

Series of Practical English

实用英语丛书

编著 郝绍伦

# 会计英语

ACCOUNTING



ENGLISH

中国科学技术大学出版社

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ACCOUNTING ENGLISH

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# 前 言

随着我国国际化进程的加快,英语能力已成为衡量当今会计师是否合格的一条重要标准。作为 21 世纪的会计师,其职责已不再是单纯的数据记录、分类和汇总,更重要的是要进行经济现象分析,并参与企业经营管理。这就要求会计师具有较强的沟通能力,包括用英语进行沟通的能力。为此,笔者根据长期的教学和实践经验,投入了大量的时间和精力,编写了《会计英语》一书。

本书具有如下特点:

## ◎ 内容系统

本书的内容具有很强的系统性。第一章介绍了会计原则、会计等式等基本知识,第二章探讨了会计循环的各个环节,第三章说明了财务报表的构成和编制方法,第四章至第七章以资产、负债和所有者权益为线索探讨了各种会计要素的处理准则和方法,第八章讲解了财务分析的方法。这样的内容安排有助于读者对会计英语表达的系统掌握。

## ◎ 结构新颖

本书没有采用此类书籍以阅读方式为主的传统做法,而是采用基本知识、范例和常用词句相结合的编写方式。基本知识部分是对相关知识的精练讲解,范例部分编写的会话、报表和说明对相关的概念和方法做了详细探讨,常用词句部分编写了常用的相关专业词汇和句子。这种新颖的结构能有效地把会计知识与英语知识结合起来,非常有助于读者在会计领域充分发挥英语的实际功能。

### ◎ 实用性强

会计是一个技术性较强的行业,所以笔者在概念的解释、方法的讲解等方面特别注意实用性和可操作性。对于理论知识的介绍,本书尤其注重与实务相结合,因此本书编写了丰富的范例,帮助读者在学习会计专业英语的同时掌握实用的会计知识。

笔者在编写本书的过程中,得到了许多人士的支持。西南财经大学王立本教授、电子科技大学张莉琼副教授、汇丰银行李强经理、中国工商银行任明玉经理以及赵正源先生和张芬姿女士对本书的编写给予了大力支持,提出了宝贵意见。在此,笔者向他们表示由衷的谢意。

编 者

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第一章

**FUNDAMENTALS OF  
ACCOUNTING ENGLISH**

会计英语基础

1.1

## Accounting and Accountants 会计与会计师

要学习会计英语,就有必要了解和掌握会计的定义、会计的功能、会计与簿记的区别以及会计师的工作领域等基本内容。

### 1.1.1 Basic Knowledge 基本知识

会计是记录、解释、描述、报告和衡量经济活动的系统,有“商业语言”之美称,因为它有广泛的用途和强大的功能,是商界各类人士用来开展商业活动和进行经济管理的有力工具。

会计通过记录、分类、汇总和分析经济数据,为投资者、管理者、政府、公众等利益关系人提供财务信息,为他们进行经济决策提供依据。

会计不等于簿记。簿记仅仅是会计工作的经济数据记录部分,是会计工作中很小的一部分,并且是最简单的部分。会计工作不仅包括经济数据的记录,还包括会计系统的设计、会计信息的解释、审计、税收筹划、会计分析和预测。

会计师按其就业领域可分为公共会计师、私营企业会计师以及政府和非营利组织会计师。

### 1.1.2 Samples 范例

#### 范例 1.1 会计与会计师(一)

$H \Rightarrow$  Helen       $P \Rightarrow$  Peter

**H:** Accounting is a highly technical field, isn't it?

**P:** In a sense, it is. However, every one of us uses accounting knowledge or practices accounting activities on an almost daily basis. Simply put, accounting is a widely used means by which we describe and measure the results of economic activities. Nearly all the people in the business world use accounting terms to describe economic activities and use accounting knowledge to manage their businesses. Therefore, accounting is referred to as the "language of business."

**H:** What's the difference between bookkeeping and accounting?

**P:** Bookkeeping is only a small part of accounting, and probably the simplest part, for it is only the recording of transactions, and generally it is mechanical. On the other hand, accounting includes not only the recording of economic data, but also the design of accounting systems, interpretation of accounting information, auditing, tax planning, accounting analysis, forecasting, etc.

**H:** That means being an accountant is much more difficult than being a bookkeeper, right?

**P:** Right. One can become a proficient bookkeeper in a few

months and even in a few weeks while it takes quite a few years' efforts to become a qualified accountant.

**H:** It's not an easy job for accountants to provide correct and useful financial information.

**P:** It's not easy. Accountants should provide financial information not only to internal managers of the enterprise, but also to stockholders, suppliers, purchasers, government and other stakeholders. When you want to decide which stock to buy, you refer to such financial statements as the balance sheet and the income statement, which are the results of the accountants' efforts.

**H:** The accounting system must be very complex, right?

**P:** Perhaps it is complex to beginners, but its fundamental principles are simple. Generally, the accounting system consists of three basic steps, namely data recording, data classifying and data summarizing.

**H:** Does data recording refer to bookkeeping we talked about just now?

**P:** Yes. Modern enterprises often have frequent business transactions, and thus abundant and complex data. In general, unclassified or unprocessed data are useless to economic and management decision makers.

**H:** Sometimes economic data of the individual have to be processed, not to mention those of the enterprise.

H ⇨ 海伦     P ⇨ 彼得

**H:** 会计是一个专业性很强的领域,是吗?

**P:** 从某种意义上来说,是的。然而,我们每个人几乎每天都在以某种形式运用会计知识或进行会计活动。简单地说,会计

是一种描述和衡量经济活动结果的工具,用途相当广泛。商界人士几乎都要用会计术语来描述经济活动,用会计知识来进行经济管理。因此,会计又被称为“商业语言”。

**H:** 簿记和会计有什么区别?

**P:** 簿记仅仅是会计工作的一小部分,并且可能是最简单的部分,因为簿记只是对经济业务进行记录,一般是比较机械的。而会计不仅包括经济数据的记录,还包括会计系统的设计、会计信息的解释、审计、税收筹划、会计分析和预测等工作。

**H:** 也就是说,当会计师比当簿记员难得多,对吗?

**P:** 对。一个人在几个月甚至几周内就能成为一个熟练的簿记员,而要成为一名合格的会计师,可能就需要好几年的努力。

**H:** 会计师要为企业管理者提供准确、有用的财务信息可不是件容易的事。

**P:** 的确如此。会计师不但要为企业内部管理者提供财务信息,也要为股东、供货商、购买商、政府等利益关系人提供服务。你在决定购买哪只股票时所看的资产负债表、收益表等各种财务报表就是会计师们的劳动成果。

**H:** 会计系统肯定很复杂吧?

**P:** 初学者或许会觉得很复杂,但其基本原理是很简单的。会计系统一般包括三个基本步骤,即数据的记录、数据的分类和数据的汇总。

**H:** 数据的记录就是我们刚才谈到的簿记吧?

**P:** 对。现代企业的经济业务往往都比较频繁,数据也很繁多。没有经过分类、整理的数据对经济和管理决策者来说,一般是无法使用的。

**H:** 有时,个人的经济数据不加整理都不行,何况是一个企业。

## 范例 1.2 会计与会计师(二)

*H*⇒*Helen*      *P*⇒*Peter*

- H:** How many kinds of accounting are there?
- P:** Accounting can be of many kinds according to different classifying criteria. On the basis of accounting information, we generally have financial accounting, management accounting, and tax accounting. Of these, financial accounting is most widely used, and it provides the foundation for both management accounting and tax accounting.
- H:** Then, how can we classify accountants?
- P:** According to the field in which accountants are employed, accounting can be divided into public accounting, accounting for private businesses, and accounting for governments and nonprofit organizations.
- H:** Do those involved in public accounting refer to whom we often call certified public accountants?
- P:** Not all CPAs, namely certified public accountants, work at public accounting firms. Here by public accountants, I mean those CPAs who work at the public accounting firm.
- H:** I see. What services does the public accounting firm provide?
- P:** Auditing, income tax planning, management consultancy, etc. Auditing is the principal responsibility of CPAs. CPAs issue the auditing report after examining the company's accounting records, financial statements and relative evidence. The CPAs' signature is treated as an important as-

surance of the quality of accounting information by users of the company's statements.

- H:** Auditing is really important. Without it, economic activities wouldn't be so orderly. Does the income taxes service of the public accounting firm help businesses pay as little tax as possible?
- P:** Yes. This service helps the business reduce the payment of income taxes in a lawful way. So it is required that CPAs have extensive knowledge of tax and law as well as thorough and profound accounting knowledge.
- H:** Did you say the public accounting firm provides management consulting services?
- P:** Yes. Many public accounting firms offer their clients a wide array of management consulting services. They involve various questions like: What resources does the business have? Can the business meet its debts when they mature? Can accounts owed by customers be collected properly? Are inventory arrangements proper? Is the profit level of the business acceptable? Can the business enlarge its scale through merger? Is it necessary for the business to change its present management information system?
- H:** Then, what are the responsibilities of the accountants at the private business?
- P:** Their responsibilities include the recording of transactions and the preparation of financial statements. Some accountants are even responsible for financial forecasting, internal auditing and control.
- H:** Are they to design the accounting system?

- P:** Yes. They'll have to design accounting forms, records, flow charts, and reporting system that fit the particular needs of the business.
- H:** Their responsibilities are really extensive and challenging. In comparison, accounting for governments and nonprofit organizations is easier, isn't it?
- P:** Not necessarily. Many accountants at the government department have even greater responsibilities. Just consider this issue: Is accounting for the tax management service or securities governing department easy?
- H:** Of course not.

H⇒海伦      P⇒彼得

- H:** 会计可分为哪些种类?
- P:** 会计根据不同的标准有多种分类方法。我们一般按会计提供的信息把它分为财务会计、管理会计和税务会计。其中, 财务会计的使用最为广泛, 它是管理会计和税务会计的基础。
- H:** 那么会计师又可分为几类呢?
- P:** 会计师按其就业领域, 可分为公共会计师、私营企业会计师以及政府和非营利组织会计师。
- H:** 公共会计师是不是我们常说的注册公共会计师?
- P:** 注册会计师, 也就是注册公共会计师, 并非都在公共会计师事务所工作。我这里说的公共会计师是指在公共会计师事务所工作的注册会计师。
- H:** 我明白了。公共会计师事务所提供哪些服务呢?
- P:** 审计、所得税筹划和管理咨询等服务。审计是注册会计师的首要职责。注册会计师通过对公司会计账簿、财务报表以及相关证据的审查, 出具审计报告。注册会计师的签名被公司

报表使用者视为会计信息质量的重要保证。

**H:** 审计工作是很重要,没有它,经济活动就不会这么有序。公共会计师事务所提供的所得税服务是要帮助企业尽量少纳税吧?

**P:** 对。这项服务可以帮助企业依法降低所得税开支。这就要求注册会计师在具有全面、扎实的会计知识的同时,也要具有广泛的税务和法律知识。

**H:** 你刚才说,公共会计师事务所还提供管理咨询服务?

**P:** 是的。许多公共会计师事务所为客户提供广泛的管理咨询服务。咨询服务的内容涉及各种各样的问题,如:企业的资源有哪些?企业所欠债务到期是否能偿还?客户所欠账款是否能及时收回?存货安排是否合理?企业的盈利水平是否适当?企业是否可以通过兼并扩大规模?企业是否有必要改进现有的管理信息系统?

**H:** 那么,私营企业的会计师有哪些职责呢?

**P:** 私营企业会计师的基本职责包括经济业务的记录和财务报表的编制。有的还负有财务预测、内部审计和内部控制的责任。

**H:** 会计系统也由他们设计吗?

**P:** 是的。他们还得设计能适应企业特定需要的会计表格、会计账簿、会计流程以及会计报告系统。

**H:** 会计师的职责的确非常广泛,并且很富有挑战性。比较之下,政府和非营利组织会计师的工作要容易些,是吗?

**P:** 不一定。政府部门许多会计师的责任更为重大。你想一下,像税务管理部门、证券监督部门会计师的职责会轻松吗?

**H:** 当然不会。

### 1.1.3 Common Expressions 常用词句

#### ■ 基本词汇与短语

accountant 会计师

accounting information 会计信息

accounting record 会计记录

accounting report 会计报告

accounting system 会计系统

accounting 会计

auditing 审计

bookkeeper 簿记员

bookkeeping 簿记

certified public accountant, CPA 注册会计师

classify 分类

cost accounting 成本会计

decision-making 决策

economic activity 经济活动

financial accounting 财务会计

financial position 财务状况

financial statement 财务报表

flow chart 流程图

forecast 预测

governmental accounting 政府会计

income tax 所得税

internal control 内部控制

interpret 解释