

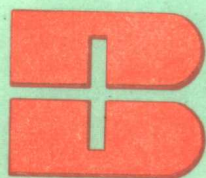
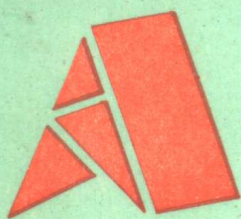


步入注册会计(CPA)的必由之路

西方 財務會計英語

[英汉对照]

沈尧年 余国慧



石油工业出版社



西方财务会计英语

(英汉对照)

沈尧年 余国慧

石油工业出版社

(京)新登字 082 号

内 容 提 要

本书是根据美国著名教材“Accounting Principles”(第14版)(会计原理)的有关章节编译而成。内容包括课文、词汇、注释、参考译文和练习。课文内容主要是西方会计的基本原则,概念和基本程序,读者通过学习课文在主要掌握专业英语的同时,还可以了解西方财务会计知识。本书最后还附录了“企业财务通则”和“企业会计准则”。

本书读者对象:大中型企业,股份制公司、财政部门及外商投资企业的财务人员及厂长经理和大中专院校财经专业的师生。

西方财务会计英语 (英汉对照)

沈尧年 余国慧

*

石油工业出版社出版

(北京安定门外安华里二区一号楼)

石油信息研究所排版

北京市昌平后牛坊印刷厂印刷

新华书店北京发行所发行

*

787×1092毫米 32开本 8 $\frac{3}{4}$ 印张 220千字 印1—3000
1993年8月北京第1版 1993年9月 北京第1次印刷

ISBN 7-5021-1104-2/F·18

定价:9.18元

序

我国的会计队伍有上千万人,其中不乏理论上有着深造诣而且有丰富经验的专家。但就总体来说,专业素质依然较低。特别是受几十年计划经济体制下会计模式的束缚,知识面窄,尤其对现代西方会计知识比较缺乏。需要努力学习和提高,才能适应建立和完善社会主义市场经济体制,转换企业经营机制,以及扩大开放和进行国际交往的需要。

现在正在进行会计改革,改革主要包括两方面:一是会计实务,二是会计教育。改革的重要方向之一,是向国际会计惯例靠拢,因为会计是国际商业语言。在现代条件下要发展经济,就必然会频繁地发生国际经济联系;要同外国作生意,就必须借助会计这一共同语言,因此,必须进行会计领域的国际协调。我国发布的《企业会计准则》和正在发展着的注册会计师制度,已经向国际会计惯例靠拢了一大步,今后还将继续作出努力。

当前,会计人员要跟上会计改革的步伐和经营管理变化,就必须用点功夫学习西方会计知识,有条件的人员还应当学些英语,因为英语是目前国际上财会人员应用最广泛的商业文字。石油大学(广州)沈尧年副教授和余国慧女士对我国会计事业的进步非常关注,以高度热忱将美国《会计原理》教材节译出来,以中英文对照的形式出版,提供给有兴趣的广大会计人员阅读。既可学习西方会计知识,又可学习会计英语,非常适合当前会计工作者的需要。本书翻译文字流畅,内容通俗

易懂,是一本极好的会计读物,为此,我愿将此书推荐给广大读者。

财政部会计事务管理司司长
中国注册会计师协会秘书长

张德明

编者说明

为了满足在涉外单位从事会计工作的需要,掌握了英语基础和会计基础知识的人员,还需要进一步学习会计专业英语。本书就是为了满足这一需要而编写的。本书根据美国著名教材“Accounting Principles”(第14版)(会计原理)的有关章节编译而成。编者在此谨对美国 South—Western Publishing Co. 致以诚挚的感谢,他们允许编者引用该书的有关章节,从而使编译本书成为可能。

我国会计改革进入了一个崭新的发展阶段。“企业财务通则”和“企业会计准则”正式发布,会计工作向国际惯例靠拢。在这一新形势下,无论经济类在校学生还是从事会计实务的在职人员,学习西方会计的基本原则、概念和基本程序无疑都是有益的。

本书结构:课文、词汇、注释、重要词语复习,采用了循环巩固的体例,以帮助读者熟练掌握所学的知识。

本书共列选了1100个单词和词组。其中一部分虽然属常用词范畴,但是在会计专业上它们有自己的汉语释义。例如 Credit“贷方”;instrument“票据”等,有些词组,虽然单个词不算生僻,但构成词组后有它们自己的解释,例如,deposit ticket“存款凭单”,accounting form“会计表格”等。所以本书都一一列选了。本书的着眼点是让读者阅读会计专业英语原著时有较坚实的基础。

本书课文均附有参考译文,以方便读者学习。

本书可作为高等院校经济类学生专业英语的教材和在职会计人员岗位培训教材。是有志于到外商投资企业谋职,顺利通过录用考试的理想学习材料。

本书经广州外国语学院国际贸易系副主任黄伟新副教授、暨南大学会计学系会计教研室主任叶昶副教授的审阅。在编写过程中得到石油大学(广州)黄浩枢教授的指导。编者在此表示最真挚的感谢。

编者

1993年8月7日

Contents(目 录)

- Lesson 1 Evolution of Accounting (会计的演变)..... (1)
- Lesson 2 The Work of Accountants(会计师的工作) (8)
- Lesson 3 Qualification of CPAs and Professional Ethics for
CPAs(注册公共会计师的资格和职业道德)
..... (23)
- Lesson 4 Accounting System(会计制度)..... (29)
- Lesson 5 Installation and Revision of the Accounting System
(会计制度的建立和改革) (34)
- Lesson 6 Business Entity, Business Transaction and Cost Prin-
ciple(企业实体、交易业务和成本原则) (39)
- Lesson 7 Assets, Liabilities and Owner's Equity(资产、负债和
所有者权益) (47)
- Lesson 8 The Accounting Equation(会计等式) (62)
- Lesson 9 Classification of Accounts(帐户的分类) (67)
- Lesson 10 Chart of Accounts and Flow of Accounting Data(会
计科目表和会计数据的流程) (74)
- Lesson 11 Fiscal Year and Accounting Cycle(会计年度和会计
周期) (78)
- Lesson 12 The Journal(日记帐) (82)
- Lesson 13 The Ledger(分类帐) (87)
- Lesson 14 Posting(过帐) (91)
- Lesson 15 Adjusting Process(调整程序) (93)
- Lesson 16 Purchasing and Selling Procedures(购销的会计程
序) (104)
- Lesson 17 Control Over Cash(现金管理) (113)

Lesson 18	Internal Control of Cash Receipts(现金收入的内部 管理)	(120)
Lesson 19	Temporary Investments(临时性投资)	(125)
Lesson 20	Characteristics of Partnership(合伙企业的特征)	(129)
Lesson 21	Characteristics of Corporation(股份公司的特征)	(134)
Lesson 22	Characteristics of Stocks(股票的特征)	(142)
Lesson 23	Accounting Statements(会计报表)	(147)
Lesson 24	Financial Statement Analysis(财务报表分析)	(157)
Lesson 25	Federal Income Tax System(联邦税收制度)	(174)
	Key Term Review	(182)
	Key To Key Term Review	(197)
	参考译文	(198)
附录一	企业财务通则	(253)
附录二	企业会计准则	(260)

Lesson 1

Evolution of Accounting

Accounting has evolved, as have medicine, law, and most other fields of human activity, in response to the social and economic needs of society^①. As business and society have become more complex over the years, accounting has developed new concepts and techniques to meet the ever increasing needs for financial information. Without such information, many complex economic developments and social programs might never have been undertaken. This lesson is devoted to a brief resume of the evolution of accounting.

Primitive Accounting

People in all civilizations have maintained various types of records of business activities. The oldest known are clay tablet records of the payment of wages in Babylonia around 3600 B. C. There are numerous evidences of record keeping and systems of accounting control in ancient Egypt and in the Greek city-states. The earliest known English records were compiled at the direction of William the Conqueror in the eleventh century to ascertain the financial resources of the kingdom.

For the most part, early accounting dealt only with limited aspects of the financial operations of private or governmental enterprises. There was no systematic accounting for all transactions of a particular unit, only for specific types or portions of transactions. Complete accounting for an enterprise developed somewhat later in response to the needs of the commercial republics of Italy.

Double—Entry System

The evolution of the system of record keeping which came to be called "double entry" was strongly influenced by Venetian merchants. The first known description of the system was published in Italy in 1494. The author, a Franciscan monk by the name of Luca Pacioli, was a mathematician who taught in various universities in Perugia, Naples, Pisa, and Florence[®]. Evidence of the position that Pacioli occupied among the intellectuals of his day was his close friendship with Leonardo da Vinci, with whom he collaborated on a mathematics book. Pacioli did the text and da Vinci the illustrations.

Goethe, the German poet, novelist, scientist, and universal genius, wrote about double entry as follows: "It is one of the most beautiful inventions of the human spirit, and every good businessman should use it in his economic undertakings." Double entry provides for recording both aspects of a transaction in such a manner as to establish an e-

equilibrium. For example, if an individual borrows \$1,000 from a bank, the amount of the loan is recorded both as cash of \$1,000 and as an obligation to repay \$1,000. Either of the \$1,000 amounts is balanced by the other \$1,000 amount. It has been evidenced that "double entry" provides for the recording of all business transactions in a systematic manner. It also provides for a set of integrated financial statements reporting in monetary terms the amount of (1) the profit (net income) for a single venture or for a specified period, and (2) the properties (assets) owned by the enterprise and the ownership rights (equities) to the properties³.

When the resources of a number of people were pooled to finance a single venture, such as a voyage of a merchant ship, the double-entry system provided records and reports of the income of the venture and the equity of the various participants. As single ventures were replaced by more permanent business organizations, the double-entry system was easily adapted to meet their needs. In spite of the tremendous development of business operations since 1494, and the ever increasing complexities of business and governmental organizations, the basic elements of the double-entry system have continued virtually unchanged.

Bookkeeping and Accounting

There is some confusion over the difference between "bookkeeping" and "accounting." This is partly due to the

fact that the two are related.

Bookkeeping is the recording of business data in a prescribed manner. A bookkeeper may be responsible for keeping all of the records of a business or of only a small segment, such as a portion of the customer accounts in a department store. Much of the work of the bookkeeper is clerical in nature and is increasingly being handled by mechanical and electronic equipment.

Accounting is primarily concerned with the design of the system of records, the preparation of reports based on the recorded data, and the interpretation of the reports. Accountants often direct and review the work of bookkeepers. The larger the firm, the greater is the number of levels of responsibility and authority^④. The work of accountants at the beginning levels may possibly include some bookkeeping. In any event the accountant must have a much higher level of knowledge, conceptual understanding, and analytical skill than is required of the bookkeeper.

Words and Expressions

- | | |
|--------------|-------------|
| 1. evolution | n. 渐进, 演变 |
| 2. account | n. 帐户, 会计科目 |
| 3. evolve | v. 进展 |
| 4. financial | a. 财务的, 金融的 |
| 5. resume | n. 简历, 梗概 |
| 6. clay | n. 粘土, 泥土 |

7. tablet	n.	小块
8. Babylonia	n.	巴比伦王国
9. city-state	n.	城邦
10. compile	v.	编辑
11. William the Conqueror		威廉一世
12. ascertain	v.	查明
13. enterprise	n.	企业
14. transaction	n.	交易
15. portion	n.	一部分
16. double-entry	n.	复式分录, 复式记帐
17. merchant	n.	商人
18. Venetian	a.	威尼斯的
19. franciscan	n.	(天主教)方济各会的
20. monk	n.	僧侣, 修道士
21. Luca Pacioli	n.	卢卡·帕悉欧立
22. Perugia	n.	佩鲁加(意大利城市)
23. Naples	n.	那不勒斯(意大利港市)
24. Pisa	n.	比萨(意大利城市)
25. Florence	n.	佛罗伦萨(意大利城市)
26. intellectual	n.	知识分子
27. leonardo de Vinci	n.	达芬奇
28. illustration	n.	插图
29. Geethe	n.	歌德
30. genius	n.	天才

31. equilibrium	n.	平衡
32. loan	n.	贷款
33. obligation	n.	义务, 责任
34. balance	n.	余额, 平衡
35. integrate	n.	综合
36. pool	v.	合伙
37. venture	n.	风险
38. asset	n.	资产, 财产
39. equity	n.	权益, 所有仅
40. participant	n.	参加者
41. permanent	n.	永久的
42. virtually	n.	实际上
43. bookkeeping	n.	簿记
44. data	n.	数据
45. segment	n.	部分
46. clerical	a.	办事员的
47. handle	n.	处理, 触摸
48. in response to ...		以应...
49. record keeping		记帐
50. financial resource		经济资源
51. financial statement		财务报表
52. be responsible for ...		对...负责任
53. be concerned with ...		关心
54. in any event		无论如何
55. conceptual understanding		抽象思维能力

Notes

1. ... as have medicine, law, and most other of human activity. ... as

引导状语从句时,从句中主谓语有时倒装,主语放在谓语之后,而且谓语的另一部分常常省略。本句 have 后省略了 evolved。

例如:Lead does not occur in the free state in nature, as does gold. 铅不象金那样在自然界中有游离态存在。

2. The author, a Franciscan monk by the name of Luca Pacioli, ... by the name of — named

3. ... reporting in monetary terms the amount of ...
in monetary terms 在句中作状语,修饰现代分词 reporting.

例如:His friends speak of him in high terms.

他的朋友高度赞扬他。

4. The larger the firm, the greater is ...

“The + 形容词(或副词)比较级... ,the + 形容词(或副词)比较级”。这种结构通常前者相当一个状语分句,后者为主句,含义是“越...就越...”。

Lesson 2

The work of Accountants

Accountants tend to specialize in a given subarea of the discipline just as do attorneys and members of other professions. In terms of career opportunities, the field of accounting may be divided into three broad areas: (1) the public accounting profession, (2) private accounting, and (3) governmental accounting^①.

Public Accounting

Certified public accountants are independent professional persons comparable to attorneys or physicians, who offer accounting services to clients for a fee. The CPA certificate is a license to practice granted by the state on the basis of a rigorous examination and evidence of practical experience. All states require that candidates pass an examination prepared and administered on a national basis twice each year by the American Institute of Certified Public Accountants. Requirements as to education and practical experience differ somewhat among the various states^②.

AUDITING The principal function of a CPA is auditing. To perform an audit of a business, a firm of certified