



普通高等教育“十一五”国家级规划教材
高职高专规划教材

郭梅 郭丽芳 主编

实用会计英语

(财务会计类、工商管理类专业适用)



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PRACTICAL ACCOUNTING ENGLISH

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本书是普通高等教育“十一五”国家级规划教材之一, 可作为大专院校专科财务会计类专业师生的教材及参考用书, 也可作为各类会计从业人员的参考用书。

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序

“面向企业，立足岗位；优化基础，注重素质；强化应用，突出能力”，培养一线“技术岗位型”人才，这是我们财经类高职高专专业的教学模式和培养目标。要实现这一培养目标，我们必须坚持以教学改革为中心，以实践教学为重点，不断提高教学质量，突出高职特色的指导思想。

以往出版的高职教材大多是本科教材的压缩，存在“理论过深、内容过多、缺乏实操”等缺点。另外，由于高职院校的老师大多来自普通高校，因此受传统办学模式影响很深，教学往往跳不出“以学科为中心”的教学模式的框框。为实现培养一代“技术岗位型”人才的目标，必须加强实践教学，使教学变成教师与学生共同参与，教、学、练融于一体的互动式教学，努力调动学生学习的积极性和主动性，提高学生的实操能力。

为了配合这一教学改革的需要，应广大高职院校的要求，按照2004年12月教育部颁布的《普通高等学校高职高专教育指导性专业目录》的要求，由全国近30所高职高专院校共同规划、共同编写了这套“高职高专‘十一五’规划教材”，并成立了“高职高专‘十一五’规划教材编委会”。参与本套教材编写的人员大多是专门从事相关专业教学和教学研究的一线专家、教授和企业管理人员。本套规划教材介绍了当前最新的管理研究成果，具有简洁、实用、操作性强等特点，既可作为高职高专的教材，也可作为各类层次学历教育和短期培训的选用教材。

由于时间仓促，编者水平有限，书中难免存在不足之处，恳请广大读者提出宝贵意见，以使这套教材与时俱进，保持其先进性和实用性。

高职高专“十一五”规划教材编委会

前 言

为适应我国加入 WTO 后经济发展的新形势,根据高职高专院校学生培养目标和要求,我们参阅了大量国内外会计专业文献,编写了这本实用会计英语教材。希望通过对本书的学习,读者能了解国内外最新的会计信息和案例,理解必需的会计英语专业知识,掌握一定的专业英语词汇,达到认知并使用英语处理常规会计业务,获取所需信息的目的。本书选取了具有针对性、实用性和可操作性的国内外素材和案例,力图使其成为“教师好教,学生易学”的实用型专业教材。

本书在编写过程中突出了以下特点:

(1) 从学生的接受能力出发,选取的专业教学内容难易适中,有效地结合了会计专业和英语语言的特点,充分体现了培养高职高专应用型人才的特点。

(2) 全书的编排新颖独特,使用方便。学习目标、引导案例、课文与单词的分栏排列便于学生学习;课后的练习侧重于培养学生用英语处理日常会计业务的实际操作能力;课后阅读提供了丰富的与篇章主题相关的英文资料。

本书由湖北交通职业技术学院郭梅、郭丽芳老师任主编,广东交通职业技术学院李伊冷老师、长沙大学邓满秀老师为副主编。武汉大学牟杨教授为本书的主审。教材编写具体分工为:李伊冷老师编写第 1、2、7 章,邓满秀老师编写第 3、4、5 章,郭梅老师编写第 6 章,郭丽芳老师编写第 8 章,王军老师编写第 9 章,尹平娥老师编写第 10 章。

本书的出版得到了机械工业出版社的大力支持和帮助,在此表示衷心的感谢。

凡使用本书作为教材的教师或学校均可向出版社索取配套的电子课件,联系电话:010-88379757, E-mail: kongwenmei@sohu.com。

由于时间仓促和编者水平有限,书中难免有错误和不当之处,敬请广大读者提出宝贵意见,以便今后修改。

编 者

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Unit 1 General Introduction to Accounting

♥ Study Objective

After studying this unit, you should be able to:

1. Explain what accounting is.
2. Explain the history of accounting.
3. Identify users and uses of accounting.
4. Explain the accounting assumption.
5. Understand the accounting working principles.

♥ Feature Story

Here is a popular accounting joke in Spain. An accountant was walking on the countryside when he found a shepherd who had a lot of sheep. The accountant said to the farmer, "Listen farmer, I can guess how many sheep you have." The farmer started laughing, "Oh, dear! I have a lot of sheep. You will not be able to guess how many there are." "Let's bet something: if I figure out how many sheep you have, you will give me one of your sheep. If I don't, I will pay you \$100." "OK, How many are there?" "There are exactly 1,354 sheep." The shepherd was shocked, "Incredible! I really have 1,354 sheep. Well, I'm a man of my word, take an animal." "Oh, I will take this one", said the accountant and he took one. "Wait for a moment, sir", said the shepherd. "Let's do another bet: if I guess right what your job is, you will give me back my animal, and if I don't, you can take another one." "OK." "You are an accountant." "Oh, God! That's true. But, how do you know it?" "Give me back my sheep, and then I will tell you."

Do you know why the accountant knows the exact number of the sheep? How does the shepherd know the accountant's job? What is accounting?

In this unit, we'll introduce to you the real meanings of accounting, which includes the origin and development of accounting, accounting entity and accounting principles.

1.1 Origin and Development of Accounting

◆ Function of Accounting

Today, many people are proudly taking up **accounting** as a profession. Actually, nearly everyone practices accounting in one form or another on an almost daily basis. Accounting is a basic and **vital** element in every modern business. The **bookkeeping** method being used is **involved** in making a financial record of business transactions and in the preparation of statements concerning the **assets**, **liabilities**, and **operating results** of a business.

As the "language of business", accounting links decision makers with economic activities and (with) the results of their decisions. Since every investor, manager, and business decision maker needs a clear understanding of accounting terms and concepts, a nation's economy depends heavily upon the work of these **accountants**.

◆ Ancient Accounting

The history of accounting is as old as civilization. It is among the most important professions in economic and cultural development. The seeds of accounting were most-likely first sown in the city of **Babylon** around 4000 B. C. when record keeping probably began in this civilized area.¹ Babylon prided itself as the city of commerce; moreover, Babylonians were characterized as **meticulous bookkeepers**. Thus, they were big on recording things in detailed accounts.² Their major purpose for keeping such accurate books centered on uncovering losses triggered by **fraud** and lack of efficiency.

n. 会计学

adj. 至关重要的

n. 簿记

涉及, 专心

n. 资产/n. 负债/业务成果, 运营结果

n. 会计(员), 会计师

n. 巴比伦

adj. 小心翼翼的/n. 簿记员

n. 欺诈行为

Unlike most other modern professions, there are no household names among the accounting innovators. In fact, actually no names survive before the Italian Renaissance. The first systematic presentation of record keeping appeared in 1494, two years after Columbus discovered America, and was called "double entry". The author Luca Pacioli, a Franciscan friar, was thought to be the father of accounting.³ The book is one of the most important books on mathematics and has had an enormous impact on the field of accounting ever since.

The first known English book on the science of accounting was published in London by John Gouge in 1543. It was described as a profitable instrument to learn to know the order of the bookkeeping records, called Debit and Credit. After that, in 1635, a book named *The Merchant's Mirror* was published. In the book, the author cited quotations of Latin book-keeping terms which were used in ancient times. And he explained, "That the one side of their book was used for Debt, the other for Credit, as is manifest in a certain place." The book is a very complete treatise on accounting science. It was beautifully prepared and contains elaborate explanations to prove that the science was highly appreciated in the 17th century.

◆ Accounting in Modern Times

Although accounting dates back to ancient civilizations, its importance to society has been the greatest since the industrial revolution. The 19th century industrial revolution generated the need for large amounts of capital to finance the enterprises that supplanted individual craftsmanship. The use of machinery in turning out many identical products gave rise to the need to determine the cost of a large volume of machine-made products instead of the cost of a relatively small number of individually handcrafted products.⁴ The specialized field of cost account-

n. 改革者

n. 文艺复兴时期/n. 介绍, 陈述

n. 借方

n. 贷方

n. 引用语

adj. 显然的, 明白的

生产, 制造

引起, 使发生

adj. 手工的, 手工艺的

ing emerged to meet the need for the analysis of various costs and for recording techniques.

As manufacturing enterprises became larger and more complex and as competition among manufacturers increased, more sophisticated accounting concepts were needed to supply management with analytical techniques for measuring the efficiency of current operations and in planning for future operations. This trend was accelerated in the 20th century by the advent of the electronic computer.

Nowadays, accounting is in an age of rapid transition. Accounting is moving away from its traditional procedural base—encompassing record keeping and such related work as the preparation of budgets and final accounts towards a role which emphasizes its social importance. The changing environment has not only extended the boundaries of accounting but has created a problem in defining the scope of the subject. For this reason, the origin and development of accounting should receive more attention today. This will provide a better understanding of the influence accounting has had on society and the basis for what accountants do today.

Notes:

1. The seeds of accounting were most-likely first sown in the city of Babylon around 4000 B. C. when record keeping probably began in this civilized area.

这是一个比喻句。将会计的起源比喻成种子的萌芽。该句的意思是：

会计学极有可能产生于公元前大约 4 000 年的巴比伦。这里最早开始记录人类文明。

2. Thus, they were big on recording things in detailed accounts.

be big on 喜爱，该句的意思是：

他们喜欢将事情详细记录在账目上。

3. The author Luca Pacioli, a Franciscan friar, was thought to be the father of accounting.

作者 Luca Pacioli (1445—1519)，一位圣芳济会修道士，被认为是近代会计之父。

n. 制造业者，厂商

adj. 久经世故的

离开

n. 预算

n. 边界，分界线

4. The use of machinery in turning out many identical products gave rise to the need to determine the cost of a large volume of machine-made products instead of the cost of a relatively small number of individually handcrafted products.

本句为带有多层定语复合句，其简化形式是：The use gave rise to the need. 该句的意思是：

机器的运用能够生产大量同种产品，这导致了计算大批量产品成本替代计算小规模个体手工产品的需求。

1.2 Accounting Entity

Accounting entity is the particular unit in which the accountant serves. Accounting entity can be divided into the following types according to its legal status.

◆ Sole Proprietorship Enterprises

A sole proprietorship enterprise is a single-owner business and the simplest form of business entity. The individual proprietor retains sole control over the management and development of the business. The administrative costs are minimal. However, a sole proprietorship enterprise is also the most restrictive form of business equity. All business debts and liabilities are the owners' personal obligations. He is personally responsible for the business's contracts, taxes, and the misconduct of employees who create legal liabilities while acting within their employment. The financing options of a sole proprietorship enterprise are limited. He may have a difficult time obtaining debt financing, except to the extent he can pledge personal assets on a secured loan.

独资(经营)制

n. 所有者, 经营者
管理费用

adj. 限制性的

n. 不正当的行为

n. 筹措资金, 融资

◆ General Partnership Enterprises

A general partnership enterprise is created by written agreement, and the relationship of the partners is governed by that understanding. Partners typically agree to share the tangible assets and intangible assets of the part-

普通合伙制

有形资产/无形资产

nership enterprise. In addition, each individual partner shares the income and deductions of the business according to the agreed-upon **allocation** of partnership enterprise interests. The partners raise equity funds through their own capital contributions, by adding a new partner, or by restructuring the relative ownership interests of the existing partners to reflect new contributions.

A general partnership enterprise has unlimited personal liability for business liabilities. Each partner bears personal financial liability for the contract and tort debts of the business. Furthermore, most partnership enterprise arrangements restrict a partner's rights to withdraw from the partnership enterprise or to transfer the ownership interests.

Obtaining financing, especially long-term financing, is often difficult for small partnership enterprises.

◆ Limited Liability Partnership Enterprises

A **limited partnership** enterprise is similar to a general partnership in certain aspects and similar to a corporation in others. A limited partnership enterprise is a business relationship form often available only for certain occupations, such as lawyers or CPAs¹, with one or more of the partners having only limited liability for partnership debts and obligations. The price for this liability protection is a limitation on participation in management.

◆ Corporation

A **corporation** is a **legal entity** created under a particular business **statute**. A corporation is regarded, in law, as having a personality and existence entirely distinct from that of its owners. Accordingly, **shareholders** are generally not liable for corporate obligations. Corporations offer an even greater opportunity to bring together large am-

n. 分配

有限责任合伙制

公司, 股份公司/法人实体
n. 法令, 条例

n. 股东

ounts of capital from multiple owners. However, there are some disadvantages of this form, such as the huge expense and administrative burden of maintaining the formalities of corporate structure, double taxation of profits while operating, and double taxation of capital gains upon dissolution².

Notes:

1. A limited partnership enterprise is a business form often available only for certain occupations, such as lawyers or CPAs...

CPA = Certified Public Accountants 注册会计师。该句意思为：

有限责任合伙企业这种经营方式通常只用于某些特定的行业，如律师或注册会计师……

2. ...double taxation of profits while operating, and double taxation of capital gains upon dissolution.

是指企业赚取利润时，要缴纳企业所得税；而这些利润如果分配股利，个人还要缴纳个人所得税。这对于股东来说就支付了双倍税额。

1.3 Accounting Principles

Accounting has evolved through time, and changed with the needs of society. As new types of transactions evolved in trade and commerce, accountants developed rules and practices for recording. The most fundamental concepts underlying the accounting are:

◆ Accounting Assumptions

(1) Accounting Entity Assumption

The business is an entity that is separate and distinct from its owners, so that the finances of the firm can not be co-mingled with the finances of the owners.

(2) Going Concern Assumption

Accounting and financial reports should proceed on the basis that the enterprise is a continuing entity and will

adj. 基础的

n. 假定

会计主体

持续经营

remain in operation into the foreseeable future.

(3) **Money Measurement Assumption**

Financial accounting takes currency as its unit of measure under the assumption that the currency is stable.

(4) **Accounting Period Assumption**

Accounting periods may be a fiscal year, a quarter, or a month, commencing on first days thereof according to the Gregorian calendar.¹

◆ **Basic Principles**

(1) **The Objectivity Principle**

The accounting records and financial reports must be based on financial and economic transactions as they actually take place. According to the objectivity principle, the accounting records from which the periodic accounting statements are prepared must be objective and verifiable; they must be maintained in such a way that the individual bias or personal opinion of the accountant does not influence the accounting process.

(2) **The Comparable Principle**

Accounting records and financial statements shall be prepared according to stipulated accounting methods, and accounting information of enterprises must be comparable and convenient to be analyzed.

(3) **The Consistency Principle**

Accounting methods used shall be consistent from one period to the other and shall not be arbitrarily changed. Changes and reasons for changes, if necessary, and their impact on an enterprise's financial position and operating results, shall be reported in notes to the financial statements.

(4) **The Pertinence Principle**

Accounting information provided by an enterprise should be capable of reflecting the financial position, operating results and cash flows of the enterprise in order to

adj. 可预知的
货币计量

会计期间

客观性原则

n. 偏见, 偏爱

可比性原则

v. 规定, 保证

一贯性原则

adv. 武断地, 任意地,
专横地

相关性原则

meet the need of accounting information users.

(5) **The Timely Principle**

Accounting records and financial reports preparation must be conducted in a timely manner, and should not be prepared in advance or delayed.

(6) **The Full Disclosure Principle**

Accounting records and financial reports shall be prepared in a clear, concise manner to facilitate understanding, examination and use. Financial reports must reflect comprehensively the financial position and operating results of an enterprise.

◆ **Principles about Measurement and Presentation**

(1) **The Accrual Basis Principle**

All **revenue** realized and expenses incurred or **attributable** to the current period should be recognized as income or expenses in the current period whether or not the amounts are received or paid. Revenue and expenses that are not attributable to the current period should not be recognized as income or expenses in the current period even if the amounts are received or paid in the current period.

(2) **The Matching Principle**

Revenue shall be matched with related costs and expenses in accounting. In other words, the expenses should be matched to and charged against the revenues in the same accounting period as the revenues are recognized. Some expenses reflect a direct cause and effect relationship where revenue and expense occur **simultaneously**. These expenses are usually called direct expenses. Examples are cost of goods sold, sales commission expense, and delivery expense, etc. However, in practice, quite a lot of expenses cannot be matched to particular revenue in such a direct way. Examples are de-

及时性原则

明晰性原则(充分披露原则)

权责发生制原则

n. 收入

adj. 可归于……的

配比原则

adv. 同时地