

ГЛОССАРИЙ общеэкономических и финансовых терминов

Think Ahead



ACCA	The Association of Chartered Certified Accountants	ACCA, ассоциация, объединяющей специалистов в области финансов, учета и аудита
Accounts payable	Money owed by a company	Кредиторская задолженность
Accounts receivable	Money owed to a company	Дебиторская задолженность
Accounting period	Period with reference to which accounting books of any entity are prepared	Отчетный период
Accounting analysis, financial analysis	The process of evaluating businesses, projects, budgets and other finance-related entities to determine their performance and suitability.	Финансовый анализ
Assets	Things which belong to a company, and which have a value; assets can be tangible or intangible, current, fixed, etc.	Активы
Bad Debt	Debt which will not be paid (usually because the debtor has gone out of business) and which has to be written off in the accounts	Безнадежная задолженность
Balance Sheet (B.S.)	Statement of the financial position of a company at a particular time, such as the end of the financial year or the end of a quarter, showing the company's assets and liabilities	Балансовый отчет

Bond	Contract document promising to repay money borrowed by a company or by the government at a certain date, and paying interest at regular intervals	Облигация
Blockchain	A time-stamped series of immutable record of data that is managed by cluster of computers not owned by any single entity	Блокчейн
Business plan	Document drawn up to show how a business is planned to work, with cash flow forecasts, sales forecasts, etc. (often used when trying to raise a loan, or when setting up a new business)	Бизнес-план
Cash	Money in coins or notes	Наличность, наличные деньги
Cash Flow (CF)	Cash which comes into a company from sales (Cash Inflow) or the money which goes out in purchases or overhead expenditure (Cash Outflow)	Движение денежной наличности
Cash Flow Statement	Report which shows Cash Inflows and Cash Outflows during a given period	Ведомость движения денежной наличности
Cash Inflow	Receipts of cash or checks	Приток наличности
Cash Outflow	Expenditure in cash or checks	Отток наличности
Common stock	Ordinary shares in a company, giving shareholders a right to vote at meetings and to receive dividends	Обычные акции
Cost	Amount of money which has to be paid for something	Стоимость, расходы, затраты.
Cryptocurrency	Digital asset designed to work as a medium of exchange that uses strong cryptography to secure financial transactions, control the creation of additional units, and verify the transfer of assets.	Криптовалюта

Currency	Money in coins and notes which is used in a particular country	Валюта
Debt	Money borrowed by a company to finance its activities	Долг
Deferred taxes	Taxes which can be explained by the different treatment of certain transactions in the accounts and the tax computation	Отложенные налоги
Depreciation	Reduction in value, writing down the capital value of a Fixed asset over a period of time in a company's accounts	Амортизация; обесценивание
Devaluation	Official lowering of the value of a country's currency within a fixed exchange rate system	Девальвация
Dividend	Part of company's profits paid to shareholders	Дивиденд
EBIT	Earnings Before Interest and Taxes	Прибыль до выплаты процентов и налогов.
EBITDA	Earnings Before Interest, Taxes, Depreciation, and Amortization	Прибыль до процентов, налогов и амортизации
Exchange rate	Price at which one currency is exchanged for another	Обменный курс
Financial statements (a financial report)	Formal records of the financial activities and position of a business, person, or other entity	Финансовая отчетность (финансовый отчет)
Fiscal period	Accounting period of a particular duration.	Налоговый период
Forecast	Description or calculation of what will probably happen in the future	Прогноз
GAAP	Generally Accepted Accounting Principles	Общепринятые принципы бухгалтерского учёт

Gross revenue	The total amount of sales recognized for a reporting period, prior to any deductions	Валовой доход
Income	Money received by an accounting entity from its normal trading (i.e. not including the sale of fixed assets, which produces capital revenue)	Доход, прибыль
Interest	<ol style="list-style-type: none"> 1. Payment made by a borrower for the use of money, calculated as a percentage of the capital borrowed 2. Money paid as income on investments or loans 	Процент
Inventory records	Record of the quantity and kind of inventory (1) at hand	Учет товарно-материальных ценностей/запасов
Investments	Placing of money so that it will increase in value and produce an income (either in an asset, such as a building, or by purchasing shares, placing money on deposit, etc.)	Инвестиции
Lease	Written contract for letting or renting a building or a piece of land or a piece of equipment for a period against payment of a fee	Аренда, лизинг
Liabilities	Responsibility for a payment (such as the repayment of a loan)	Пассивы
Management	Directing or running a business	Менеджмент, управление
Net income	Total earnings of a business after tax and other deductions	Чистый доход
Operating expenses	Costs of production, selling and administration incurred during normal trading	Оперативные расходы, оперативные издержки
Overhead costs	Costs of materials, salaries and other expenses (including	Накладные расходы

	selling, administration and finance costs) which are not directly related to the making of a product	
Payables	Money which is due to be paid	Кредиторская задолженность
Payroll records	The records maintained by the employer about the number of hours worked, salaries and wages, bonuses and commissions, health and pension plans, sick pay and pension pay	Зарплатные ведомости
Petty cash records	A small amount of discretionary funds in the form of cash used for expenditures where it is not sensible to make any disbursement by cheque	Представительские расходы
Preferred stock	Shares which receive their dividend before all other shares, and which are repaid first (at face value) if the company is in liquidation	Привилегированные акции
Profit	Money gained from a sale which is more than the money spent	Прибыль
Profit & Loss Statement (P&L)	Statement of a company's expenditure and income over a period of time, almost always one calendar year, showing whether the company has made a profit or loss	Отчет о прибылях и убытках
Receivables	Money which is owed to a company	Дебиторская задолженность
Sale	Act of selling, act of giving an item or doing a service in exchange for money, or for the promise that money will be paid	Продажа
Securities	Investments in stocks, shares and money market instruments	Ценные бумаги

Shadow economy	Economic activity that is undeclared and for which taxes that should be paid are not	Теневая экономика
Tax	Money taken by the government or by an official body to pay for government services	Налог
Tax rate	The percentage at which an individual or corporation is taxed	Налоговая ставка
Valuation	Estimate of how much something is worth	Оценка
Value (V)	Amount of money which something is worth	Стоимость; ценность
Value Added Tax (VAT)	Tax imposed as a percentage of the net invoice value of goods and services	НДС, налог на добавленную стоимость