

高职高专“十二五”规划重点教材



会计英语



宁小博 / 主编



立信会计出版社

LIXIN ACCOUNTING PUBLISHING HOUSE

中国注册会计师全国统一考试指定教材

会计英语

2010年11月

中国注册会计师协会

高职高专“十二五”规划重点教材

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图书在版编目(CIP)数据

会计英语/宁小博主编. —上海:立信会计出版社,
2011.8

高职高专“十二五”规划重点教材

ISBN 978-7-5429-2925-9

I. ①会… II. ①宁… III. ①会计—英语—高等职业
教育—教材 IV. ①H31

中国版本图书馆 CIP 数据核字(2011)第 168714 号

责任编辑 张 蕾

封面设计 周崇文

会计英语

出版发行	立信会计出版社		
地 址	上海市中山西路 2230 号	邮政编码	200235
电 话	(021)64411389	传 真	(021)64411325
网 址	www.lixinaph.com	电子邮箱	lxaph@sh163.net
网上书店	www.shlx.net	电 话	(021)64411071
经 销	各地新华书店		

印 刷	常熟市梅李印刷有限公司	
开 本	787 毫米×1092 毫米	1/16
印 张	10.5	
字 数	231 千字	
版 次	2011 年 8 月第 1 版	
印 次	2011 年 8 月第 1 次	
印 数	1—3 100	
书 号	ISBN 978-7-5429-2925-9/H	
定 价	26.00 元	

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前 言

随着全球经济一体化和会计国际协调化的进程,会计已逐步成为一种世界性的商业语言。本教材在此背景下构建,着重培养学生在英语环境下进行基本会计业务处理及信息分析的能力,通过“强化基础、突出技能、循序渐进、提高素质”的内容编排,最终达到用英语进行专业会计信息的解读、传递及表达的通才型会计人才培养目标。

本教材融入了编者多年从事会计英语教学及国际会计准则培训的实践经验,具有如下特点:

(1) 本教材以国际会计准则(IASs)及国际财务报告准则(IFRSs)为依据进行编写,因此本教材在国内同类教材中具备较强的创新性及实用性。IFRSs是一项全球公认的、便于各国在跨国经济往来时执行的标准制度,其地位与作用日趋重要。中国财政部已颁布了与IFRSs趋同的《企业会计准则》,目前世界主要经济体也基本采用了IFRSs或发布了趋同路线图。而纵观国内会计英语教科书,鲜有按照IFRSs作为框架而编写的教材。因此,本教材不仅适合在校学生学习会计英语之用,同时也可作为会计从业人员学习国际会计准则的参考书。

(2) 本教材遵循高职教学的特点,强调基础知识与技能训练。本书第二、第三章列举了大量凭证及账簿的实例,有利于读者直观地了解国际环境下会计基础业务的操作及业务循环过程,从而有力地弥补了国内同类教材在实践环节的欠缺。

(3) 本教材采用通俗易懂的语言,深入浅出地进行相关内容的介绍。全书按照我国读者所熟悉的章节顺序,分别从导论、会计循环、资产、负债、权益、财务报告等几大角度介绍国际会计准则的基础内容。

(4) 本教材每章均设置了学习目标(learning objectives)、正文(text)、词汇(key terms)、难点解析(notes to the text)、课堂自测题(self-test questions)、课后练习题(exercises)六部分。其中“难点解析”部分对正文中出现的重点难点给予中文解释,方便学生深入理解文章内容。“课堂自测题”均为正文中出现的内容,学生可以通过课堂自测进行重点知识的强化。“课后练习题”方便教师根据学生状况合理安排学习方法,讲练结合。

本教材由全国高职示范校会计英语编审委员会组织编写。在编写过程中,编者参阅了大量国内外的专著、教材及网络资源,得到了企业、院校、会计师事务所及行业协会等专家教授的帮助与指导。在本教材的编写过程中,得到了立信会计出版社的大力支持及帮助,在此一并致谢。

本教材中所涉及的企业及个人的名称均为虚构,如有雷同,纯属巧合。由于编者水平有限,加之国际会计准则不断的发展,教材难免有疏漏与不足,恳请各位专家、同行和读者不吝指正。编委会邮箱: accounting_english@163.com。

编 者

2011年8月于北京

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Unit 1 Introduction to accounting

第一章 会计导论



Learning objectives

After studying this chapter, you should be able to:

- Identify the definition of accounting
- Recognise the duality of transaction and understand the accounting equation
- Understand and apply the double entry bookkeeping in ledger account
- Recognise the GAAP, IASs and IFRSs
- Understand the assumptions and characteristics of financial statement

1. Definition of accounting 会计的概念

Accounting is the process of recording, classifying, summarizing, analyzing and interpreting business transactions in monetary terms. Accounting is often called “the language of businesses”.

- Recording

Transactions must be recorded as they occur in order to provide up-to-date information. Accounting is used not only to record the cash received and paid out, but also to record the goods bought and sold and so on.

- Classifying and summarizing

When the information is being recorded it has to be classified so as to be most useful to the entity. The transactions for a period are summarized in order to provide information about the company to interested parties.

- Analyzing and interpreting

Analyzing data is also an important feature of accounting. Financial statements are prepared so that we can examine and evaluate all information, in order to make key decisions.

Besides the main functions above, accounting has other functions such as forecasting and planning for future operation of the business. The key forecasting and planning tool is the “Budget”.



2. Accounting equation 会计等式

Accounting is based on a very simple idea which is shown:

resources in the business = resources supplied by the owner and creditor

The resources in the business are called assets. The amount of the resources supplied by the owner is called equity, and those supplied by the creditor is called liability. The following equation shows the relationship among assets, liabilities, and owner's equity:

$$\text{asset} = \text{liability} + \text{owner's equity} \textcircled{1}$$

The accounting equation is a simple expression of the fact that at any point in time the assets of the business will be equal to its liabilities plus the equity of the business. Assets less liabilities are known as net assets.

All business transactions can be stated in terms of changes in the elements of the accounting equation. Given any two amounts, the accounting equation may be solved for the third unknown amount.

Assets 资产

Assets are resources an entity controls as a result of past events and from which future economic benefits are expected to flow to the entity. Some examples are:

- Current asset such as inventory, receivables, cash, etc.
- Non-current assets such as property, equipment, etc.

Liability 负债

Liability is an entity's present obligation arising from a past event. The settlement of which will result in an outflow of economic benefit from the entity. This is something owed by the business to someone else, such as payables, loans etc.

Equity 权益

Equity is defined as the residual interest in the entity's assets after deducting its liabilities.

Income 收入

Both revenue and gains are included in the definition of income. Revenue arises in the course of ordinary activities of an entity. Gains are increases in economic benefits. As such, they are no different in nature from revenue^②. Gains include those arising on the disposal of non-current assets. The definition of income also includes unrealized gains, e. g. on revaluation of marketable securities.

Expenses 费用

As with income, the definition of expenses includes losses as well as those expenses that arise in the course of ordinary activities of an entity. Losses are decreases in economic benefits. As such they are no different in nature from other expenses.^③ Losses will include those arising on the disposal of non-current assets. The definition of expenses will also include unrealized losses, e. g. exchange rate effects on borrowings.



Profit 利润

Revenueless cost and expenses resulted in a profit or loss. Profit is used as a measure of performance, or as a basis for other measures like EPS(Earnings Per Share).

3. Double entry bookkeeping 复式记账法

Under the rules of double entry bookkeeping, each time a transaction is recorded, both effects must be taken into account. These two effects are equal and opposite so that the accounting equation will always proved correct.

In order to show the effect of every transaction during the bookkeeping, we will show the transaction on each of the two accounting elements. Traditionally, one effect is referred to as the debit side (abbreviated to DR) and the other as the credit side of the entry (abbreviate to CR). Whether an entry is to the debit or credit side of an account depends on the type of account and the transaction.

Exhibition 1 - 1

Debit side	Credit side
Increase in: Asset (statement of financial position) Expense (income statement)	Increase in: Liability (statement of financial position) Equity (statement of financial position) Income (income statement)

4. GAAP 一般公认会计原则

In order to ensure accounting information be understood by both the internal and external users, the information must be prepared in accordance with standards. These standards are called generally accepted accounting principles(GAAP) that provide the framework for determining what information is to be included in financial statements and how that information is to be presented. GAAP is not a single accounting rule, but rather the aggregate of many rules on how to account for various transactions.

Accounting principles vary from country to country. The phrase "generally accepted accounting principles" generally refers to the accounting concepts in use in the United States and foreign companies which raise capital from America.

GAAP is slowly being phased out in favor of the International Accounting Standards becomes more pervasive. In many countries like United kingdom, GAAP does not have any statutory or regulatory authority or definition.

5. IASs and IFRSs 国际会计准则及国际财务报告准则

The international accounting standard board (IASB) is currently attempting to establish greater uniformity among the accounting principles around the world. When the



IASB sets a brand new accounting standard, a number of countries tend to adopt the standard, or at least interpret it, and fit it into their individual country's accounting standards.

The predecessor of IASB had issued 41 International Accounting Standards (IASs). IASB afterwards issued its own International Financial Reporting Standards (IFRSs). IASs and IFRSs list is as follows. Many of them have been revised since they were first issued. The introduction of some of them will be shown in the following chapters.

IAS 1 Presentation of financial statements

IAS 2 Inventories

IAS 7 Statement of cash flows

IAS 8 Accounting policies, changes in accounting estimates and errors

IAS 10 Events after the reporting period

IAS 11 Construction contracts

IAS 12 Income taxes

IAS 14 Segment reporting

IAS 16 Property, plant and equipment

IAS 17 Leases

IAS 18 Revenue

IAS 19 Employee benefits

IAS 20 Accounting for government grants and disclosure of government assistance

IAS 21 The effects of changes in foreign exchange rates

IAS 23 Borrowing costs

IAS 24 Related party disclosures

IAS 26 Accounting and reporting by retirement benefit plans

IAS 27 Consolidated and separate financial statements — Superseded by IFRS 10, IFRS 12 effective 2013

IAS 28 Investments in associates — Superseded by IAS 28 (rev.2011) and IFRS 12 effective 2013

IAS 29 Financial reporting in hyperinflationary economies

IAS 31 Interests in joint ventures — Superseded by IFRS 11 and IFRS 12 effective 2013

IAS 33 Earnings per share

IAS 34 interim financial reporting

IAS 36 Impairment of assets

IAS 37 Provisions, contingent liabilities and contingent assets

IAS 38 Intangible assets

IAS 39 Financial instruments: recognition and measurement — Superseded by IFRS 9 effective 2013



- IAS 40 Investment property
- IAS 41 Agriculture
- IFRS 1 First time adoption of International Financial Reporting Standards
- IFRS 2 Share-based payment
- IFRS 3 Business combinations
- IFRS 4 Insurance contracts
- IFRS 5 Non-current assets held for sale and discontinued operations
- IFRS 6 Exploration for and evaluation of mineral resources
- IFRS 7 Financial instruments; disclosures
- IFRS 8 Operating segments
- IFRS 9 Financial instruments
- IFRS 10 Consolidated financial statements
- IFRS 11 Jointed arrangements
- IFRS 12 Disclosure of interests in other entities
- IFRS 13 Fair value measurement

6. Assumptions and characteristics of financial statement 财务报告的假设及特征

6.1 Underlying assumptions 基本假设

Accruals and going concern are the two underlying assumptions in preparing financial statement.

Accrual basis 权责发生制

The effects of transactions and other events are recognized when they occur (and not as cash or its equivalent is received or paid) and they are recorded in the accounting records and reported in the financial statements of the periods to which they relate.^④ (IASB's framework)

Going concern 持续经营

The entity is normally viewed as a going concern, that is, as continuing in operation for the foreseeable future. It is assumed that the entity has neither the intention nor the necessity of liquidation or of curtailing materially the scale of its operations.^⑤ (IASB's framework)

6.2 Qualitative characteristics of financial statement 财务报告的质量特征

Qualitative characteristics are the attributes that make the information provided useful to users in financial statement. The Framework identifies four primary qualitative characteristics as follows:

6.2.1 Understandability 可理解性

The first essential quality of financial information is that is readily understandable by users. They are assumed to have some business, economic and accounting knowledge



and to be able to apply themselves to study the information properly.

6.2.2 Relevance 相关性

Relevance information has the quality of relevance when it influences the economic decisions of users by helping them evaluate past, present or future events, or confirming, correcting their past evaluations.^⑥

6.2.3 Reliability 可靠性

Information must also be reliable to be useful. Information has the quality of reliability when it is free from material error and can be depended upon by users.^⑦

The following characteristics contribute to reliability:

- Faithful representation 忠实反映

Information must represent faithfully the transactions it purports to represent in order to be reliable.^⑧ Where measurement of the financial effects of an item is so uncertain, entities should exclude them from the financial statement e. g. internally generated goodwill.

- Substance over form 实质重于形式

In order to ensure faithful representation, transactions should be accounted for in according to its substance and economic reality, not with its legal form.^⑨

For instance, *IAS 18 Revenue* contains some elements that are relevant to a consideration of substance over form. If the significant risks and rewards arising from the asset have not transferred to the buyers, revenue from the sale of goods should not be recognized.

- Neutrality 中立性

Information must be free from bias to be reliable. Neutrality is lost if the financial information is prepared so as to influence the user to make a judgment or decision in order to achieve a predetermined outcome.^⑩

- Prudence 审慎性

Prudence is the inclusion of a degree of caution in use of judgment under conditions of uncertainty. Prudence does not allow the creation of hidden reserves or excessive provisions, understatement of asset or income or overstatement of liabilities or expenses.^⑪

- Completeness 完整性

Financial information must be complete within the bounds of materiality and cost. Omission may cause information to be misleading and unreliable.^⑫

6.2.4 Comparability 可比性

Users must be able to compare an entity's financial statements through time to identify trends or with other entities' statements, to evaluate their relative financial position, performance and changes in financial position accounts of different entities.^⑬