people follow rather than words.

Purge and Delegate!

- Stop to overcrowd dairy from preventing urgency and priority.
- Purge low priority items.
- Cancel distracting projects.
- Delegate!
- Do not allow suborbitanetes to delegate up to you.

Why don't people delegate?

1. Expectations and reverse delegation.
2. Conscientious nature and work ethic.
3. Insecurity. Trust – if you want a growth.
4. Job done well then do it yourself.
5. Organization and open-door politics.
6. Decision making about priorities.
7. Purging low value work. Use freed up time to respond immediately to high priority item meeting.
8. End meeting with clarity on who will do what and when!
9. Speak with passion about the issue!
10. Match words and deeds.
11. Be as visible as possible in these actions.
12. Delegation can be more difficult than it seems.
13. Staff can be very effective in reverse delegating in meeting and by email. They will even reverse robs in terms of supervision.
14. Previous relationships and behavior patterns can make it very difficult to effectively delegate.
15. Staff may claim back of time and draining or simply that it is your role not theirs.
16. They may take some persuading that more demanding work is more interesting will build skill sets and will make them part of a more successful team.

Monkeys should be fed or shot. The monkey population must be kept below the maximum the keeper has time to feed. Monkey should be fed by appointment only. Monkeys should be fed face to face or by telephone, *never by email*. Every monkey should have a revised next feeding time and degree of initiative.

To be a great leader you have learn to delegate well.

1. Leaders have to shift from doing to leading. The difference is painfully evident.
2. Those hat struggle with delegation often confuse “being involved with being essential”. Holding on to work is a sign of insecurity – “survival instinct”.
3. Extend your presence through the actions of others.
4. Engage at the right level does not mean “do it yourself”.
5. Practice saying “yes”, “no”, “yes if”.

This is purge work. There are limits on the amount of work you can engage with and the work your team can do.

Tactic 3. Find opportunity in Crisis.

1. Crisis allow a burning platform to be created.
2. Although very unpleasant they can become a rationale for getting many things done.
3. Reorganization, tighter business focus.
4. Lower costs, new channels.

Tactic 4. Dealing with No.

1. Those who undermine the case for change, or initiatives for change.
2. Either make them an integral part of the project or get rid of them.
3. Very candid conversation may be needed.
2. Leadership decision making is a product of Personality + Information + Experience.

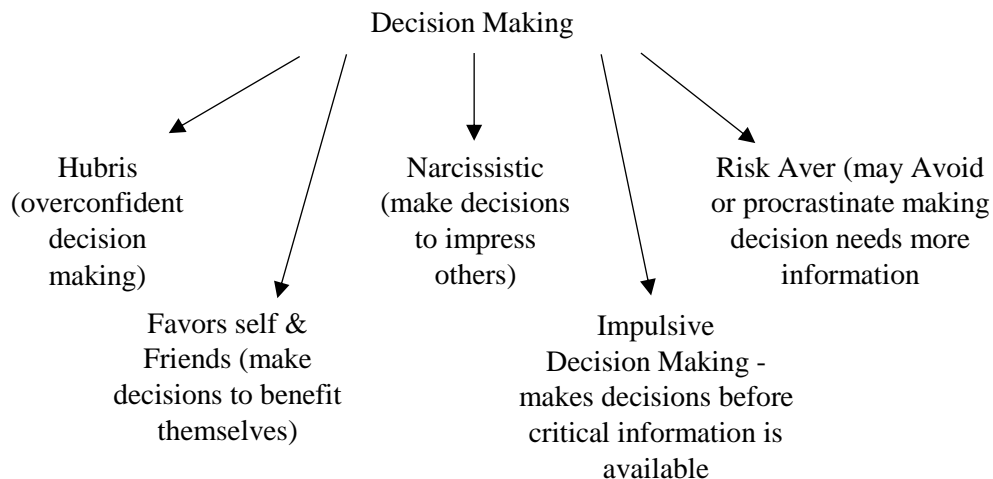


Fig. 1 Decision Making

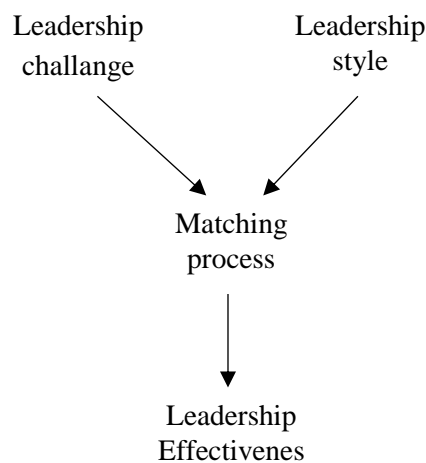


Fig. 2 Leadership

3. *Criteria of effective decision making.*

- I. *Decision quality.* Was the decision consistent with potentially available information about the achieving the goals?
- II. *Implementation.* Did the decision process create the necessary commitment to and understanding of the decision by group members to effectively carry it out?
- III. *Cost (Time).* Was the decision made in a timely fashion; did it consume more time on the part of group members and the leader than was necessary to achieve, that was effectively implemented?

4. *Some Relevant Factors:*

- Self-interest.
- Significance/ Importance.
- Expertise – Who has it?
- Individual and team development.
- Team Alignment behind business objectives.
- Group dynamics.
- Resources/ Time.
- How committed to the task will they be.

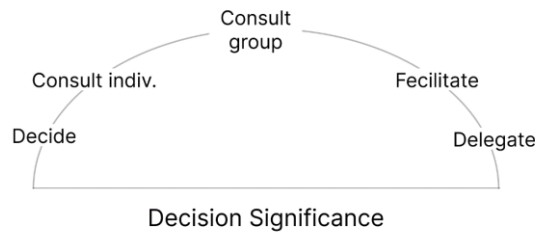


Fig. 3 Decision Significance

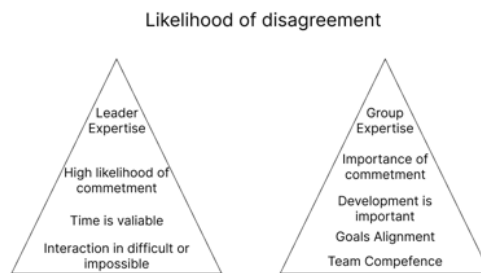


Fig. 4 Likelihood of Disagreement

5. *Be patient. Consider to do nothing option. Few do. More important information usually becomes available. With important decisions consider waiting for more information, it often arrives.*

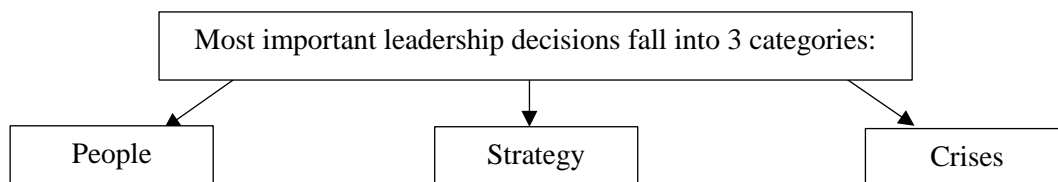


Fig. 5 Categories

6. *People:* Select the right team. Selection is the key. External recruitment is high risk. Failure rates are high. Different cultures, challenges context, luck regressing to the mean. External hires vs internal. Do we need major change? External hires are likely to bring a different strategy, team and approach. We have limited information about them. We know more information about internal candidate, including their weaknesses and mistakes. Histories success of elsewhere is difficult to replicate. Different environment, circumstances, culture. External candidates unless from a similar industry, may need a lengthy period of to understand the business.

7. *Crisis:* Fear. Pressure. Ambiguous. Rapidly changing environment.

8. *Leadership Approach in Crises*

- Leader must establish clear objectives and purpose.
- Produce a collaboratively developed plan with the team.

- Decision making and calculating risk taking.
- Challenge culture. Decision improves with challenge.
- Teamwork and sustained Tempo are important.
- Timely communication is critical. *The Elements of good judgment.*
- Learning – listen Attentive, read critically.
- Options – question the solutions offered.
- Delivering – feasibility and execution.
- Trust – seek diversity, not validation.
- Experience – relevant but not narrow.
- Detachment – identify and then challenge biases.

9. *Ethical Issues at Work.*

- Discrimination.
- Bribery.
- Sustainability and Climate change.
- Workplace Safety.
- Employment Conditions and.
- Exploitations.
- Tax avoidance.
- Bullying.
- Sexual harassment.
- Accounting manipulation.
- Theft.
- Mis-selling.
- Supply chain issues.

10. *Characteristics of Ethical Issues.*

- Ambiguity and complexity.
- Policy application often different.
- No easy solutions.
- Economic benefits vs ethical standards.
- Do the victims receive.
- Poor ethics have a habit of hauling you.

11. *What are business ethics?* Moral principles that guide the way a business behaves. This includes norms, volumes and practices. Differ significantly between countries, business and cultures. Distinguishing between what is morally right and wrong. Often involves an interaction of profit maximizing behavior with non-economic concerns and other stakeholders.

12. *Ethic – morality.*

Stakeholder's theory: - maximizing profits accruing to shareholders. Other stakeholders are satisfied only to the extent of maximizing shareholder returns. Could argue that compliance with the law is only to the point that the conceivable consequences outweigh the benefits. Business is responsible to create employment and pay wages.

13. *How to design ethical Organization:*

- Clear and explicit values.
- Thoughts during judgment.
- Incentives.
- Ethical Culture.
- White collar crime.

14. *Seven Signs of Ethical Collapse:*

- Pressure to maintain numbers.

- Fear and Silence.
- Larger than life LEO.
- Weak board.
- Conflict of interest.
- Innovation in accounting.
- Charitable/ cheap service.

15. Leadership = communication perspective.

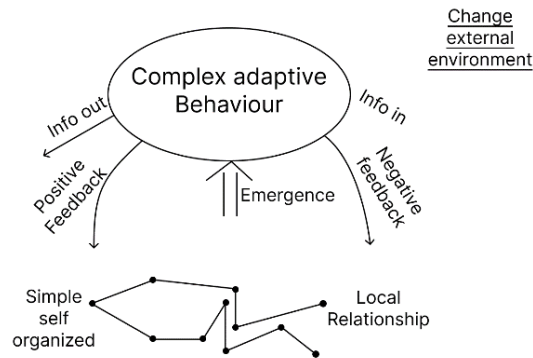


Fig. 6 Complex adaptive Behavior

16. Leadership = change external environment.

Systems leadership seeing organizations as complex dynamic systems. The smallest unit of human society is the group not the individual.

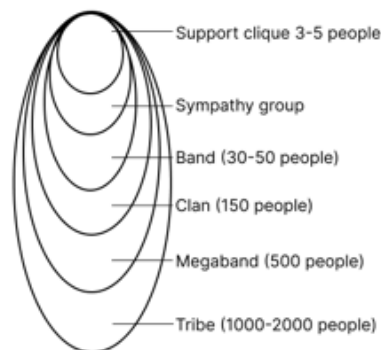


Fig. 7 System Leadership

17. Mind the gap! Rhetoric is the use of voice and words to persuade people of something.

- Logos: An appeal to reason and common sense.
- Pathos: An appeal to what is the right thing to do.

18. Motivating language theory:

- Direction giving language e.g. clarifying tasks and goals. Reducing ambiguity – sharing facts and information (Logos).
- Empathetic language.

19. Discussion: Sensemaking.

- What sources do you trust for information to make sense of unfolding events?
- Who do you listen to?
- Who are you not listening to?
- What sources could you go to who might challenge your understanding?

20. Communication in Group. Leaders are given a mask and have to wear it whether they want it or not. Masks are animated by what the audience project onto the mask. Leaders have little or no control

over this projection. Closed networks are efficient structural holes provide opportunities for innovation – but now do you communicate across them? Creative Leaders Checklist:

- Create Trust and Acceptance – Frame the constraints within which the team must work.
- Suspend Hierarchy.
- Operate with Encouragement.
- Be vigilant.

21. *Cognitive bias in Leaders: Framing and Direction.* If people don't see things your way its because they are seeing something else.

22. *Communication Perspective Summary*

- Organizations are both networks and hierarchies. We are at the Centre of a 3D network at different social and emotional distances.
- The structure and composition of our individual networks is critical to our success as leaders.
- We are limited in the number of ties we can have at any one time.
- We can reconfigure these networks to a limited extend by the way in while we choose to communicate and the time, we invest in cultivating relationships.
- Communicating with others at different scales and distance require different constraints and challenges.
- Understanding and cultivating communication skills at different scales is fundamental to success as a leader.

23. *Leadership*, is about Personal development. First to prepare yourself for the responsibility of Leadership. Leadership =Great Man→ Psychodiagnosics → Behavior → Contingency → Charisma and Transformation → Social System. Leadership is a process through which an individual attempts to intentionally influence another individual or group to accomplish a goal. The process of influencing an organization or group within an organization in its effort towards achieving an aim of goal.

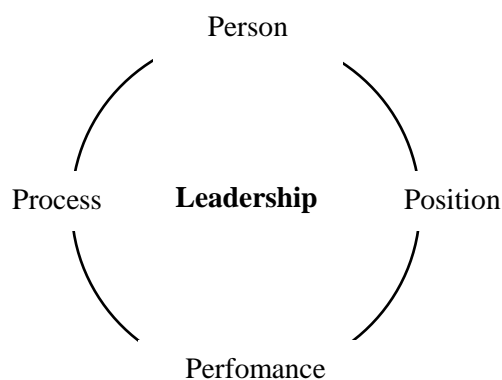


Fig. 8 Leadership

24. *Leadership Development*

- Leader development (interpersonal, focused on individual leaders).
- Leadership development (interpersonal, focused enhanced leadership capacity).

25. *What followers want from their leaders?*

- Authenticity.
- Community.
- Significance.
- Excitement.
- Sense of togetherness.
- Create meaningful work.
- Interesting work.

26. *What type of leadership is best, and do leaders always need to embrace diversity?* The situation:

- Time for business unusual.
- Health crisis.
- Economic crisis.
- Humanitarian crisis.
- Taught time crisis for leaders.

27. *Strategy of influencer.*

Participating in data ecosystem is a critical part of a company’s comprehensive societal impact strategy and foundation for sustainable business model-innovation. Effectively communicate and influence stakeholders. Stakeholder management across the organization as well as outside the organization is a necessary skill that strong leaders need to possess.

28. *Shifting capital markets:*

1. Challenging traditional corporate purpose.
2. Responsible leadership.
3. Institutional investors who are looking at the longer term and big societal purpose.

29. *Self-awareness: Energy, Memory, Intellect, Mind, Breadth, Body. How to grow your influence?*

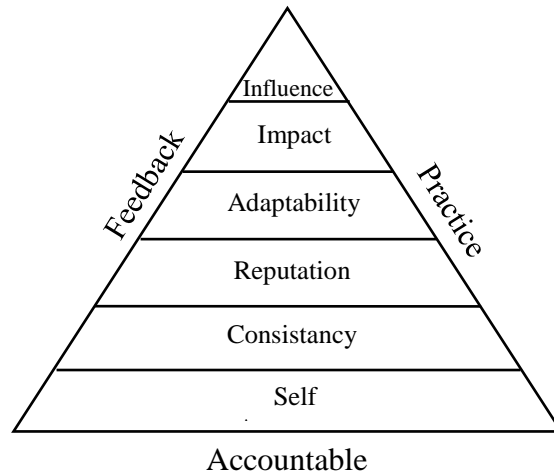


Fig. 9 Grow influence

30. *The resistance matrix*

- Build good relationships.
- Achieve results as a team.
- Develop people.

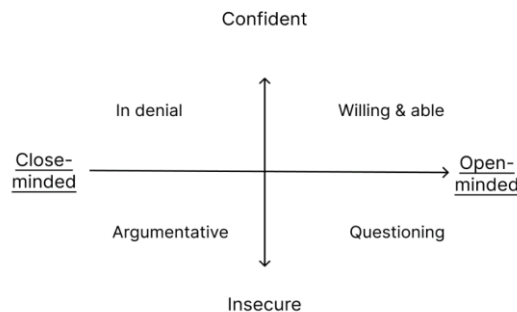


Fig. 10 Confident

31. *The Power of influence increases by moving up the five levels*

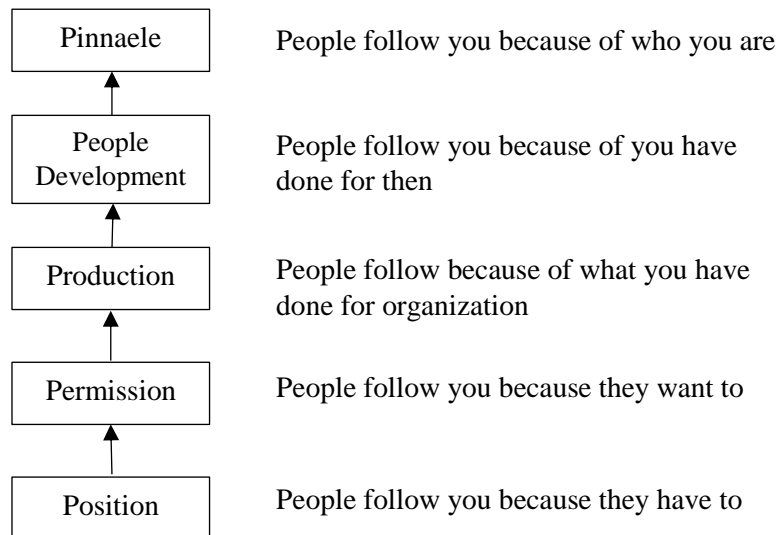


Fig. 11 Five levels power of influence

32. *The Time – The Presence.* How much time do you spend on your leadership? Leaderships are thrown off course by focusing too much on day-to -day activity rather than paying attention to personal development. Purpose: identify what happened, what went wrong? To make better choices in the future. Making sense of single event. The values and norms of the context. Critical: “letting go”, challenging. All assumptions, making transformational changes.

33. *Critical Thinking:*

1. Requires questioning, but it doesn't work if you can't question the boss.
2. Empower your team to weight evidence, challenge assumptions and propose different conclusions, even if they are at odds with your own.
3. As an expert, you are legitimate source of opinion, but critical thinking values evidence over authority.
4. Black and white thinking you are with us or against us.

34. *Self-regulation matter so much for leader. Emotions and perceptions effect on decision. Self-Leading:*

1. Understanding your strength and weakness as a leader is the first step to transformation work.
 - Research how you are perceived and your impact on those around you.
 - Build a clear vision of your key areas for improvement (coaching/ mentoring).
 - This clarity serves as a crucial starting point for your self-exploration.
 - Self-regulation.
2. How emotions and perceptions affect our decision making? How we perceive and interpret? The world determines how we adapt and cope, rather the world itself. Emotions – physiological response.

35. *Basic emotions*

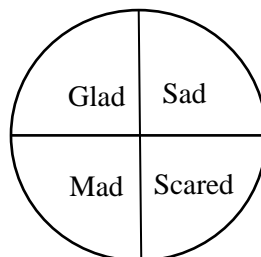


Fig. 12 Basic emotions

36. *Self-regulation.* Self-regulation is important for competitive reason.

- We have to know, what triggers our emotions?
- How your feeling manifest in you?
- Do you know how to cope with your stress, how to manage your emotions?
- Know the difference between feelings and actions.
- Recognize that others are mirrors for ourselves think to yourself: what is my role in this?

37. *Summary:*

- We can't control the emotions that crash into us.
- We can learn to ride them more graceful.
- Emotional intelligence starts with choosing not to be victims of our moods.
- By noticing what causes them, we find clues on how to change them – or at least manage them.
- Biological impulses drive our emotions. Manage them.
- Self-regulation, which is like an ongoing inner conversation is a component of emotional intelligence that frees us from being prisoners of our feeling.
- They also have emotional impulses but they find ways to *control them and even channel them in useful way.*

STRATEGY

1. PESTEL Analyses.

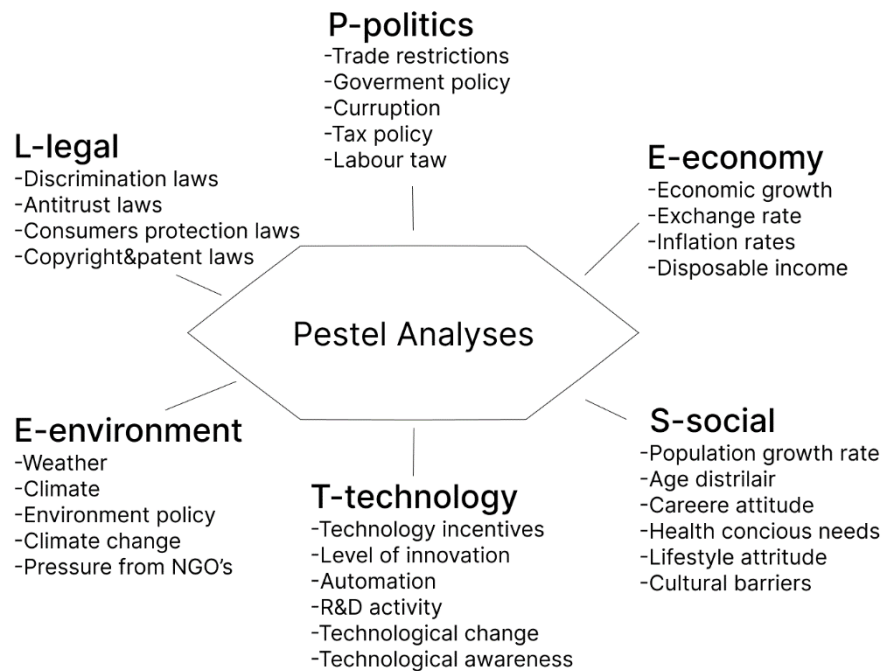


Fig. 1 PESTEL Analyses

2. SWOT Analyses.

S	W	O	T
Strength	Weaknesses	Opportunity	Threats (risks)
This section contains both strength within the organization and external strength such as client relationship	What makes disadvantages of your business what areas we need to enhance. In order to complete with your best competitor	What gives the opportunity to expand	External factor beyond your control that could place your strategy at risk

3. Smart goal.

Specific – define your goal. It must be specific as possible and what you want achieve.

Measurable – measure what you want to receive.

Achievable – steps to achieve the goal.

Realistic – how long it takes to reach the goal.

Time – keeps on growing

4. Five questions.

1. Factors, macroeconomics.

2. Property of the competitive environment: types of services, rating of medical services, specialists, location, traffic, revenue.

a. Competitors in terms of qualitative and quantitative characteristics.

b. Comparison by characteristics: revenue (main resource, medical services, strategy).

c. Comparison results.

Revenue – minimum costs, or if it's a red ocean, then we're not going there. This is a multidisciplinary center and we don't go there.

5. *Macroeconomic factors.*

1. Incidence rate.
 2. Political factors - sanctions: equipment and tense geopolitical situation → increase inflation rate and decreased number of loans for development and decreased population income. But there is a social factor that is developing and increase the number of people with effective demand. The economic factor is deteriorating, and the environment is bad, and this worsens the health of citizens, and demand is still growing.
 3. Development of medical activities, transition to white sources of payment and this is the increase responsibility of companies.
 4. Development of the Internet → results are obtained remotely cost reduction and increase the speed of receiving services increases.
- This is a PESTEL analysis.

6. *Porter's 5 forces.*

What's happening in the market now? Competition is high, the buyer has great power. The buyer gets acquainted with reviews and ratings.

That is, the power of suppliers is there, and there is choice, and we can decrease costs due to equipment and high barriers to licensing, therefore, qualified personnel are needed. Or vice versa, there are more patients than we can provide services to.

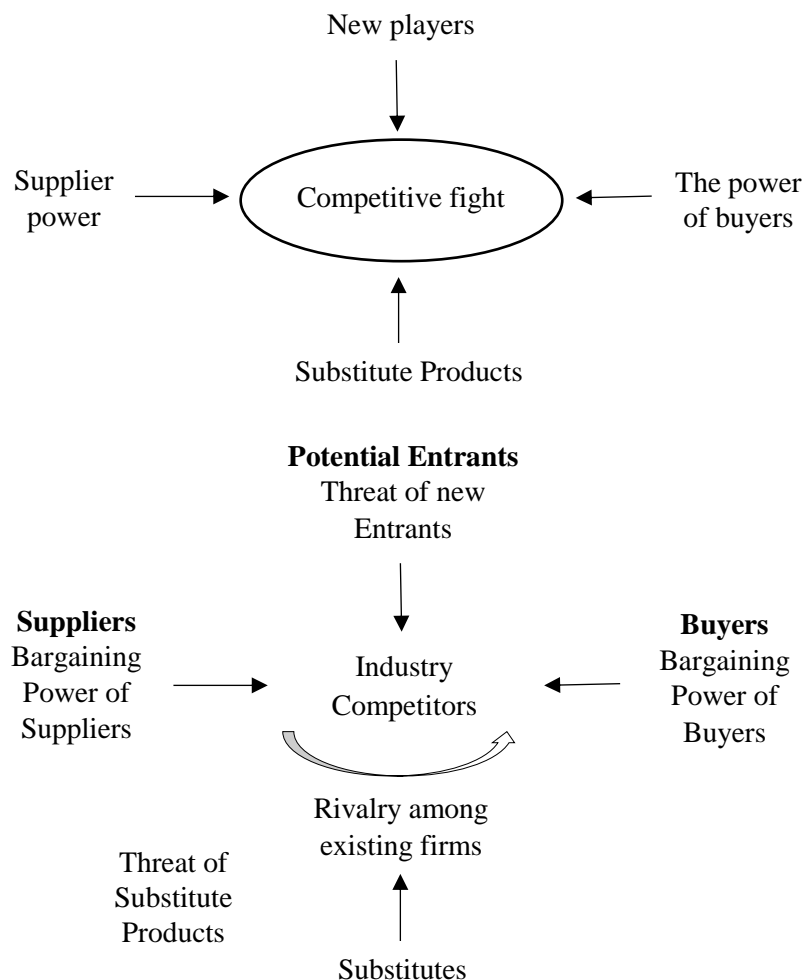


Fig. 2-3 Competitive fight, Industry Competitors

7. *Internal analysis of the company's environment.*

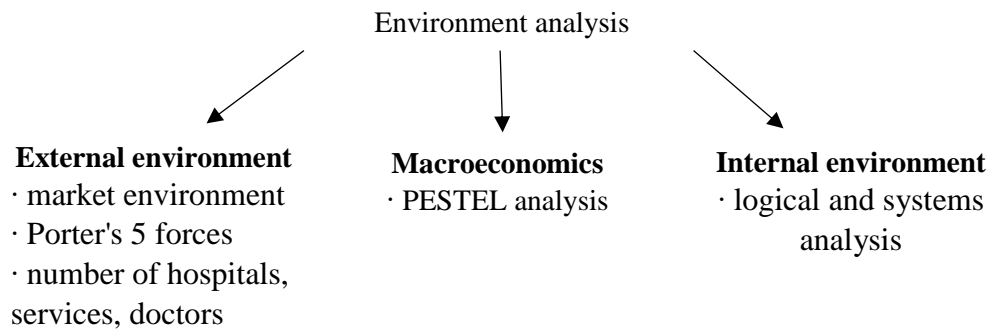


Fig. 4 Environment analysis

For company evaluation we use 7 P description:

P – promotion

P – price

P – product

P – place

P – people

P – process

P – physical evidence (physical property of the brand) – brand strength

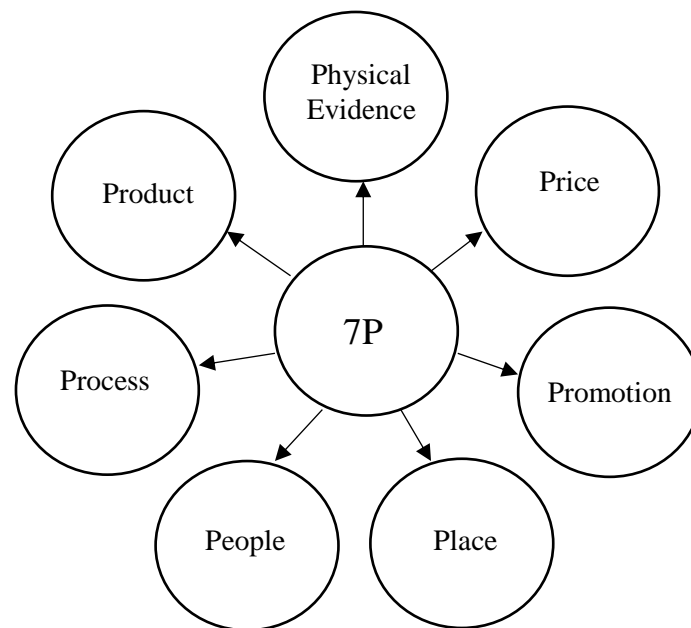


Fig. 5 7P description

8. *Frames:*

- Political prestige power.
- Social dismissing / awards, belongingness, love.
- Human resource – frame motivation.
- Structural frame – another role.
- And symbolic assignment.

9. *Strategy:*

I. Understand your environment

- Macro factors.
- Industry dynamics.
- Positioning analyses.

II. Understand your company options

- Competitive analyses.
- Open strategy – nightmare competitor.
- Resource analysis.
- Ecosystem and platform strategy.

III. Understand corporate options

- Diversification.

IV. What really works century champions and unicorns? Strategy is about being different. Do what other firms don't do! Do what other firms can't do!

- Timeless (boom times).
- Boundary less logic (worldwide).

10. *Strategy concerns with profitability*

- Economic intuition provides the guide.
- Models of competition and cooperation.

11. *Successful strategy:*

- Goals are simple, consistent, long term.
- Profound understanding of competitive environment.
- Objective appraisal of resources.
- Effective implementation.

12. *Bad strategy:*

- Ignore details.
- Fail to focus.
- Broad goals.

13. Even in crisis conditions put strategy before making changes. Unwitting strategic change is the downfall of many good manager. Make operational changes only if they fit the strategy. Look first at trends and track records. Short term success may be due to luck, but long-term success is due to strategy.

14. *Strategy: explicit or implicit.*

- Look for pattern of action over time.
- Look at what has been working for you.

15. *Industry thinking.* How do you cover important forces shaping the industry dynamics you, are exposed to? Strategy is basically a plan that considers 4 things:

- What is your goal?
- Have you got the right resources?
- What will your competitors do?
- Plans?

16. Environment: Strategy: Organization.

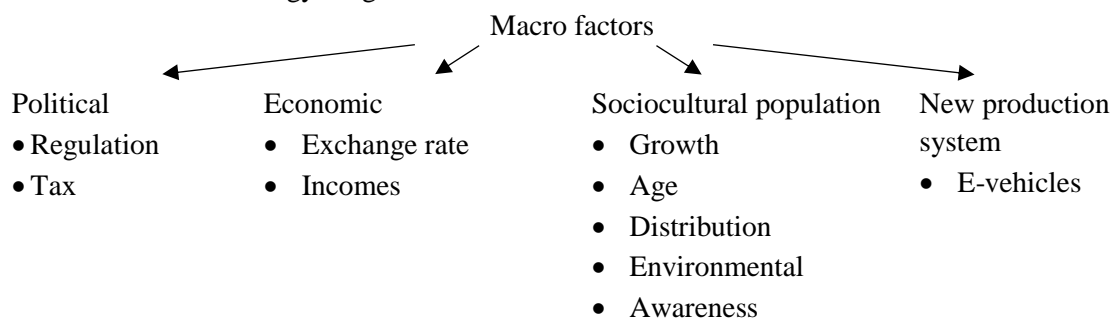


Fig. 6 Macro factors

17. Average *profit margins* in different us industries.

	Profit margin
Banking	30%
Pharmaceutical	18%
Chemical	4%
Construction	1%

18. *Industry analyses*

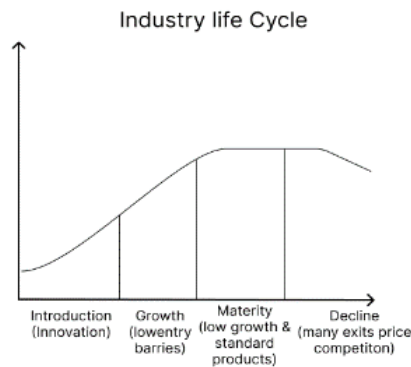


Fig. 7 Industry life Cycle

Industry Analysis:

- Figure out what industry you belong to.
- Determine your bargaining power (buyers, supplies, competitors) and threat of replacement (entries, substitutes).
- Determine trends that change (industries evolve).

19. *Positioning Analyses*

- How can you figure out whether you should be a cost leader or differentiator?
- Is a hybrid strategy feasible?

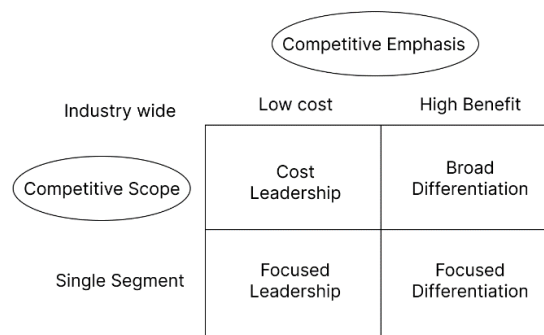


Fig. 8 Strategy

20. *Differentiation:*

Key strategic elements:

- Branding and advertising.
- Design experience.
- Service.
- Quality.
- Product innovation.

Recourses:

- Marketing abilities.
- Product engineering skills.
- Cross functional coordination.

- Creativity.
- Research capability.
- Incentives linked to qualitative performance target.

Porter: *Don't get stuck in the middle*



Fig. 9 Cost Leadership

21. Industry Analysis

Direct Competition and Strategic Groups.

Strategic groups are group of firms within the same industry making similar decisions in key strategic area.

22. Customer value Analyses:

1. Market Segment.

- Who are our customers?

2. Customers' expectations.

- What are the customer's buying criteria?

3. Assessment of fair value line and attribute importance.

- What is the relative importance of each attribute?

4. Relative importance.

Creating the value map and strategy formulation.

- What is the customers price sensitivity?
- What is the customer value?
- What is our strategy?

5. Performance.

- What should we to do implement the strategy?

6. Quality score.

- What is the quality of our product compared to the competitor quality?
- What is the price compare to competitor's price?

7. Price.

8. Quality Ration.

- How do customers rate our products on each attribute?
- How do customers rate competitors' products on each attribute?

9. Competitors.

- Who are our competitors?

Customer value analyses helps you to position yourself relative to your competitors.

23.3 basic Questions to Keep in mind:

- What is your Competitor's Current Strategy?
- Which are your Competitor's Objectives and Assumptions?
- Can you list Competitor's Resources and Capabilities?

24. Nightmare Competitor. Open Strategy.

- Selection of participants.

- Define task and set scope/ what disruptive trends can destroy your business.
- Destroy your Business.
- Business model logic of NM.
- Understand risk to your business.
- Business model logic of NM. Positioning logic (vision competitors what is your unique selling proposition):
 - a. *Product and service logic* (which problems do you solve for your customers, describe offering).
 - b. *Value chain logic* (which resources are requiring to provide your offering which key activities are undertaken by you which by partners. Who are potential required partners?)
 - c. *Marketing and sales/ which distribution and marketing channels* does your company use to target new markets? How do you maintain the relationships with your customers?
 - d. Revenue logic: what are the potential revenue models for your offering?

25. *Ecosystem. Co-opetition Platform Strategies. Key questions:*

- How can you collaborate successfully?
- How can you develop a winning platform strategy?

From competition to collaboration (co-opetition). Reasons for Collaboration:

- Innovation.
- Customers.
- Investment.

26. And create *Alliance* and corporate revenues, but 60% fails. *Simple rules for making alliance:*

- Develop the right working relationship.
- Develop metrics capturing progress.
- Embracing differences.
- Enabling collaborative behavior.
- Managing internal stakeholders.

Don't!

- Define the business plan.
- Eliminating differences.
- Formal system and structure.
- Manage relationships with partners.

27. *Empower front – line employees to develop ways of co-operation (rather than defining rules top-down).* Beyond formal collaboration think about ecosystem. Reasons for this:

- Mispricing of market possibility.
- Failure to develop trust with users and partners (rating system, payment, mechanism, insurance).
- Prematurely dismissing the competition.

28. *Staying in game:*

- Manage technology challenges.
- Watch incentives for collaborations without profiting yourself.
- Create your ecosystem
- Build customer base first
- Create incentives (seeding, marquee, staging).
- Enthusiasm (big-bang, piggy-banking, producer).

29. How *diversification* linked to *internationalization*? Main motives:

- Growth.
- Risk reduction.
- Profitability.

30. *Ownership. Type of owner:*

- Family: more diversified.

- State: less diversified.
 - Financial institution less diversified.
31. *Leaders have to set priorities.*
- Master innovation and execution.
 - Fight bureaucracy.
 - Passion for frontline.
 - Be a great Boss, but not a charismatic one.

Leader is fighting with his fears. What is your fear? 3 main fears : Fear of failure, fear of unknown, social fear. Questions to be answered. What worth thing could be? Think lean. Focus and discipline in things that provide money and will add value. Focus on information on ideas in investing more. Lean on people who have not only financial goals. Look for those, who compliment you. Lifestyle business or rapidly growth business. Ask frankly your partner. Open conversation. Leadership = result – values = responsibility ≠ performance.

32. To achieve *goals*: sense + emotions + things to do + empathetic language = common senses and goals. Self-regulation emotions and steps self-awareness: mind, energy, memory, body, breath, influence. Others are mirror of ourselves.

33. *Influencer*:

- Self-awareness.
- Consistency.
- Reputation.
- Adaptation.
- Impact.
- Influence.
- Action vs Feeling.
- Mindset. Open mind: questions and willing and able. Close mind: Argumentative and denial.
- create sense of urgency; build buy in and create new vision, change the culture.

34. In *Crisis*: fear, pressure, rapidly changing environment.

35. *Roles* in innovation:

- ✓ Executive sponsor.
- ✓ Technical innovator.

36. Select the *team*. No external recruit. History of success of elsewhere is difficult to replicate. External candidates need more time to understand business.

37. Creative *destruction*.

38. From doing to *leading*. In security vs trust.

39. *Leadership*.

Cost leadership	Broad Differentiation
Focus Leadership	Focus Differentiation

40. *Reason* for collaboration:

- Innovation.
- Customers.
- Investment.

Ecosystem vs collaboration. The bigger your network, the bigger your influence.

41. *Entrepreneurial scale*:

- Risk taking.
- Innovative.
- Proactive.

42. *High money* = high level of uncertainty & lengthy product development cycles for 2 years.

43. The *secret of high growth* company.

- Strategy.
- Team.

- Leadership.
- Implementation.
- Finance.
- Sales Market.
- Management.

44. License technology

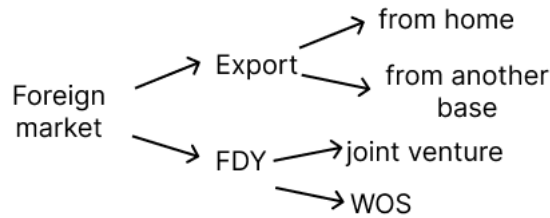


Fig. 10 License

45. Entrepreneurial companies are innovative, proactive, risk takers.

1. Product franchising.
2. Benchmarking.

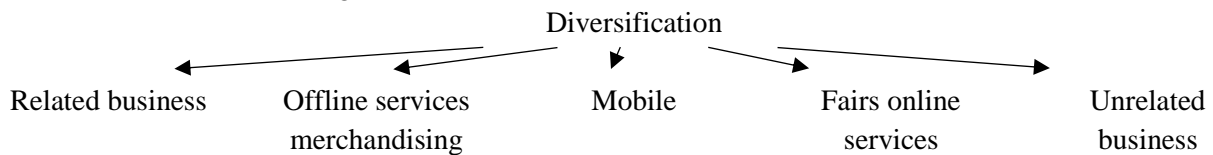


Fig. 11 Diversification

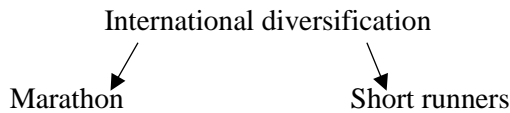


Fig. 12 International Diversification

46. Entry to international market:

- Licensing.
- Contractual agreement.
- R & D contract.
- Co-marketing.

47. Agile increase value with minimum efforts. Metric that matters:

- Life time value higher.
- Customer acquisition.
- All metrics are qualitative vs standard accounting metrics market share, profit revenue - qualitative.

48. MVP minimum viable product vs Prototype (not real). MVP minimum value preposition. Customer segment channel website.

49. Entrepreneurial Companies

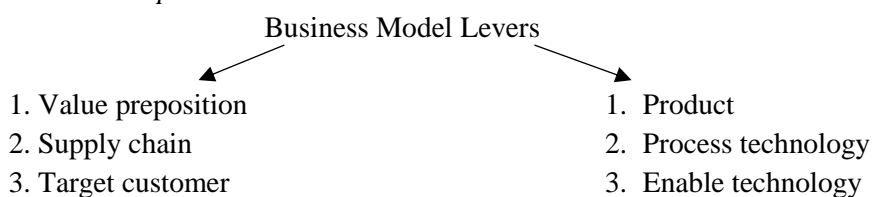


Fig. 13 Business Model

50. *Lever type of innovation:*

- Incremental.
- Semi radical in business model.
- Semi radical in business technology driven.
- Radical all 3 levers.

51.

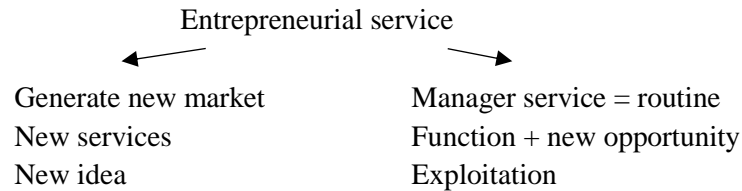


Fig. 14 Entrepreneurial service

1. Business plan: what markets need your product need your product, make money, add value.
2. Cash flow statement and activities together.
3. New business: entrepreneur + aspiration + skills + opportunity + network => business model
 - Return of investment.
 - Exit strategy or harvest strategy, rate of return.
 - Predict life cycle.
 - 5 years' horizon.
 - Cost of business.
 - Breakeven point.
 - Cash flow.

52. The *Determinants* of National Advantages: Porters Key Measure

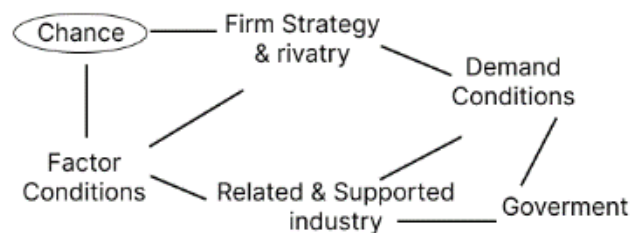


Fig. 15 Porters Key Measure

53. Exporting | Contractual Agreement | Joint Venture | Acquisition. Risk /Return/ Control/Integration.

54.4 *Stages of National Competitive Development*: Factor Driven => Investment Driven => Innovation Driven => Wealth Driven

- | | | | |
|--------------------------|------------------------------|---|-----------------------------|
| • Low investment. | • Cheap and qualified labor. | • Built advanced forces. | • Acquire advantages. |
| • Cheap labor. | • Heavy basic investment. | • Costly and highly qualified. | • Stagnant rate of innovate |
| • Existic labor factors. | • Building general factors. | • Productivity and innovation investment. | |

ENTREPRENEUR'S FINANCE

1. Management in entrepreneur's finance

How much equity the entrepreneur should give an investor in order to achieve this rate of return.
Exit. Harvest strategies. Managing share allocation at start up.

2.

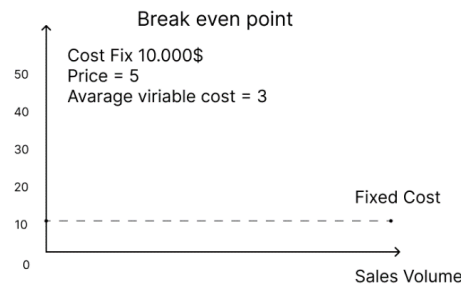


Fig. 1 Break even point

$25.000\$ = 5\$ \times 5000$ units. Variable cost 3×5000 units = $15.000\$$.

$15.000\$$ (variable cost) + Cost Fix $10.000\$ = 25.000\$$ total revenue. Our breakeven point is 5000 units and $25.000\$$ or revenue. If you increase price for $1\$ \rightarrow$ your breakeven point will be changed.

2 company's:

a. Company A Breakeven point = $40.000/10-2,5 = 5,333\$$

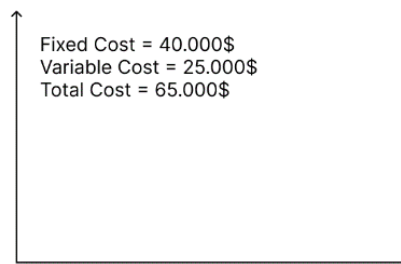


Fig. 2 Company A

b. Company B Breakeven point: $20.000/10-4,5 = 3,639\$$

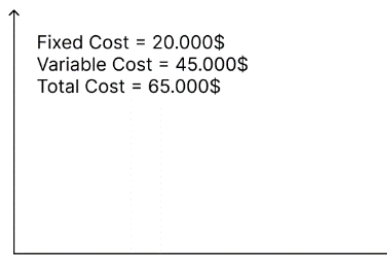


Fig. 3 Company

Control price and never go down until first breakdown points. Do not reduce prices to the break-even point and variable costs are more profitable!!! Cash flow is a blood of the business.

3. Source of finance:

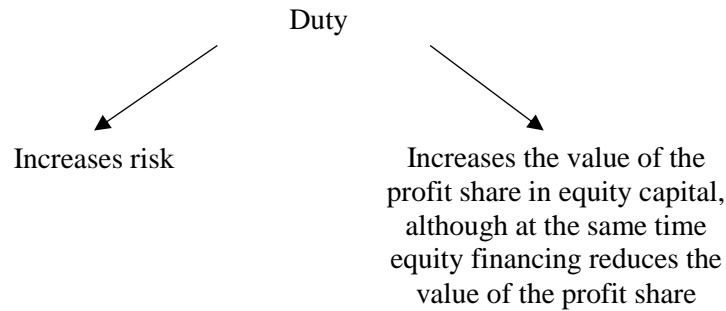


Fig. 4 Source of finance

4. Forms of money:

A. Debt.

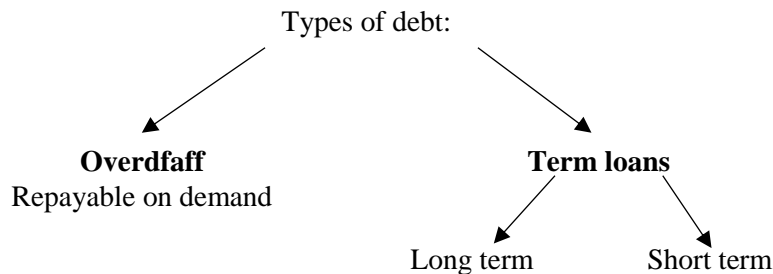


Fig. 5 Types of debt

Debt from government enterprise agencies.

- Enhance the external business environment for productive enterprise.
- Increasing the internal capability of firms to achieve the best performance from any given external business environment.
- Increase the stock of capable firms either through initiatives to enhance firm startups or by attracting foreign firms to locate in the enterprise planner region.

3 qualities of this firms:

1. Adequate finance + skills + contacts to exploit their profit opportunity effectively.
2. They have an entrepreneurial vision.
3. They are engaged in areas of business that generate high added value added for economy as a whole.

Securing government enterprise finance – loan guarantee schemes require ventures to meet some of the following criteria:

- The venture should be beneficial to the economy.
- Net creation of jobs.
- Benefit balance of trade.
- Attract foreign investments to the country.
- Backward and forward linkages with the rest of economy.
- Political bias.
- Business sector.
- Comply with antitrust copyright, labour, environmental.

Other sources of the debt related finance. It is 25% of SME finance.

- Factoring.
- Leasing.

- Hire purchase.
 - B. Bank loan - this is called a leveraged loan LBO. Bank loans: to make a decision on a loan, information is provided to the bank.
- 5. Security is usually required:
 - Personal assets.
 - Business assets.
- 6. *The firm assets* provide collateral for bank loan. Its calls “Leverage loan”. Loans with such collateral provide low-risk businesses. Bank usually prefer loan payments, to begin immediately, which means that loans are more useful for those ventures (предприятие), who generate revenues in the short time.
- 7. R&D before taking a product to market are unattractive to banks. Compare to equity, loans involve limited interference with the management of the venture. Banks charge lower interest rates for larger and longer-term loans.
- 8. *Types of equity:*
 - Informal equity (active participant’s friends, family and contacts).
 - Business angels.
 - ✓ Mergers and acquisition.
 - ✓ Public flotation.
 - Usually former/ serial Entrepreneurs and aspiring Venture capitalism.
 - Private equity/ usually from venture capital firms who specialize in LBO and mergers and acquisition.
 - Venture capital.
 - Public flotation NASDAQ, techMark.
 - Equity from state enterprise agencies (same general criteria as enter price loan guarantee above). Equity is sometimes link to tax relief (UK).
- 9. *Venture capital evaluate factors:*
 - Leadership potential of the team.
 - Track record of leader entrepreneur.
 - Track record of management team.
 - Expected rate of return.
 - Financial/ accounting capabilities of the team.
 - Ability to create post-entry barrier.
 - Business meets fund contrails.
 - Production capabilities of the team.
 - Ability to get cash out of the investment.
 - Time to breakeven.
 - Uniqueness of product.
 - Degree of market already established.
 - Time required to repay the investment.
 - Expected rate of return.
 - Administrative ability of the team.
- 10. It’s better to rush with your money, and when it starts, it will slow down later with the flu. The more money they give; the larger share they will take. Angels and private investor finance tends to:
 - Be quicker.
 - How low administrate costs.
 - Be more private.
 - Involve limited competition among financiers.

11. At the other extreme: an IPO

- Publish information about company.
- Involves substantial administrative cost.
- Through access to the stock market entail a high level of competition among investors.

12. Business angels are an investment of \$70,000. Venture capitalists from \$400,000. Questions: cost of capital? return of investment?

- Exist strategy for investor.
- Predict life cycle.
- Structure.
- Evolution over a five year horizon.
- Business value.
- Breakeven point.
- Cash flow.
- Calculate how much money the business needs.

13. Valuation of the company (enterprise) Learning outcomes!

- Value business.
- Pros and cons of four ways to value business.
- Understand pitfalls of buying a franchise business.
- Understand of management of buy outs and buy ins.

14. Creation of wealth.

- Price – earnings ratio: Annual profit after taxes $\times 12$. Startups on the stock market are discounted according to the venture capital rule of thumb - 50% (to account for the risk of failure). Practical application is limited to finding suitable firms for comparison. This is not suitable for companies with new markets, but quite suitable for companies with old markets.
- Asset valuation: This valuation ignores the company's future profitability. It is used if there is an option that the company's profits are falling. This is when a company's stock rises due to increased growth in the company's assets (such as real estate). In this case, the business is sold, the property and the business are moved to another location.

15. Price:

- Copyright to the company.
- Valuation of human capital assets.
- Employee insurance.
- Discounted cash flow analyses. Free cash flow – FCFs cash available for siphoning from business.

16. $FCF_t = \text{operating profit} - \text{taxes} + \text{non-cash charges such as depreciation} - \text{investment}$

We need information for *Profit exploitation opportunity and strategy in order to calculate the cash flow format for 2–5 years*. We calculate the present value of future account.

Value:

$$PV1_t = \frac{\sum_{t=1}^{t+3} FCF_t}{(1 + \delta)^t}$$

δ – discount rate (the opportunity cost of investment). Perhaps the rate of return on an alternative investment. The second component of the value of future income streams $PV2$ is the forecast of FCF beyond period $t+3$ and for the duration of the existence firm. FCF are assumed to grow at a modest constant rate of growth g , then this calculation simplifies to:

$$PV2_{t+3} = \frac{FCF_{t+4}}{(\delta - g)}$$

So, total present value become:

$$PV_t = PV1_t + PV2_t = \frac{\sum_{t=1}^{t+3}}{(1+\delta)^t} + \frac{PV2_{t+3}}{(1+\delta)^{t+3}}$$

A mistake in valuing a business is using the average stock market investment return as a discount rate and then ignoring risk. A company can realize its FCF than start-up.

17. Franchising:

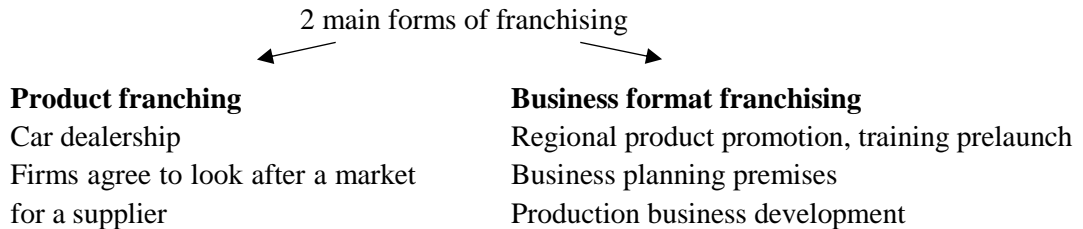


Fig. 6 Forms of franchising

How franchising works? The franchisor is the one who sells the franchise. The franchisee is the one who buys it. Fewer answers, since the expert is the franchisor + consultation and support during the crisis. Franchiser can abuse bargaining power - the franchisor may abuse power.

18. Private equity fund = LBO Fund

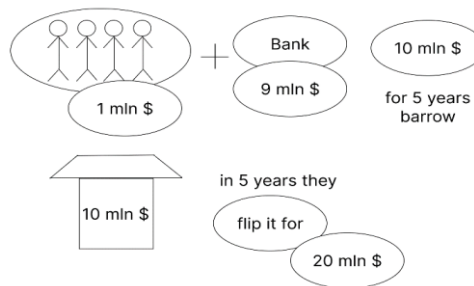


Fig. 7 Fund

Venture capital funds, private equity funds + leverage from bank, improvement of company and Sale it in 5 years. Buy outs or Buy in. There is a risk of selling the business to the company's managers, or they may go to competitors and the company will lose the manager.

1. A manager is bought (*MBO – management buyout*) for example, Managers may be asked to invest £500,000 of their own capital at a cost of 1% of the firm's value and for this they receive 10% of the company. Capital is £5 mln. That is, for £500,000, the manager receives £5 mln. And he will earn this money. *Scheme 1.* Manager + £5 mln. in bank takes leverage and in 5 years sale. =>Improvement of company => £20 mln. in 5years + £5 mln. barrow for £5 mln. in bank, flip it for £20 mln. Manager invest 1% = 500 000 dollars in company and for this he receives 10% of company cost, its 5.000.000 dollars he will earn after the sale of company. So, create the venture capital fund.

2. *MBI – management buy in.* Purchase of an external management company for the company. This is if the previous managers lack business experience. This is if the existing management performs poorly and new management and new capital come in.

3. *Hybrid MBO + MBI.* New + old managers: In the bank → management growth → sale. Purchase of management → increase in company capital => 10% share and when selling money MBO. Purchase of external control of companies or a manager comes to the company, contributes 1% of the company's equity capital, and receives 10% for it. *If we need to grow our business, we*

hire a consultant from Bain and Co, MC Kinsey. They help day to day activity every day. If we are preparing for a merger, then we need a staff of directors (external + internal director).

19. Director from venture capital fund is an outside director. 3 main responsibilities of director:

- Appoint the officer of the firm.
- Declare dividends.
- Oversee the affairs of the corporation.

20. For computer development the program takes 2 years. Finance is needed.

21. Lengthy product development cycles. The seed money to get a company started come from the founders of the firm. Bootstrapping is the minimum for raising money without investors. What will be the opportunity to receive equity funding?

- Unique business idea.
- Fast growth.
- Niche market.
- Experienced management.

22. Many experts recommend a type of pricing that focuses on the perceived value of a product or service. It is called VALUE – BASED. If we choose a product by the price, it is price – quality attribution. *Not every business is potential to be aggressive growth – oriented firm and business success doesn't.* Always scale up to a larger market.

23.

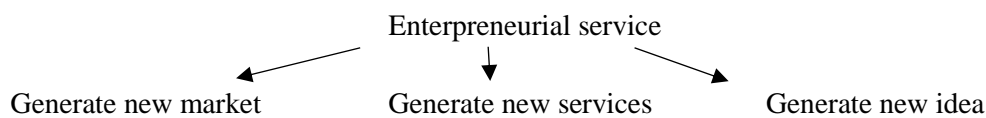


Fig. 8 Entrepreneurial service

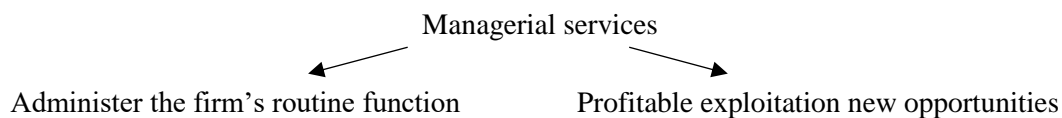


Fig. 9 Managerial services

24. Discounted Cash Flow Analysis. DCF – discounted cash flow analyses are methods of valuing a security, project, company or asset using the concept of the time value of money. Discount cash flow analyses is widely used in investment finance, real estate development corporate financial management and patent evaluation. It was used in industry as early as the 1700 or 1800 S. DCF - estimates the current value of a project, company, or asset based on the principle that this value is based on the ability to generate cash flows. This assessment of a stock's fair value or intrinsic value is important for an investor to assess the value of an investment.

25. Financial multipliers such as Debt/Equity/, P/E make it possible to evaluate the total value of shares in comparison with other companies on the market. This is an estimate of the fair value of a company or line of business using the discounted cash flow method.

26. CAPP are software products that help automate the process of production preparation, namely technological process planning. CAPP task: products made in the CAD system, draw up a plan for its production.

WACC – *weighted average cost of capital*. He weighted average cost of capital (WACC) is the rate that a company is expected to pay on average to all its security holders to finance its *assets*. The WACC is commonly referred to as firms cost of capital. Importantly, it is dictated by the external market and not by management. The WACC represents the minimum return that a company must earn on an existing asset base to satisfy its creditors, owners, and other providers of capital or they will invest elsewhere. *This is the weighted average cost of capital*. WACC is computed using the formula.

$$WACC(\kappa a) = KdWd + KpWp + KeWe$$

Wd – proportion of long-term debt in capital structure

Wp – proportion of preferred equity in capital structure

We – proportion of common equity in capital structure

$$Wd + Wp + We = 1,0$$

- The weighted average cost of capital (WACC) reflects the expected average future cost of funds.
- Regardless of the particular source of funds for a project, a firm must use WACC as its required rate of discount rate.

27. CAPM. Enterprise value is the approximate value of the company that a potential buyer would pay. These are maximum capitalization, non-controllable shares and net debt, which is achieved as the difference between total debt and cash. Enterprise value = Market Capitalization + (Total Debt – Cash) + minority interest. Market capitalization is the price per share multiplied by the total number of shares. Diluted shares, that is, options issued to managers and key employees of a company. These options convert into shares over time. These are compensations to employees other than wages. CAPM – Capital Asset Pricing Model. The average expected return on shares of a public company is the cost of equity capital (Cost of Equity). To calculate it, the CAPM model is used.

$$Re = Rf + B \times (Rm - Rf)$$

Re – cost of equity (cost of share capital)

Rf – risk free rate, без рискованная ставка

Rm – market risk, average stock market return

Rm – Rf – market premium

B – sensitivity coefficient of price changes in relation to the market

B > 1 – the company's share price is growing faster than the market

B < 1 – the company's share price is growing slower than the market

The risk-free rate is taken to be the interest rates of government securities in accordance with the country and company we are evaluating. If we consider a range of up to 5 years, then it is necessary to use the yield rate of 5-year government paper.

For example, to analyze a Russian company, 5–10-year OFZ securities are used, for the USA – 10-year yield of Treasuries.

28. NPV and IRR indicators

NPV – net present value – is the net present value. This is the sum of the discounted values of the flow of payments reduced to today. The NPV indicator represents the difference between all cash flows and outflows reduced to the current point in time (the moment of evaluation of the investment project).

NPV is the amount of profit that awaits project participants. Both indicators NPV and IRR are considered as an interaction of criteria that are important for assessing the effectiveness of the implementation of an investment project. NPV is calculated based on the flow of payments, discounted to today. That is, calculating the profitability of the project.

IRR – internal rate of return (internal rate of return or profitability) is the interest rate at which the present value of future cash receipts and the cost of the original investment are equalized, the net present value (NPV) is 0.

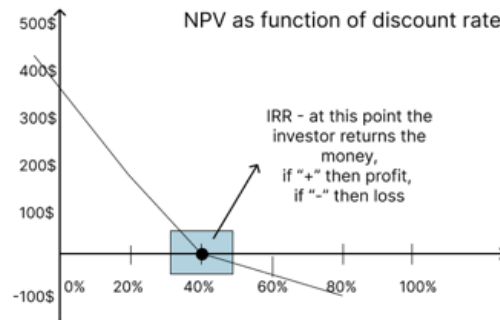


Fig. 10 NPV discount rate

The goal is to maximize the owner's profit, and evaluate strengths and weaknesses, and make management decisions. Accordingly, we study the internal and external environment to determine business development.

We are limited by the clinic's area; therefore, we are looking for a location for development.

Objectives: to study internal organizations, and the external *environment PESTEL, SWOT*. We calculate NPV and IRR for 5–7 years, which is considered to be the planning horizon and discounting (this is bringing the value of money to the present moment). For example: 10% in a bank without risks, and a project with a risk and 10% profitability. The bank is guaranteed to give 1.6 million and the project 1.6 million. And there are fewer risks in the bank.

Discounting: what will happen in 5 years. How will you return the money?

NPV must be positive. IRR – compare 2 values. The project is 9% of income for the entire duration of the project (for example, 5 years) and then we also calculate the IRR for 5 years. Compare IRR and cost of capital using WACC. Or our bank. 2 ways to determine the cost of capital:

1. Bank.
 2. The market determines the cost of capital. This is attracted capital and you have to pay for it either to the bank or to a private investor. This is the bank's or investor's capital charge rate. For example, we have calculated everything and give 18% or another amount. Domodoran site for calculating the cost of money and capital, for 60-80 industries and the cost of bonds, country rating. This is the job of financial analysts.
 3. The economic effect of an enterprise is calculated through NPV and IRR.
29. DFM и CAPM. Calculation of the cost of capital: DCF, CAPM, WACC, NPV, IRR
- Number of investments.
 - Operating expenses and capital expenditures (OPEX + CAPEX).
 - Revenue generated by the project.

That is, there should be a positive financial result in a year. Discount the factor is the cost of capital calculated through CAPM (it includes WACC).

NPV was calculated and the result was IRR.

OPEX + CAPEX → Present value → discounting → NPV → discount factor CAPM → value of money factor → IRR (cost of money).

1. *SWOT analysis to formulate a strategy.*
2. *SMART – for specifying these goals specifically (rate of profit).*
3. *Marketing Mix – 7P model – specifically a marketing offer, what product, promotion.*

BUSINESS VOCABULARY

WORDS

English	Transcription	Translate
A		
Abandon	[ə' bændən]	Отказывать
Abreast	[ə' brɛst]	В ряд
Abuse	[ə' bjus]	Злоупотребление, оскорбление, ругать
Acceptance	[æk' sɛptəns]	Принятие
Accommodate	[ə' kəmə, deɪt]	Разместить
Accompany	[ə' klmpəni]	Сопровождать
Accumulate	[ə' kjumjə, leɪt]	Накапливать
Accurate	['ækjərət]	Точный
Accusation	[,ækjə' zeɪʃən]	Обвинение
Accuse	[ə' kjuz]	Обвинять
Accused	[ə' kjuzd]	Обвиняемый
Acknowledge	[æk' naldʒ]	Признавать
Acquisition	[,ækwə' zɪʃən]	Приобретение
Acquisitions	[,ækwə' zɪʃənz]	Приобретение
Adjoining	[ə' dʒɔɪnɪŋ]	Примыкающий
Adjourn	[ə' dʒɜrn]	Откладывать, закрывать
Adjust	[ə' dʒʌst]	Регулировать
Adopt	[ə' dɑpt]	Адаптироваться
Adoption	[ə' dɑpʃən]	Принятие
Affiliates	[ə' fɪliəts]	Аффилированные лица
Affiliation	[ə, fɪli' eɪʃən]	Принадлежность
Affluent	['æfluənt]	Изобильный
Agenda	[ə' dʒɛndə]	Повестка дня
Agglomerations	[ə, glɒmə' reɪʃənz]	Агломерация
Aggregate	['ægrɪgɪt]	Совокупность
Agile	['ædʒəl]	Гибкий
Agribusiness	['ægrə, bɪznəs]	Агробизнес
Ahead	[ə' hɛd]	Впереди
Algorithm	['ælgə, rɪðəm]	Алгоритм
Alignment	[ə' laɪnmənt]	Выравнивание
Allocate	['ælə, keɪt]	Распределять, выделять
Allocation	[,ælə' keɪʃən]	Распределение
Alter	['ɔltər]	Изменять
Ambiguity	[,æmbɪ' gjuəti]	Неоднозначность, Двусмысленность
Ambiguous	[æm' bɪgjuəs]	Двусмысленный

Analogy	[ə' nælədʒi]	Аналогия
Analyze	['æneɪ laɪz]	Анализировать
Annual	['ænjuəl]	Годовой
Anticipate	[æn 'tɪsə peɪt]	Предвосхищать, Предвидеть
Apparent	[ə' pərənt]	Видимый
Append	[ə' pɛnd]	Добавлять
Appraisal	[ə' preɪzəl]	Ознакомление
Approach	[ə' prəʊtʃ]	Подход
Appropriate	[ə' prəʊpriət]	Соответствующий
Argue	['ɑ:gju]	Спорить
Assemble	[ə' sɛmbəl]	Собираться
Assertion	[ə' sɜ:ʃən]	Утверждение
Assess	[ə' ses]	Оценивать
Assessment	[ə' sɛsmənt]	Оценка
Asset	['æ set]	Актив, Ценность, Имущество
Assign	[ə' saɪn]	Назначать
Assume	[ə' sʌm]	Предполагать
Assumption	[ə' sʌmpʃən]	Предположение
Assure	[ə' ʃʊə]	Уверять
Attain	[ə' teɪn]	Достигать
Attribute	['ætrə bjʊt]	Свойство
Audit	['ɔ:dɪt]	Ревизия
Austerity	[,ɔ' sterɪti]	Строгость
Authentic	[ə' θentɪk]	Подлинный, достоверный
Aware	[ə' wɛə]	Знать
Aware ness	[ə' wɛə] [nes]	Осознанность, Осведомлённость

В

Bagged	[bægd]	В мешках
Ballot	['bælət]	Избирательный бюллетень
Bankruptcy	['bæŋkrəptsi]	Банкротство
Bargaining	['bɑ:gɪnɪŋ]	Торг, Переговорный торг
Beg	[beɡ]	Просить
Behalf	[br 'hæf]	От имени
Benefit	['benɪfɪt]	Выгода, Польза
Benefits	['benəfɪts]	Преимущества
Better-off	['betər-ɔf]	Более состоятельный
Bias	['baɪəs]	Предвзятое отношение
Binary	['baɪnəri]	Двоичный
Bliss	[blɪs]	Блаженство
Board	[bɔ:rd]	Правление
Boost	[bʊst]	Увеличение
Boosting	['bʊstɪŋ]	Увеличение
Borrow	['bɔ roʊ]	Заимствовать, Заемщик, Займ
Boundaries	['baʊndərɪz]	Границы

Brazen	['breɪzən]	Медный
Breakthrough	['breɪk ,θru]	Прорыв
Broadcast	['brɒd ,kæst]	Транслировать
Buffet	['bʌfət]	Буфет
Bulk	[bʌlk]	Большая часть, масса
Burden	['bɜːdn]	Бремя
Buy	[baɪ]	Покупать
Buy out	[baɪ] [aʊt]	Выкупить
Buyers	['baɪəz]	Покупатели

С

Campaign	[kæm 'peɪn]	Поход
Capabilities	[,keɪpə 'bɪlətɪz]	Возможности
Capacity	[kə 'pæsəti]	Вместимость
Cast	[kæst]	Бросание
Causality	[,kə 'zælɪti]	Причинно-следственная связь
Caveat	['keɪvɪ ,æʔ]	Предостережение
Cease	[sis]	Прекращать
Certainly	['sɜːtənli]	Уверенность
Challenge	['ʃæləndʒ]	Вызов
Chase	[tʃeɪs]	Погоня
Chatbot	[tʃæt]-[bat]	Чат-бот
Cite	[saɪt]	Цитировать
Claim	[kleɪm]	Заявка
Clash	[klæʃ]	Столкновение
Clause	[klɔːz]	Пункт
Cloak	[kloʊk]	Плащ
Coercive	[kou 'zɜːsɪv]	Принудительный
Coherence	[kou 'hɪərəns]	Согласованность
Coherent	[kou 'hɪərənt]	Последовательный
Collaboration	[kə ,ləʊbə 'reɪʃən]	Сотрудничество
Come out	[kʌm] [aʊt]	Появляться
Commence	[kə 'mens]	Начинать
Commit	[kə 'mɪt]	Совершать
Commitment	[kə 'mɪtmənt]	Обязательство
Commodity	[kə 'mɑːdəti]	Товар
Communication	[kəm ,junə 'keɪʃən]	Коммуникация
Compatible	[kəm 'pætəbəl]	Совместимый
Compete on	[kəm 'pɪt] [ən]	Конкурировать на
Competitive	[kəm 'petətɪv]	Конкурентность
Competitors	[kəm 'petətəz]	Конкуренты
Compile	[kəm 'paɪl]	Собирать, придумать
Complement	['kɑːplə ,ment]	Дополнять
Complementary	[,kɑːplə 'mentri]	Дополнительный
Completion	[kəm 'plɪʃən]	Завершение

Complexities	[kəm'pleksɪtɪz]	Сложности
Compliance	[kəm'plaɪəns]	Согласие, соответствие требованиям
Compliant	[kəm'plaɪənt]	Устойчивый
Compound	[ˈkɑmpaʊnd]	Соединение
Comprehensive	[ˌkɑmpri'hensɪv]	Всесторонний, комплексный
Comprehensive	[ˌkɑmpri'hensɪv]	Комплексный подход
Comprise	[kəm'praɪz]	Включать
Compute	[kəm'pjʊt]	Вычислять
Conceive	[kən'si:v]	Забеременеть
Concurrent	[kən'kʌrənt]	Одновременный
Confer	[kən'fɜː]	Совещаться
Confine	[kən'faɪn]	Ограничивать
Confirm	[kən'fɜːm]	Подтверждать
Conform	[kən'fɔːm]	Соответствовать
Conscientious	[ˌkɒnʃi'ɛnʃəs]	Добросовестный
Conscious	[ˈkɒnʃəs]	Осознанное использование информации
Consent	[kən'sent]	Согласие
Consolidation	[kən,sələ'deɪʃən]	Консолидация
Constant	[ˈkɒnstənt]	Постоянный
Constituent	[kən'stɪtʃuənt]	Учредитель
Constitute	[ˈkɒnstə,tʊt]	Составлять
Constrain	[kən'streɪn]	Ограничивать
Constraints	[kən'streɪnts]	Ограничения
Construct	[kən'strʌkt]	Строить
Consumer	[kən'sʊmə]	Потребитель
Consumeration	[kən'slʌmpʃn]	Потребление
Consumeration of HR	[kən'slʌmpʃn] [ʌv] [eɪtʃ-ɑː]	Потребление персонала
Context	[ˈkɒntɛkst]	Ситуация, Контекст
Contra	[ˈkɒntrə]	Противодействие, контраргумент
Contradict	[ˌkɒntrə'dɪkt]	Противоречить
Contradiction	[ˌkɒntrə'dɪkʃən]	Противоречие
Contrary	[ˈkɒntrəri]	Вопреки
Contribute	[kən'trɪbjʊt]	Жертвовать, Способствовать, Делать вклад
Contributes	[kən'trɪbjʊts]	Вносить свой вклад
Contribution	[ˌkɒntrə'bjuʃən]	Вклад
Controversy	[ˈkɒntrə,vɜːsi]	Спор
Convene	[kən'veɪn]	Созывать
Converse	[kən'vɜːs]	Общаться
Convey	[kən'veɪ]	Передать
Co-opetition	[koʊ]	Сотрудничество
Core	[kɔː]	Ядро
Core HR	[kɔː] [eɪtʃ-ɑː]	Основной отдел кадров

Correlation	[ˌkɒrəˈleɪʃən]	Взаимосвязь
Cost	[kɒst]	Расходы
Counterbalance	[ˈkaʊntərˌbæləns]	Противовес
Creativity	[ˌkriːɪˈtɪvəti]	Креативность
Credibility	[ˌkredəˈbɪləti]	Кредитоспособность
Creditability	[ˌkredətəˈbɪləti]	Доверие
Crippling	[ˈkrɪpəlɪŋ]	Покалеченный
Crucial	[ˈkruːʃəl]	Решающий
Crunch	[krʌnʃ]	Хруст
Currency	[ˈkʌrənsi]	Валюта
Customer	[ˈkʌstəmə]	Кластер
Cybersecurity	[saɪ.bə.sɪˈkjʊə.rə.ti]	Кибербезопасность

D

Dashboard	[ˈdæʃˌbɔːrd]	Панель мониторинга
Data	[ˈdeɪtə]	Данные
Database	[ˈdeɪtəˌbeɪs]	База данных
Debt	[det]	Долг
Decade	[deˈkeɪd]	Десятилетие
Deduce	[dɪˈdus]	Выводить
Defiance	[dɪˈfaɪəns]	Вызов
Define	[dɪˈfaɪn]	Определять
Delegate	[ˈdeləɡət]	Делегировать
Deliberately	[dɪˈlɪbərətli]	Умышленно
Delineate	[dɪˈlɪniˌeɪt]	Очертить
Denote	[dɪˈnoʊt]	Обозначать
Deny	[dɪˈnaɪ]	Отрицать
Deploy	[dɪˈplɔɪ]	Развертывать
Depreciation	[dɪˌpriːʃiˈeɪʃən]	Амортизация
Depress	[dɪˈpres]	Угнетать
Derive	[dəˈraɪv]	Выводить
Derive	[dəˈraɪv]	Выводить
Design	[dɪˈzaɪn]	Дизайн
Deterrence	[dɪˈtɜːrəns]	Сдерживание
Deviate	[ˈdɪviˌeɪt]	Отклонять
Differentiator	[ˌdɪfəˈrentʃiˌeɪtər]	Дифференциатор
Diligence	[ˈdɪlədʒəns]	Прилежание
Dim	[dɪm]	Тусклый
Diminish	[dɪˈmɪnɪʃ]	Уменьшать
Disaster	[dɪˈzæstər]	Катастрофа
Disastrous	[dɪˈzæstrəs]	Гибельный
Disclosure	[dɪˈsklɔʊzər]	Раскрытие
Discounting	[ˈdɪˌskaʊntɪŋ]	Скидки
Discourses	[dɪˈskɔːrsɪz]	Рассуждение
Discrete	[dɪˈskriːt]	Дискретный

Discretion	[di'skreʃən]	Конфиденциальность
Discriminate	[di'skrimənit]	Дискриминировать
Dismantle	[di'smæntəl]	Демонтировать
Dismissing	[di'smisɪŋ]	Увольнение
Disparate	[ˈdispərit]	Неохотный
Displace	[di'spleis]	Вытеснять
Dispose	[di'spouz]	Располагать
Dispute	[di'spjut]	Спор
Dissenters	[di'sentərz]	Несогласные оппозиционно
Distinct	[di'stɪŋkt]	Отдельный
Distinction	[di'stɪŋkʃən]	Выделяться
Distinguish	[di'stɪŋɡwɪʃ]	Выделять, Различать
Distort	[di'stɔrt]	Искажать
Distribute	[di'stribjut]	Распространять
Distribution	[ˌdɪstrə'bjʊʃən]	Распределение
Dived	[daɪvd]	Нырнул
Diverse	[daɪ'vɜrs]	Разнообразный
Diversification	[daɪ'vɜrsəfə'keɪʃən]	Разнообразие
Diversity	[di'vɜrsəti]	Разнообразие
Downturns	[ˈdaʊn,tɜrnz]	Спады
Draft	[dræft]	Проект
Due	[dju:]	Должное
Dunning	[ˈdʌnɪŋ]	Напоминание, надоедать

E

Ecosystem	[ˈi:kou,sɪstəm]	Экосистема
Edit	[ˈedɪt]	Редактировать
Efficient	[ɪ'fɪʃənt]	Эффективный
Eliminate	[ɪ'limə,neɪt]	Ликвидировать
Embedded	[ɪm'bedɪd]	Встроенная
Embrace	[ɪm'breɪs]	Воспользоваться
Emerge	[ɪ'mɜrdʒ]	Всплывать, Появляться
Emission	[ɪ'mɪʃən]	Выделение
Emphases	[ˈɛmfə,sɪz]	Акценты
Emphasis	[ˈɛmfə,sɪs]	Акцент
Emphasize	[ˈɛmfə,səɪz]	Выделять, Подчеркивать
Employment	[ɪm'plɔɪmənt]	Работа, Трудоустройство
Enable	[ɪ'neɪbəl]	Позволять
Enablement	[ɪ'neɪbəlmənt]	Расширение возможностей
Encounter	[ɪn'kaʊntər]	Столкновение, Сталкиваться, конфликтовать
Endowments	[ɪn'daʊmənts]	Пожертвование
Enduring	[ɪn'dʒʊrɪŋ]	Выносливый, постоянный
Enforce	[ɪn'fɔrs]	Соблюдать
Engagement	[ɪn'geɪdʒmənt]	Помолвка, Обязательство, Наем

Enhance	[ɛn'hæns]	Повышение, Усилить, Улучшить
Enormous	[ɪ'nɔrməs]	Огромный
Ensure	[ɛn'ʃʊr]	Обеспечивать, Гарантировать
Enticement	[ɪn'taɪsmənt]	Заманивание
Entity	[ˈɛntəti]	Существо, Сущность
Entries	[ˈɛntrɪz]	Вход
Equate	[ɪ'kweɪt]	Приравнивать
Equity	[ˈɛkwəti]	Справедливость, Капитал
Erode	[ɪ'roud]	Разрушать
Error	[ˈerər]	Ошибка
Estate	[ɪ'steɪt]	Имущество
Estimate	[ˈɛstəmət]	Оценка
Ethic	[ˈɛθɪk]	Этика
Ethical	[ˈɛθɪkəl]	Этический
Evaluate	[ɪ'væljʊ,eɪt]	Оценивать
Eventual	[ə'ventʃʊəl]	Возможный
Eventually	[ɪ'ventʃʊəli]	В конце концов
Evident	[ˈɛvədənt]	Очевидный
Evolve	[ɪ'vɒlv]	Развиваться
Exceed	[ɪk'si:d]	Превышать
Execution	[ˌɛksə'kju:ʃən]	Исполнение, Выполнение
Execution	[ˌɛksə'kju:ʃən]	Исполнение
Exodus	[ˈɛksədəs]	Массовый отъезд
Expand	[ɪk'spænd]	Расширять
Expenses	[ɪk'spensəz]	Расходы
Expertise	[ˌɛkspər'tɪz]	Экспертиза
Explicit	[ɪk'splɪsət]	Явный
Exploit	[ˈɛk,splɔɪt]	Эксплуатация, Использование
Expose	[ɪk'spəʊz]	Подвергать
Extrinsic	[ɛk'strɪnsɪk]	Внешний

F

Facilitate	[fə'sɪlə'teɪt]	Содействовать, Способствовать
Facilitates	[fə'sɪlə'teɪts]	Облегчает
Fairness	[ˈfɛrnəs]	Справедливость
Fathom	[ˈfæðəm]	Морская сажень
Feasibility	[ˌfɪzə'bɪləti]	Технико-экономическое обоснование
Feasible	[ˈfi:zəbl]	Возможно, Достижимый
Fee	[fi]	Взнос
Figure out	[ˈfɪgjər] [aʊt]	Понимать
Fluctuate	[ˈflʌktʃə,weɪt]	Колебаться
Former	[ˈfɔrmər]	Предшествующий
Forthcoming	[ˈfɔrθ'kʌmɪŋ]	Предстоящий
Fossilize	[ˈfɒsə,laɪz]	Окаменеть

Fraud	[frəd]	Обман
Fungibility	[ˌfʌŋdʒɪˈbɪləti]	Взаимозаменяемость
Furthermore	[ˈfɜːðərˌmɔː]	Кроме того

G

Gain	[geɪn]	Получить
Gearing	[ˈgɪrɪŋ]	Зацепить, готовящийся
Generic	[dʒəˈnerɪk]	Общий
Globe	[glɒb]	Земной шар
Go out	[ɡoʊ] [aʊt]	Выходить
Governance	[ˈɡʌvərnəns]	Управление
Governed	[ˈɡʌvərnd]	Регулируемые
Governor	[ˈɡʌvərnər]	Губернатор
Grasp	[græsp]	Схватить, понять суть дела
Grocery	[ˈɡroʊsəri]	Бакалея
Guideline	[ˈɡaɪˌdaɪn]	Руководящий

H

Handing	[ˈhændɪŋ]	Умение обращаться
Hardware	[ˈhɑːˌdweɪ]	Оборудование
Harness	[ˈhɑːnəs]	Обуздать
Harnessing	[ˈhɑːnəsɪŋ]	Использовать
Hence	[hens]	Отсюда
Hierarchy	[ˈhɪərɪˌɑːrki]	Иерархия
Highlight	[ˈhaɪˌlaɪt]	Выделять
Hinder	[ˈhɪndər]	Мешать
Hiring	[ˈhaɪrɪŋ]	Найм
Horrendous	[ˌhɒˈrɛndəs]	Ужасный
Host	[hoʊst]	Хозяин
Household	[ˈhaʊsˌhoʊld]	Домашнее хозяйство

I

Imitation	[ˌɪmɪˈteɪʃən]	Имитация
Impact	[ˈɪmpækt]	Влияние, воздействие
Impacted	[ˈɪmˌpæktɪd]	Вколоченный перелом
Impetus	[ˈɪmpətəs]	Импульс
Implement	[ˈɪmpləmənt]	Внедрение, Использование, Осуществлять
Implementation	[ˌɪmpləmenˈteɪʃən]	Реализация
Implicate	[ˈɪmplɪˌkeɪt]	Впутывать
Implication	[ˌɪmpləˈkeɪʃən]	Значение
Implicit	[ɪmˈplɪsət]	Неявный
Imply	[ɪmˈplaɪ]	Подразумевать

Incentive	[ɪnˈsɛntɪv]	Стимул, Побуждение
Incentives	[ɪnˈsɛntɪvz]	Стимулы
Inception	[ɪnˈsɛpʃən]	Начало
Incident	[ˈɪnsədənt]	Падение
Incline	[ɪnˈklaɪn]	Склонять
Income	[ˈɪnˌkʌm]	Доход
Incorporate	[ɪnˈkɔrpəreɪt]	Включать
Incrementally	[ɪnkrəˈmentəli]	Постепенно
Indigenous	[ɪnˈdɪdʒənəs]	Туземный
Induce	[ɪnˈdus]	Индуктировать
Indulge	[ɪnˈdʌldʒ]	Потворство
Inequity	[ɪˈnekwəti]	Несправедливость
Inevitable	[ɪˈnevətəbəl]	Неизбежный
Infer	[ɪnˈfɜr]	Выводить
Inflow	[ˈɪnˌfləʊ]	Втекание
Infrastructure	[ˈɪnfreˌstrʌktʃə]	Инфраструктура
Inherent	[ɪnˈhɪərənt]	Присущий
Inimitable	[ɪˈnɪmətəbəl]	Неповторимый
Injure	[ˈɪndʒər]	Ранить
Innocuous	[ɪˈnɒkjʊəs]	Безвредный
Innovate	[ɪˈnəˌveɪt]	Вводить новшества
Input	[ˈɪnˌpʊt]	Вход
Inputs	[ˈɪnpʊts]	Вход
Insert	[ɪnˈsɜrt]	Вставить
Insight	[ˈɪnˌsaɪt]	Понимание
Insist	[ɪnˈsɪst]	Настаивать
Inspect	[ɪnˈspɛkt]	Инспектировать
Instant appeal	[ˈɪnstənt] [əˈpɪl]	Мгновенная апелляция
Intend	[ɪnˈtend]	Намереваться
Intention	[ɪnˈtɛnʃən]	Намерение
Interact	[ˌɪntəˈrækt]	Взаимодействовать
Interpret	[ɪnˈtɜprət]	Интерпретировать
Intervene	[ˌɪntərˈvɪn]	Вмешиваться
Intervention	[ˌɪntərˈvenʃən]	Вмешательство
Intimacy	[ˈɪntəməsi]	Близость
Intrinsic	[ɪnˈtrɪnsɪk]	Внутренний
Inventory	[ˌɪnvənˈtɔri]	Инвентаризация
Invoke	[ɪnˈvəʊk]	Вызывать
Issue	[ˈɪʃu]	Выпуск, Проблемы, Вопрос
Item	[ˈaɪtəm]	Пункт

J

Justice	[ˈdʒʌstəs]	Справедливость
Justify	[ˈdʒʌstəˌfaɪ]	Оправдывать
Justify	[ˈdʒʌstəˌfaɪ]	Оправдывать

L

Labelling	[lə'beɪlɪŋ]	Маркировка
Lean	[li:n]	Опира́ться, Наклоня́ть
Lease	[li:s]	Аренда
Legislate	[ˈledʒɪ,slert]	Законодательство
Leverage	[ˈlevəri:dʒ]	Плечо финансовое
Levy	[ˈlevi]	Налог
Liason	[ˈlaɪəsən]	Связь
Lifestyle	[ˈlaɪfstɑɪl]	Стиль жизни
Linkage	[ˈlɪŋkɪdʒ]	Связь
Linkages	[ˈlɪŋkɪdʒɪz]	Связи
Literacy	[ˈlɪtərəsi]	Грамотность
Loafing	[ˈloʊfɪŋ]	Бездельничать
Loan	[loʊn]	Заем
Loans	[loʊnz]	Кредиты
Locate	[ˈloʊ,keɪt]	Разместить
Logistic	[ləˈdʒɪstɪk]	Логистика
Looms	[lumz]	Ткацкий станок
Lucrative (opportunities)	[ˈlu:kɹətɪv (,ɒpəˈtʃu:nətɪz)]	Прибыльный

M

Macroeconomic	[,mækrəʊeɪkəˈnɒmɪk]	Макроэкономический
Maintain	[meɪnˈteɪn]	Поддерживать
Maintenance	[ˈmeɪntənəns]	Техническое обслуживание
Major	[ˈmeɪdʒər]	Основной
Margin	[ˈmɑ:dʒən]	Прибыль, Маржа
Maternity	[məˈtɜ:nɪti]	Материнство
Mature	[məˈtʃʊr]	Зрелый
Merely	[ˈmɪrli]	Обсуждать
Mesh	[meʃ]	Ячейка
Meticulously	[məˈtɪkjələsli]	Тщательно
Metrics	[ˈmetrɪks]	Метрики
Milestones	[ˈmaɪl,stoʊnz]	Основные этапы
Mitigate	[ˈmɪtə,geɪt]	Смягчать
Mortality	[mɔ:ˈtæləti]	Смертность
Mortgage	[ˈmɔ:ɡeɪdʒ]	Ипотека
Motive	[ˈmoʊtɪv]	Мотив
Motives	[ˈmoʊtɪvz]	Мотивы
Mutual	[ˈmju:ʃuəl]	Взаимный
Mutually	[ˈmju:ʃuəli]	Взаимно

N

Negate	[ni'geɪt]	Отрицать
Neglect	[nə'glekt]	Пренебрежение
Negotiate	[nə'gəʊʃi'eɪt]	Вести переговоры
Negotiation	[ni,gəʊʃi'eɪʃən]	Переговоры
Negotiation	[ni,gəʊʃi'eɪʃən]	Вести переговоры
Nevertheless	[,nevərðə'les]	Тем не менее
Night mare	[naɪt mə'reɪ]	Кошмар
Non-substitutable	[nɒn]-['sʌbstə'tʊtəbəl]	Незаменимый
Norm	[nɔ:m]	Норма
Not with standing	[nɒt] [wɪð] ['stændɪŋ]	Несмотря на
Notion	['nəʊʃən]	Понятие
Novel	['nɒvəl]	Роман
Nudges	['nʌdʒɪz]	Подталкивание

O

Objective	[əb'dʒektɪv]	Цель
Obtain	[əb'teɪn]	Получать
Occupy	['ɔ:kjə,paɪ]	Занимать
Odd	[ɒd]	Нечетный
Odds	[ɒdz]	Шансы
Offender	[ə'fendər]	Правонарушитель
Offset	[ɔf'set]	Возмещение
Offset	[ɔf'set]	Смещение
Ongoing	['ɒŋ,ɡəʊɪŋ]	Постоянный
Opportunity	[,ɒpər'tʊnəti]	Возможности
Opt-out	[ɒpt]-[aʊt]	Отказ от участия
Outcome	['aʊt,kʌm]	Исход, результат
Outcomes	['aʊt,kʌmz]	Результаты
Outflow	['aʊt,fləʊ]	Истечение
Outlines	['aʊt,lainz]	Контур
Output	['aʊt,pʊt]	Выходной, Вывод
Outsize	['aʊt,saɪz]	Размер больше стандарта
Outsourcing	[,aʊt'sɔ:sɪŋ]	Аутсорсинг
Overall	['əʊvə,rɔ:l]	Общий
Overkill	['əʊvər,kɪl]	Излишнее убийство
Overlap	[,əʊvər'læp]	Перекрытие
Overseas	['əʊvər'si:z]	За границей

P

Paragraph	['pærə,græf]	Пункт
Particular product	[pər'tɪkjələ'r] ['prɒdəkt]	Конкретный продукт

Pay off	[peɪ] [ɔf]	Выплата
Payback	['peɪ ,bæk]	Окупаемость
Payoff	['peɪ ,ɔf]	Расплачиваться
Peer	[pɪr]	Равноправие
Peers	[pɪrz]	Сверстники
Penalty	['penəltɪ]	Штраф
Perceive	[pə'r'si:v]	Воспринимать
Perception	[pə'r'sepʃən]	Восприятие
Performance	[pə'r'fɔ:məns]	Производительность
Performing	[pə'r'fɔ:mɪŋ]	Исполнение
Personas	[pə'r'sounəz]	Персонажи
Persuade	[pə'r'sweɪd]	Убеждать
Phenomenon	[fə'nəmə ,nən]	Явление
Pilot	['paɪlət]	Пилотный проект
Pinnacle	['pɪnəkəl]	Вершина
Pitfall	['pɪt ,fɔl]	Западня
Pivot	['pɪvət]	Стержень, Вращаться
Pivotal	['pɪvətəl]	Осевой
Plotting	['plɑ:tɪŋ]	Построение
Poll	[pəʊl]	Голосование
Post implementation	[pəʊst] [,ɪmpləmənt 'teɪʃən]	После внедрения
Pre emptio n	[pri] ['ɛmpʃən]	Предупреждение
Precede	[pri'sid]	Предшествовать
Precise	[pri'sais]	Точный
Predominant	[pri'dəmənənt]	Преобладающий
Preemption	[,pri'ɛmpʃən]	Учреждение
Pre-emption	[,pri'ɛmpʃən]	Упреждение
Preliminary	[pri'limə ,nəri]	Предварительный
Premise	['premɪs]	Предпосылка, Помещение
Presume	[pri'zʊm]	Предполагать
Primary	['praɪ ,məri]	Первичный
Prime	[praɪm]	Простое число
Prior	['praɪə]	Прежний
Prioritization	[praɪ ,ɔr.ə.ʃi'zeɪ.ʃən]	Определение приоритетов
Privacy	['praɪvəsi]	Конфиденциальность
Proceed	[prə'sid]	Предварительный
Proceeds	[prə'sidz]	Выручка
Procurement	[prəʊ'kjʊrmənt]	Закупка
Production	[prə'dʌkʃən]	Производство
Profitability	[,prɒfɪtə'bɪlɪti]	Рентабельность
Profound	[prəʊ'faʊnd]	Значительный
Prohibit	[prəʊ'hɪbət]	Запрещать
Promote	[prə'məʊt]	Способствовать
Proposition	[,prɒpə'zɪʃən]	Предложение
Prospect	['prɒspekt]	Перспектива, Доля

Protagonist	[prɒʊ'tæɡənəst]	Главный герой
Purchase	['pɜːtʃəs]	Покупка, Перспектива
Purchasing	['pɜːtʃəsɪŋ]	Совершение покупок
Pursue	[pɜː'suː]	Преследовать
Pursue	[pɜː'suː]	Добиваться своего

Q

Quality	['kwɒləti]	Качество
Quote	[kwəʊt]	Цитата

R

Rare	[rɛr]	Редкий
Ravage	['rævɪdʒ]	Разрушение
Ravage	['rævɪdʒ]	Разрушение
Real estate	[riəl] [rɪ'steɪt]	Недвижимость
Reap	[riːp]	Извлекать выгоду
Re-assessed	[riə'sesɪt]	Повторно оценить
Reassure	[,riə'ʃʊr]	Успокоить
Recalcitrant	[rɪ'kælsɪtrənt]	Непокорный, неподчиненный
Recover	[rɪ'kʌvər]	Восстанавливать
Recruiting	[rə'krʊtɪŋ]	Найм
Redundancy	[rɪ'dʌndənsi]	Избыточность
Reference	['refərəns]	Рекомендации
Refine	[rə'faɪn]	Совершенствовать
Refurbish	[rɪ'fɜːbɪʃ]	Отремонтировать
Register	['redʒɪstər]	Реестр
Regulation	[,regjə'leɪʃən]	Регулирование
Rein	[reɪn]	Повод
Reject	['rɪdʒekt]	Отвергать, Отклонять
Relevance	['reləvəns]	Актуальность
Relevant	['reləvənt]	Подходящий
Reluctance	[rɪ'lʌktəns]	Нежелание
Rent	[rent]	Арендовать
Reporting	[rɪ'pɔːtɪŋ]	Отчёт
Resell	[rɪ'sel]	Перепродавать
Reside	[rɪ'zaɪd]	Проживать
Residual	[rɪ'zɪdʒuəl]	Остаточный
Resistance	[rɪ'zɪstəns]	Сопrotивление
Resolve	[rɪ'zɒlv]	Решение
Respond	[rɪ'spɒnd]	Реагировать
Restore	[rɪ'stɔːr]	Восстанавливать
Restrain	[rɪ'streɪn]	Сдерживать
Restrict	[rɪ'strɪkt]	Ограничивать
Restricted	[rɪ'strɪktəd]	Ограниченный

Resultation	[rɪ'zʌltɪʃən]	Результат
Retail	['riːteɪl]	Розничная торговля
Retain	[rɪ'teɪn]	Сохранять
Retirement	[rɪ'taɪərmənt]	Увольнение с работы
Reunite	[ˌriːu'naɪt]	Воссоединиться
Reveal	[rɪ'veɪl]	Раскрывать
Revenue	['revəˌnuː]	Доход
Reverse	[rɪ'veɜrs]	Обратный
Revise	[rɪ'veaɪz]	Пересматривать
Reward	[rɪ'wɔːd]	Вознаграждение
Rid	[rɪd]	Освобождать
Rigid	['rɪdʒɪd]	Жесткий
Ripping out	['rɪpɪŋ] [aʊt]	Вырывать
Rival	['raɪvəl]	Соперник
Robust	[roʊ'bʌst]	Крепкий, Твёрдый
Rowing	['roʊɪŋ]	Гребля

S

Safety	['seɪftɪ]	Безопасность
Salvage	['sælvədʒ]	Спасать
Saver	['seɪvər]	Вкладчик
Scarce	['skɜːs]	Дефицитный, Скудный
Scare	['skɜːr]	Дефицит
Scenario	[sɪ'neriəʊ]	Сценарий
Schedule	['skedʒʊl]	График
Scope	['skəʊp]	Область, Сфера, Объем
Scorecard	['skɔːkɑːd]	Система показателей
Scratch	['skrætʃ]	Царапать
Screen	['skriːn]	Экран
Security	[sɪ'kjʊərəti]	Надежность
Seize	[siːz]	Хватать
Self-awareness	[self]-[ə'weɪnəs]	Самопознание
Self-confident	['self'kɒnfədənt]	Уверенный в себе
Sell	[sel]	Обман
Seniority	[sɪn'jɔːrɪti]	Трудовой стаж
Service	['sɜːrvɪs]	Услуга
Shareholders	['ʃɜːhəʊldəz]	Акционеры
Shift	[ʃɪft]	Сдвиг
Shortfall	['ʃɔːtˌfɔːl]	Недостаток
Show	[ʃoʊ]	Показывать
Signaling	['sɪgnəlɪŋ]	Сигнализация
Silo	['saɪləʊ]	Сегмент
Simplicity	[sɪm'plɪsəti]	Простота
Simultaneous	[ˌsaɪmə'l'teɪniəs]	Одновременный
Skills	['skɪlz]	Навыки

Snafus	['snæfəs]	Неразбериха
Soar	[sɔː]	Высоко взлетать
Sociocultural	[,səʊsiəʊ 'kʌltʃərə]	Социокультурный
Sole	[səʊl]	Единственный
Somewhat	['sʌm 'wʌt]	Несколько
Spat	[spæt]	Размолвка
Specific	[spə 'sɪfɪk]	Конкретный
Spending	['spendɪŋ]	Расходующий
Spill over	[spɪl] ['oʊvər]	Избыточное население
Sponsor	['spənsər]	Спонсор
Stakeholder	['steɪk ,hoʊldər]	Заинтересованная сторона
Stash	[stæʃ]	Скрытый запас
Stewardship	['stjuəd ,ʃɪp]	Руководящее управление
Strength	[streŋkθ]	Сила
Stringency	['strɪndʒənsɪ]	Строгость
Subsequent	['sʌbsəkʍənt]	Последующий
Subside	[səb 'saɪd]	Понижаться
Subsidiaries	[səb 'sɪdɪ ,erɪz]	Дочерние компании
Subsidiary	[səb 'sɪdɪ ,erɪ]	Дополнительный
Subsidy	['sʌbsɪdɪ]	Субсидии
Substantiate	[səb 'stæntʃɪ ,eɪt]	Обосновать
Substitute	['sʌbstə ,tʊt]	Заменитель
Substitutes	['sʌbstə ,tʊts]	Замена
Subtle	['sʌtl]	Тонкий
Succeed	[sək 'sɪd]	Преуспевать
Succeeded	[sək 'sɪdɪd]	Преуспевание
Successor	[sək 'sesər]	Преемник
Supplement	['sʌpləmənt]	Дополнять
Supplies	[sə 'plɑɪz]	Запасы
Surge	[sɜːdʒ]	Волны
Surveillance	[sər 'veɪləns]	Наблюдение
Survey	['sɜː ,veɪ]	Обзор, съемка, интервью
Suspend	[sə 'spend]	Приостанавливающий
Suspense	[sə 'spens]	Неизвестность
Sustain	[sə 'steɪn]	Выдерживать, подтверждать
Sustainability	[sə ,steɪnə 'bɪlətɪ]	Устойчивость
Sustainable	[sə 'steɪnəbəl]	Устойчивый
Sweepingly	['swɪpɪŋli]	Быстро
Swing	[swɪŋ]	Качание

T

Tame	[teɪm]	Приручить
Tangible	['tændʒəbəl]	Осязаемый
Tap	[teɪp]	Лента
Target	['tɑːɡət]	Цель

Taxes	['tæksəz]	Налог
Technology	[tek 'nɒlədʒi]	Технологии
Temporary	['tempə ,rəri]	Временный
Tenacious	[tə 'neɪʃəs]	Цепкий
Tenets	['tenəts]	Принцип
Tense	[tens]	Напряжение
Tensioner	['tenʃənər]	Натяжное устройство
Tenure	['tenjər]	Владение
Theme	[θim]	Тема
Thereby	['ðer 'baɪ]	Тем самым
Thesis	['θisəs]	Диссертация
Threat	[θret]	Угрозы
Thrive	[θraɪv]	Процветать
Thrive	[θraɪv]	Процветать
Tilt	[tɪlt]	Наклон
Toil	[tɔɪl]	Тяжелый труд
Tolerance	['tɒlərəns]	Терпимый
Trace	[treɪs]	След
Trade-off	['treɪ ,dɒf]	Компромисс
Trait	[treɪt]	Черта характера
Transition	[træn 'zɪʃən]	Переходный период
Transmit	[trænz 'mɪt]	Передавать
Trap	[træp]	Капкан
Traverse	[trə 'vɜ:z]	Поперечина
Trends	[trendz]	Тренды
Turnout	['tɜ: ,naʊt]	Собрание

U

Ultimate	['ʌltəmət]	Конечный
Uncertainly	[ən 'sɜ:tənli]	Неуверенность
Underestimate	['ʌndə 'restəmət]	Недооценивать
Undergo	[,ʌndər 'gəʊ]	Претерпевать
Underlie	[,ʌndər 'laɪ]	Лежать в основе
Unicorns	['ju:nɪ ,kɔ:rnz]	Единороги
Upturn	[əp 'tɜ:rn]	Подъем
Urgency	['ɜ:dʒənsi]	Острая необходимость
Utilize	['ju:tə ,laɪz]	Использовать

V

Valuable	['væljəbəl]	Ценный
Variance	['veriəns]	Изменение
Vast	[væst]	Обширный
Vehicle	['vi:hɪkəl]	Автомобиль, Транспортное средство

Vendor	['vɛndər]	Продавец
Versatility	[,vɜrsə'tɪləti]	Универсальность
Version	['vɜrʒən]	Версия
Via	['vaɪə]	Через
Vigorous	['vɪɡərəs]	Энергичный
Violable	['vaɪələbəl]	Нарушать
Virtue	['vɜrtʃu]	Добродетель
Virtue	['vɜrtʃu]	Добродетель
Volume	['vɒljum]	Объем
Voluntary	['vɒləntəri]	Добровольный

W

Wages	['weɪdʒəz]	Зарплаты
Warehouse	['wɛr,haʊs]	Склад
Weakness	['wiknəs]	Слабые точки
Welfare	['wɛl,fɛr]	Благосостояние
Wheel cover	[wɪl] ['kʌvər]	Покрышки
Whereas	[wɛ'ræz]	В то время как
Whereby	[wɛr'baɪ]	Который
Widespread	['waɪd'spreɪd]	Широко распространен
Workmanship	['wɜrkmən,ʃɪp]	Качество изготовления
Worse off	[wɜrs əf]	Хуже некуда
Wrap-up	['ræpər]	Заворачивать

COMBINATIONS

English	Transcription	Translate
A		
Abandon on the shelf		Оставить на полке
Access to capital	['æk, sɛs tu 'kæpətəl]	Доступ к капиталу
Accessed on demand	['æk, sɛst ən dɪ 'mænd]	Доступ по требованию
Accidents data	['æksədənts] ['deɪtə]	Данные о несчастных случаях
Active data collection, advanced analytics		Активный сбор данных, расширенная аналитика
Add value		Повышение ценности
Adoption of culture	[ə 'dɒpʃən] [ΛV] ['kʌltʃər]	Перенимать культуру
Advanced analytics	[əd 'vænst] [,ænə 'lɪtɪks]	Расширенная аналитика
Affiliated enterprises	[ə 'fɪli, eɪtɪd 'entər, praɪzɪz]	Дочернее предприятие
Align people analytics with corporate strategy		Приведите кадровую аналитику в соответствие с корпоративной стратегией
Alignment linkage		Согласование связей
Allocate shares	['ælə, keɪt] [ʃɛrz]	Распределить доли
Analytics dashboard	[,ænə 'lɪtɪks] ['dæʃ, bɔ:rd]	Аналитическая панель мониторинга
Application programming interface		Интерфейс прикладного программирования
Apply an advanced techniques and technologist		Применяйте передовые методы и технолога
Approach to acquisition		Подход к поглощению
Approach to economic reform	[ə 'prəʊʃ tu: ,i:kə 'nɒmɪk rɪ 'fɔ:m]	Предпосылки к экономическим реформам
Approval steps are needed for different kinds of decisions	[ə 'pruvəl stɛps ɑr 'nɪdɪd fɔr 'dɪfərənt kaɪndz ΛV dɪ 'sɪzənz]	Этапы утверждения необходимы для различных видов решений
Architecture goals and assess their IT enable business change		Цели архитектуры и оценка их ИТ позволяют изменить бизнес
Architecture linkage		Связь с архитектурой
Arguable least valuable		Возможно, наименее ценный
Arrange to do something	[ə 'reɪndʒ tu du 'sʌmθɪŋ]	Назначить что-то
Artificial intelligence	[,ɑ:tə 'fɪʃəl] [ɪn 'telədʒəns]	Искусственный интеллект
As a venture progresses	[æz] [ə] ['ventʃər] ['prɑ, grɛsəz]	По мере развития предприятия
Automated remarketing service		Автоматизированный сервис ремаркетинга

Automated risk decision software		Программное обеспечение для автоматизированного принятия решений о рисках
Avoidance of marginal customer accounts	[ə'vɔɪdəns əv 'mɑ:dʒənəl 'kʌstəmə ə'kaʊnts]	Избегание маржинальных счетов клиентов

В

Bank by retaining local decision making whenever feasible		Поддерживайте принятие решений на местном уровне, когда это возможно
Bargaining power	['bɑ:gɪnɪŋ] ['paʊə]	Переговорная сила
Bargaining power of suppliers	['bɑ:gɪnɪŋ 'paʊə əv sə'plɑ:ɪəz]	Торг поставщиков
Begin service delivery	[bɪ'gɪn] ['sɜ:vɪs] [dɪ'livəri]	Начать предоставление услуг
Better operational excellence		Повышать эффективность операционной деятельности
Big bet	[bɪg] [bet]	Крупная ставка
Big bias	[bɪg 'baɪəs]	Большая предвзятость
Big data	[bɪg] ['deɪtə]	Большие данные
Board of people analytics	[bɔ:rd] [əv] ['pi:pəl] [ænə'lɪtɪks]	Совет по анализу персонала
Board reach a decision	[bɔ:rd ri:tʃ ə dɪ'sɪʒən]	Правление принимает решение
Boardroom dynamics	['bɔ:rdru:m daɪ'næmɪks]	Динамика зала заседаний
Borrow money beg salvage rent	['bɔ:ru: 'mʌni beg 'sælvədʒ rɛnt]	Одалживать деньги, выпрашивать арендную плату
Branding & advertising	['brændɪŋ & 'ædvər'taɪzɪŋ]	Брэндинг и реклама
Breakeven cost	['breɪ,kɪvən] [kɒst]	Безубыточная стоимость
Breaths and depths of data sources		Возможности и глубина использования источников данных
Broad goals	[brɔ:d goʊlz]	Широкие цели
Build customer base first	[bɪld 'kʌstəmə beɪs fɜ:st]	Сначала создайте клиентскую базу
Business acumen	['bɪznəs] [ə'kjʊmən]	Бизнес хватка
Business climate	['bɪznəs 'klaɪmət]	Деловой климат
Business modularity	['bɪznəs] [mɒdju'lærɪti]	Модулярность бизнеса
Business outcomes		Результаты бизнеса
Business performance	['bɪznəs] [pər'fɔ:məns]	Эффективность бизнеса
Business processes integration and standardization for delivering goods and services for customers		Интеграция и стандартизация бизнес-процессов доставки товаров и услуг клиентам
Business silos	['bɪznəs] ['saɪ,louz]	Сегменты бизнеса

Business silos, standard technology, optimized core, business modularity enable agility in responses to different business analytics and needs

Разрозненность бизнеса, стандартные технологии, оптимизированное ядро и модульность бизнеса обеспечивают гибкость реагирования на различную бизнес-аналитику и потребности

C

Capital control	['kæpətəl kən'trəʊl]	Контроль капитала
Capital investment	['kæpɪtəl ɪn'vestmənt]	Капиталовложение
Carries cost	['kærɪz] [kɒst]	Дополнительные расходы
Centre of excellence	['sentər] [ΛV] ['eksələns]	Центр повышения квалификации
Chair of the board	[tʃeə ʌv ðə bɔ:d]	Председатель правления
Chair should make a decision	[tʃeə ʃʊd meɪk ə dɪ'sɪʒən]	Председатель должен принять решение
Change a firm cost base	[tʃeɪndʒ ə fɜ:m kɒst beɪs]	Изменить базу затрат фирмы
Change management	[tʃeɪndʒ] ['mænədʒmənt]	Управление изменениями
Chicken and egg problem	['tʃɪkən ænd eɪ 'prɒbləm]	Проблема курицы и яйца
Chief analytics officer		Директор по аналитике
Chief data officer (CDE)		Директор по обработке данных
Chief executive officer (CEO)		Главный исполнительный директор (СЕО)
Chief financial officer (CFO)		Финансовый директор (СФО)
Chief human resources officer (CHRO)		Главный специалист по персоналу (СНРО)
Chief people officer		Главный специалист по персоналу
Chief privacy officer		Главный специалист по защите персональных данных
Circuit diagram	['sɜ:kət] ['daɪə,græm]	Круговая диаграмма
Clamoring to the data synchronization		Требование синхронизации данных
Cling to the belief		Цепляйтесь за веру
Cloud computing		Облачные вычисления
Cognitive computing		Когнитивные вычисления
Come up with	[kʌm ʌp wɪð]	Найти решение
Come up with a strategy	[kʌm ʌp wɪð ə 'strætədʒi]	Придумать стратегию
Committed sponsors		Заинтересованные спонсоры
Common wealth	['kɒmən weɪlθ]	Общее богатство
Competitive risk	[kəm'petətɪv rɪsk]	
Competitors objectives	[kəm'petətərz əb'dʒektɪvz]	Цели конкурента

Complexity of relationships	[kəm'pleksəti əv ri'leɪʃən ʃɪps]	Сложность отношений
Conduct survey	['kʌndʌkt] ['sɜː, veɪ]	Провести опрос
Conducting pilot	[kən'dʌktɪŋ] ['paɪlət]	Вести пилотный проект
Consistent goal	[kən'sɪstənt goʊl]	Последовательная цель
Constitute firm advantage	['kʌnstə,tʊt fɜːm æd'væntɪdʒ]	Представляет собой твердое преимущество
Consumer durable	[kən'sju:mə 'dʒʊərəbəl]	Долговечный потребитель
Control of overhands and R&D	[kən'trəʊl əv ,oʊvər'hændz ænd ɑːr&di]	Контроль накладных расходов и НИОКР
Control of overheads	[kən'trəʊl əv 'oʊvər'hɛdz]	Контроль накладных расходов
Core human resources system		Основная система управления персоналом
Corporate governance is collection of mechanism, processes, relations by which corporation is operated		Корпоративное управление – это совокупность механизмов, процессов и отношений, с помощью которых осуществляется управление корпорацией.
Cosourcing alliance		Совместный альянс учредителей
Cost -based workforce planning		Кадровое планирование на основе затрат
Cost leader or differentiator	[kʌst 'lɪdər ɔː ,dɪfə'renʃi, eɪtər]	Лидер по затратам или дифференциатор
Cost saving		Экономия средств
Cost vulnerability	[kɒst,vʌlnərə'bɪlɪti]	Уязвимость расходов
Cost-based workforce planning		Кадровое планирование на основе затрат
Create a data drive and culture		Создание хранилища данных и культуры
Create impact	[kri'eɪt] ['ɪmpækt]	Оказывать влияние
Create incentives	[kri'eɪt ɪn'sentɪvz]	Создавайте стимулы
Critical mass	['krɪtɪkəl mæs]	Критическая масса
Cross functional coordination	[krɒs 'fʌŋkʃənəl koo ,ɔːrdə'neɪʃən]	Меж функциональная координация
C-suit executives	[si]-[sʊt] [ɪg'zɛkjətɪvz]	Руководители высшего звена
Current financial woes are sobering reminder that the foundation for execution cannot sustain a company		Текущие финансовые проблемы являются отрезвляющим напоминанием о том, что фундамент для исполнения не может поддерживать компанию
Current strategy	['kʌrənt 'strætədʒi]	Текущая стратегия

Current vogue is enterprise	[ˈkʌrənt voʊg ɪz ˈentərˌpraɪz]	Текущая мода на предприятии
Customer experience	[ˈkʌstəmər] [ɪkˈspɪəriəns]	Опыт работы с клиентами
Customer value analyses	[ˈkʌstəmər ˈvælju əˈnæləˌsɪz]	Анализ ценности клиента

D

Data aggregation	[ˈdeɪtə][ˌægrɪˈgeɪʃn]	Агрегирование данных
Data analysis	[ˈdeɪtə][əˈnæləsəs]	Анализ данных
Data democratisation	[ˈdeɪtə][dɪˌmɑkrətəˈzeɪʃən]	Демократизация данных
Data ethics	[ˈdeɪtə][ˈeθɪks]	Этика использования данных
Data governance	[ˈdeɪtə] [ˈgʌvərnəns]	Управление данными
Data lake	[ˈdeɪtə][leɪk]	Хранилище данных
Data management	[ˈdeɪtə][ˈmænədʒmənt]	Управление данными
Data management has created impact		Влияние управления данными
Data owner	[ˈdeɪtə][ˈoʊnər]	Владелец данных
Data privacy officer	[ˈdeɪtə][ˈpraɪvəsi] [ˈɒfəsər]	Специалист по защите конфиденциальности данных
Data science	[ˈdeɪtə][ˈsaɪəns]	Наука о данных
Data scientist	[ˈdeɪtə][ˈsaɪəntɪst]	Специалист по обработке данных
Data security	[ˈdeɪtə][sɪˈkjʊərəti]	Безопасность данных
Data standards	[ˈdeɪtə][ˈstændərdz]	Стандарты данных
Data steward	[ˈdeɪtə][ˈstuəd]	Управление данными
Data stewardship	[ˈdeɪtə][ˈstuədˌʃɪp]	Управление данными
Data storage	[ˈdeɪtə][ˈstɔrədʒ]	Хранение данных
Data visualisation	[ˈdeɪtə][ˌvɪzʊələˈzeɪʃən]	Визуализация данных
Data warehouse	[ˈdeɪtə][ˈweɪˌhaʊs]	Хранилище данных
Database interface		Интерфейс базы данных
Daunting management challenges		Сложные управленческие задачи
Day-to-day decision-making culture consensual or hierarchical	[deɪ-tu-deɪ dɪˈsɪʒənˌmeɪkɪŋ ˈkʌltʃər kə nˈsensuəl ər ˌhaɪˈrɑrkəkəl]	Культура повседневного принятия решений – по обоюдному согласию или иерархическая
Decision style	[dɪˈsɪʒən stɑɪl]	Стиль решения
Decisive selection	[dɪˈsaɪsɪv] [səˈleɪʃən]	Возможности и глубина использования источников данных
Define operating model	[dɪˈfaɪn] [ˈɑpəˌreɪtɪŋ] [ˈmɑdəl]	Определите операционную модель
Defined customer segment in new markets		Определенный сегмент потребителей на новом рынке
Defining the business plan	[dɪˈfaɪnɪŋ ðə ˈbɪznəs plæn]	Определить бизнес-план

Deliver business outcomes		Добиваться результатов в бизнесе
Delivered value	[di'livərd] ['vælju]	Приносить пользу
Delivered value across the organization		Создание ценности для всей организации
Demand engine	[di'mænd] ['endʒən]	Создание спроса
Democratisation of data		Демократизация данных
Derive important strategic outcomes		Добиваться главных стратегических результатов
Descriptive analytics	[di'skriptiv] [,æ nə 'lɪtɪks]	Описательная аналитика
Deserves to do something	[di'zɜrv tu du 'sʌmθɪŋ]	Заслуживает что-то сделать
Design experience	[di'zain ɪk'spiəriəns]	Опыт проектирования
Design for manufacture	[di'zain fɔr ,mænjə'fæktʃər]	Дизайн, производства
Design for manufacture	[di'zain fɔr ,mænjə'fæktʃər]	Проектирование для производства
Determine recommendations	[də'tɜrmən] [,rækəmən'deɪʃənz]	Определить рекомендации
Determine trends that change	[də'tɜrmən trɛndz ðæt tʃeɪndʒ]	Определите тенденции, которые меняются
Develop metrics	[di'veləp 'mɛtrɪks]	Разработать показатели
Developing synergies across banks		Развитие синергетического взаимодействия между банками
Digital currency	['dɪdʒɪtəl 'kɜrənsɪ]	Цифровая валюта
Digital human resources		Цифровые человеческие ресурсы
Digitize core processes frittering away		Оцифруйте основные процессы, не тратя время впустую
Dilute attention on what's not significant		Сосредоточьте внимание на том, что не имеет значения
Direct investment enterprise	[də'rekt ɪn'vestmənt 'entəpr aɪz]	Предприятие прямого инвестирования
Disaster tolerance		Устойчивость к стихийным бедствиям
Disruptive trend	[dis'rʌptɪv trɛnd]	Разрушительная тенденция
Disruptive trend might destroy your business?	[dis'rʌptɪv trɛnd maɪt di'strɔɪ jʊər 'bɪznəs]	Подрывная тенденция может разрушить ваш бизнес?
Distinct from common business service modules, which manage interaction between systems		Отличается от обычных модулей бизнес-сервисов, которые управляют взаимодействием между системами
Distinctive competence by linking modularity business capabilities and		Отличительная компетентность за счет объединения модульных бизнес-возможностей и

empower their employees		расширения прав и возможностей своих сотрудников
Distinguish the company in the marketplace		Выделить компанию на рынке
Diversification		Диверсифицированным
companies require data for financial reporting, risk management and compliance across the business units		компаниям требуются данные для финансовой отчетности, управления рисками и соблюдения требований во всех бизнес-подразделениях
Downfall of many a good manager	['daʊn, fɔl əv 'meni ə gʊd 'mænədʒər]	Падение многих хороших менеджеров
Downstream system	['daʊn'stri:m] ['sɪstəm]	Система управления персоналом
Due diligence	[du 'dɪlədʒəns]	Должная осмотрительность

E

Eclectic paradigm	[ɪ'klektɪk 'pərə,daɪm]	Электрическая парадигма
Economic growth & higher living standards	[i:kə'nɒmɪk grəʊθ & 'haɪə 'lɪvɪŋ 'stændədz]	Экономический рост и более высокий уровень жизни
Economic risk	[,ɛkə'namɪk rɪsk]	Экономический риск
Economies of scale	[ɪ'kænəmɪz əv skeɪl]	Экономия от масштаба
Effective implementation	[ɪ'fektɪv ,ɪmpləmen'teɪʃən]	Эффективная реализация
Effective prioritization		Эффективная расстановка приоритетов
Eliminated as Eyesore		Убрать бельмо на глазу
Eliminating differences	[ɪ'ɪlɪmə,neɪtɪŋ 'dɪfərənsɪz]	Устранение различий
Elusive goal	[ɪ'lusɪv] [gəʊl]	Недостижимая цель
Embracing differences	[ɛm'breɪsɪŋ 'dɪfərənsɪz]	Принимая различия
Emerging market	[ɪ'mɜ:dʒɪŋ 'mɑ:kət]	Формирующийся рынок
Emotional intelligence	[ɪ'moʊʃənəl] [ɪm'telɪdʒəns]	Эмоциональный интеллект
Employee engagement	[ɛm'plɔɪ] [ɛn'geɪdʒmənt]	Вовлечённость сотрудников
Employee experience	[ɛm'plɔɪ] [ɪk'spɪriəns]	Опыт работы сотрудника
Employee listening	[ɛm'plɔɪ] ['lɪsənɪŋ]	Умение слушать сотрудников
Empowered employees	[ɪm'paʊərd] [ɛm'plɔɪz]	Наделять полномочиями сотрудников
Enable collaborative behavior	[ɛ'neɪbəl kə'læbə'reɪtɪv bɪ'heɪvjər]	Включение поведение сотрудничества
Enable growth through a rip and replace		Обеспечение роста посредством разрыва и замены
Encryption	[ɛn'krɪptʃən]	Шифрование
Enforcement authority		Уполномоченный орган
Enforcement authority		Правоохранительные органы

Engagement model	[en'geɪdʒmənt] ['mɑdəl]	Модель взаимодействия
Engineering mistakes contribute to delays or cost overruns		Инженерные ошибки приводят к задержкам или перерасходу средств
Enhance credibility	[en'hæns] [,krədə'bɪlɪtɪ]	Повысить кредит доверия
Enterprise analytics	['entərpraɪz] [,ænə'lɪtɪks]	Корпоративная аналитика
Enterprise level invest in resources		Инвестиции в ресурсы на уровне предприятия
Entirely comprehensive input		Полностью исчерпывающий ввод
Entry resources	['entri 'rɪsɔrsɪz]	Входные ресурсы
Escape from unattractive industry	[ɪ'skeɪp frəm ,ʌnə'træktɪv 'ɪndəstri]	Бегство из непривлекательной отрасли
Essential attributes	[ɪ'senʃəl] ['ætrə'bjuːts]	Основные атрибуты
Establish credibility	[ɪ'stæblɪʃ] [,krədə'bɪlɪtɪ]	Завоевать доверие
Estimate your customers price sensitivity plot a live with a slope	['estɪmət jʊə 'kʌstəməz praɪs ,sensɪ'tɪvɪtɪ plɒt ə laɪv wɪð ə sləʊp]	Оцените чувствительность цен ваших клиентов, постройте график в реальном времени с уклоном
Ethics charter	['eθɪks] ['ʃɑːtər]	Этическая хартия
Evicted leadership	['lɪdər ,ʃɪp]	Злое лидерство
Exchange rate	[ɪks'tʃeɪndʒ reɪt]	Курс обмена валют, Валютный курс, Обменный курс
Exit restrictions	['egzɪt rɪ'strɪkʃənz]	Ограничение выхода
Expand purchase power	[ɪk'spænd 'pɜːʃəs 'paʊə]	Покупка
Explicitly defined the requirements for enterprise architecture		Четко определены требования к корпоративной архитектуре
Exploit the foundation embedding new initiatives agility and profitability business issues rely on technology to acknowledge the managers who share the insights		Используйте фундамент, внедряя новые инициативы, гибкость и прибыльность. Бизнес-задачи полагаются на технологии, чтобы выразить признательность менеджерам, которые делятся идеями
Exploit the foundation for execution		Использовать фундамент для управления
Exploit your foundation for profitable growth		Используйте свой фундамент для прибыльного роста
Exploiting the enterprise architecture		Использование архитектуры предприятия
Exponential growth in people data		Экспоненциальный рост количества данных о людях
Extensive data	[ɪk'stensɪv] ['deɪtə]	Обширные данные

F

Facilitate anticipated future		Упрощение прогнозов на будущее
Facilitate internationalization	[fə'sɪlə'teɪt ɪntər'næʃənəlɪ'zeɪʃən]	Способствовать интернационализации
Facilitate the transition		Способствовать переходу
Facilities of life	[fə'sɪlətɪz ʌv laɪf]	Сайт объектов
Fail to focus	[feɪl tu 'fəʊkəs]	Невозможно сосредоточиться
Fair value line	[fɛə 'vælju laɪn]	Линия справедливой стоимости
Fight bureaucracy	[faɪt bjʊ'rəkrəsi]	Борьба с бюрократией
Figure out which industry you belong to	['fɪgjər aʊt wɪtʃ 'ɪndəstri ju bi'lɒŋ tu]	Выясните, к какой отрасли вы принадлежите
Final recommendation	['faɪnəl ,rekəmən'deɪʃən]	Заключительная рекомендация
Finance data	[fə'næns] ['deɪtə]	Данные о финансовых результатах
Financial accountability	[fə'nænʃəl] [ə'kaʊntəbɪlɪti]	Финансовая отчетность
Financial literacy	[fə'nænʃəl] ['lɪtərəsi]	Финансовая грамотность
Fire exchange of value		Честный обмен ценностями
Fire remuneration for a task		Справедливая цена за задание
First wave	[fɜrst] [weɪv]	Первая волна
Focus cost leadership broad differentiation or focused Differentiation	['fəʊkəs kɒst 'lɪdər ,ʃɪp brɒd dɪfə'renʃi'eɪʃən ɔr 'fəʊkəst dɪfə'renʃi'eɪʃən]	Фокус на лидерстве по издержкам, широкая дифференциация или целенаправленная дифференциация
Focus impact value model		Модель целенаправленного воздействия на ценность
Foreign entrants	['fɔrən 'entrənts]	
Foreign exchange	['fɔrən ɪks'tʃeɪndʒ]	Иностранная валюта
Foreign exchange reserve	['fɔrən ɪks'tʃeɪndʒ rɪ'zɜ:v]	Валютный резерв
Foster process		Стимулирующий процесс
Fostering competitiveness	['fɒstərɪŋ kəm'petɪtɪvnəs]	Конкурентоспособности
Free enterprise	[fri 'entərpraɪz]	Свободное предпринимательство
Free trade agreement	[fri: treɪd ə'grɪ:mənt]	Договор о свободной торговле
Frequent reports	['frikwənt rɪ'pɔrts]	Частые отчеты
Full service inception		Начало предоставления полного спектра услуг
Full-time architecture team		Штатная команда архитекторов
Fully loaded	['fʊli] ['ləʊdɪd]	Полностью загруженный

G

Gain from trade	[geɪn frʌm treɪd]	Получать прибыль от сделок
Gain strategic advantages	[geɪn strə'tɪdʒɪk æd'væntɪdʒɪz]	Получите стратегические преимущества
Gearshift knob		Ручка переключения передач
General attitude towards foreigners	['dʒenərəl 'ætə,tud tə'wɔ:dz 'fɔ:ənə:z]	Общее отношение к иностранцам
Get out of something	[get aʊt ʌv 'sʌmθɪŋ]	Выйти из комнаты
Global deployment	['glɔ:nbəl dɪ'plɔ:tmənt]	Глобальное развертывание
Global FDI Inflows since 1757	['glɔ:nbəl ɪf-di-ai 'ɪn,fləʊz sɪns 1757]	Глобальные притоки ПИИ
Good governance is about supervising the management of the company to uphold the company integrity, achieve more open and rigorous procedures and ensure legal compliance		Надлежащее управление подразумевает надзор за руководством компании с целью поддержания целостности компании, достижения более открытых и строгих процедур и обеспечения соблюдения законодательства.
Governance concerns	['gʌvə'nəns kən'sɜ:nz]	Проблема управления
Governance structures	['gʌvə'nəns 'strʌktʃə:z]	Структура управления
Government change	['gʌvərmənt tʃeɪndʒ]	Смена правительства
Government R&D	['gʌvərmənt ɑ:r&dɪ]	Государственные НИОКР
Government wants to maximize the welfare	['gʌvərmənt wɔnts tu 'mæksə,maɪz ðə 'wel,fə:ʃəd ɡoʊlz]	благополучие
Granting on exception		Предоставление в виде исключения
Great opportunity will quickly attract competition	[ɡreɪt ,ɑ:pə'tunəti wɪl 'kwɪkli ə'trækt ,kæmpə'tɪʃən]	Отличная возможность быстро привлечет конкуренцию
Greenfield investment	['ɡri:nfi:ld ɪn'vestmənt]	Инвестиции в новые проекты

H

Haute couture	[hɔ:t ku'tɔ:ʃ]	Высокая мода
High or low technology manufacturing firm	[haɪ ɔ:ləʊ tɛk'nɒlədʒi ,mænjə'fæktʃəriŋ fɜ:m]	Фирма производитель высоких технологий
High performing teams	[haɪ pɔ: 'fɔ:miŋ ti:mz]	высокопроизводительные команды
Highly centralized management environment		Высокоцентрализованная среда управления

Host country	[hoʊst 'kʌntri]	Принимающая страна
Household balance	['haʊs,hoʊld 'bæləns]	Балансы домашнего хозяйства
How companies communicate		Как компании общаются
Human centered design	['hju:mən] ['sɛntərd] [di'zain]	Человек ориентированный дизайн
Human resource executive		Руководитель отдела кадров
Human resources business partners (HRBP)		Деловые партнеры по управлению персоналом (HRBP)
Human resources leadership team (HRLT)		Руководящая группа по управлению персоналом (HRLT)
Hybrid strategy feasible	['haɪbrɪd 'strætədʒi 'fɪzəbəl]	Гибридная стратегия осуществима

I

Impetus for action	['ɪmpətəs] [fɔr] ['ækʃən]	Импульс к действию
Implement the technology in only a portion of company		Внедрить технологию только в части компании
Implement transaction outsourcing		Внедрение аутсорсинговых транзакций
Implementing the product	['ɪmplə,mentɪŋ] [ðə] ['prɒdʌkt]	Внедрение продукта
Implication	[,ɪmplə'keɪʃən]	Импликация
Incentives linked to qualitative performance target	[ɪn'sentɪvz lɪŋkt tu 'kwələ'teɪtɪv pɜr'fɔrməns 'tɑrɡət]	Стимулы, связанные с качественными показателями эффективности
Incentives linked to quantitative targets	[ɪn'sentɪvz lɪŋkt tu 'kwɑntɪ'teɪtɪv 'tɑrɡəts]	Стимулы, связанные с количественными целями
Incentives to local partners	[ɪn'sentɪvz tu 'loʊkəl 'pɑrtnərz]	Стимулы для местных партнеров
Industries evolve	['ɪndəstrɪz ɪ'vɒlv]	Эволюция отрасли
Industry cluster	['ɪndəstrɪ 'klʌstə]	Промышленный кластер
Industry rivalry	['ɪndəstrɪ 'raɪvəlri]	Отраслевое соперничество
Inimitable & immobile	[ɪ'nɪmɪtəbəl & ɪ'moʊbəl]	Неподражаемый и неподвижный
Install new foundation in new units		Установка нового фундамента в новых блоках
Instilling the digitalized process of the acquiring company		Внедрение цифрового процесса в приобретающей компании
Intangible assets	[ɪn'tændʒəbəl] ['æ,sɛts]	Нематериальные активы

Intangible resources	[ɪn'tændʒəbəl 'rɪsɔːsɪz]	Нематериальные ресурсы
Integrated silo application		Интегрировано в сегментарные приложения
Interaction between government & firm	[,ɪntə'rækʃən bɪ'twi:n 'gʌvənmənt & fɜ:m]	Содействие
Interest rate	['ɪntrəst reɪt]	Процентная ставка
Internal awareness	[ɪn'tɜːnəl] [ə'wɛrnəs]	Внутренняя осознанность
Internal rate of return (IRR)		Внутренняя норма прибыли (IRR)
Internal survey	[ɪn'tɜːnəl 'sɜːveɪ]	Внутренний опрос
International organization for standardization (ISO)		Международная организация
International trade	[,ɪntər'næʃənəl treɪd]	Международная торговля
Internationalization of emerging market firm	[,ɪntər'næʃənəlɪ'zeɪʃən əv ɪ'mɜːdʒɪŋ 'mɑːkət fɜːm]	Интернационализация фирмы на развивающемся рынке
Intra – firm trade	['ɪntrə – fɜːm treɪd]	Внутрифирменная торговля
Intrinsic motivation	[ɪn'trɪnsɪk] [,mouʔə'veɪʃən]	Внутренняя мотивация
Introducing into new capabilities		Знакомство с новыми возможностями
Inventory data		Данные инвентаризации
Inventory of your resources	[,ɪnvən'tɔːri əv jʊə 'rɪsɔːsɪz]	Инвентаризация ресурсов
Invest in education to develop professionals in skills needed for future		Инвестируйте в образование для развития профессиональных навыков, необходимых в будущем
Involve procurement in vendor selection		Включать отдел закупок в выбор продавца
Inward foreign direct investment flows	['ɪnwərd 'fɔːrən də'rekt ɪn'vestmənt fləʊz]	Входящие потоки прямых иностранных инвестиций
Inward investors	['ɪnwəd ɪn'vestəz]	Внутренние инвесторы
Issues that are escalated to oversight committee	['ɪʃuz ðæt ɑː 'eskəleɪtɪd tu 'oʊvər'saɪt kə'mɪti]	Вопросы, которые передаются на рассмотрение надзорного комитета
Iterate solution	['ɪtəreɪt] [sə'luʃən]	Повторное решение

J

Juicy take over target		Смачная цель для захвата
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K

Keep 20% of return above 100%	[ki:p 20% əv ɪ'tɜːn ə'bʌv 100%]	Держите 20% прибыли выше 100%
Keep up the good work	[ki:p ʌp ðə gʊd wɜːk]	Продолжать хорошую работу

Key decision makers	[ki] [di'siʒən] ['meɪkərz]	Лица принимающие решения
Key performance indicator (KPI)		Ключевой показатель эффективности (KPI)
Key performance indicator and metrics		Ключевые показатели эффективности и метрики

L

Lab our cost	[læb 'aʊər kɒst]	Оплата труда
Labour & managerial skills	['leɪbə & ,mænə'dʒɪəriəl skɪlz]	Трудовые и управленческие навыки
Labour market	['leɪ,bəʊr 'mɑ:kət]	Рынок труда
Labour market data	['leɪ,bəʊr] ['mɑ:kət] ['deɪtə]	Данные о рынке труда
Lead time	[li:d taɪm]	Время выполнения
Lead to higher project cost		Приводит к увеличению стоимости проекта
Learning platform	['lɜ:nɪŋ] ['plæt,fɔ:m]	Образовательная платформа
Legacy systems cobbled together		Системы собранные воедино
Legal regime	['li:gəl rei'ʒi:m]	Правовой режим
Leisure education	['leɪʒər ,edʒʊ'keɪʃn]	Досуговое образование
Leverage a psychology	['levərɪdʒ] [ə] [saɪ'kɒlədʒi]	Используйте психологию
Leverage data	['levərɪdʒ] ['deɪtə]	Эффективное использование данных
Leverage data across the enterprise		Эффективное использование данных на предприятии
Leveraging resources	['levərɪdʒɪŋ 'risɔ:sɪz]	Использование ресурсов
Link the effort	[lɪŋk] [ði] ['efɔ:t]	Объединять усилия
Linking desperate system		Объединение разрозненных систем
Listing stakeholders	['lɪstɪŋ] ['steɪk,həʊldərz]	Список заинтересованных сторон
Local manufacturing capabilities	['ləʊkəl ,mænjə'fæktʃəriŋ ,keɪpə'bɪlətɪz]	Возможности местного производства
Local skilled lab our	['ləʊkəl skɪld læb 'aʊər]	Местная квалифицированная рабочая сила
Local technological capacity	['ləʊkəl ,teknə'lɒdʒɪkəl kə'pæsəti]	Местный технологический потенциал
Long haul	[lɒŋ] [hɔ:l]	Дальняя дорога
Long term competitiveness	[lɒŋ tɜ:m kəm'petɪtɪvnɪs]	Долгосрочная конкурентоспособность
Look for predictability and efficiencies of standardized processes		Стремитесь к предсказуемости и эффективности стандартизированных процессов

Lousy track		Неправильный путь
Low corruption	[ləʊ kə' rʌpʃən]	Низкий уровень коррупции
Low economy of scope	[ləʊ ɪ' kænəmi əv sku:p]	Низкая экономия объема
Low touch system in the process		Система с низким уровнем касания в разработке

M

Machine learning	[mə'ʃɪn] ['lɜ:rnɪŋ]	Машинное обучение
Maintain stake	[meɪn'teɪn steɪk]	Поддерживать ставку
Major flaws	['meɪdʒər fləʊz]	Основные потоки
Major trends and opportunities in industry	['meɪdʒər trendz ænd ,ɑ:pər'tu nətɪz ɪn 'ɪndəstri]	Основные тенденции и возможности в отрасли
Make profit	[meɪk 'prəfət]	Получайте прибыль
Management decision		Управленческое решение
Management of technology	['mænədʒmənt əv tek'nɒlədʒi]	Управление технологиями
Managing internal stakeholders	['mænədʒɪŋ ɪn'tɜ:nəl 'steɪk ,həʊldəz]	Управление внутренними заинтересованными сторонами
Managing relationships	['mænədʒɪŋ ri'leɪʃən ,ʃɪps]	Управление отношениями
Marginal propensity to consume	['mɑ:dʒənəl prə'pensɪti tu kən'sʌm]	Предельная склонность к потреблению
Market based view of the firm	['mɑ:kət beɪst vju əv ðə fɜ:m]	Рыночный взгляд на фирму
Market share	['mɑ:kət ʃeə]	Рыночная доля
Marketing abilities	['mɑ:kətɪŋ ə'bɪlətɪz]	Маркетинговые способности
Master data	['mæstər] ['deɪtə]	Основные данные
Master innovation & execution	['mæstər ,ɪnə'veɪʃən & ,ɛksə'kju:ʃən]	Мастер инноваций и исполнения
Mature model	[mə'tʃʊr] ['mɑ:dəl]	Зрелая модель
Maturity data	[mə'tʃʊrəti] ['deɪtə]	Данные о сроках реализации
Mention doing something	['menʃən 'duɪŋ 'sʌmθɪŋ]	Упоминание о выполнении чего-либо
Mezzanine financing	['mezə ,nɪn fə'nænsɪŋ]	Мезанинское финансирование
Minimum viable product MVP		Минимальный жизнеспособный MVP продукта
Mission statement	['mɪʃən] ['steɪtmənt]	Формулировка миссии
Mode of international operation	[məʊd əv ,ɪntə'næʃnəl ,ɒpə'reɪʃən]	Режим работы
Modes of entry	[məʊdz əv 'entri]	Способы входа
Moments that matter	['mɒmənts] [ðæt] ['mætər]	Важные моменты

N

National competitiveness	['næʃənəl kəm'petɪtɪvnis]	Национальная конкурентоспособность
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National System of Innovation Technology	['næʃnəl 'sɪstəm ɒv ,ɪnə'veɪʃn tɛk'nɒlədʒi]	Национальная система инновационных технологий
Natural language	['nætʃərəl] ['læŋgwɛdʒ]	Родной язык
Negotiation between IT and Business		Переговоры между IT и бизнесом
Net profit margin	[net 'prɒfɪt 'mɑːdʒɪn]	Рынок чистой прибыли
Net promoter score (NPS)		Показатель чистого продвижения (NPS)
Net promoter score NPS		Чистый рейтинг промоутеров NPS
Network analysis	['net,wɜːrk] [ə'næləsəs]	Сетевой анализ
Nightmare competitor contest	['naɪt,mɛr kəm'petətər 'kɑːntɛst]	Конкурс
Non-advanced countries	[nɒn-əd'vɑːnst 'kʌntrɪz]	Непродвинутые страны

O

Objective appraisal	[əb'dʒɛktɪv ə'preɪzəl]	Объективная оценка
Observe for common elements in enterprise architecture		Найти общие элементы в предпринимательской архитектуре
Onboarding time	['ɒn,bɔːdɪŋ] [taɪm]	Время адаптации
One page core diagram		Одностраничная базовая диаграмма
Operating model	['ɒpə'reɪtɪŋ] ['mɒdəl]	Операционная модель
Operation changes fit the strategy	[,ɒpə'reɪʃən 'fɪt də 'strætədʒi]	Оперативные изменения соответствуют стратегиям
Operational risk	[,ɒpə'reɪʃənəl rɪsk]	
Opposed to create new capabilities		Противодействовать созданию новых возможностей
Optimize core is a business process integration and standardization and adjustment to the results changes		Optimize core — это интеграция и стандартизация бизнес-процессов, а также адаптация к изменениям результатов
Optimized core	['ɒptə'maɪzɪd] [kɔːr]	Оптимизированное ядро
Organizational network analysis		Анализ организационной сети
Output and income	['aʊt,pʊt ænd 'ɪn,kʌm]	Объем производства и доходы
Outstanding examples	[,aʊt'stændɪŋ] [ɪg'zæmpəlz]	Выдающиеся примеры
Overwhelming diluted on projects of little significance		Подавляющее большинство проектов не имеет большого значения
Ownership advantage	['oʊnər ʃɪp æd'væntɪdʒ]	Преимущество владения
Ownership structures	['oʊnər ʃɪp 'strʌktʃəz]	Структуры собственности

P

Passion for frontline	['pæʃən fɔr 'frʌntˌlaɪn]	Страсть к передовой
Passive people analytics		Пассивная аналитика людей
People analytics value chain		Анализ людей и цепочка ценностей
People science	['pi:pəl] ['saɪəns]	Наука о людях
Performance management	[pɜ:'fɔ:məns] ['mænədʒmənt]	Управление эффективностью
Pet project	[pɛt] ['prɒdʒekt]	Любимый проект
Physical capital investment	['fɪzɪkəl 'kæpɪtəl ɪn'vestmənt]	Инвестиции в физический капитал
Piche a company	[pɪʃ ə 'kʌmpəni]	Выберите компанию
Pick an idea & pitch to group	[pɪk ən aɪ'diə & pɪʃ tu grʊp]	Выбрать идею и предложить группе
Policy shift	['pɒləsi ʃɪft]	Сдвиг в политике
Policy-reduced recession	['pɒləsi-rə'dʌst rɪ'seʃən]	Политика индуцированного спада
Political Assistance	[pə'litəkəl] [ə'sɪstəns]	Политическая помощь
Political risk	[pə'litəkəl rɪsk]	Политический риск
Poor fit with Local Environment	[pɔr fɪt wɪð 'ləʊkəl ɪn'veɪrən mənt]	Слабое соответствие местной среде
Population demography	[,pɒpjə'leɪʃən dɪ'mɒgrəfi]	Демография населения
Postimplementation assessment		Оценка после внедрения
Predictable analytics	[prɪ'dɪktəbəl] [,ænə'litɪks]	Предсказуемая аналитика
Predictive analytics	[prɪ'dɪktɪv] [,ænə'litɪks]	Прогнозирующая аналитика
Prescriptive analytics	[prɪ'skrɪptɪv] [,ænə'litɪks]	Предписывающая аналитика
Preserve the image of the community		Сохраняйте имидж сообщества
Process engineering skills	['prɑˌses 'endʒə'nɪrɪŋ skɪlz]	Навыки технологического проектирования
Process innovation	['prɑˌses ,ɪnə'veɪʃən]	Инновации в процессах
Processing net present value NPV		Расчет чистой приведенной стоимости NPV
Product engineering skills	['prɒdəkt 'endʒə'nɪrɪŋ skɪlz]	Навыки разработки продукта
Product innovation	['prɒdəkt ,ɪnə'veɪʃən]	Инновации продукта
Product management	['prɒdəkt] ['mænədʒmənt]	Управление продуктом
Productivity data	[,prɒdʌk'tɪvətɪ] ['deɪtə]	Данные о продуктивности
Profound understanding	[prɒu'faʊnd ,ʌndər'stændɪŋ]	Глубокое понимание
Project citing investment motives	['prɒdʒekt 'saɪtɪŋ ɪn'vestmənt 'mɒtɪvz]	Проектирование, ссылаясь на инвестиционные мотивы
Prompt the architecture group		Побуждает архитектурную группу

Proprietary deal recourse	[prə'praɪə,təri dil 'rikɔːrs]	Ресурс сделки о праве собственности
Proprietary deal flow	[prə'praɪə,təri dil fləʊ]	Поток сделок собственника
Protective & defensive techniques	[prə'tektɪv & dɪ'fensɪv tɛk'nɪks]	Техника защита
Provide clear objectives and guidelines		Сформулируйте четкие цели и руководящие принципы
Provide input on people priorities across the company		Предоставьте информацию о кадровых приоритетах в компании
Proximity to market	[prɒk'sɪmɪti tu 'mɑːkət]	Близость к рынку
Pulse survey	[pʌls] ['sɜː,vɛɪ]	Пульсовое обследование
Purposeful analytic	['pɜːpəsəfəl] [ˌænə'lɪtɪk]	Целевая аналитика
Pursued a strategy of distinguishing between core and non-core business activities		Придерживался стратегии разграничения основной и непрофильной бизнес-деятельности
Put forwards	[pʊt 'fɔːwərdz]	Выдвигать
Put the functional silos to one side to focus on problem in hand		Отложите функциональные обязанности в сторону и сосредоточьтесь на текущей проблеме

Q

Quality of life	['kwɒləti ʌv laɪf]	Качество жизни
Quantify outcomes	['kwɒntɪ'faɪ] ['aʊt,kɒmz]	Количественная оценка результатов
Quick win	[kwɪk] [wɪn]	Быстрый выигрыш

R

Rarely considered	['rɛrli kən'sɪdəd]	Редко рассматривается
Raw Data	[rɑ] ['deɪtə]	Необработанные данные
Reasonable levels of taxation	['riːzənəbəl 'levəlz ɒv tæks'eɪʃn]	Разумный уровень налогообложения
Reconcile disparate data definition		Согласование разрозненных данных
Recourses & capabilities	['rɪkɔːsɪz & ˌkeɪpə'bɪlətɪz]	Ресурсы и возможности
Redemption & compounding	[rɪ'dɛmpʃən & kəm'paʊndɪŋ]	Искупление и усложнение
Redesign performance management		Перепроектируйте систему управления эффективностью
Reduce the number of projects you do at one time		Сократите количество проектов, которые вы выполняете одновременно

Regulatory compliance		Соблюдение нормативных требований
Related business	[rɪ'leɪtɪd 'bɪznəs]	Связанный бизнес
Relationship analytics	[rɪ'leɪʃən ,ʃɪp] [,ænə'lɪtɪks]	Анализ взаимоотношений
Relationships at any architectural stage		Взаимоотношения на любом этапе проектирования
Relative bargaining power	['rɛlətɪv 'bɑ:gɪnɪŋ 'paʊə]	Относительная сила торга
Represent the approach	[,rɛprə'zɛnt ðɪ ə'prəʊtʃ]	Представляет подход
Request for proposal (RFP)		Запрос предложений
Request for quotation (RFQ)		Запрос коммерческого предложения (RFQ)
Research capability	[rɪ'sɜ:ʃɪ 'keɪpə'bɪlətɪ]	Исследовательский потенциал
Resource complementarity	['rɪsɔ:s]	Взаимодополняемость ресурсов
Respond to the threat	[rɪ'spænd tu ðə θret]	Ответить на угрозу
Retail outlets	['ri:teɪl 'aʊtlets]	Розничная торговля
Rethink your foundation for execution		Переосмыслите свою основу для исполнения
Return of investment (ROI)	[rɪ'tɜ:n] [ʌv] [ɪn'vestmənt]	Возврат инвестиций
Reveal insights	[rɪ'vɪl] ['ɪn ,saɪts]	Выявляйте инсайты
Revenue data	['revə ,nu] ['deɪtə]	Данные о доходах
Revenue models	['revə ,nu 'mɒdəlz]	Модели дохода
Rewiring system	[rɪ'waɪərɪŋ] ['sɪstəm]	Перепрошивка системы
Rippling benefits		Масштабные выгоды
Rise intensity of competition		Повышение интенсивности конкуренции
Rivalry among existing competitors	['raɪvəlri ə'mʌŋ ɪg'zɪstɪŋ kəm'petətərz]	Соперничество между существующими конкурентами
Robotic process automation (RPA)		Роботизированная автоматизация процессов
Robust data	[rʊʊ'blʌst] ['deɪtə]	Надёжные данные
Roll your sleeves up		Засучить рукава
Route of growth	[ru:t ɒv grəʊθ]	Путь роста

S

S&T infrastructure	[es&ti ,ɪnfrə'strʌktʃər]	Научно-техническая инфраструктура
Safety data	['seɪftɪ] ['deɪtə]	Данные по технике безопасности
Sales data	[seɪlz] ['deɪtə]	Данные о продажах
Scalable products	['skeɪləbəl] ['prɒdʌkts]	Масштабируемые продукты
Scale – efficient plants	[skeɪl – ɪ'fɪʃənt plænts]	Масштабируемые заводы

Scale efficient plant	[skeɪl ɪ 'fɪʃənt plænt]	Эффектное масштабирование
Scale solutions	[skeɪl] [sə 'lu:ʃən]	Масштабируемые решения
Second among banks	['sekənd] [ə 'mɑŋ] [bæŋks]	Второй среди банков
Second wave	['sekənd] [weɪv]	Вторая волна
Secondary attributes	['sekən ,dərɪ] ['ætrə ,bjʊts]	Вторичные атрибуты
Servant leadership results instead of wens	['sɜ:vənt 'lɪdər ,ʃɪp rɪ 'zʌlts ɪn 'sted əv wenz]	Результаты руководства слугами вместо жиров
Set scope	[set sku:p]	Установить область действия
Share data	[ʃeɪ] ['deɪtə]	Обмениваться данными
Share fund	[ʃeɪ fʌnd]	Паевый фонд
Share technologies are the key elements on the enterprise architecture core diagram and they include data centres, telecommunication network, offshore system development and maintenance capabilities centralized Vendor negotiation vendor negotiation, helpdesk		Технологии совместного использования являются ключевыми элементами базовой схемы архитектуры предприятия и включают в себя центры обработки данных, телекоммуникационную сеть, возможности разработки и обслуживания автономных систем, централизованные переговоры с поставщиками, службу технической поддержки
Shared goals	[ʃeɪd goʊlz]	Общие цели
Sharing & transfer of technology spill over	['ʃeərɪŋ & træns 'fɜ:r ɒv tek 'nɒlədʒi spɪl 'əʊvə]	Перелиться
Short term valuable Resources	[ʃɔ:t tɜ:m 'væljəbəl 'rɪsɔ:rsɪz]	Краткосрочные ценные ресурсы
Skill based workforce planning		Планирование персонала на основе навыков
Skilled workforce availability	[skɪld 'wɜ:k fɔ:s ə ,veɪlə'bɪləti]	Квалифицированная рабочая сила
Slated for replacement		Намеченный к замене
Social mobility	['səʊʃl məʊ'bɪləti]	Социальная мобильность
Social unrest	['səʊʃl ən'rest]	Социальная нестабильность
Society of human resource management (SHRM)		Общество управления человеческими ресурсами
Software as a service (saas)		Программное обеспечение как услуга
Solution engine	[sə 'lu:ʃən] ['endʒən]	Создание решения
Sophisticated uses of IT		Продуманное использование ИТ
Speaking the language of business		Говорить на языке бизнеса

Specialization of jobs & functions	[,spɛʃələ'zeɪʃən əv dʒɔbz & 'fʌŋkʃənz]	Специализация должностей и функций
Strategic partnership		Стратегическое партнёрство
Stakeholder map	['steɪk,hoʊldər] [mæp]	Карта заинтересованных сторон
Stakeholders management		Управление заинтересованными сторонами
Statistical analysis	[stə'tɪstɪkəl] [ə'næləsəs]	Статистический анализ
Statistical modelling	[stə'tɪstɪkəl] [mou'deɪlɪŋ]	Статистическое моделирование
Statistical sampling	[stə'tɪstɪkəl] ['sæmplɪŋ]	Статистическая выборка
Staying below the line	['steɪŋ bɪ'loʊ ðə laɪn]	Оставаясь ниже линии
Steering group	['stɪrɪŋ] [grʊp]	Руководящая группа
Stock of assets	[stɒk əv 'æ,sɛts]	Запас активов
Strategic partnership		Стратегическое партнёрство
Strategic resources	[strə'tɪdʒɪk 'rɪsɔrsɪz]	Стратегические ресурсы
Strategic takeaways	[strə'tɪdʒɪk teɪk 'eɪ,wɛɪz]	Стратегический выводы
Strategic workforce planning		Стратегическое кадровое планирование
Strategy on identifying opportunity to leverage its capabilities		Стратегия выявления возможностей использования своих возможностей
Stuck with hand delivery	[stʌk wɪð hænd dɪ'lvəri]	Застрял с ручной доставкой
Subset of business units		Подмножество бизнес-единиц
Sunk cost	[sʌŋk kɒst]	Невозвратные издержки
Supplier power	[sə'plaɪər 'paʊər]	Мощность поставщика
Support good data management		Поддержка эффективного управления данными
Support initiatives that are inconsistent with the assumption it's built on		Поддерживать инициативы, которые не соответствуют предположению, на котором они основаны.
Sustainable and long-term value		Устойчивая и долгосрочная ценность
Systems and platforms vs business models		Системы и платформы в сравнении с бизнес-моделями

T

Take on responsible	[teɪk ən rɪ'spɒnsəbəl]	Взять ответственность
Talent market data	['tælənt] ['mɑ:kət] ['deɪtə]	Данные о рынке талантов
Talent marketplace	['tælənt] ['mɑ:kət,pleɪs]	Рынок талантов
Tangible business improvement		Ощутимое улучшение бизнеса
Tangible contribution	['tændʒəbəl] [,kɑntrə'bju:ʃən]	Ощутимый вклад
Tangible resources	['tændʒəbəl 'rɪsɔrsɪz]	Материальные ресурсы
Tax burden	[tæks 'bɜ:dən]	Налоговое бремя
Techno less	['teknou les]	Техно меньше

Technology giant	[tɛk'nælədʒi] ['dʒaɪənt]	Технологические гиганты
Term sheets	[tɜrm ʃi:ts]	Таблицы встреч, таблицы условий
Terms of reference	[tɜrmz] [ʌv] ['refərəns]	Технические задания
Text analysis	[tɛkst] [ə'næləsəs]	Анализ текста
The age of discovery		Эпоха великих географических открытий
The age of excellence		Эпоха совершенства
The age of innovation		Эпоха инноваций
The age of realization		Эпоха осознаний
The age of value		Эпоха ценностей
The culture pyramid		Культурная пирамида
The force responsibilities of people analytics		Аналитика трудовых обязанностей сотрудников
The key message	[ðə] [ki] ['mesədʒ]	Ключевой посыл
The role of government is crucial	[ðə roʊl ʌv 'gʌvərmənt ɪz 'krʊʃəl]	Роль правительства ключевая
The rule of law	[ðə ru:l ɒv lɔ:]	Верховенство закона
The scope of changes is significant		Масштаб изменений значителен
Think back to last time discussion on ownership advantages	[θɪŋk bæk tu læst taɪm dɪ'skʌʃən ʌn 'oʊnəʃɪp æd'ventɪdʒɪz]	Вспомните прошлую дискуссию о преимуществе владения
Third wave	[θɜrd] [weɪv]	Третья волна доверия
Threat of entry	[θret ʌv 'entri]	Угроза проникновения
Threat of replacement	[θret ʌv rɪ'pleɪsmənt]	Угроза замены
Threat of substitute products or service	[θret ʌv 'sʌbstə,tʊt 'prɒdʌkts ɔr 'sɜrvəs]	Угроза замены
Threat of substitutes	[θret ʌv 'sʌbstə,tʊts]	Угроза замены
Tights cost control	[taɪts kɒst kən'trɒl]	Жесткий контроль затрат
Timing of new product development	['taɪmɪŋ ʌv nu 'prɒdʌkt dɪ'veləpmənt]	Сроки разработки нового продукта
To be awarded in 2000 the international quality award for the best quality		Награжден в 2000 году международной наградой за лучшее качество
To claim intension	[tu kleɪm ɪn'tenʃən]	Заявлять о намерении
To concept of consideration of HR and key audience: employee, manager, executive, workforce		К концепции учета интересов HR и ключевой аудитории: сотрудника, менеджера, руководящего состава, трудовых ресурсов
To deploy tangible & intangible resources	[tu dɪ'plɔɪ 'tændʒəbəl & ɪn'tændʒəbəl 'rɪsɔrsɪz]	Развертывать
To dozen of companies		До десятка компаний

To generate business outcomes		Для достижения бизнес-результатов
To leverage IT capabilities and adopt business process changes		Использовать возможности ИТ и внедрять изменения в бизнес-процессах
To pay in wages	[tu] [peɪ] [ɪn] ['weɪdʒəz]	Платить зарплату
To scale solutions across the enterprise		Масштабируйте решения на предприятии
To turning the district around	[tu] ['tɜːnɪŋ] [ðə] ['dɪstrɪkt] [ə'raʊnd]	Чтобы изменить ситуацию к лучшему
To what extent does the company benefit by having business units run their operations		Какую выгоду получает компания от того, что ее подразделения управляют своей деятельностью?
Trade flows	[treɪd fləʊz]	Торговые потоки
Transaction relationships	[træn'zækʃən] [rɪ'leɪʃən] [ʃɪps]	Транзакционные отношения, Взаимосвязь между сделками
Transfer channels capabilities	['trænsfə 'tʃænəlz ,keɪpə'bɪlətɪz]	Возможности каналов передачи
Trivial endeavour	['trɪvɪəl] [ɪn'devər]	Простые действия
Trust dividend	[trʌst] ['dɪvɪdend]	Дивиденды доверия

U

Unification operation model		Унифицированная операционная модель
Unrelated business	[,ʌnrɪ'leɪtɪd 'bɪznəs]	Несвязанный бизнес
Unwitting strategic change	[ən'wɪtɪŋ strə'tɪdʒɪk tʃeɪndʒ]	Невольные стратегические изменения
Upstream business	['ʌp'strɪm 'bɪznəs]	Развивающийся рынок
Use data to deliver business outcomes		Использование данных для получения результатов

V

Value chain	['vælju tʃeɪn]	Цепочка значений
Value chain methodology		Методология создания цепочки ценностей
Value generation (valuable + Rare)	['vælju ,dʒenə'reɪʃən ('væljəbəl + rɛr)]	Создание ценности (ценное + редкое)
Value map	['vælju mæp]	Карта значений
Value proposition	['vælju prɒpə'zɪʃən]	Ценностное предложение
Variable capacity		Переменная мощность
Varying role of government	['veəriŋ rəʊl ɒv 'gʌvnmənt]	Меняющаяся роль правительства
Vicious circle	['vɪʃəs 'sɜːkəl]	Порочный круг

W

Wage-adjusted productivity	[weɪdʒ-ə'dʒʌstɪd ,prɒdʌk'tɪvətɪ]	Производительность с поправкой на зарплату
Way of anticipating of rival actions	[weɪ lʌ æn'tɪsə ,peɪtɪŋ lʌ 'raɪvəl 'ækʃənz]	Способ предвидения действий противника
Weak institution (corruption, ruled, law, IP protection)	[wɪk ,ɪnstɪ'tuʃən (kə'rɒpʃən, ruld, lɔ, ɪp prə'tekʃən)]	Слабый институт (коррупция, управляемость, закон, защита интеллектуальной собственности)
Week institutions deter entry	[wɪk ,ɪnstɪ'tuʃənz dɪ'tɜr 'entr]	Слабые институты сдерживают вход
Well defined processes		Четко определены процессы
Well-paid job with benefit	[,wel'peɪd dʒɒb wɪð 'benɪfɪt]	Хорошо оплачиваемая работа с выгодой
What are potential for your offering?	[wɒt ɑr pə'tenʃəl fɔr juər 'ɔfərɪŋ]	Каков потенциал вашего предложения?
What is your unique selling Proposition?	[wɒt ɪz juər ju'nik 'selɪŋ prɒpə'zɪʃən]	Предлог продажи
What is your vision?	[wɒt ɪz juər 'vɪʒən]	Каково ваше видение?
Wholesale floor-plan accounting and risk management system		Система оптового планового учета и управления рисками
Wholly owned subsidiaries	['həʊli əʊnd səb'sɪdiəri:z]	100% дочерние компании
Work on business challenges		Работайте над решением бизнес-задач
Workforce analytics	['wɜrk ,fɔrs] [,ænə'lɪtɪks]	Анализ трудовых ресурсов
Workforce experience	['wɜrk ,fɔrs] [ɪk'spɪriəns]	Опыт работы с персоналом
Workforce is consumer of people processes		Рабочая сила является потребителем человеческих процессов
Workforce planning	['wɜrk ,fɔrs] ['plænɪŋ]	Кадровое планирование
World class shared service capabilities		Возможности обслуживания мирового класса