

会计英语 初级教程

刘桂平
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ELEMENTARY
ACCOUNTING
IN ENGLISH

天津人民出版社

Elementary Accounting in English

会计英语初级教程

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前 言

随着经济贸易的国际化 and 资本市场的全球化,向国际会计靠拢已成为中国会计界的最佳选择。为帮助广大的涉外企业会计人员迅速掌握英文会计记帐方法,满足广大求职人员学习会计英语的需要,我们在天津人民出版社的大力支持下,编著了《会计英语初级教程》一书。

全书共包括五个单元十九章。每个单元都有内容提要,学习目标和案例分析资料。每章由5部分组成:课文、词汇、练习题、参考译文、练习题参考译文和参考答案。学完本书,读者可以独立完成完整的会计循环中所包含的主要会计处理环节,并掌握重复性业务的特殊处理方法,为今后深入学习《会计英语中级教程》、《会计英语高级教程》打下良好的基础。

本书深入浅出,循序渐进,可作为大中专院校会计英语教材或参考书,也可作为广大在职财会人员西方会计的自学书籍。

本书的第一、三、四、五单元由刘桂平同志编著。第二单元由赵息同志编著,附录和第二章中的参考译文、词汇、练习题参考译文及答案由张俊民同志编著。全书由刘桂平同志负责总纂,修改和定稿。李玉明教授审阅了全书并提出了宝贵的意见和建议。

在本书编写过程中,张凤俊、张金霞、逢锦红同志做了大量的校译等协编工作,天津商学院会计系的领导对本书的编著出版给予了大力的协助和支持。在此一并表示感谢。

由于作者水平有限,加之时间仓促,书中错误及不当之处在所难免,恳请广大读者批评指正。

编者

一九九四年八月

于北戴河

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UNIT ONE
第一单元

Accounting: The Language of Business
会计是经济语言

The Contents of Unite One	本单元内容提要
<p>—The Defination of Accounting</p> <p>—The Purpose of Accounting</p> <p>—The Basic Elements of Financial Position and the Accounting Equation</p> <p>—Financial Reports and Its Users</p>	<p>—会计的定义</p> <p>—会计的目标</p> <p>—财务状况的基本要素与会计方程式</p> <p>—财务报告及其使用者</p>
Learning Objective	学习目标
<p>—Able to Use Correctly the Basic Accounting Terms in English</p>	<p>—学会准确使用基本的会计英语词汇</p>

Chapter One 第一章

Accounting and Its Purpose 会计及其目标

Part I TEXT(课文)

Accounting is an information system designed to record, classify and summarize systematically significant financial information about an identifiable entity, analyse and interpret its results in money terms. Accountancy is sometimes used as alternate expression, especially for the practice of accounting. A person who specializes in this field is an accountant.

the definition of accounting

Accounting is an interesting field of study that has many use in society. As an information system, accounting provides necessary information to management and those outside the firm to aid their decision making.

An understanding of the principle of accounting is essential to anyone who is interest in a successful career in business. For example, Can a manager afford to increase his employee's wages? Does the banker from whom a loan is being requested think the business will be able to pay its debts when they become due? What are corporate profits? One cannot answer such questions without understanding the accounting informations.

The purpose of accounting is to provide information concerning the financial affairs of a business. This information is needed by owners, managers, creditors, and governmental agencies.

the purpose of accounting

The management of every profit-oriented business must keep foremost in its thinking two primary objectives: Profitability and Liquidity. Profitability, that is the ability to make enough profit to attract and hold investment capital. Liquidity, is also called "solvency", means having enough cash on hand to pay debts when they fall due. Accounting is the process by which the profitability and liquidity of a company can be measured. So accounting has often be called "the language of business."

two primary objectives of a profit — seeking business.

Part II Vocabulary (* means special terms) 词汇 (带 * 的为专业词汇)

* accounting	会计, 会计学
* information system	信息系统
design [di'zain] vt.	设计, 制图, 构思
record [ri'kɔ:d] vt.	记录, 记载
classify [klæsifai] vt.	把……分类
summarize ['sʌməraiz] vt. vi.	概括, 汇总
systematically [ˌsɪstɪmə'tɪkəli] ad.	有系统地, 连续有序地, 成体系地
significant [sig'mɪfɪkənt] a.	有意义的, 重要的, 有效的
* financial information	财务信息
* identifiable [aɪ'dentɪfaɪəbl] a.	可识别的, 可确认的, 可确定的
* entity ['entɪti] n.	主体, 实体, 一个独立而分开的单位
analyse ['ænəlaɪz] vt.	分析, 解析
intepret [ɪn'tə:prɪt] vt.	解释, 说明, 阐明
* money terms (or monetary terms)	货币计量
management ['mænɪdʒmənt] n.	管理, 管理部门, 管理当局
* firm [fə:m] n.	商行, 公司, 企业
aid [eɪd] vt.	帮助, 援助
decision [dɪ'sɪʒən] n.	决策, 决定
understand [ˌʌndə'stænd] vt.	理解, 了解
principal ['prɪnsəpəl] a.	主要的, 要点
principle [prɪnsəpl] n.	原理, 原则
essential [ɪ'senʃəl]	必要的, 必不可少的
successful [sək'sesfəl] a.	成功的, 有成就的
career [kə'riə] n.	生涯, 经历
afford [ə'fɔ:d] vt.	担负得起……
increase [ɪn'kri:s] vt.	增加, 增长
employee [ˌɪmplɔɪ'i:] n.	雇员, 受雇者
* loan [ləʊn] n.	借出的东西
* debt [det] n.	债务, 欠债
become due	到期
* profit [prəfit] n.	利润, 利益
purpose ['pə:pəs] n.	目的, 意图, 效用, 目标
concern ['kən'sən] vt.	涉及, 对……有关系, 影响
* financial affair [ə'fɛə] n.	财务事项
* owner ['əʊnə] n.	所有者, 业主
manager ['mænɪdʒə] n.	管理者, 经理人员

* creditor	['kreditə]n.	债权人, 债主
government	['gʌvənmənt]n.	政府
agency	[eidʒənsi]n.	机构
* profit-oriented business		以盈利为目的的企业, 盈利性企业
foremost	['fɔ:məʊst]ad.	在最前, 最重要地, 首要的, 主要的
objective	[ɒb'dʒektiv]n.	目的, 目标
* profitability	[ˌprɒfɪtə'biliti]n.	盈利能力, 获利能力
* liquidity	['likwɪdeɪti]n.	流动性, 变现能力
attract	[ə'trækt]vt.	吸引
* investment	[in'vestmənt]n.	投资(额), 投入
* capital	['kæpitl]	资本, 资本金
* solvency	['sɒlvənsi]n.	偿付能力
* cash on hand		库存现金
* fall due		到期, 期满
process	['prəses]n.	过程, 程序, 进程
measure	['meʒə]n.	量度, 测量, 计量

Part III Review Questions (复习题)

- 1—1. What does the term of “accounting” mean? What term is used as an alternate? What is person who specialized in the field called?
- 1—2. What is the purpose of accounting?
- 1—3. Explain the meaning of “profitability” and “liquidity”?
What is the synonym of “liquidity”?
- 1—4. Do you think accounting is an interesting field of study? Why?
- 1—5. What does “entity” mean?
- 1—6. Give an example which can illustrate the words of “loan”, “debt”, and “creditor”.

Part IV 课文 参考译文

第一章 会计及其目标

会计是一种信息系统, 它采用货币计量方法, 对一个特定的会计主体的有效财务信息进行系统地记录、分类和汇总, 并分析解释其结果。“Accounting”与“Accountancy”有时可互换使用, 后者尤其指会计实务, 在会计领域有专长的人称为会计师。

会计是一个有趣的研究学习领域,在社会上用途很广。作为一个信息系统,会计为企业管理当局及外界有关单位提供各种必要的信息,以帮助他们作出各种决策。

对于任何一位致力于取得成功经验的商界人士而言,理解会计学原理都是十分必要的。譬如说,经理能否负担得起企业雇员工资的增长(即可否有能力为雇员提高工资)?向申请者提供贷款的银行家对企业能否到期还债做何种估计?公司的利润是多少?对于这些问题,不懂会计信息含义者是无法回答的。

会计的目标就是提供有关企业财务事项的信息。这些信息为业主、管理者、债权人和政府机构所需要。

每一个盈利性企业的管理当局,都必须时刻关注两个基本目标:盈利能力和流动性。盈利能力即为获取足够利润以吸引和保全投入资本的能力。流动性,又名变现能力,则意味着有足够的库存现金还偿到期债务的能力。计算获利能力和变现能力正是通过会计程序来完成的。所以,会计曾被称为:“经济语言”。

Part V

复习题参考译文及参考答案

1—1. “Accounting”这个术语是什么意思?可代换的词是什么?专长于这个专业的人被称作什么?

答:Accounting is an information system designed to record, classify and summarize systematically significant financial information of an identifiable entity, analyse and interpret its results in monetary terms. Accountancy is used as alternate, The person who specialized in this field is called an “accountant”.

1—2. 会计的目标是什么?

答:The purpose of accounting is to provide information concerning the financial condition of an entity.

1—3. 解释“获利能力”和“流动性”的含义。Liquidity 的同义词是什么?

(解释“Profitability and Liquidity 的含义)

答:Profitability is the ability to make enough profit to attract and hold investment capital, Liquidity is the ability to pay debt when they become due. The synonym of liquidity is “solvency”.

1—4. 你是否认为会计是很有趣的学习研究领域,为什么?

答:(本题答案可自由发挥,这只是参考课文原意)

Yes, I think so. Because it is very useful in society, for example, :.....

1—5. “entity”是什么意思?

答:“Entity” in Chinese is “主体”. It means independent accounting unit (独立核算的单位).

1—6. 举例说明 Loan, debt 和 creditor 这三个词的意思.

答:Assume that A borrow \$ 100 from B. We can say B. Loans money to A, and A has the debt owed to B; B is the creditor of A.

Chapter Two 第二章

The Basic Elements of Accounting 会计的基本要素

Part I TEXT(课文)

Accounting based on three basic elements: assets, liabilities, and owner's equity.

Assets. Anything of monetary value that a business owns is an asset. Among the most common business assets are cash, accounts receivable, inventory, furniture, buildings, and office equipment.

The R. W office service center, for example, has cash totaling \$ 6,000, accounts receivable amounting to \$ 1,000, furniture that cost \$ 3,000, and office equipment that cost \$ 8,000. The total assets of this business, as shown in the illustration in the margin, are \$ 18,000.

Some assets, such as furniture, supplies, buildings, and land, are of a physical nature, other assets, however, do not exist as physical items of property. Instead, they exist in the form of legally enforceable claims against someone else's property. In accounting terminology, amounts to be collected from others are identified by the word "receivable". Accounts receivable, for example, are the amounts to be collected by the business from customers. It is an assets because it represents a claim against the customer's property until the amount to be paid. For the same reason, a note receivable, which is a customer's written promise to pay the business a sum of money at a future date is also classified as an asset.

Liabilities. Amounts owed to outsiders are liabilities, such as notes payable, bonds payable, accounts payable. The individual to whom the debit is owed is called the creditor. For example, when a business borrows money from a bank, it incurs a liability for the amount of the loan. If a business buys a typewriter on credit and promises to pay for the purchase at a future date, it incurs a liability for the amount of credit it has received. Here, the bank and the typewriter dealer are the firm's creditors, they have the legal claims against the assets of business until these debts are paid.

R. W office service center, you will recall, has total assets of \$ 18,000. However, it still owes Modern Products \$ 4,000 for some of the office equipment it bought. As a creditor, Modern Products has a claim of \$ 4,000 against the assets of R. W office service center. Thus the of-

The Basic Elements of Accounting

R. W. Office Service Center

Cash	\$ 6,000
Acct. Rec.	1,000
Furniture	3,000
Office Equipment	8,000
Total assets	\$ 18,000

Assets: things of monetary value that a business owns, they may exist as physical items and in claims

Liabilities:
What a business owes

office service center has a liability of \$ 4,000.

In accounting terminology, liabilities are identified by the word “payable”. For example, amounts borrowed from a bank are called loans payable. The amount that a business owes to a creditor for goods or services purchased on credit is called an account payable. For the same reason, a written promise to pay a creditor a certain amount in the future is called a note payable. A similar promise in writing that pledges property as security for the payment of the debt is known as a mortgage payable.

Owner’s Equity. The financial interest of an owner in a business is known as owner’s equity. If there is more than one owner, the term varies slightly to indicate the particular type of business ownership. Such as stockholder’s equity, partners’s equity. Other terms, such as capital, proprietorship, net worth, or present worth, may also be used to refer to the financial interest of the owner or owners.

The owner’s equity in a business is the difference between the assets of the business and the liabilities of the business.

The financial position of a business or individual is expressed through its assets, liabilities, and owner’s equity.

The Accounting Equation.

These three basic elements are connected by a fundamental relationship called the accounting equation. This equation expresses the equality of the assets on one side and with the claims of the creditors and owners on the other side;

$$\text{Assets} = \text{Liabilities} + \text{Owner's Equity}$$

According to the accounting equation, a business is assumed to possess its assets subject to the rights of the creditors and owners. In other words, the total claims against the assets are always equal to the total assets.

By means of this equation, we can determine, R. W’s equity in the office service center. The total assets of the business are \$ 18,000, the total liabilities are \$ 4,000, so the owner’s equity must be \$ 14,000 The Accounting Equation can be shown as below :

Owner’s Equity :
An owner’s financial interest in a single proprietorship

$$\begin{aligned}
 A &= L + OE \\
 \$18,000 &= \$4,000 + ? \\
 \$18,000 &= \$4,000 + \$14,000
 \end{aligned}$$

Assets					=	Liabilities	+	Owner's Equity
Cash	+	Accounts Receivable	+	Furniture	+	Office Equipment	+	R. W. Capital
\$ 6,000	+	\$ 1,000	+	\$ 3,000	+	\$ 8,000	=	\$ 4,000 + \$ 14,000
<u>\$ 18,000</u>						<u>\$ 18,000</u>		

Part II

Vocabulary (词汇)

element	['elimənt]n.	要素,组成部分,成分
* asset	['æset]n.	财产,资产
* liability	[,laɪə'bɪlɪti]n.	债务,负债
equity	['ekwɪti]n.	权益,产权
* owner's equity		业主权益
monetary	['mʌnɪtəri]a.	钱的,货币的,金融的
* accounts receivable		应收帐款
receivable	['ri:sɪvəbl]a.	可收到的,应收的
* inventory	['ɪnvəntri]n.	存货
* furniture	['fə:nɪtʃə]n.	家俱,用具
* equipment	['i'kwɪpmənt]n.	设备
office equipment		办公设备
cost	[kɒst]vt.	成本,费用
amount	[ə'maʊnt]vi.	合计,总计,总数,和,数额
total	['təʊtl]a.	总的,总计
illustration	[,ɪləs'treɪʃən]n.	说明,图解,例证
margin	[mɑ:dʒɪn]	页边的空白处
supply	[sə'plai]n.	用品,物料
physical	['fɪzɪkəl]a.	物质的,有形的
nature	['neɪtʃə]n.	性质,种类,状况,形态
exist	[ɪg'zɪst]vi.	存在
property	['prɒpəti]n.	财产,资产
instead	[ɪn'sted]ad.	代替,顶替
legally	['li:gəli]ad.	法律上的,法定的
enforceable	[ɪn'fɔ:sɪbl]a.	可实施的,可强行的
* claim	[kleɪm]vt.	债权,权利要求,权益
terminology	['tɜ:mɪ'nɒlədʒi]n.	术语学,术语,专门名词
collected	[kə'lektɪd]a.	收集成的,收回的
* notes receivable		应收票据
promise	['prɒmɪs]n.	允诺,约定,承诺
sum	[sʌm]n. v.	总数,总和
classified	['klæsɪfaɪ]a.	分成类的
bond	[bɒnd]n.	债券,公债,公司债,证券
* notes payable		应付票据
* bonds payable		应付债券
income	['ɪnkəm]n.	收入,收益
* income tax		所得税

allocate	[ˈæləkeɪt]	分配,分派,配给
individual	[ˌɪndɪˈvɪdʒuəl]a.	个人的,个体的,个人,独立单位
* debit	[ˈdeɪt]n.	借方,记入借方的款项,将...记入借方
* creditor	[ˈkredɪtə]n.	债权人,贷方,贷项
borrow	[bɒrəʊ]vt.	借用,借
incur	[ɪnˈkʌː]vt.	招致,惹起,引起
loan	[ləʊn]n.	贷款,借出
dealer	[diːlə]n.	商人,经销商
recall	[rɪˈkɔːl]vt.	回忆,回想,叫回,收回
pledge	[pledʒ]n.	保证,抵押,保人
security	[sɪˈkjʊərɪti]n.	抵押品保证金,安全
mortgage	[ˈmɔːɡɪdʒ]n.	抵押,抵押权,抵押契据
vary	[ˈveəri]vt.	改变,变更,修改
slightly	[slaitli]ad.	轻微地,略微地
indicate	[ˈɪndikeɪt]vt.	指示,指出,表明
particular	[pəˈtɪkjələ]a.	特殊的,特别的
* ownership	[ˈəʊnəʃɪp]n.	所有(权),所有制
* stockholder		股东
* partner	[ˈpɑːtnə]n.	伙伴,合伙者,合伙人
* capital	[ˈkæpɪtl]n.	资本,资方
* proprietorship	[prəˈpraɪətəʃɪp]n.	所有权
* net worth		净值,资本净值
equality	[i(:)ˈkwɒləti]n.	同等,相等,等式
assume	[əˈsjuːm]vt.	假定,设想

Part III Review Question (复习题)

2—1. Full in the black:

- (1) The accounting equation is _____ = _____ + _____.
- (2) Items owned by a business that have money value are known as _____.
- (3) _____ is the interest of the owners in a business.
- (4) Money owed to an outsider is a _____.
- (5) The difference between assets and liabilities is _____.
- (6) To purchase "on account" is to create a _____.
- (7) The individual to whom the debt is owed is known as a _____.
- (8) The basic elements of the financial position of a business are _____, _____, and _____.

(9) There is always a relationship between _____ and _____ against those assets.

(10) The liabilities are the claims of the _____, and the owners equity, is the claim of the _____.

2—2. Classify each of the items below as a basic elements of accounting, use "A" for assets, "L" for liabilities, and "OE" for owner's equity.

EXAMPLE; Cash on hand A

- a. Delivery Equipment
- b. Accounts payable
- c. Accounts receivable
- d. owner's Investment
- e. supplies
- f. Notes payable
- g. Notes Receivable
- h. Land
- i. Ronal Jasper (the owner)
- j. Thomas Murphy(a creditor)
- k. Fred Miller(a partner)
- l. John Niles(a customer)
- m. Donald Barnes (a stockholder)

2—3. Given any two known fundamental elements, the third can be computed easily. Determine the missing amount in each of the accounting equation below.

	Assets	=	Liabilities	+	Capital
EX.	\$ 600	=	\$ 20	+	\$ 580
(a)	7,200	=	2,800	+	?
(b)	200	=	?	+	150
(c)	?	=	2,800	+	4,400
(d)	10,084	=	?	+	8,660
(e)	2,370	=	970	+	?
(f)	?	=	498	+	102

2—4. Carl. Hertz, the owner of Carl's clothing shop, has the assets and liabilities shown below. Determine his owner's equity.

Assets		Liabilities	
Cash	\$ 2,500	Loans payable	\$ 1,300
Acct. Rec.	700	Accounts payable	1,200
Merchandise	6,300	Notes payable	500
Office Equipment	500		
Store Equipment	4,000		
Tools	1,500		

Assets \$ _____ = Liabilities \$ _____ + Owner's Equity \$ _____.

2—5. Ronald Lamos, a dentist, has the assets and liabilities given below. List the assets (beginning with cash) in one column and the liabilities in another column, then determine the owner's equity.

Cash	\$ 4,000		
Notes payable	400	Dental Equipment	\$ 9,500
Accounts Receivable	700	Land	12,000
Building	30,000	Office Equipment	300
Accounts payable	500	Mortgage payable	28,000
		Supplies	200

Assets \$ _____ = liabilities \$ _____ + Owner's Equity \$ _____.

Part IV 参考译文

第二章 会计的基本要素

会计基于以下三个基本要素是：资产、负债和业主权益

资产，企业所拥有的能以货币计量的任何东西均称为资产，最常见的企业资产有：现金、应收帐款、存货、家俱用具、建筑物、办公设备。

例如，R. W 办公服务中心有现金6,000美元，应收帐款1,000美元，家俱设备3,000美元和办公设备8,000美元，如图中所示这家企业的总资产为18,000美元。

R. W 办公服务中心	
现金	\$ 6,000
应收帐款	1,000
家俱用具	3,000
办公设备	8,000
资 产 总 计	\$ 18,000

有一些资产，如家俱用具，物料用品，建筑物和土地是有实物形态的，然而，另外一些资产并不具有实物形态，而表现为向他人的合法索取权，用会计的专门术语来表示就是“应收的”，如应收帐款，就是企业应向顾客收取的款项，它之所以是资产，因为，在顾客偿付之前，企业都有向顾客收取该款项的权力，同样，应收票据作为由顾客签发的承诺在未来一定时期内支出一定数额的款项的书面证明，也同属于这类资产。

负债，企业所欠的任何债务均为企业负债，如应付票据，应付债券，应付帐款等。被欠的人称为债权人，如当某企业从银行借入款项时，便形成负债。金额即为贷款额，假如一企业以赊购方式购买一台打字机，约定在未来的某一日期付款，便形成了负债，金额即为所收到的打字机的金额，这里银行和打字机经销商都是债权人。在这些债务支付之前，每个债权人都拥有向企业资产的合法索取