

Find synonyms for the idioms/phrasal verbs below

1. Something's come up. We'll have to put the meeting off.
2. I came across a copy of our first annual report. The tone of it was incredibly downbeat.
3. I'm sorry to put you out, but we'll have to bring forward the appointment.
4. We'll just have to put up with it, even if, in reality, we can't stand it.
5. The effects of the tax cuts are only just starting to kick in. The economy should pick up soon.
6. Could you fill this in before we get down to business?.....Okay, fire away.
7. I've come up against a snag. Can you sort it out?
8. Could you fill us in about the latest problems and put us in the picture as to what our options are.
9. Don't hang up. He was tied up, but I'll put you through now.
10. Even if they vote against, we'll have to try to push this through.
11. Try to find out if he's up to it before taking him on. I think he's made up most of his CV.
12. Just hold that over until next week. I'll bring that up with him when I see him.
13. It came up several times during the meeting but it still hasn't been dealt with.
14. I'll drop in on him tomorrow and give him a piece of my mind.
15. How are your diplomatic efforts coming along? You know we should really keep in with him.
16. What do these initials stand for? I can't work it out.
17. The CEOs have got away with murder for too long and for some companies it's make or break.
18. All this red tape is keeping me from my work. Try to come up with a time-saving solution.
19. How do you get on? Not exactly like a house on fire I would imagine!
20. His deputy always stands in for him when he's out of town. She never let's him down.
21. That just about wraps up the first point. Let's move on before we get bogged down.
22. We seem to be getting side-tracked. What are you getting at exactly? Please get to the point.
23. From the outset, it was clear we were going to pull it off without a problem.
24. I'll try to bring him round. He should come round once he hears the arguments.
25. It stands to reason. Then again, don't take it for granted that he'll go along with it.
26. It all comes down to how much you're willing to put into it.
27. You'll get the hang of it. You'll be pleased that you've taken it up.
28. What do you put these awful results down to? Our company used to stand for excellence.
29. Let's get the ball rolling. I'd like to hand over to Mike, who's going to kick off with Q2 earnings
30. Profits are down sharply and the MD is taking it out on anyone he sets his eyes on.

Explain the meanings of the idioms in italics

I was *at a loose end* last Sunday afternoon. I could have called Jim; if I had invited him out for a pint he'd have come *at the drop of a hat*. But my argument with my boss had left a *bad taste in my mouth*. His remarks had been totally *below the belt* and I had had *to bite my tongue* to avoid saying something that I would have later regretted. When I told my boss that I was *getting cold feet* about the new project he *came down on me like a ton of bricks*. As I had got the job *by the skin of my teeth* I didn't want to *play with fire* so I had *kept* the bad news about the prototype *under my hat*. Even if I had told him about the problems, he'd have told me to *put a sock in it*. I felt *on edge*, but I kept a *stiff upper lip* and anyway I didn't want to *rock the boat*. So, if I had invited Jim out for a beer, I would have just *talked shop* and he'd have just told me to *keep my chin up* and would have probably added that I was *making a mountain out of a mole-hill*.

Finally, I realised how I could *kill two birds with one stone*. After *picking the brains* of a colleague who had already found himself in the same situation, I decided that I had *to pull myself together* and to *take the bull by the horns*. I arranged a meeting with my boss and our R & D team and I managed to *twist their arms* to bring along the Seldox reports, which they themselves had contributed to. The reports showed that the project was not exactly *going like clockwork* and it was clear that the company would *go to the dogs* if we didn't *take steps* to *put things right*. By taking this initiative I felt I was *turning a new leaf* - at last I was *standing on my own two feet*. Indeed, I had been *sitting on the fence* for too long, never daring to say what I really thought about the project or my boss's unrealistic ambitions for the company. When he read the Seldox reports he *put two and two together* and realised that we would have to *go back to square one*. He was *all ears* when Jack Sebastian from the lab spoke about the risks that we would be running if we continued to *stick our heads in the sand*. The figures *brought my boss down to earth*, as it became apparent that we had a *cat in hell's chance* of *pulling the project off*. Jack's experience *came in handy* and it was his ability to *call a spade a spade* that *won the day*. I finally *came to the point* and told my boss that he was *counting his chickens before they hatched* by publishing over optimistic sales forecasts when we hadn't even tested the product. Jack *hit the nail on the head* when he pointed out that, *in a nut-shell*, it all *came down to* marketing. My boss *had his hands tied* and being forced to take advice from others, rather than to give orders, he must have *felt like a fish out of water*. I had finally *turned the tables on* him. Before that, he had *ruled with a rod of iron*, but when he finally *saw the light* he had to *take a back seat*. If we had succeeded in saving the company it was thanks to good timing - we had *struck while the iron was hot*, the Seldox reports having just been published.

My colleagues and I were *on cloud nine*, but we continued to *put our shoulders to the wheel* so as not to *lose our grip*. As for the boss, he has looked a bit *under the weather* recently and I'm sure I'm *in his bad books* now.

Use the words/expressions below to fill the gaps in the text

skills	a range of	in-depth	drawn from
given	outstanding	enhanced	reward
goal	renowned	heightened awareness	core
depth	flying in the face of	commitment	genuinely
outcome	goes beyond	enabling	at short notice

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At Deloitte it is our _____ to be recognised for:

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- integrity, and our robust and independent approach
- innovation combined with propriety

In the UK, we intend to make Deloitte the outstanding firm, _____ in the marketplace for quality in everything we do. This aspiration recognises the powerful combination of Deloitte's traditional values of integrity and client service with our new standing in the marketplace, and _____ capabilities.

_____ the current economic climate, never before has the importance of assessing clients' needs and delivering top quality service been greater. To demonstrate our _____ to client service, we conduct independent, in-house comprehensive assessments of the service we provide to our clients. The benefits - improved quality of service, _____ of our clients' needs and immediate and appropriate response.

_____ convention is never less than challenging. But without the challenge there'd be no stimulation, no motivation and no _____, three _____ components of the Deloitte ethos. This makes our decision to reintegrate our consulting business all the more understandable, especially for our clients. By challenging convention and reintegrating consultancy with our existing business, we have become one of the largest full service management consultancies in the world.

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We believe that assurance _____ our statutory responsibilities to report on a company's accounts which is why Assurance & Advisory services (Audit, Enterprise Risk Services & Regulatory Consulting) is one of our firm's core service lines. We provide _____ advisory services to add credibility to our clients' information, systems and processes. Our enhanced service is built on a clear understanding of business across all sectors, _____ us to identify the major opportunities and risks in our clients' activities.

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Our team, is _____ a multitude of backgrounds including investment banking, broking, consulting, government and accountancy. With 65 partners and 500 staff in the UK and a further 800 partners and staff in Europe we are able to deploy multi-country teams _____.

Vocabulary Builder : Professional Meetings

Asking for opinions

What are your feelings about
I'd like to hear your views about/on...
Do you have any views about/on...

What's your opinion about/on....
How do you feel about....
What do you think about...

Leading questions

Don't you think....
Surely.....

I'm sure you agree with me when I say...
Isn't it true that....

Expressing opinions

Strong opinions

I'm convinced that....
I'm sure that.....

There's no doubt in my mind that...
I have no hesitation in saying...

Less strong opinions

In my opinion....
I believe.....

I think.....
I feel...

Neutral opinions

From a financial standpoint...

From an economic point of view....

Tentative opinions

I tend to think that...
I suspect that...

I'm inclined to say that...
I may be wrong but I think...

Agreeing

I agree
I absolutely agree

I couldn't agree more
Quite

Disagreeing (direct)

I disagree
I completely disagree
I can't accept that

I beg to differ
That's not true
On the contrary!

Disagreeing (diplomatic)

I'm not so sure
Yes, but...

I have my doubts
Maybe, but...

Partial agreement

I agree up to a point

I agree to a certain extent

Balancing points of view

However....	Then again...
On the other hand...	Having said that...
That said...	Although..../ Even though...
On the one hand...but on the other hand..	Whereas....we should remember...
Despite the fact that....	In spite of...
In contrast...	Nevertheless...

Building up arguments

In addition....	What's more...
Moreover.....	Add to that...
I might add that...	Not only...but also...
Furthermore....	Besides...
Equally...	Likewise...

Inviting suggestions and recommendations

Does anyone have any suggestions?	What do you suggest?
What would you suggest?	I'm open to suggestions?
What do you recommend?	What do you propose?

Suggesting and recommending

I suggest that you do... (Be careful! Never: I suggest you to...)	
I suggest doing...	
I would recommend doing...	I propose that you do...
How about / What about....	Have you thought about doing...
If I may make a suggestion, we could...	My proposal is that we do...
We have no alternative but to do...	I wonder if I might suggest doing...

Responding to suggestions

I can go along with that	I can't go along with that
That sounds like a good idea	That's out of the question
I'm in favour of that	I'm opposed to that
I see no objection to that	I can't give my backing to that

Checking understanding

If I've understood you correctly.....	Would I be correct in saying...
Correct me if I'm wrong, but...	In other words...
Basically, what you're saying is...	Am I correct in assuming that...

Correcting misunderstanding

I think you've misunderstood me	We seem to be talking at cross purposes
That isn't quite what I meant	With respect, that's not what I said
You've got the wrong end of the stick	No. Allow me to rephrase that

Role Play : Bank Takeover

Role A

Your bank has been taken over by a leading British bank, RTBS, which has made a name for itself by revolutionising banking in Britain through its creation of the 'financial supermarket' concept. This involves carrying a wide range of financial products from a number of partners in complementary fields of business (insurance, home security etc.) alongside your own banking products. RTBS wants to make the following changes to your bank (your comments about them are in italics):

- Within 3 years your brand name will be replaced by the RTBS brand.

Bad idea – we've got a strong brand, built up over 50 years. We could lose many previously loyal but now disgruntled customers who would lose faith in us due to name change.

- Currently at the top-end of the market with a high number of high net worth and mass affluent customers, you will become a mass market brand. Your marketing will be adapted accordingly in order to attract less wealthy but nevertheless profitable (regular income, saving account holder etc.) customers.

Terrible strategy – the high end of the market remains profitable and our competitors will be rubbing their hands as they prepare to take away our previously loyal high net worth customers. Moreover, the mass affluent sector is widely recognised to be a growing market. Becoming just another high street bank would make us indistinguishable from competitors.

- You will invest heavily in an internet platform while closing 200 branches nationwide. Another 58 branches will become 'self-service' automated ones.

Unacceptable – an internet site can only be complementary to the branches – it can't replace them. All the research shows that customers want to be in contact with humans rather than machines and the bursting of the internet bubble proved that 'bricks' are still more important than 'clicks'. Self-service branches can be poor value for money as we still have to pay rates, taxes etc. for the premises.

- All customer telephone calls, whether they be requests for general information or specific balance enquiries will be handled by call centres in North Africa.

More and more people are fed up with impersonal call centres and are demanding the reinstatement of the old system in which they could telephone their personal banker for a quick chat, advice or information without being treated as just a number.

- Your bank will seek partnerships and joint ventures with insurance companies in order to 'stock' their products and services. Your insurance subsidiary will consequently be closed down, resulting in a significant headcount reduction and cost savings

If customers want to be able to choose from a wide range of insurance products they will go to an insurance broker. We run the risk of confusing the customer by mixing up too many non-banking products with banking products. Partnerships with other companies generally generate low profits compared to 'home-made' products. Closing down our insurance subsidiary will provoke industrial action and bad publicity.

- The strategy vis à vis insurance will be part of a move to create a 'financial supermarket' selling a wide range of financial products and services from other companies in return for a commission.

Sounds like a gimmick which will undermine our excellent reputation for expertise and high quality service. It'll be commercial suicide, destroying our brand image and generating low profits.

- In a revolutionary move, you will offer customers objective financial advice from qualified independent financial advisors (IFAs). The IFAs will be free to point out the weaknesses of certain products and, if they deem it appropriate, will be able to send customers to your competitors if the customers' needs would be better satisfied. The IFAs will be able to provide this assistance by email via your website.

Not such a 'revolutionary' idea as customers can easily get independent financial advice elsewhere and they won't trust IFAs working with a bank. The idea of sending customers to competitors is crazy. It's a confused and dangerous idea which won't work.

- You will slash banking fees in an aggressive campaign to attract new customers and will run provocative advertising campaigns emulating consumer organisations' criticisms of high banking fees and taking the side of customers.

A risky strategy which would drastically reduce margins and could spark a price war. Customers won't be fooled by such ad. campaigns and it is common knowledge that inertia among bank customers means that relatively few switch banks even when they are aware of better deals elsewhere - so we wouldn't be able to tempt many people to leave their banks for us.

- In a reaction to misselling scandals, transparency and product/customer suitability will be emphasised in your advertising campaigns which will also feature slogans such as 'People before Profits' and 'At RTBS trust isn't just something you keep your money in'.

Good idea, but hardly an original one since all high street banks are taking measures to avoid misselling and ultimately most customers are savvy enough to be able to choose appropriate products and services; they are also less willing to let banks sell them something they don't need or want. What's more 'People before Profits' won't wash with increasingly cynical customers.

Role Play : Bank Takeover

Role B

Your bank has been taken over by a leading British bank, RTBS, which has made a name for itself by revolutionising banking in Britain through its creation of the 'financial supermarket' concept. This involves carrying a wide range of financial products from a number of partners in complementary fields of business (insurance, home security etc.) alongside your own banking products. RTBS wants to make the following changes to your bank (your comments about them are in italics):

- Within 3 years your brand name will be replaced by the RTBS brand.

Good idea – it's time for a change as our brand image has been deteriorating over the past few years due to poor service, scandals, poor marketing etc. RTBS is a strong brand which could be our saviour.

- Currently at the top-end of the market with a high number of high net worth and mass affluent customers, you will become a mass market brand. Your marketing will be adapted accordingly in order to attract less wealthy but nevertheless profitable (regular income, saving account holder etc.) customers.

Great strategy – the high end of the market is no longer profitable and our competitors will be shaking in their boots in fear that we could take away their loyal customers. Becoming a dynamic high street bank would enable us to take on our competitors by undercutting them on bank charges and offering more imaginative products.

- You will invest heavily in an internet platform while closing 200 branches nationwide. Another 58 branches will become 'self-service' automated ones.

Excellent idea – the internet is increasingly popular and our website is increasingly successful among young professionals who have no time to visit branches. Although customers want occasional contact with our staff internet banking has survived the bursting of the internet bubble and self-service branches can be good value for money as they are unstaffed.

- All customer telephone calls, whether they be requests for general information or specific balance enquiries will be handled by call centres in North Africa.

More and more people are familiar with call centres and accept that they are they are a fact of life and here to stay. Call centres are increasingly professional and have taken on board criticisms about impersonal service and have made great improvements in the quality of customer service. The move would allow us to make big savings which would enable us to spend more on new products as well as increasing the pay of the remaining staff in order to boost motivation.

- Your bank will seek partnerships and joint ventures with insurance companies in order to 'stock' their products and services. Your insurance subsidiary will consequently be closed down, resulting in a significant headcount reduction and cost savings.

Good idea to cease operating an insurance subsidiary which was never very profitable. The cost savings will free-up cash for more profitable activities.

- The strategy vis-à-vis insurance will be part of a move to create a 'financial supermarket' selling a wide range of financial products and services from other companies in return for a commission.

Partnerships with well-established companies could prove lucrative and would allow us to widen our product range and redefine our role by becoming more than just a bank. Indeed, RTBS (France) would pioneer the 'financial supermarket' in France and would be unique in being able to offer financial, home security, insurance, estate agency, legal and other services.

- In a revolutionary move, you will offer customers objective financial advice from qualified independent financial advisors (IFAs). The IFAs will be free to point out the weaknesses of certain products and, if they deem it appropriate, will be able to send customers to your competitors if the customers' needs would be better satisfied. The IFAs will be able to provide this assistance by email via your website.

Good idea which will please customers and consumer organisations that have exposed misselling and have demanded that banks act in the interests of their customers rather than purely focusing on the bottom line. IFAs are totally objective and are trusted by customers.

- You will slash banking fees in an aggressive campaign to attract new customers and will run provocative advertising campaigns emulating consumer organisations' criticisms of high banking fees and taking the side of customers.

A brilliant move which can only generate good publicity while attracting new customers and establishing RTBS (France) as a pioneer of 'budget banking'.

- In a reaction to misselling scandals, transparency and product/customer suitability will be emphasised in your advertising campaigns which will also feature slogans such as 'People before Profits' and 'At RTBS trust isn't just something you keep your money in'.

Perfect timing and a brilliant move which will set us apart from other banks and generate good publicity.