

The background is dark with various colorful elements: a yellow book with a purple cover on the left, a yellow pencil with a purple eraser and a purple and yellow pen on the right, and several colorful swirls in purple, blue, and yellow scattered throughout.

ENGLISH FOR FINANCE AND  
BANKING

WRITING SIMPLE FINANCIAL  
REPORTS  
UNDERSTANDING STRUCTURE  
& DESCRIBING FINANCIAL  
INFORMATION

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# TODAY'S LEARNING OBJECTIVES

What a financial report is

Structure of a simple financial report

How to describe financial information clearly

How to summarize numbers professionally

How to write a short monthly expense report

# WHAT IS A FINANCIAL REPORT?

A financial report is a written document that:

- Shows financial data
- Explains money movement
- Helps decision-making

📌 In banking and finance, clarity is very important.

Now → We move from reading financial documents to writing about financial information.



# DIFFERENCE BETWEEN FINANCIAL DOCUMENT & FINANCIAL REPORT

## **Financial Document:**

- Shows raw data
- Numbers only
- Example: invoice

## **Financial Report:**

- Explains the data
- Interprets numbers
- Summarizes information

 A report answers:

"What do these numbers mean?"

# WHY FINANCIAL REPORTS ARE IMPORTANT

Financial reports help:

- Managers control costs
- Banks evaluate performance
- Investors check company health
- Companies plan budgets

Professional communication = career success



# TYPES OF SIMPLE FINANCIAL REPORTS

- Monthly expense report
- Sales summary report
- Budget report
- Profit & loss summary
- Loan performance summary

Today: Monthly Expense Report

# BASIC STRUCTURE OF A FINANCIAL REPORT

A simple report has 3 parts:

Introduction

Body

Conclusion

Professional writing always follows structure.

✓ Clear ✓ Logical ✓ Organized ✓ Accurate ✓ Simple

# PART 1 – INTRODUCTION

## Purpose of Introduction

The introduction:

- States report topic
- Mentions time period
- Explains purpose

It answers:

"What is this report about?"

# PART 1 – INTRODUCTION

## Useful Introduction Phrases

- This report summarizes...
- The purpose of this report is to...
- This report presents...
- This report covers the period of...

Example:

“This report summarizes the company’s expenses for March 2025.”

# PART 2 – BODY

## Purpose of Body Paragraph

The body:

- Shows financial data
- Explains numbers
- Describes changes
- Identifies major costs

# PART 2 – BODY

## Financial Vocabulary Review

### Increase Words:

- Increased
- Grew
- Went up

### Decrease Words:

- Decreased
- Dropped
- Went down

### Stable Words:

- Remained stable
- Stayed the same



# PART 2 – BODY

## **Describing Amounts Clearly**

Sentence structures:

- Total expenses were 200,000 baht.
- The company spent 50,000 baht on marketing.
- The largest expense was salaries.
- The smallest expense was office supplies.

# PART 2 – BODY

## Using Percentages

Example:

“Expenses increased by 10%.”

“Marketing costs decreased by 5%.”

Difference between Increase TO and Increase BY

Example:

Profit increased to 100,000 baht.

Profit increased by 20%.

# PART 2 – BODY

## Comparing Data

Useful structures:

- Higher than
- Lower than
- Compared to
- In comparison with

Example:

“Expenses were higher than last month.”

“Compared to February, costs increased.”

# PART 2 – BODY

## Identifying Trends

Trend words:

- Gradual increase
- Sharp decrease
- Slight growth
- Significant rise

Example:

“There was a significant increase in marketing expenses.”

# PART 3 – CONCLUSION

## Purpose of Conclusion

The conclusion:

- Summarizes main findings
- Gives short evaluation
- Does NOT introduce new data

# PART 3 – CONCLUSION

## Conclusion Phrases

- In conclusion...
- Overall...
- To sum up...
- In summary...

Example:

“Overall, expenses increased slightly in March.”

# SAMPLE DATA (FOR PRACTICE)

Monthly Expense Report – April 2025

Salaries: 100,000 baht

Marketing: 25,000 baht

Office Rent: 50,000 baht

Utilities: 15,000 baht

Supplies: 10,000 baht

Total: 200,000 baht

# SAMPLE DATA (FOR PRACTICE)

## Monthly Expense Report – April 2025

This report summarizes the company's expenses for April 2025.

The total expenses were 200,000 baht. Salaries were the largest expense at 100,000 baht, followed by office rent at 50,000 baht. Marketing costs amounted to 25,000 baht, while utilities and supplies were 15,000 baht and 10,000 baht respectively.

In conclusion, salaries and rent accounted for the majority of expenses in April. Overall, company spending remained stable during this period.


# KEY VOCABULARY

Word	Pronunciation	Thai Sound Support	Meaning
Report	ri-PORT	รี-พอร์ต	รายงาน
Expense	ik-SPENS	อิค-สเปนส์	ค่าใช้จ่าย
Revenue	REV-uh-noo	เรฟ-เว-นู	รายได้
Highest	HAI-ist	ไฮ-เอิสท์	สูงที่สุด
Lowest	LOH-ist	โล-เอิสท์	ต่ำที่สุด
Accounted for	uh-KOWN-tid for	อะ-เคาน์-ทิด ฟอรั	คิดเป็น
Remained	ri-MAYND	รี-เมนด์	ยังคงอยู่
Stable	STAY-buhl	สเท-เบิล	คงที่
Significant	sig-NIF-i-kuhnt	ซิก-นิ-ฟิ-เคินท์	อย่างมีนัยสำคัญ
Compared to	kum-PAIRD too	คัม-แพร์ด ทู	เปรียบเทียบกับ
Summary	SUM-uh-ree	ซัม-มา-รี	บทสรุป

# THE PRACTICE:

## Writing a Monthly Expense Report

You are a junior financial officer. Your manager asks you to write a short report about company expenses for June 2025.

 Expense Data:

Salaries – 130,000 baht

Marketing – 35,000 baht

Office Rent – 50,000 baht

Utilities – 25,000 baht

Office Supplies – 15,000 baht

Total – 255,000 baht

Please follow the report format and use vocabulary words from the lecture. Every student will **SPEAK** and present in next class.