

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

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📈 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	dǐ 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
👉 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

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👍 favourable variance	有利差异	yǒu lì chā yì
👎 adverse variance	不利差异	bù lì chā yì