

应用型大学特色英语系列读本

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财务管理 与会计英语读本

English for Financial Management and Accounting

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总 序

教育部颁发的《大学英语课程教学要求》是指导我国大学英语教学的一个纲领性文件。该文件对大学英语教学性质的明确定位是“大学英语是以外语教学理论为指导，以英语语言知识与应用技能、跨文化交际和学习策略为主要内容，并集多种教学模式和教学手段为一体的教学体系”，大学英语的教学目标是“培养学生的英语综合应用能力，特别是听说能力，使他们在今后学习、工作和社会交往中能用英语有效地进行交际，同时增强其自主学习能力，提高综合文化素养，以适应我国社会发展和国际交流的需要”。

鉴于我国幅员辽阔，各地区、各高校之间差异较大，教育部根据实际情况明示了大学英语教学要求：“大学英语教学应贯彻分类指导、因材施教的原则，以适应个体化教学的实际需要。大学阶段的英语教学要求分为三个层次，即一般要求、较高要求和更高要求。这是我国高等学校非英语专业本科生经过大学阶段的英语学习与实践应当选择达到的标准。一般要求是高等学校非英语专业本科毕业生应达到的基本要求。较高要求或更高要求是为有条件的学校根据自己的办学定位、类型和人才培养目标所选择的标准而推荐的。”

根据以上精神，只有建设应用型大学，开展应用性教育，编写应用型教材，培养应用型人才，方能使独立学院在高等教育迅猛发展的形势下，保持可持续发展的态势。应用型大学是优势凸显，个性鲜明，具有特色的技术应用型高等院校，能充分适应市场经济和社会发展的需要。

因此，我们与时俱进，积极开展大学外语教学改革，突出应用特色，编写了这套《应用型大学特色英语系列读本》，突出外语加专业的应用型人才培养目标，把英语学习与专业学习紧密结合起来，使学生的英语知识和语言运用能力为专业学习服务。与社会接轨，学以致用，培养个性多元化发展的应用型创新人才，以便拓宽他们的就业渠道，更好地为社会服务，更好地拓展国际交流，是我们编写这套教材的基本理念和宗旨。本套教改教材共6册，根据云南大学旅游文化学院的专业设置，分为《财务管理与会计英语读本》《经济与贸易英语读本》《旅游英语读本》《酒店英语读本》《文学与新闻英语读本》及《信息技术英语读本》。

《应用型大学特色英语系列读本》系云南省教育厅云南省高等学校大学外语教改项目——“‘大学英语’突出应用特色”课题成果之一，曹京华教授担任总主编。曹教授花了大量的时间和精力负责全套书的框架设计，协商沟通，对比推敲，落实教改成果，审定书稿，撰写总序及申请科研出版经费等，并多方推荐书稿，联系出版，最终与云南大学出版社达成出版协议。

本教材由云南大学旅游文化学院外语学院的48位教师负责具体编写，具体的主编、副主编和参编教师见各分册前言。同时，竹玛老师还负责组织协调等具体工作。

本教材是在全体老师长期教学经验积累的基础上编写而成的。编者具备较深厚的语言学、第二语言习得及外语教学理论功底，同时长期在大学英语教学一线工作，有着较丰富的教学经历。历经几度寒暑，集全体编者智慧和心血的《应用型大学特色英语系列读本》的问世，是大家同心协作、共同努力的劳动成果。希望本教材能以其时代性、趣味性和实用性，为进一步推动大学英语改革贡献一份力量。

本教材紧扣云南省教育厅云南省高等学校大学外语教改项目——“‘大学英语’突出应用特色”立项要求，顺应语言学习的

规律,结合时代的发展和英语教育的需要,充分突出了在汉语的语境下学习英语的实用性、可行性和必然性。在编写过程中,我们积极借鉴近年国内外英语教材的研究成果,遵循循序渐进的教学原则和理论,并在总结多年英语教学经验的基础上,针对学生学习的特征,进行了新的尝试,取得了很好的教学效果。于是,我们决定正式出版这套教材。

本教材在编写过程中突出了以下几个特色:

1. 以提升学生的综合能力为主导,通过单项和综合的专门技能训练,培养学生快速反应、准确辨别、分析推理和归纳总结的能力。

2. 目标明确,任务细化,以期提升学生的语言技能和语言运用能力。以任务型教学为原则,环环紧扣,设计科学,能激活学生的语言知识与技能,帮助学生运用语言获取信息,表达思想,增进理解。

3. 注重实用性、新颖性、典型性和科学性,全方位提高学生的英语语言和社会文化知识水平。

4. 选材精当,主题新颖,话题广泛,以图强化培养学生的人文综合素质。选材注重英语语言、语音质量、文化内涵、思考意识,以及思想道德修养;注意当代大学生的关注点,以期提升其学习语言的兴趣。

5. 提供充分的语言输入和输出准备,启发学生通过储备知识导入新知识。

全书设计活泼美观,时代感强,能巩固知识,强化技能,拓展视野,满足新时期学生学习的需求。

《应用型大学特色英语系列读本》的正式出版,对于下一步全面实施应用型大学英语教学改革有着重要的参考和应用价值。该套教材既遵循外语教学规律与学习者的认知特点,又充分体现了独立院校应用型人才培养目标的新型教材特点,能够满足大学

英语教学需求，是教师教学参考和院校交流不可多得的辅助教材。

在本教材的编写过程中，我们得到了云南省教育厅、云南大学旅游文化学院领导的大力支持，得到了上海教育出版社的科研项目资助，得到了云南大学出版社总编辑和相关工作人员的鼎力支持。在此，一并向他们表示衷心的感谢。

编委们在编写过程中还参阅了大量国内外文献、书籍和杂志，并从国外相关广播、电视、电影和互联网上选取了部分文字资料，由于篇幅有限，未能一一列出名单，在此谨向国内外有关出版社和作者表示衷心感谢。由于时间仓促，编者水平有限，书中难免有疏漏和不妥之处，敬请赐教。

曹京华

2018年8月于昆明

前 言

2016年1月,云南大学旅游文化学院申请立项的云南省高等学校大学外语教改项目——“‘大学英语’突出应用特色”教学改革,目前已完成建设并结题,项目成果为《应用型大学特色英语系列读本》(共6册,以下简称《系列读本》)。参编人员全部为云南大学旅游文化学院的一线英语教师,曹京华教授应邀担任总主编。

把英语学习与专业学习结合起来,使学生的英语知识和语言运用能力为专业学习服务,是我们编写这套教辅读本的基本理念。《系列读本》根据学院的专业设置分为《财务管理与会计英语读本》《经济与贸易英语读本》《旅游英语读本》《酒店英语读本》《文学与新闻英语读本》及《信息技术英语读本》。本教辅用书经过总主编与编者团队两年多时间的反复修改,出版后对于下一步全面进行应用型大学英语教学有重要的参考和应用价值。

《财务管理与会计英语读本》是《系列读本》之一,适合于财务管理及会计专业的学生。本书精选与财务管理与会计业务相关的16篇英语文章,内容涉及金融、财会、审计、银行业务、投资理财、电子记账、电子商务、管理等,共收入约400个相关英语词汇及80余条财会核心术语。本书在内容上选材新颖,通俗易懂,难易程度适合于财务管理与会计专业的学生。本书不仅把语言学习与专业知识相结合,还配置了内容上相关、形式上简略的问题和练习题,让学生有效地学以致用。

本书设计为每周一课,每课的结构如下:

1. Reading Guidance (导读): 是对本课课文的简要介绍,起到导入的作用。

2. Text (课文): 为选材新颖、通俗易懂的文章。

3. Notes (注释): 是针对文中重要信息点的解释与说明。

4. Words and Expressions (生词与词组): 文章的语言要点, 包括单词、词组及其用法, 尤其是对某些单词和词组在本单元以及在该学科里的特殊意义, 均给出中英文释义以及例句。

5. 课后练习: 练习设计为紧贴篇章语言要点的三个部分。第一部分是针对课文内容的理解性问题, 可加深学生对课文的理解、锻炼学生的思辨能力; 第二部分是词汇训练, 加强学生在具体的语言环境里应用相关语言要点的能力; 第三部分是翻译训练, 从篇章中选取重点句子, 训练学生的翻译能力。

本书的课文设计适于每周两学时上一课, 小班教学。教学方法可以多种多样, 如以任务为中心 (task-centered), 以文本为基础 (context-based), 以内容为依托 (content-based), 注意语境 (context-based), 将传统教学与现代技术相结合 (technology-aided), 突出技能 (skill-based), 强调自主 (autonomous learning) 等。

本书的编者来自教学第一线的英语教师, 主编张雪慧, 副主编殷艳, 参加编写的还有崔金萍、李小龙、杨春 3 位老师。作为“云南省高等学校大学外语教学改革青年项目”——“‘大学英语’突出应用特色”教学改革的成果之一, 本书的编写与出版得到云南省教育厅、云南大学旅游文化学院的指导与资助, 在此表示衷心感谢。

由于本书涉猎的专业性较强, 编者水平有限, 疏漏之处在所难免, 敬请各学科的专家和读者给予批评指正。

编者

2018年6月于云南大学旅游文化学院

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Reading Guidance

Nowadays more and more job-hunters care about a potential employer's corporate ethics and culture. And increasingly career experts are talking about the importance of employee-employer fit in terms of culture.

Corporate Ethics and Culture¹

Corporate ethics is an important part of corporate culture. The cultivation of the corporate ethics helps to strengthen and build a good corporate culture.

Ethics are principles of behavior that distinguish between right and wrong. People working in business frequently face ethical questions. Corporate ethics are the evaluation of corporate activities and behavior as right or wrong. Ethical standards in business are based on commonly accepted principles of behavior established by the expectations of society, the industry, the firm, and an individual's personal values.

Good corporate ethics should be a part of every company. Most corporate leaders realize their companies cannot succeed without the trust of customers and the goodwill of society. A violation of ethics makes it difficult to maintain trust and goodwill. In many companies, executives and employees act according to the highest ethical standards.

For example, Chipotle Mexican Grill², a U. S. chain of quick-serve Mexican-style food, demonstrates that sustainably and responsibly

sourced food could be provided in a low-cost, fast-food environment. Today, Chipotle serves more naturally raised meat than many fast-food restaurants in the world. Customers responded. Although Chipotle raised prices on some products following the switch to naturally raised meat products, sales for them doubled. Chipotle has produced double-digit profit gains in each of the past nine years, unlike many within the competitive quick-service restaurant industry.

However, many major brands that the public use can be seen neglecting good corporate ethics. Some have been fined millions for breaking ethical business laws. Money is the major deciding factor. In one such case, Copley Pharmaceutical, Inc.³, pled guilty to federal criminal charges (and paid a \$ 10.65 million fine) for falsifying drug manufacturers' reports to the Food and Drug Administration.

Now, it is essential that all companies, institutes, and organizations maintain a certain benchmark of ethics to deal with the “dilemmas”. There may be some challenges which are applicable to certain industries only, but most of them are universal and affect all types of professionals and their environments. To make it easier, ethical dilemmas in business are categorized as: human resources issues, employee safety issues, conflicts of interest, customer confidence, and use of corporate resources. All the mentioned types must be treated with equal attention. Scandals in the business world are becoming increasingly detrimental to growth, and therefore every employee and employer must learn about the nature of ethical dilemmas and ways of dealing with them.

Corporate culture is described as the personality of an organization, or simply as “How things are done around here.” It guides how employees think, act and feel. Corporate culture is a broad term used to

define the unique personality or character of a particular company or organization, and includes such elements as core values and beliefs, corporate ethics and rules of behavior. Organizations can be described using the same terms as we use to describe individuals. Organizations can be warm, aggressive, friendly, open, innovative, conservative, and so on. Thus, corporate culture communicates how people in an organization should behave, by establishing a value system conveyed through symbols, stories, ceremonies, and so on. Corporate culture means “the way we do things around here.” It represents a common conception held by the organization’s members.

Corporate culture serves a variety of functions and the three key functions of corporate culture include:

(1) Provide a sense of identity for members. The more clearly an organizational shared perceptions and values are defined, the more strongly people can associate themselves with their organization’s mission and feel they are a vital part of it.

(2) Generate commitment to the organization’s mission. Sometimes it is difficult for people to go beyond thinking of their own interests. They often react by asking “How will this affect me?” However, a strong culture reminds people of what their organization is all about.

(3) Clarify and reinforce standards of behavior. Culture guides employees’ words and deeds, making it clear what they should do or say in a given situation.

Notes

1. The text is taken from *English for Management Students*, Zhu Ping, Higher Education Press, 2011.

2. Chipotle Mexican Grill: 契普多墨西哥烧烤快餐店。Chipotle 本来是墨西哥语里小辣椒的意思, 不过在很多外国人心里, Chipotle 指的是一家快餐店, 准确的说是一家墨西哥卷饼店。它成立于1993年, 也一直在走“快捷休闲餐厅”的路线, 现在已经拥有将近2000家分店。Chipotle 的主打菜品是墨西哥卷饼和卷饭, 是半自助的风格, 顾客先在点餐处选好自己想要的主食(饼或者饭), 然后选内陷, 有鸡肉牛肉猪肉和全素可选, 最后是配菜和酱料口味, 有黑豆、白豆、玉米、酸奶油、牛油、果酱等可以选择。

3. Copley Pharmaceutical, Inc. : 科普利制药有限公司。

Words and Expressions

1. ethics ['eθɪk] *n.* 道德: Refugee workers said such action was a violation of medical ethics. 难民工作者称这种行为违背了医学道德。

2. cultivation [kʌltɪ'veɪʃn] *n.* 培养, 教化: The cultivation of a hobby and new forms of interest is therefore a policy of the first importance to a public man. 因此, 对于一个从事社会活动的人来说, 培养一种业余爱好和各种新的兴趣是头等重要的事。

3. strengthen ['streŋθ (ə) n] *v.* 加强: Giving the president the authority to go to war would *strengthen* his hand for peace. 给予总统发动战争的权力会加强他对于和平的掌控权。

4. distinguish [dɪ'strɪŋgwɪʃ] *v.* 辨别, 区分: Research suggests that babies learn to see by *distinguishing* between areas of light and dark. 研究显示, 婴儿是通过区分明亮区域和黑暗区域来学会观看的。

5. evaluation [ɪ,vælju'eɪʃn] *n.* 评价; [审计] 评估; 估价: How will this affect your next performance *evaluation*? 这将如何影响您下一步的性能评价?

6. establish [ɪ'stæblɪʃ; e-] *v.* 建立; 确立: The UN has *established detailed criteria for who should be allowed to vote*. 联合国就谁应当被允许投票确立了详细标准。

7. maintain [mə'n'teɪn] *v.* 保持, 维持: The government was right to *maintain* interest rates at a high level. 该政府将利率维持在一个高的层面是正确的。

8. demonstrate [ˈdɛmənstreɪt] *v.* 解释, 说明; 证明: The study also *demonstrated* a direct link between obesity and mortality. 这项研究也证明了肥胖和死亡率之间的直接关系。

9. raise [reɪz] *v.* 举起; 提高; 饲养, 种植: He *raises* 2,000 acres of wheat and hay. 他种植了2000英亩的小麦和饲料用草。

10. competitive [kəm'petɪtɪv] *adj.* 竞争的; (商品、服务) 有竞争力的: Japan is a highly *competitive* market system. 日本实行的是一个高度竞争的市场体制。

11. falsify ['fɔ:lsɪfaɪ; 'fɔls-] *v.* 伪造; 篡改: The charges against him include fraud, bribery, and *falsifying* business records. 对他的指控包括诈骗、贿赂和篡改业务记录。

12. benchmark [ˈben (t) ʃmɑ:k] *n.* 衡量基准: The truck industry is a *benchmark* for the economy. 卡车产业是衡量经济发展的基准。

13. dilemmas [dɪ'lemə; daɪ-] *n.* 进退两难的局面: He was faced with the *dilemma* of whether or not to return to his country. 他面临着是否回国的艰难选择。

14. applicable [ə'plɪkəb (ə) l; 'æplɪk-] *adj.* 适用的: What is a reasonable standard for one family is not *applicable* for another. 对一个家庭合理的标准对于另一个家庭并不适用。

15. categorize ['kætəgəraɪz] *vt.* 分类: Lindsay, like his films, is hard to *categorize*. 就像他演的电影难于归类一样, 很难说林赛属于哪一类演员。

16. scandals [ˈskænd (ə) l] *n.* 丑闻: The president wondered who had leaked out the *scandal*. 总统想知道谁将丑闻泄露出去了。

17. detrimental [ˈdetrɪˈment (ə) l] *adj.* 有害的: Many foods are suspected of being *detrimental* to health because of the chemicals and additives they contain. 许多食物因所含的化学成分和添加剂被怀疑有害健康。

18. aggressive [əˈɡresɪv] *adj.* 有进取心的; 好斗的: He assumed the style of an aggressive go-getter. 他具有一个积极进取的人的风度。

19. convey [kənˈveɪ] *v.* 传达: I can't *convey* my feelings in words. 我无法用言语表达我的心情。

20. perceptions [pəˈsepʃ (ə) n] *n.* 理解; 看法: He is interested in how our *perceptions* of death affect the way we live. 他对我们的死亡观如何影响我们的生活方式感兴趣。

Exercises

I. Content Questions

Answer the questions based upon text comprehension.

(1) What's the use of corporate ethics?

(2) What are corporate ethics?

(3) Although Chipotle raised prices on some products, sales for them doubled, why?

II. Vocabulary

Fill in the gaps with words or phrases given in the table.

ethic	evaluation	aggressive	applicable
detrimental	convey	falsify	establish
perception	competitive	distinguish	raise

- (1) Please _____ my gratitude to her.
- (2) They are just as _____ today as they were to ancient Jews living in Israel.
- (3) This technique fulfills some of the requirements of these _____ criteria, but has some significant drawbacks.
- (4) We can _____ one kind of substance from another by its properties.
- (5) The female of the species is very _____.
- (6) Through this _____ and value of respect, professionals are known and trusted within their respective organizations.
- (7) The politicians jockeyed about in order to _____ relative power within the party.
- (8) Lime in the soil is _____ to some plants.
- (9) We have to _____ productivity. I think we can do it all if we invest enough in research.
- (10) But we also have some _____ advantages that we should explore more.

III. Translation

Translate the sentences into Chinese.

- (1) Corporate ethics are the evaluation of corporate activities and

behavior as right or wrong.

(2) Most corporate leaders realize their companies cannot succeed without the trust of customers and the goodwill of society.

(3) Corporate culture communicates how people in an organization should behave.

Translate the sentences into English.

(1) 良好的企业道德应该是每个公司的一部分。

(2) 企业文化具有各种各样的功能。

Reading Guidance

Sometimes, young people may receive “lucky money”. You can keep the “lucky money” for yourself, or you can give some to people in need, or you can pay your tuition, buy what you like, or make some investments.

Functions of Money¹

Money is a highly liquid financial asset that is generally accepted in exchange for other assets or goods, is used as a reference in valuing other assets or goods, and can be stored as wealth.

To be liquid means to be easily changeable into other assets or goods. When you buy something with money, you are exchanging money for it. So, any of your assets that are easily spendable are money. Social customs and standard practices are central to the liquidity of money. The reason you are willing to hold money is that you know someone else will accept it in trade for something else. Its value is determined by its general acceptability to others.

Money as a Medium of Exchange

The easiest way to understand money’s medium-of-exchange use is to imagine what an economy would be like without money. Direct exchange of commodities without the medium of money—barter—can work tolera-