21 世纪会计学系列教材

Accounting Textbook Series in 21st Century

会计英语

Accounting English

陈少华 / 主编

厦门大学出版社
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主编简介

陈少华教授，1983年获得厦门大学经济学学士学位，1987年获得加拿大达尔豪西大学工商管理硕士（MBA）学位，1992年获得厦门大学经济学（会计学）博士学位，1996－1997年于美国弗吉尼亚大学任访问学者。现为全国会计重点学科厦门大学会计系教授、博士生导师，教育部人文社会科学重点研究基地厦门大学会计发展研究中心副主任；兼任多家企业及咨询公司财务顾问、独立董事。

长期以来，致力于会计学教学与科研，并主持“防范企业会计信息舞弊的综合对策研究”、“公司财务报告问题研究”、“改进企业财务报告”、“我国上市公司会计信息披露制度科学性的若干问题研究”等国家社科基金、教育部和财政部重点会计研究项目。独立著述、主译和主编专著、教材10多部，代表作分别有：《会计学原理》，《企业财务报告理论与实务研究》，《防范企业会计信息舞弊的综合对策》，《改进企业财务报告》，《财务报表分析方法》，《师途——财经白领职业规划》，《内部会计控制与职业道德教育》，《房地产开发会计实务》，《实证会计理论》（译著，第一译者），《中级财务会计学》（全国九·五统编教材）副主编，《中级财务会计》（1998年全国优秀教材一等奖）副主编等。公开发表学术论文20多篇。

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前　　言

进入 21 世纪，随着经济全球化和会计国际化步伐的加快，阅读、分析乃至提供英文版的财务报告已成为越来越多的企业对会计专业人士的基本要求。熟练掌握财会方面的专业英语知识对于提高会计专业人士在人才市场上的竞争能力和在公司里的晋升机会是大有裨益的。因而，无论是在校的财会专业学生，还是有意愿提高专业英语水平的财经白领，都迫切需要一部原汁原味、内容丰富、能在最短的时间内帮助他们提高阅读能力、翻译能力与写作能力的会计专业英语教材。基于这一思路，我们编写了本教材。

本教材共分四大部分二十三章。第一部分为财务会计，共六章，主要内容包括会计循环、财务报告、会计要素、会计理论、财务会计报表分析及国际会计；第二部分为管理会计，共四章，主要内容包括管理会计简介、本—量—利分析、计划与控制及决策等；第三部分为审计，共五章，主要内容涉及审计理论、审计流程、审计循环和审计报告等；第四部分为公司理财，共八章，主要内容涉及价值、风险、证券市场效率、期权、税务、兼并以及国际理财等。

本教材的主要特色如下：

1. 英文文本大多取材于国际知名学者编写的流行于欧美各大名校的财会方面的教材和学术刊物等，可以让读者领略最为地道的专业英语。

2. 内容涉及面广，在国内同类教材中率先把会计相关学科或职能的重要知识、专业术语进行系统介绍，而不拘泥于仅仅介绍纯会计方面的专业英语。具体地说，全书涵盖财务会计、管理会计、审计、税务等工作中的难点、热点，是一部与实务结合较紧密的教材。

3. 每章节之后均提供了重要词汇和语句的注解，便于读者掌握各章节的重要词汇和专业术语英文表述方法。

4. 每章之后均提供了相关的阅读材料。这些阅读材料均取材于国外知名的财经类专业杂志，可以帮助读者尽快提高语感和阅读能力。

5. 每章之后均提供了练习题，帮助读者巩固已学的内容，提高写、译方面的能力。

本教材由会计学全国重点学科——厦门大学会计系博士生导师陈少华教

授担任主编，负责全书写作思想与框架的构建和定稿等工作。张飞达、童一杏担任副主编，副主编协助主编组织书稿的编写工作。

本教材的编写是一个全新的尝试，作者力图以丰富和实用的题材来提高读者的会计专业英语能力。当然，这是一个全新的挑战，在书写过程中遇到不少的困难。囿于作者的水平、编写时间均很有限，书中可能存在错漏之处，敬请读者批评指正！

编　者

2006年6月

目　录

前　言

Part One: Financial Accounting

Chapter 1

Review of the Accounting Cycle

All organizations need an accurate record of their activities. The least glamorous aspect of accounting is bookkeeping, which is the preservation of a systematic, quantitative record of an activity. Bookkeeping systems can be very primitive, but the importance of routine bookkeeping cannot be overstated; without bookkeeping, business is impossible.

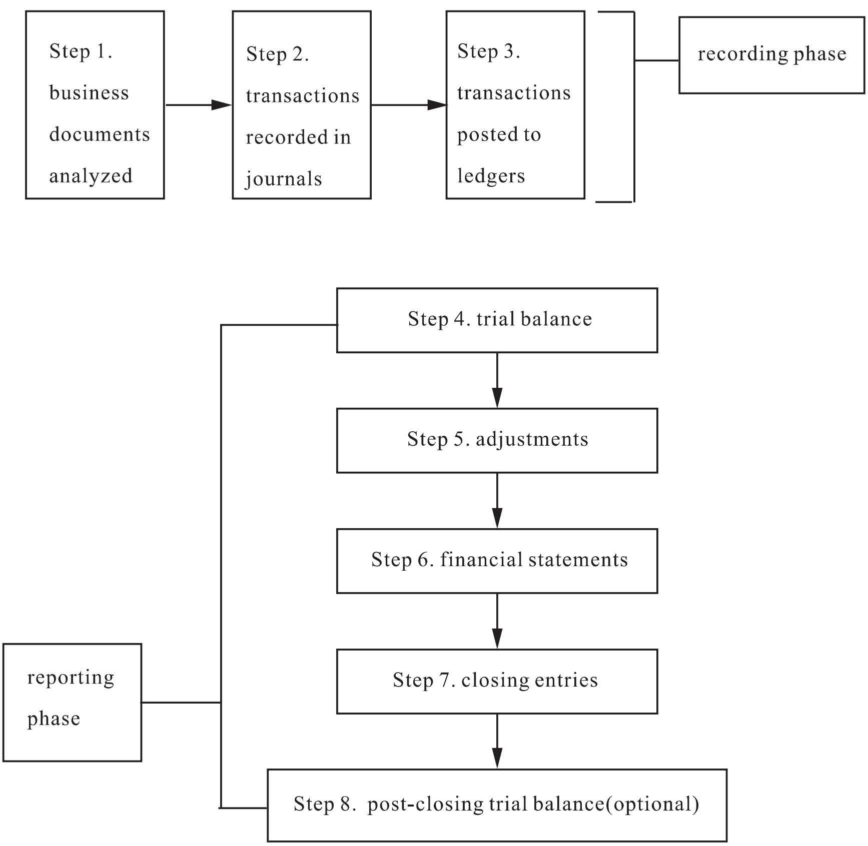
Rudimentary bookkeeping is ancient (probably predating both language and money), but the modern system of double-entry bookkeeping still in use today was developed in the 1300s and 1400s in Italy by the merchants in the trading and banking centers of Florence, Venice, and Genoa. The key development in accounting in the last 500 years has been the use of the bookkeeping data, not just to keep track of things, but to evaluate the performance and health of a business.

A variety of reports are prepared from accounting records to assist users in making better economic decisions. Each of these reports is based on data that are the result of an accounting system and a set of procedures collectively referred to as the accounting process, or the accounting cycle.

The accounting process consists of two interrelated parts: (1) the recording phase and (2) the reporting phase. The recording phase is concerned with collecting information about economic transactions and events and distilling that information into a form useful to the accounting process. For most businesses, the recording function is based on double-entry accounting procedures. In the reporting phase, the recorded information is organized and summarized, using various formats for a variety of decision-making purposes. The two phases overlap, since the recording of transactions is an ongoing activity that does not cease at the end of an accounting period but continues uninterruptedly while events of the preceding period are being summarized and reported.

The accounting process, illustrated in exhibit 1-1, generally includes the following steps in a well-defined sequence:

Exhibit 1-1



1-1 Recording Phase

As exhibit 1-1 indicated, the recording phase involves analyzing business documents, journalizing transactions, and posting to the ledger accounts. Before discussing these steps, the system of double-entry accounting will be reviewed, since virtually all businesses use this procedure in recording their transactions.

1. Double-entry Accounting

Double-entry accounting is an old and universally accepted system for recording accounting data. With double-entry accounting each transaction is recorded in a way that maintains the equality of the basic accounting equation:

Assets＝Liabilities＋Owners' Equity

To summarize, the followings are the important features of double-entry accounting:

(1) Assets are increased by debits and decreased by credits.

(2) Liability and owners' equity accounts are increased by credits and decreased by debits.

(3) Owners' equity for a corporation includes capital stock accounts and the retained earnings account.

(4) Revenues, expenses, and dividends relate to owners' equity through the retained earnings account.

(5) Expenses and dividends are increased by debits and decreased by credits because they draw down owners' equity.

(6) Revenues are increased by credits and decreased by debits.

(7) The difference between total revenues and total expenses for a period is net income (loss), which increases (decreases) owners' equity through retained earnings.

With this brief overview of the accounting equation and journal entries, we are now ready to proceed through the steps in the accounting process.

2. Analyzing Business Documents

The recording phase begins with an analysis of the documentation showing what business activities have occurred. Normally, a business document, or source document, is the first record of each transaction. Such a document offers detailed information concerning the transaction and also assigns responsibility by naming the parties involved. The business documents provide support for the data to be recorded in the journals. Documents underlying each recorded transaction provide a means of verifying the accounting records and thus form a vital part of the information and control systems.

3. Journalizing Transactions

Once the information provided on business documents has been analyzed, transactions are recorded using journal entries in chronological order in the appropriate journals. In some small businesses, all transactions are recorded in a single journal. Most business enterprises, however, maintain various special journals, designed to meet their specific needs, as well as a general journal. A special journal is used to record a particular type of frequently recurring transaction. A general journal is used to record all transactions for which a special journal is not maintained.

It should be noted that, with computer accounting systems, the actual process of recording information differs from the journal entries illustrated in this chapter. However, the concepts underlying a computerized accounting system are the same as the ones used 500 years ago when double-entry accounting was first systematized.

4. Posting to the Ledger Accounts

An account is used to summarize the effects of transactions on each element of the expanded accounting equation. A ledger is a collection of all the accounts maintained by a business and may be in the form of a book or computer files. The accounts used by a particular business are usually expressed in the form of a chart of accounts. This chart lists all accounts in systematic form with identifying numbers or symbols that provide the framework for summarizing business operations.

Information recorded in the journals is transferred to appropriate accounts in the ledger. This transfer is referred to as posting. Note that posting is a copying process; it involves no new analysis.

It is often desirable to establish separate ledgers for detailed information in support of balance sheet or income statement items. The general ledger includes all accounts appearing on the financial statements, while separate subsidiary ledgers afford additional detail in support of certain general ledger accounts. The general ledger account that summarizes the detailed information in a subsidiary ledger is known as a control account.

Depending primarily on the number of transactions involved, amounts may be posted to ledger accounts on a daily, weekly, or monthly basis. If a computer system is being used, the posting process may be done automatically as transactions are recorded. At the end of an accounting period, when the posting process has been completed, the balances in the ledger accounts are used for preparing the trial balance.

Relevant Glossary

(1) bookkeeping *n.* **簿记(员)**
(2) double-entry bookkeeping **复式记账**
(3) accounting cycle/process **会计循环**
(4) transaction and event **交易与事项**
(5) financial statement **财务报表**
(6) accounting equation **会计恒等式**
(7) asset *n.* **资产**
(8) liability *n.* **负债**
(9) owners' equity **所有者权益**
(10) revenue *n.* **收入**
(11) expense *n.* **费用**
(12) dividend *n.* **股息,红利**
(13) retained earning **留存收益**
(14) net income (loss) **净利润/净损失**

(15) business activities **经营活动**

(16) business/source document **业务凭证/原始凭证**

(17) journal *n.* **分类账**

(18) special journal **特种日记账**

(19) general journal **普通日记账**

(20) computerized accounting system **电算化会计系统**

(21) chart of account **账户表**

(22) post *v.* **将(账目)登入分类账**

(23) ledger *n.* **(会计)分类账，分户总账，底账**

(24) general ledger **总清账，总分类账，普通分类账，总账**
subsidiary ledger **明细分类账**

(25) balance sheet or income statement items **资产负债表(利润表)项目**

(26) control account **统制(统驭)账目**

(27) accounting period **会计期，会计年度**

Notes to the Text

(1) The least glamorous aspect of accounting is bookkeeping, which is the preservation of a systematic, quantitative record of an activity.

簿记是会计(系统)中最基础的部分,它对经济活动进行系统的、量化的记录。

(2) The importance of routine bookkeeping can not be overstated.

进行定期的簿记是极为重要的。

(3) The recording of transactions is an ongoing activity that does not cease at the end of an accounting period but continues uninterrupted while events of the preceding period are being summarized and reported.

交易的记录是一个持续的活动,它并不会在会计期末终止,而会在前期事项(和交易)被记录和报告的同时,不间断地持续下去。

(4) With double-entry accounting each transaction is recorded in a way that maintains the equality of the basic accounting equations.

复式记账能确保每一项交易的记录都不影响会计基本恒等式的平衡。

(5) Such a document offers detailed information concerning the transaction and also assigns responsibility by naming the parties involved.