Useful phrases and vocabulary

Meeting people

Hello, Mr/Ms I'm It's nice to meet you. — (It's) Nice to meet you, too. May I introduce you to ... ? I'd like to introduce you to ... Have you met ... ?

Offering hospitality

Can I take your coat?
Please come in and take a seat.
Can I get you a cup of coffee/tea?
Would you like something to drink?

- Yes, please./Yes, that would be great.
- No, thank you./No, thanks.

Being polite (and less direct)

Excuse me, but ...
I'm sorry but ...
I'm afraid that's not quite right.
We have a slight problem.
At first glance, it appears clear ...
This seems to be ...
Could you please ...?

Checking and clarifying information

Maybe you could clarify a couple of things.

– Sure./Certainly./How can I help?

What do these figures mean again?

- Basically, they just mean that ...

Can we just go over that one more time?

Of course./No problem.

Could you repeat that, please?

- Sure, I said ...

You did say the 24th, didn't you?

- Yes, that's right.

I didn't quite catch that.

- OK, what I said was that ...

So, what you're saying is ...

- That's right./Exactly.

So, this column is wrong?

- Well, not exactly./It depends how you see it.

How is the profit calculated?

- Well, it's actually quite simple. First we ...

In other words, we'll need to send it by Friday?

- Exactly./Yes, if we want to meet the deadline.

How about if we send it in next week?

- That'll be fine./Oh, I'm sorry, that would be too late.

Talking about causes and results

Cause

This happened because ...
This (increase/decrease) is due to ...
This is a result of ...

Result

It could lead to ... What could happen is ... Because of this, we'll see ...

Talking about figures

Going up 🥕

Figures have increased slightly.
Figures have increased steadily.
Figures have increased dramatically.
It's not as low as last year.
It's slightly/a lot more this year.
The situation was pretty bad, but is now improving

slowly. It's better than last year. Profits rose/increased last year.

Going down 🛶

This is a significant/gradual drop.

Profits have been falling/going down since the fire.

It's gone down/fallen since last year.

There's quite a drop from 2005 to 2006.

No change \rightarrow

The situation is stable. We're hovering at around 3%. It's virtually/exactly the same.

Ups and downs //

There have been some fluctuations.

Telephone phrases

Getting through

Hello, this is ... from May I speak to ... , please? Could you put me through to ... ?

Janet speaking.
 Hello, Janet. It's Klaus.

Making appointments

Could you come by the office next week? How/What about Monday at 9.30? Can you make Tuesday afternoon?

- No, I'm sorry. I'm busy then.
- Yes, that sounds good.

Glossary of financial terms

accounts payable

The amounts that a person or organization owes to someone else in the normal daily business.

accounts receivable

The amounts that a person or organization is owed in the normal daily business, i.e., excluding loans and liabilities.

acquisition

Another word for purchase. Normally used for very large amounts, such as buildings, factories, or another company (verb: to acquire).

affiliate

A person or company which is in some way connected to another.

American Institute of Certified Public Accountants (AICPA)

The professional body of accountants in the U.S.A.

amortization

The process to reduce the value of an intangible asset to zero, over a specified number of years (verb: to amortize).

assets

The things which a person or company owns and which are of value to the owner.

Balance Sheet

A written statement showing 1) the amount of money and property a company has and 2) the money received from shareholders and creditors.

Board (of Directors)

The top management of a company.

branch

The offices of a company which are located in various countries or cities. A branch is not a separate company.

budget

The fixing of the amounts to be spent in the future. Also, the official statement showing these amounts.

capitalization

When a company spends money on something which will last for more than one year. This amount is normally put into the Balance Sheet.

Certified Public Accountant (CPA)

The title given to state-recognized accountants in the United States of America.

confidentiality

Not telling others about information which a business partner or client tells you.

consistency principle

The idea that accounts should be prepared on the same basis from one year to the next.

consolidation

The process of including the figures of subsidiaries and affiliates in the accounts of a holding company

creative accounting

The manipulation of figures in the accounts, designed to give a better result for the company.

creditor

a person or organization to whom money is owed.

debt

An amount which has to be paid to another party (See also: to service debt.)

deferred

The inclusion in the accounts of amounts which will have to be paid in the future, but which are based on current transactions.

depreciation

The process to reduce the value of an asset to zero, over a specified number of years (verb: to depreciate).

disposition

Another word for the sale of an asset.

dividend

The distribution of the profits of a company to its owners.

due diligence

The process of checking the finances and contracts of a company before the purchase of its assets or shares, to ensure all relevant information has been given.

expenditure

The money spent on buying assets, which will then be included in the Balance Sheet.

to expense

When used as a verb, this word means that an amount of money spent by a company can go directly into the Profit and Loss Statement.

gearing

The proportion of debt and equity ownership in a company or an asset.

Generally Accepted Accounting Principles (GAAP)

These are the rules which accountants are required to follow when preparing financial statements, which are not written into law.

going concern principle

The idea that financial information can only be reported correctly on the basis that the company will be able to operate in the future.

goodwill

The total value of a company minus the net value of the tangible assets.

holding company

The company which owns the shares in all the other companies in a group.

to impair

Used to describe the process of reducing the value of an intangible asset.

Institute of Chartered Accountants in England and Wales (ICAEW)

The professional body of accountants in the United Kingdom.

intangible

Something which has no physical presence, but is only an abstract idea. (Intangible assets, for example, are patents, trademarks or brands.)

International Accounting Standards (IAS)

Currently the International Financial Reporting Standards.

International Accounting Standards Committee (IASC)

The body responsible for the creation of an international set of accounting standards.

International Financial Reporting Standards (IFRS)

The set of standards created to unify accounting practices in the world. Replaced the former International Accounting Standards.

inventory

The goods which a company produces, but which have not yet been sold.

leasing

A legal contract to rent assets from the owner, often over long periods of time and with the possibility to buy the asset at the end of the rental period.

liability

The amount of money or the value of something which a person or organization owes to someone else. For insurance matters, 'liability' means the responsibility to pay the costs of an accident.

liquidation

The dissolving of a company which can no longer pay its bills.

to loan

When one party gives another an amount of money which will be paid back at a later date (noun: loan).

margin

The difference between the sales value and the direct costs of producing an item.

matching principle

The idea that amounts should be recorded at the time they occur, not when cash is paid or received.

maturity

The end date of a contract.

merger

When two organizations come together to create one new company (verb: to merge).

minority interest

A shareholding of less than 50% in another company.

off-balance-sheet accounting

The structuring of certain transactions which might allow the company to leave large amounts out of the accounts.

parent company

A company which owns most of the shares in another company. (See also: subsidiary.)

provision

The inclusion in the accounts of amounts which may arise in the future.

prudence principle

The idea that financial information should be reported conservatively, so that it is not possible that the overall value of a company is overstated.

ratio

A mathematical calculation which compares one amount to another.

repair and maintenance

Costs to fix an asset (such as a machine), or the normal costs needed to keep the asset working properly.

salvage value

The estimated value of an asset at the end of its useful life.

scrap value

The sales value of an asset when it can no longer be used.

to service debt

To pay the interest and capital repayment in accordance with the loan contract.

stock

- 1) Another word for the shares of a company.
- 2) The inventory of a company, i.e., the goods which have not been sold.

subsidiary

A company which is owned or controlled by another company. (See also: parent company.)

tax return

An official document sent to the tax authorities which states profit or loss, and is used to calculate how much tax has to be paid.

test basis

The process of checking a random sample of a list of items, to gain assurance that the complete list is correctly reported.

unrealized gain (loss)

The increase (decrease) in value of an asset which has not yet been sold.

English for Accounting A–Z word list

	Word	Phonetics	Translation
Α	to abolish	[a'lad'e]	
	absolutely	[ˈæbsəluːtli]	
	to accelerate	[ək'seləreit]	
	accepted	[ək'septid]	
	access	['ækses]	
	accompanying	[əˈkʌmpəniɪŋ]	
	accordance, in ~ with	[in əˈkɔːdəns wið]	
	according to	[əˈkɔːdɪŋ tə]	
	accordingly	[əˈkɔːdɪŋli]	
	accountant	[əˈkaʊntənt]	
	accounting	[əˈkaʊntɪŋ]	
	accounting principles	[əˌkaʊntɪŋ ˈprɪnsəplz]	
	accounts	[əˈkaʊnts]	
	accounts payable	[əˌkaunts 'peɪəbl]	
	accrued	[əˈkruːd]	
	accumulated gains	[əˌkjuːmjəleɪtɪd ˈgeɪnz]	
	accumulated losses	[əˌkjuːmjəleɪtɪd ˈlɒsɪz]	
	accurate	[ˈækjərət]	
	to acquire	[əˈkwaɪə]	
	acquisition cost	[ˌækwɪˈzɪʃn kɒst]	
	actually	[ˈæktʃuəli]	
	adequate	[ˈædɪkwət]	
	advance, in ~	[in əd'va:ns]	
	to advise	[əd'vaɪz]	
	to affect	[əˈfekt]	
	to afford	[əˈfɔːd]	
	aforementioned	[əˌfɔːˈmenʃənd]	
	agreement	[əˈgriːmənt]	
	allegation	[ˌæləˈgeɪʃn]	
	to allocate	[ˈæləkeɪt]	
	allocation	[ˌæləˈkeɪʃn]	
	to allow	[əˈlaʊ]	
	amortization	[əˌmɔːtaɪˈzeɪ∫n]	
	annual report	[ˌænjuəl rɪˈpɔːt]	
	annuity	[əˈnjuːəti]	
	anticipated	[æn'tısıpeıtıd]	
	apparently	[əˈpærəntli]	
	approach	[əˈprəʊt∫]	
	to arise	[əˈraɪz]	
	to assess	[əˈses]	
	assets	[ˈæsets]	
	assistance	[əˈsɪstəns]	
	to associate	[əˈsəʊʃieɪt]	
	associated company	[əˌsəʊʃieɪtɪd ˈkʌmpəni]	
	to assume	[əˈsjuːm]	
	assumption	[əˈsʌmpʃn]	
	assurance	[əˈʃʊərəns]	
	to attract	[əˈtrækt]	
	audit	[tb:c']	
	average cost	[ˌævərɪdʒ ˈkɒst]	
	average interest rate	[ˌævərɪdʒ 'ıntrəst reɪt]	
	aware	[əˈweə]	
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В	balance sheet basic earnings per share	[ˈbæləns ʃiːt] [ˌbeɪsɪk ˈɜːnɪŋz pə ʃeə]	
	bean counter	['bi:n kauntə]	
	Deall Coulitei	[OIAI KaOIII.e]	

to benefit Senting Sen	Word	Phonetics	Translation
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board of directors			
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chief financial controller to clarify ('klærəfar) classification (lue, to not have a ~ [klu:] to collapse (kəˈlæps] commercial (kəˈmɜːˌfl] to commit fraud (kəˈmɪtmənt] common stock (kmən ˈstokhəoldə] compliance (kəmˈplaɪəns] compliance (kəmˈrbaları) to condude (kənˈkluːd] condition (kənˈdʌklɪ confidentiality (kənˈfɔːml to conform (kənˈfɔːml to conform (kənˈfɔːml to conform (kənˈfɔːml conformity, in ~ with (m kənˈfɔːməl to consider considerable (kənˈsustə əy) considerable (kənˈsustə əy) consolidated (kənˌsustə əy) consolidated (kənˌsustə əy) consulting (kənˈsustə əy] consulting (kənˈsustə əy] consulting (kənˈtəktʃuəl] (contribution (kəntrektʃuəl)			
to clarify classification [klæsifi'keɪʃn] clue, to not have a ~ [kluː] to collapse [kəˈlæps] commercial [kəˈmɜːʃl] to commit fraud [kəˌmɪt ˈfrɔːd] commit ment [kəˈmɪtmənt] common stock [komən ˈstok] common stock [komən ˈstok] compliance [kəmˈplaɪəns] compliance [kəmˈplaɪəns] to conclude [kənˈkluːd] condition [kənˈdɪˌfn] to conduct [kənˈdʌkt] confidentiality [kənˈdʌkt] to conform [kənˈfɔːm] conformity, in ~ with [ɪn kənˈfɔːmət wið] considerable [kənˈsɪstə əv] considerable [kənˈsɪstə əv] consolidated [kənˌsɪstə əv] consolidated [kənˌsɪstə əv] consolidated [kənˌsɪlətɪ] consulting [kənˈsɪstə əv] consulting [kənˌsɪd-əɪ] consulting [kənˈsɪstɪ-əɪ] consumer [kənˈsɪjuːmə] consumer contractual [kənˈtræktʃuəl] contribution [kəntrektʃuəl]	chief financial controller		
clue, to not have a ~ [klu:] to collapse [ko*læps] commercial [ko*m::ʃi] to commit fraud [kə,mɪt 'frɔxd] commit ment [ko*mɪtmənt] common stock [kɒmən 'stɒk] common stockholder [kɒmən 'stɒkhəoldə] compliance [kəm'plarəns] to conclude [kən'klu:d] condition [kən'dɪʃn] to conduct [kən'dʌkt] confidentiality [kɒnfɔ;dənʃɔ'æləti] to conform [kən'fɔ:m] conformity, in ~ with [in kən'fɔ:məl to considerate [kən'sɪdərəbl] consideration [kən'sɪdərəbl] consideration [kən,sɪdə'reɪʃn] to consist of [kən'sɪdərəbl] consolidated affiliate [kən,sɪbɪdeɪtɪd] sonsultarg [kən'sɪdɪn] consulting [kən'sɪdɪn] consulting [kən'sɪdɪn] consumer [kən'sɪdɪn] contractual [kən'træktʃuəl] contribution [kən'træktʃuəl] contribution [kən'træktʃuəl]	to clarify		
to collapse [kə'læps] commercial [kə'ms:ʃl] to commit fraud [kəmıt 'frad] commit fraud [kəmıt 'frad] common stock [kəmən 'stəkləcidə] common stockholder [kəmən 'stəkhəcidə] compliance [kəm'plarəns] comprehensive [kəm'plarəns] to conclude [kən'klu:d] condition [kən'dıʃn] to conduct [kən'dʌkt] confidentiality [kənf'dʌkt] conform [kən'fə:məl to conform [kən'fə:məl conformity, in ~ with [in kən'fə:məti wið] conglomerate [kən'sidə] to consider [kən'sidə] consideration [kən,sidə'reɪʃn] to consist of [kən,sidə'reɪʃn] to consist of [kən'sist əv] consolidated [kən,splidettid] consolidated [kən,splidettid] consolidated [kən,splidettid] consulting [kən,splidettid] consumer [kən'siltin] consumer [kən'siltin] consumer [kən'siltin] contractual [kən'tækt]uəl] contribution [kəntrækt]uəl]	classification	[ˌklæsɪfɪˈkeɪʃn]	
	clue, to not have a ~		
to committeraud [kajmit 'froid] commitment [ka'mitmant] common stock [koman 'stok] common stockholder [kom'plaians] compliance [kom'plaians] comprehensive [kom'plaians] to conclude [kan'kluid] condition [kan'did] to conduct [kan'did] to conduct [kan'did] to conform [kan'fam] conformity, in ~ with [in kan'famati wið] considerable [kan'sidə] considerable [kan'sidə] consideration [kan'sidərəbl] consideration [kan'sidərəbl] consideration [kan'sidərəbl] consolidated affiliate [kan'sidətid] consolidated [kon'sidətid] consolidated [kon'sidətid] consolidated [kon'sidətid] consolidated [kan'sidətid] consolidated [kan	to collapse	[kəˈlæps]	
commitment [kəˈmɪtmənt] common stock [ˌkɒmən ˈstɒk] common stockholder [ˌkɒmən ˈstɒkhəuldə] compliance [kəmˈplarəns] comprehensive [ˌkɒmprɪˈhensɪv] to conclude [kənˈkluɪd] condition [kənˈdɪʃn] to conduct [kənˈdʌkt] confidentiality [ˌkɒnfɪˌdenʃiˈæəti] to conform [kənˈfɔːm] conformity, in ~ with [ɪn kənˈfɔːməti wɪð] conglomerate [kənˈɡlɒmərət] to consider [kənˈsɪdə] consideration [kənˌsɪdəˈreɪʃn] to considerated [kənˈsɪdətɪd] consolidated [kɒnˈsɪlətɪd] consolidated [kənˌsɪlətɪtɪd] consolidated [kənˌsɪlətɪtɪd] consulting [kənˌsɔlɪˈdeɪʃn] consulting [kənˈsɔlɪŋ] consulting [kənˈsɔlɪŋ] consulting [kənˈsɔlɪŋ] consulting [kənˈsɔlɪŋ] consulting [kənˈsɔlɪŋ] consumer [kənˈsɔlɪŋ] contractual [kənˈtræktʃuəl] contribution [ˌkɒntɪrˈbjuːʃn]		- 0 -	
common stock [kmmn 'stokholder compliance [kmm'plarens] comprehensive [kmm'plarens] to conclude [kan'klud] condition [kan'dıʃn] to confidentiality [konfi,denʃi'æləti] to conform [kan'fɔ:m] conformity, in ~ with [m kən'fɔ:məti wið] considerate [kən'sɪdə] consideration [kən'sɪdə] consideration [kən,sɪdə'reɪʃn] to consider (kən'sɪsə əv] consolidated [kən'sɪdətɪd] consolidated affiliate [kən,sɒlɪdeɪtɪd] consumer consumer [kən'sim] consumer [kən'sɪdə] consumer [kən'sɪdə] consumer [kən'sɪdə] consumer [kən,sɒlɪ'deɪʃn] consumer [kən,sɒlɪ'deɪʃn] consumer [kən'simə] contract [ˈkɒntræktʃuəl] contribution [kən'træktʃuəl] contribution [kəntɪ'bju:ʃn]			
common stockholder compliance compliance comprehensive to conclude condition to conduct confidentiality to conform conformity, in ~ with consideration consideration to consideration to consider (kən'sıdə') consideration to consider (kən'sıdə') consideration to consider (kən'sıdə'reɪʃn] to consideration to consider (kən'sıdə'reɪʃn] to consideration to kən'sıdə'reɪʃn] to consolidated consolidated consolidated then'solidettid consolidated then'solidettid consolidated then'solidettid consolidated then'solidettid consolidated then'solidettid consolidation then'solidettid consulting then'solidettid then'solidett			
compliance [kəm'plaɪəns] comprehensive [,komprɪ'hensɪv] to conclude [kən'klu:d] condition [kən'dʌfɪ] to conduct [kən'dʌkt] confidentiality [,konfɪ,denʃi'æləti] to conform [kən'fɔ:m] conformity, in ~ with [ɪn kən'fɔ:məti wɪð] conglomerate [kən'sɪdə] consider [kən'sɪdə] consideration [kən,sɪdə'reɪʃn] to consist of [kən'sɪst əv] consolidated [kon'sɒlɪdetɪɪd] consolidated affiliate [kən,sɒlɪdetɪɪd] consolidation [kən,sɒlɪdetɪd əˈfɪliət] consulting [kən'sʌltɪŋ] consumer [kən'spi:mə] contract [ˈkɒntræktʃuəl] contribution [kɒntriˈbjuːʃn]			
comprehensive [,komprr'hensiv]			
to conclude condition [kən'dıʃn] to conduct [kən'dʌkt] confidentiality [ˌkɒnfɪˌdenʃiˈæləti] to conform [kən'fɔːm] conformity, in ~ with [ɪn kən'fɔːməti wið] conglomerate [kən'glomərət] to consider [kən'sɪdə] considerable [kən'sɪdəəbl] consideration [kənˌsɪdə'reɪʃn] to consist of [kən'sɪdə'reɪʃn] to consolidated [kən'sɪdətid] consolidated [kənˌsɪldeɪtɪd] consolidated filiate [kənˌsɒlɪdeɪtɪd] consolidation [kənˌsɒlɪ'deɪʃn] consulting [kən'sʌltɪŋ] consumer [kən'syi.mə] contract [ˈkɒntrækt] contractual [kən'træktʃuəl] contribution			
condition [kən'dɪʃn] to conduct [kən'dʌkt] confidentiality [ˌkɒnfɪˌdenʃi'æləti] to conform [kən'fɔ:m] conformity, in ~ with [ɪn kən'fɔ:məti wtð] conglomerate [kən'glɒmərət] to consider [kən'sɪdə] considerable [kən'sɪdərəbl] consideration [kən,sɪdə'reɪʃn] to consist of [kən'sɪst əv] consolidated [kɒn'sɒlɪdeɪtɪd] consolidated ffiliate [kən,sɒlɪdeɪtɪd ə'fɪliət] consolidated ffiliate [kən,sɒlɪdeɪtɪd ə'fɪliət] consulting [kən'sʌltɪŋ] consumer [kən'sʌltɪŋ] consumer [kən'sɪju:mə] contract ['kɒntrækt] contractual [kən'træktʃuəl] contribution [ˌkɒntrɪ'bju:ʃn]			
to conduct [kən'dʌkt] confidentiality [ˌkonfɪˌdenʃiˈæləti] to conform [kən'fɔ:m] conformity, in ~ with [ɪn kən'fɔ:məti wið] conglomerate [kən'glɒmərət] to consider [kən'sɪdə] considerable [kən'sɪdərəbl] consideration [kənˌsɪdəˈreɪʃn] to consist of [kən'sɪst əv] consolidated [kɒn'sɒlɪdeɪtɪd] consolidated affiliate [kənˌsɒlɪdeɪtɪd əˈfɪliət] consolidation [kənˌsɒlɪˈdeɪʃn] consulting [kən'sʌltɪŋ] consumer [kən'sʌltɪŋ] consumer contract [ˈkɒntrækt] contractual [kən'træktʃuəl] contribution [ˌkɒntrɪˈbju:ʃn]			
confidentiality [,konfi,denfi'æləti] to conform [kən'fɔ:m] conformity, in ~ with [m kən'fɔ:məti wið] conglomerate [kən'glomərət] to consider [kən'sidə] considerable [kən'sidərəbl] consideration [kən,sidə'reifn] to consist of [kən'sist əv] consolidated [kon'solideɪtɪd] consolidated affiliate [kən,solideɪtɪd ə'fɪliət] consolidation [kən,soli'deifn] consulting [kən'sʌltɪŋ] consumer [kən'sʌltɪŋ] consumer [kən'sɪu:mə] contract ['kontrækt] contractual [kən'træktfuəl] contribution [ˌkontri'bju:fn]		- · ·	
to conform conformity, in ~ with [In kən'fɔ:m] conglomerate [kən'glomərət] to consider [kən'sɪdə] consideration [kən,sɪdə'reɪʃn] to consist of [kən'sɪst əv] consolidated [kən'sɒlɪdeɪɪd] consolidated affiliate consolidation [kən,sɒlɪdeɪtɪd əˈfɪliət] consulting [kən'sʌltɪŋ] consumer [kən'syi:mə] contract [ˈkəntrɪektʃuəl] contribution [ˌkəntrɪ'bju:ʃn]			
conformity, in ~ with			
conglomerate [kən'glomərət] to consider [kən'sɪdə] considerable [kən'sɪdərəbl] consideration [kən,sɪdə'reɪʃn] to consist of [kən'sɪst əv] consolidated [kɒn'sɒlɪdeɪtɪd] consolidated affiliate [kən,sɒlɪdeɪtɪd ə'fɪliət] consolidation [kən,sɒlɪ'deɪʃn] consulting [kən'sʌltɪŋ] consumer [kən'sˌiuːmə] contract ['kontrækt] contractual [kən'træktʃuəl] contribution [ˌkontrɪ'bju:ʃn]			
to consider			
considerable [kən'sɪdərəbl] consideration [kən,sɪdə'reɪʃn] to consist of [kən'sɪst əv] consolidated [kɒn'sɒlɪdeɪtɪd] consolidated affiliate [kən,sɒlɪdeɪtɪd] əˈfɪliət] consolidation [kən,sɒlɪˈdeɪʃn] consulting [kən'sʌltɪŋ] consumer [kən'sˌiuːmə] contract [ˈkɒntrækt] contractual [kən'træktʃuəl] contribution [ˌkontrɪ'bju:ʃn]			
to consist of	considerable		
consolidated [kon'solidettid] consolidated affiliate [kən,solidettid] * [filiət] consolidation [kən,soli'dei∫n] consulting [kən'sʌltɪŋ] consumer [kən'sju:mə] contract ['kontrækt] contractual [kən'trækt∫uəl] contribution [ˌkontrɪ'bju:ʃn]	consideration	[kənˌsɪdəˈreɪʃn]	
consolidated affiliate [kən,sɒlɪdeɪtɪd əˈfɪliət] consolidation [kən,sɒlɪˈdeɪʃn] consulting [kənˈsʌltɪŋ] consumer [kənˈsjuːmə] contract [ˈkɒntrækt] contractual [kənˈtræktʃuəl] contribution [ˌkɒntrɪˈbjuːʃn]			
consolidation [kən,sɒlɪ'deɪʃn] consulting [kən'sʌltɪŋ] consumer [kən'sju:mə] contract ['kontrækt] contractual [kən'træktʃuəl] contribution [ˌkontrɪ'bju:ʃn]			
consulting [kən'sʌltɪŋ]		[kənˌsɒlɪdeɪtɪd əˈfɪliət]	
consumer [kən'sju:mə]			
contract ['kontrækt]	_		
contractual [kən'træktʃuəl] contribution [,kɒntrɪ'bju:ʃn]			
contribution [ˌkɒntrɪ'bju:ʃn]			
to convince [kənˈvins]			
	to convince	[KƏII'VINS]	

C

	Word	Phonetics	Translation
	corporation	[ˌkɔːpəˈreɪʃn]	
	cost accounting	[ˈkɒst əkauntɪŋ]	
	cost effective	[kpst r'fektiv]	
	count up	[kaunt 'Ap]	
	creative accounting	[kriˌeɪtɪv əˈkauntɪŋ]	
	creditors	[ˈkredɪtəz]	
	critical	[ˈkrɪtɪkl]	
	criteria	[kraɪˈtɪəriə]n	
	to cruise along	[kru:z əˈlɒŋ]	
	cumulative effect	[kju:mjələtiv i'fekt]	
	currency translation adjustment	[ˈkʌrənsi trænsˌleɪʃn əˈdʒʌstmənt]	
	current	[ˈkʌrənt]	
	current assets	[,kʌrənt 'æsets]	
	current costs and expenses	[,kArənt kosts ənd ık'spensız]	
	current liabilities	[ˌkʌrənt ˌlaɪəˈbɪlətiz]	
	current receivables	[ˌkʌrənt rɪˈsiːvəblz]	
	currently	[ˈkʌrəntli]	
	to cut back	[ˌkʌt ˈbæk]	
	cycle	[ˈsaɪkl]	
-	dobt	[dot]	
D	debt debt/asset ratio	[det] [det æset 'reɪʃiəu]	
	debt/equity ratio	[det ekwəti 'reifiəu]	
	declared	[dɪˈkleəd]	
	declining balance	[di_klainin 'bæləns]	
	to defend	[dɪˈkiaiiii] ˈbæiəlis]	
	deferred	[dɪˈfɜːd]	·
	deferred income tax(es)	[dɪˌfɜːd ˈɪnkʌm tæksɪz]	
	denominator	[dr/nomineitə]	
	dependent on	[dɪˈpendənt ɒn]	
	to depreciate	[dɪˈpriːʃieɪt]	
	depreciation	[dɪˌpriːʃiˈeɪʃn]	
	to determine	[dɪˈtɜːmɪn]	
	deviation	[ˌdiːviˈeɪʃn]	
	to differ	[ˈdɪfə]	
	diluted earnings per share	[daɪˌluːtɪd ˈɜːnɪŋz pə ʃeə]	
	disappointing	[ntinicq'ealb,]	
	to disclose	[dɪsˈkləʊz]	
	disclosure	[dɪsˈkləʊʒə]	
	discounted cash flow	[dɪsˌkauntɪd ˈkæʃ fləu]	
	disposition	[nlspəˈzɪʃn]	
	to distribute distribution channel	[dristribju:t]	
		[distribju:fn tfænl]	
	dividends payable domestic	[ˌdɪvɪdendz 'peɪəbl] [dəˈmestɪk]	
	drop	[drop]	
	due diligence	[dju: 'dɪlɪdʒəns]	
	due, to be ~ to	[bi 'dju: tə]	
	100, 10 20 10	[or egal to]	
E	earnings per share	[ˈsːnɪŋz pə ʃeə]	
	effect	[ı'fekt]	
	effectively	[ıˈfektɪvli]	
	efficiency	[ɪˈfɪʃnsi]	
	efficient	[ɪˈfɪʃnt]	
	to employ	[ɪmˈplɔɪ]	
	employee	[ɪmˈplɔɪiː]	
	to enable	[r'neɪbl]	
	to enact	[ɪˈnækt]	
	to encourage	[In'kʌrɪdʒ]	
	enterprise equity	['entəpraɪz] ['ekwəti]	
	equity	[CK W HI]	

	Word	Phonetics	Translation
	equivalent	[ɪˈkwɪvələnt]	
	to establish	[i'stæbli]	
	estimate	['estimat]	
	estimated scrap value	[estimeitid 'skræp vælju:]	
	to evaluate	[i'væljueit]	
	evaluation	[ɪˌvæljuˈeɪʃn]	
	event, in the ~ of	[in di i'vent əv]	
	ever-increasing	[ˌevər ɪnˈkriːsɪŋ]	-
	to exclude	[ɪkˈskluːd]	-
	to expand	[ɪkˈspænd]	
	expectation	[ˌekspek'teɪʃn]	
	expenditure	[ik'spendit[s]	
	to expense	[ik'spens]	
	expense	[ik'spens]	
	expertise	[ˌekspɜːˈtiːz]	
	to express	[ɪk'spres]	
	extensively	[ik'stensivli]	
	external accounts	[ɪk,stɜːnl əˈkaʊnts]	
	external auditor	[ik,sts:nl 'ɔːdɪtə]	
	extremely	[ɪkˈstriːmli]	
	,	[
F	to face	[feɪs]	
	failure	[ˈfeɪljə]	
	fair value	[feə 'vælju:]	
	fee	[fi:]	
	to fill sb in on	[ˌfɪl ˈɪn ɒn]	
	finance director	[ˌfaɪnæns dəˈrektə]	
	finance	[ˈfaɪnæns]	-
	to finance	[ˈfaɪnæns]	-
	financial director	[faɪˌnæn∫l dəˈrektə]	
	financial instrument	[faɪˌnæn∫l 'ɪnstrəmənt]	-
	financial statement	[faɪˌnænʃl 'steɪtmənt]	
	financing activities	[faɪˌnænsɪŋ ækˈtɪvətiz]	
	financing receivables	[ˌfaɪnænsɪŋ rɪˈsiːvəblz]	
	first in first out	[ˌfɜːst 'ɪn ˌfɜːst 'aʊt]	
	fixed assets	[fikst 'æsets]	
	fluctuation	[ˌflʌktʃʊˈeɪʃn]	
	to get a foothold	[get ə 'futhəuld]	
	forecast	[ˈfɔːkɑːst]	
	fund	[fʌnd]	
	funding	[ˈfʌndɪŋ]	-
	fuss	[fas]	
G	gain	[geɪn]	
	to gather evidence	[ˌgæðər ˈevɪdəns]	
	gearing	[ˈgɪərɪŋ]	
	goodwill	[ˌgudˈwɪl]	
	to govern	[ˈgʌvn]	
	gradual	[ˈgrædʒuəl]	
	gross (profit) margin	[grəus (profit) 'maːdʒin]	
	growth	[grəυθ]	
	to guarantee	[ˌgærənˈtiː]	
	guilty, to be ~ of sth	[ˈgɪlti]	
	<i>-</i> ,,		
Н	hang on	[ˌhæŋ ˈɒn]	
	high flyer	[ˌhaɪ ˈflaɪə]	
	hospitality	[ˌhɒspɪˈtæləti]	
	to hover	[ˈevadˈ]	

	Word	Phonetics	Translation
	impact	['ɪmpækt]	
	to impair	[ɪmˈpeə]	
	implication	[ˌɪmplɪˈkeɪʃn]	
	to impose	[ɪmˈpəuz]	
	impressive	[im'presiv]	
	improper	[ɪmˈprɒpə]	
	to improve	[ɪmˈpruːv]	
	income	[ˈɪnkʌm]	
	income statement	['ɪnkʌm steɪtmənt]	
	income tax	[ˈɪnkʌm tæks]	
	indication	[ˌɪndɪˈkeɪ∫n]	
	insurance liabilities	[ɪnˈʃʊərəns ˌlaɪəˈbɪlətiz]	
	insurance loss	[ɪnˈʃʊərəns lɒs]	
	insurance receivables	[ɪnˈʃuərəns rɪˈsiːvəblz]	
	intangible assets	[ɪnˌtændʒəbl ˈæsets]	-
	intangibles	[ɪnˈtændʒəblz]	-
	interest	['ıntrəst]	
	interim	['Intərim]	
	internal auditor	[etib:c' ln:et _{ini}]	
	Internal Revenue Service (AE) to interpret	[ɪnˌtɜːnl ˈrevənjuː sɜːvɪs] [ɪnˈtɜːprɪt]	
	inventory	['ɪnvəntri]	
	inventory turnover	[,ınvəntri 'tɜːnəʊvə]	
	investment	[in'vestment]	•
	investment director	[in vestment]	
	investment security	[in,vestment si'kjuərəti]	
	investor	[in'vesta]	
	item	[ˈaɪtəm]	
J	to justify	[ˈdʒʌstɪfaɪ]	
K	to kid	[kɪd]	
	knowledge	[ˈnɒlɪdʒ]	
L	last in first out	[,lɑːst ˈɪn ,fɜːst ˈaʊt]	
L	to launch	[lont]	
	layman	[ˈleɪmən]	
	leasing	[ˈliːsɪŋ]	
	to legislate	['ledʒisleit]	
	legislation	[,led3is'leisn]	
	legitimate	[lɪˈdʒɪtɪmət]	
	leverage	[ˈliːvərɪdʒ]	
	liabilities	[ˌlaɪəˈbɪlətiz]	
	liability	[ˌlaɪəˈbɪləti]	
	liable	[ˈlaɪəbl]	
	loan	[ləun]	
	local authority	[laukl ɔːˈθɒrəti]	
	loose, to be let ~	[bi let 'lu:s]	
M	to maintain	[meɪn'teɪn]	
141	maintenance	['meintənəns]	-
	management account	[ˈmænɪdʒmənt əkaunt]	
	management accounting	[ˈmænɪdʒmənt əkaontɪŋ]	
	mandatory	[ˈmændətəri]	
	manufacturing costs	[,mænjuˈfæktʃərɪŋ kɒsts]	
	market capitalization	[ma:kit kæpitəlar'zeisn]	
	market price	[ˈmɑːkɪt praɪs]	
	market value	[,ma:kit 'vælju:]	
	mark-up margin	[,ma:knp 'ma:d3in]	
	material	[məˈtɪəriəl]	
	maturity	[məˈtʃʊərəti]	

	Word	Phonetics	Translation
	mechanics	[mɪˈkænɪks]	
	mechanism	[ˈmekənɪzəm]	
	to mention	[ˈmen∫n]	
	merger	[ˈmɜːdʒə]	
	minority interest	[mai,norəti 'intrəst]	
	to mislead	[,mɪsˈliːd]	
	misleading misstatement	[ˌmɪs'liːdɪŋ]	
	to move on	[,mɪs'steɪtmən [,muːv 'ɒn]	
	to lilove oil	[,IIIu:v bii]	
N	negotiation	[nɪˌɡəʊʃiˈeɪʃn]	
	net	[net]	
	net assets net earnings	[,net 'æsets] [,net 'ɜːnɪŋz]	
	non-existent	[non ig'zistənt]	
	not-for-profit	[not fə 'profit]	
	numerator	['nju:məreɪtə]	
0	objective	[əb'dʒektɪv]	
	obligation to obtain	[ˌɒblɪˈɡeɪʃn] [əbˈteɪn]	
	off-balance-sheet accounting	[pf 'bæləns ʃi:t əˈkauntɪŋ]	
	offset	['pfset]	
	operating activities	[ppəreitin æk'tivətiz]	
	operating profit	['ppəreitin profit]	
	operations	[ˌɒpəˈreɪʃnz]	
	opportunity	[ˌɒpəˈtjuːnəti]	
	ordinary share capital	[ˌɔːdnri ˈʃeə kæpɪtl]	
	outlook outside parties	['autluk] [,autsaid 'paitiz]	
	overhead expenses	[aotsaid putiz]	
	overseas	[,əuvə'siz]	
	to overstate	[,əuvə'steit]	
		f 4 n :1	
P	parent company pay cut	[peərənt 'kʌmpəni] ['peɪ kʌt]	
	to pay off	[per 'bf]	
	payment	['permant]	
	payroll tax	['peirəul tæks]	
	peer	[pɪə]	
	performance	[pəˈfɔːməns]	
	periodic .	[ˌpɪəriˈɒdɪk]	
	personnel	[pɜːsəˈnel]	
	pessimistically petty cash	[ˌpesɪ'mɪstɪkli] [ˌpeti 'kæʃ]	
	plant	[pla:nt]	
	policyholder	[ˈpɒləsihəʊldə]	
	to postpone	[pəˈspəun]	
	to predict	[prɪˈdɪkt]	
	prediction	[prɪˈdɪk∫n]	
	preliminary report	[prɪˌlɪmɪnəri rɪˈpɔːt]	
	price/earnings ratio	[prais ˈsːniŋz ˈreiʃiəʊ]	
	pricing policy	['praisin polesi]	
	principal profit and loss account	['prɪnsəpl] [profit ən 'los əkaunt]	
	profitability	[profitə'biləti]	
	profitable	[ˈprɒfɪtəbl]	
	to promote	[prəˈməut]	
	property	[ˈprɒpəti]	
	proportion	[prəˈpɔːʃn]	
	proposal	[prəˈpəʊzl]	

	Word	Phonetics	Translation
	to prove	[pruːv]	
	provided	[prəˈvaɪdɪd]	
	provision	[prəˈvɪʒn]	
	provisional	[prəˈvɪʒənl]	
	publicly listed	[ˈpʌblɪkli ˌlɪstɪd]	
	publicly traded	[pʌblɪkli 'treɪdɪd]	
	to punch numbers	[pʌntʃ ˈnʌmbəz]	
	purchase price	[ˈpɜːtʃəs praɪs]	
•			
Q	qualify	[ˈkwɒlɪfaɪ]	-
	quantitative	[ˈkwɒntɪtətɪv]	
	to quote	[kwəut]	
R	to raise capital	[reiz 'kæpitl]	
•	ratio	[ˈreɪʃiəʊ]	
	ratio analysis	[reɪʃiəʊ əˈnæləsɪs]	
	to realize	[ˈrɪəlaɪz]	
	reasonable	[ˈriːznəbl]	
	receivables	[rɪˈsiːvəblz]	
	to recognize	[ˈrekəgnaɪz]	
	to reconcile	[ˈrekənsaɪl]	
	reconciliation to	[ˌrekənˌsɪliˈeɪ∫n tə]	
	to record	[rɪˈkɔːd]	-
	to register	[ˈredʒɪstə]	
	to regulate	[ˈregjuleɪt]	
	regulation	[ˌregju'leɪʃn]	
	regulatory authority	[ˈregjələtəri ɔːˈθɒrəti]	
	to rely on	[rɪˈlaɪ ɒn]	
	to remind	[rɪˈmaɪnd]	
	to repay requirement	[rɪˈpeɪ] [rɪˈkwaɪəmənt]	
	reserve	[ri'zɜːv]	
	responsibility	[rɪˌspɒnsəˈbɪləti]	
	responsible	[rɪˈspɛnsəəbl]	
	retained earnings	[rɪˌteɪnd ˈɜːnɪŋz]	
	re t u m on assets	[rɪˌtɜːn ɒn ˈæsets]	
	return on equity	[rɪˌtɜːn ɒn ˈekwəti]	
	to re-value	[ˌriːˈvæljuː]	
	revenues	[ˈrevənjuːz]	
	risk-worthy	[ˈrɪsk wɜːði]	
	rubbish	[ˈrʌbɪʃ]	
	rule	[ruːl]	
S	sales figures	[ˈseɪlz fɪgəz]	
	sales tax	['seɪlz tæks]	
	salvage value	[ˈsælvɪdʒ væljuː]	
	scope	[skəup]	
	self-generated	[ˌselfˈdʒenəreɪtɪd]	
	self-regulation	[ˌselfˌregju'leɪʃn]	
	share	[ʃeə]	
	share owner	[ˈʃeə əunə]	
	shareholder	[ˈʃeəhəʊldə]	
	shareholder's equity	["ʃeəhəuldəz ˈekwəti]	
	short term assets	[Jost tam 'æsets]	
	significant(ly) sizeable	[sɪgˈnɪfɪkənt(li)]	
	to soften	[ˈsaɪzəbl]	
	solid	[ˈsɒfn] [ˈsɒlɪd]g	
	source and application of funds	[sond aplikei] so	
	source of supply	[so:s əv sə'plai]	
		r	

	Word	Phonetics	Translation
	statement of cash flows	[stertment ev kæf fleuz]	
	statement of earnings	[stertment ev keej neez]	
	statement of financial position	[steitment ev fai,nænsl pe'zisn]	
	stock exchange	['stok ikst[eind3]	
	stringent	['strindʒənt]	
	submission	[səbˈmɪʃn]	
	subsidiary	[səb'sıdiəri]	
	successive	[sək'sesiv]	
	sufficient	[səˈfɪʃnt]	
	to sum up	[,sam 'ap]	
	sum-of-the-years' digit	[,snn əv ðə ,jrəz 'dıdʒıt]	
	supplemental disclosure	[sxpli,mentl dis'kləuʒə]	
	suppremental disclosure	[shpir]menti dis kieogej	
T	to take into account	[ˌteɪk ɪntu əˈkaʊnt]	
	takeover	[ˈteɪkəʊvə]	
	tax accounting	[ˈtæks əkauntɪŋ]	
	tax asset	[tæks 'æset]	
	tax authority	[ˌtæks ɔːˈθɒrəti]	
	tax avoidance	[ˈtæks əvɔɪdəns]	
	tax bracket	['tæks brækɪt]	
	tax break	[ˈtæks breɪk]	
	tax deductible	[ˈtæks dɪˈdʌktəbl]	
	tax evasion	[ˈtæks ɪveɪʒn]	·
	tax exempt	[ˌtæks ɪgˈzempt]	
	tax exile	[ˈtæks eksaɪl]	
	tax liability	[tæks ˌlaɪəˈbɪləti]	
	tax return	[ˈtæks rɪtɜːn]	
	taxable	[ˈtæksəbl]	
	taxation	[tæk'seɪʃn]	
	taxation expense	[tækˌseɪ∫n ɪkˈspens]	
	term, in the long ~	[ɪn ðə ˈlɒŋ tɜːm]	
	term, in the middle ~	[mæt lbim' eð ni]	
	theory, in ~	[ɪn ˈθɪəri]	
	trademark	['treid maik]	
	trader	['treɪdə]	
	travel expenses	['trævl ikspensiz]	
	treatment	['tri:tmənt]	
	tune, to the ~ of	[tju:n]	
U	undistributed	[ˌʌndɪˈstrɪbjuːtɪd]	
	unrealized	[ʌnˈrɪəlaɪzd]	
	to unsettle	[ʌnˈsetl]	
	upcoming	[ˈʌpkʌmɪŋ]	
	to upgrade	[ˌʌpˈgreɪd]	
	upgrade	['Apgreid]	
	upwards	['ʌpwədz]	
	urgent	[ˈɜːdʒənt]	
	utilization	[ju:təlaɪˈzeɪ∫n]	
	to utilize	[ˈjuːtəlaɪz]	
16	value	[[1:]	
V	value to value	[ˈvæljuː]	
	to value	[ˈvæljuː]	
	viable	[ˈveəri]	
	viable	[ˈvaɪəbl]	
W	wealth	[welθ]	
	wear and tear	[wear an 'tea]	
	working capital	[ˌwɜːkɪŋ ˈkæpɪtl]	
	to write off	[,rait 'bf]	
		il a company	