

高等院校教材

会计专业英语

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机械工业出版社

本书是一本为会计英语教学而编写的专业基础教材，内容以基础会计理论、财务会计为主，兼顾成本会计、管理会计、审计的主要内容。通过对本书的学习，可以使读者掌握会计学基本理论、基本方法的英语表达方式，提高运用英语处理会计业务的能力。

全书共 18 个单元，每个单元由课文、单词术语注释、课后练习、参考译文、部分练习答案、阅读材料、听说材料组成。

本书可作为高等院校本科、高职、高专会计和审计等专业的会计英语课程教材，也可作为广大财会从业人员学习会计英语的专业书籍。

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前 言

本书是一本为会计英语教学而编写的专业基础教材，内容以基础会计理论、财务会计为主，兼顾成本会计、管理会计、审计的主要内容，共 18 个单元，每个单元由课文、单词注释、练习、参考译文、练习答案、附加阅读材料、听说材料组成。

本书可作为财经类专业会计英语课程教材，适用于本、专科、高职层次，也可作为广大财会从业人员学习会计英语的专业书籍。

本书的编写得到了中国华电公司付卫、国家电网公司吴联梓、国电集团公司蒋兰英、中信集团新力能源公司金烜、中国城通控股集团樊文强的大力协助，在编写过程中借鉴和参考了众多业内专家、学者的资料书籍，并汲取了其中许多精萃，在此表示衷心的感谢。

参加本书编写的有：北京工业大学冷永杰（第 1、2、3、4 单元），北京科技大学江珊（第 5、6 单元），北京工业大学侯立新（第 7、8、9、10、11、12、15、17 单元），国电集团公司刘浩（第 13 单元），中国电力进出口公司周纬（第 14 单元），中国印钞造币公司张小宁（第 16 单元），北京财经学校李卫（第 18 单元）。本书由冷永杰任主编，侯立新、江珊任副主编，华北电力大学陈兆江教授任主审。

在本书编写过程中，得到了机械工业出版社许多方面的指导和大力帮助，在此一并表示感谢。

由于编者水平有限，疏漏或不妥之处在所难免，恳请广大读者批评指正。

编者

2003 年 5 月

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Unit 1

Accounting: an Information System

Accounting is an information system necessitated by the great complexity of modern business. 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 is responsible for preparing employee payrolls. It 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 also 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 systems must provide means of reducing the chance of losses of assets due to carelessness or dishonesty on the part of employees, suppliers, and customers. Asset protection devices are often very simple; for example, many restaurants use numbered meal checks so that waiters will not be able to submit one check to the customer and another, with a lower total, to the cashier. Other devices entail a partial duplication of effort or a division of tasks between two individuals to reduce the opportunity for unobserved thefts.

These are all parts of the company's system of internal controls. Another important element in the internal control system is internal auditing. The task of internal auditors is to see whether prescribed data handling and asset protection procedures are being followed. To accomplish this, they usually observe some of the work as it is being performed and examine a sample of past transactions for accuracy and fidelity to the system. They may insert a set of fictitious data into the system to see whether the resulting output meets a predetermined standard. This technique is particularly useful in testing the validity of the programs that are used to process data through electronic computers.

Accounting systems in some companies must provide cost data in the forms required for submission to customers who have agreed to reimburse the companies for the costs they have incurred on the customers' behalf.

The accounting system must also provide data for use in the completion of the compa-

ny's tax returns. This function is the concern of tax accounting. In some countries financial accounting must obey rules laid down for tax accounting by national tax laws and regulations, but no such requirement is imposed in the United States, and tabulations prepared for tax purposes often diverge from those submitted to shareholders and others. "Taxable income" is a legal concept rather than an accounting concept. Tax laws include incentives to encourage companies to do certain things and discourage them from doing others. Accordingly, what is "income" or "capital" to a tax agency may be far different from the accountant's measures of these same concepts.

New Words, Phrases and Special Terms

reimbursement	<i>n.</i>	偿还
entail	<i>v.</i>	需要; 必须
auditing	<i>n.</i>	审计
predetermine	<i>v.</i>	预定; 预算
payroll	<i>n.</i>	职工薪水册
supplier	<i>n.</i>	供应商
tabulation	<i>n.</i>	制表
corporate	<i>a.</i>	法人的; 公司的
administrative	<i>a.</i>	行政管理的
serve a (the) purpose		适用
meet a standard		符合标准
lay down		计划; 设计
tax return		纳税申报单
taxable income		应纳税收入
cost accounting		成本会计

EXERCISE 1

Answer the following questions according to the passage.

1. Why is it said that document preparation is one of accounting's biggest jobs?
2. What's the main purpose of the accounting system?
3. What other purposes do accounting systems serve?
4. How could the accounting system serve the purpose of internal control?
5. Give an example to describe how the accounting system protects the assets of an enterprise.

EXERCISE 2

Match the following abbreviations with the corresponding full names and then translate them into Chinese.

- | | |
|----------|---|
| 1. AAA | A. Certificate in Management Accounting |
| 2. AICPA | B. Generally Accepted Accounting Principles |
| 3. APB | C. American Institute of Certified Public Accountants |
| 4. CIA | D. Financial Accounting Standard Board |
| 5. CPA | E. Statements of Financial Accounting Standards |
| 6. CMA | F. American Accounting Association |
| 7. FASB | G. Certified Internal Auditor |
| 8. GAAP | H. Accounting Principles Board |
| 9. IMA | I. Institute of Management Accounting |
| 10. SFAS | J. Certified Public Accountants |

EXERCISE 3

Translate the following sentences into English.

1. 会计的目的主要是为经理和外部人员的决策提供信息。
2. 应纳税收入是一个法律概念。
3. 会计系统还必须提供成本数据。
4. 编制凭证是会计重要的工作。
5. 内部控制系统的另一要素是内部审计。
6. 财务会计必须遵守国家法律规定的规则。
7. 会计系统必须为公司纳税提供数据。
8. 会计师的工作是很重要的。

EXERCISE 4

Translate the following passages into Chinese.

1. 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 the results in planning for the future. For example, such data tell executives which products or departments are doing well and which poorly.

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, managers can make decisions about such matters as production, marketing, and financing. Charities, churches, colleges, government agencies, and other nonprofit organizations also use accounting to keep track of their financial situation.

2. 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 of transactions tends to be mechanical and repetitive, it is only a small part of the field of accounting and probably the simplest part. Accounting includes not only the maintenance of accounting records, but also the design of efficient accounting systems, the performance of audits, the development of forecasts. A person might become a reasonably proficient bookkeeper in a few weeks or months; however, to become a professional accountant requires several years of study and experience.

3. 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.

参考译文

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要的信息系统。会计系统的设计是为经理和外部人员的决策提供信息。另外还有一些目的，如：生成营业单据，保护公司资产，为公司纳税单提供数据，在某些情况下，还为顾客偿付成本时提供依据。会计机构负责编制包含各种任务指示的凭证，比如支付顾客的账单或编制雇员工资单等。机构还必须编制用于满足所谓的“私人信息目的”的凭证，例如向雇员提供他们自己的工资记录等。这类凭证中有许多还可用于其他会计目的，但是即使不需要信息报告，这些凭证也必须准备。从所涉及的人数和所需要的时间来衡量，编制凭证是会计最重要的工作之一。

会计系统还必须设法减少由于雇员、供应商和顾客方面的粗心大意或不诚实而导致资产受损的机会。资产保护方法通常很简单；例如许多餐馆都使用编号的账单，这样餐厅服务员就不能交给顾客一张开账单，而同时却将另一低于付款金

额的账单交给收银员。其他方法则要求两名员工的工作部分重复或进行职责分工，以减少暗中偷盗的机会。

这些都是公司内部控制系统的一部分。内部控制系统的另一个要素是内部审计。内部审计员的任务就是监督事先制定好的数据处理和资产保护制度是否得到遵守。为了达到这一目的，他们通常在工作进行期间进行监察，抽查过去交易的精确性以及制度的忠实程度。他们可能将一套虚构的数据插入系统来审查所产生的结果是否符合预定的标准。这一方法对测试使用计算机处理数据程序的有效性特别有效。

一些公司的会计系统还必须按所要求的形式向客户提供成本数据，这些客户同意向公司偿付以他们的名义支付的成本。

会计系统还必须为公司填制纳税单提供数据。这一功能属税务会计的范围。在一些国家，财务会计必须遵循国家税务法律法规为税务会计制定的规定；但在美国却无此要求，出于税务目的而编制的表单通常与提供给股东和其他人的表单有所不同。“应纳税收入”与其说是一个会计概念不如说是一个法律概念，税法中包含了鼓励公司做某事或不做某事的条款。同样，“收入”或“资本”的含义对于税务机构来说则可能与会计对这些概念所做的解释大不相同。

参考答案

EXERCISE 2

- | | |
|----------------|----------------|
| 1. F 美国会计协会 | 6. A 管理会计证书 |
| 2. C 美国注册会计师协会 | 7. D 财务会计准则委员会 |
| 3. H 会计原则委员会 | 8. B 公认会计原则 |
| 4. G 执业内部审计师 | 9. I 管理会计师协会 |
| 5. J 注册会计师 | 10. E 财务会计准则说明 |

EXERCISE 4

1. 会计是企业、政府或其他机构收集、总结、交流财务信息的系统。会计使决策者能解释财务信息并利用其结果计划未来。例如，这些数据可以告诉企业管理者哪些产品和部门做得好，哪些差劲。

经商者常把会计称作“商业语言”，因为他们交流公司活动时使用会计数据。会计师提供的信息帮助经理和其他管理人员理解商业交易的结果，了解公司的财务状况。了解这些情况后，经理们可以就生产、营销和财务方面的事项做出决策。慈善机构、教会、大学、政府部门和其他非盈利性组织也利用会计来记录他们的财务状况。

2. 缺乏会计知识的人常不理解会计与簿记的区别。簿记就是记录经济业务，

是会计的记账部分。记录经济业务一般是机械的和重复的工作，它只是会计领域的很小一部分，而且是简单的部分。会计不仅包括会计记录，还包括设计有效的会计系统，进行审计，展开预测所得税工作，以及解释会计信息。一个人可以在几周或几个月内成为一个熟练的簿计员，然而，要成为一个专业会计师则需几年的学习和经验。

3. 会计被人们称为商业语言，其影响涉及企业的各个部分。企业管理人员在进行有效的经营决策时需要财务信息；股东必须掌握财务信息，以便确定企业管理的业绩和评价自己所持有股份的价值；潜在的投资者获得财务信息，以便选择有利的投资；债权人在允许企业贷款之前，必须要考虑企业的财务实力；许多法律亦要求企业至少每年应向不同的政府部门报告范围广泛的财务信息。

Additional Reading Material

The Work of an Accountant

Accountants are employed in three broad fields: (1) in public accounting, (2) in private accounting, or (3) in government. In this text, our concerns focus on the first two fields.

1. Public accounting

The principal service offered by certified public accountants is auditing. Banks commonly require an audit of the financial statements of companies that apply for a sizable loan. Such audits are performed by CPAs^① who are not employees of a fee. Also, Companies whose securities^② are offered for sale to the public generally must be audited before their securities may be sold. Thereafter, additional audits must be made periodically if the securities are to continue being traded.

The purpose of an audit is to lend credibility to a company's financial statements. In making the audit, the auditors carefully examine the company's statements and the accounting records from which they were prepared. In the examination, the auditors seek to determine whether the statements fairly reflect the company's financial position and operating results, in accordance with generally accepted accounting principles. Based on^③ their examination, the auditors prepare a report that expresses their opinion about the financial statements. The auditors' financial statements are fairly presented^④. The audit gives these financial statement users the confidence to use financial statement information in making loans, in granting credit^⑤, and in buying and selling securities.

In addition to^⑥ auditing, public accountants commonly offer management advisory services^⑦. An accountant gains from an audit an intimate knowledge of the audited company's accounting and operating procedures. Thus, the accountant is in an excellent position

to offer constructive suggestions for improving the company's methods of operation. Clients expect these suggestions as a useful audit by-product. They also commonly engage CPAs to conduct additional investigations for the purpose of determining ways in which their operations may be improved. Such investigations and the suggestions growing from them are known as management advisory services.

Management advisory services include the design, installation, and improvement of a client's general accounting system and any related information systems it may have for managing the company. This may involve selecting appropriate computers, developing software, and installing the procedures necessary to bring an information system into effective operating use. Management advisory services may also include financial planning, budgeting, forecasting, and inventory control.

In this day of highly complex tax laws and high tax rates, few important business decisions are made without consideration being given to their tax effect. A CPA, through training and experience, is well qualified to render[®] important service in this area. Tax services include not only the preparation and filing of tax returns but also advice as to how transactions may be completed so as to incur the smallest tax.

2. Private accounting

Accountants employed by a single enterprise are said to be in private accounting. A small business may employ only one accountant or it may depend on the services of a public accountant and employ none. A large business, on the other hand, may have more than 100 employees in its accounting department.

The one accountant of the small business and the accounting department of a large business do a variety of work, including general accounting, cost accounting, budgeting, and internal auditing.

The task of recording transactions, processing the recorded data, and preparing financial reports for the use of management, owners, creditors, and governmental agencies is called general accounting. Private accountant employees may design a company's CPAs.

The phase of accounting that has to do with[®] determining and controlling costs and assessing the performance of managers who are responsible for costs is called cost accounting[®]. This may involve accounting for the costs of producing a given product or service, or the costs of performing some other specific function.

The process of developing formal plans for future business activities is called budgeting. The objective of budgeting is to provide management with a clear understanding of all the activities that must be undertaken and completed in order to accomplish their objectives for the company. Then, after the budget plan has been put into effect[®], it provides a basis

for evaluating actual accomplishments.

In addition to an annual audit by an independent firm of CPAs, many companies maintain a staff of internal auditors^⑩. These employees move from one department of the company to another, checking the records and operating procedures of each department. It is the responsibility of internal auditing to make sure that established accounting procedures and management directives are being followed throughout the company. Also, internal auditors are often asked to evaluate the operating efficiency of each department.

注释

- ① 注册会计师
- ② 有价证券, 证券
- ③ 基于……
- ④ 公正描述
- ⑤ 赊购, 信用, 信贷抵免 (税)
- ⑥ 除……以外
- ⑦ 咨询服务
- ⑧ 有条件提供, 能更好地提供
- ⑨ 与……有关
- ⑩ 成本会计
- ⑪ 执行, 使生效
- ⑫ 内部审计人员

Listening and Speaking

Sample Dialogue

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

B: In a sense, it is. However, everyone 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."

A: What's the difference between bookkeeping and accounting?

B: Bookkeeping is only a small part of accounting, and probably the simplest part, for it is simply 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 account-

ing systems, interpretation of accounting information, auditing, tax planning, accounting analysis, forecasting, etc.

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

B: 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.

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

B: 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 accountants' efforts.

A: The accounting system must be very complex, right?

B: 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.

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

B: 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.

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

Unit 2

The Conventions of Accounting

Accounting conventions are concepts and rules which have been generally accepted in performing bookkeeping and accounting. It came from a careful observation of accounting practice which revealed patterns of consistent behavior. The existence of conventions was not generally recognized by accountants until the 20th century. They were developed to aid accountants in exercising judgment and estimation in order to limit likely differences in recording similar events by different accountants. The principal conventions of contemporary accounting will be discussed.

In China, accountants rely on four fundamental accounting assumptions in recording business transactions: business entity concept, going concern concept, periodicity assumption, stable monetary unit assumption.

An accounting entity is an organization or a section of an organization that stands apart from other organizations and individuals as a separate economic unit. The entity concept requires that the transactions of each entity are accounted for separately from the transactions of all other organizations and persons. Under the going-concern (or continuity) concept, accountants assume that the business will continue operating for the foreseeable future. For accounting information to be useful, it must be made available at regular intervals, and the time-period concept ensures that accounting information is reported at regular intervals. Accounting periods may be a fiscal year, a quarter, or a month. The stable-monetary-unit concept is the accountant's basis for ignoring the effect of inflation and making on restatements for the changing value of the money.

The most important accounting principles include the accrual principle, the historical principle, the realization principle, the matching principle, the prudence principle, the objectivity principle, the full-disclosure principle, the consistency principle and the materiality principle. In all business firms, revenues and expenses may be measured either on cash basis or accrual basis. Under cash basis of accounting, which in accordance to realization principle, revenues are recorded in the period in which cash is received; expenses are recorded in the period in which cash is paid. Under the accrual principle, revenues are recognized in the period in which they are earned when goods are sold or services are rendered, rather than when cash is received; expenses are recognized when they are incurred. The values of all assets are to be recorded at historical costs at the time of acquisition. The amount

recorded in books of account shall not be adjusted even though a fluctuation in their value may occur, except when state laws or regulations require specific treatment or adjustments. The matching principle governs the recording and reporting of expenses, which goes hand in hand with the revenue principle to govern income recognition in accounting. Principle of prudence should be followed in reasonably determining the possible loss and expense.

The objectivity principle holds that the accounting records and financial reports must be based on financial and economic transactions as they actually take place, in order to objectively reflect the financial position and operating results of an enterprise. The disclosure principle holds that a company's financial statements should report enough information for outsiders to make knowledgeable decisions about the company. In short, the company should report relevant, reliable, and comparable information about its economic affairs. Accounting information must be designed to meet the requirements of national macro-economy control, the needs of all concerned external users to understand an enterprise's financial position and operating results and the needs of management of enterprises to strengthen their financial management and administration.

According to the consistency 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. 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. The materiality concept states that a company must perform strictly proper accounting only for items and transactions that are significant to the business's financial statements.

New Words, Phrases and Special Terms

convention <i>n.</i>	惯例, 常规
change in accounting estimate	会计估计变更
comparability principle	可比性原则
conservatism	谨慎性
control (controlling) account	控制账户
consistency principle	一致性原则
historical cost principle	历史成本原则
data due	到期日
balance brought forward	余额转下

balance carried down	上期结转
capital-gains treatment	资本收益的处理
disclosure principle	充分披露原则
dividend coupon	股利券, 息票
documentary bill (draft)	跟单汇票
reliability principle	可靠性原则
stable-monetary-unit concept	币值稳定概念
entity concept	主体概念
going-concern concept	持续经营概念
liability for endorsement	背书责任
operation funds	营业资金

EXERCISE 1

Answer the following question according to the passage.

1. How to identify an accounting entity?
2. How do accountants treat revenue and expense in general?
3. Why do accountants prefer objective measures?
4. How do accountants apply materiality?
5. Explain the accounting period convention what problem does it lead?

EXERCISE 2

Translate the following sentences into English.

1. 各国会计准则的大部分是类似的, 但仍存在一些重要差别。
2. 所有企业的收入和费用可以按收付实现制或权责发生制计量入账。
3. 会计信息应当符合国家宏观经济管理的要求。
4. 会计处理方法前后各期应当一致, 不得随意变更。

EXERCISE 3

Translate the following passages into Chinese.

1. A company that sells its stock through a foreign stock exchange must follow the accounting principles of the foreign country. For example, British Petroleum (BP) stock is available through the New York Stock Exchange, so BP financial statements issued in the United States follow American GAAP.

2. A significant difference among countries is the extent to which the financial statements account for inflation. In the 1980s the FASB experimented with requiring supplement-