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示范院校建设教材

主审 ◆ 刘建彪

New Accounting English

新编会计英语

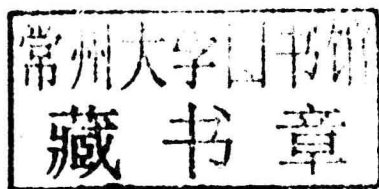
◎ 主编 郭晓宁



西北大学出版社

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编写说明

为了适应高职高专院校会计及相关专业英语教学与学习的需要,我们在原《会计英语》的基础上重新编写了这本《新编会计英语》,以供高职高专院校公共英语学习阶段之后的会计及相关专业行业英语教学使用。本书在编写、修订过程中,一方面注重英语语言基础知识和基本技能的培养。另一方面,充分体现高职高专院校应用技术教育特色,重视学生实际使用英语能力的培养。体现了“实用为主,够用为度”的原则,使英语语言知识与会计知识结合,突出专业特色,强调了英语教学的实用性、职业性特征。

本书根据正在试行的《高等职业教育英语课程教学要求》,结合高职高专院校学生的实际水平和会计及相关专业知识编写而成。全书共有十二个单元,前九个单元系统地讲解了会计概述、账户、资产与负债、财务报表、投资、业主权益、资产核算、负债和业主权益核算及财务报表分析,第十单元讲述了审计,第十一单元讲述了会计电算化,第十二单元讲述了财务及管理会计。前九个单元适用于所有和会计相关的专业学习,第十单元可供审计专业选学,第十一单元可供会计电算化专业选学,第十二单元可供和财务管理相关的专业选学。本书在编排中遵循会计知识的顺序,内容由浅入深,文章难易程度适宜,每个单元包括 Text A、Text B 和 Text C 三部分。Text A 宜精讲,Text B 可泛讲,这两部分之后均有生词、相关专业术语,课后注释和适量的练习,有助于教师备课,学生自学 Text C 可供学生课外阅读。另外,本书还附加了课后练习答案、课文翻译、企业会计科目中英文对照表、企业财务报表中英文对照表,以供教师参阅及学生在以后的实习、工作中编制财务报表时参考。

本书的编者都是多年从事会计专业英语教学,具有丰富外语教学经验的教师。本书由郭晓宁担任主编,温西梅、康涛、杨华担任副主编,宋雅芹、姚兰、姬勃、李娟、刘岱奇参编。第一至第三单元及 Appendix A 由郭晓宁编写,第四至第五单元及 Appendix D 由康涛完成,第六至第八单元及 Appendix C 由杨华完成,第九至第十单元由温西梅完成,第十一单元由宋雅芹、姬勃完成,第十二单元由李娟、刘岱奇完成,Appendix B 由温西梅、杨华、姚兰共同完成,郭晓宁对全书进行了统稿。李勇军对全书进行了校对,并提出了宝贵的修改意见。本书由陕西财经职业技术学院副院长刘建彪主审。本书在编写过程中得到了学院、教务处以及基础部领导的大力支持,还得到了许多专业课教师的精心指导,在此谨表示衷心的感谢。

由于编者水平有限,书中难免有错误和疏漏之处,恳请广大读者给予批评指正。

编者

2013年4月

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Unit One

General Introduction of Accounting

|Text A

What Is Accounting

Accounting is often called “the language of business”. It refers to the practice of tracking a business’s income and expense and using those to evaluate its financial status, and provide financial information for decision-making in the business world. According to the new definition of the American Institute of Certified Public Accountants, accounting is an information system that identifies, measures and records business activities, processes the information of those activities into reports and financial statements, and communicates these findings to decision-makers. One of the most basic accounting services is bookkeeping, which involves keeping a record of all financial transactions and then preparing financial statements such as balance sheets and income statements. Accountants can then take this information and roll it into tax services, another basic accounting service. But the business of accountants goes beyond just basic number-crunching. Accountants include a number of other services in their repertoire, such as auditing services, tax planning, business consulting, business valuation, and financial planning, just to name a few.

Accounting information that is intended to satisfy the needs of resource owners (external users) is called financial accounting. Owners, investors, creditors, and brokers represent external users—they are interested in a company because they have supplied money to the business.

Managerial accounting provides useful information that is needed in operating an organization by internal users. Group of internal users includes managers, employees, and unions that show interest in accounting information due to their direct concern in successfulness of a business.

Accounting elements are included in all the statements. There are six main elements—assets, liabilities, equity, revenues, expenses and profit. The relationship between the accounting elements can be expressed in a simple mathematical form known as the accounting equation: $\text{assets} = \text{liabilities} + \text{owners' equity}$. This equation shows that the assets of a business are equal to the liabilities and owners’ equity, it is the framework for the entire accounting process. Revenues and expenses are sub-classifications of owners’ equity, the difference between revenues and expenses for a period

of time is profit or loss. Assets, liabilities and owners' equity are reported in the balance sheet, and revenues and expenses are reported in the income statement.

To be useful, financial accounting information must be assembled and reported objectively, so financial accounting information need rely on certain standards or guides. These standards are generally called accounting assumptions and principles. Accounting assumptions are the prerequisite to accounting principles and accounting transactions; while accounting principles are some concrete rules for accounting based on accounting assumptions.

New Words:

- accounting n. 会计学; 会计核算; 记账, 清算账目
- track v. 记录, 追踪, 尾随 n. 足迹, 小路, 轨道, 路线, 跑道
- evaluate v. 评估, 估价, 给出价值
- status n. 身份, 地位, 状态
- financial adj. 财政的, 金融的
- bookkeeping n. 簿记, 记账
- transaction n. 事务, 业务, 交易
- accountant n. 会计师, 会计人员
- roll v. 应用, 摆平, 使摇晃 vi. 滚动, 转动, 打滚, 漂流
- beyond prep. 超越, 超过, 多于, 晚于
- crunch v. 嘎吱嘎吱地嚼, 啃 vi. 发出嘎吱声 n. 咬嚼声, 嘎吱声
- repertoire n. 常备剧目 (日常业务)
- auditing n. 审计, 审计学
- consult v. 咨询, 商议, 请教, 参考, 查询
- valuation n. 评价, 估价; 评出的价值
- external adj. 外部的, 外面的, 外国的, 对外的
- investor n. 投资者
- creditor n. 债权人, 债主
- broker n. 经纪人, 掮客
- represent v. 代表, 代理, 表现, 描写, 陈述
- managerial adj. 管理的, 经理的
- internal adj. 内部的, 里面的, 国内的, 对内的
- employee n. 员工, 雇员
- union n. 工会, 联合会
- asset n. 资产, 财产
- liability n. 债务, 负债, 责任

equity n. 权益, 公司普通股
 revenue n. 国家的收入, 税收
 equation n. 等式, 方程式, 相等
 framework n. 骨架, 支架, 体制, 计划
 assemble v. 集合, 聚集, 装配 vi. 集合
 objectively adv. 客观地
 assumption n. 假定, 假设
 principle n. 准则, 原理, 原则, 定律, 主义
 prerequisite n. 先决条件, 必须具备的事物 adj. 必须具备的, 先决条件的
 concrete adj. 具体的, 实在的, 确定的, 清楚的, 有形的

Phrases & Expressions

the language of business 商业语言
 income and expense 收入和支出
 financial status 财务状况
 financial information 财务信息
 the American Institute of Certified Public Accountants 美国注册会计师协会
 preparing financial statement 编制财务报表
 the balance sheet 资产负债表
 the income statement 利润表, 损益表, 收益表
 external user 外部使用者
 financial accounting 财务会计
 managerial accounting 管理会计
 internal user 内部使用者
 the accounting elements 会计要素, 会计因素
 the accounting equation 会计等式
 accounting assumption 会计假设
 accounting principle 会计原理, 会计原则

Notes

1. It refers to the practice of tracking a business's income and expense and using those to evaluate its financial status, and provide financial information for decision-making in the business world.

它(会计)是用来记录商业活动的收入和支出, 用这些记录来评估商业活动的财务状况的一种实践行为, 会计还可以为商业活动决策提供财务信息。

refer to: speak of, allude to, apply to 意思是“谈及, 涉及, 所指, 提及, 应用于”

e. g. When I said that some people are stupid I was not referring to you.

当我说某些人很愚蠢的时候, 我并不是指你。

2. According to the new definition of the American Institute of Certified Public Accountants, accounting is an information system that identifies, measures and records business activities, processes the information of those activities into reports and financial statements, and communicates these findings to decision-makers.

根据美国注册会计师协会的最新定义, 会计是一种信息系统, 用来定义、计量、记录企业活动, 把企业活动的信息加工处理成财务报表和报告, 并将这些结果传递给决策者。

3. Accountants include a number of other services in their repertoire, such as auditing services, tax planning, business consulting, business valuation, and financial planning, just to name a few.

会计师的服务还包括很多, 比如像审计服务, 税收规划, 商业咨询, 企业评估以及财务规划等等, 这只是其中的一部分。

name: give a name to 意思是“命名”

state (what is described, etc.) 说出; 指出

e. g. He names his net name stone because his Chinese surname is Shi (石)。

他把网名叫石头, 因为他中文姓石。

She can name a lot of accounting terms in a few minutes without stopping.

她可以一口气说出很多会计学术语。

4. Revenues and expenses are sub-classifications of owners' equity, the difference between revenues and expenses for a period of time is profit or loss.

收入和支出是所有者权益的次分类, 收入和支出在一段时间(一个会计周期)的差异就是利润或损失。

sub-classification: sub: pref. 字首, 前缀, 意思有:

(1) under e. g. subway (地铁), submarine (潜艇)

(2) of lower rank; less important

e. g. subaltern (陆军中少尉) subcommittee (附属委员会)

(3) further, again

e. g. subdivide (再分) sublet (转租)

5. Accounting assumptions are the prerequisite to accounting principles and accounting transactions; while accounting principles are some concrete rules for accounting based on accounting assumptions.

会计假设是确定会计原则和会计事项的前提条件。而会计原则是在会计假设的基础上对会计核算所做的具体规定。

the prerequisite to: 是……的前提

while: 在此是一转折连词, 意思是“而, 但是”

e. g. Jane and Mary are twins, on some special parties for difference, Jane is always dressed in red, while Mary is always dressed in blue.

简和玛丽是双胞胎，在一些重要的聚会上，为了区分简总是穿红色衣服，而玛丽总是穿蓝色衣服。

Exercises

I. Answer the following questions according to the text.

1. What kind of practice does accounting refer to?
2. What is the specific definition of accounting according to the American Institute of Certified Public Accountants?
3. What is one of the most basic accounting services? What does it mean by bookkeeping?
4. What is another basic accounting service? Try to give the other accounting services.
5. What is called financial accounting? Why are the external users interested in the company?
6. What is the function of managerial accounting? Who are the internal users in a company?
7. How many accounting elements are there in the financial statements? What are they?
8. Try to state out the accounting equation and explain it.
9. What are the sub-classifications of owners' equity? And what is profit or loss?
10. What are accounting principles and accounting assumptions?

II. Tell whether the following statements are true or false. Write "T" for true and "F" for false in the bracket.

1. Accounting is often used to track a business's income and expense and to use those to evaluate its financial status. ()
2. Accounting is an information system that identifies, measures and records business activities, processes the information of those activities into reports and financial statements, and communicates these findings to decision-makers. ()
3. Accountants can't take accounting information and roll it into tax services. ()
4. The business of accountants goes just with basic number-crunching, they can't do other services in their repertoire, such as auditing services, tax planning, business consulting, business valuation, and financial planning. ()
5. Owners, investors, creditors, and brokers represent internal users in a company. ()
6. The relationship between the accounting elements can be expressed in a financial statement. ()
7. Revenues and expenses are sub-classifications of owners' equity, the difference between revenues and expenses for a period of time is profit or loss. ()

8. Assets, liabilities and owners' equity are reported in the income statement, and revenues and expenses are reported in the balance sheet. ()
9. The standards or guides which financial accounting information need rely on are generally called accounting assumptions and principles. ()
10. Accounting assumptions are the prerequisite to accounting principles and accounting transactions; while accounting principles are some concrete rules for accounting based on accounting assumptions. ()

III. Fill in the blanks with correct form of the words, changing the form when necessary.

track	represent	decision-making	equation
bookkeeping	resource	profit	assumption

1. Double-entry _____ developed in Europe in the Middle Ages when the functions of ownership and management became separated.
2. The process of generating and analyzing the accounting information for internal _____ is often referred to as managerial accounting.
3. The hunters saw that the dogs _____ the wolf to its liar (兽穴, 兽窝).
4. Their _____ that the project would end at the end of the year was proved wrong.
5. Do you believe that there is _____ in the textbook for the pupils of the second grade?
6. The basic purpose of any enterprise is to make a _____.
7. Human _____ accounting is another kind of accounting besides financial accounting and managerial accounting.
8. Many countries were _____ by their ambassadors at the birthday celebrations of Shakespeare at his hometown.

IV. Translate the following English into Chinese

The purpose of accounting information system is to accumulate data and provide decision makers with information to make decisions. It produces useful information that tells specific things about the company. To those who understand what this intricate system is saying, it's like money in the bank. An effective accounting information system should capture and summarize transactions quickly, accurately, and usefully. It should generate a variety of accounting reports, including financial statements and trial balances, which aid management in operating a business.

V. Translate the following sentences into English with the given words or phrases in the brackets.

1. 当今社会, 很多年轻人都渴求一定的社会地位和安全保障。(status)
2. 这个段落主要讲述了会计的概念。(definition)

3. 对企业来说, 内部控制制度是否健全非常重要。(internal)
4. 她虽然已经学了五年英语了, 但还是不能用英语来表达她的意思。(express)
5. 作为一个旁观者, 他客观地叙述了事情的真相。(objectively)

Text B

The Field of Accounting

The field of accounting is divided into three broad divisions: public, private, and governmental.

Public accounting consists largely of auditing and tax services. An audit is a review of the financial records of an organization. It is usually performed at fixed intervals of time—perhaps quarterly, semiannually, or annually. And as the tax laws have grown increasingly complex, not only corporations but also individuals have had to utilize the services of accountants in preparing their forms and calculating their tax liability. Business enterprises, government agencies, and nonprofit organizations all employ public accountants either regularly or on a part-time basis.

Many accountants work in government offices or for nonprofit organizations. These two areas are often joined together under the term governmental and institutional accounting. The two are similar because of legal restrictions in the way in which they receive and spend funds. Therefore, a legal background is sometimes necessary for this type of accounting practice.

In the United States, all branches of government employ accountants. In addition, government-owned corporations in the United States and in many other countries have accountants on their staffs. All of these accountants, like those in private industry, work on a salary basis. They tend to become specialists in limited fields like transportation or public enterprises.

Private accountants, also called executive or administrative accountants, handle the financial records of a business. Like those who work for the government or nonprofit organizations, they are salaried rather than paid a fee. These who work for manufacturing business are sometimes called industrial accountants. Some large corporations employ hundreds of employees in their accounting offices.

One of the specialties within the private accounting field is cost accounting, which is chiefly concerned with determining the unit cost of the products the company manufactures and sells. For example, if a company manufactures radios, the unit cost of the product equals the cost of making each individual radio. The unit cost must include not only the price of the materials in the products,

but also other expenses, including labor and overhead. Without unit costs, manufacturing firms could not accurately determine the price they must sell their products for in order to bring an adequate return on investment.

Many private organizations also hire salaried accountants to perform audits. These people are sometimes called internal auditors. They are in charge of the protection of the firm's assets—the things of value owned by the company, including cash, securities, property, and even goodwill.

Managerial accountants are other specialists within the broad area of private accounting. In particular, they work with the kinds of financial reports necessary to management for the efficient operation of the company, including budgets and cash flow projections.

Teaching accountants have formal training and some practical experience in the field. They often prefer to teach the subject, however, because of the security of a salaried position. They may work in a university or a commercial school.

Accounting is an essential element of every modern business. It is also a field in which the demand for competent accountants exceeds the supply.

New Words

division n. 部门, 类别, 种类

consist v. 由……组成, 由……构成

review n. 复习, 复审

perform v. 表演, 进行, 执行

interval n. 间歇, 间隔

quarterly adv. 季度地, 按季

semiannually adv. 半年一次地

annually adv. 一年一次地

utilize v. 利用

liability n. (对某事物) 有责任或义务, 债务, 负债

nonprofit adj. 非营利的

part-time adj. 部分时间的, 非全日的, 临时的

institutional adj. 社会事业性质的

similar adj. 相似的, 类似的

restriction n. 限制, 限定

addition n. 加法, 增加

specialist n. 专家

executive adj. 行政上的, 行政官的

administrative adj. 管理的, 行政的

handle v. 处理, 管理
 industrial adj. 工业的
 specialty n. 专业, 专长
 chiefly adv. 主要地, 首要地
 determine v. 确定, 测定
 manufacture v. 加工, 制造
 equal adj. & v. 相等的, 等于
 overhead n. 制造间接费用 (指不与产品成本直接发生联系的费用)
 accurately adv. 准确地
 adequate adj. 足够的, 适当的
 auditor n. 审计员, 查账员
 protection n. 保护
 property n. 财产, 房产
 goodwill n. 信誉, 声誉, 商誉
 efficient adj. 效率高的
 projection n. 计划, 规划
 formal adj. 正规的, 正式的
 prefer v. 宁愿, 更喜欢
 exceed v. 比……大, 超出

Phrases & Expressions

consist of 由……组成, 由……构成
 at fixed intervals of time 按一定的期限, 每隔固定的时间
 tax liability 纳税义务, 应纳税金
 nonprofit organization 非营利组织
 on a part-time basis 临时
 in addition 另外
 accounting practice 会计实务
 on a salary basis 靠领取薪金
 tend to become 往往会变成, 势必会变成
 internal auditor 内部审计师
 managerial accountants 管理会计师
 in particular 特别, 尤其
 teaching accountants 教学会计师

Notes

1. Public accounting consists largely of auditing and tax services.

公共会计主要由审计和税收服务组成。

consist of: be made up of 意思是“由……组成”。

e. g. The board of directors consists of ten members.

董事会由十人组成。

2. It is usually performed at fixed intervals of time—perhaps quarterly, semiannually, or annually.

审计通常是按一定的时间期限进行的，可能是一个季度、半年或者一年。

at fixed intervals of time 是一介词短语，在此作状语，意思是“按一定的时间期限，每隔固定的时间”。

e. g. There is a ten-minute break at fixed intervals of fifty minutes.

每隔 50 分钟有 10 分钟的休息。

3. And as the tax laws have grown increasingly complex, not only corporations but also individuals have had to utilize the services of accountants in preparing their tax forms and calculating their tax liability.

当税法变得日益复杂的时候，不仅是公司而且个人也不得不利用会计师的服务，来编制纳税表和计算应纳税金。

utilize: make use of; find a use for 意思是“利用；发现……的用途”。

e. g. In the new building, the heating system will utilize the solar energy.

在这幢新楼里，采暖系统将利用太阳能。

4. These two areas often joined together under the term governmental and institutional accounting.

这两个会计领域通常合并称为政府和事业单位会计。

5. The two are similar because of legal restrictions in the way in which they receive and spend funds.

这两种会计很相似，因为在其收入和支出经费方面都要受法律的约束。

be similar: be like; be almost the same 意思是“相似的；几乎一样的”。

e. g. These two signatures are so similar that it's very difficult to tell them apart.

这两个签名是如此相似，以至于很难把它们区分开来。

6. In addition, government-owned corporations in the United States and in many other countries have accountants on their staffs.

另外，美国和其他许多国家的国有公司在他们的职员中都配有会计人员。

in addition: as well; also 意思是“另外；而且”，后面跟句子。

in addition to: besides; as well as 意思是“除……之外”，后面跟词或词组。

e. g. The hotel itself can accommodate 80 guests, in addition, there are several self-catering apartments.

这家宾馆能给 80 位客人提供住宿, 另外, 还有几个自助餐厅供应食物。

He is now running his own research company, in addition to his job at the university.

除了大学的工作之外, 他还经营着他自己的科研公司。

government-owned corporation 意思是“国有公司”。

7. ... which is chiefly concerned with determining the unit cost of the products the company manufactures and sells.

……成本会计主要用来确定公司所生产和销售的产品的单位成本。

which 引导一个非限定性定语从句, 修饰前面的 cost accounting。

be concerned with: be involved in something 意思是“涉及……”。

e. g. Divorce is very painful, because it is not only concerned with the husband and wife, but also concerned with the children.

离婚是非常痛苦的, 它不仅涉及到夫妻双方, 而且还涉及到孩子。

the company manufactures and sells 是省去了关系代词 which 的定语从句, 修饰前面的名词 products。

8. In particular, they work with the kinds of financial reports necessary to management for the efficient operation of the company, including budgets and cash flow projections.

特别是他们与企业有效经营管理所需要的各种账务报表打交道, 包括预算和现金流计划。

in particular: especially 意思是“特别”。

e. g. It was a good concert, I enjoyed the last song in particular.

这场音乐会不错, 我特别喜欢最后一首歌。

work with sb. 与……一起工作

work with sth. 与……打交道

e. g. She has been working with Mr. Wu since she graduated from college.

从大学毕业以来, 她一直与吴先生一起工作。

As a musician, he always works with music.

作为一位音乐家, 他总是与音乐打交道。

Exercises

I. Answer the following questions according to the text.

1. How many broad divisions is the field of accounting divided into? What are they?
2. What is an audit?