

# Financial information and decisions

## IGCSE Business Studies · Vocabulary

English	中文	Pinyin
finance	资金	zī jīn
start-up capital	启动资金	qǐ dòng zī jīn
expansion	扩张	kuò zhāng
working capital	营运资金	yíng yùn zī jīn
cash-flow	现金流	xiàn jīn liú
short-term	短期	duǎn qī
long-term	长期	cháng qī
retained profit	留存利润	liú cún lì rùn
assets	资产	zī chǎn
loan	贷款	dài kuǎn
interest	利息	lì xī
overdraft	透支	tòu zhī
shares	股份	gǔ fèn
debentures	债券	zhài quàn
leasing	租赁	zū lìn
hire purchase	分期付款	fēn qī fù kuǎn
trade credit	贸易信贷	mào yì xìn dài
microfinance	小额信贷	xiǎo é xìn dài
crowdfunding	众筹	zhòng chóu
grants	补助金	bǔ zhù jīn
cash	现金	xiàn jīn
profit	利润	lì rùn
revenue	收入	shōu rù
cash-flow forecast	现金流预测	xiàn jīn liú yù cè
inflows	流入	liú rù
outflows	流出	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
current assets	流动资产	liú dòng zī chǎn
current liabilities	流动负债	liú dòng fù zhài
income statement	损益表	sǔn yì biǎo
cost of sales	销售成本	xiāo shòu chéng běn
gross profit	毛利润	máo lì rùn
expenses	费用	fèi yòng
profit for the year	年度利润	nián dù lì rùn
stakeholders	利益相关者	lì yì xiāng guān zhě
statement of financial position	财务状况表	cái wù zhuàng kuàng biǎo
liabilities	负债	fù zhài
non-current assets	非流动资产	fēi liú dòng zī chǎn
inventory	库存	kù cún
non-current liabilities	非流动负债	fēi liú dòng fù zhài

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owners' equity	所有者权益	suǒ yǒu zhě quán yì
ratios	比率	bǐ lǜ
profitability	盈利能力	yíng lì néng lì
gross profit margin	毛利率	máo lì lǜ
profit margin	利润率	lì rùn lǜ
return on capital employed	资本回报率	zī běn huí bào lǜ
capital employed	所用资本	suǒ yòng zī běn
liquidity	流动性	liú dòng xìng
current ratio	流动比率	liú dòng bǐ lǜ
acid test ratio	速动比率	sù dòng bǐ lǜ