

# Finance and accounting

## A-Level Business · Vocabulary

English	中文	Pinyin
business finance	企业资金	qǐ yè zī jīn
premises	经营场所	jīng yíng chǎng suǒ
capital expenditure	资本性支出	zī běn xìng zhī chū
fixed assets	固定资产	gù dìng zī chǎn
revenue expenditure	收益性支出	shōu yì xìng zhī chū
working capital	营运资本	yíng yùn zī běn
balance sheet	资产负债表	zī chǎn fù zhài biǎo
current assets	流动资产	liú dòng zī chǎn
current liabilities	流动负债	liú dòng fù zhài
profit	利润	lì rùn
cash	现金	xiàn jīn
internal sources	内部来源	nèi bù lái yuán
external sources	外部来源	wài bù lái yuán
short-term	短期	duǎn qī
long-term	长期	cháng qī
retained profit	留存利润	liú cún lì rùn
sale of assets	出售资产	chū shòu zī chǎn
share capital	股本	gǔ běn
loan	贷款	dài kuǎn
debenture	公司债券	gōng sī zhài quàn
overdraft	透支	tòu zhī
leasing	租赁	zū lìn
hire purchase	分期付款	fēn qī fù kuǎn
trade credit	商业信用	shāng yè xìn yòng
venture capital	风险资本	fēng xiǎn zī běn
crowdfunding	众筹	zhòng chóu
microfinance	小额信贷	xiǎo é xìn dài
collateral	抵押品	dī yā pǐn
cash-flow forecast	现金流量预测	xiàn jīn liú liàng yù cè
cash inflows	现金流入	xiàn jīn liú rù
cash outflows	现金流出	xiàn jīn liú chū
net cash flow	净现金流	jìng xiàn jīn liú
opening balance	期初余额	qī chū yú é
closing balance	期末余额	qī mò yú é
overtrading	过度交易	guò dù jiāo yì
cost	成本	chéng běn
fixed costs	固定成本	gù dìng chéng běn
variable costs	可变成本	kě biàn chéng běn
direct costs	直接成本	zhí jiē chéng běn
indirect costs	间接成本	jiàn jiē chéng běn
marginal cost	边际成本	biān jì chéng běn
average cost	平均成本	píng jūn chéng běn

English	中文	Pinyin
contribution	贡献	gòng xiàn
break-even	盈亏平衡	yíng kuī píng héng
break-even point	盈亏平衡点	yíng kuī píng héng diǎn
margin of safety	安全边际	ān quán biān jì
limitations	局限性	jú xiàn xìng
budget	预算	yù suàn
incremental budget	增量预算	zēng liàng yù suàn
zero-based budget	零基预算	líng jī yù suàn
variance	差异	chā yì
favourable variance	有利差异	yǒu lì chā yì
adverse variance	不利差异	bù lì chā yì