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DICTIONAR
TERMINOLOGIC
DE AFACERI
ENGLEZ-ROMÂN

ENGLISH-ROMANIAN
DICTIONARY
OF BUSINESS
TERMINOLOGY

TEODORA POPESCU

**DICȚIONAR TERMINOLOGIC DE
AFACERI ENGLEZ - ROMÂN**

**ENGLISH-ROMANIAN DICTIONARY OF
BUSINESS TERMINOLOGY**

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PREFACE

The current dictionary is the result of twenty years of teaching and researching English for Specific Purposes, translating and interpreting in the field of business, banking and finance.

Ever since I started teaching business English I have worked on compiling topic-based word lists, explanations and examples that would help me better understand the conceptual jargon of various domains of English for business and how different terminology applies to them.

All those interested in developing their abilities to speak, read and write English for business purposes will find this dictionary as an extremely useful tool, which can enhance their professional communication competence and genre-specific appropriacy.

The dictionary comprises thirteen business-related topic-based units that are most relevant to students of economics, learners and teachers of English, as well as to business professionals. Based on experience and research in the field, I decided to cover the following areas: accounting, banking and finance, business administration, business communication, economics, employment, environment protection, information technology, insurance, international trade, management, marketing and advertising, tourism and business travel. It consists of approximately 5,500 dictionary entries and 2,500 contexts of use for single words and typical collocations. Overlappings were avoided, except in cases when the words or collocations are used differently according to the area of interest (e.g. marketing vs accounting). The present edition does not include contexts for all the dictionary entries, but subsequent ones will concentrate on a wider coverage.

I have included the bibliographical list of resources that I used in compiling this work, both print and online resources, glossaries, dictionaries, specialist business sites, specialist journals as well as other materials.

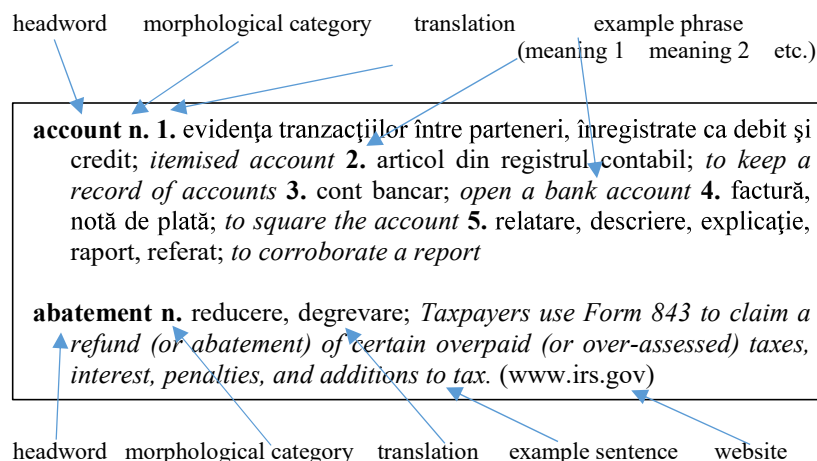
There is at the end of the dictionary an alphabetical word index compiled based on the frequency principle, listing the first 160 most widely used single words (in English).

The dictionary has also a digital version, which was created within the CNCS – UEFISCDI project: Universals and Variants of English and Romanian Business Metaphors. A Corpus-Based Conceptual Mapping of Contemporary Journalese (carried out during 2015-2017), available at: <http://business-metaphors.ro/>, under the left-hand submenu English-Romanian Dictionary of Business Terminology.

Each dictionary entry consists of a headword in English, translation into Romanian (several meanings of the word may be included), and in most

cases, examples of contextual use. Examples may be phrases or full sentences, and when rendered from other sources, the website is indicated in parantheses.

E.g.:



Abbreviations used in the dictionary:

n.	=	noun
adj.	=	adjective
adv.	=	adverb
v.	=	verb
sg.	=	singular
pl.	=	plural
infml.	=	informal
colloq.	=	colloquialism
GB	=	Great Britain
US	=	United States of America
sth	=	something
sb	=	somebody
etc.	=	et cetera

PREFAȚĂ

Dicționarul de față este rezultatul unei experiențe de peste douăzeci de ani în predarea și cercetarea limbajului de afaceri în limbile engleză și română, precum și al activității de traducere și interpretariat din domeniul economic, finanțelor sau contabilității.

Încă de la începutul carierei mele didactice, am realizat diverse glosare terminologice, cu explicații, traduceri și exemple de folosire a cuvintelor sau frazelor în context reale, în încercarea de a înțelege mai bine domeniul complex al comunicării scrise și orale în afaceri. Înțelegerea terminologiei specifice este o provocare atât pentru specialiștii din diverse ramuri economice, cât și pentru profesorul sau traducătorul de limba engleză.

Așadar, pornind de la propriile mele experiențe și nevoi, am realizat acest dicționar și din dorința de a veni în sprijinul tuturor acelor care doresc să își dezvolte competențele de comunicare orală și în scris, traducătorilor, interpreților sau profesorilor de limba engleză de afaceri.

Dicționarul este organizat în treisprezece unități tematice, pornind de la cele mai importante sub-domenii ale universului economic, prezente atât în programele școlare de la liceele economice și în planurile de învățământ ale facultăților de științe economice din România, cât și în literatura de specialitate sau în presa de profil. Gama este variată și cuprinde contabilitate, finanțe și bănci, administrarea afacerilor, comunicare în afaceri, micro- și macroeconomie, resurse umane, protecția mediului înconjurător, tehnologia informațiilor, asigurări, comerț internațional, management, marketing, turism.

Sunt incluse aproximativ 5500 de cuvinte-titlu (sau expresii), precum și aproximativ 2500 de contexte pentru utilizarea acestora în situații reale de comunicare. Am evitat repetarea termenilor în diversele glosare, și am optat pentru această strategie doar dacă am identificat sensuri diferite în funcție de subdomeniul de utilizare. Ediția curentă nu oferă exemple de utilizare în context pentru fiecare cuvânt sau expresie, acest lucru fiind intenționat pentru edițiile ulterioare.

Am inclus lista bibliografică a tuturor resurselor utilizate, atât dicționare în format tipărit, cât și online, glosare de specialitate, site-uri Internet dedicate, reviste economice, precum și alte materiale din domeniu.

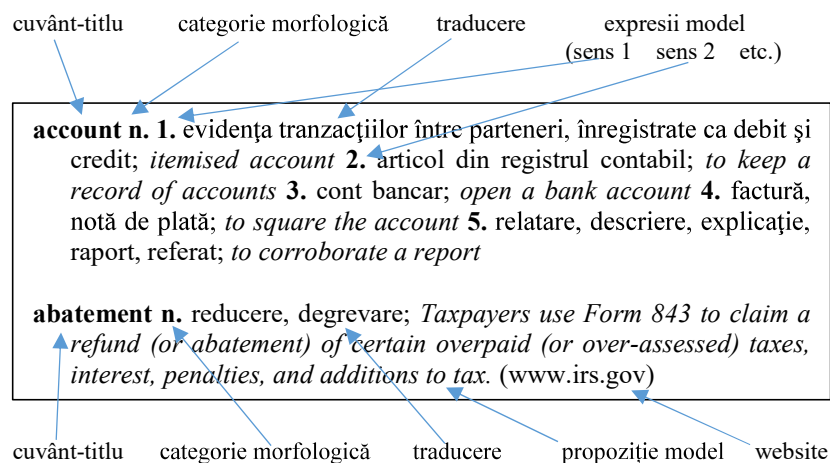
La final există un index alfabetic, în limba engleză, care conține 160 cele mai utilizate cuvinte din cadrul dicționarului (realizat pe baza pricipiului frecvenței)

Dicționarul este disponibil și într-o versiune digitalizată (produs realizat în cadrul proiectului CNCS – UEFISCDI, intitulat *Invariante universale și variante ale metaforei economice în limbile română și engleză. O abordare*

cognitivă din perspectiva lingvisticii corpusului, desfășurat în perioada 2015-2017), la adresa <http://business-metaphors.ro/>, submeniul din stânga - English-Romanian Dictionary of Business Terminology.

Fiecare cuvânt-titlu (sau expresie) conține indicația categoriei morfologice, traducerea în limba română (cu mai multe sensuri dacă se aplică), și de cele mai multe ori, exemple de utilizare autentică a cuvântului sau frazei respective. Exemplele pot fi expresii sau propoziții, a căror sursă este indicată în paranteze de câte ori este cazul.

E.g.:



Lista abrevierilor:

n.	=	noun (substantiv)
adj.	=	adjective (adjectiv)
adv.	=	adverb
v.	=	verb
sg.	=	singular
pl.	=	plural
infml.	=	informal
colloq.	=	colloquialism (expresie colocvială)
GB	=	Great Britain (Marea Britanie)
US	=	United States of America (Statele Unite ale Americii)
sth	=	something (ceva)
sb	=	somebody (cineva)
etc.	=	et cetera

ACCOUNTING

A

- absorption costing n.** metodă de calcul a costurilor care ține cont de costurile de producție; *to use actual absorption costing*
- accelerated depreciation n.** amortizare accelerată; *The IRS permitted accelerated depreciation methods for financial reporting in 1954. (business-accounting-guides.com)*
- account n. 1.** evidența tranzacțiilor între parteneri, înregistrate ca debit și credit; *itemised account 2.* articol din registrul contabil; *to keep a record of accounts 3.* cont bancar; *open a bank account 4.* factură, notă de plată; *to square the account 5.* relatare, descriere, explicație, raport, referat; *to corroborate a report*
- accountancy n.** contabilitate, profesia de contabil; *to have a gift for accountancy*
- accountant n.** contabil; *to work as an accountant*
- accounting cycle n.** ciclu contabil; *to complete the tasks of the accounting cycle*
- accounting equation n.** formulă contabilă; *The basic accounting equation must balance at all times. (www.accountingtools.com)*
- accounting firm n.** firmă de consultanță în contabilitate; *a renowned accounting firm*
- accounting information systems (AIS) n.pl.** sistem de informații contabile; *the discipline of AIS*
- accounting method n.** metodă de contabilitate
- accounting n. 1.** contabilitate, meseria de contabil; *to work in accounting 2.* sistem de contabilitate; *The functionality of accounting software differs from product to product. (www.investopedia.com)*
- accounting period n.** exercițiu financiar; *to close an accounting period*
- accounting principles n.pl.** principii contabile; *generally accepted accounting principles*
- accounting rules n.pl.** reguli de contabilitate
- accounting standards n.pl.** standarde contabile; *to enforce high quality accounting standards*
- accounts payable n.pl.** (conturi de pasiv) de furnizori, clienți-creditori; *On many balance sheets, the accounts payable entry appears under the heading current liabilities. (www.investopedia.com)*
- accounts receivable n.pl.** (conturi de activ) de furnizori, clienți-debitori

accrual accounting system n. sistem de contabilitate patrimonială, de creanțe și datorii; contabilitate de angajamente; *under the accrual accounting system*

accrual basis of accounting n. contabilitatea creanțelor și datoriilor; contabilitate drepturilor și obligațiilor

accruals and deferrals n.pl. conturi de regularizare

accrued expenses n.pl. conturi de cheltuieli datorate; *to raise an accrued expense*

accrued income n. venit acumulat

accrued interest n. dobândă scadentă; *In return, lawmakers do not question the ministry's handling of the \$2.4 billion in deposits, especially the accrued interest.* (www.nytimes.com)

accrued liabilities n.pl. datorii scadente; *to determine the amount of year-end accrued liabilities*

accumulated depreciation n. amortizare cumulată

additional budget n. buget suplimentar

adjusted trial balance n. balanța de verificare rectificativă

adjusting entry n. înregistrare actualizată / corectivă (conturi de regularizare)

advance payments n.pl. cheltuieli înregistrate în avans; *to issue an advance payment*

after-tax profits n.pl. profituri / beneficii nete

allocation of resources n. repartizarea resurselor; *an efficient allocation of resources*

amortisation n. amortizare; *negative amortisation*

amortisation for intangible assets n. amortizarea activelor necorporale

annual expenditure n. cheltuieli anuale; *to issue an annual expenditure report*

asset accounts n.pl. conturi de active

assets n.pl. active, capitaluri, valori; *non-yielding assets*

assets and liabilities n.pl. patrimoniu, elemente patrimoniale, bilanț contabil; *the fair value of assets and liabilities*

assets disposal n. cedare de active

attempted tax fraud n. tentativă de evaziune fiscală

audit firm n. firmă de audit contabil / financiar

audit group n. grup de contabili / revizori contabili / auditori

audit n. audit, verificare contabilă; *to undertake an audit*

audit v. a realiza o verificare contabilă / un audit

audit plan n. plan de verificare contabilă / audit; *to engage an audit plan*

auditor's report n. raportul asupra verificării contabile

authorised capital n. capital autorizat până la care o societate poate emite acțiuni; *initial authorised capital*
authorisation to audit n. autorizare de realizare a unei anchete / a unor verificări contabile / a unui audit
average-cost method n. metoda costului mediu; *The inventories of materials and supplies are carried at cost using the average cost method.*

B

back taxes n.pl. impozite scadente / neachitate; *the recovery rate for back taxes*
bad debts n.pl. clienți incerti (și litigioși / neîncasați la scadență; pierderi din creanțe; *to bear the brunt of bad debts*
balance due n. sold creditor; *Clients can be contacted, invoiced, and billed directly from the balance due report.* (www.wellnessliving.com)
balance n. balanță, rest de plată, sold, bilanț
balance of accounts n. sold contabil; *to publish a balance of accounts receivable*
balance sheet item n. post din bilanțul contabil / bilanțier
balance sheet n. bilanț contabil; *to draw up a balance sheet*
balanced budget n. buget echilibrat
before maturity adv. înainte de scadență; *If the company fixed deposit holder dies before the maturity of the company fixed deposit, it becomes a task for his survivors to claim the money.* (www.moneycontrol.com)
beginning inventory n. obiecte de inventar inițiale
below par adv. sub valoarea nominală a unei acțiuni
book value n. valoare contabilă; *underlying book value*
bookkeeping n. contabilitate (primară), înregistrări contabile (intrări – ieșiri); *double/single-entry book keeping*
books and records n.pl. registre și înregistrări contabile
break-even analysis n. analiza pragului de rentabilitate; *A break-even analysis can help you identify under what scenarios your company must operate to be profitable or at least avoid a negative balance.* (www.score.org)
break-even point n. prag de rentabilitate; *to move towards the breakeven point*
budget allocation/ allotment/ appropriation n. alocarea fondurilor/ repartizarea bugetului; *to provide a multiannual budget allocation*
budget approval n. aprobarea bugetului

budget deficit n. deficit bugetar; *A budget deficit is the annual shortfall between government spending and tax revenue.*
(www.economicshelp.org)

budget n. buget; *to keep to/within budget*

built-in / planned obsolescence n. uzură/depreciere planificată/încorporată;
to ban products that have built-in planned obsolescence

business documents n.pl. documente economice / de firmă

buyout n. răscumpărare a unei companii, cesiune; *a fair value of the buyout price*

C

call loan n. împrumut rambursabil la cerere (la vedere); *the amount borrowed pursuant to call loan facilities*

called-up share capital n. acțiuni de capital emise; *the sum of called-up share capital*

capital assets n.pl. active imobilizate; *to process capital asset records*

capital employed n. capital investit; *return on capital employed*

capital expenditure n. cheltuieli cu investițiile (în active fixe); *to calculate an entity's capital expenditures*

capital gains n.pl. plus valoare (creșterea capitalurilor proprii sub forma diferențelor de re-evaluare)

capital goods n.pl. aport în natură la capital, bunuri de investiții (echipamente), mijloace de producție (instalații, utilaje, construcții industriale, materii prime); *the production of capital goods*

capital issue n. emisiune de capital; *heavily oversubscribed capital issue*

capital loss n. pierderi de capitalului

capital spending n. cheltuieli de investiții (în active fixe, mijloace de producție); *Capital spending, driven by the low cost of capital, also contributed to economic growth.*

capital surplus n. venituri din cedarea activelor, prime de emisiune, excedent de capital; *to misuse surplus capital for inappropriate expansion*

cash balance n. sold de casă

cash book n. registru de casă; *revaluation of cash book balances*

cash discount n. reducere oferită de furnizor la plata în numerar a mărfii, rabat comercial

cash flow n. flux de trezorerie; marja brută de autofinanțare; *analysis of cashflow statement*

cash in bank n. disponibilități din conturi curente

cash in hand n. casa, disponibilități bănești în casă/casierie; *Cash and cash equivalents include cash in hand and other short-term highly liquid investments with original maturities of three months or less.*

cash n. bani lichizi / gheață, lichidități, disponibilități bănești

cash receipts n.pl. încasări (în numerar); *to deposit cash receipts to a bank*

certified public accountant (CPA) n. expert contabil; *Reforms in 2004 put the hitherto independent regulator, the Certified Public Accountants and Auditing Oversight Board, under the aegis of the FSA. (economist.com)*

chart of accounts n. plan de conturi; *a harmonised chart of accounts*

circulating assets n.pl. active circulante; *a reduction in circulating assets*

close an account v. a închide un cont

closing entries n.pl. înregistrări de încheiere a perioadei contabile; *to calculate closing entries*

collateral n. garanție, gaj; *Rising demand for collateral spells a moneymaking opportunity. (economist.com)*

collect a debt v. a încasa o datorie

commercial paper n. efect de comerț, bilet de trezorerie; *to issue asset-backed commercial papers*

common shares n.pl. acțiuni ordinare; *The issuance of common shares can be traced back to Roman times when the empire contracted out services to large private groups called publicani. (www.investingforme.com)*

comply with accounting rules v. a respecta reglementările / regulile contabile; *failure to comply with accounting rules*

comply with the auditing standards v. a respecta standardele / normele contabile

conduct an audit v. a realiza un audit

consolidated account n. cont consolidat; *consolidated account statements*

consolidated balance sheet n. bilanț consolidat; *This unrealised profit made by the selling company is to be eliminated at the time of preparing a Consolidated Balance Sheet since such profit is true from the individual point of view but not from the view of a group. (www.yourarticlelibrary.com)*

contingency reserve n. rezervă pentru cheltuieli neprevăzute; *Finally, the Treasury is demanding a hefty contingency reserve to cover any further cost slippages. (economist.com)*

contingent liabilities n.pl. angajamente primite (conturi în afara bilanțului)

cook the books v. a falsifica conturile; *Cooking the books is a way businesses make things look better than they are in order to appease stockholders. (money.howstuffworks.com)*

corporate tax n. impozit pe profit; *to avoid corporate tax*

cost accounting n. contabilitate analitică / a costurilor; *to use cost accounting methods*

cost n. 1. preț; *to increase costs* 2. cost (-ul factorilor de producție); *to amortise costs* 3. valoare dată unui articol sau bun pentru a fi înregistrat în contabilitate; *overhead costs*

cost of goods sold n. cheltuieli cu mărfurile vândute

cost value n. valoarea de intrare în patrimoniu; *Equipment is fully expensed at cost value in the financial year in which it is acquired.*

credit limit n. limită de acordare a unui credit

credit n. 1. credit bancar; *to extend sb's credit* 2. cont creditor (în dreapta); *credit balance*

credit v. a credita un cont

credit standing / credit rating / credit worthiness n. gradul de solvabilitate al clientului; *to restore one's credit standing*

creditors n.pl. (conturi de pasiv) de furnizori, clienți-creditori; *Greece's European creditors are trying to close the second review of its third bailout, which was signed in August 2015. (economist.com)*

critical path analysis n. analiza drumului critic; *to develop a critical path analysis*

cumulative preference shares n.pl. acțiuni preferențiale cumulative; *Cumulative preference shares will accumulate any dividend that is not paid when due.*

current assets n.pl. active circulante; *underutilisation of current assets*

current liabilities n.pl. datorii pe termen scurt; *If you subtract current liabilities from current assets and you get the business's working capital.*

current value n. valoarea curentă, actuală a unui activ; *to take into account the current value of the underlying assets*

current yield n. randament actual, curent; *current yield curve*

D

daily business records n.pl. înregistrarea tranzacțiilor comerciale zilnice; *keep daily business records*

date of record n. data înregistrării în contabilitate

debenture n. obligațiune (fără garanție), titlu de creanță, împrumut pe termen lung; *to reduce the value of debenture liability*

debit n. cont debitor (în stânga)

debit v. a debita un cont

debt n. datorie; *On October 17th the Treasury will run out of ways to sidestep the limit Congress places on the federal government's debt and so will no longer be able to borrow.* (economist.com)

debt-equity ratio n. gradul de îndatorare a unei firme

debt financing n. finanțare prin cedarea de creanțe, prin acordarea de împrumuturi; prin împrumuturi bancare sau prin emisiunea de obligațiuni; *Debt financing almost always costs substantially less than equity financing.* (thebusinessferret.com)

debtors n.pl. (conturi de activ) de furnizori, clienți-debitori

decrease of inventory n. scăderea /micșorarea / diminuarea stocurilor; *The decrease of the inventory value (-6.8 %) is attributable to the increase in the impairment of the inventory of repair stock.* (linguee.com)

deductible expenses n.pl. cheltuieli deductibile

defer v. a amâna plata pentru o dată ulterioară

deferred method n. metodă de reportare/amânare a impozitului pe firmă

deferred charges n.pl. cheltuieli înregistrate în avans; *Amortization includes such practices as depreciation, depletion, write-off of intangibles, prepaid expenses and deferred charges.* (www.inc.com)

deferred payment agreement n. contract de cumpărare pe credit, cu plata în rate, pe o perioadă de timp stabilită, cumpărătorul devenind proprietar în momentul livrării; *Deferred Payment Agreements are only available for people receiving care and support in a residential or nursing care home or, at our discretion, if you are in Supported Living Accommodation.* (new.devon.gov.uk)

deferred tax n. impozit / taxă amânat(ă); *Like many Japanese banks, Resona counted a large lump of "deferred tax assets" in its capital base.* (economist.com)

deficit n. deficit

depletion n. (depreciere prin) epuizare a resurselor

depreciable fixed assets n.pl. active fixe amortizabile / depreciable; *All depreciable fixed assets relating to physical and intangible assets are eligible.* (eur-lex.europa.eu)

depreciation n. depreciere; uzură; *Depreciation is charged to the profit and loss account.*

depreciation of tangible assets n. deprecierea imobilizărilor corporale; *to calculate the depreciation of tangible assets*

direct costs n.pl. costuri directe; *That calculation takes into account a wide variety of direct costs, including labour, property and transport, as well as indirect ones such as supply-chain risk.* (economist.com)

disbursements n.pl. vărsăminte, plăți în numerar

disbursement journal n. registru de plăți în numerar; *a cash disbursement journal is used for tracking expenditures*

disclosure n. informații financiare detaliate pentru acționari; *Financial statement disclosures provide internal and external business stakeholders with additional information regarding a company's financial operations. (smallbusiness.chron.com)*

discount rate n. indice de actualizare; *With a view to encouraging the use of equity or debt instruments which are payable under long-term deferral arrangements as a component of variable remuneration, Member States should be able, within certain limits, to allow institutions to apply a notional discount rate when calculating the value of such instruments for the purposes of applying the maximum ratio. (eur-lex.europa.eu)*

discounted cash flow n. flux de numerar actualizat; *Taxing capital gains also decreases the present value of potential investments, which are valued based on discounted cash flows. (economist.com)*

disposal n. cedare, transfer; *In most cases, the seller pays capital gains tax on the disposal of shares and may well be able to claim entrepreneurs' relief (provided that certain qualifying conditions are satisfied). (www.myerson.co.uk)*

distribution of profit n. repartizarea profitului

dividends n.pl. dividende; *The dividend yield on the market is 2.6%, compared with the historical average of 4.1% (although share buy-backs partly compensate for this shortfall). (economist.com)*

double-entry bookkeeping n. contabilitate în dublă partidă; *double-entry bookkeeping system*

draw up a budget v. a întocmi un buget

Due Diligence n. control prealabil; *to meet due diligence requirements*

E

earned income n. venit din salarii; *to lower taxes on earned income*

earnings before interest, tax, depreciation, and amortization (EBITDA) n. rezultatul financiar înainte de scăderea impozitelor, dobânzilor, amortizării și provizioanelor

economic life n. durata de viață (economică); *For units or groups of units, different accounts record transactions which are connected to an aspect of economic life (for instance, production). (eur-lex.europa.eu)*

encumbrance n. ipotecă, cheltuială anticipată; *An encumbrance can impact the transferability of the property and restrict its free use until the encumbrance is lifted. (www.investopedia.com)*

entertainment expenses n.pl. cheltuieli de protocol, reclamă și publicitate;
Unlike big companies, smaller firms can also claim tax relief for “entertainment” expenses (which seem to include just about everything).
 (economist.com)

entries n.pl. înregistrări contabile; *Analysing transactions and recording them as journal entries is the first step in the accounting cycle.*
 (accountingexplained.com)

equities n.pl. acțiuni ordinare; *Revenues from cash-equities trading are plunging amid fierce competition; the number of initial public offerings (IPOs) is in long-term decline.* (economist.com)

equity capital n. capital sub formă de acțiuni; *to facilitate the provision of equity capital*

equity financing n. finanțare prin emisiune de acțiuni; *Equity financing is the main alternative to debt freeing business owners from owing money.*
 (www.thehartford.com)

escrow n. cont blocat, sechestru; *to keep funds in an escrow account*

exceed the budget v. a depăși bugetul

exchange rate n. rată de schimb valutar; *an appreciation in the exchange rate*

excise tax n. acciză; *to amend an excise tax to specify different measures concerning the taxation of wine, beer and spirits*

exemption n. scutire, degrevare; *to have a partial exemption on income tax*

expenditure n. 1. cheltuială de bani, consum de timp sau resurse; *to justify expenditure 2.* sumă de bani cheltuită; *to authorise an expenditure*

expense n. cheltuială

expenses n.pl. cheltuieli (cu chiria, cu taxele locale etc)

external audit n. audit extern (de către un expert contabil din afara firmei);
to conduct an external audit

extinguishment of debt n. stingerea unei datorii; *a gain on extinguishment of debt*

extraordinary items n.pl. venituri și cheltuieli excepționale/ extraordinare;
deduction of extraordinary items

F

face value n. titlu/valoare nominală; *to present a debenture at its face value*

factoring n. factoring (metodă prin care o societate comercială se poate elibera de debitele sale comerciale prin vinderea lor către anumite instituții financiare); *Factoring is used in some companies to improve the liquidity position.*

factory overhead costs n.pl. costuri indirecte de producție; *Manufacturing costs other than direct materials and direct labor are known as manufacturing overhead (also known as factory overhead).* (accountingformanagement.org)

falsification of accounts n. falsificare în conturi; fals în înscrisuri

FIFO (first in-first out) n. metoda primul intrat, primul ieșit (folosită în gestiunea stocurilor); *One was to impose a FIFO ("First in, first out") principle to cases instead of the LIFO ("Last in, first out") one he found many fellow judges followed.* (economist.com)

filing of returns n. completarea declarațiilor de impozit; *Most of us, though, would likely reject the IRS effort and still file our own returns using software or tax preparers.* (economist.com)

financial accounting n. contabilitate financiară

financing activities n.pl. activități financiare

financial assets n.pl. imobilizări financiare, titluri de participare; *to invest in long-term financial assets*

financial statements n.pl. documente financiare și contabile; *How is an investor to compare financial statements from companies in two different countries?* (economist.com)

financial year n. exercițiu financiar; *a successful financial year*

fiscal penalty n. penalitate fiscală

fixed assets n.pl. active fixe, imobilizări; *depreciation of fixed assets*

flat fee n. comision imediat; taxă forfetară

flat rate compensation n. compensație forfetară; *to fix the flat rate compensation percentages*

flat rate n. tarif unitar, sumă globală; *And they offer defined benefits, in some cases flat-rate but more generally linked to earnings.* (economist.com)

flat rate scheme n. reglementare forfetară

flat rate tax n. impozit global / forfetar

floating assets n.pl. active circulante; *to hedge fixed liabilities with floating assets in the form of shares*

flotation cost n. cost de emisiune a unor acțiuni sau titluri de valoare; *to reduce the flotation cost*

foreclosure n. execuție silită; *No part of the financial crisis has received so much attention, with so little to show for it, as the tidal wave of home foreclosures sweeping over America.* (economist.com)

freehold property n. proprietate deplină asupra terenului și clădirilor; *to invest in freehold property*

futures n.pl. cotări, livrări la termen

G

Generally Accepted Accounting Principles (GAAP) (in US) n.pl. principii contabile general acceptate în Statele Unite

gearing n. gradul de îndatorare a firmei; *end-of-year gearing ratio*

general journal. n. Registrul Jurnal

general ledger n. Registrul Cartea Mare; *to reflect correctly any changes to the General Ledger*

global apportionment method n. metodă de repartizare globală a profitului

going concern n. afacere prosperă, cu continuitate în exploatare; *to prepare a company's financial reports on the going concern principle*

goodwill n. fond comercial; *Negative goodwill remains booked to liabilities.*

grantee n. persoană către care se transferă dreptul de proprietate; *attribution of the shares are at charge of the grantee*

grantor n. persoană care cedează dreptul de proprietate

gross income n. venit brut; *annual gross income*

gross profit margin n. marja de venit brut; *The industry average gross profit margin is 23.27% in retail, and Wal-Mart is slightly higher than this level. (economist.com)*

gross profit n. profit brut

gross receipts n.pl. încasări brute; *Previously, they got nothing for work that was streamed live on the internet, and only 0.3% of distributors' gross receipts when a show was sold online. (economist.com)*

gross sales n.pl. vânzări brute; *eligible gross sales*

H

hedging n. acoperirea riscurilor; *an effective hedging instrument*

held-to-maturity security n. titlu de valoare păstrat de conducerea unei firme până la scadență; *The most common held-to-maturity securities are bonds and other debt securities. (www.accountingtools.com)*

historical cost n. costul istoric, prețul de achiziție

historical cost accounting n. contabilitatea la prețul de achiziție / la costul istoric; *Historical cost accounting is used to evaluate items in the consolidated financial statements.*

holding period n. perioada de deținere a unei proprietăți (de la achiziție până la vânzare); *to cut down the holding period*

horizontal analysis n. analiză orizontală a declarațiilor financiare ce presupune calculul schimbărilor în valoarea dolarului; *to develop horizontal analysis*

I

- in arrears** *adj./adv.* scadent, arierate; *to be in arrears with contributions*
- incidental expenses** *n.pl.* cheltuieli neprevăzute; *to cover incidental expenses*
- income and expenditure account** *n.* cont de profit și pierdere pentru o organizație non-profit; *Exchange differences are taken to the income and expenditure account and transferred to the Special Reserve Account.* (linguee.com)
- income** *n.* venit; *net income*
- income statement** *n.* declarație de venit, cont de rezultate; *to enter the fair value into the income statement*
- income tax** *n.* impozit pe venit
- incremental cash flow** *n.* lichidități suplimentare; *to generate incremental cash flow*
- incur costs** *v.* a ocaziona cheltuieli
- incurred expenses** *n.pl.* cheltuieli ocazionate; *It incurred hefty expenses on 4G network marketing, along with higher tower usage fee, energy charges and property rentals.* (eiu.com)
- indenture** *n.* contract sinalagmatic, act de fiducie; *the terms of a trust indenture*
- indirect labour** *n.* muncă indirectă; In business management and finance, labor costs are often split into direct labor costs and indirect labor costs, depending on whether a particular worker contributes directly to the production of goods. (smallbusiness.chron.com)
- indirect materials** *n.pl.* materiale indirecte; *Indirect materials are resources used in a manufacture's production process that can't be traced back to the products or batches of products they produce.* (www.myaccountingcourse.com)
- indirect method** *n.* metoda indirectă; *to apply an indirect method of determining taxable profits*
- initial public offering (IPO)** *n.* ofertă publică de vânzare (la transformarea unui SRL în SA); *Despite a strong start, the number of initial public offerings (IPOs) fell by more than two-fifths in 2011 from 2010.* (economist.com)
- insolvency** *n.* insolvabilitate; insolvență
- insured account** *n.* cont protejat (asigurat); *to transfer savings into a secure and insured account*

intangible assets n.pl. imobilizări necorporale; *The researchers find that for every pound that businesses are investing in physical assets they are spending another building up intangible assets.* (economist.com)

interest n. dobândă

interest rate n. rata dobânzii; *Banks the world over are wrestling with low interest rates.* (economist.com)

interim dividend n. dividend interimar, intermediar; *to issue an interim dividend*

inventory n. stocuri

inventory turnover n. viteza de rotație a stocurilor; *There should be new sections in annual reports on companies' intangible assets and on "key performance indicators"—such as employee turnover, customer acquisition cost or inventory turnover.* (economist.com)

invoice n. factură; *The invoice, which was sent a couple of days after the astronauts' safe return, totalled up \$312,421.24 of charges to Rockwell for towing.* (economist.com)

irredeemable adj. nerambursabil, nerăscumpărabil; *irredeemable loans*

issue n. emisiune

issue v. a emite, a pune în circulație; *In the past year, the amount of commercial paper issued by non-financial companies has declined by a third, the largest contraction in 40 years, according to Standard & Poor's, a credit-rating agency.* (economist.com)

issue premium n. primă de emisiune de capital; *The original issue premium is amortized over the life of the security and results in an adjustment to the basis of the security.* (<http://www.msrb.org>)

issued and outstanding adj. emis și în circulație; *the number of issued and outstanding shares*

issued capital n. capital subscris; *to hold a percentage of the issued capital of a company*

J

journal entry n. înregistrare în jurnalul contabil; *to create a journal entry in the central accounts*

junk bonds n.pl. obligațiuni cu risc mare / speculative; *to buy unhedged junk bonds*

just-in-time adj./adv. filosofie de gestiune a stocurilor conform căreia există doar atâtea stocuri de cât este nevoie la un moment dat; *just-in-time deliveries of small lots*

K

keep a record of accounts v. a ține evidența contabilă

kiting n. eliberarea de cecuri fără acoperire; *an increase in cheque kiting*

L

lack of profitability n. lipsa profitabilității

lease n. contract de închiriere; *to cancel the lease*

lease-purchase agreement n. contract de vânzare-cumpărare la sfârșitul unei perioade de folosință a bunului; *to sign a lease-purchase agreement*

leasehold property n. proprietate sub contract de închiriere, în arendă, spațiu în locație de gestiune

ledger n. registru contabil

lessee n. locatar, persoană care închiriază un bun; *Capital leases are those which substantially transfer the benefits and risks of ownership to the lessee.*

lessor n. locator, persoană care dă cu chirie; *In return for passing the residual risk to a lessor, the airline is committed to maintenance reserves - which amount to sizeable sums. (economist.com)*

leverage n. coeficient de solvabilitate, rata de îndatorare; efect de levier / de multiplicare; *to exert a leverage effect*

leveraged buyout n. cumpărarea unei firme de către angajații săi; *a rise in leveraged buyout activity*

liability accounts n.pl. conturi de pasive

liability n. (sg.) răspundere, *to accept liability for*; **liabilities** (pl.) pasive, datorii; *maturing liabilities*

LIFO (last-in, first-out) n. metoda ultimul intrat, primul ieșit (folosită în gestiunea stocurilor); *to use the LIFO method*

limited liability n. răspundere limitată; *The limited-liability company is the building-block of capitalism, mobilising resources for investment. (economist.com)*

listed company n. companie cotate la bursă; *When Norway introduced a 40% quota for female directors of listed companies in 2006, to come into force in 2008, it was a first. (economist.com)*

long-term liabilities n.pl. datorii pe termen lung; *a sharp increase in long-term liabilities*

long-term receivables n.pl. creanțe imobilizate; *For instance, the governmental funds may contain long-term receivables related to loans made from one fund to another. (www.gasb.org)*

losses n.pl. pierderi; *to incur losses*

lump-sum distribution n. vărsământ forfetar; *to receive a lump-sum distribution from a retirement plan*

M

machinery and equipment n. mașini și utilaje; *to adjust the value of machinery and equipment*

management (managerial) accounting n. contabilitate de gestiune; *to ensure proper management accounting*

manufacturing overheads n.pl. costuri indirecte de producție

margin of profit n. marja profitului; *a small margin of profit for retailers*

mark-down n. reducere comercială; *to quantify the mark-down for the liquidity risk*

mark-up n. adaos comercial; *to add mark-up to costs*

market capitalisation n. capitalizare bursieră; *a significant erosion of the market capitalisation*

marketable securities n.pl. titluri de plasament; *Many big banks already use quantitative models to assess how much capital they need to set aside against portfolios of marketable securities. (economist.com)*

materials n.pl. materiale

maturity date n. dată de scadență; *to approach the maturity date*

mortgage n. ipotecă; *to take out a mortgage*

mutual fund n. fond mutual; *to redeem mutual fund shares*

N

negative assurance n. asigurarea auditorului cu privire la corectitudinea raportărilor financiare; *A negative assurance is an auditor's written statement that an audit did not uncover any signs of fraud or violations of accounting rules.*

negotiable adj. negociabil

net assets (owners' equity) n.pl. situația netă, capitaluri proprii; *the fair value of net assets aquired*

net book value n. valoare netă contabilă

net income n. venit net; *The previous day Goldman Sachs had disappointed analysts, although its net income was twice as high as a year before. (economist.com)*

net present value n. valoare netă actualizată; *to estimate the net present value of expected future cash flows*

nonprofit organization n. organizație non-profit; *For economists, the non-profit organisation is something of an evolutionary oddity.* (economist.com)

non-callable adj. nerăscumpărabil (acțiuni sau titluri preferențiale ce nu pot fi răscumpărate de emitent la alegerea sa; *Callable bonds are riskier than non-callable bonds.*

notes payable and short term borrowings n.pl. efecte de plată și împrumuturi pe termen scurt; *At maturity, you pay back the principal amount by debiting notes payable and crediting cash.* (yourbusiness.azcentral.com)

O

offering price n. preț oferit; *to set a final offering price*

operating activities n.pl. activități de exploatare; *The change in your short-term assets and liabilities from one month's balance sheet to another reflects the impact of your company's operating activities.* (yourbusiness.azcentral.com)

operating cycle n. ciclu de exploatare

operating expenses n.pl. cheltuieli de exploatare; *to save money on current operating expenses*

operating profit n. profit din exploatare; *The Bulgarian drugmaker's operating profit increased on lower expenses in the year ended December 2016.* (economist.com)

operating result n. rezultatul din activitatea de exploatare; *to generate a negative operating result*

opportunity cost n. cost de oportunitate; *to estimate the true opportunity cost*

ordinary annuity n. rentă viageră lunară (obișnuită)

ordinary share n. acțiune ordinară; *The government, which still holds the majority of ordinary shares, lost money in the sale, but its priority is to restore market faith in the bank.* (economist.com)

organisation n. organizație; *on behalf of an organisation*

output n. producție fizică; randament; *American manufacturing has more than doubled output in real terms since the Reagan era, to over \$2trn today.* (economist.com)

outstanding adj. nerambursat, obligații în curs; *outstanding balance of the loan*

overhead (GB) / overheads (US) n. (pl.) costuri indirecte (fixe sau variabile); *The traditional approach is to allocate overheads—everything from marketing expenses to utility bills—to different divisions according*

to some rough measure of how much they rely on those overheads.
(economist.com)

owner's equity n. capitaluri proprii; *to disclose the movement of owner's equity*

P

paid-up capital n. capital vărsat; *the net equity has fallen below the amount of paid-up capital*

passive income n. venit pasiv; *to repatriate passive income*

payability n. exigibilitate; *The retirement payment plans for each tier provide for either immediate or deferred payability.* (www.trsnyc.org)

payback period n. perioadă de rambursare; *Although an oil project may run for decades, the payback period, the company says, is concentrated in its early years, so it will have paid its way long before tough laws come in (which of course Shell thinks will not happen).* (economist.com)

payee n. beneficiarul unei trate; *to forward a debit authorisation copy to the payee*

petty cash fund n. fond de casă

pledged adj. garantat; *No assets were pledged against these letters of credit.*

posting n. înscris / înregistrare contabil(ă); *delayed posting of direct deposits to accounts*

preemptive right n. drept de preempțiune / drept preferențial de subscriere (cumpărare de acțiuni nou emise la prețul inițial al acțiunii); *the preemptive right of shareholders to subscribe to new shares*

pre-paid expenses n.pl. cheltuieli înregistrate în avans; *Until recently, its military rulers did not permit pre-paid mobile services on its network.* (economist.com)

present value method n. metodă de actualizare; *Net present value method calculates the present value of the cash flows based on the opportunity cost of capital and derives the value which will be added to the wealth of the shareholders if that project is undertaken.* (efinancemanagement.com)

preventive controls n.pl. controale preventive; *to provide additional preventive controls*

prime cost n. preț inițial; *The prime cost method, also called the straight-line method, assumes that the value of an asset decreases at a uniform rate over time.* (smallbusiness.chron.com)

production cost n. cost de producție

profit margin n. marja profitului; *to yield an annual profit margin*

profit and loss account n. / income statement n. contul de profit și pierdere;
unrealised losses may be taken to the profit and loss account

promissory note n. bilet la ordin; *The subprime loans that sparked the current crisis were modern versions of the promissory notes, bills of exchange and bankers' acceptances that were used in the past; all are "promises to repay". (economist.com)*

property, plant and equipment n. imobilizări corporale

public offering n. ofertă publică de vânzare a unei firme; *Politicians fret about where firms decide to make their initial public offering (IPO). (economist.com)*

purchase cost n. cost de achiziție; *the current purchase cost of an asset*

purchase journal n. registru furnizori (achiziții); *Purchases journal is a special journal that is used to record the merchandise purchased on account. (playaccounting.com)*

purchase order n. bon de comandă; *As with his Western counterparts, the big money is now in huge rolls of one-time carbon paper for purchase orders and invoices. (economist.com)*

purchases n.pl. achiziții; *to authorise purchases*

puts n.pl. opțiune de vânzare a unor active la prețul de strigare (dorit de proprietar); *The position of bondholders, by contrast, is that of someone having sold a put option (the right to sell) to shareholders, conferring on them the right to bankrupt the firm. (economist.com)*

Q

qualified auditor n. expert contabil (autorizat); *to appoint a qualified auditor*

qualitative analysis n. analiză calitativă; *However his analysis does not delve deeply into the decline in capital stock, which going by the qualitative analysis shows a high degree of reliance on housing. (economist.com)*

quality control n. controlul calității; *It has adopted methods of quality control, too: one quality supervisor came from Valeo, a French auto-parts supplier. (economist.com)*

quantitative analysis n. analiză cantitativă; *to request a quantitative analysis*

quarterly reports n.pl. rapoarte trimestriale intermediare; *The end result is that these companies do not need to prepare financial statements in accordance with federal accounting rules, file quarterly reports, proxy statements or make the same compensation disclosure that American companies do. (nytimes.com)*

quick assets n.pl. clienți debitori, investiții pe termen scurt; *But whereas other such firms are often quick to swap their paper for assets that might eventually help them succeed, Sony seems reluctant to do so.* (economist.com)

quick ratio n. rata lichidității relative (raportul dintre creanțele pe termen scurt și datoriile curente); *to maintain a tangible quick ratio*

R

rate of return n. rată de rentabilitate; *Scarcity raises prices, meaning that investors are accepting a lower rate of return.* (www.nytimes.com)

raw materials inventory n. stocuri de materii prime

recapitalisation n. recapitalizare; *UniCredit sets out its stall Italy's biggest bank unveils a recapitalisation plan.* (economist.com)

receipts n.pl. încasări

receivable turnover n. rotația creanțelor; *Payables turnover is a measure of how long the company is waiting before paying off the people that it owes, so it's the complete opposite of receivables turnover.* (www.sciencemag.org)

redeemable adj. rambursabil, răscumpărabil

redeemable shares n.pl. acțiuni răscumpărabile; *Before selling him the company, Nadorf insisted that no banks be involved; Horowitz was obliged to give him 13% of the company and \$45 million in preferred redeemable shares.* (www.forbes.com)

redemption value n. valoare de răscumpărare a acțiunilor preferențiale; *Inflation-linked bonds promise that both the coupon (interest payment) and the redemption value will keep pace with prices.* (economist.com)

reducing balance depreciation n. amortizări degressive

refunding n. refinanțare; *To get round them, most of these schemes involve taxing all cars or lorries, but in effect refunding domestic drivers by reducing vehicle taxes.* (economist.com)

regression analysis n. analiza de regresie

reimbursement of travel (and related) expenses n. decont pentru delegații

reinvestment rate n. rata de reinvestiții; *Valuation is fraught with controversy over discount rates, reinvestment risk and longevity, for starters. Some firms have tried to reduce their risk by swapping pension assets for a stream of annuity payments from an insurance company or other provider.* (economist.com)

repairs n.pl. reparații; *emergency repairs*

replacement cost n. cost de înlocuire; *This compares share prices with the replacement cost of companies' net assets.* (economist.com)

research and development costs n.pl. cheltuieli cu studiile și cercetările

residual value n. valoare reziduală; *Privacy is a residual value, hard to define or protect in the abstract.* (economist.com)

restricted fund n. fond rezervat; *to create a restricted fund*

retained earnings / profit n. profit nedistribuit; *This is a bank's core reserve capital, comprising equity, disclosed revenues and retained earnings.* (economist.com)

return on assets n. rentabilitatea activelor; *During the boom many banks boosted earnings simply by leveraging up, masking poor returns on assets with the magic of debt.* (economist.com)

return on capital employed n. rentabilitatea capitalului investit

return on investment (ROI) n. rentabilitatea investițiilor; *Their return on investment has already plunged in recent years.* (economist.com)

revenue n. venit; *In the first nine months of this year worldwide revenues from investment banking were \$60.5bn, 7% higher than in the same period in 2016.* (economist.com)

right to setoff n. drept la compensație; *to limit the right to setoff*

risk capital n. capital de risc; *Mayors all over the country are struggling with a lack of risk capital and overstretched personnel.* (economist.com)

S

sales invoice n. factură (a vânzătorului); *to email a sales invoice*

sales journal n. jurnal de vânzări; *to record invoice numbers in the sales/receipts journal in numerical order*

salvage value n. valoare de recuperare în urma unei cesiuni; *So if 50% of the income attributable to a piece of equipment comes in during its first year, the owner can write off 50% of its cost during the first year as well, if the salvage value is minimal.* (forbes.com)

self-regulatory activity n. activitate de auto-reglementare

sensitivity analysis n. analiza sensibilității / calcul de sensibilitate; *to run a sensitivity analysis*

share capital n. capital emis în acțiuni; *Issued share capital and shareholders' equity are credits.* (economist.com)

shareholders' equity n. capitaluri proprii; *Its shares fell by 42% in a three-day stretch as investors dumped them, fearing a write-down that could wipe out its shareholders' equity, which in late September stood at \$3.1bn.* (economist.com)

short-term investments n.pl. titluri de plasament; *to make short-term investments*

sinking fund n. fond de amortizare; *When the British won a battle, investors anticipated the day that the government would stop issuing new bonds and turn to buying old ones via the sinking fund.* (economist.com)

solvency n. solvabilitate; *to achieve solvency*

spread n. ecart, diferență (dintre prețul de cumpărare și cel de vânzare)

spreadsheet n. desfășurător; program de calcul tabelar; *an Excel spreadsheet*

standard-setter n. normalizator

statement of cash flows n. declarația fluxurilor de trezorerie; *An analysis of HMHC's statement of cash flows reveals that the last time the company had positive cash flows was before its IPO.* (economist.com)

statement of earnings n. cont de rezultate

statement of retained earnings n. profit nedistribuit; *The statement of retained earnings reconciles changes in the retained earnings account during a reporting period.* (www.accountingtools.com)

stock (GB) / inventory (US) n. stocuri

stock account n. conturi de stocuri

stock certificate n. certificat de acționar; *to issue a stock certificate*

stockholder n. acționar; *The economic crisis has revived the old debate about whether firms should focus most on their shareholders, their customers or their workers.* (economist.com)

straight-line depreciation n. amortizare liniară; *French tax law includes a strict definition of permissible depreciation practices. Straight-line depreciation is normally used; it is applied by dividing the expenditure by the estimated number of years of use for an asset.* (store.eiu.com)

subscribed capital n. capital subscris; *Since 29 December 2010 their contributions have represented 3.75% of their total share in the subscribed capital.* (www.ecb.europa.eu)

subsidiary ledger n. registru secundar

substance over form n. preeminența realității economice asupra aparenței juridice; *the accounting principle of 'substance over form'*

supporting documents n.pl. documente justificative; *to submit supporting documents*

T

tangible fixed assets n.pl. imobilizari corporale; *The latest, in 2007, contained 1,110 pages of tables, including breakdowns of the estimated value of each government department's tangible fixed assets (including heritage sites), intangibles (such as software licences) and shareholdings.* (economist.com)

taxable profit n. profit impozabil

tax return n. declarație de impozit; *A push to publish people's tax returns pits transparency against privacy.* (economist.com)

taxpayer n. contribuabil

tenancy-in-common n. proprietate comună; *So-called two bedroom tenancy-in-common homes (these are not even condominiums) in ramshackle buildings, without parking are priced at \$600,000+.* (economist.com)

time value n. diferența dintre valoarea la scadență valoare și valoarea actuală

total cost n. cost total

trade discount n. rabat comercial; *Between 1997 and 2000 Merrill increased sales 45% to \$45 billion, even as cheap online trading, discount brokerages and no-load index funds cut into its business.* (forbes.com)

trading securities n.pl. titluri de plasament

transactions n.pl. tranzacții

transportation expenses n.pl. cheltuieli de transport / cu deplasările; *Everything seemed to be falling into place until several months into the process the company realized they were having a serious problem with spiraling transportation expenses.* (cerasis.com)

travel expenses n.pl. cheltuieli de deplasare (de delegație)

treasurer n. trezorier; *The session discussed the key issues covered in the report: key macro risks and risk-management strategies; funding and investment strategies; the impact of regulations on treasury operations; technology as a treasury enabler; and the changing role of the treasurer.* (perspectives.eiu.com)

treasury bond n. bon de tezaur; *The yield on the ten-year treasury bond picked up to 2.63% by March 13th.* (economist.com)

trial balance n. balanța de verificare

true and fair view n. imagine fidelă; *The overall objective of an auditor should not be forgotten – they are required to express an opinion as to whether the financial statements give a true and fair view (or present fairly in all material respects).* (www.lwaltd.com)

trust n. contract fiduciar

trustee n. mandatar, curator, administrator legal

turnover n. cifra de afaceri; *The oil sector continues to boost trade turnover.* (country.eiu.com)

U

UK Generally Accepted Accounting Principles n.pl. principii contabile general acceptate in Marea Britanie

undervalued adj. subevaluat

underwrite v. a subscrie; *to underwrite costs/expenses/insurance/risks*

unlimited liability n. răspundere nelimitată; *If investment bankers want the rewards of unlimited-liability partners, let them run the risks of unlimited-liability partners.* (economist.com)

Unrealized Loss or Gain on Long-Term Investments n.pl. cont bilanțier pentru înregistrarea schimbărilor din investițiile pe termen lung

unrestricted funds n.pl. fonduri nerestricționate / resurse ale unui ONG care pot fi cheltuite / utilizate fără restricții; *The shop was becoming the foundation's largest source of unrestricted funds, but the local government refused its application for a 2014 licence to trade, insisting the shop should sell only foundation-branded souvenirs and clothing.* (economist.com)

unsecured bond n. obligațiune fără cauciune / acoperire; *The more banks pledge collateral to draw on long-term ECB financing, the less attractive it is for investors to buy banks' unsecured bonds, as they will be further behind in the queue in the case of bankruptcy.* (economist.com)

useful life n. durată de viață utilă; *As the useful life of the car has been extended, manufacturers have focused on shortening its fashionable life.* (economist.com)

V

valuation n. evaluare; *The current high valuations owe much to the near-zero yield on safe, short-term investments in most developed countries: investors have been tempted by the higher returns available on less liquid (and riskier) assets, bidding up their prices.* (economist.com)

value-added tax (VAT) n. taxa pe valoarea adăugată (TVA); *Their gripe is with the tampon tax, the minimum 5% rate of value-added tax (VAT) on sanitary products imposed by European law.* (economist.com)

variable annuity n. rentă variabilă; *The American insurance industry has tried to get around this problem by offering variable annuities, which they like to call a "living benefit".* (economist.com)

variance n. deviere, diferența dintre valoarea estimată și valoarea reală

vendor n. vânzător, furnizor; *If a user is dissatisfied with a vendor, it's a simple matter to pick up and move.* (economist.com)

venture capital n. capital de risc; *Most venture-capital firms do not head abroad with the sole aim of looking for copycats, but plenty of their investments end up that way.* (economist.com)

voucher n. document justificativ

W

warranty n. garanței, gaj; *They get the extended warranties because the warranty's price is less in psychological terms than the imagined cost to repair/replace the item.* (economist.com)

weighted-average n. medie ponderată

weighted-average cost method n. metoda mediei ponderate a costului

wholesaler n. angrosist, vânzător en-gros; *Its traditional structure was simple: local florists bought from wholesalers in the markets, who in turn sourced flowers from growers or their agents.* (economist.com)

withholding n. reținere (din salarii etc.); *These customers face a levy of up to 34% as well as, from 2013, a withholding tax.* (economist.com)

working assets n.pl. active circulante

working capital n. capital circulant, fond de rulment; *Another area that needs to be put under the microscope is working capital, or the cash that gets tied up in day-to-day operations.* (economist.com)

work-in-progress n. producție în curs; *Inventories are stated at the lower of purchasing cost (raw materials and merchandise) or production cost (work in progress and finished goods) and net realizable value* (www.iasplus.com)

worksheet n. foaie de lucru / de calcul tabelar

write off n. depreciere, amortizare; *When big companies announce write-offs, they tend not to do things by halves.* (economist.com)

Y

yield n. rentabilitate

yield to maturity n. rata rentabilității/ randamentului la scadență / la rambursare; *The bond carried a coupon interest rate of 6.375% and the yield to maturity is 6.664%.* (economist.com)

Z

Zero-Coupon Bond n. obligațiune cu dobândă zero / cu cupon zero; *Zero coupon bonds are sold at a substantial discount from the face amount.* (www.davidlerner.com)