

普通高等教育经管类专业系列教材

会 计 英 语

(双语版)

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内 容 简 介

本书采用英汉对照的模式编写, 主要涵盖基础会计和财务会计两部分内容。全书共十四章, 首先介绍了会计理论框架、会计等式、会计循环等基础会计知识, 再由浅入深介绍了资产、负债、所有者权益、收入、费用和财务报表等财务会计专业知识。全书每章都提供有理论和实务操作练习题、案例分析题以及本章重要的专业术语的详细注解, 以便教师教学和学生学学习, 并有助于提高学生的会计专业英语的阅读理解能力和实务操作能力。

本书内容新颖, 体系完整, 结构合理, 针对性强, 可供高等院校会计、财务管理等相关专业作为教学用书, 也可供财务管理人员、审计人员、法律工作者等国际财务会计相关人员作为自学参考书。

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前言

“一带一路”建设已进入全面务实合作阶段,这使得我国与沿线国家间的贸易投资往来日益频繁,由此产生的跨境会计问题也日渐突出。在会计国际化趋势背景下,会计人员将面临一系列新的会计问题。因此,仅对我国会计准则下相关会计知识体系的理解与认识已不足以满足会计从业人员的需求。基于此,会计教材应着眼于国际,及时调整结构,不断更新和充实内容,以帮助新背景下的会计专业学生和会计从业人员更好地掌握会计专业英语知识。本教材以国际会计准则委员会(IASB)颁布的国际财务报告准则(International Financial Reporting Standards, IFRS)和国际会计准则(International Accounting Standards, IAS)为蓝本,介绍财务会计的有关内容。

本教材具有如下特点:

1. 内容新颖

本教材的编写建立在最新的国际会计准则基础之上,采用英汉对照的模式编写,全书一共十四章,章节内容均融合了新准则中的新规定,如第二章理论框架的知识点是根据国际会计准则理事会(IASB)2018年3月29日修订后的最新规定编写的。本教材是新准则颁布后时间较早、内容较为新颖的一本双语教学用书。

2. 体系完整

本教材在编写上力求系统全面、通俗易懂,特别注重基础方法与应用相结合;其基础部分针对性地回顾了基础会计的内容,包括理论框架、会计等式、会计循环等;应用部分以会计核算为主进行分析,着重介绍了现金、应收项目、存货、固定资产、无形资产、负债、所有者权益、收入等账户的实务应用,同时配有大量的实例,多为日常经济活动中遇到的典型会计问题。

3. 实用性强

为了方便教师教学和学生理解,每章均配有重要的会计概念、理论、实务练习、案例分析以及专业词汇,每章后面根据章节内容设置有一定的练习题,其中包括单选题、多选题、计算题、业务处理题等。此安排有助于提升学生对知识点的阅读理解能力、实务操作中综合分析和解决问题的能力。

本教材由张倩、黄雨曦担任主编。张倩负责全书知识体系和教学内容的设置,以及全书的整理、统稿工作。具体编写分工如下:张倩编写第一章至第四章、第十二章至第十四章,黄雨曦编写第五章至第十一章。本教材编写过程中,承蒙学院领导的大力支持,感谢欧阳歆教授、李菲副教授、张敏副教授、殷菲菲副教授、李艳老师、雷艳丽老师、胡迪老师提供了相关资料并提出了宝贵意见。

本教材可供高等院校会计、财务管理等相关专业作为教学用书,也可供财务管理人员、审计人员、法律工作者等国际财务会计相关人员作为自学参考书。

本教材牵涉的内容较多、范围较广,由于编者水平有限,难免存在遗漏和不妥之处,恳请读者批评指正。

本教材 PPT 教学课件可通过 <http://www.tupwk.com.cn> 下载。

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编 者
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目 录

| | |
|--|---|
| Chapter 1 An Introduction to Accounting | 1 |
| 1.1 The Objective of Accounting | 1 |
| 1.2 Accounting Information | 1 |
| 1.2.1 The Users of Accounting Information | 2 |
| 1.2.2 Financial Accounting and Management Accounting | 2 |
| 1.3 Profession Fields of Accounting | 3 |
| 1.4 Ethics of Accounting | 4 |
| Key Words and Expressions | 5 |
| Exercises | 6 |

| | |
|-----------------|----|
| 第 1 章 会计概述 | 8 |
| 1.1 会计目标 | 8 |
| 1.2 会计信息 | 8 |
| 1.2.1 会计信息的使用者 | 8 |
| 1.2.2 财务会计和管理会计 | 9 |
| 1.3 会计的职业领域 | 9 |
| 1.4 会计职业道德 | 10 |

| | |
|---|----|
| Chapter 2 Financial Accounting Conceptual Framework | 12 |
| 2.1 Definition of Conceptual Framework | 12 |
| 2.2 Basic Objectives | 13 |
| 2.3 Qualitative Characteristics | 13 |
| 2.3.1 Fundamental Qualitative Characteristics | 14 |
| 2.3.2 Enhancing Qualitative Characteristics | 14 |

| | |
|--|----|
| 2.3.3 Cost constraints for financial information | 15 |
| 2.4 The Elements of Financial Statements | 15 |
| 2.4.1 Statement of Financial Position | 15 |
| 2.4.2 Statement of Profit or Loss and Other Comprehensive Income | 16 |
| 2.5 Recognition and Derecognition | 16 |
| 2.5.1 Recognition Criteria | 16 |
| 2.5.2 Derecognition | 17 |
| 2.6 Measurement Concepts | 18 |
| 2.6.1 Accounting Assumptions | 18 |
| 2.6.2 Principles of Accounting | 19 |
| 2.6.3 Measurement Bases | 20 |
| 2.7 Presentation and Disclosure | 22 |
| 2.8 Concepts of Capital and Capital Maintenance | 23 |
| 2.8.1 Capital | 23 |
| 2.8.2 Capital Maintenance and the Determination of Profits | 23 |
| Key Words and Expressions | 24 |
| Exercises | 25 |

| | |
|-----------------|----|
| 第 2 章 财务会计概念框架 | 28 |
| 2.1 概念框架的定义 | 28 |
| 2.2 基本目标 | 29 |
| 2.3 会计信息质量特征 | 29 |
| 2.3.1 基本质量特征 | 29 |
| 2.3.2 增强质量特征 | 30 |
| 2.3.3 财务信息的成本约束 | 30 |
| 2.4 财务报表要素 | 30 |

| | |
|---|-----------|
| 2.4.1 资产负债表 | 31 |
| 2.4.2 利润表 | 31 |
| 2.5 确认和终止确认 | 31 |
| 2.5.1 确认标准 | 31 |
| 2.5.2 终止确认 | 32 |
| 2.6 计量概念 | 32 |
| 2.6.1 会计假设 | 32 |
| 2.6.2 会计原则 | 33 |
| 2.6.3 计量基础 | 34 |
| 2.7 列报和披露 | 35 |
| 2.8 资本和资本保全的概念 | 36 |
| 2.8.1 资本 | 36 |
| 2.8.2 资本保全和利润的确定 | 36 |
| Chapter 3 The Accounting Equation and Double Entry Rules | 37 |
| 3.1 Accounting Equation | 37 |
| 3.1.1 Accounting Equation | 37 |
| 3.1.2 The Effect of Business Transaction Types on The Accounting Equation | 38 |
| 3.2 Double Entry Rules | 42 |
| 3.2.1 The Account | 42 |
| 3.2.2 The Rules of Debit and Credit | 42 |
| 3.2.3 Double Entry | 43 |
| Key Words and Expressions | 45 |
| Exercises | 46 |
| 第3章 会计等式和复式记账 | 48 |
| 3.1 会计等式 | 48 |
| 3.1.1 会计等式 | 48 |
| 3.1.2 业务交易类型对会计等式的影响 | 48 |
| 3.2 复式记账原理 | 52 |
| 3.2.1 账户 | 52 |
| 3.2.2 借贷记账原理 | 52 |
| 3.2.3 复式记账 | 53 |
| Chapter 4 Accounting Cycle | 54 |
| 4.1 Journalizing and Posting | 54 |
| 4.1.1 Journalizing | 54 |

| | |
|---|-----------|
| 4.1.2 Posting | 56 |
| 4.2 Preparing a Trial Balance | 61 |
| 4.3 Adjusting Accounts | 62 |
| 4.3.1 Accrued Revenues | 63 |
| 4.3.2 Accrued Expenses | 63 |
| 4.3.3 Unearned Revenues | 65 |
| 4.3.4 Prepaid Expenses | 66 |
| 4.3.5 Depreciation | 66 |
| 4.4 Adjusting Trial Balance | 67 |
| 4.5 Preparing Financial Reporting | 68 |
| 4.6 The Worksheet | 70 |
| 4.7 Closing Entries | 71 |
| 4.8 The Post-Closing Trial Balance | 72 |
| Key Words and Expressions | 73 |
| Exercises | 74 |
| 第4章 会计循环 | 76 |
| 4.1 日记账和分类账 | 76 |
| 4.1.1 日记账 | 76 |
| 4.1.2 过账 | 78 |
| 4.2 试算平衡表 | 82 |
| 4.3 调整账户 | 83 |
| 4.3.1 应计收入 | 84 |
| 4.3.2 应计费用 | 84 |
| 4.3.3 预收收入 | 86 |
| 4.3.4 预付费用 | 86 |
| 4.3.5 折旧 | 87 |
| 4.4 调整后试算平衡表 | 87 |
| 4.5 编制财务报表 | 88 |
| 4.6 工作表 | 90 |
| 4.7 结账分录 | 91 |
| 4.8 结账后的试算平衡表 | 92 |
| Chapter 5 Cash | 93 |
| 5.1 Cash and Cash Equivalents | 93 |
| 5.1.1 Definition | 93 |
| 5.1.2 Cash on Hand | 94 |
| 5.2 Internal Control over Cash | 95 |
| 5.2.1 Separate from Record-keeping | 96 |
| 5.2.2 Internal Control over Cash Receipts | 96 |

| | |
|--|------------|
| 5.2.3 Internal Control over Cash Disbursements | 96 |
| 5.3 The Petty Cash Funds | 97 |
| 5.4 Bank Reconciliation | 98 |
| Key Words and Expressions | 100 |
| Exercises | 101 |
| 第 5 章 现金 | 103 |
| 5.1 现金及现金等价物 | 103 |
| 5.1.1 定义 | 103 |
| 5.1.2 库存现金 | 104 |
| 5.2 现金的内部控制 | 105 |
| 5.2.1 现金的保管应与记录分开 | 105 |
| 5.2.2 现金收入的内部控制 | 105 |
| 5.2.3 现金支出的内部控制 | 105 |
| 5.3 备用金 | 106 |
| 5.4 银行存款余额调节表 | 106 |
| Chapter 6 Receivables | 109 |
| 6.1 Classification of Receivables | 109 |
| 6.1.1 Accounts Receivable | 109 |
| 6.1.2 Notes Receivable | 109 |
| 6.1.3 Other Receivables | 110 |
| 6.2 Accounting for Accounts Receivables | 110 |
| 6.3 Uncollectible Accounts | 110 |
| 6.3.1 Direct Write-off Method | 111 |
| 6.3.2 Allowance Method | 111 |
| 6.4 Notes Receivables | 112 |
| 6.4.1 Accounting for Notes Receivables | 112 |
| 6.4.2 Discounting Notes Receivables | 113 |
| Key Words and Expressions | 113 |
| Exercises | 114 |
| 第 6 章 应收款项 | 116 |
| 6.1 应收款的分类 | 116 |
| 6.1.1 应收账款 | 116 |
| 6.1.2 应收票据 | 116 |
| 6.1.3 其他应收款 | 116 |
| 6.2 应收账款的计量 | 116 |

| | |
|---|------------|
| 6.3 坏账 | 117 |
| 6.3.1 直接转销法 | 117 |
| 6.3.2 备抵法 | 117 |
| 6.4 应收票据 | 118 |
| 6.4.1 应收票据的会计处理 | 118 |
| 6.4.2 应收票据贴现 | 119 |
| Chapter 7 Inventory | 120 |
| 7.1 Measurement of Inventory upon Initial Recognition | 120 |
| 7.1.1 Costs of purchase | 121 |
| 7.1.2 Costs of Conversion | 122 |
| 7.1.3 Other Costs | 122 |
| 7.1.4 Lower of Cost and Net Realizable Value | 122 |
| 7.2 Inventory Systems | 124 |
| 7.2.1 Perpetual Inventory System | 124 |
| 7.2.2 Periodic Inventory System | 124 |
| 7.3 Inventory Measures | 124 |
| 7.3.1 Specific Identification | 125 |
| 7.3.2 Average-cost Method | 125 |
| 7.3.3 First-in, First-out Method (FIFO) | 125 |
| 7.4 Inventory Estimation Method | 126 |
| 7.4.1 Gross Profit Method | 126 |
| 7.4.2 Retail Inventory Method | 127 |
| Key Words and Expressions | 127 |
| Exercises | 129 |
| 第 7 章 存货 | 130 |
| 7.1 存货的初始计量 | 130 |
| 7.1.1 采购成本 | 130 |
| 7.1.2 加工成本 | 131 |
| 7.1.3 其他成本 | 131 |
| 7.1.4 成本与可变现净值孰低 | 131 |
| 7.2 存货盘存制度 | 133 |
| 7.2.1 永续盘存制 | 133 |
| 7.2.2 定期盘存制 | 133 |
| 7.3 存货计价方法 | 133 |
| 7.3.1 个别计价法 | 133 |

| | |
|---|------------|
| 7.3.2 平均成本法 | 134 |
| 7.3.3 先进先出法 | 134 |
| 7.4 存货估价方法 | 134 |
| 7.4.1 毛利法 | 135 |
| 7.4.2 零售价格法 | 135 |
| Chapter 8 Plant Assets | 136 |
| 8.1 Acquisition of Plant Assets | 136 |
| 8.1.1 Acquisition by Cash | 137 |
| 8.1.2 Acquisition through Non-cash Exchange | 137 |
| 8.1.3 Acquisition through Self-construction | 138 |
| 8.2 Accounting for Depreciation | 138 |
| 8.2.1 Straight-line Method | 139 |
| 8.2.2 Unit-of-production Method | 139 |
| 8.2.3 Double-declining-balance Method | 140 |
| 8.2.4 Sum-of-the-years'-digits Method | 140 |
| 8.3 Plant Assets Disposals | 141 |
| Key Words and Expressions | 142 |
| Exercises | 142 |
| 第 8 章 固定资产 | 145 |
| 8.1 固定资产的取得 | 145 |
| 8.1.1 购入固定资产 | 146 |
| 8.1.2 资产置换 | 146 |
| 8.1.3 自建 | 146 |
| 8.2 折旧 | 147 |
| 8.2.1 直线法 | 147 |
| 8.2.2 产量法 | 147 |
| 8.2.3 双倍余额递减法 | 148 |
| 8.2.4 年数总和法 | 148 |
| 8.3 固定资产的处置 | 148 |
| Chapter 9 Intangible Assets and Natural Resource | 150 |
| 9.1 Intangible Assets | 150 |
| 9.1.1 Types of Intangible Assets | 151 |

| | |
|---|------------|
| 9.1.2 Initial Measurement of Intangible Assets | 152 |
| 9.1.3 Amortization of Intangible Assets | 153 |
| 9.1.4 Disposal of Intangible Assets | 155 |
| 9.2 Natural Resource | 155 |
| Key Words and Expressions | 156 |
| Exercises | 157 |
| 第 9 章 无形资产和自然资源 | 159 |
| 9.1 无形资产 | 159 |
| 9.1.1 无形资产的种类 | 159 |
| 9.1.2 无形资产的初始计量 | 160 |
| 9.1.3 无形资产的摊销 | 161 |
| 9.1.4 无形资产的处置 | 162 |
| 9.2 自然资源 | 163 |
| Chapter 10 Liability | 164 |
| 10.1 Current Liability | 165 |
| 10.1.1 Accounts Payable | 166 |
| 10.1.2 Notes Payable | 167 |
| 10.1.3 Unearned Revenue | 167 |
| 10.1.4 Cash Dividends Payable | 168 |
| 10.1.5 Current Maturities of Long-term Debt | 168 |
| 10.1.6 Wages Payable | 169 |
| 10.1.7 Income Taxes Payable | 169 |
| 10.1.8 Interest Payable | 170 |
| 10.2 Non-Current Liability | 170 |
| 10.2.1 Long-term Loans Payable | 171 |
| 10.2.2 Long-term Accounts Payable | 172 |
| 10.2.3 Bonds Payable | 172 |
| 10.2.4 Deferred Income Taxes | 173 |
| 10.3 Provision | 173 |
| 10.3.1 Definition | 173 |
| 10.3.2 Distinguishing from Other Liabilities | 174 |
| 10.4 Contingent Liabilities | 174 |
| 10.4.1 Definition | 174 |
| 10.4.2 Contingent Liabilities VS Provisions | 175 |

| | | | |
|--------------------------------------|------------|--|------------|
| Key Words and Expressions | 176 | 11.2 股利和留存收益 | 205 |
| Exercises | 178 | 11.2.1 股利 | 205 |
| 第 10 章 负债 | 179 | 11.2.2 留存收益 | 206 |
| 10.1 流动负债 | 179 | 11.3 库存股 | 206 |
| 10.1.1 应付账款 | 180 | Chapter 12 Revenues | 209 |
| 10.1.2 应付票据 | 181 | 12.1 Accounting for Revenue | 209 |
| 10.1.3 预收收入 | 181 | 12.1.1 Definition of Revenue | 209 |
| 10.1.4 应付股利 | 182 | 12.1.2 Recognition and Measurement of Revenue | 209 |
| 10.1.5 一年内到期的长期负债 | 182 | 12.1.3 Accounting for special transactions | 215 |
| 10.1.6 应付职工薪酬 | 182 | 12.1.4 Presentation in financial statements | 216 |
| 10.1.7 应交所得税费用 | 182 | 12.2 Contract cost | 216 |
| 10.1.8 应付利息 | 183 | Key Words and Expressions | 217 |
| 10.2 非流动负债 | 183 | Exercises | 217 |
| 10.2.1 长期借款 | 184 | 第 12 章 收入 | 220 |
| 10.2.2 长期应付款 | 184 | 12.1 收入的核算 | 220 |
| 10.2.3 应付债券 | 185 | 12.1.1 收入的定义 | 220 |
| 10.2.4 递延所得税 | 185 | 12.1.2 收入的确认和计量 | 220 |
| 10.3 预计负债 | 185 | 12.1.3 特殊交易的会计处理 | 225 |
| 10.3.1 定义 | 185 | 12.1.4 财务报表的披露 | 226 |
| 10.3.2 预计负债与其他负债的 区别 | 186 | 12.2 合同成本 | 226 |
| 10.4 或有负债 | 186 | Chapter 13 Financial Statement | 227 |
| 10.4.1 定义 | 186 | 13.1 Components of Financial Statements | 227 |
| 10.4.2 或有负债 VS 预计负债 | 187 | 13.2 Statement of Profit or Loss and Other Comprehensive Income | 227 |
| Chapter 11 Owners' Equity | 188 | 13.2.1 The Objective of the Statement of Profit and Loss | 228 |
| 11.1 Share | 189 | 13.2.2 Statement of Profit and Loss | 228 |
| 11.1.1 Common Share | 190 | 13.2.3 Statement of Comprehensive Income | 230 |
| 11.1.2 Preferred Share | 192 | 13.3 Statement of Changes in Equity | 231 |
| 11.2 Dividends and Retained Earnings | 194 | 13.3.1 The Objective of the Statement of Changes in Equity | 231 |
| 11.2.1 Dividends | 194 | | |
| 11.2.2 Retained Earnings | 195 | | |
| 11.3 Treasury Stock | 195 | | |
| Key Words and Expressions | 198 | | |
| Exercises | 199 | | |
| 第 11 章 所有者权益 | 201 | | |
| 11.1 股票 | 202 | | |
| 11.1.1 普通股 | 202 | | |
| 11.1.2 优先股 | 204 | | |

| | | |
|---------------|--|------------|
| 13.3.2 | Presentation of the Statement of Changes in Equity | 232 |
| 13.3.3 | The Link Within the Financial Statement | 233 |
| 13.4 | Balance Sheet | 234 |
| 13.4.1 | The Objective of the Balance Sheet | 234 |
| 13.4.2 | Presentation of Balance Sheet | 234 |
| 13.5 | Statement of Cash Flows | 235 |
| 13.5.1 | The Definition of Cash and Cash Equivalents | 236 |
| 13.5.2 | Business Activities of Statement of Cash Flows | 236 |
| 13.5.3 | Preparation of Statement of Cash Flows | 237 |
| 13.6 | Notes | 242 |
| | Key Words and Expressions | 243 |
| | Exercises | 243 |
| 第 13 章 | 财务报表 | 247 |
| 13.1 | 财务报表的构成 | 247 |
| 13.2 | 损益表和其他综合收益表 | 247 |
| 13.2.1 | 损益表的作用 | 247 |
| 13.2.2 | 损益表的列报 | 248 |
| 13.2.3 | 其他综合收益表 | 250 |
| 13.3 | 权益变动表 | 251 |
| 13.3.1 | 权益变动表的目的 | 251 |
| 13.3.2 | 权益变动表的列报 | 251 |
| 13.3.3 | 所有者权益变动表与财务报表之间的联系 | 252 |
| 13.4 | 资产负债表 | 252 |
| 13.4.1 | 资产负债表的作用 | 252 |
| 13.4.2 | 资产负债表的列报 | 253 |
| 13.5 | 现金流量表 | 254 |
| 13.5.1 | 现金及现金等价物的概念 | 254 |
| 13.5.2 | 现金流量表的商业活动 | 255 |
| 13.5.3 | 现金流量表的编制 | 255 |
| 13.6 | 附注 | 260 |

| | | |
|-------------------|--|------------|
| Chapter 14 | Financial Statement Analysis | 261 |
| 14.1 | Purpose of Financial Statement Analysis | 261 |
| 14.2 | Basic Analytical Procedures | 262 |
| 14.2.1 | Horizontal Analysis | 262 |
| 14.2.2 | Vertical Analysis | 263 |
| 14.3 | Current Analysis | 265 |
| 14.3.1 | Working Capital | 265 |
| 14.3.2 | Current Ratio | 265 |
| 14.3.3 | Acid-Test Ratio | 266 |
| 14.4 | Solvency | 267 |
| 14.4.1 | Debt Ratio | 267 |
| 14.4.2 | Times Interest Earned (TIE) | 268 |
| 14.5 | Assets Efficiency | 268 |
| 14.5.1 | Accounts Receivable | 268 |
| 14.5.2 | Inventory Turnover | 269 |
| 14.5.3 | Total Assets Turnover | 271 |
| 14.6 | Profitability | 272 |
| 14.6.1 | Profit Margin | 272 |
| 14.6.2 | Return on Total Assets (ROA) | 272 |
| 14.6.3 | Return on Capital Employed (ROCE) | 273 |
| 14.6.4 | Return on Equity (Rate Earned on Total Assets) | 273 |
| 14.6.5 | Earnings Per Share on Common Stock | 274 |
| 14.6.6 | Price to Earnings Ratio | 275 |
| | Key Words and Expressions | 275 |
| | Exercises | 276 |
| 第 14 章 | 财务报表分析 | 280 |
| 14.1 | 财务报表分析的目的 | 280 |
| 14.2 | 基本分析程序 | 280 |
| 14.2.1 | 水平分析 | 280 |
| 14.2.2 | 垂直分析 | 282 |
| 14.3 | 流动性分析 | 283 |
| 14.3.1 | 营运资金 | 283 |
| 14.3.2 | 流动比率 | 284 |

| | | | |
|--------------------|-----|---------------------------------|-----|
| 14.3.3 速动比率····· | 284 | 14.6.1 利润率····· | 289 |
| 14.4 偿债能力····· | 285 | 14.6.2 资产回报率····· | 290 |
| 14.4.1 资产负债率····· | 285 | 14.6.3 资本使用回报率····· | 290 |
| 14.4.2 利息保障倍数····· | 285 | 14.6.4 股东权益收益率(净资产收 益率)····· | 291 |
| 14.5 资产效率····· | 286 | 14.6.5 每股收益····· | 291 |
| 14.5.1 应收账款····· | 286 | 14.6.6 市盈率····· | 292 |
| 14.5.2 存货····· | 287 | | |
| 14.5.3 总资产周转率····· | 288 | | |
| 14.6 盈利能力····· | 289 | 参考文献····· | 293 |

Chapter 1

An Introduction to Accounting

Accounting is a measurement system used to identify, record, and communicate relevant, reliable, and comparable information about an organization's business activities. Identifying business activities requires selecting transactions and events that are relevant to the organization. Recording business activities requires recording transactions and events in chronological order, measured in monetary units, and classified and summarized in a useful format. Communication of business activities requires the preparation of accounting reports, such as financial statements. It also needs to analyze and interpret such reports.

1.1 The Objective of Accounting

The ultimate goal of accounting is to provide useful financial information to users. Quality information can help users make more informed decisions.

These decisions involve buying and selling, providing or settling loans and other forms of credit, or holding equity and debt instruments. The decision of existing and potential investors to buy or sell stocks and debt instruments depends on the expected return on their investment in these instruments, such as dividends, principal and interest payments, or rising market prices. Similarly, existing and potential lenders and other creditors' decisions regarding the provision or settlement of loans and other forms of credit depend on their expected principal and interest payments or other returns.

1.2 Accounting Information

Accounting information is an important part of a company's daily decision-making process and is designed to meet users' needs. The users of accounting information can be divided into external users and internal users. This means that accounting can also be divided into two categories: financial accounting and management accounting. Financial accounting is an accounting area that aims to serve external users by providing financial statements, while management accounting is an accounting area that provides information

to internal users to meet their decision-making needs.

1.2.1 The Users of Accounting Information

1. Internal users of accounting information

Internal users of accounting information are those who are directly involved in the management and operation of the organization, and they use this information to help improve the efficiency and effectiveness of the organization. Examples of internal users are managers, senior managers, directors, internal auditors, sales staff, budget officers and controllers. Business owners and senior managers need accounting information to assist them in the initial management planning process and make business-related decisions. Budget personnel needs accounting information to evaluate the performance and budget of an enterprise and judge its degree of achievement in achieving the set goals.

2. External users of accounting information

External users of accounting information are not directly involved in the operation of the organization. Examples of external users include shareholders, investors, potential investors, creditors, governments, external auditors, and the general public. Investors need accounting information to assist in making decisions or capital investment decisions. Customers need to understand the quality of the product and the company's ability to fulfill its obligations through accounting information. The government needs to check accounting information to see if the business complies with government regulations. The public needs to know whether the company has a sense of social responsibility through accounting information.

1.2.2 Financial Accounting and Management Accounting

With the different internal and external requirements for accounting information, accounting is divided into two subsystems: financial accounting and management accounting.

1. Financial accounting

Financial accounting, also known as external reporting accounting, refers to the economic management activities carried out through the comprehensive and systematic accounting and supervision of the capital movement completed by the enterprise, so as to provide economic information such as the financial status and profitability of the enterprise to investors, creditors and relevant government departments with economic interests. Financial accounting is an important basic work of modern enterprises. Through a series of accounting procedures, it provides useful information for decision-making, and actively participates in business management decisions to improve the economic efficiency of enterprises and serve the healthy and orderly development of the market economy.

2. Management accounting

Management accounting, also known as internal analysis report accounting, is a branch of corporate accounting that is separated from the traditional accounting system and parallel to financial accounting, focusing on making optimal decisions for enterprises, improving business management and improving

economic benefits. To this end, management accounting needs to meet the demands of enterprise management departments in preparing plans, making decisions, controlling economic activities, recording and analyzing economic operations, “capturing” and reporting management information, and directly participating in the decision-making process. The goal of management accounting is to realize the optimal allocation of resources on the basis of reflecting the entrusted management of resources to resource providers, thereby improving the production efficiency, economic effects and economic benefits of enterprises.

Tax accounting is a natural extension of financial accounting and management accounting. The prerequisite for this natural extension is the increasing complexity of tax regulations. Tax accounting is a management activity that reflects and supervises the formation, declaration, and payment of tax payables of taxpayers, using the legal system of tax laws as the criterion and as the unit of measurement, and applying the principles and methods of financial accounting.

1.3 Profession Fields of Accounting

The profession of accounting is divided into three areas: public accounting, private accounting, and government and nonprofit accounting.

1. Public accounting

Public accounting is the field of accounting in which various accounting services are provided to the public in accordance with prescribed fees. Public accountants work mainly in public accounting firms. Most people engaged in public accounting are licensed certified public accountants. Almost all countries in the world have laws on certified public accountants. Britain is the birthplace of professional accountants worldwide. There are five groups of accountants recognized by the United Kingdom Department of Commerce: The Institute of Certified Public Accountants of England and Wales, the Institute of Certified Public Accountants of Scotland, the Institute of Certified Public Accountants of Ireland, the Institute of Certified Public Accountants, and the Association of Chartered Certified Accountants. In the United States, certification exams are prepared and administered by the American Institute of Certified Public Accountants (AICPA), and in China, the Chinese Institute of Certified Public Accountants (CICPA) is responsible for management. The basic services provided by public accountants are auditing and preparing tax reports, assisting in solving various tax issues and advising on business decisions.

The main responsibility of a certified public accountant is auditing, which refers to an activity performed by an accountant by analyzing the company’s accounting books and investigating and collecting evidence related to each item in the financial report.

Management accountants help track product costs, prepare budgets and serve as a consultant to managers.

The field of taxation includes everything from the preparation of tax returns to consulting with clients about estate and gift planning.

2. Private accounting

Private accounting happens when an accountant provides services to a single organization. A private

accountant maintains accounting records and provides management with the financial data needed for business decisions. Accountants serve all types of business organizations. A business is normally organized in one of three different forms: proprietorship, partnership, or corporation.

One individual owns a proprietorship. The popularity of this form is due to the ease and low cost of organizing. The primary disadvantage of proprietorship is that the financial resources available to the business are limited to the individual owners' resources. Small local businesses such as hardware stores, repair shops, laundries and restaurants are often organized as proprietorship.

As a business grows and requires more financial and managerial resources, it may become a partnership. A partnership is owned by two or more individuals. Like proprietorship, small local businesses such as automotive repair shops, music stores, beauty shops, and men's and women's clothing stores can be organized as partnerships.

Like proprietorship, a partnership can outgrow its ability to finance its operations. As a result, it can become a corporation. A corporation is organized under state or federal statutes as a separate legal entity. The ownership of a corporation is divided into shares of stocks. A corporation issues stocks to individuals or other businesses who then become owners, or stockholders, of the corporation. A primary advantage of the corporate form is the ability to obtain large amounts of resources by issuing stocks. For this reason, most companies that require large investments in equipment and facilities are organized as corporations.

3. Government and nonprofit accounting

Some accountants undertake work in government departments or nonprofit organizations. These two areas are commonly referred to as government accounting and nonprofit accounting. According to the International Accounting Standards Board, government and non-profit accounting refers to the accounting system which is used to confirm, measure, record and report the financial revenues and expenditure activities of the government and public institutions and the performance of their fiduciary duties.

1.4 Ethics of Accounting

The professional ethics of accounting refers to the ethics of accounting and ethics formed on the basis of common professional interests, hobbies, habits, and psychology of people engaged in accounting, such as professional responsibilities and professional disciplines in accounting. Ethics is the basis for developing professional ethical behavior. They also provide a framework for ethical practice.

Ethical behavior is the cornerstone of the accounting profession. Recently, we have seen many corporate scandals involving individuals who acted in an unethical, and oftentimes illegal way. Ethics are beliefs that distinguish right from wrong. They are accepted standards of good and bad behavior.

You have faced ethical situations in school and will face similar situations at work. We should be capable of identifying ethical concerns and analyzing our options, that is, what is the right or wrong thing to do. Making an ethical decision means we choose the best option available under the circumstances.

Whether the accounting work can provide objective and fair accounting information, and whether it can monitor the legality, compliance, and authenticity of the economic activities of the unit, depends largely on

whether the accounting staff complies with the professional ethics of accounting in the accounting work. In accordance with the requirements of accounting laws and accounting standards, the professional ethics of accounting runs through all areas and the entire process of accounting. The emphasis is on adjusting the relationship between people and society in the field of accounting. Its realization depends on people's internal concepts, practices, traditions, and social education.

The basic ethical standards set out the obligations placed on all accountants, whether or not they are in practice. Five ethical standards are set out below:

1. Integrity

Accountants shall be "straightforward and honest in all professional and business relationships".

2. Objectivity

Accountants shall not allow bias, conflicts of interest or the undue influence of others to compromise their professional or business judgments.

3. Professional competence and due care

Accountants have a continuing duty "to maintain professional knowledge and skill at a level required to ensure that clients or employers receive competent professional services". Accountants shall "act diligently in accordance with applicable technical and professional standards when providing professional services".

4. Confidentiality

Accountants shall respect the confidentiality of information "acquired as a result of professional and business relationships", and shall not disclose any such information to third parties "without proper and specific authority or unless there is a legal or professional right or duty to disclose". Similarly, confidential information acquired as a result of professional and business relationships shall not be used for the personal advantage of accountants or third parties.

5. Professional behavior

Accountants shall comply with relevant laws and regulations and shall avoid any action that may discredit the profession.

Key Words and Expressions

conceptual framework

accounting objective

accounting

accountant

enterprise

entity

decision making

概念框架

会计目标

会计, 会计学

会计人员, 会计师

企业

主体, 实体

决策

| | |
|--------------------------------------|------------|
| budget | 预算 |
| tax returns | 纳税申报表 |
| external user | 外部信息使用者 |
| internal user | 内部信息使用者 |
| certified public accountant (CPA) | 注册会计师 |
| auditing | 审计 |
| owner | 所有者 |
| executive senior manager | 高级管理人员 |
| creditor | 债权人 |
| stakeholder | 利益相关者 |
| financial accounting | 财务会计 |
| management accounting | 管理会计 |
| taxation accounting | 税务会计 |
| public accounting | 公共会计 |
| private accounting | 私人会计(企业会计) |
| governmental accounting | 政府会计 |
| nonprofit organizations | 非营利组织 |
| professional ethics | 职业道德 |
| integrity | 诚信, 正直 |
| objectivity | 客观性 |
| professional competence and due care | 专业能力和应有的注意 |
| confidentiality | 机密性 |
| professional behavior | 职业行为 |

Exercises

Please select the best answer for the following questions or uncompleted sentences.

1. What is the objective of accounting? ()
 - A. To realize the optimal allocation of resources on the basis of reflecting the entrusted management of resources to resource providers.
 - B. To provide useful information to users of financial accounting information that can help users make more informed decisions.
 - C. To improve the production efficiency, economic effects and economic benefits of enterprises.
 - D. To provide a company's financial status.
2. Which are the external users of accounting information? ()
 - A. Owners.
 - B. Executives senior manager.
 - C. Creditors.
 - D. Managers.

3. Which is the accounting area that provides information to internal users to meet their decision-making needs? ()
- A. Financial accounting.
 - B. Management accounting.
 - C. Taxation accounting.
 - D. Cost accounting.
4. Which are the professional areas of accounting? ()
- A. Public accounting.
 - B. Private accounting.
 - C. Government accounting.
 - D. Non-profit accounting.
5. Which are the basic professional ethics that accountants should have? ()
- A. Integrity.
 - B. Objectivity.
 - C. Professional competence and due care.
 - D. Confidentiality.
 - E. Professional behavior.

第1章 会计概述

会计是一种信息和度量系统，用于识别、记录和传达有关组织业务活动的相关、可靠和可比较的信息。识别业务活动需要选择与组织相关的交易和事件。记录业务活动需要按时间顺序记录交易和事件，以货币单位计量，并以有效的格式进行分类和汇总。交流业务活动需要准备会计报告，例如财务报表。它还需要分析和解释此类报告。

1.1 会计目标

会计的最终目标是向财务信息的使用者提供有用的信息。优质信息可以帮助使用者做出更明智的决定。

这些决定涉及买卖、提供或结算贷款和其他形式的信贷，以及持有股本和债务工具。现有和潜在投资者对买卖或出售股票和债务工具的决定取决于他们对这些工具的投资所期望的回报，例如股息、本金和利息支付或市场价格上涨。同样，现有的和潜在的贷方及其他债权人关于提供或结清贷款和其他形式的信贷的决定取决于他们期望的本金和利息支付或其他回报。

1.2 会计信息

会计信息是企业日常决策过程中的重要组成部分，旨在满足使用者对会计信息的需求。会计信息的使用者可分为外部使用者和内部使用者。这意味着会计也可分为财务会计和管理会计两大类。财务会计是通过向外部使用者提供财务报表来为其服务的会计领域，而管理会计则是为内部使用者提供信息，以此来满足其决策需求的会计领域。

1.2.1 会计信息的使用者

1. 会计信息的内部使用者

会计信息的内部使用者是直接参与组织管理和运营的人员，他们使用这些信息来帮助提高组织的效率和效力。内部使用者包括经理、高级管理人员、主管、内部审计师、销售人员、预算官员和控制人员。企业的所有者和高级管理人员需要会计信息以协助他们进行初始管理规划过程，做出与企业经营相关的决策。预算人员需要会计信息评估企业的绩效与预算，评判其在实现既定目标方面的完成程度。

2. 会计信息的外部使用者

会计信息的外部使用者并不直接参与组织的运行。外部使用者包括股东、投资者、潜在的投资者、债权人、政府、外部审计师和普通大众。投资者需要会计信息辅助做出决策或者资本投资决策。顾客需要通过会计信息了解产品的质量以及公司履行义务的能力。政府需要查阅会计信息了解该企业是否

遵守政府法规。公众需要通过会计信息了解公司是否具有社会责任感等。

1.2.2 财务会计和管理会计

根据企业内部和外部对会计信息的要求不同，将会计划分为两个子系统：财务会计和管理会计。

1. 财务会计

财务会计，亦被称为对外报告会计，是指通过对企业已经完成的资金流动全面系统的核算与监督，以为外部与企业有经济利害关系的投资人、债权人和政府有关部门提供企业的财务状况与盈利能力等经济信息为主要目标而进行的经济管理活动。财务会计是现代企业的一项重要的基础性工作，通过一系列会计程序，提供决策有用的信息，并积极参与经营管理决策，提高企业经济效益，服务于市场经济健康有序的发展。

2. 管理会计

管理会计，又称对内分析报告会计，是从传统的会计系统中分离出来，与财务会计并列，着重为企业进行最优决策，改善经营管理，提高经济效益服务的一个企业会计分支。为此，管理会计需要针对企业管理部门编制计划、做出决策、控制经济活动的要求，记录和分析经济业务，“捕捉”和呈报管理信息，并直接参与决策控制过程。管理会计的目标是在向资源提供者反映资源受托管理情况的基础上，实现资源的优化配置，进而提高企业的生产效率、生产经济效果和经济效益。

税务会计是财务会计和管理会计的自然延伸，这种自然延伸的先决条件是税收法规的日益复杂化。税务会计是以税法法律制度为准绳，以货币为计量单位，运用财务会计的原理和方法，对纳税人应纳税款的形成、申报、缴纳进行反映和监督的一种管理活动。

1.3 会计的职业领域

会计的职业领域主要分为三个方面：公共会计、私人会计和政府与非营利组织会计。

1. 公共会计

公共会计属于会计领域，在该领域中，按照规定的收费标准为公众提供各种会计服务。公共会计师主要在公共会计师事务所工作。从事公共会计的大多数人都是有执照的注册会计师。世界上几乎所有国家都有关于注册会计师的法律。英国是全世界职业会计师的发源地。英国商务部承认的会计师团体有五个：英格兰与威尔士注册会计师协会、苏格兰注册会计师协会、爱尔兰注册会计师协会、公司注册会计师协会和特许公认会计师公会。在美国，认证考试由美国注册会计师协会(AICPA)进行准备和管理。在中国，中国注册会计师协会(CICPA)负责管理。公共会计师提供的基本服务是审计和准备税务报告，协助解决各种税务问题以及为业务决策提供建议。

注册会计师的主要职责是审计，是指会计师通过研究公司的会计账簿，并调查、收集与财务报告每个项目相关的证据来进行分析的一项活动。

管理会计师帮助跟踪产品成本，准备预算并担任经理顾问。

征税领域包括准备关于客户房地产和赠与计划的咨询等所有方面的纳税申报表。

2. 私人会计

私人会计是指会计师向单个组织提供服务的情况。私人会计师维护会计记录并向管理层提供商业决策所需的财务数据。会计师为所有类型的企业组织服务。企业通常有三种组织形式：独资、合伙企业和公司。

一个人拥有所有权。这种形式的流行是由于组织的简便性和低成本。独资经营的主要缺点是企业可用的财务资源仅限于个人所有者资源。诸如五金店、维修店、洗衣店和餐馆之类的小型本地企业通常被组织为独资企业。

随着企业的发展并需要更多的财务和管理资源，它可能会成为合伙企业。合伙企业由两个或更多个人拥有。像独资经营一样，当地的小型企业，例如汽车修理厂、音乐商店、美容店以及男女服装店等也可以组织为合伙企业。

就像独资经营一样，合伙企业可以超越其为运营筹集资金的能力。结果，它可以成为一家公司。公司根据州或联邦法规组织为独立的法人实体。公司的所有权分为股份。公司向个人或其他企业发行股票，然后这些个人或其他企业成为公司的所有者或股东。公司形式的主要优势是能够通过发行股票获得大量资源。因此，大多数需要在设备和设施上进行大量投资的公司都是由公司组成的。

3. 政府和非营利组织会计

部分会计师在政府部门或者非营利组织工作。这两个领域通常合称为政府会计和非营利组织会计。根据国际会计准则委员会的规定，政府和非营利组织会计是指用于确认、计量、记录和报告政府和事业单位财务收支活动及其受托责任的履行情况的会计体系。

1.4 会计职业道德

会计职业道德是指行为道德规范和以从事会计工作的人员的共同职业兴趣、爱好、习惯和心理为基础而形成的道德规范，例如会计专业责任和职业纪律。道德是发展职业道德行为的基础，它们还提供了道德实践的框架。

道德行为是会计界的基石。最近，我们看到了许多公司丑闻，涉及以不道德且常常是非法行为行事的个人。道德是一种区分是非的信念。它们是良好和不良行为的公认标准。

您在学校里曾遇到过道德问题，在工作中也会遇到类似情况。我们应该能够识别道德问题并分析我们的选择，即做什么是对还是错。做出道德决策意味着我们在这种情况下做出最佳选择。

会计工作能否提供客观公正的会计信息，是否能够监测单位经济活动的合法性、合规性和真实性，在很大程度上取决于会计人员在会计工作中是否符合会计职业道德。按照会计法和会计准则的要求，会计职业道德贯穿于会计的各个领域和整个过程，重点是在会计领域调整人与社会之间的关系。它的实现取决于人们的内部观念、实践、传统和社会教育。

基本职业道德标准规定了所有会计师的义务，无论它们是否在实践中。五项基本职业道德标准如下：

1. 诚实正直

会计师应“在所有专业和业务关系中坦率而诚实”。

2. 客观性

会计师不得因偏见、利益冲突或他人的不当影响而损害其专业或业务判断。

3. 专业能力和应有的注意

会计师有持续的责任“将专业知识和技能维持在确保客户或雇主获得称职的专业服务所需的水平上”。会计师应“在提供专业服务时按照适用的技术和专业标准勤勉尽责”。

4. 机密性

会计师应尊重“由于专业和业务关系而获得的信息”的机密性，并且不得“在没有适当和特定权限的情况下或除非有合法或专业的披露权利或义务”向第三方披露任何此类信息。同样，由于专业和业务关系而获得的机密信息也不得用于会计师或第三方的个人利益。

5. 职业行为

会计师应遵守相关法律法规，并应避免做出任何可能使该专业声誉受损的行为。