

# Glossary

## مسرد بمصطلحات

**Annual report** تقرير سنوي  
Summary of a company's financial results for the year with its current financial condition and future plans; directed to external users of financial information.

**Annuity** سنوية  
Series of equal payments at equal intervals.

**Appropriated retained earnings** مكاسب محتجزة مدوّرة  
Retained earnings separately reported to inform stockholders of funding needs.

**Asset book value** أصول القيمة الدفترية

**Assets** أصول  
Resources a business owns or controls that are expected to provide current and future benefits to the business.

**Audit** تدقيق الحسابات  
Analysis and report of an organization's accounting system, its records, and its reports using various tests.

**Auditors** مدققو الحسابات  
Individuals hired to review financial reports and information systems. *Internal auditors* of a company are employed to assess and evaluate its system of internal controls, including the resulting reports. *External auditors* are independent of a company and are hired to assess and evaluate the "fairness" of financial statements (or to perform other contracted financial services).

**Authorized stock** أسهم مُجازة/مصرّح بها  
Total amount of stock that a corporation's charter authorizes it to issue.

**Available-for-sale (AFS) securities** أوراق مالية متاحة للبيع  
Investments in debt and equity securities that are not classified as trading securities or held-to-maturity securities.

**Average cost** See *weighted average*. معدل التكلفة

**Avoidable expense** مصروف يمكن تفاديه  
Expense (or cost) that is relevant for decision making; expense that is not incurred if a department, product, or service is eliminated.

**Bad debts** ديون معدومة/ غير قابلة للتحويل  
Accounts of customers who do not pay what they have promised to pay; an expense of selling on credit; also called *uncollectible accounts*.

**Balance column account** حساب ميزانية عمودي  
Account with debit and credit columns for recording entries and another column for showing the balance of the account after each entry.

**Balance sheet** ميزانية عمومية  
Financial statement that lists types and dollar amounts of assets, liabilities, and equity at a specific date.

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**Balance sheet equation** (See *accounting equation*.) معادلة الميزانية العمومية

**Balanced scorecard** بطاقة النتائج المتوازنة  
A system of performance measurement that collects information on several key performance indicators within each of four perspectives: customer, internal processes, innovation and learning, and financial.

**Bank reconciliation** تسوية فروقات حسابات المصرف  
Report that explains the difference between the book (company) balance of cash and the cash balance reported on the bank statement.

**Bank statement** كشف حساب مصرفي  
Bank report on the depositor's beginning and ending cash balances, and a listing of its changes, for a period.

**Basic earnings per share** ربحية السهم الأساسية/ المكاسب الأساسية للسهم الواحد  
Net income less any preferred dividends and then divided by weighted-average common shares outstanding.

**Batch processing** معالجة الدفعات  
Accumulating source documents for a period of time and then processing them all at once such as once a day, week, or month.

**Bearer bonds** سندات لحامله  
Bonds made payable to whoever holds them (the *bearer*); also called *unregistered bonds*.

**Benchmarking** مقارنة تحليلية معيارية  
Practice of comparing and analyzing company financial performance or position with other companies or standards.

**Betterments** تحسينات  
Expenditures to make a plant asset more efficient or productive; also called *improvements*.

**Bond** سند  
Written promise to pay the bond's par (or face) value and interest at a stated contract rate; often issued in denominations of \$1,000.

**Bond certificate** شهادة سند  
Document containing bond specifics such as issuer's name, bond par value, contract interest rate, and maturity date.

**Bond indenture** صكّ سند  
Contract between the bond issuer and the bondholders; identifies the parties' rights and obligations.

**Book value** قيمة دفترية  
Asset's acquisition costs less its accumulated depreciation (or depletion, or amortization); also sometimes used synonymously as the *carrying value* of an account.

**Book value per common share** قيمة دفترية للسهم العادي الواحد  
Recorded amount of equity applicable to common shares divided by the number of common shares outstanding.

<b>Book value per preferred share</b>	قيمة دفترية للسهم الممتاز الواحد	<b>Callable preferred stock</b>	أسهم ممتازة قابلة للاسترداد
Equity applicable to preferred shares (equals its call price [or par value if it is not callable] plus any cumulative dividends in arrears) divided by the number of preferred shares outstanding.		Preferred stock that the issuing corporation, at its option, may retire by paying the call price plus any dividends in arrears.	
<b>Bookkeeping</b> (See <i>recordkeeping</i> .)	مسك الدفاتر	<b>Canceled checks</b>	شيكات ملغاة
		Checks that the bank has paid and deducted from the depositor's account.	
<b>Break-even point</b>	نقطة التعادل	<b>Capital budgeting</b>	وضع موازنة رأسمالية
Output level at which sales equals fixed plus variable costs; where income equals zero.		Process of analyzing alternative investments and deciding which assets to acquire or sell.	
<b>Break-even time (BET)</b>	وقت التعادل	<b>Capital expenditures</b>	مصاريف رأسمالية
Time-based measurement used to evaluate the acceptability of an investment; equals the time expected to pass before the present value of the net cash flows from an investment equals its initial cost.		Additional costs of plant assets that provide material benefits extending beyond the current period; also called <i>balance sheet expenditures</i> .	
<b>Budget</b>	موازنة/ميزانية	<b>Capital expenditures budget</b>	موازنة المصاريف الرأسمالية
Formal statement of future plans, usually expressed in monetary terms.		Plan that lists dollar amounts to be both received from disposal of plant assets and spent to purchase plant assets.	
<b>Budget report</b>	تقرير الموازنة	<b>Capital leases</b>	عقود إيجار رأسمالية
Report comparing actual results to planned objectives; sometimes used as a progress report.		Long-term leases in which the lessor transfers substantially all risk and rewards of ownership to the lessee.	
<b>Budgetary control</b>	رقابة على الموازنة	<b>Capital stock</b>	أسهم رأس المال
Management use of budgets to monitor and control company operations.		General term referring to a corporation's stock used in obtaining capital (owner financing).	
<b>Budgeted balance sheet</b>	ميزانية عمومية محسوبة في الموازنة	<b>Capitalize</b>	يحول إلى رأسمال يرسم
Accounting report that presents predicted amounts of the company's assets, liabilities, and equity balances as of the end of the budget period.		Record the cost as part of a permanent account and allocate it over later periods.	
<b>Budgeted income statement</b>	بيان دخل محسوب في الموازنة	<b>Carrying (book) value of bonds</b>	القيمة الدفترية للسندات/ القيمة المترتبة على السندات
Accounting report that presents predicted amounts of the company's revenues and expenses for the budget period.		Net amount at which bonds are reported on the balance sheet; equals the par value of the bonds less any unamortized discount or plus any unamortized premium; also called <i>carrying amount or book value</i> .	
<b>Budgeting</b>	وضع الموازنة	<b>Cash</b>	نقد
Process of planning future business actions and expressing them as formal plans.		Includes currency, coins, and amounts on deposit in bank checking or savings accounts.	
<b>Business</b>	عمل تجاري	<b>Cash basis accounting</b>	محاسبة قائمة على النقد
An organization of one or more individuals selling products and/or services for profit.		Accounting system that recognizes revenues when cash is received and records expenses when cash is paid.	
<b>Business entity assumption</b>	افتراض العمل التجاري	<b>Cash budget</b>	موازنة نقدية
Principle that requires a business to be accounted for separately from its owner(s) and from any other entity.		Plan that shows expected cash inflows and outflows during the budget period, including receipts from loans needed to maintain a minimum cash balance and repayments of such loans.	
<b>Business segment</b>	قطاع عمل تجاري	<b>Cash disbursements journal</b>	دفتر يوميّة الصرف النقدي
Part of a company that can be separately identified by the products or services that it provides or by the geographic markets that it serves; also called segment.		Special journal normally used to record all payments of cash; also called <i>cash payments journal</i> .	
<b>C corporation</b>	شركة C	<b>Cash discount</b>	تخفيض نقدي/حسم نقدي
Corporation that does not qualify for nor elect to be treated as a proprietorship or partnership for income tax purposes and therefore is subject to income taxes; also called C corp.		Reduction in the price of merchandise granted by a seller to a buyer when payment is made within the discount period.	
<b>Call price</b>	سعر الطلب	<b>Cash equivalents</b>	مُعادلات النقد
Amount that must be paid to call and retire a callable preferred stock or a callable bond.		Short-term, investment assets that are readily convertible to a known cash amount or sufficiently close to their maturity date (usually within 90 days) so that market value is not sensitive to interest rate changes.	
<b>Callable bonds</b>	سندات قابلة للاسترداد		
Bonds that give the issuer the option to retire them at a stated amount prior to maturity.			

<b>Cash flow on total assets</b>	دفق نقدي على مجموع الأصول	<b>Comparative financial statement</b>	مبدأ مالي مُقارن
Ratio of operating cash flows to average total assets; not sensitive to income recognition and measurement; partly reflects earnings quality.		Statement with data for two or more successive periods placed in side-by-side columns, often with changes shown in dollar amounts and percents.	
<b>Cash Over and Short</b>	فائض الصندوق وعجزه	<b>Compatibility principle</b>	مبدأ توافق
Income statement account used to record cash overages and cash shortages arising from errors in cash receipts or payments.		Information system principle that prescribes an accounting system to conform with a company's activities, personnel, and structure.	
<b>Cash receipts journal</b>	دفتر يومية المقبوضات النقدية	<b>Complex capital structure</b>	تركيبية رأس المال المعقد
Special journal normally used to record all receipts of cash.		Capital structure that includes outstanding rights or options to purchase common stock, or securities that are convertible into common stock.	
<b>Change in an accounting estimate</b>	تغيّر في تقدير محاسبي	<b>Components of accounting systems</b>	مكونات أنظمة المحاسبة
Change in an accounting estimate that results from new information, subsequent developments, or improved judgment that impacts current and future periods.		Five basic components of accounting systems are source documents, input devices, information processors, information storage, and output devices.	
<b>Chart of accounts</b>	جدول الحسابات	<b>Composite unit</b>	وحدة مركبة
List of accounts used by a company; includes an identification number for each account.		Generic unit consisting of a specific number of units of each product; unit comprised in proportion to the expected sales mix of its products.	
<b>Check</b>	شيك	<b>Compound journal entry</b>	فيد يومية مركب
Document signed by a depositor instructing the bank to pay a specified amount to a designated recipient.		Journal entry that affects at least three accounts.	
<b>Check register</b>	سجل الشيكات	<b>Comprehensive income</b>	دخل شامل
Another name for a cash disbursements journal when the journal has a column for check numbers.		Net change in equity for a period, excluding owner investments and distributions.	
<b>Classified balance sheet</b>	ميزانية عمومية مصنفة	<b>Computer hardware</b>	عتاد الحاسوب
Balance sheet that presents assets and liabilities in relevant subgroups, including current and noncurrent classifications.		Physical equipment in a computerized accounting information system.	
<b>Clock card</b>	بطاقة تسجيل الوقت	<b>Computer network</b>	شبكة الحاسوب
Source document used to record the number of hours an employee works and to determine the total labor cost for each pay period.		Linkage giving different users and different computers access to common databases and programs.	
<b>Closing entries</b>	قيود ختامية/قيود إقفال الحسابات	<b>Computer software</b>	برنامج الحاسوب
Entries recorded at the end of each accounting period to transfer end-of-period balances in revenue, gain, expense, loss, and withdrawal (dividend for a corporation) accounts to the capital account (to retained earnings for a corporation).		Programs that direct operations of computer hardware.	
<b>Closing process</b>	عملية الإقفال	<b>Conceptual framework</b>	إطار عمل مفهومي
Necessary end-of-period steps to prepare the accounts for recording the transactions of the next period.		A written framework to guide the development, preparation, and interpretation of financial accounting information.	
<b>Columnar journal</b>	دفتر يومية عمودي	<b>Conservatism constraint</b>	قيود المحافظة
Journal with more than one column.		Principle that prescribes the less optimistic estimate when two estimates are about equally likely.	
<b>Committee on Sponsoring Organizations (COSO)</b>	لجنة المنظمات الراعية	<b>Consignee</b>	مُرسل إليه/وكيل
Committee devoted to improving the quality of financial reporting through effective internal controls, consisting of five interrelated components, along with other mechanisms (www.COSO.org).		Receiver of goods owned by another who holds them for purposes of selling them for the owner.	
<b>Common stock</b>	سهم عادي	<b>Consistency concept</b>	مفهوم التماسك/مفهوم التماثل (في السياسات المحاسبية)
Corporation's basic ownership share; also generically called capital stock.		Principle that prescribes use of the same accounting method(s) over time so that financial statements are comparable across periods. (p. 237)	
<b>Common-size financial statement</b>	بيان مالي شائع الحجم	<b>Consolidated financial statements</b>	بيانات مالية موحدة
Statement that expresses each amount as a percent of a base amount. In the balance sheet, total assets is usually the base and is expressed as 100%. In the income statement, net sales is usually the base.		Financial statements that show all (combined) activities under the parent's control, including those of any subsidiaries.	
		<b>Contingent liability</b>	إلتزام مالي مشروط
		Obligation to make a future payment if, and only if, an uncertain future event occurs.	

**Continuous budgeting** وضع موازنة متواصل  
Practice of preparing budgets for a selected number of future periods and revising those budgets as each period is completed.

**Continuous improvement** تحسين متواصل  
Concept requiring every manager and employee continually to look to improve operations.

**Contra account** حساب عكسي  
Account linked with another account and having an opposite normal balance; reported as a subtraction from the other account's balance.

**Contract rate** سعر فائدة عكسي  
Interest rate specified in a bond indenture (or note); multiplied by the par value to determine the interest paid each period; also called coupon rate, stated rate, or nominal rate.

**Contributed capital** رأس المال المساهم به  
Total amount of cash and other assets received from stockholders in exchange for stock; also called paid-in capital.

**Contributed capital in excess of par value** رأس المال المساهم به المدفوع زيادة عن القيمة الاسمية  
Difference between the par value of stock and its issue price when issued at a price above par.

**Contribution margin** هامش المساهمة/مساهمة حديثة  
Sales revenue less total variable costs.

**Contribution margin income statement** بيان دخل هامش المساهمة وقت التعادل  
Income statement that separates variable and fixed costs; highlights the contribution margin, which is sales less variable expenses.

**Contribution margin per unit** هامش المساهمة للوحدة الواحدة  
Amount that the sale of one unit contributes toward recovering fixed costs and earning profit; defined as sales price per unit minus variable expense per unit.

**Contribution margin ratio** نسبة هامش المساهمة  
Product's contribution margin divided by its sale price.

**Control** رقابة  
Process of monitoring planning decisions and evaluating the organization's activities and employees.

**Control principle** مبدأ الرقابة  
Information system principle that prescribes an accounting system to aid managers in controlling and monitoring business activities.

**Controllable costs** تكاليف قابلة للمراقبة  
Costs that a manager has the power to control or at least strongly influence.

**Controllable variance** انحراف/تفاوت قابل للمراقبة  
Combination of both overhead spending variances (variable and fixed) and the variable overhead efficiency variance.

**Controlling account** حساب المراقبة  
General ledger account, the balance of which (after posting) equals the sum of the balances in its related subsidiary ledger.

**Conversion costs** تكاليف التحويل  
Expenditures incurred in converting raw materials to finished goods; includes direct labor costs and overhead costs.

**Conversion costs per equivalent unit** تكاليف التحويل للوحدة المتكافئة الواحدة  
The combined costs of direct labor and factory overhead per equivalent unit.

**Convertible bonds** سندات قابلة للتحويل إلى أسهم عادية  
Bonds that bondholders can exchange for a set number of the issuer's shares.

**Convertible preferred stock** أسهم ممتازة قابلة للتحويل إلى أسهم عادية  
Preferred stock with an option to exchange it for common stock at a specified rate.

**Copyright** حق النشر  
Right giving the owner the exclusive privilege to publish and sell musical, literary, or artistic work during the creator's life plus 70 years.

**Corporation** شركة  
Business that is a separate legal entity under state or federal laws with owners called *shareholders* or *stockholders*.

**Cost** تكلفة  
All normal and reasonable expenditures necessary to get an asset in place and ready for its intended use.

**Cost accounting system** تكلفة نظام المحاسبة  
Accounting system for manufacturing activities based on the perpetual inventory system.

**Cost-based transfer pricing** تكلفة قائمة على تسعير التحويل  
A form of pricing transfers between divisions of the same company based on costs to the transferring division; typically used when the transferring division has excess capacity.

**Cost-benefit constraint** قيود المنفعة-التكلفة  
Notion that only information with benefits of disclosure greater than the costs of disclosure need be disclosed.

**Cost-benefit principle** مبدأ المنفعة-التكلفة  
Information system principle that prescribes the benefits from an activity in an accounting system to outweigh the costs of that activity.

**Cost center** مركز التكلفة  
Department that incurs costs but generates no revenues; common example is the accounting or legal department.

**Cost object** غرض التكلفة  
Product, process, department, or customer to which costs are assigned.

**Cost of capital** تكلفة رأس المال  
Rate the company must pay to its long-term creditors and shareholders; also called *hurdle rate*.

**Cost of goods manufactured** تكلفة السلع المصنعة  
Total manufacturing costs (direct materials, direct labor, and factory overhead) for the period plus beginning goods in process less ending goods in process; also called *net cost of goods manufactured* and *cost of goods completed*.

**Cost of goods sold** تكلفة السلع المباعة  
Cost of inventory sold to customers during a period; also called *cost of sales*.

<b>Cost principle</b>	مبدأ التكلفة	<b>Cycle efficiency (CE)</b>	كفاءة الدورة
Accounting principle that prescribes financial statement information to be based on actual costs incurred in business transactions.		A measure of production efficiency, which is defined as value-added (process) time divided by total cycle time.	
<b>Cost variance</b>	تفاوت التكلفة	<b>Cycle time (CT)</b>	زمن الدورة
Difference between the actual incurred cost and the standard cost.		A measure of the time to produce a product or service, which is the sum of process time, inspection time, move time, and wait time; also called <i>throughput time</i> .	
<b>Cost-volume-profit (CVP) analysis</b>	تحليل التكاليف والحجم والأرباح	<b>Date of declaration</b>	تاريخ الإعلان عن توزيع أرباح الأسهم
Planning method that includes predicting the volume of activity, the costs incurred, sales earned, and profits received.		Date the directors vote to pay a dividend.	
<b>Cost-volume-profit (CVP) chart</b>	جدول التكاليف والحجم والأرباح	<b>Date of payment</b>	تاريخ دفع أرباح الأسهم
Graphic representation of cost-volume-profit relations.		Date the corporation makes the dividend payment.	
<b>Coupon bonds</b>	سندات قسيمة	<b>Date of record</b>	تاريخ إستحقاق التوزيع
Bonds with interest coupons attached to their certificates; bondholders detach coupons when they mature and present them to a bank or broker for collection.		Date directors specify for identifying stockholders to receive dividends.	
<b>Credit</b>	دائن	<b>Days' sales in inventory</b>	تقدير المبيع في الجردة/تقدير مبيعات المخزون
Recorded on the right side; an entry that decreases asset and expense accounts, and increases liability, revenue, and most equity accounts; abbreviated Cr.		Estimate of number of days needed to convert inventory into receivables or cash; equals ending inventory divided by cost of goods sold and then multiplied by 365; also called days' stock on hand.	
<b>Credit memorandum</b>	إشعار دائن	<b>Days' sales uncollected</b>	تقدير ذم المبيعات
Notification that the sender has credited the recipient's account in the sender's records.		Measure of the liquidity of receivables computed by dividing the current balance of receivables by the annual credit (or net) sales and then multiplying by 365; also called days' sales in receivables.	
<b>Credit period</b>	فترة الدين	<b>Debit</b>	بند مدين/ قيد بمبلغ مدين
Time period that can pass before a customer's payment is due.		Recorded on the left side; an entry that increases asset and expense accounts, and decreases liability, revenue, and most equity accounts; abbreviated Dr.	
<b>Credit terms</b>	شروط إئتمانية / شروط تسليف	<b>Debit memorandum</b>	مذكرة المدين
Description of the amounts and timing of payments that a buyer (debtor) agrees to make in the future.		Notification that the sender has debited the recipient's account in the sender's records.	
<b>Creditors</b>	دائنون	<b>Debt-to-equity ratio</b>	نسبة الدين مقابل قيمة الأصول الصافية
Individuals or organizations entitled to receive payments.		Defined as total liabilities divided by total equity; shows the proportion of a company financed by non-owners (creditors) in comparison with that financed by owners.	
<b>Cumulative preferred stock</b>	أسهم متازة متراكمة	<b>Debt ratio</b>	نسبة الدين
Preferred stock on which undeclared dividends accumulate until paid; common stockholders cannot receive dividends until cumulative dividends are paid.		Ratio of total liabilities to total assets; used to reflect risk associated with a company's debts.	
<b>Current assets</b>	أصول جارية	<b>Debtors</b>	مدينون
Cash and other assets expected to be sold, collected, or used within one year or the company's operating cycle, whichever is longer.		Individuals or organizations that owe money.	
<b>Current liabilities</b>	التزامات مالية متداولة	<b>Declining-balance method</b>	طريقة حساب الفائدة على أساس الرصيد المتناقص
Obligations due to be paid or settled within one year or the company's operating cycle, whichever is longer.		Method that determines depreciation charge for the period by multiplying a depreciation rate (often twice the straight-line rate) by the asset's beginning-period book value.	
<b>Current portion of long-term debt</b>	جزء متداول للدين الطويل الأمد	<b>Deferred income tax liability</b>	التزامات ضريبة الدخل المتأخرة
Portion of long-term debt due within one year or the operating cycle, whichever is longer; reported under current liabilities.		Corporation income taxes that are deferred until future years because of temporary differences between GAAP and tax rules.	
<b>Current ratio</b>	نسبة جارية	<b>Degree of operating leverage (DOL)</b>	درجة الفاعلية المالية التشغيلية
Ratio used to evaluate a company's ability to pay its short-term obligations, calculated by dividing current assets by current liabilities.		Ratio of contribution margin divided by pretax income; used to assess the effect on income of changes in sales.	
<b>Curvilinear cost</b>	تكلفة منحنية		
Cost that changes with volume but not at a constant rate.			

**Departmental accounting system** نظام المحاسبة للقسم  
Accounting system that provides information useful in evaluating the profitability or cost effectiveness of a department.

**Departmental contribution to overhead** مساهمة القسم في نفقات التشغيل  
Amount by which a department's revenues exceed its direct expenses.

**Depletion** نفاذ/إستهلاك مصرفي  
Process of allocating the cost of natural resources to periods when they are consumed and sold.

**Deposit ticket** إيصال إيداع  
Lists items such as currency, coins, and checks deposited and their corresponding dollar amounts.

**Deposits in transit** ودائع عابرة  
Deposits recorded by the company but not yet recorded by its bank.

**Depreciable cost** تكلفة قابلة للاستهلاك  
Cost of a plant asset less its salvage value.

**Depreciation** إهلاك/إستهلاك الأصول  
Expense created by allocating the cost of plant and equipment to periods in which they are used; represents the expense of using the asset.

**Diluted earnings per share** مكاسب/عائدات مخففة للسهم الواحد  
Earnings per share calculation that requires dilutive securities be added to the denominator of the basic EPS calculation.

**Dilutive securities** أوراق مالية متخافضة القيمة  
Securities having the potential to increase common shares outstanding; examples are options, rights, convertible bonds, and convertible preferred stock.

**Direct costs** تكاليف مباشرة  
Costs incurred for the benefit of one specific cost object.

**Direct expenses** نفقات مباشرة  
Expenses traced to a specific department (object) that are incurred for the sole benefit of that department.

**Direct labor** عمالة مباشرة  
Efforts of employees who physically convert materials to finished product.

**Direct labor costs** تكاليف العمالة المباشرة  
Wages and salaries for direct labor that are separately and readily traced through the production process to finished goods.

**Direct material** مواد مباشرة  
Raw material that physically becomes part of the product and is clearly identified with specific products or batches of product.

**Direct material costs** تكاليف المواد المباشرة  
Expenditures for direct material that are separately and readily traced through the production process to finished goods.

**Direct method** طريقة مباشرة لاحتساب صافي النقد الوارد  
Presentation of net cash from operating activities for the statement of cash flows that lists major operating cash receipts less major operating cash payments.

**Direct write-off method** طريقة الشطب المباشرة  
Method that records the loss from an uncollectible account receivable at the time it is determined to be uncollectible; no attempt is made to estimate bad debts.

**Discount on bonds payable** حسم على السندات مُستحقة الدفع  
Difference between a bond's par value and its lower issue price or carrying value; occurs when the contract rate is less than the market rate.

**Discount on note payable** حسم على الأوراق المالية مُستحقة الدفع  
Difference between the face value of a note payable and the (lesser) amount borrowed; reflects the added interest to be paid on the note over its life.

**Discount on stock** حسم على الأسهم  
Difference between the par value of stock and its issue price when issued at a price below par value.

**Discount period** فترة الحسم  
Time period in which a cash discount is available and the buyer can make a reduced payment.

**Discount rate** معدل الحسم  
Expected rate of return on investments; also called *cost of capital*, *hurdle rate*, or *required rate of return*.

**Discounts lost** خسومات مهدورة  
Expenses resulting from not taking advantage of cash discounts on purchases.

**Dividend in arrears** متأخرات حصص الأرباح/حصص أرباح متأخرة  
Unpaid dividend on cumulative preferred stock; must be paid before any regular dividends on preferred stock and before any dividends on common stock.

**Dividends** حصص الأرباح  
Corporation's distributions of assets to its owners.

**Dividend yield** مردود حصص الأرباح  
Ratio of the annual amount of cash dividends distributed to common shareholders relative to the common stock's market value (price).

**Double-declining-balance (DDB) depreciation** إهلاك/إستهلاك الرصيد المتناقص المزدوج  
Depreciation equals beginning book value multiplied by 2 times the straight-line rate.

**Double taxation** ضريبة مزدوجة  
Corporate income is taxed and then its later distribution through dividends is normally taxed again for shareholders.

**Double-entry accounting** محاسبة القيد المزدوج  
Accounting system in which each transaction affects at least two accounts and has at least one debit and one credit.

**Earnings** (See *net income*.) مكاسب/عائدات

**Earnings per share (EPS)** مكاسب السهم الواحد  
Amount of income earned by each share of a company's outstanding common stock; also called *net income per share*.

**Effective interest method** طريقة الفائدة الفعلية  
Allocates interest expense over the bond life to yield a constant rate of interest; interest expense for a period is found by multiplying the balance of the liability at the beginning of the period by the bond market rate at issuance; also called *interest method*.

<b>Efficiency</b>	كفاءة	<b>Estimated line of cost behavior</b>	خط مقدر لسلك التكلفة
Company's productivity in using its assets; usually measured relative to how much revenue a certain level of assets generates.		Line drawn on a graph to visually fit the relation between cost and sales.	
<b>Efficiency variance</b>	تفاوت الكفاءة	<b>Ethics</b>	أخلاقيات
Difference between the actual quantity of an input and the standard quantity of that input.		Codes of conduct by which actions are judged as right or wrong, fair or unfair, honest or dishonest.	
<b>Electronic funds transfer (EFT)</b>	تحويل الأموال إلكترونياً	<b>Events</b>	أحداث
Use of electronic communication to transfer cash from one party to another.		Happenings that both affect an organization's financial position and can be reliably measured.	
<b>Employee benefits</b>	فوائد للموظفين (للمستخدمين)	<b>Expanded accounting equation</b>	معادلة محاسبة موسعة
Additional compensation paid to or on behalf of employees, such as premiums for medical, dental, life, and disability insurance, and contributions to pension plans.		Assets 5 Liabilities 1 Equity; Equity equals [Owner capital 2 Owner withdrawals 1 Revenues 2 Expenses] for a noncorporation; Equity equals [Contributed capital 1 Retained earnings 1 Revenues 2 Expenses] for a corporation where dividends are subtracted from retained earnings.	
<b>Employee earnings report</b>	سجل دخل المستخدم/تقرير مداخل الموظف	<b>Expense recognition (or matching) principle</b>	(See matching principle.) مبدأ الاعتراف بالنفقات (أو مطابقتها)
Record of an employee's net pay, gross pay, deductions, and year-to-date payroll information.			
<b>Enterprise resource planning (ERP) software</b>	برنامج تخطيط موارد المؤسسة	<b>Expenses</b>	نفقات
Programs that manage a company's vital operations, which range from order taking to production to accounting.		Outflows or using up of assets as part of operations of a business to generate sales.	
<b>Entity</b>	كيان تجاري/مؤسسة	<b>External transactions</b>	معاملات مصرفية خارجية
Organization that, for accounting purposes, is separate from other organizations and individuals.		Exchanges of economic value between one entity and another entity.	
<b>EOM</b>	نهاية الشهر	<b>External users</b>	مستخدمون خارجيون
Abbreviation for <i>end of month</i> ; used to describe credit terms for credit transactions.		Persons using accounting information who are not directly involved in running the organization.	
<b>Equity</b>	أصول صافية	<b>Extraordinary gains or losses</b>	أرباح أو خسائر غير عادية
Owner's claim on the assets of a business; equals the residual interest in an entity's assets after deducting liabilities; also called <i>net assets</i> .		Gains or losses reported separately from continuing operations because they are both unusual and infrequent.	
<b>Equity method</b>	طريقة الأصول الصافية	<b>Extraordinary repairs</b>	إصلاحات غير عادية
Accounting method used for long-term investments when the investor has "significant influence" over the investee.		Major repairs that extend the useful life of a plant asset beyond prior expectations; treated as a capital expenditure.	
<b>Equity ratio</b>	نسبة الأصول الصافية	<b>Factory overhead</b>	نفقات تشغيل المصنع
Portion of total assets provided by equity, computed as total equity divided by total assets.		Factory activities supporting the production process that are not direct material or direct labor; also called <i>overhead and manufacturing overhead</i> .	
<b>Equity securities with controlling influence</b>	أوراق مالية للأصول الصافية ذات تأثير حتمي	<b>Factory overhead costs</b>	تكاليف نفقات تشغيل المصنع
Long-term investment when the investor is able to exert controlling influence over the investee; investors owning 50% or more of voting stock are presumed to exert controlling influence.		Expenditures for factory overhead that cannot be separately or readily traced to finished goods; also called <i>overhead costs</i> .	
<b>Equity securities with significant influence</b>	أوراق مالية للأصول الصافية ذات تأثير ملحوظ	<b>Fair value option</b>	خيار القيمة العادلة
Long-term investment when the investor is able to exert significant influence over the investee; investors owning 20 percent or more (but less than 50 percent) of voting stock are presumed to exert significant influence.		Reporting option that permits a company to use fair value in reporting certain assets and liabilities, which is presently based on a 3-level system to determine fair value.	
<b>Equivalent units of production (EUP)</b>	وحدات الإنتاج المتكافئة	<b>Favorable variance</b>	تفاوت مفيد
Number of units that would be completed if all effort during a period had been applied to units that were started and finished.		Difference in actual revenues or expenses from the budgeted amount that contributes to a higher income.	
<b>Estimated liability</b>	التزام مالي مقدر	<b>Federal depository bank</b>	مصرف الإيداع الاتحادي
Obligation of an uncertain amount that can be reasonably estimated.		Bank authorized to accept deposits of amounts payable to the federal government.	
		<b>Federal Insurance Contributions Act (FICA) Taxes</b>	ضرائب قانون مساهمات التأمين الاتحادي
		Taxes assessed on both employers and employees; for Social Security and Medicare programs.	

**Federal Unemployment Taxes (FUTA)** ضرائب البطالة الاتحادية  
Payroll taxes on employers assessed by the federal government to support its unemployment insurance program.

**FIFO method** طريقة الوارد أولاً، صادر أولاً  
(See first-in, first-out.)

**Financial accounting** محاسبة مالية  
Area of accounting aimed mainly at serving external users.

**Financial Accounting Standards Board (FASB)** مجلس معايير المحاسبة المالية  
Independent group of full-time members responsible for setting accounting rules.

**Financial leverage** فاعلية مالية  
Earning a higher return on equity by paying dividends on preferred stock or interest on debt at a rate lower than the return earned with the assets from issuing preferred stock or debt; also called *trading on the equity*.

**Financial reporting** إبلاغ مالي/تقرير مالي  
Process of communicating information relevant to investors, creditors, and others in making investment, credit, and business decisions.

**Financial statement analysis** تحليل البيانات المالية  
Application of analytical tools to general-purpose financial statements and related data for making business decisions.

**Financial statements** بيانات مالية  
Includes the balance sheet, income statement, statement of owner's (or stockholders') equity, and statement of cash flows.

**Financing activities** نشاطات مالية  
Transactions with owners and creditors that include obtaining cash from issuing debt, repaying amounts borrowed, and obtaining cash from or distributing cash to owners.

**Finished goods inventory** جردة السلع الجاهزة/المتجزة  
Account that controls the finished goods files, which acts as a subsidiary ledger (of the Inventory account) in which the costs of finished goods that are ready for sale are recorded.

**First-in, first-out (FIFO)** أولوية التعامل (مبدأ الوارد أولاً، يخرج أولاً)  
Method to assign cost to inventory that assumes items are sold in the order acquired; earliest items purchased are the first sold.

**Fiscal year** سنة ضريبية (مالية)  
Consecutive 12-month (or 52-week) period chosen as the organization's annual accounting period.

**Fixed budget** موازنة ثابتة  
Planning budget based on a single predicted amount of volume; unsuitable for evaluations if the actual volume differs from predicted volume.

**Fixed budget performance report** تقرير أداء الموازنة الثابتة  
Report that compares actual revenues and costs with fixed budgeted amounts and identifies the differences as favorable or unfavorable variances.

**Fixed cost** تكلفة ثابتة  
Cost that does not change with changes in the volume of activity.

**Flexibility principle** مبدأ المرونة  
Information system principle that prescribes an accounting system be able to adapt to changes in the company, its operations, and needs of decision makers.

**Flexible budget** موازنة مرنة  
Budget prepared (using actual volume) once a period is complete that helps managers evaluate past performance; uses fixed and variable costs in determining total costs.

**Flexible budget performance report** تقرير أداء الموازنة المرنة  
Report that compares actual revenues and costs with their variable budgeted amounts based on actual sales volume (or other level of activity) and identifies the differences as variances.

**FOB** تسليم على ظهر السفينة  
Abbreviation for free on board; the point when ownership of goods passes to the buyer; FOB shipping point (or factory) means the buyer pays shipping costs and accepts ownership of goods when the seller transfers goods to carrier; FOB destination means the seller pays shipping costs and buyer accepts ownership of goods at the buyer's place of business.

**Foreign exchange rate** سعر الصرف للعملة الأجنبية  
Price of one currency stated in terms of another currency.

**Form 940** دائرة ضريبة الدخل، نموذج (إستمارة) 940  
IRS form used to report an employer's federal unemployment taxes (FUTA) on an annual filing basis.

**Form 941** دائرة ضريبة الدخل، نموذج 941  
IRS form filed to report FICA taxes owed and remitted.

**Form 10-K (or 10-KSB)** نموذج 10-K  
Annual report form filed with SEC by businesses (small businesses) with publicly traded securities.

**Form W-2** نموذج W-2  
Annual report by an employer to each employee showing the employee's wages subject to FICA and federal income taxes along with amounts withheld.

**Form W-4** نموذج W-4  
Withholding allowance certificate, filed with the employer, identifying the number of withholding allowances claimed.

**Franchises** إمتيازات  
Privileges granted by a company or government to sell a product or service under specified conditions.

**Full disclosure principle** مبدأ الإفصاح التام  
Principle that prescribes financial statements (including notes) to report all relevant information about an entity's operations and financial condition.

**GAAP** مبادئ المحاسبة المتعارف عليها عمومًا  
(See generally accepted accounting principles.)

**General accounting system** نظام المحاسبة العام  
Accounting system for manufacturing activities based on the *periodic* inventory system.

**General and administrative expenses** نفقات عامة وإدارية  
Expenses that support the operating activities of a business.



**General and administrative expense budget**

موازنة النفقات العامة والإدارية

Plan that shows predicted operating expenses not included in the selling expenses budget.

**General journal**

دفتر اليومية

All-purpose journal for recording the debits and credits of transactions and events.

**General ledger**

دفتر الأستاذ العام

(See *ledger*.)**General partner**

شريك عام

Partner who assumes unlimited liability for the debts of the partnership; responsible for partnership management.

**General partnership**

شراكة عامة

Partnership in which all partners have mutual agency and unlimited liability for partnership debts.

**Generally accepted accounting principles (GAAP)**

مبادئ المحاسبة المتعارف عليها عمومًا

Rules that specify acceptable accounting practices.

**Generally accepted auditing standards (GAAS)**

معايير تدقيق المحاسبات المتعارف عليها عمومًا

Rules that specify auditing practices.

**General-purpose financial statements**

بيانات مالية لأغراض عامة

Statements published periodically for use by a variety of interested parties; includes the income statement, balance sheet, statement of owner's equity (or statement of retained earnings for a corporation), statement of cash flows, and notes to these statements.

**Going-concern assumption**

فرضية استمرارية النشاط

Principle that prescribes financial statements to reflect the assumption that the business will continue operating.

**Goods in process inventory**

جردة السلع قيد الصنع

Account in which costs are accumulated for products that are in the process of being produced but are not yet complete; also called *work in process inventory*.

**Goodwill**

حسن النية التجارية

Amount by which a company's (or a segment's) value exceeds the value of its individual assets less its liabilities.

**Gross margin**

إجمالي هامش الربح / إجمالي الربح الحدي

(See *gross profit*.)**Gross margin ratio**

نسبة إجمالي هامش الربح / نسبة إجمالي الربح الحدي

Gross margin (net sales minus cost of goods sold) divided by net sales; also called *gross profit ratio*.

**Gross method**

طريقة إجمالي هامش الربح / طريقة إجمالي الربح الحدي

Method of recording purchases at the full invoice price without deducting any cash discounts.

**Gross pay**

إجمالي الأجر

Total compensation earned by an employee.

**Gross profit**

إجمالي الربح

Net sales minus cost of goods sold; also called *gross margin*.

**Gross profit method**

طريقة إجمالي الربح

Procedure to estimate inventory when the past gross profit rate is used to estimate cost of goods sold, which is then subtracted from the cost of goods available for sale.

**Held-to-maturity (HTM) securities**

أوراق مالية محفوظة حتى تاريخ الاستحقاق

Debt securities that a company has the intent and ability to hold until they mature.

**High-low method**

طريقة المحاسبة العالية-المتدنية

Procedure that yields an estimated line of cost behavior by graphically connecting costs associated with the highest and lowest sales volume.

**Horizontal analysis**

تحليل أفقي

Comparison of a company's financial condition and performance across time.

**Hurdle rate**

معدّل الحاجز

Minimum acceptable rate of return (set by management) for an investment.

**Impairment**

هبوط القيمة

Diminishment of an asset value.

**Imprest system**

نظام السلفة المستدّمة

Method to account for petty cash; maintains a constant balance in the fund, which equals cash plus petty cash receipts.

**Inadequacy**

قصور

Condition in which the capacity of plant assets is too small to meet the company's production demands.

**Income** (See *net income*.)

دخل

**Income statement**

بيان الدخل

Financial statement that subtracts expenses from revenues to yield a net income or loss over a specified period of time; also includes any gains or losses.

**Income Summary**

تلخيص الدخل

Temporary account used only in the closing process to which the balances of revenue and expense accounts (including any gains or losses) are transferred; its balance is transferred to the capital account (or retained earnings for a corporation).

**Incremental cost**

تكلفة تزايدية/تدرّجية

Additional cost incurred only if a company pursues a specific course of action.

**Indefinite life**

حياة غير محددة

Asset life that is not limited by legal, regulatory, contractual, competitive, economic, or other factors.

**Indirect costs**

تكاليف غير مباشرة

Costs incurred for the benefit of more than one cost object.

**Indirect expenses**

نفقات غير مباشرة

Expenses incurred for the joint benefit of more than one department (or cost object).

**Indirect labor**

عمالة غير مباشرة

Efforts of production employees who do not work specifically on converting direct materials into finished products and who are not clearly identified with specific units or batches of product.

<b>Indirect labor costs</b>	تكاليف عمالة غير مباشرة
Labor costs that cannot be physically traced to production of a product or service; included as part of overhead.	
<b>Indirect material</b>	مواد غير مباشرة
Material used to support the production process but not clearly identified with products or batches of product.	
<b>Indirect method</b>	طريقة غير مباشرة
Presentation that reports net income and then adjusts it by adding and subtracting items to yield net cash from operating activities on the statement of cash flows.	
<b>Information processor</b>	معالج المعلومات
Component of an accounting system that interprets, transforms, and summarizes information for use in analysis and reporting.	
<b>Information storage</b>	تخزين المعلومات
Component of an accounting system that keeps data in a form accessible to information processors.	
<b>Infrequent gain or loss</b>	ربح عَرَضي أو خسارة عَرَضية
Gain or loss not expected to recur given the operating environment of the business.	
<b>Input device</b>	جهاز إدخال
Means of capturing information from source documents that enables its transfer to information processors.	
<b>Installment note</b>	كُمبالة التفسير
Liability requiring a series of periodic payments to the lender.	
<b>Institute of Management Accountants (IMA)</b>	معهد المحاسبين الإداريين
A professional association of management accountants.	
<b>Intangible assets</b>	أصول غير ملموسة
Long-term assets (resources) used to produce or sell products or services; usually lack physical form and have uncertain benefits.	
<b>Interest</b>	فائدة
Charge for using money (or other assets) loaned from one entity to another.	
<b>Interim financial statements</b>	بيانات مالية إنتقالية
Financial statements covering periods of less than one year; usually based on one-, three-, or six-month periods.	
<b>Internal controls or Internal control system</b>	رقابة داخلية أو نظام الرقابة الداخلية
All policies and procedures used to protect assets, ensure reliable accounting, promote efficient operations, and urge adherence to company policies.	
<b>Internal rate of return (IRR)</b>	معدل داخلي للعائد النقدي
Rate used to evaluate the acceptability of an investment; equals the rate that yields a net present value of zero for an investment.	
<b>Internal transactions</b>	معاملات مصرفية داخلية
Activities within an organization that can affect the accounting equation.	
<b>Internal users</b>	مستخدمون داخليون
Persons using accounting information who are directly involved in managing the organization.	

<b>International Accounting Standards Board (IASB)</b>	المجلس الدولي للمعايير المحاسبية
Group that identifies preferred accounting practices and encourages global acceptance; issues International Financial Reporting Standards (IFRS).	
<b>International Financial Reporting Standards (IFRS)</b>	المعايير الدولية للإبلاغ المالي
International Financial Reporting Standards (IFRS) are required or allowed by over 100 countries; IFRS is set by the International Accounting Standards Board (IASB), which aims to develop a single set of global standards, to promote those standards, and to converge national and international standards globally.	
<b>Inventory</b>	جردة (موجودات المخزون)
Goods a company owns and expects to sell in its normal operations.	
<b>Inventory turnover</b>	دوران المخزون
Number of times a company's average inventory is sold during a period; computed by dividing cost of goods sold by average inventory; also called <i>merchandise turnover</i> .	
<b>Investing activities</b>	نشاطات إستثمارية
Transactions that involve purchasing and selling of long-term assets, includes making and collecting notes receivable and investments in other than cash equivalents.	
<b>Investment center</b>	مركز الاستثمار
Center of which a manager is responsible for revenues, costs, and asset investments.	
<b>Investment center residual income</b>	دخل متبق لمركز الاستثمار
The net income an investment center earns above a target return on average invested assets.	
<b>Investment center return on total assets</b>	عائد مركز الاستثمار على إجمالي الأصول
Center net income divided by average total assets for the center.	
<b>Investment turnover</b>	دوران الاستثمار
The efficiency with which a company generates sales from its available assets; computed as sales divided by average invested assets.	
<b>Invoice</b>	فاتورة
Itemized record of goods prepared by the vendor that lists the customer's name, items sold, sales prices, and terms of sale.	
<b>Invoice approval</b>	إعتماد فاتورة/الموافقة على فاتورة
Document containing a checklist of steps necessary for approving the recording and payment of an invoice; also called <i>check authorization</i> .	
<b>Job</b>	إنتاج سلع / وظيفة / شغل / مهمة
Production of a customized product or service.	
<b>Job cost sheet</b>	ورقة تكلفة الوظيفة/الشغل/إنتاج سلع
Separate record maintained for each job.	
<b>Joblot</b>	مجموعة سلع تُباع/سلع خت الطلب مجتمعة
Production of more than one unit of a customized product or service.	
<b>Job order cost accounting system</b>	نظام محاسبة إنتاج سلع خت الطلب
Cost accounting system to determine the cost of producing each job or job lot.	

<b>Job order production</b>	إنتاج سلع تحت الطلب	<b>Liabilities</b>	إلتزامات مالية
Production of special-order products; also called <i>customized production</i> .		Creditors' claims on an organization's assets; involves a probable future payment of assets, products, or services that a company is obligated to make due to past transactions or events.	
<b>Joint cost</b>	تكلفة مشتركة	<b>Licenses</b> (See <i>franchises</i> .)	رخص
Cost incurred to produce or purchase two or more products at the same time.		<b>Limited liability</b>	محدود المسؤولية
<b>Journal</b>	دفتر اليومية	Owner can lose no more than the amount invested.	
Record in which transactions are entered before they are posted to ledger accounts; also called book of original entry.		<b>Limited liability company</b>	شركة محدودة المسؤولية
<b>Journalizing</b>	تسجيل قيود يومية	Organization form that combines select features of a corporation and a limited partnership; provides limited liability to its members (owners), is free of business tax, and allows members to actively participate in management.	
Process of recording transactions in a journal.		<b>Limited liability partnership</b>	شراكة محدودة المسؤولية
<b>Just-in-time (JIT) manufacturing</b>	تصنيع في أوانه/ تصنيع في الأوان المناسب	Partnership in which a partner is not personally liable for malpractice or negligence unless that partner is responsible for providing the service that resulted in the claim.	
Process of acquiring or producing inventory only when needed.		<b>Limited life</b> (See <i>useful life</i> .)	محدود الحياة (مدة منشأة محدودة بحياة أحد الشركاء فيها)
<b>Known liabilities</b>	إلتزامات مالية معروفة	<b>Limited partners</b>	محدود الشركاء
Obligations of a company with little uncertainty; set by agreements, contracts, or laws; also called <i>definitely determinable liabilities</i> .		Partners who have no personal liability for partnership debts beyond the amounts they invested in the partnership.	
<b>Land improvements</b>	تحسينات الأرض	<b>Limited partnership</b>	محدود الشراكة
Assets that increase the benefits of land, have a limited useful life, and are depreciated.		Partnership that has two classes of partners, limited partners and general partners.	
<b>Large stock dividend</b>	حصة كبيرة من الأرباح على شكل أسهم	<b>Liquid assets</b>	أصول سائلة
Stock dividend that is more than 25% of the previously outstanding shares.		Resources such as cash that are easily converted into other assets or used to pay for goods, services, or liabilities.	
<b>Last-in, first-out (LIFO)</b>	الوارد آخرًا. يخرج أولًا	<b>Liquidating cash dividend</b>	حصة أرباح نقدية تحت التصفية
Method to assign cost to inventory that assumes costs for the most recent items purchased are sold first and charged to cost of goods sold.		Distribution of assets that returns part of the original investment to stockholders; deducted from contributed capital accounts.	
<b>Lean business model</b>	نموذج عمل تجاري ضعيف	<b>Liquidation</b>	تصفية
Practice of eliminating waste while meeting customer needs and yielding positive company returns.		Process of going out of business; involves selling assets, paying liabilities, and distributing remainder to owners.	
<b>Lease</b>	إيجار/ عقد إيجار	<b>Liquidity</b>	سيولة
Contract specifying the rental of property.		Availability of resources to meet short-term cash requirements.	
<b>Leasehold</b>	حيازة إيجارية/ ملكية مستأجرة/ مأجور	<b>List price</b>	لائحة الأسعار
Rights the lessor grants to the lessee under the terms of a lease.		Catalog (full) price of an item before any trade discount is deducted.	
<b>Leasehold improvements</b>	تحسينات على المأجور	<b>Long-term investments</b>	إستثمارات طويلة الأمد
Alterations or improvements to leased property such as partitions and storefronts.		Long-term assets not used in operating activities such as notes receivable and investments in stocks and bonds.	
<b>Least-squares regression</b>	نكوص بأقل عدد من المربعات	<b>Long-term liabilities</b>	إلتزامات مالية طويلة الأمد
Statistical method for deriving an estimated line of cost behavior that is more precise than the high-low method and the scatter diagram.		Obligations not due to be paid within one year or the operating cycle, whichever is longer.	
<b>Ledger</b>	دفتر الأستاذ	<b>Lower of cost or market (LCM)</b>	سعر الخزون بحسب سعر السوق الأقل أو التكلفة الأقل
Record containing all accounts (with amounts) for a business; also called <i>general ledger</i> .		Required method to report inventory at market replacement cost when that market cost is lower than recorded cost.	
<b>Lessee</b>	مستأجر		
Party to a lease who secures the right to possess and use the property from another party (the lessor).			
<b>Lessor</b>	مؤجر		
Party to a lease who grants another party (the lessee) the right to possess and use its property.			

<b>Maker of the note</b>	محَرَّر السند/محَرَّر الكُمبيالة	<b>Materials ledger card</b>	بطاقة سجل المواد في اليوميّة
Entity who signs a note and promises to pay it at maturity.		Perpetual record updated each time units are purchased or issued for production use.	
<b>Management by exception</b>	الإدارة بالإستثناء	<b>Materials requisition</b>	طلب المواد
Management process to focus on significant variances and give less attention to areas where performance is close to the standard.		Source document production managers use to request materials for production; used to assign materials costs to specific jobs or overhead.	
<b>Managerial accounting</b>	محاسبة إدارية	<b>Maturity date of a note</b>	تاريخ استحقاق السند/الكُمبيالة
Area of accounting aimed mainly at serving the decision-making needs of internal users; also called <i>management accounting</i> .		Date when a note's principal and interest are due.	
<b>Manufacturer</b>	مُصنِّع	<b>Measurement principle</b>	مبدأ القياس
Company that uses labor and operating assets to convert raw materials to finished goods.		Accounting information is based on cost with potential subsequent adjustments to fair value; see also <i>cost principle</i> .	
<b>Manufacturing budget</b>	موازنة/ميزانيّة التصنيع	<b>Merchandise (See merchandise inventory.)</b>	بضاعة
Plan that shows the predicted costs for direct materials, direct labor, and overhead to be incurred in manufacturing units in the production budget.		<b>Merchandise inventory</b>	مخزون/جردة البضاعة
<b>Manufacturing statement</b>	بيان التصنيع	Goods that a company owns and expects to sell to customers; also called <i>merchandise or inventory</i> .	
Report that summarizes the types and amounts of costs incurred in a company's production process for a period; also called <i>cost of goods manufacturing statement</i> .		<b>Merchandise purchases budget</b>	موازنة/ميزانيّة مشتريات البضاعة
<b>Margin of safety</b>	هامش السلامة	Plan that shows the units or costs of merchandise to be purchased by a merchandising company during the budget period.	
Excess of expected sales over the level of break-even sales.		<b>Merchandise</b>	بائع
<b>Market-based transfer price</b>	سعر نقل على أساس السوق	Entity that earns net income by buying and selling merchandise.	
The market price of a good or service being transferred between divisions within a company; typically used when the transferring division does not have excess capacity.		<b>Merit rating</b>	تصنيف الجدارة
<b>Market prospects</b>	إمكانات السوق	Rating assigned to an employer by a state based on the employer's record of employment.	
Expectations (both good and bad) about a company's future performance as assessed by users and other interested parties.		<b>Minimum legal capital</b>	الحد الأدنى لرأس المال القانوني
<b>Market rate</b>	سعر السوق	Amount of assets defined by law that stockholders must (potentially) invest in a corporation; usually defined as par value of the stock; intended to protect creditors.	
Interest rate that borrowers are willing to pay and lenders are willing to accept for a specific lending agreement given the borrowers' risk level.		<b>Mixed cost</b>	تكلفة مُختلطة
<b>Market value per share</b>	القيمة السوقية للحصة	Cost that behaves like a combination of fixed and variable costs.	
Price at which stock is bought or sold.		<b>Modified Accelerated Cost Recovery System (MACRS)</b>	نظام استرداد التكلفة المُحوَّل والمُعجَّل
<b>Master budget</b>	موازنة/ميزانيّة رئيسية	Depreciation system required by federal income tax law.	
Comprehensive business plan that includes specific plans for expected sales, product units to be produced, merchandise (or materials) to be purchased, expenses to be incurred, plant assets to be purchased, and amounts of cash to be borrowed or loans to be repaid, as well as a budgeted income statement and balance sheet.		<b>Monetary unit assumption</b>	افتراض الوحدة النقدية
<b>Matching (or expense recognition) principle</b>	مبدأ المطابقة (أو الاعتراف بالنفقات)	Principle that assumes transactions and events can be expressed in money units.	
Prescribes expenses to be reported in the same period as the revenues that were earned as a result of the expenses.		<b>Mortgage</b>	رهن
<b>Materiality constraint</b>	قيود الأهمية النسبية	Legal loan agreement that protects a lender by giving the lender the right to be paid from the cash proceeds from the sale of a borrower's assets identified in the mortgage.	
Prescribes that accounting for items that significantly impact financial statement and any inferences from them adhere strictly to GAAP.		<b>Multinational</b>	متعدّد الجنسيات
<b>Materials consumption report</b>	تقرير استهلاك المواد	Company that operates in several countries.	
Document that summarizes the materials a department uses during a reporting period; replaces materials requisitions.		<b>Multiple-step income statement</b>	بيان دخل متعدّد الخطوات
		Income statement format that shows subtotals between sales and net income, categorizes expenses, and often reports the details of net sales and expenses.	
		<b>Mutual agency</b>	وكالة متبادلة
		Legal relationship among partners whereby each partner is an agent of the partnership and is able to bind the partnership to contracts within the scope of the partnership's business.	

<b>Natural business year</b>	سنة مالية طبيعية	<b>Note</b>	ورقة نقدية
Twelve-month period that ends when a company's sales activities are at their lowest point.		(See <i>promissory note</i> .)	
<b>Natural resources</b>	موارد طبيعية	<b>Note payable</b>	ورقة نقدية مستحقة الدفع (دائنة)
Assets physically consumed when used; examples are timber, mineral deposits, and oil and gas fields; also called <i>wasting assets</i> .		Liability expressed by a written promise to pay a definite sum of money on demand or on a specific future date(s).	
<b>Negotiated transfer price</b>	سعر النقل المتفاوض عليه	<b>Note receivable</b>	ورقة نقدية مستحقة القبض (مدينه)
A price, determined by negotiation between division managers, to record transfers between divisions; typically lies between the variable cost and the market price of the item transferred.		Asset consisting of a written promise to receive a definite sum of money on demand or on a specific future date(s).	
<b>Net assets</b> (See <i>equity</i> .)	صافي الأصول	<b>Objectivity principle</b>	مبدأ الموضوعية
		Principle that prescribes independent, unbiased evidence to support financial statement information.	
<b>Net income</b>	صافي الدخل	<b>Obsolescence</b>	زوال
Amount earned after subtracting all expenses necessary for and matched with sales for a period; also called <i>income</i> , <i>profit</i> , or <i>earnings</i> .		Condition in which, because of new inventions and improvements, a plant asset can no longer be used to produce goods or services with a competitive advantage.	
<b>Net loss</b>	صافي الخسارة	<b>Off-balance-sheet financing</b>	تمويل خارج الميزانية العمومية
Excess of expenses over revenues for a period.		Acquisition of assets by agreeing to liabilities not reported on the balance sheet.	
<b>Net method</b>	طريقة صافية	<b>Online processing</b>	معالجة إلكترونية
Method of recording purchases at the full invoice price less any cash discounts.		Approach to inputting data from source documents as soon as the information is available.	
<b>Net pay</b>	صافي الدفع	<b>Operating activities</b>	أنشطة تشغيلية
Gross pay less all deductions; also called take-home pay.		Activities that involve the production or purchase of merchandise and the sale of goods or services to customers, including expenditures related to administering the business.	
<b>Net present value (NPV)</b>	صافي القيمة الحالية	<b>Operating cycle</b>	دورة التشغيل
Dollar estimate of an asset's value that is used to evaluate the acceptability of an investment; computed by discounting future cash flows from the investment at a satisfactory rate and then subtracting the initial cost of the investment.		Normal time between paying cash for merchandise or employee services and receiving cash from customers.	
<b>Net realizable value</b>	صافي القيمة البيعية	<b>Operating leases</b>	التأجير التشغيلي
Expected selling price (value) of an item minus the cost of making the sale.		Short-term (or cancelable) leases in which the lessor retains risks and rewards of ownership.	
<b>Noncumulative preferred stock</b>	أسهم ممتازة غير متراكمة الأرباح	<b>Operating leverage</b>	فاعلية مالية تشغيلية
Preferred stock on which the right to receive dividends is lost for any period when dividends are not declared.		Extent, or relative size, of fixed costs in the total cost structure.	
<b>Noninterest-bearing note</b>	سند بدون فائدة	<b>Opportunity cost</b>	تكلفة الفرص البديلة
Note with no stated (contract) rate of interest; interest is implicitly included in the note's face value.		Potential benefit lost by choosing a specific action from two or more alternatives.	
<b>Nonparticipating preferred stock</b>	أسهم ممتازة محدودة الأرباح	<b>Ordinary repairs</b>	إصلاحات عادية
Preferred stock on which dividends are limited to a maximum amount each year.		Repairs to keep a plant asset in normal, good operating condition; treated as a revenue expenditure and immediately expensed.	
<b>Nonsufficient funds (NSF) check</b>	شيك بلا رصيد/شيك مردود	<b>Organization expenses (costs)</b>	نفقات التنظيم (تكاليف)
Maker's bank account has insufficient money to pay the check; also called <i>hot check</i> .		Costs such as legal fees and promoter fees to bring an entity into existence.	
<b>Non-value-added time</b>	وقت القيمة غير المضافة	<b>Other comprehensive income</b>	دخل شامل آخر
The portion of cycle time that is not directed at producing a product or service; equals the sum of inspection time, move time, and wait time.		Equals net income less comprehensive income; includes unrealized gains and losses on available-for-sale securities, foreign currency adjustments, and pension adjustments.	
<b>No-par value stock</b>	أسهم بلا قيمة إسمية	<b>Out-of-pocket cost</b>	تكلفة فعلية
Stock class that has not been assigned a par (or stated) value by the corporate charter.		Cost incurred or avoided as a result of management's decisions.	
<b>Not controllable costs</b>	تكاليف خارجة عن السيطرة		
Costs that a manager does not have the power to control or strongly influence.			

**Output devices** أجهزة إخراج  
Means by which information is taken out of the accounting system and made available for use.

**Outsourcing** التنفيذ من جهة خارجية  
Manager decision to buy a product or service from another part of a *make-or-buy* decision; also called *make or buy*.

**Outstanding checks** شيكات قائمة (غير مصروفة بعد)  
Checks written and recorded by the depositor but not yet paid by the bank at the bank statement date.

**Outstanding stock** سهم قائم  
Corporation's stock held by its shareholders.

**Overapplied overhead** نفقات تشغيل تفوق المبلغ المخصّص  
Amount by which the overhead applied to production in a period using the predetermined overhead rate exceeds the actual overhead incurred in a period.

**Overhead cost variance** تفاوت تكاليف نفقات التشغيل  
Difference between the total overhead cost applied to products and the total overhead cost actually incurred.

**Owner, Capital** صاحب رأس المال  
Account showing the owner's claim on company assets; equals owner investments plus net income (or less net losses) minus owner withdrawals since the company's inception; also referred to as equity.

**Owner investment** مالك الاستثمار  
Assets put into the business by the owner.

**Owner's equity** مالك الحقوق / صاحب الأصول الصافية  
(See *equity*.)

**Owner, withdrawals** سحبيات المالك  
Account used to record asset distributions to the owner. (See also *withdrawals*.)

**Paid-in capital** رأس المال الإضافي  
(See *contributed capital*.)

**Paid-in capital in excess of par value**  
رأس المال الإضافي المدفوع كفائض على القيمة الإسمية  
Amount received from issuance of stock that is in excess of the stock's par value.

**Par value** قيمة إسمية  
Value assigned a share of stock by the corporate charter when the stock is authorized.

**Par value of a bond** قيمة السند الإسمية  
Amount the bond issuer agrees to pay at maturity and the amount on which cash interest payments are based; also called *face amount* or *face value* of a bond.

**Par value stock** سهم ذو قيمة إسمية  
Class of stock assigned a par value by the corporate charter.

**Parent** أصل  
Company that owns a controlling interest in a corporation (requires more than 50% of voting stock).

**Participating preferred stock** سهم ممتاز لامحدود الأرباح  
Preferred stock that shares with common stockholders any dividends paid in excess of the percent stated on preferred stock.

**Partner return on equity** عائد الشريك على حقوق الملكية/الأصول الصافية  
Partner net income divided by average partner equity for the period.

**Partnership** شراكة  
Unincorporated association of two or more persons to pursue a business for profit as co-owners.

**Partnership contract** عقد شراكة  
Agreement among partners that sets terms under which the affairs of the partnership are conducted; also called *articles of partnership*.

**Partnership liquidation** تصفية شراكة  
Dissolution of a partnership by (1) selling noncash assets and allocating any gain or loss according to partners' income-and-loss ratio, (2) paying liabilities, and (3) distributing any remaining cash according to partners' capital balances.

**Patent** براءة اختراع  
Exclusive right granted to its owner to produce and sell an item or to use a process for 20 years.

**Payback period (PBP)** فترة إسترداد عائد الاستثمار/فترة إرجاع الدّفع  
Time-based measurement used to evaluate the acceptability of an investment; equals the time expected to pass before an investment's net cash flows equal its initial cost.

**Payee of the note** المستفيد من السند  
Entity to whom a note is made payable.

**Payroll bank account** حساب مصرفي لجدول الرواتب  
Bank account used solely for paying employees; each pay period an amount equal to the total employees' net pay is deposited in it and the payroll checks are drawn on it.

**Payroll deductions** استقطاعات من جدول الرواتب  
Amounts withheld from an employee's gross pay; also called *withholdings*.

**Payroll register** سجل جدول الرواتب  
Record for a pay period that shows the pay period dates, regular and overtime hours worked, gross pay, net pay, and deductions. (p. 457)

**Pension plan** خطة التقاعد  
Contractual agreement between an employer and its employees for the employer to provide benefits to employees after they retire; expensed when incurred.

**Period costs** تكاليف المدة  
Expenditures identified more with a time period than with finished products costs; includes selling and general administrative expenses.

**Periodic inventory system** نظام الجردة الدوري/نظام المخزون الدوري  
Method that records the cost of inventory purchased but does not continuously track the quantity available or sold to customers; records are updated at the end of each period to reflect the physical count and costs of goods available.

**Permanent accounts** حسابات دائمة  
Accounts that reflect activities related to one or more future periods; balance sheet accounts whose balances are not closed; also called *real accounts*.

<b>Perpetual inventory system</b>	نظام المخزون المستمر	<b>Price variance</b>	تفاوت السعر
Method that maintains continuous records of the cost of inventory available and the cost of goods sold.		Difference between actual and budgeted revenue or cost caused by the difference between the actual price per unit and the budgeted price per unit.	
<b>Petty cash</b>	صندوق المصروفات النثرية الطارئة	<b>Prime costs</b>	تكاليف فضلى
Small amount of cash in a fund to pay minor expenses; accounted for using an imprest system.		Expenditures directly identified with the production of finished goods; include direct materials costs and direct labor costs.	
<b>Planning</b>	تخطيط	<b>Principal of a note</b>	مبدأ الأوراق النقدية المحمية
Process of setting goals and preparing to achieve them.		Amount that the signer of a note agrees to pay back when it matures, not including interest.	
<b>Plant asset age</b>	عمر الأصول المصنّعة الثابتة	<b>Principles of internal control</b>	مبادئ المراقبة الداخلية
Estimate of the age of a company's plant assets, computed by dividing accumulated depreciation by depreciation expense.		Principles prescribing management to establish responsibility, maintain records, insure assets, separate recordkeeping from custody of assets, divide responsibility for related transactions, apply technological controls, and perform reviews.	
<b>Plant assets</b>	أصول مصنّعة ثابتة	<b>Prior period adjustment</b>	تعديلات سنوات سابقة
Tangible long-lived assets used to produce or sell products and services; also called <i>property, plant and equipment (PP&amp;E)</i> or <i>fixed assets</i> .		Correction of an error in a prior year that is reported in the statement of retained earnings (or statement of stockholders' equity) net of any income tax effects.	
<b>Pledged assets to secured liabilities</b>	أصول مرهونة للالتزامات المضمونة	<b>Pro forma financial statements</b>	بيانات مالية أولية
Ratio of the book value of a company's pledged assets to the book value of its secured liabilities.		Statements that show the effects of proposed transactions and events as if they had occurred.	
<b>Post-closing trial balance</b>	ميزان مراجعة ما بعد الإغلاق/ما بعد الإقفال	<b>Process cost accounting system</b>	نظام محاسبة تكلفة المعالجة
List of permanent accounts and their balances from the ledger after all closing entries are journalized and posted.		System of assigning direct materials, direct labor, and overhead to specific processes; total costs associated with each process are then divided by the number of units passing through that process to determine the cost per equivalent unit.	
<b>Posting</b>	إحالة	<b>Process cost summary</b>	ملخص تكلفة المعالجة
Process of transferring journal entry information to the ledger; computerized systems automate this process.		Report of costs charged to a department, its equivalent units of production achieved, and the costs assigned to its output. (p. 834)	
<b>Posting reference (PR) column</b>	عمود الإحالة إلى دفتر الأستاذ	<b>Process operations</b>	عمليات تشغيلية للمعالجة
A column in journals in which individual ledger account numbers are entered when entries are posted to those ledger accounts.		Processing of products in a continuous (sequential) flow of steps; also called <i>process manufacturing</i> or <i>process production</i> .	
<b>Predetermined overhead rate</b>	معدّل نفقات التشغيل المقرّرة سلفاً	<b>Product costs</b>	تكاليف المنتج
Rate established prior to the beginning of a period that relates estimated overhead to another variable, such as estimated direct labor, and is used to assign overhead cost to production.		Costs that are capitalized as inventory because they produce benefits expected to have future value; include direct materials, direct labor, and overhead.	
<b>Preemptive right</b>	حق الشفعة	<b>Production budget</b>	موازنة/ميزانية الإنتاج
Stockholders' right to maintain their proportionate interest in a corporation with any additional shares issued.		Plan that shows the units to be produced each period.	
<b>Preferred stock</b>	أصول متازة	<b>Profit (See net income.)</b>	ربح
Stock with a priority status over common stockholders in one or more ways, such as paying dividends or distributing assets.		<b>Profit center</b>	مركز ربح
<b>Premium on bonds</b>	علاوة على السندات	Business unit that incurs costs and generates revenues.	
Difference between a bond's par value and its higher carrying value; occurs when the contract rate is higher than the market rate; also called <i>bond premium</i> .		<b>Profit margin</b>	هامش ربح/ربح حدّي
<b>Premium on stock</b>	علاوة على الأصول	Ratio of a company's net income to its net sales; the percent of income in each dollar of revenue; also called net profit margin.	
(See <i>contributed capital in excess of par value</i> .)		<b>Profitability</b>	ربحية
<b>Prepaid expenses</b>	نفقات مدفوعة سلفاً	Company's ability to generate an adequate return on invested capital.	
Items paid for in advance of receiving their benefits; classified as assets.			
<b>Price-earnings (PE) ratio</b>	نسبة الأرباح للسعر		
Ratio of a company's current market value per share to its earnings per share; also called <i>price-to-earnings</i> .			

<b>Profitability index</b>	فهرس ربحية	<b>Relevant benefits</b>	أرباح ملائمة
A measure of the relation between the expected benefits of a project and its investment, computed as the present value of expected future cash flows from the investment divided by the cost of the investment; a higher value indicates a more desirable investment, and a value below 1 indicates an unacceptable project.		Additional or incremental revenue generated by selecting a particular course of action over another.	
<b>Promissory note (or note)</b>	سند أذني	<b>Relevant range of operations</b>	مجموعة عمليات ملائمة
Written promise to pay a specified amount either on demand or at a definite future date; is a <i>note receivable</i> for the lender but a <i>note payable</i> for the lendee.		Company's normal operating range; excludes extremely high and low volumes not likely to occur.	
<b>Proprietorship</b>	حق شرعي في الملك/حق شرعي في إصدار الأوامر	<b>Report form balance sheet</b>	ميزانية عمومية على شكل تقرير/على شكل إبلاغ
(See <i>sole proprietorship</i> .)		Balance sheet that lists accounts vertically in the order of assets, liabilities, and equity.	
<b>Proxy</b>	توكيل/وكالة	<b>Responsibility accounting budget</b>	موازنة/ميزانية محاسبة المسؤولية
Legal document giving a stockholder's agent the power to exercise the stockholder's voting rights.		Report of expected costs and expenses under a manager's control.	
<b>Purchase discount</b>	حسم على الشراء	<b>Responsibility accounting performance report</b>	تقرير/إبلاغ أداء محاسبة المسؤولية
Term used by a purchaser to describe a cash discount granted to the purchaser for paying within the discount period.		Responsibility report that compares actual costs and expenses for a department with budgeted amounts.	
<b>Purchase order</b>	طلبية شراء	<b>Responsibility accounting system</b>	نظام محاسبة المسؤولية
Document used by the purchasing department to place an order with a seller (vendor).		System that provides information that management can use to evaluate the performance of a department's manager.	
<b>Purchase requisition</b>	طلب شراء	<b>Restricted retained earnings</b>	أرباح محتجزة مقيدة
Document listing merchandise needed by a department and requesting it be purchased.		Retained earnings not available for dividends because of legal or contractual limitations.	
<b>Purchases journal</b>	دفتر يومية المشتريات	<b>Retail inventory method</b>	طريقة جردة البيع بالتجزئة
Journal normally used to record all purchases on credit.		Method to estimate ending inventory based on the ratio of the amount of goods for sale at cost to the amount of goods for sale at retail.	
<b>Quantity variance</b>	تفاوت الكمية	<b>Retailer</b>	بائع بالتجزئة
Difference between actual and budgeted revenue or cost caused by the difference between the actual number of units and the budgeted number of units.		Intermediary that buys products from manufacturers or wholesalers and sells them to consumers.	
<b>Ratio analysis</b>	تحليل النسب	<b>Retained earnings</b>	أرباح محتجزة
Determination of key relations between financial statement items as reflected in numerical measures.		Cumulative income less cumulative losses and dividends.	
<b>Raw materials inventory</b>	مخزون المواد الخام	<b>Retained earnings deficit</b>	عجز أرباح محتجزة
Goods a company acquires to use in making products.		Debit (abnormal) balance in Retained Earnings; occurs when cumulative losses and dividends exceed cumulative income; also called <i>accumulated deficit</i> .	
<b>Realizable value</b>	قيمة قابلة للتداول	<b>Return</b>	مردود/ عائد
Expected proceeds from converting an asset into cash.		Monies received from an investment; often in percent form.	
<b>Receiving report</b>	تسليم تقرير أو إبلاغ/إبلاغ استلام	<b>Return on assets</b>	عائد على الأصول
Form used to report that ordered goods are received and to describe their quantity and condition.		(See <i>return on total assets</i> )	
<b>Recordkeeping</b>	حفظ السجلات	<b>Return on equity</b>	عائد على حقوق الملكية/الأصول الصافية
Part of accounting that involves recording transactions and events, either manually or electronically; also called <i>bookkeeping</i> .		Ratio of net income to average equity for the period.	
<b>Registered bonds</b>	سندات مسجلة	<b>Return on total assets</b>	عائد على إجمالي الأصول
Bonds owned by investors whose names and addresses are recorded by the issuer; interest payments are made to the registered owners.		Ratio reflecting operating efficiency; defined as net income divided by average total assets for the period; also called <i>return on assets</i> or <i>return on investment</i> .	
<b>Relevance principle</b>	مبدأ الملائمة	<b>Revenue expenditures</b>	نفقات الإيرادات
Information system principle prescribing that its reports be useful, understandable, timely, and pertinent for decision making.		Expenditures reported on the current income statement as an expense because they do not provide benefits in future periods.	



<b>Revenue recognition principle</b>	مبدأ الاعتراف بالإيرادات	<b>Schedule of accounts payable</b>	جدول الحسابات الدائنة
The principle prescribing that revenue is recognized when earned.		List of the balances of all accounts in the accounts payable ledger and their totals.	
<b>Revenues</b>	الإيرادات	<b>Schedule of accounts receivable</b>	جدول الحسابات المدينة
Gross increase in equity from a company's business activities that earn income; also called <i>sales</i> .		List of the balances of all accounts in the accounts receivable ledger and their totals.	
<b>Reverse stock split</b>	قسم الأسهم العكسي (تدعيم رأس المال للسهم)	<b>Section 404 (of SOX)</b>	باب 404 من قانون سارباينز-أكسلي
Occurs when a corporation calls in its stock and replaces each share with less than one new share; increases both market value per share and any par or stated value per share.		Section 404 of SOX requires that company management document and assess the effectiveness of all internal control processes that can affect financial reporting; company auditors express an opinion on whether management's assessment of the effectiveness of internal controls is fairly stated.	
<b>Reversing entries</b>	عكس القيود	<b>Secured bonds</b>	سندات مضمونة
Optional entries recorded at the beginning of a period that prepare the accounts for the usual journal entries as if adjusting entries had not occurred in the prior period.		Bonds that have specific assets of the issuer pledged as collateral.	
<b>Risk</b>	مخاطرة	<b>Securities and Exchange Commission (SEC)</b>	لجنة الأوراق المالية والبورصة
Uncertainty about an expected return.		Federal agency Congress has charged to set reporting rules for organizations that sell ownership shares to the public.	
<b>Rolling budget</b>	موازنة/ميزانية متجددة	<b>Segment return on assets</b>	قسم العائد على الأصول
New set of budgets a firm adds for the next period (with revisions) to replace the ones that have lapsed.		Segment operating income divided by segment average (identifiable) assets for the period.	
<b>S corporation</b>	شركة فرعية	<b>Selling expense budget</b>	موازنة/ميزانية نفقات البيع
Corporation that meets special tax qualifications so as to be treated like a partnership for income tax purposes.		Plan that lists the types and amounts of selling expenses expected in the budget period.	
<b>Safety stock</b>	مخزون احتياطي	<b>Selling expenses</b>	نفقات البيع
Quantity of inventory or materials over the minimum needed to satisfy budgeted demand.		Expenses of promoting sales, such as displaying and advertising merchandise, making sales, and delivering goods to customers.	
<b>Sales (See <i>revenues</i>.)</b>	مبيعات	<b>Serial bonds</b>	سندات متسلسلة
<b>Sales budget</b>	موازنة/ميزانية المبيعات	Bonds consisting of separate amounts that mature at different dates.	
Plan showing the units of goods to be sold or services to be provided; the starting point in the budgeting process for most departments.		<b>Service company</b>	شركة خدماتية
<b>Sales discount</b>	حسم على المبيعات	Organization that provides services instead of tangible products.	
Term used by a seller to describe a cash discount granted to buyers who pay within the discount period.		<b>Shareholders</b>	حملة الأسهم/حملة الحصص
<b>Sales journal</b>	دفتر يومية المبيعات	Owners of a corporation; also called stockholders.	
Journal normally used to record sales of goods on credit.		<b>Shares</b>	حصص
<b>Sales mix</b>	تشكيلة المبيعات	Equity of a corporation divided into ownership units; also called <i>stock</i> .	
Ratio of sales volumes for the various products sold by a company.		<b>Short-term investments</b>	استثمارات قصيرة الأمد
<b>Salvage value</b>	قيمة منقذة	Debt and equity securities that management expects to convert to cash within the next 3 to 12 months (or the operating cycle if longer); also called <i>temporary investments</i> or <i>marketable securities</i> .	
Estimate of amount to be recovered at the end of an asset's useful life; also called <i>residual value</i> or <i>scrap value</i> .		<b>Short-term note payable</b>	أوراق مستحقة الدفع قصيرة الأمد
<b>Sarbanes-Oxley Act (SOX)</b>	قانون سارباينز-أكسلي	Current obligation in the form of a written promissory note.	
Created the <i>Public Company Accounting Oversight Board</i> , regulates analyst conflicts, imposes corporate governance requirements, enhances accounting and control disclosures, impacts insider transactions and executive loans, establishes new types of criminal conduct, and expands penalties for violations of federal securities laws.		<b>Shrinkage</b>	إنكماش
<b>Scatter diagram</b>	رسم بياني للانتشار	Inventory losses that occur as a result of theft or deterioration.	
Graph used to display data about past cost behavior and sales as points on a diagram.		<b>Signature card</b>	بطاقة توقيع
		Includes the signatures of each person authorized to sign checks on the bank account.	
		<b>Simple capital structure</b>	هيكلية رأس مال بسيطة
		Capital structure that consists of only common stock and nonconvertible preferred stock; consists of no dilutive securities.	

**Single-step income statement** بيان دخل ذو خطة مفردة  
Income statement format that includes cost of goods sold as an expense and shows only one subtotal for total expenses.

**Sinking fund bonds** سندات صندوق غائرة  
Bonds that require the issuer to make deposits to a separate account; bondholders are repaid at maturity from that account.

**Small stock dividend** حصة صغيرة من الأرباح على شكل أسهم  
Stock dividend that is 25% or less of a corporation's previously outstanding shares.

**Social responsibility** مسؤولية اجتماعية  
Being accountable for the impact that one's actions might have on society.

**Sole proprietorship** حق شرعيّ في ملكية منفردة  
Business owned by one person that is not organized as a corporation; also called *proprietorship*.

**Solvency** قدرة على التسديد  
Company's long-run financial viability and its ability to cover long-term obligations.

**Source documents** مستندات أصلية /مصدرية  
Source of information for accounting entries that can be in either paper or electronic form; also called *business papers*.

**Special journal** دفتر يومية خاص  
Any journal used for recording and posting transactions of a similar type.

**Specific identification** تعريف محدد  
Method to assign cost to inventory when the purchase cost of each item in inventory is identified and used to compute cost of inventory.

**Spending variance** تفاوت الإنفاق  
Difference between the actual price of an item and its standard price.

**Spreadsheet** لوحة جدولية  
Computer program that organizes data by means of formulas and format; also called *electronic work sheet*.

**Standard costs** تكاليف معيارية  
Costs that should be incurred under normal conditions to produce a product or component or to perform a service.

**State Unemployment Taxes (SUTA)** ضرائب البطالة في الولاية  
State payroll taxes on employers to support its unemployment programs.

**Stated value stock** قيمة الأسهم المصرح بها  
No-par stock assigned a stated value per share; this amount is recorded in the stock account when the stock is issued.

**Statement of cash flows** بيان/كشف بالدفقات النقدية  
A financial statement that lists cash inflows (receipts) and cash outflows (payments) during a period; arranged by operating, investing, and financing.

**Statement of owner's equity** بيان بحقوق المالك/  
Report of changes in equity over a period; adjusted for increases (owner investment and net income) and for decreases (withdrawals and net loss).

**Statement of partners' equity** بيان بحقوق الشركاء/  
Financial statement that shows total capital balances at the beginning of the period, any additional investment by partners, the income or loss of the period, the partners' withdrawals, and the partners' ending capital balances; also called *statement of partners' capital*.

**Statement of retained earnings** بيان/كشف بالأرباح المحتجزة  
Report of changes in retained earnings over a period; adjusted for increases (net income), for decreases (dividends and net loss), and for any prior period adjustment.

**Statement of stockholders' equity** بيان بحقوق حملة الأسهم/  
Financial statement that lists the beginning and ending balances of each major equity account and describes all changes in those accounts.

**Statements of Financial Accounting Standards (SFAS)** بيانات معايير المحاسبة المالية  
FASB publications that establish U.S. GAAP.

**Step-wise cost** تكلفة خطوة رشيدة  
Cost that remains fixed over limited ranges of volumes but changes by a lump sum when volume changes occur outside these limited ranges.

**Stock** (See *shares*.) حصص/أسهم

**Stock dividend** حصص الأسهم  
Corporation's distribution of its own stock to its stockholders without the receipt of any payment.

**Stock options** خيارات الأسهم  
Rights to purchase common stock at a fixed price over a specified period of time.

**Stock split** تجزئة الأسهم  
Occurs when a corporation calls in its stock and replaces each share with more than one new share; decreases both the market value per share and any par or stated value per share.

**Stock subscription** إكتتاب الأسهم  
Investor's contractual commitment to purchase unissued shares at future dates and prices.

**Stockholders** حملة الأسهم  
(See *shareholders*.)

**Stockholders' equity** حقوق مالكي الأسهم  
A corporation's equity; also called *shareholders' equity* or *corporate capital*.

**Straight-line depreciation** إستهلاك مستقيم الخط  
Method that allocates an equal portion of the depreciable cost of plant asset (cost minus salvage) to each accounting period in its useful life.

**Straight-line bond amortization** إستهلاك سندات مستقيم الخط  
Method allocating an equal amount of bond interest expense to each period of the bond life.

**Subsidiary** ثانوي/مُساعد  
Entity controlled by another entity (parent) in which the parent owns more than 50% of the subsidiary's voting stock.

<b>Subsidiary ledger</b> List of individual subaccounts and amounts with a common characteristic; linked to a controlling account in the general ledger.	دفتر أستاذ مساعد	<b>Trading on the equity</b> (See <i>financial leverage</i> .)	ربح مجني من الأصل الصافي/الحقّ
<b>Sunk cost</b> Cost already incurred and cannot be avoided or changed.	كلفة غائرة/ متناقصة	<b>Trading securities</b> Investments in debt and equity securities that the company intends to actively trade for profit.	الإجار بالأوراق المالية
<b>Supplementary records</b> Information outside the usual accounting records; also called <i>supplemental records</i> .	بيانات إضافية	<b>Transfer price</b> The price used to record transfers of goods or services between divisions in the same company.	سعر التحويل
<b>Supply chain</b> Linkages of services or goods extending from suppliers, to the company itself, and on to customers.	سلسلة التجهيز/التموين	<b>Transaction</b> Exchange of economic consideration affecting an entity's financial position that can be reliably measured.	معاملة
<b>T-account</b> Tool used to show the effects of transactions and events on individual accounts.	حساب على شكل T	<b>Treasury stock</b> Corporation's own stock that it reacquired and still holds.	أسهم الخزينة
<b>Target cost</b> Maximum allowable cost for a product or service; defined as expected selling price less the desired profit.	تكلفة هدف	<b>Trial balance</b> List of accounts and their balances at a point in time; total debit balances equal total credit balances.	ميزان المراجعة
<b>Temporary accounts</b> Accounts used to record revenues, expenses, and withdrawals (dividends for a corporation); they are closed at the end of each period; also called nominal accounts.	حسابات مؤقتة	<b>Unadjusted trial balance</b> List of accounts and balances prepared before accounting adjustments are recorded and posted.	ميزان مراجعة غير معدّل
<b>Term bonds</b> Bonds scheduled for payment (maturity) at a single specified date.	شرط السندات	<b>Unavoidable expense</b> Expense (or cost) that is not relevant for business decisions; an expense that would continue even if a department, product, or service is eliminated.	نفقات حتمية
<b>Throughput time</b> (See <i>cycle time</i> .) وقت الإنتاج	وقت الإنتاج	<b>Unclassified balance sheet</b> Balance sheet that broadly groups assets, liabilities, and equity accounts.	ميزانية عمومية غير مصنفة
<b>Time period assumption</b> Assumption that an organization's activities can be divided into specific time periods such as months, quarters, or years.	إفترض الفترة الزمنية	<b>Uncontrollable costs</b> Costs that a manager does not have the power to determine or strongly influence.	تكاليف خارجة عن السيطرة
<b>Time ticket</b> Source document used to report the time an employee spent working on a job or on overhead activities and then to determine the amount of direct labor to charge to the job or the amount of indirect labor to charge to overhead.	تذكرة الوقت (الدوام)	<b>Underapplied overhead</b> Amount by which overhead incurred in a period exceeds the overhead applied to that period's production using the predetermined overhead rate.	نفقات تشغيل تقلّ عن المبلغ المخصّص
<b>Times interest earned</b> Ratio of income before interest expense (and any income taxes) divided by interest expense; reflects risk of covering interest commitments when income varies.	ضرب الفوائد المكتسبة	<b>Unearned revenue</b> Liability created when customers pay in advance for products or services; earned when the products or services are later delivered.	إيرادات غير مكتسبة
<b>Total asset turnover</b> Measure of a company's ability to use its assets to generate sales; computed by dividing net sales by average total assets.	عائد على مجموع الأصول	<b>Unfavorable variance</b> Difference in revenues or costs, when the actual amount is compared to the budgeted amount, that contributes to a lower income.	تفاوت غير ملائم
<b>Total quality management (TQM)</b> Concept calling for all managers and employees at all stages of operations to strive toward higher standards and reduce number of defects.	إدارة الجودة الشاملة	<b>Unit contribution margin</b> Amount a product's unit selling price exceeds its total unit variable cost.	هامش المساهمة للوحدة الواحدة
<b>Trade discount</b> Reduction from a list or catalog price that can vary for wholesalers, retailers, and consumers.	حسم تجاري	<b>Units-of-production depreciation</b> Method that charges a varying amount to depreciation expense for each period of an asset's useful life depending on its usage.	إهلاك/إستهلاك وحدات الإنتاج
<b>Trademark or trade (brand) name</b> Symbol, name, phrase, or jingle identified with a company, product, or service.	علامة تجارية أو اسم تجاري	<b>Unlimited liability</b> Legal relationship among general partners that makes each of them responsible for partnership debts if the other partners are unable to pay their shares.	مسؤولية غير محدودة
		<b>Unrealized gain (loss)</b> Gain (loss) not yet realized by an actual transaction or event such as a sale.	ربح غير محقّق (خسارة)

<b>Unsecured bonds</b>	سندات غير آمنة	<b>Voucher register</b>	سجل مستندات القيد
Bonds backed only by the issuer's credit standing; almost always riskier than secured bonds; also called <i>debentures</i> .		Journal ( <b>referred to as book of original entry</b> ) in which all vouchers are recorded after they have been approved.	
<b>Unusual gain or loss</b>	ربح غير عادي أو خسارة غير عادية	<b>Voucher system</b>	نظام مستندات القيد
Gain or loss that is abnormal or unrelated to the company's ordinary activities and environment.		Procedures and approvals designed to control cash disbursements and acceptance of obligations.	
<b>Useful life</b>	عمر نفعي (مُستفاد منه)	<b>Wage bracket withholding table</b>	جدول الضريبة المُحتسبة على شريحة الأجر
Length of time an asset will be productively used in the operations of a business; also called <i>service life</i> or <i>limited life</i> .		Table of the amounts of income tax withheld from employees' wages.	
<b>Value-added time</b>	وقت على القيمة المضافة	<b>Warranty</b>	كفالة
The portion of cycle time that is directed at producing a product or service; equals process time.		Agreement that obligates the seller to correct or replace a product or service when it fails to perform properly within a specified period.	
<b>Value chain</b>	سلسلة القيمة	<b>Weighted average</b>	متوسط مرجح
Sequential activities that add value to an entity's products or services; includes design, production, marketing, distribution, and service.		Method to assign inventory cost to sales; the cost of available-for-sale units is divided by the number of units available to determine per unit cost prior to each sale that is then multiplied by the units sold to yield the cost of that sale.	
<b>Variable cost</b>	كلفة متغيرة	<b>Weighted-average contribution margin</b>	هامش مساهمة المتوسط المرجح
Cost that changes in proportion to changes in the activity output volume.		Contribution margin for a multiproduct company; computed based on each products' percentage of the company's sales mix.	
<b>Variable costing income statement</b>	بيان دخل مكلف متغير	<b>Weighted-average method</b>	طريقة المتوسط المرجح
An income statement which reports variable costs and fixed costs separately; also called a <i>contribution margin income statement</i> .		(See <i>weighted average</i> .)	
<b>Variance analysis</b>	تحليل التفاوت	<b>Wholesaler</b>	بيع بالجملة
Process of examining differences between actual and budgeted revenues or costs and describing them in terms of price and quantity differences.		Intermediary that buys products from manufacturers or other wholesalers and sells them to retailers or other wholesalers.	
<b>Vendee</b>	مشتري/شار	<b>Withdrawals</b>	سحوبات
Buyer of goods or services.		Payment of cash or other assets from a proprietorship or partnership to its owner or owners.	
<b>Vendor</b>	بائع	<b>Work sheet</b>	ورقة عمل
Seller of goods or services.		Spreadsheet used to draft an unadjusted trial balance, adjusting entries, adjusted trial balance, and financial statements.	
<b>Vertical analysis</b>	تحليل عمودي / تحليل رأسي	<b>Working capital</b>	رأس المال العامل
Evaluation of each financial statement item or group of items in terms of a specific base amount.		Current assets minus current liabilities at a point in time.	
<b>Volume variance</b>	تفاوت الحجم	<b>Working papers</b>	أوراق العمل
Difference between two dollar amounts of fixed overhead cost; one amount is the total budgeted overhead cost, and the other is the overhead cost allocated to products using the predetermined fixed overhead rate.		Analyses and other informal reports prepared by accountants and managers when organizing information for formal reports and financial statements.	
<b>Voucher</b>	مستند القيد/وصل		
Internal file used to store documents and information to control cash disbursements and to ensure that a transaction is properly authorized and recorded.			