

21 世纪高校规划教材

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经贸英语阅读与翻译

主编 但汉彪



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经贸英语阅读与翻译

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前 言

当今世界科学技术日新月异,知识经济初见端倪,国力竞争日趋激烈。针对这一知识化、信息化、全球化的时代特征,我国正经历着一场深刻的教学改革,以培养与时俱进的高素质的劳动者和富有创造性的专业人才。

随着市场经济体制的逐步完善和对外开放的不断扩大,我国经济正在迅速地与世界经济融为一体,随之而来的是外资企业的大量涌入和中外合资企业数量的不断增加。紧密结合有行业特点的实际,加强专业英语的学习,既是国际经济建设发展形势变化对人才素质提出的新要求,又是学生毕业之后就业上岗的迫切需要。

本书针对高职高专大财经类课程的教学要求和学生特点,以及相关行业、企业用人与实际业务处理的要求,采取了系统的、模块的、集成的、实用的写作手法,将财务会计、经济管理、国际贸易、物流报关、财税金融等相关专业的基础知识与世界第一语言——英语紧密结合,一方面能够熟悉专业相关知识,另一方面又能够提高英语语言能力。

本书既可以作为财经大类相关专业学生的基础英语的延伸——专业英语课程的教材,又可以作为相关专业的选修课首选课程。同时,本书也可作为社会上从事对外经济贸易工作或从事其他涉外活动的专业人士用于提高经贸英语水平的阅读材料。

本书共收录 45 篇课文,每篇课文都经过编著者的认真筛选。题材兼顾中国经济和世界经济,涵盖了国际贸易、市场营销、财务会计、金融证券、企业管理、物流报关、商务办公等诸多领域。每单元课文

除了正文(TextA/B/C)以外,还包括课文练习、翻译及答案。本书一大特点就是将财经类院校的各相关专业主干课程以中英文对照的形式作为附录,这样一方面可以激发学生学习的兴趣,另一方面在学生择业时也有所裨益。此外,该书还将若干翻译技巧首度插入书中每个单元,并配备了相关练习,同时,每一单元还附上了一个 tip,一方面,在阅读时可以学习翻译技巧,另一方面通过 tips 拓宽知识面。

本书编著者现就职于江西财经职业学院和九江职业大学,长期从事经贸英语教学工作。主编由但汉彪担任,曹迁平和陈智钢任副主编,具体分工如下:刘文君负责会计与审计相关专业的编写,杨琼负责金融保险相关专业的编写,王禾传负责营销物流相关专业的编写,李艳琰负责电子商务办公自动化相关专业的编写,盛玉同负责工商财务企业管理相关专业的编写,杨蓓负责翻译技巧及练习的编写,江西外语外贸职业学院陈甸甸参与了附录等编写工作。

在本书的编著过程中,我们参阅和吸收了有关著作和论文中的研究成果,在此对有关作者深表谢意。

由于编者水平有限,疏漏差错之处在所难免,敬请专家和读者不吝指正。

编 者

2008 年 7 月

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Unit One



Text A

An Introduction to Accounting

Accounting is a process of recording, classifying, summarizing, and interpreting of business activities that can be expressed in monetary terms. Sometimes it is also called “the language of business”. The accounting information is primarily supplied to owners, managers and other users to assist in decision-making process. A person who specializes in this field is known as an accountant.

Accounting is a basic and important element in every modern business. It records the past growth or decline of the business. Careful analysis of these results and trends may suggest the ways in which the business may grow in the future. How do they know the company is solvent or insolvent, and whether it probably will be solvent, say, a month from today? The answer to these questions in one word is accounting.

One way of considering accounting is as a form of service. Accountants provide economic information to various users. The quality of the service provided will be determined by the extent to which the information needs of the various users have been met.

Another way of viewing accounting is as part of the total information system within a business. Users, both inside and outside the business, have to make decisions on the allocation of scarce resources in an efficient and effective manner, users require economic information by which to make decisions.

Accounting may basically be divided into financial accounting and management accounting.

Financial accounting refers to information describing the financial resources, obligations, and activities of an economic entity (either an organization or an individual). Accountants use the term financial position to describe an entity's financial resources and obligation at the time and the results of operations to describe its financial activities during the year.

Financial accounting information is designed primarily to assist investors and creditors in deciding where to place their scarce investment resources. Such decisions are important to society, because they determine which companies and industries will receive the financial resources necessary for growth.

Financial accounting information also is used by managers and in income tax returns. In fact, financial accounting information is used for so many different purposes that it often is called "general-purpose" accounting information.

Management accounting involves the development and interpretation of accounting information intended specifically to assist management in operating the business. Managers use this information in setting the company's overall goal, evaluating the performance of departments and individuals, deciding whether to introduce a new line of products, and making virtually all types of managerial decisions.

A company's managers and employees constantly need information to run and control daily business operations. For example, they need to know the amount of money in the company's bank accounts; the types, quantities, and dollar amounts of merchandise in the company's warehouse; and the

amounts owed to specific creditors. Much management accounting information is financial in nature but is organized in a manner relating directly to the decision at hand.

We are currently witnessing radical changes to both financial and management accounting.

In the past, financial accounting has been criticized for lacking rules based on a clear theoretical framework. In addition, the accounting rules developed have been criticized for being too loose, for lacking consistency and for failing to portray economic reality. These weaknesses have been highlighted for being a number of financial scandals over the past years.

Management accounting has also been confronted with radical change. The rapid advances in production technology have, in turn, resulted in radical changes to the way in which businesses are organized and to the marketing and manufacturing strategies employed. In order to provide relevant information to managers, it has to become more outward-looking.

Nowadays, we have a more questioning attitude to conventional rules, and methods, and the result is that the boundaries of accounting are being redrawn. Given the increasing rate of change in the external environment, accounting is likely to change at an even faster pace in the future.

Exercises for Text A

I. Please answer the following questions.

1. What is accounting?
2. How do people know the company is solvent or insolvent?
3. How do financial accounting and management accounting differ?
4. What is financial accounting?
5. What's the function of management accounting?

II. Translate the following terms into English.

- | | |
|----------|-----------|
| 1. 管理会计 | 4. 有偿债能力的 |
| 2. 财务会计 | 5. 债权人 |
| 3. 商业的语言 | 6. 经济实体 |

7. 财务状况

9. 收入所得税

8. 财务丑闻

10. 管理决策

III. Translate the following sentences into English.

1. 会计基本上可以分为财务会计和管理会计。

2. 过去,财务会计一直都受到批评,因其缺少在清晰的理论框架下建立起来的规则。

3. 财务会计信息主要是帮助投资者和债权人决定:将手中的资源投资到哪些地方?

4. 公司的经理和员工经常需要这样的信息来运行和控制日常的商业运转。

5. 注册会计师事务所所提供的服务主要包括审计、所得税筹划与安排及管理咨询等。

Text B

Accounting Equation and Double Entry

The financial condition of a business enterprise is represented by the relationship of assets to liabilities and owner's equity.

Assets are economic resources, which are measured by money value, and which are owned or controlled by an enterprise, including all property, rights as a creditor to others, and other rights. Assets can be classified into current assets and non-current assets. Current assets refer to those assets which will be realized or consumed within one year of their acquisition, or within an operating cycle longer than a year, including cash, cash deposits, short-term investments, accounts receivable, prepayments, and inventories, ect. Non-current assets consist of long-term investment and those economic resources that are held for operational purpose, including building and structures, machinery and equipment, natural resources, and intangible assets, ect.

Liabilities are debts borne by an enterprise, measurable by money value, which will be paid to a creditor using assets or services. Liabilities are

generally classified into current liabilities and long-term liabilities. Current liabilities refer to the debts which should be paid off within a year or an operating cycle longer than a year, including short-term loans payable, notes payable, accounts payable, advances from customers, accrued expenses, and taxes payable, etc. Long-term liabilities refer to the debts which will be paid off after a year or an operating cycle longer than a year, including long-term loans payable, bonds payable, and long-term accounts payable, etc.

Owner's equity refers to the interest or the claim of the investors remaining in the net assets of an enterprise. Net assets are the difference between the amount of assets and the amount of liabilities. Owners' equity includes owner's investment in a business and accumulated operating results since the beginning of the operation.

These three basic elements are connected by a fundamental relationship called accounting equation. This equation expresses the equation of the assets on one side 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 firm is assumed to possess its assets subject to the rights of the creditors and owners.

The equilibrium which the bookkeeping record achieves through the accounting equation is an essential feature of double entry.

The double entry method was perfected by the merchants of Venice during the fifteenth century and is still used today.

The mechanics of double-entry accounting are such that every transaction is recorded in the debit side of one or more accounts and in the credit side of one or more accounts with equal debits and credits. Such form of combination is called accounting entry. Where there are only two accounts affected, the debit and credit amounts are equal. If more than two accounts are affected, the total of the debit entries must equal the total of the credit entries. The double-entry accounting is used by virtually every business organization, regardless of whether the company's accounting records are maintained manually or by computer. By applying the double-entry accounting,

accountants can locate many types of errors which might be made while maintaining accounting records. Nowadays, the double-entry accounting is almost used in the world widely.

Recording of accounting transactions under double-entry system may be formulated in the following four rules:

(1) Increases in assets are debited to asset accounts, consequently, decreases must be credited.

(2) Increase in liability and owner's equity items are credited to liability and owners' equity accounts, consequently, decreases must be debited.

(3) Revenues will eventually increase owners' equity and are credited in each case to a revenue account, decreases of revenue are debited in each case to a revenue account.

(4) Expenses will eventually decrease owners' equity and are debited in each case to an expense account, decreases of expense are credited in each case to an expense account.

Exercises for Text B

I. Read the following statements carefully and decide whether they are true or false.

1. It is necessary for bookkeepers to understand which items are credits and which are debits. ()
2. The financial statements show the financial condition of a company by listing its assets and liabilities. ()
3. All business enterprises except the small ones must keep accounts. ()
4. The two basic bookkeeping systems are the right credit column and the left debit column. ()
5. The credit column plus debit column should be equal to the balance. ()

II. Translate the following terms into Chinese.

1. liabilities
2. owner's equity
3. economic resources