

常 勋编

**ENGLISH
TEXTBOOK FOR
ACCOUNTANTS**

立信会计出版社

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专业

英语

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前 言

本书是1984年出版并于1987年再版的《会计专业英语》的修订版。为了反映美国会计实务的最近发展,有几篇课文更新了;同时,增加了管理会计方面的两篇课文。

书中每一课文除附有注释和参考译文外,为了拓广与课文有关的会计知识并提高读者的阅读和习作能力,还附有阅读材料及练习题(问题和作业题)。其内容构成了会计的基本概念和基本程序的梗概,借以帮助会计工作者和财经院校学生阅读英语会计文献和使用英语处理会计工作。

在编写此书的过程中,承上海财经大学龚清浩教授和谢树森教授及上海外国语学院江希和教授提供宝贵意见,在此深致谢忱。对这一修订版的出版,则要特别感谢立信会计出版社的大力支持。

欢迎读者们对书中仍然存在的缺陷和错误提出批评指正。

常 勤

1991年10月3日

PREFACE

This book is a revised edition of "English Textbook For Accountants", which had been published in 1984 and reprinted in 1987. Several lessons are updated to reflect the recent development in accounting practices in U. S. A. and two additional lessons in the field of managerial accounting are presented.

For every lesson in this book, in addition to the notes and reference version, a reading material and some exercises (questions and problems) are provided so as to extend the field of accounting knowledge related to the text and enhance the reading and practicing ability of the readers. Their contents constitute a skeleton of the basic concepts and fundamental procedures of accounting. The purpose of studying this book is to help accountants and students in the Institutes of Economics read English accounting literatures and deal with accounting work in English.

I like to express my deep gratitude to Professors Gong Qing-hao and Xie Shu-sen, Shanghai University of Finance and Economics, and Professor Jiang Xi-he,

Shanghai Foreign Languages Institute, for their constructive comments and suggestions given to me in the course of writing this book. I am also particularly grateful to the editorial department of Li Xin Accounting Publishing House, for their great support to the publication of this revised edition.

There may still be a number of shortcomings and errors in this book. Thanks will be due to those readers giving their criticisms and corrections.

Chang Xun

October 3, 1991

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LESSON ONE

ACCOUNTING: AN INFORMATION SYSTEM

Accounting is an information system necessitated by the great complexity of modern business.

One of the most important functions of accounting is to accumulate and report financial information that shows an organization's financial position and the results of its operations. In today's society, many persons and agencies outside of the management are involved in the economic life of a business. For example, stockholders must have financial information in order to measure management's performance and to evaluate their own holdings. Potential investors need financial data in order to compare prospective investments. Creditors must consider the financial strength of a business before permitting it to borrow funds. Also, many laws require that extensive financial information be reported to the various levels of government. Businesses usually publish such financial reports at least annually. The subdivision of the accounting process that produces these external reports is referred to as financial accounting.

Another important function of accounting is to provide management with the data needed for decision making and for efficient operation of the business. The process of generating and analyzing such data is often referred to as managerial accounting. Emphasis on this area of accounting has increased in recent years as a result of the implementation of computers and sophisticated quantitative tools.

New Words, Phrases and Special Terms

(1) accounting (<i>n.</i>)	会计,会计学
(2) information system	信息系统
(3) necessitate (<i>v. t.</i>)	使成为必需
(4) complexity (<i>n.</i>)	复杂性
(5) modern business	现代企业
(6) function (<i>n.</i>)	职能,作用
(7) accumulate (<i>v. t.</i>)	累积
(8) financial position	财务状况
(9) result (<i>n.</i>)	结果,成果
(10) operation	经营,操作
(11) agency (<i>n.</i>)	机构,代理人
(12) involve (in) (<i>v. t.</i>)	使卷入
(13) stockholder (<i>n.</i>)	股东
(14) performance (<i>n.</i>)	工作成绩,业绩
(15) evaluate (<i>v. t.</i>)	评价
(16) holdings (<i>n.</i>) (常用复数)	拥有的财产,此处指拥有的股份

(17) potential (a.)	潜在的,可能的
(18) investor (n.)	投资者
(19) financial data	财务数据(data 是 datum 的复数)
(20) prospective (a.)	预期的,未来的
(21) creditor (n.)	债权人
(22) financial strength	财务实力
(23) fund (n.)	资金
(24) extensive (a.)	广泛的
(25) financial report	财务报告
(26) annually (adv.)	每年地
(27) subdivision (n.)	分支
(28) accounting process	会计过程,会计处理方法
(29) financial accounting	财务会计
(30) decision making	决策
(31) managerial accounting	管理会计
(32) computer (n.)	电子计算机
(33) sophisticated (a.)	尖端的,高超的
(34) quantitative (a.)	数量的,定量的

Notes to the Text

- Accounting is an information system *necessitated by the great complexity of modern business.*
过去分词短语 *necessitated by...* 修饰句中表语 *an information system.*
- One of the most important functions of accounting is *to accumulate and report financial information that* shows an organization's financial position and the results of its operations.
(1) 不定式复杂结构 *to accumulate and report financial information...* 是句中的表语。

- (2) 在这一复杂结构中, 由关系代词 **that** 引导的定语从句修饰 **financial information**.
3. **Creditors must consider the financial strength of a business before permitting it to borrow funds.**
- (1) 动名词短语 **permitting it to borrow funds** 用作介词 **before** 的宾语。
- (2) 动名词 **permitting** 的复合宾语中, 宾语 **it** 的补语是不定式短语 **to borrow funds**.
4. **Also, many laws require that extensive financial information be reported to the various levels of government.**
- (1) 主句谓语动词 **require** 的宾语是由连词 **that** 引导的从句。
- (2) 这一宾语从句中的谓语动词 **be reported** 属祈使语气, 其前的 **should** 可省略。

Reference Version

会计: 一个信息系统

会计是由于现代企业的巨大复杂性而成为必需的信息系统。

会计的最重要职能之一是累积和报告用以反映某一组织的财务状况和经营成果的财务信息。在当今社会中, 除管理当局外, 还有许多人士和机构介入企业的经济生活。例如, 股东为了衡量管理当局的业绩和评价本人拥有的股份, 必须取得财务信息; 潜在的投资者为了对期望的投资进行对比, 就需要财务数据; 债权人在允许企业贷款之前, 必须考察这家企业的财务实力; 而且, 许多法律都要求企业向各级政府报告广泛的财务信息。为此, 企业通常至少要逐年地公布这类财务报告。会计工作过程中形成这类对外报告的分支, 被称为财务会计。

会计的另一个重要职能是向管理当局提供决策和有效地经营企业所需的数据, 形成和分析这类数据的过程常称为管理会计。近年来, 由于电子计算机和尖端计量工具的应用, 会计的这一领域已更加受到重视。

READING MATERIAL

Generally Accepted Accounting Principles

To be useful, financial accounting information must be

assembled and reported objectively. Those who must rely on such information have a right to be assured that the data are free from bias and inconsistency—whether deliberate or not. For this reason, financial accounting relies on certain *standards* (准则) or *guides* (指南) that have proved useful over the years in imparting economic data. These standards are called *generally accepted accounting principles* (公认会计原则). They are closely related to experience and practice and may change over time. Various terms, such as *principle*, *standard*, *assumption* (假设), *convention* (惯例), and *concept* (概念), are often used to describe such guides.

The most fundamental concepts underlying the accounting process are:

Accounting Entity (会计主体). Each *business venture* (企业) is a separate unit, accounted for separately.

Going Concern (持续经营). The assumption is made in accounting that a business will continue indefinitely.

Measuring Unit (计量单位). *Conventional accounting statements* (传统会计报表) are not adjusted for changes in the value of the dollar.

Accounting Period (会计期间). Accounting reports are related to specific time periods, typically one year.

Historical Cost (历史成本). Assets are reported at *acquisition price* (取得价格) and are not adjusted upward.

Objectivity (客观性). Whenever possible, accounting entries must be based on objectively determined evidence.

Exercises

Answer the following questions:

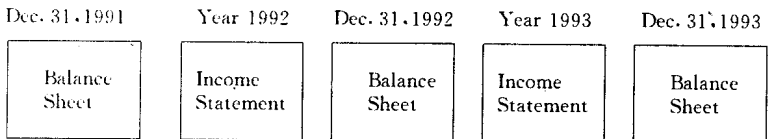
- (1) Explain why accounting is a necessitated information system in modern business.
- (2) Name some outside groups that may be interested in the financial data of a company.
- (3) What are the major functions of accounting?
- (4) Define "financial accounting" and "managerial accounting".
- (5) State the most fundamental concepts underlying the accounting process.

LESSON TWO

TWO BASIC FINANCIAL STATEMENTS

There are two basic financial statements; the balance sheet and the income statement.

The balance sheet is a listing of a firm's assets, liabilities and owners' equity on a given date. It is designed to portray the financial position of the organization at a particular point of time. The income statement lists the revenues and expenses and presents net income (or net loss) amount for a particular period. It is designed to portray the operating results for a period of time. Operating results summarized by the income statement will be reflected in the owners' equity on the balance sheet at the end of that period. For yearly statements, the complementary relationship might be shown graphically as follows;



Financial statements are prepared at least yearly, but it is also customary to prepare them quarterly or