

Glossary

abnormally [ADV-U12] If something is done or exists **abnormally**, it does so without conforming to normal patterns.
wyjątkowo, niezwykle

accounting control [N-COUNT-U7] An **accounting control** is a procedure designed to prevent crime and/or deceit.
kontrola księgowości

accounting system [N-COUNT-U3] An **accounting system** is a uniform set of methods and procedures. **system księgowy**

accounts payable [N-COUNT-U8] **Accounts payable** are the accounts in which credit purchases are recorded.
rachunki do zapłacenia

accounts receivable [N-COUNT-U8] **Accounts receivable** are the accounts in which credit sales are recorded.
należność

accrual [N-COUNT-U9] An **accrual** is an amount that is added to a quantity of something. **przyrost**

accrual basis accounting [N-UNCOUNT-U8] **Accrual basis accounting** is an accounting method in which non-cash transactions are recorded. **zasada memoriału**

accrued expenses payable [N-UNCOUNT-U9] **Accrued expenses payable** are expenses such as bonuses and interest payments that are not due until some later date. **zobowiązania narosłe**

adjusting entry [N-COUNT-U12] An **adjusting entry** is an amount that is recorded to compensate for an error.
korekta

advance payment [N-COUNT-U8] An **advance payment** is a payment that is given before the product or service is exchanged. **zaliczka; przedpłata, zapłata z góry**

allocate [V-T-U8] To **allocate** something is to assign it to a particular location. **przydzielić, przeznaczyć**

amortization [N-UNCOUNT-U5] **Amortization** is the process by which the value of certain intangible assets is reduced. **amortyzacja**

attention to detail [N-UNCOUNT-U3] **Attention to detail** is a characteristic involving focus and precision.
przywiązywanie uwagi do szczegółów

audit trail [N-COUNT-U12] An **audit trail** is a pattern of detailed records that is easy to understand. **ścieżka audytu**

background check [N-COUNT-U3] A **background check** is the research into an individual's past to see if that person has a criminal record. **badanie historii danej osoby**

bill [V-T-U9] To **bill** someone is to send him or her a document stating an amount of money that he or she owes.
wystawiać komuś rachunek

bonus [N-COUNT-U9] A **bonus** is an amount of money paid in addition to regular wages or salaries. **premia**

business entity [N-COUNT-U2] A **business entity** is any type of business. **podmiot gospodarczy**

buy out [V-PHRASE-U4] To **buy out** a business is to purchase it at a time when it is about to go out of business.
wykupić

campaign [N-COUNT-U11] A **campaign** is an organized, planned set of actions. **kampania**

carry over [V-PHRASE-U9] To **carry over** something is to transfer it from one period to another. **przenosić**

cash basis accounting [N-UNCOUNT-U8] **Cash basis accounting** is an accounting method that involves recording only the exchange of cash. **księgowanie operacji gotówkowych**

cash collections [N-UNCOUNT-U1] **Cash collections** are activities in which someone receives money that is owed to a company. **ściąganie/inkasowanie należności**

cash disbursements [N-COUNT-U1] **Cash disbursements** are activities in which a company pays money that it owes.
wypłata gotówki; spłacanie

catch (someone's) attention [V-PHRASE- U12] To **catch someone's attention** is to cause him or her to notice something. **zwrócić/przyjąć uwagę**

charitable [ADJ-U11] If something is **charitable**, it is done to help other people, rather than to make a profit.
dobroczynny

checking account [N-COUNT-U1] A **checking account** is a bank account from which payments are made. **konto bieżące**

chief financial officer [N-COUNT-U3] A **chief financial officer** is an executive who is the highest authority over an organization's financial activities. **dyrektor finansowy**

collateral [N-UNCOUNT-U10] **Collateral** is an asset used as security against a loan. **zabezpieczenie**

competitive intangible [N-COUNT-U5] A **competitive intangible** is a non-physical valuable that is not protected by law, such as reputation or popularity. **wartość niematerialna**

condemn [V-T-U15] To **condemn** something is to judge it as being wrong. **potępiać**

conservatism [N-UNCOUNT-U2] **Conservatism** is an idea and practice that avoids risks and major changes.
konserwatyzm

controller [N-COUNT-U3] A **controller** is a person who oversees all of an organization's financial activities.
kontroler, nadzorca finansowy

copyright [N-COUNT-U5] A **copyright** is a legal protection of written material. **prawa autorskie**

corporation [N-COUNT-U2] A **corporation** is a business that is legally recognized as a single unit. **spółka, korporacja**

criticize [V-T-U15] To **criticize** someone is to state objections to that person's behavior. **krytykować**

damages [N-UNCOUNT-U14] **Damages** (usually plural) are fines that a losing party in a lawsuit is required to pay to the winning party. **odszkodowanie, straty**

data mining [N-UNCOUNT-U13] **Data mining** is the analysis of information to find patterns within it. **analiza danych**

deceit [N-UNCOUNT-U7] **Deceit** is the act of lying or intentionally misleading. **oszustwo**

default [V-I-U10] To **default** is to fail to make payments. **nie dokonać płatności z tytułu umowy**

desirable terms [ADJ+N-COUNT-U10] **Desirable terms** are loan conditions that are favorable. **korzystne warunki**

discontinue [V-T-U11] To **discontinue** something is to stop it. **zaprzestać**

discontinuity [N-COUNT-U14] A **discontinuity** is an item that does not conform to the accepted normal pattern.
nieciągłość, brak ciągłości

downsize [V-I-U14] To **downsize** is to reduce the overall dimensions of a business. **zmniejszyć rozmiar spółki**

drug screening [N-COUNT-U3] A **drug screening** is a test performed to see if there are illegal drugs in a person's body.
badanie na obecność narkotyków

earnings before interest and tax EBIT [N-UNCOUNT-U5] **Earnings before interest and tax** is the money that remains after fixed and variable expenses have been deducted. **zysk operacyjny (przed odliczeniem podatków i odsetek)**

ease of use [N-UNCOUNT-U13] **Ease of use** is the degree to which something is simple and easy to use. **łatwość użycia**

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embezzle [V-T-U7] To **embezzle** resources is to take them from an organization and use them for oneself.
defraudować, sprzeniewierzać

employee benefit [N-COUNT-U11] An **employee benefit** is any form of compensation other than wages and salaries.
świadczenie pracownicze

environmentally friendly [ADJ-U15] If something is **environmentally friendly**, it does not cause pollution or other environmental degradation. **przyjazny dla środowiska**

ethical [ADJ-U15] If something is **ethical**, it adheres to accepted standards of appropriate behavior. **etyczny**

excessive [ADJ-U4] If something is **excessive** it is more than what is needed. **nadmierny, wygórowany**

expenditure [N-COUNT-U4] An **expenditure** is an instance of spending money. **wydatek, wydatki, rozchód**

exploit [V-T-U15] To **exploit** someone is to use him or her unfairly. **wykorzystywać (kogoś)**

external financial report [N-COUNT-U3] An **external financial report** is a document prepared for and used by people outside of an organization. **zewnętrzne sprawozdanie finansowe**

extraordinary [ADJ-U14] If something is **extraordinary**, it is beyond what is considered normal. **niezwykły, zdumiewający**

falsification [N-UNCOUNT-U7] **Falsification** is the act of deliberately putting false information into records.
fałszerstwo, zafałszowanie

fixed expense [N-COUNT-U6] A **fixed expense** is one that stays the same each month. **koszt stały**

flow of transactions [N-UNCOUNT-U12] A **flow of transactions** is the pattern of buying and selling that a business goes through. **przepływ transakcji**

forgery [N-UNCOUNT-U7] A **forgery** is an illegal copy of something. **falsyfikat, podrobiony dokument; fałszerstwo**

fraud [N-UNCOUNT-U7] **Fraud** is the act of cheating someone out of money or other resources. **oszustwo**

full disclosure [N-UNCOUNT-U2] **Full disclosure** is the act of revealing all available information. **całkowita jawność dokumentacji**

functionality [N-UNCOUNT-U13] **Functionality** is the degree to which something is practical and useful.
funkcjonalność

garbage in, garbage out [PHRASE-U13] **Garbage in, garbage out** means that flawed inputs will result in flawed outputs.
„śmieci na wejściu, śmieci na wyjściu” (maksyma przypominająca, że wyniki błędnych danych będą błędne, nawet gdy procedura jest prawidłowa)

goodwill [N-UNCOUNT-U5] **Goodwill** is the value that a company derives from its reputation and popularity.
wartość firmy wynikająca z jej renomii

gross earnings [N-UNCOUNT-U1] **Gross earnings** are the total amount of money before deductions that an employee earns. **przychód/zarobek brutto**

gross wages [N-UNCOUNT-U1] **Gross wages** are the sum of an employee's hourly pay for a certain period.
zarobek brutto

hold (someone) accountable [V-PHRASE-U7] To **hold someone accountable** is to require that the person take responsibility for his or her actions. **czynić kogoś odpowiedzialnym za coś**

immoral [ADJ-U15] If something is **immoral**, it does not adhere to accepted standards of appropriate behavior.
niemoralny

impaired [ADJ-U14] If something is **impaired**, it is not able to fulfill its desired function. **uszkodzony**

income tax payable [N-UNCOUNT-U9] **Income tax payable** is the amount of tax that an organization owes a government for a certain year but is not required to pay until the following year. **należny podatek dochodowy**

increment [N-COUNT-U8] An **increment** is one of a certain number of sections that something has been divided into. **przyrost, dodatek**

insufficient [ADJ-U4] If something is **insufficient** it is less than what is needed. **niewystarczający**

intangible assets [N-COUNT-U5] An **intangible asset** is anything of value that is not a physical object. **aktywa niematerialne**

integrity [N-UNCOUNT-U3] **Integrity** is a characteristic involving adherence to moral and professional standards. **prawość, uczciwość**

interest rate [N-COUNT-U10] An **interest rate** is a percentage that is added to a loan amount during the loan period. **stopa procentowa**

internal financial report [N-COUNT-U3] An **internal financial report** is a document prepared for and used by members of an organization. **wewnętrzny raport finansowy**

kick-back [N-COUNT-U7] A **kick-back** is a bribe paid in exchange for favorable treatment. **łapówka**

lawsuit [N-COUNT-U14] A **lawsuit** is a formal legal proceeding. **sprawa sądowa**

layoff [V-T-U14] To **layoff** someone is to stop employing them because the company cannot offer them anymore work, for example due to recession. **zwolnić z pracy**

legal intangible [N-COUNT-U5] A **legal intangible** is a non-physical valuable that is protected by law. **prawnie chroniona wartość niematerialna**

level off [V-PHRASE-U11] To **level off** is to stop rising or falling. **wyrównać**

leverage [V-T-U10] To **leverage** something is to use it as collateral to get a loan. **wziąć pożyczkę pod zastaw**

liquidity [N-UNCOUNT-U4] **Liquidity** is the degree of ease with which an asset can be converted to cash. **płynność środków finansowych**

loan period [N-COUNT-U9] A **loan period** is the amount of time in which a debt is expected to be paid. **czas spłacania pożyczki**

low road [N-UNCOUNT-U15] The **low road** is any course of action that is immoral. **postępowanie niezgodne z prawem/zasadami**

make a killing [V-PHRASE-U15] To **make a killing** is to make a huge amount of profit. **osiągnąć ogromny zysk**

margin per unit [N-UNCOUNT-U6] **Margin per unit** is the revenue left over after variable expenses divided by the number of units produced. **marża na sztuce**

misappropriate [V-T-U7] To **misappropriate** something is to distribute it to the wrong recipient. **sprzeniewierzać**

most-likely scenario [N-UNCOUNT-U2] The **most-likely scenario** is the situation that has the most chance of happening. **najbardziej prawdopodobny scenariusz**

objectivity [N-UNCOUNT-U2] **Objectivity** is the practice of not allowing feelings or opinions to influence judgment. **obiektywność**

on credit [ADV-U8] To purchase something **on credit** is to purchase it with a promise to pay for it later. **na kredyt**

operating earnings [N-UNCOUNT-U6] **Operating earnings** is the money left after fixed and variable expenses have been deducted. **zysk operacyjny**

optimistic [ADJ-U2] If someone is **optimistic**, it means that he or she sees future events positively. **optymistyczny, optymistycznie nastawiony**

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origination fee [N-COUNT-U10] An **origination fee** is an amount of money that a creditor charges for creating a loan.
prowizja za udzielenie pożyczki

out of the ordinary [ADJ-U12] If something is **out of the ordinary**, it is not normal. **niezwykły**

partnership [N-COUNT-U2] A **partnership** is an unincorporated business that is owned by a few people. **spółka**

patent right [N-COUNT-U5] A **patent right** is a legal protection of an invention. **prawo patentowe**

pay for (something) ahead of time [V-PHRASE-U8] To **pay for something ahead of time** is to pay for it before receiving it. **zapłacić z góry**

pay off [V-T-U10] To **pay off** a loan is to repay the total amount of it plus any interest. **spłacić (pożyczkę)**

pay stub [N-COUNT-U1] A **pay stub** is a document that shows an employee's pay and taxes for a certain period.
odcinek wypłaty

pilfer [V-T-U7] To **pilfer** something is to steal it from one's employer. **podkradać**

poverty line [N-UNCOUNT-U15] The **poverty line** is the amount of money that a person needs to cover basic needs.
minimum socjalne

prepaid expense asset [N-COUNT-U8] A **prepaid expense asset** is the recorded amount of an advance payment.
koszt opłacony z góry

procurement [N-COUNT-U1] **Procurement** is the act of obtaining things. **nabywanie**

profit center [N-COUNT-U6] A **profit center** is a division within a company that generates money. **centrum zysku**

profit sharing plan [N-COUNT-U11] A **profit sharing plan** is a project in which a company gives a portion of its income to its employees. **plan podziału zysków**

purchase order [N-COUNT-U1] A **purchase order** is a document stating items that a company wishes to buy.
zamówienie

receipt [N-COUNT-U4] A **receipt** is something that is received. **wpływ, przychód**

red flag [N-COUNT-U12] A **red flag** is a detail that is alarming. **czerwona chorągiewka ostrzegawcza, tu: ostrzeżenie**

relevance [N-UNCOUNT-U2] **Relevance** is the state of being important and practically applicable. **związek (z tematem); znaczenie**

remote access [N-UNCOUNT-U13] **Remote access** is the ability to use a program from a computer or electronic device other than the one that the program is installed on. **dostęp zdalny**

repairs [N-UNCOUNT-U11] **Repairs** are the activities involved with fixing something that is broken. **naprawy**

restructure [V-I-U14] To **restructure** is to change the basic composition of a company. **restrukturyzować**

retailer [N-COUNT-U6] A **retailer** is a company that sells products to the public. **sprzedawca detaliczny**

safety reserve [N-COUNT-U4] A **safety reserve** is an amount that is held in case of unforeseen needs. **kwota rezerwowa**

salary [N-COUNT-U1] A **salary** is a yearly amount of money paid to an employee. **pensja**

sales volume [N-UNCOUNT-U6] **Sales volume** is the total number of products sold. **wielkość sprzedaży**

senior claim [N-UNCOUNT-U10] A **senior claim** is the right to draw on a debtor's assets. **roszczenie główne**

severance package [N-COUNT-U14] A **severance package** is an amount of money and/or other benefits given to an employee when he or she is fired. **odprawa**

shoplift [V-T-U7] To **shoplift** is to steal something from a retail store. **kraść w sklepie**

sole proprietorship [N-COUNT-U2] A **sole proprietorship** is a business that is owned by just one person.
jednoosobowa działalność gospodarcza, firma jednoosobowa

spike [N-COUNT-U11] A **spike** is a sharp increase. **skok, nagły wzrost**

stiff [V-T-U12] To **stiff** someone is to fail to pay him or her for goods or services. **wykiwać kogoś**

sweep [N-COUNT-U12] A **sweep** is a quick scan of something. **tu: przegląd**

take out [V-PHRASE-U10] To **take out** a loan is to borrow money. **wziąć (pożyczkę)**

tangible assets [N-COUNT-U5] A **tangible asset** is any physical object that holds value. **aktywa materialne**

tax deductible [ADJ-U10] If something is **tax deductible**, its value can be subtracted from its owner's taxable income. **podlegający odliczeniu od podatku**

temporary [ADJ-U11] If something is **temporary**, it has a limited duration. **chwilowy, tymczasowy**

total margin [N-UNCOUNT-U6] **Total margin** is the revenue left over after variable expenses have been deducted.
całkowita marża

total wages [N-UNCOUNT-U1] **Total wages** are the sum of an employee's hourly pay for a certain period.
wynagrodzenie całkowite

trade secret [N-COUNT-U5] A **trade secret** is crucial knowledge like a recipe or manufacturing technique.
tajemnica handlowa

trademark [N-COUNT-U5] A **trademark** is a legally protected symbol. **znak firmowy**

tutorial [N-COUNT-U13] A **tutorial** is a document or program that teaches someone how to do something. **tutorial, instrukcja**

unbiased [ADJ-U1] If someone is **unbiased**, he or she practices objectivity. **bezstronny**

unethical [ADJ-U15] If something is **unethical**, it does not adhere to accepted standards of appropriate behavior.
nieetyczny

unproductive [ADJ-U4] If something is **unproductive** it is not growing or having any positive change.
bezproduktywny

up and running [ADJ-U13] If something is **up and running**, it is now fully operational. **działający**

up to date [ADJ-U3] If something is **up to date**, it means that it includes all available information as of today.
aktualny

update [N-COUNT-U13] An **update** is an improvement for a program. **aktualizacja, ulepszenie**

user license [N-COUNT-U13] A **user license** is the official legal permission to use a computer program. **licencja użytkownika**

user-friendly [ADJ-U13] If something is **user-friendly**, it is easy to use. **przyjazny użytkownikowi, łatwy w obsłudze**

variable expense [N-COUNT-U6] A **variable expense** is one that is likely to change each month. **wydatki zmienne**

via [PREP-U9] **Via** means that something takes place or is done through something else. **przez, poprzez**

wholesaler [N-COUNT-U6] A **wholesaler** is a company that sells products to retailers. **sprzedawca hurtowy**

zero cash balance [N-UNCOUNT-U4] A **zero cash balance** is a situation in which there is no cash in an account.
zerowe saldo gotówkowe