



جامعة الفرات الاوسط التقنية
المعهد التقني المسيب
قسم تقنيات المالية والمصرفية

محاضرات في القراءات المالية

Financial readings

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المرحلة الاولى

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الاسبوع الاول : تعريف بعض المصطلحات المالية والمحاسبية

عملية مالية = Transaction

اليومية العامة General Journal

قيد اليومية = Journal Entry

قيد التسوية Adjusting Entry

قيد الإقفال = Closing Entry

دفتر الإستاذ = Ledger

ترحيل Post

ميزان المراجعة Trial Balance

ملخص الدخل Income Summary

نقدآ = In Cash

على الحساب = On Credit

إيداع Deposit

سحب = Withdraw

اقتراض = Borrow

خصم تجاري Trade Discount

خصم نقدي = Cash Discount

إعداد = Prepare

بضاعة Merchandise

قائمة الدخل Income Statement

مبيعات = Sales

مردودات ومسموحات المبيعات Sales Returns & Allowances

خصم المبيعات = Sales Discount

صافي المبيعات = Net Sales

تكلفة البضاعة المباعة Cost Of Goods Sold

بضاعة أول المدة Beginning Inventory

مشتريات = Purchases

مردودات ومسموحات المشتريات
Purchases Returns & Allowances

خصم المشتريات = Purchases Discount

صافي المشتريات = Net Purchases

مصاريف نقل للداخل Transportation In

بضاعة آخر المدة = Ending Inventory

مجمّل الربح Gross Profit

مصرفوات تشغيلية Operation Expenses

مصرفوات بيعية Selling Expenses

عمولة وكلاء البيع Salespeople's Salaries

مصرفوات عمومية وإدارية General & Administrative Expenses

صافي الربح من العمليات التشغيلية
= Net Income From Operation

إيراد عقار = Rent Revenue

فوائد دائنة Interest Revenue

إيراد أوراق مالية = Dividends

أرباح بيع أصول ثابتة = Gain On Sales Of Assets =

Gain On Disposal = أرباح من إستبدال أصول ثابتة

Other Expenses = مصروفات أخرى

Interest Expenses = فوائد مدينة

Loss On Sale Of Assets = خسائر بيع أصول ثابتة

Loss On Disposal = خسائر من إستبدال أصول ثابتة

Bad Debts = ديون معدومة

Net Income / Net Loss = صافي الربح العام / صافي الخسارة

Balance Sheet = الميزانية العمومية

Statement Of Financial Position = قائمة المركز المالي

Assets = أصول

Current Assets = أصول متداولة

Cash = الخزينة

Marketable Securities = أوراق مالية

Accounts Receivable = مدينون

Notes Receivable = أوراق قبض

Fixed Assets = أصول ثابتة

Accumulated Depreciation = مجمع إستهلاك

Other Assets = أصول أخرى

Preraid Expenses = مصروفات مقدمة

Accrued Revenues = إيرادات مستحقة

Liabilities = خصوم

Short Term Liabilities = خصوم قصيرة الأجل

دائنون Accounts Payable =

أوراق دفع = Notes Payable

قروض قصيرة الأجل = Short Term Loans

Long Term Liabilities = خصوم طويلة الأجل

Long Term Loans = قروض طويلة الأجل

Owners Equity = حقوق الملكية

Owner's Drawings = مسحوبات شخصية

Other Liabilities = خصوم أخرى

Unearned Revenue = إيرادات مقدمة

Accrued Expenses = مصروفات مستحقة

نظام التكاليف الكلية أو الإجمالية Absorption Costing System

Account Balance رصيد الحساب

Accountant المحاسب

Accountants المحاسبون

Accounting محاسبة

الاسبوع الثاني: تعريف المصرف والمصطلحات المرتبطة به

what is bank

You need to store your cash you choose a bank, you need a loan you choose a bank, you need to transfer the money. But what is a bank exactly? Or how does it operate? We are here to answer all these questions for you.

Bank is a financial institution authorized to accept deposits and provide credits.

As a financial services provider, banks provide a safe place to store your cash. As such, they play a vital role in the economy by providing essential services both to consumers and businesses.

These institutions may also give economic assistance such as:

capital management

foreign exchange

Safe deposit boxes are commonly known as locker services.

Banks of a country are usually regulated by a central bank or the national government, in Iraq all the banks are regulated by the central bank, the center Bank of Iraq (CBI).

الاسبوع الثالث: انواع المصارف

Types of banks

There are four broad categories of a bank, these are:

Retail Banks: Commonly known as general or personal banking institutions, retail banks deals with the general public. They provide services such as savings accounts, current accounts, short-term loans, overdraft protection, etc.

Commercial Banks: These banks deal with businesses from small businesses to large corporate entities. They provide services such as cash management, commercial real estate, etc.

Investment Banks: These banks majorly focus on corporate clients dealing in complex services such as mergers and acquisitions or underwriting.

Central Banks: Unlike others, central banks do not deal with the public or corporations. They are not market-based. Its primary responsibility is to control inflation, regulate monetary policy, oversee currency stability etc.

الاسبوع الرابع :فوائد المصارف

The Benefits Of Banking

There are many benefits of banking, including

- 1- the ability to save money,
- 2- earn interest on deposits, and access to credit.
- 3- Banks also offer a variety of other services, such as online banking, mobile banking, and investment options.
- 4- transfers into your savings account.
- 5- Banks also offer interest on deposits, which can help you grow your savings.

الاسبوع الخامس : تعريف النقود

What is Money?

Money is defined as anything that the public readily accepts in payment for goods and services and other assets and in the discharge of debt

Money: Used in a countries (dollar, Dinar, etc) as their currency, and it is

represented in banknotes and coins which called cash.

Most money consists of bank deposits: this can include money that people and organizations have in bank accounts. Most of this is on paper and only about ten percent in the form of cash in the bank.

Functions of Money

- 1- Medium of exchange: Money can be used for buying and selling goods and services.
- 2- Unit of account: Money is the common standard for measuring relative worth of goods and service.
- 3- Store of value: Money is the most liquid asset (Liquidity measures how easily assets can be spent to buy goods and services). Money's value can be retained over time. It is a convenient way to store wealth.

الاسبوع السادس : ماهو التمويل

What is finance?

Finance is a field that is concerned with the allocation (investment) of assets and liabilities over space and time, often under conditions of risk or uncertainty.

Finance can also be defined as the science of money management.

What finance is? Explain?

Finance is a broad term that describes activities associated with banking, e.g.

debt, credit, capital markets, money, and investments. ...

Finance also

encompasses the oversight, creation, and study of money, banking, credit, investments, assets, and liabilities that make up financial systems.

There are three main types of finance:

(1)personal

(2)corporate

(3)public/government.

الاسبوع السابع :مصادر التمويل

What are the sources of finance?

Sources of finance for business are equity, debt, debentures, retained earnings, term loans, working capital loans, letter of credit, venture funding etc. These sources of funds are used in different situations. They are classified based on time period, ownership and control, and their source of generation

1- Internal resources

Internal sources of finance are funds that come from inside the organization. Examples include cash from sales, the sale of surplus assets and profits you hold back to finance growth and expansion. The type of sources of finance internal to the organization are as follows:

- A- Retained earnings.
- B- Accumulated depreciation.
- C- Advance from customers.
- D- Trade credit.
- E- Reserves.
- F- Unpaid liabilities.
- G- Unpaid dividend.
- H- Unpaid interest on debentures etc...
- I- Cash generated from sale of assets.

J- Savings in transactions

2- External sources of finance:

These are funds that are raised through external means or from an outside source for example, from outside entities like debt or equity.

Debt essentially means any kind of loan or borrowing. This can include loans from banks, financial institutions, public deposits, letter of credit etc.

Equity means raising of capital by issue of shares to existing or new shareholders.

These can be ordinary shares or preference shares. External sources of funds involve incurring a cost of raising the funds. As these are raised from outside entities, they need to be compensated for providing funds. Debt funds carry interest as compensation. On the other

Important vocabulary:

Money

Equity

Functions

Retained earnings

Finance

assets

Internal resources Reserves

External sources of finance

Debt

الاسبوع الثامن: الاسواق المالية

Financial markets

Financial markets focus on buying, selling and holding securities and financial instruments in their various forms

-The financial market: is a mechanism that allows people to buy and sell trade the financial securities (such as stocks and bonds)

Types of financial markets:-

- 1- Capital markets : - It is the most famous, and it is divided into the stock market and the bond market
- 2- Stock markets :it's a financial market where trading with General companies and institutions stocks
- 3- Bond markets : it's a financial market where trading with General companies, institutions and government bonds.
- 4- Money markets: which provide short term debt financing and investment
- 5- Derivatives markets: which provide instruments for the managing the financial risk (such as futures , options and swap{
- 6- Foreign currency markets: the financial market which facilitate the trading of various foreign currencies

الاسبوع التاسع : وظائف الاسواق المالية

Function and importance of financial markets

The importance of the role played by financial markets lies in the provision of cash and liquidity for various commercial and economic activities and the transfer of saved funds after consumer spending on basic living goods and their employment in various investment channels by directing them to the sectors that need those funds. The market plays this role through what is done in it. Financial operations, starting from the issuance of securities and offering them to the public for subscription, and then trading them, selling offers, or buying orders

- 1- -Channels funds from the surplus units (savers) to the deficit units(borrowers-spenders)
- 2- Promotes economic efficiency by producing an efficient allocation of capital, which increases production.
- 3- -Directly improve the well-being of consumers by allowing them to time purchases better.

الاسبوع العاشر : طرق الدفع لدى النظام المصرفي

Methods of payment through banking system

As business owners, it's important for you to accept multiple payment methods from your customers, giving them the option to pay for goods or services in their preferred payment method. This does mean, however, that you will have to keep up with both traditional and modern payment systems. To help you [select the payment methods](#) best suited for your business, this post lists 8 different modes of payment and the pros and cons associated with each.

1. Credit Cards

Credit cards offer a quick and convenient way to make financial transactions both large and small. With a credit card, clients use a set credit limit from the company issuing the card to make offline and online purchases. Some companies like American Express and Mastercard offer [contactless credit cards](#) that use radio-frequency identification to authenticate card information, saving customers the trouble of swiping their cards against a card reader and making the process more secure.

2. Cash

Exchanging cash remains a simple (albeit cumbersome) payment option used by both local markets and major companies. It's particularly popular among older customers and clients who are less tech-savvy and prefer to use physical currency. That said, paying in cash is difficult if a client needs to make multiple expensive purchases. Cash users also need to carry the currency of the country where the transaction is being made. Finally, unless you keep careful records, cash transactions carry a higher risk of accounting errors.

3. Paper Checks

Paying via paper check is a convenient way to make large financial transactions. The payer can also cancel the payment until the payee presents the check to the bank, adding extra security. However, it takes time for a check

to clear, making this an inconvenient mode of payment if you make several day-to-day transactions.

Businesses that accept checks as payment should create a check acceptance policy for their clients. This policy should detail the types of ID clients who pay by check should display, the dollar limits for the checks, and the information on the check—such as the payer name, bank ID, and signature—that needs to be verified.

4. e Checks

E Check payments are conducted online. In the U.S., businesses use the ACH merchant network to withdraw money from the payer's checking account and deposit the funds directly into the payee's checking account. Customers validate their e Check payments by authorizing the transaction on a website or signing a contract.

5. Digital Payments

Beyond credit and debit cards, [digital payments](#) include paying by PayPal, Venmo, and Zelle as well as through digital mobile wallets like cell phones and smartwatches. According to McKinsey, [82% of Americans](#) already use digital payments. All of these payments enable money to be transferred from one account to another electronically. Customers appreciate these payment options for their fast transaction speed and the reduced dependency on cash.

Businesses that choose to accept digital payment need to invest in a Point of Sale (POS) system that can handle multiple types of digital payment methods. You'll also need to consider your return on investment (ROI) when factoring in the setup fees, per purchase fees, and flat monthly usage fees that come with processing digital payments.

6. Digital Wallets

Digital wallets are available in various payment modes such as credit and debit. A wallet typically needs to verify customers' identities (such as address, email address and phone number), to pay. These often use biometric verification like a fingerprint or face recognition software (ex: Apple Pay and Google Pay).

7. Money Orders

Usually issued by a government or banking institution, money orders are certificates that allow your business to receive cash on demand. Since money orders do not include personal information like bank routing numbers, they are considered safer than paper checks. Money orders can also be cashed in other countries, making them useful in international business dealings. However, you may need to pay a fee to cash a money order and the lack of personal information makes them hard to track.

الاسبوع الحادي عشر : ما هو الشيك وانواعه



What is a cheque?

Cheques are issued by banks, which will be responsible for their payment, and whose details are included in the cheque. Therefore, the other information on a cheque are the names of the issuer and beneficiary, the amount of money, the date and place of issue, the issuer's bank account number, and the issuer's signature

Types of Cheques in a Bank:

1. Bearer Cheque:

The meaning of a bearer cheque is quite simple. In a bearer cheque, the payment is made to the person who holds the cheque, i.e., the bearer. These cheques are negotiable instruments, and anyone who possesses the cheque can cash it. However, this type of cheque poses a higher risk as it's similar to carrying cash. If lost or stolen, anyone can use it.

2. Order Cheque:

If you are wondering about an order cheque meaning, it's a cheque that is payable to a specific person or entity mentioned on the cheque. It includes phrases like "Pay to the order of" or "Pay to," followed by the payee's name. Only the specified person or their authorized representative can encash an order cheque.

3. Crossed Cheque:

Crossing a cheque involves drawing two parallel lines across the face of the cheque. This signifies that the cheque cannot be encashed at the counter but must be deposited into a bank account. Crossing enhances the security of the transaction by ensuring the money goes directly into the payee's account.

4. Open Cheque:

An open cheque is not crossed, meaning it can be encashed at the counter of the drawee bank. While convenient, it lacks the security features of a crossed cheque and is akin to carrying cash. Therefore, it's advisable to be cautious when dealing with open cheques.

5. Post-dated Cheque:

A post-dated cheque carries a future date. The drawer issues it with the understanding that the payee will not cash it until the specified date arrives. This is often used as a form of security or to delay payment until a certain time.

6. Anti-dated Cheque:

In contrast to a post-dated cheque, an anti-dated cheque bears a date earlier than the day it is issued. While not as common, it may be used to fulfill an obligation or settle a debt with an earlier due date.

الاسبوع الثاني عشر : ماهي سندات الخزانه

What Is a Bank Draft?

A bank draft is a payment that is like a check, but its amount is guaranteed by the issuing bank. The funds are drawn from the requesting payer's account and are then placed in the bank's reserve account until the draft is cashed by the payee. Bank drafts provide the payee with a form of payment that is more secure than personal checks.

KEY TAKEAWAYS

- A bank draft is a payment that is guaranteed by the issuing bank.
- Bank drafts are often used for larger payments such as a down payment on a home.
- Banks verify and withdraw funds from the payer's account and deposit them into an internal account, or a reserve account.

- Banks normally charge a fee for a bank draft.
- A seller may require a bank draft when they have no relationship with the buyer.

الاسبوع الثالث عشر : ماهي الكومبياله

Meaning of Bill of Exchange

According to the Negotiable Instruments Act 1881, a bill of exchange is defined as “an instrument in writing containing an unconditional order, signed by the maker, directing a certain person to pay a certain sum of money only to, or to the order of a certain person or to the bearer of the instrument”.

Features of Bill of Exchange

- It is important to have a bill of exchange in writing
- It must contain a confirm order to make a payment and not just the request
- The order should not have any condition
- The bill of exchange amount should be definite
- Fixed date for the amount to be paid
- The bill must be signed by both the drawee and the drawer
- The amount stated on the bill should be paid on-demand or on the expiry of a fixed time
- The amount is paid to the beneficiary of the bill, specific person, or against a definite order

Types of Bill of Exchange

- **Documentary Bill-** In this, the bill of exchange is supported by the relevant documents that confirm the genuineness of sale or transaction that took place between the seller and buyer.
- **Demand Bill-** This bill is payable when it demanded. The bill does not have a fixed date of payment, therefore, the bill has to be cleared whenever presented.
- **Usance Bill-** It is a time-bound bill which means the payment has to be made within the given time period and time.
- **Inland Bill-** An Inland bill is payable only in one country and not in any other foreign country. This bill is opposite to the foreign bill.
- **Clean Bill-** This bill does not have any proof of a document, so the interest is comparatively higher than the other bills.
- **Foreign Bill-** A bill that can be paid outside India is termed as a foreign bill. Two examples of a foreign bill are an export bill and import bill.

الأسبوع الرابع عشر: ماهي الحوالة المصرفية

What is a bank transfer?

A bank transfer is simply the direct transfer of funds from one bank account into another. This transfer of funds can be between two different UK banks or between two accounts held with the same UK bank. International bank transfers can also be completed between two banks from different countries or territories.

How does payment bank transfer work?

In general, the process is quite simple. However, it's worth noting that the process may differ from country to country, and particularly so when the two bank accounts involved in a transfer are located in different countries.

1. The customer completes the merchant's checkout process and elects to pay via bank transfer.
2. The business provides its bank account details to the customer, typically along with a unique transaction reference code.
3. The customer instructs their bank to transfer the relevant amount to the business' bank account, including the unique reference code to indicate the purpose of the transfer.
4. The customer's bank transfers the funds to the business' bank.
5. The business receives the funds into their account, noting the reference code.

مرفیہ