

الجمهورية الجزائرية الديمقراطية الشعبية  
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MINISTERE DE L'ENSEIGNEMENT SUPERIEUR ET DE LA RECHERCHE SCIENTIFIQUE

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جامعة محمد بوضياف – المسيلة  
كلية العلوم الاقتصادية والتجارية  
وعلوم التسيير  
قسم العلوم المالية والمحاسبة

# ENGLISH FOR ACCOUNTING & TAXATION

## Masters (2)

Course for Master students in Accounting and Taxation

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## Chapter 4

### INVESTEMENT

#### ➤ Investing

Investing is defined as deploying capital (money) toward projects or activities that are expected to generate a positive return over time.

Investing is putting money to work for a period of time in some sort of project or undertaking in order to generate positive returns.

Investing is the act of allocating resources, usually capital (i.e., money), with the expectation of generating an income, profit, or gains.

One can invest in many forms, such as; using money to start a business, or in assets such as purchasing real estate in hopes of generating rental income and/or reselling it later at a higher price.



In investing, risk and return are two sides of the same coin (i.e, Risk and return go hand-in-hand in investing). Low risk generally means low expected returns, while higher returns are usually accompanied by higher risk.

➤ **The major types of investment**

The type of returns generated depends on the type of project or asset;

- **Real estate** can produce both rents and capital gains,
- **Stocks** pay quarterly dividends;
- **Bonds** tend to pay regular interest.