

1. <b>Australian Securities Exchange (ASX)</b>	the primary stock exchange group in Australia
2. <b>availability of funds</b>	the ease with which a business can access funds (for borrowing) on the international financial markets
3. <b>bank overdraft</b>	a facility that allows a business or individual to overdraw their account up to an agreed limit for a specified time
4. <b>bill of exchange</b>	a document ordering payment of a certain amount of money at some fixed future date
5. <b>commercial bills</b>	a type of bill of exchange (loan) issued by non-bank institutions
6. <b>debentures</b>	financial products issued by a company for a fixed rate of interest for a fixed period of time
7. <b>dividend</b>	a distribution of the profits of a company to shareholders
8. <b>equity</b>	the finance (cash) raised by a company by issuing shares
9. <b>external finance</b>	funds provided by sources outside the business, including banks, government, suppliers or financial intermediaries
10. <b>factoring</b>	the selling of accounts receivable for a discounted price to a finance company
11. <b>financial decision making</b>	a process that requires relevant information to be identified, collected and analysed to determine an appropriate course of action
12. <b>global economic outlook</b>	the projected changes to the level of economic growth throughout the world
13. <b>interest rates</b>	the cost of borrowing money
14. <b>internal finance</b>	funds provided by the owners of the business (finance) or from the outcomes of business activities (retained earnings)
15. <b>leasing</b>	a long-term source of borrowing for businesses involving the payment of money for the use of equipment that is owned by another party
16. <b>mortgage</b>	a loan secured by the property of the borrower
17. <b>owners' equity</b>	funds contributed by owners or partners to establish and build the business
18. <b>primary markets</b>	markets that deal with the issue of debt instruments by the borrower of funds
19. <b>secondary markets</b>	markets that deal with the purchase and sale of existing securities
20. <b>unsecured note</b>	a loan for a set period of time that is not backed by any collateral or assets