

会计专业英语系列教材

Accounting English
— **Fundamental Accounting**
(*Bilingual Edition*)

会计英语

— **基础会计**
(**双语版**)

张其秀 主编

图书在版编目(CIP)数据

会计英语:基础会计(双语版)/张其秀主编. - 上海:上海财经大学出版社,2008.2

(会计专业英语系列教材)

ISBN 978-7-5642-0077-0/F·0077

I. 会… II. 张… III. 会计学-教材-英、汉 IV. F230

中国版本图书馆 CIP 数据核字(2007)第 205930 号

- 责任编辑 李志浩
- 封面设计 周卫民

KUAIJI YINGYU

会计英语

——基础会计

(双语版)

张其秀 主编

上海财经大学出版社出版发行
(上海市武东路 321 号乙 邮编 200434)

网 址: <http://www.sufep.com>

电子邮箱: webmaster@sufep.com

全国新华书店经销

上海崇明裕安印刷厂印刷装订

2008 年 2 月第 1 版 2008 年 2 月第 1 次印刷

787mm×960mm 1/16 16 印张(插页:2) 285 千字

印数:0 001~4 000 定价:28.00 元

前 言

在世界经济走向全球一体化之际,中国的教育市场尤其是高等会计教育也同样面临严峻的挑战。这种挑战最直接的表现是对我国会计人才素质的考验。随着会计市场开放,大量的外国企业、会计公司涌入我国,以及国内公司走出国门,需要一大批具有国际社会文化知识、懂外语、熟悉国际会计和商业惯例的高级会计管理人才。与此同时,中国会计国际化进程正在加快,对会计从业人员的要求越来越高,因此,如何培养具有良好的外语能力及知识结构的国际化会计人才是我国高等会计教育所面临的一个紧迫课题。

国际化人才的培养主要包括:推行双语教学形式、重整全球性知识体系、选用国际化通用教材及培训国际化水平的教师等。其中有步骤地推行双语教学是高等会计教学改革走向国际化的切入点。

教育部早在2001年就制定了推动双语教学的文件。2005年教育部又强调要求高等院校继续扩大双语课程,尤其是经济管理类的学科,可见,双语教学已成为高校教学改革的热点问题。

推行双语教学,首先应该推进教材的双语化。

纵观国内外会计教材:国外原版教材体系庞大,内容丰富,习题案例充实齐全,理论与实务的阐述深度与广度并举。但原版教材篇幅过大,不适合目前会计专业教学学时的安排,且价格昂贵,学生经济负担增加;另外,有些内容与中国目前的会计实践尚有差距。由于国内会计双语教材并不太多,因此,双语课程的教材选择余地较小。

因此,编著一套既能吸收西方会计理论与实务之精华,又能符合我国会计发展的具体实践,同时也适合当前高校会计教育体制与教学计划的双语教材已势在必行,也是作为会计教师的一种的职业使命。

本书是继已出版的会计专业英语系列教材《会计英语——财务会计》(同济大学“十五”规划教材)之后的又一本会计双语版教材。

作为会计学的入门教材——基础会计,本书具有以下特点:

1. 体系完整、结构合理、系统性强

本书是双语版的会计专业英语系列教材之一,主要以基础会计为体系,内容包括会计学原理中的基本概念、基本理论、平衡原理、记账机制、核算方法及会计报表等,为各类初学会计的读者提供了最基本的会计知识。本书是财务会计的先导与基础部分,具有系统性、连续性、完整性的特点。

2. 继承务实、承上启下、推陈出新

本书虽然延用了传统会计学的体系模式,但充分吸收当代西方会计,尤其是以美国为代表的国际会计研究的会计理论与实务方法,结合我国会计发展的具体实践,有选择地组织符合我国国情的会计教材内容,洋为中用、去粗取精、中西结合,以较新的内容呈现给学生,使之更具现实性、国际化,以顺应会计国际化的发展趋势。

3. 通俗易懂、深入浅出、适用面广

本书采用英汉对照的双语格式,是适应全面推行教育国际化的需要,也是走向双语教学模式的过渡。教材基本素材选自原版教材,但表述形式力求符合中国人的思维习惯、价值观念与文化特征,深入浅出,通俗易懂,以适应不同层面学生的学习,既适合高等院校会计专业本专科学生使用,也可供其他专业学生及各类人员的选修自学之用。

4. 内容充实、习题丰富、难易适中

本书内容完整,英文习题丰富齐全,有针对性。课文在阐述会计的基础理论与基本核算方法时,既重视会计概念与理论的通俗易懂,又强调会计核算原理的实际应用,选用典型的实例,思路清晰,便于理解。每章后面都配有与主题相关的英文习题,包括会计基本理论选择题与会计实务的练习题与案例分析题,难度适宜,供学生课后复习、练习之用,以方便教师教和学生学,有助于提高学生的会计英语的阅读理解能力与实务操作能力。同时,这也是逐渐引进国际化会计案例教学模式的过渡形式。

本书的另一个特点是:每章之后都有一个“知识应用”部分,作为对该章基本内容的一个实务应用,使共性的会计理论方法阐述中穿插一些个性化的会计实践,用于培养学生的实际应用能力,力求理论联系实际,以体现会计的实践性。

致 谢

本书由张其秀主编,负责构思全书框架结构、制定编排目录章节、编写内容及统

稿总纂, 副主编为会计系博士杨蒙莺、博士生张柯。另外, 参加本书初稿部分编写工作的还有会计系博士于团叶, 硕士史唯白、胡灵洁, 硕士研究生程婧。正是由于大家的积极参与及共同努力, 才使本书能及时完稿。上海财经大学出版社总编室李志浩主任亲自审稿, 严格把关, 使本书能保证质量、尽早问世。在此, 一并表示由衷的感谢。

虽然本书的体系、结构及内容是我们自己选择确定的, 但实际上对会计理论与实务的阐述都是受到了许多教科书的启发影响, 尤其是参考了许多经典的原版会计名著。在此, 谨向这些书的原作者表示深切的谢意。

衷心感谢同济大学教务处、经济与管理学院领导、会计系领导刘威教授对本书编写给予的热情鼓励与大力支持, 使这套双语版会计专业英语系列教材的编写工作得以及时完成。衷心感谢上海财经大学出版社的全力支持与帮助, 使本教材得以顺利、如期出版。

编者
2007年12月

CONTENTS

CHAPTER 1 Introduction to Accounting

—*What Accounting is* /1

- 1.1 What is Accounting/1
- 1.2 The Role of Accounting/3
- 1.3 Accounting and Bookkeeping/5
- 1.4 The Accounting Process/6
- 1.5 Accounting Today/7

Applying Your Knowledge—Making Decisions Using Accounting Information/8

Key words, phrases, and special terms/9

Multiple-choice questions/9

Case/11

CHAPTER 2 Accounting Standards

—*What Govern Accounting Practice*/12

- 2.1 Accounting Assumptions/12
- 2.2 Accounting Basis/15
- 2.3 Accounting Principles/16

Applying Your Knowledge—Applying the Cost Principle/20

Key words, phrases, and special terms/20

Multiple-choice questions/21

Exercises/22

Case/23

CHAPTER 3 Accounting Equation

—Why All Accounts are Always Balance/24

- 3.1 The Accounting Elements/24
- 3.2 The Accounting Equation/25
- 3.3 The Effects of Transaction on the Accounting Equation/26
- Applying Your Knowledge—Applying the Accounting Equation/32*
- Key words, phrases, and special terms/33*
- Multiple-choice questions/33*
- Exercises/36*
- Case/38*

CHAPTER 4 Accounting Methods

—How to Record What Happened in Business/39

- 4.1 The Double-Entry System of Accounting/39
- 4.2 The Account/40
- 4.3 Debits and Credits/44
- 4.4 Applying of Double-entry Accounting/46
- Applying Your Knowledge—Making Decision Quickly/49*
- Key words, phrases, and special terms/50*
- Multiple-choice questions/51*
- Exercises/53*
- Case/55*

CHAPTER 5 Accounting Procedures

—How Much Steps for the Accounting Process/56

- 5.1 Source Document/56
- 5.2 Journals/56
- 5.3 Ledgers/59
- 5.4 Journalizing Transactions/60
- 5.5 Posting to the Ledger/62

5.6 The Trial Balance/64

5.7 Error Correction/66

Applying Your Knowledge—Applying a Trial Balance/69

Key words, phrases, and special terms/71

Multiple-choice questions/71

Exercises/73

Case/74

CHAPTER 6 The Adjustment Process

—How to Match the Revenues and Expenses/76

6.1 Adjusting Entries/76

6.2 An Illustration/79

6.3 Adjusted Trial Balance/87

6.4 The Closing Entries/88

6.5 The Post-closing Trial Balance/90

Applying Your Knowledge—Applying the Adjusting Entries/91

Key words, phrases, and special terms/94

Multiple-choice questions/95

Exercises/96

Case/98

CHAPTER 7 Accounting Statements

—How to Disclose the Accounting Information/100

7.1 Balance Sheet/100

7.2 Income Statement/104

7.3 Statement of Cash Flows/106

7.4 How Financial Statements Tie Together/109

Applying Your Knowledge—Preparing Balance Sheet and Income Statement/110

Key words, phrases, and special terms/112

Multiple-choice questions/112

Exercises/114

Case/115

CHAPTER 8 Accounting for a Typical Operating Cycle

—How to Fulfill an Accounting Cycle/119

8.1 Accounting for Financing/119

8.2 Accounting for Supplying (Purchase)/121

8.3 Accounting for Manufacturing (Cost)/123

8.4 Accounting for Sales (Revenues)/128

8.5 Fulfilling an Accounting Cycle/131

Applying Your Knowledge—Correcting a Manufacturing Income Statement/138

Key words, phrases, and special terms/140

Multiple-choice questions/141

Exercises/143

Case/145

目 录

第一章 会计导论——会计的含义/146

1.1 会计的含义/146

1.2 会计的作用/148

1.3 会计与簿记/149

1.4 会计程序/150

1.5 当今会计/151

知识应用——利用会计信息做出决策/152

第二章 会计规范——会计实务的指导准则/153

2.1 会计基本假设/153

2.2 会计核算基础/155

2.3 会计基本原则/156

知识应用——成本原则的应用/159

第三章 会计平衡原理——为什么所有的会计账目都是平衡的/160

3.1 会计要素/160

3.2 会计平衡公式/161

3.3 经济活动对会计平衡公式的影响/161

知识应用——会计平衡公式的应用/167

第四章 会计方法——如何记录企业发生的业务/169

4.1 复式记账制/169

4.2 会计账户/169

- 4.3 借贷记账法/173
- 4.4 借贷记账法的应用/174
- 知识应用——快速决策/178

第五章 会计记账程序——会计记账过程有哪些步骤/179

- 5.1 原始凭证/179
- 5.2 日记账/179
- 5.3 分类账/182
- 5.4 编制日记账/183
- 5.5 过账/184
- 5.6 试算平衡/186
- 5.7 记账差错更正/187
- 知识应用——试算平衡表的应用/190

第六章 会计账项调整——如何配比收入与费用/192

- 6.1 调整分录/192
- 6.2 示例/194
- 6.3 调整后试算平衡/201
- 6.4 结账分录/202
- 6.5 结账后试算平衡/204
- 知识应用——调整分录的应用/205

第七章 会计报表——如何披露会计信息/208

- 7.1 资产负债表/208
- 7.2 利润表/211
- 7.3 现金流量表/213
- 7.4 财务报表之间的勾稽关系/216
- 知识应用——编制资产负债表和损益表/216

第八章 基本业务核算——如何完成一个经营周期的会计循环/219

8.1 资金筹集的会计核算/219

8.2 供应过程(采购)的会计核算/221

8.3 生产过程(成本)的会计核算/222

8.4 销售过程(收入)的会计核算/226

8.5 完成一个会计循环/229

知识应用——编制生产制造型企业利润表/235

Answers for Multiple-choice Questions/239

参考文献/240

后记/242

CHAPTER 1

Introduction to Accounting

—*What Accounting is*

What is accounting? Is accounting important to you? Yes, accounting is important in your personal life as well as your career, even though you may not become an accountant. For example, when you decided to attend college, you considered the costs (the tuition, textbooks, and so on). Most likely, you also considered the benefits (the ability obtain a higher-paying job or a more desirable job).

Our primary objective in this book is to illustrate basic accounting concepts and accounting methods that will help you to make good personal and business decisions. We begin by discussing what the accounting is, how it operate accounting information, and the role that accounting plays.

1.1 What is Accounting

Accounting is the language of business. Its purpose is to provide useful information to a variety of users so that they can make informed decisions. These users of accounting information may include owners, managers, creditors, government agencies, customers, labor unions and competitors.

1.1.1 Accounting: the Language of Business

Accounting is often called the “language of business”. A language is a means of social communication and involves a flow of information from one person to one or more other persons. To be effective, the receiver of the information must understand the message that

the sender intends to convey. Accounting uses its own special words and symbols to communicate financial information that is intended to be useful for economic decision making by *managers, shareholders, creditors and many others*. As you study accounting, you must learn the meanings of these words and symbols if you want to understand the messages contained in financial reports. Everyone involved in business, from the beginning employee to the top manager, eventually uses accounting information in decision-making process.

Business people often call accounting the “language of business” because they use accounting data in communicating about a firm’s activities. Information provided by accountants helps managers and other executives understand the results of business transactions and interpret the financial status of their organization. With this knowledge, manager can make decisions about such matters as production, marketing, financing.

In addition, charities, churches, colleges, government agencies, and nonprofit organization also use accounting to keep track of their financial situation.

1.1.2 Accounting: an Information System

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

Basic Functions of an Accounting System:

In developing information about the activities of a business, every accounting system performs the following basic functions:

- (1) Interpret and record the effects of business transactions.
- (2) Classify the effects of similar transactions in a manner that permits determination of the various totals and subtotals useful to management and used in accounting reports.
- (3) Summarize and communicate the information contained in the system to decision makers.

Accounting systems are designed to provide information that managers and outsiders can use in decision making. They also serve other purposes: to produce operating documents, to protect the company’s assets, to provide data for company tax returns, and, in some cases, to provide the basis for reimbursement of costs by *clients or customers*. The accounting organization also must prepare documents that serve what might be called private

information purposes, such as the employees' own records of their salaries and wages. Many of these documents aim serve other accounting purposes, but they would have to be prepared even if no information reports were necessary. Measured by the number of people involved and the amount of time required, document preparation is one of accounting's biggest jobs.

Accounting is a system of gathering, summarizing, and communicating financial information for a business firm, government, or other organization. Accounting, also called accountancy, enables decision makers to interpret financial information and, use results in planning for the future. For example, such data tell executives which products or departments are doing well and which poorly.

1.1.3 Accounting: The Basis for Decision Making

Accounting is the basis for decision making. Its purpose is to provide useful information to a variety of users so they can make informed decisions.

Accounting and accounting information are used more than commonly realized. The following sections discuss the range of people and group who use accounting information and decisions they make.

1.2 The Role of Accounting

It has been said that accounting is the language of business. Every part of business is affected by accounting. Management of a business depends on financial information in making sound operational decisions. 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 governmental agencies at least annually.

Decision Makers Who Use Accounting Information

Decision makers need information. The more important the decision, the greater the

need. All businesses and most individuals keep accounting records to aid in making decisions. If managers in a business made in designing a slogan to expand the company. The result might be the company's income statement. Let's look at some decision makers who use accounting information as follows.

Individuals :

Individual often keeps accounting records to aid decision-making. People often use accounting information to manage their bank accounts, to evaluate job prospects, and to decide whether to rent an apartment or buy a house.

Businesses :

Managers of businesses use accounting information to set goals, to evaluate progress toward those goals, and to take corrective action if necessary. Decisions based on accounting information may include where to locate a store, how many goods to keep on hand, and how much cash to borrow.

Investors and Creditors :

Investors and creditors provide the money a business needs to get started. When a company opened its first store, the company had no track record. To decide whether to help start a new venture, potential investors evaluate what income they can expect on their investment. This means analyzing the financial statements of the business. Before deciding to invest in a company, for example, you may examine the company's financial statements. Before making a loan to the company, banks evaluate the company's ability to meet scheduled payments.

Government Regulatory Agencies :

Most organizations face government regulation. For example, the Securities and Exchange Commission (SEC), a federal agency, requires businesses to report certain financial information to the investing public. The other companies publish annual reports.

Taxing Authorities :

Local, state, and federal governments levy taxes on individuals and businesses. A company pays property tax on its assets and income tax on its profits. The company also collects sales tax from customers and forwards the money to the government. Individuals pay income tax on their earnings. All of these taxes are based on accounting data.

Nonprofit Organizations:

Nonprofit organizations—such as churches, hospitals, and government agencies, which operate for purposes other than profit—use accounting information as profit-oriented businesses do. Both for profit organizations and nonprofit organizations deal with payrolls, rent payments, and the like information from the accounting system.

Other Users:

Employees and labor unions demand wages that come from the employer's reported income. And newspapers report "improved profit pictures" of companies. Such news, which depends on accounting, reports information that affects our standard of living.

Decision makers who use accounting information can be illustrated as below (Figure 1-1).

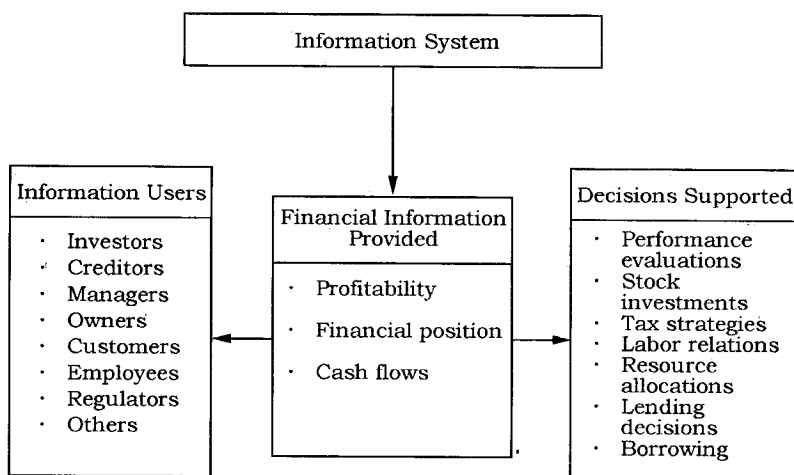


Figure 1-1 Decision Makers Who Use Accounting Information

1.3 Accounting and Bookkeeping

Persons with little knowledge of accounting may fail to understand the difference between accounting and bookkeeping. Bookkeeping means the recording of transactions, the Record-making phase of accounting. The recording tends to be mechanical and repetitive, it is only a small part of the field of accounting and probably the simplest part. At the com-