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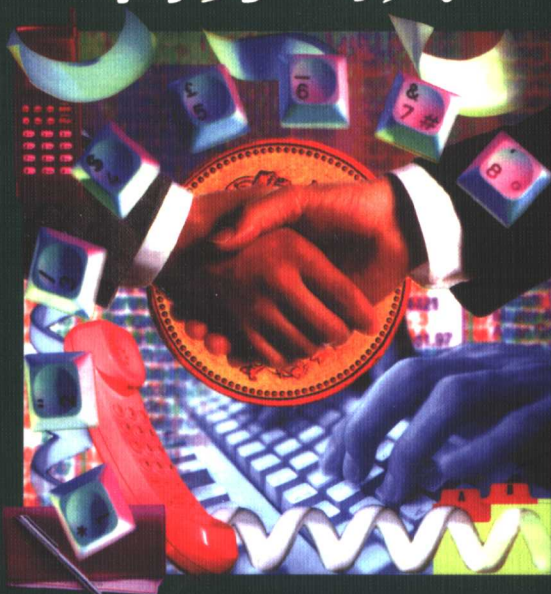
牛津英汉双解百科分类词典系列

Oxford

DICTIONARY OF
BUSINESS

WITH CHINESE TRANSLATION

牛津英汉双解
商务词典



上海外语教育出版社

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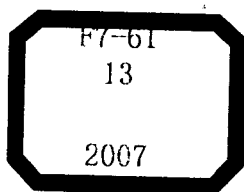
Business

with Chinese Translation

牛津英汉双解 商务词典

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Preface 序

A Dictionary of Business is a revised and expanded edition of *A Concise Dictionary of Business*, first published in 1990. In this new edition the number of entries has increased to over 6,000, compared to the 4,000 in the original edition. Moreover, this edition includes a number of illustrations. The original edition was prepared on the assumption that it would be of use to students of all kinds of business courses, ranging from GCSE Business Studies to degree and postgraduate business subjects, as well as to business people and their professional advisers (lawyers, bankers, accountants, managers, insurers, etc.).

The feedback the publishers have received from this first edition is that the book has largely fulfilled its intended purposes, but that recent developments in industry as well as in university and college business courses needed to be reflected in the new edition.

This new edition, therefore, has paid special attention to the vocabulary used in business strategy, organizational behaviour, marketing, and human resource management. In this context the vocabulary used reflects the organizational and business environmental changes and challenges that have occurred in the 1990s. It is expected that this emphasis in the revision will make it particularly useful for students of business courses at all levels.

At the same time the entries for the terms commonly used in commerce have been updated and often expanded to take account of developments in the last five or six years. In addition, the vocabularies associated with finance and with accounting practices have been expanded and updated. The book also includes many of the terms business people might be expected to know in the fields of the law and computing (especially with reference to the Internet).

The extensive network of cross references in the original dictionary has been retained in this new edition. An asterisk (*) placed before a word in an entry indicates that this word can be looked up in the dictionary and will provide further explanation or clarification of the entry being read. However, not every word that has an entry in the dictionary has an asterisk placed before it when it is referred to in the text. Some entries simply refer the readers to another entry, indicating either that they are synonyms or that they are most conveniently explained in one of the dictionary's longer articles. Synonyms and abbreviations are usually placed within brackets immediately after the headword.

目 录

| | |
|---------------|-------|
| 出版说明 | 1 |
| 序(英语原版) | 3 |
| 词典正文 | 1~905 |
| 附录 | |
| 汉英术语对照表 | 906 |

A

A1 第一等的 A description of property or a person that is in the best condition. In marine insurance, before a vessel can be insured, it has to be inspected to check its condition. If it is "maintained in good and efficient condition" it will be shown in *Lloyd's Register of Shipping as 'A' and if the anchor moorings are in the same condition the number '1' is added. This description is also used in life assurance, in which premiums are largely based on the person's health. After a medical examination a person in perfect health is described as "an A1 life".

AA 广告协会 Abbreviation for *Advertising Association.

AAP 扶持行动方案 Abbreviation for *affirmative action programme.

abandonment 弃付 The act of giving up the ownership of something covered by an insurance policy and treating it as if it has been completely lost or destroyed. If the insurers agree to abandonment, they will pay a total-loss claim (see **actual total loss**; **constructive total loss**). This often occurs in marine insurance if a vessel has run aground in hazardous waters and the cost of recovering it would be higher than its total value and the value of its cargo. It also occurs during wartime when a vessel is captured by the enemy. If the owner wishes to declare a vessel and its cargo a total loss, a **notice of abandonment** (弃付通知书) is given to the insurer; if, subsequently, the vessel or its cargo are recovered, they become the property of the insurer.

ABB 活动成本预算 Abbreviation for *activity-based budgeting.

abbreviated accounts 短缩账目 A company qualifying as a small or medium-sized company under the UK Companies Act (1989) may file abbreviated accounts with the *Registrar of Companies instead of the full report and accounts (see **annual accounts**). These accounts, previously known as modified accounts, are an additional set of *financial statements drawn from the full financial statements, specifically for the purpose

of delivery to the Registrar; they thus become a public document and must be accompanied by a special report of the *auditors.

ABC 1. 报刊出版审议局 Abbreviation for *Audit Bureau of Circulation. **2.** 活动成本计算 Abbreviation for *activity-based costing.

ABC classification (ABC ranking) ABC 分类法 A method of ranking items held in *inventory enabling particular attention to be given to those that, if incorrectly managed, will be most damaging to the effectiveness or the efficiency of an operation. Items are categorized according to their value of usage, i.e. their individual value multiplied by their usage rate. In most cases *Pareto's Rule then applies, so that approximately 20% of the items accounts for approximately 80% of the value of the stock held; these items are classified as Class A items. Class B covers the 30% of items that represent the next 10% of value. Class C covers the remaining 50%, which accounts for the remaining 10% of value. In *material requirements planning (MRP), ranking is used to categorize inventory by its impact value, i.e. whether or not production will stop if this item is out of stock.

ABI 英国保险公司协会 Abbreviation for *Association of British Insurers.

ability-to-pay taxation 按能力纳税法 A form of taxation in which taxes are levied on the basis of the taxpayers' ability to pay. This form of taxation leads to the view that as income or wealth increases, its marginal utility (its value to its owner) decreases so that progressive rates of tax can be levied on the higher slices. Typical taxes of this sort in the UK are *income tax and *inheritance tax. *Compare benefit taxation.*

above par 超出票面价值 *See par value.*

above-the-line 1. 线上项目 Denoting entries above the horizontal line on a company's *profit and loss account that separates the entries that establish the profit (or loss) from the entries showing how the profit is distributed. Prior to the introduction of Financial Reporting Standard 3, 'Reporting Financial Performance', in October 1992, it was understood that any exceptional items that were within the ordinary activities of the business were shown above the line, while any extraordinary items that were outside the ordinary activities of the business were shown below it. There was, however, criticism that the definitions of extraordinary and exceptional

items could be manipulated to improve the *earnings per share figure. For example, if a building was sold for a large profit it could be interpreted as being exceptional and included in the earnings per share, whereas if it was sold at a loss it could be interpreted as being extraordinary and not included in the earnings per share. Since the introduction of FRS 3, both exceptional and extraordinary items are shown above the line and are included in the earnings per share. **2. 广告费用(付佣金)** Denoting advertising expenditure on mass media advertising, including press, television, radio, and posters. It is traditionally regarded as all advertising expenditure on which a commission is payable to an *advertising agency. **3. 税收会计事项** Denoting transactions concerned with revenue, as opposed to capital, in national accounts. *Compare below-the-line.*

ABP 英国联合港口 Abbreviation for *Associated British Ports.

absenteeism 旷工 Absence from work for which there is no legitimate reason; it is often self-certified sick leave lasting for one day at a time. Most prevalent in large organizations, it can be a major problem. In order to combat it some organizations have introduced flexible working hours, increased annual leave, introduced personal days leave in addition to normal holiday entitlement, and devised incentive schemes for full attendance.

absolute cost advantage 绝对成本优势 The cost advantage enjoyed by a country in producing certain goods, compared to costs in other countries. The costs of producing similar products vary between different countries because certain resources, such as labour, raw materials, and energy, will be cheaper in some countries than in others. Multinational enterprises are able to take advantage of these cost differences by buying components or products from countries that have these advantages. For example, a motor-vehicle manufacturer in an economy with high labour costs may purchase certain components from another country with significantly lower labour costs. *Compare competitive advantage.*

absolute performance standard 绝对绩效标准 A standard set at the theoretical limit of performance. For example, in manufacturing, the theoretical quality standard of 'zero defects', which it is impossible to improve on, might be set as the absolute performance standard. Such standards may be achievable in practice or may form an ideal against which an

organization may judge its progress.

absorption 分摊 (**cost absorption** 成本分摊; **overhead absorption** 间接费用分摊) An accounting process used in *absorption costing in which the *overhead of an organization is borne by the production of that organization by the use of *absorption rates.

absorption costing 分摊成本计算法 The cost accounting system in which the *overheads of an organization are charged to the production by means of the process of *absorption. Costs are first apportioned to *cost centres, where they are absorbed using *absorption rates. *Compare marginal costing.*

absorption rate 分摊率 (**overhead absorption rate** 间接费用分摊率; **recovery rate** 复得率) The rate or rates calculated in an *absorption costing system in advance of an accounting period for the purpose of charging the *overheads to the *production of that period. Absorption rates are calculated

| <i>Production measure</i> | <i>Absorption rate</i> |
|---------------------------|----------------------------------|
| units, weight, or volume | rate per unit, weight, or volume |
| direct labour hours | rate per direct labour hour |
| machine hours | rate per machine hour |
| direct labour cost | % on direct labour cost |
| direct material cost | % on direct material cost |
| prime cost | % on prime cost |
| standard hours | rate per standard hour |

Absorption rate

for the accounting period in question using the following formula:
 budgeted overhead/budgeted production.

In absorption costing production may be expressed in a number of different ways; the way chosen to express production will determine the absorption rate to be used. The seven major methods of measuring production, together with their associated absorption rate, are given in the table. The rate is used during the accounting period to obtain the **absorbed overhead** (已分摊间接费用) by multiplying the actual production achieved by the absorption rate.

abstract of title 产权说明书 A document used in conveyancing land that is not registered to show how the vendor derived good title. It consists of a summary of certain documents, such as conveyances of the land, and recitals of certain events, such as marriages and deaths of previous owners. The purchaser will check the abstract against title deeds, grants of probate, etc. This document is not needed when

registered land is being conveyed, as the land certificate shows good title.

ACA 特许执业会计师协会准会员 Abbreviation for Associate of the *Institute of Chartered Accountants.

ACAS 咨询调解和仲裁局 Abbreviation for *Advisory Conciliation and Arbitration Service.

ACC 农业信用有限公司 Abbreviation for *Agricultural Credit Corporation Ltd.

ACCA 特许合格会计师协会准会员 Abbreviation for Associate of the *Chartered Association of Certified Accountants. See **certified accountant**; **chartered accountant**.

accelerated depreciation 快速折旧 A rate of *depreciation of assets that is faster than the useful-life basis normally used to calculate depreciation. For example, a computer may be expected to have a useful life of four years when it is purchased; however, as a result of new product innovation, it is replaced after two years. If the useful-life basis had been used, the full cost would not have been charged to the accounts until the end of the fourth year; by accelerating the depreciation the full charge would be made earlier, reflecting the short life cycle of high-technology products. In the USA, the accelerated depreciation may be used to gain tax advantages.

acceptable use policy (AUP) 可接受的使用原则 The rules of permitted behaviour on a particular portion of the *Internet.

acceptance 1. 承兑, 认付 The signature on a *bill of exchange indicating that the person on whom it is drawn accepts the conditions of the bill. Acceptance is usually written: "Accepted, payable at... (name and address of bank); (*Signature*)". See also **non-acceptance**. 2. 承兑汇票 A bill of exchange that has been so accepted. 3. 接受合同条款 Agreement to accept the terms of an *offer; for example, the agreement of an insurance company to provide a specified insurance cover or of a trader to accept a specified parcel of goods at the offer price.

acceptance credit 承兑信贷 A means of financing the sale of goods, particularly in international trade. It involves a commercial bank or merchant bank extending credit to a foreign importer, whom it deems creditworthy. An acceptance

A credit is opened against which the exporter can draw a *bill of exchange. Once accepted by the bank, the bill can be discounted on the *money market or allowed to run to maturity. In return for this service the exporter pays the bank a fee known as an **acceptance commission** (承兑佣金).

acceptance number 合格数 The number of sample units specified in a sampling plan that must conform to the specifications if the batch is to be accepted. See **acceptance sampling**.

acceptance sampling 进料抽样试验 A statistical quality-control technique that uses inspection of a sample from a batch to decide whether to accept or reject the whole batch. In deciding the level of sampling, a balance has to be struck between achieving the desired quality levels and the cost of undertaking the sampling.

acceptance supra protest (acceptance for honour) 承兑拒付汇票 The acceptance or payment of a *bill of exchange, after it has been dishonoured, by a person wishing to save the honour of the drawer or an endorser of the bill.

accepting house 承付所 An institution specializing in accepting or guaranteeing *bills of exchange. A service fee is charged for guaranteeing payment, enabling the bill to be discounted at preferential rates on the *money market. The decline in the use of bills of exchange has forced the accepting houses to widen their financial activities, many of whom have returned to their original role as *merchant banks.

Accepting Houses Committee 承兑行委员会 A committee representing the 16 *accepting houses in the City of London. Members of the committee are eligible for finer discounts on bills bought by the Bank of England, although this privilege has been extended to other banks.

acceptor 承兑票据人 The drawee of a *bill of exchange after acceptance of the bill, i.e. the acceptor has accepted liability by signing the face of the bill.

access provider 接入服务提供商 (**Internet access provider**; **IAP** 因特网接入服务提供商) A commercial company that provides access to the *Internet, both to organizations wanting to connect their own networks and to individuals.

access time 访问时间 The time taken to obtain information

from a computer *memory, or to write information to the memory. Access times can vary from a thousand millionth of a second (a nanosecond) in a fast electronic memory to a second or longer with magnetic-tape memories.

accident insurance 意外事故保險 An insurance policy that pays a specified amount of money to the policyholder in the event of the loss of one or more eyes or limbs in any type of accident. It also pays a sum to the dependants of the policyholder in the event of his or her death. These policies first appeared in the early days of railway travel, when passengers felt a train journey was hazardous and they needed some protection for their dependants if they were to be killed or injured.

accident proneness 事故多发性 The propensity of an individual to suffer (or cause) more than an average number of accidents. This is of particular interest in *organizational psychology, which is anxious to analyse the causes of accidents in the workplace in order to reduce their occurrence and their inevitable costs. There is, however, some doubt as to whether such a condition does in fact exist, or whether some people are simply the unlucky statistics that go to make up a *normal distribution of accident frequency.

On the other hand, it is not hard to imagine that accidents are more likely to occur at work (or anywhere else) if concentration is distracted by such extraneous factors as fatigue, illness, emotional preoccupation, or stress. Machine operators, for example, have certain skills at processing the information perceived by their senses so that an appropriate response is initiated. In addition to this skill, the personal qualities of the operator must also be involved in the smooth operation of the machine. If the operator is aware that his or her skill with the machine is less than it should be, this is not necessarily a recipe for accidents to occur; the intelligent operator will, under these circumstances, work more slowly, more cautiously, and with greater concentration. It is often, in fact, the more highly skilled operator, many of whose responses are automatic, who is more easily distracted by extraneous factors and thus more accident prone. Although organizational psychologists have been unable to provide a rigorous treatment of accident proneness, much valuable work has been done in analysing those activities that have high inherent risks and those environmental conditions (e.g. poor lighting, inappropriate room temperature) that increase the chances of accidents

happening. *See also* achievement motivation theory.

accommodation bill 通融汇票, 通融票据 A *bill of exchange signed by a person (the accommodation party) who acts as a guarantor. The accommodation party is liable for the bill should the *acceptor fail to pay at maturity. Accommodation bills are sometimes known as **windbills** or **windmills** (通融票据). *See also* kite.

accommodation endorser 通融票据背书人 A person or a bank that endorses a loan to another party; for example, a parent company may endorse a bank loan to a subsidiary. The endorser becomes a guarantor and is secondarily liable in case of default. Banks may endorse other banks' acceptance notes, which can then be traded on the secondary market.

accord and satisfaction 协议与补偿 A device enabling one party to a contract to avoid an obligation that arises under the contract, provided that the other party agrees. The accord is the agreement by which the contractual obligation is discharged and the satisfaction is the *consideration making the agreement legally operative. Such an agreement only discharges the contractual obligation if it is accompanied by consideration. For example, under a contract of sale the seller of goods may discharge the contractual obligation by delivering goods of different quality to that specified in the contract, provided there is agreement with the buyer (the accord) and the seller offers a reduction in the contract price (the satisfaction). The seller has therefore 'purchased' the release from the obligation. Accord and satisfaction refer to the discharge of an obligation arising under the law of tort.

account 1. 账单 A statement of indebtedness from one person to another; an invoice. A provider of professional services or of goods may render an account to a client or customer, and a solicitor selling a house on a person's behalf will render an account of the sale, which may show that the solicitor owes the seller the proceeds of the sale less expenses.

2. 分类交易清单 A named segment of a ledger recording transactions relevant to the person or the matter named (*see* double-entry book-keeping). Accounts consist of two sides; increases are recorded on one side and decreases on the other. Accounts may be kept in a written form in a ledger, they may be on loose cards or they may be held in a computer. **3. 银行账户** An account maintained by a *bank or a *building society in which a depositor's money is kept. *See* cheque account; current

account; deposit account. 4. 结清账期 A period during which dealings on the London Stock Exchange were formerly made without immediate cash settlement. Up to the end of each account, transactions were recorded but no money changed hands. Settlement of all transactions made within an account was made ten days after the account ended. This practice changed in 1996 when the account system was abandoned.

5. 委托人 In an advertising, marketing, or public-relations agency, a client of the agency from whom a commission or fee is derived, in return for the services.

6. 年度决算表 See **annual accounts**.

accountability 会计责任 An obligation to give an account. For limited companies, it is assumed that the directors of the company are accountable to the shareholders and that this responsibility is discharged, in part, by the directors providing an annual report and accounts (see **annual accounts**). In an accountability relationship there will be at least one principal and at least one agent. This forms the basis of an *agency relationship.

accountant 会计师 A person who has passed the accountancy examinations of one of the recognized accountancy bodies and completed the required work experience. Each of the bodies varies in the way they train their students and the type of work expected to be undertaken. For example, accountants who are members of the Chartered Institute of Public Finance and Accountancy generally work in local authorities, the National Health Service, or other similar public bodies, while members of the Chartered Institute of Management Accountants work in industry (see **chartered accountant; management accounting**). Wherever accountants work, their responsibilities centre on the collating, recording, and communicating of financial information and the preparation of analyses for decision-making purposes.

account executive 业务经理 The person in an advertising, marketing, or public-relations agency responsible for implementing a client's business. This involves carrying out the programme agreed between the agency and client, coordinating the activities, and liaising with the client.

accounting code 会计代号 (**cost code** 成本代号; **expenditure code** 支出代号; **income code** 收入代号) In modern accounting systems, a numerical reference given to each account to facilitate the recording of voluminous accounting

transactions by computer.

accounting concepts 会计概念 The basic theoretical ideas devised to support the activity of accounting. As accounting developed largely from a practical base, it has been argued that it lacks a theoretical framework. Accountants have therefore tried to develop such a framework; although various concepts have been suggested, few have found universal agreement. However, four are deemed to be important (*see* **Statements of Standard Accounting Practice**): the first, the **on-going concern concept** (继续经营观念), assumes that the business is a going concern until there is evidence to the contrary, so that assets are not stated at their break-up value; the second, the ***accruals concept**, involves recording income and expenses as they accrue, as distinct from when they are received or paid; the third, the **consistency concept** (一贯性观念), demands that accounts be prepared on a consistent basis from one period to another; and the fourth, the **prudence concept** (谨慎观念), calls for accounts to be prepared on a conservative basis, not taking credit for profits or income before they are realized but making provision for losses when they are foreseen. Other accounting concepts might be ***depreciation** and ***deferred taxation**, which are concepts relating to accounting, but which are not often considered when reference is made to accounting concepts.

accounting cost 会计成本 *See* cost.

accounting entity 会计核算单位 A unit for which accounting records are maintained and for which ***financial statements** are prepared. As an accounting concept, it is assumed that the financial records are prepared for a particular unit or entity. By law, limited companies constitute the accounting entity. For sole traders and partnerships accounts are also prepared to reflect the transactions of the business as an accounting entity, not those of the owner(s) of the business. Changing the boundaries of the accounting entity can have a significant impact on the accounts themselves, as these will reflect the purpose of the accounts and for whom they are prepared.

accounting event 会计事项 A transaction or change (internal or external) recognized by the accounting recording system. Events are recorded as debit and credit entries. For example, when a sale is made for cash the double entry for the sales transaction would be debit bank, credit sales (*see* **double-**