

Accounting and Finance technical terms

Capital (راس المال): is the sum of money which you use to start a business, or which you invest in

order to make more money

Budgeting (الميزانية): a plan of how to spend amount of money over a particular period of time .

Assets (الممتلكات) asset is a resource owned or controlled by an individual, corporation. ...

Examples of assets include: Cash and cash equivalents. Accounts Receivable. Inventory.

(something of value that a person or company owns) .

Liabilities : (الالتزامات) A liability is a financial obligation of a company that results in the company's

future sacrifices of economic benefits to other entities or businesses.

Owner's Equity : (الملكية الخاصة) is the ownership of any asset after any liabilities associated with the asset are cleared. For example, if you own a car worth \$25,000, but you owe \$10,000 on that vehicle, the car represents \$15,000 equity.

Balance Sheet : (البيان المالي) is the financial statement of a company which includes assets, liabilities, equity capital, total debt, etc ..

Costs (التكلفة) the amount of money that you have to pay for something .

Returns : (العائدات) are the amount of money you receive from investments

Profits : (الفوائد) is the difference between returns and costs .

Wages : (الأجرة) is what the worker gets or paid daily ,weekly ,and monthly from his work .

Finance : (المالية) is the study of investments and money managements .

Financial crises : (الازمات المالية) a time of great danger when a business and the financial situation of a company is getting worse .

Export : (التصدير) as the sale of products and services in foreign countries that are sourced or made

in the home country.

Import : (الاستيراد) buying goods and services from foreign sources and bringing them back into the home country.

Gains : (الأرباح) is the positive difference between what you pay for an asset and what you sell it

for.

Losses : (الخسائر) is the negative difference between what you pay for an asset and what you sell it for.

Debit : (الديون) record all of the money flowing into an account.

Credit : (التسليف) record all of the money flowing out of an account .

Liquidity : (السيولة) liquidity is to get your money whenever you need it.

Loan : (القروض) A loan is a sum of money that an individual or company borrows from a lender.