会计图释小词典

ACCOUNTING ILLUSTRATED Dictionary

借助图释学习会计

Learn Accounting Visually

AccountingPlay.com

约翰 吉令汉姆 注册会计师

JOHN GILLINGHAM CPA

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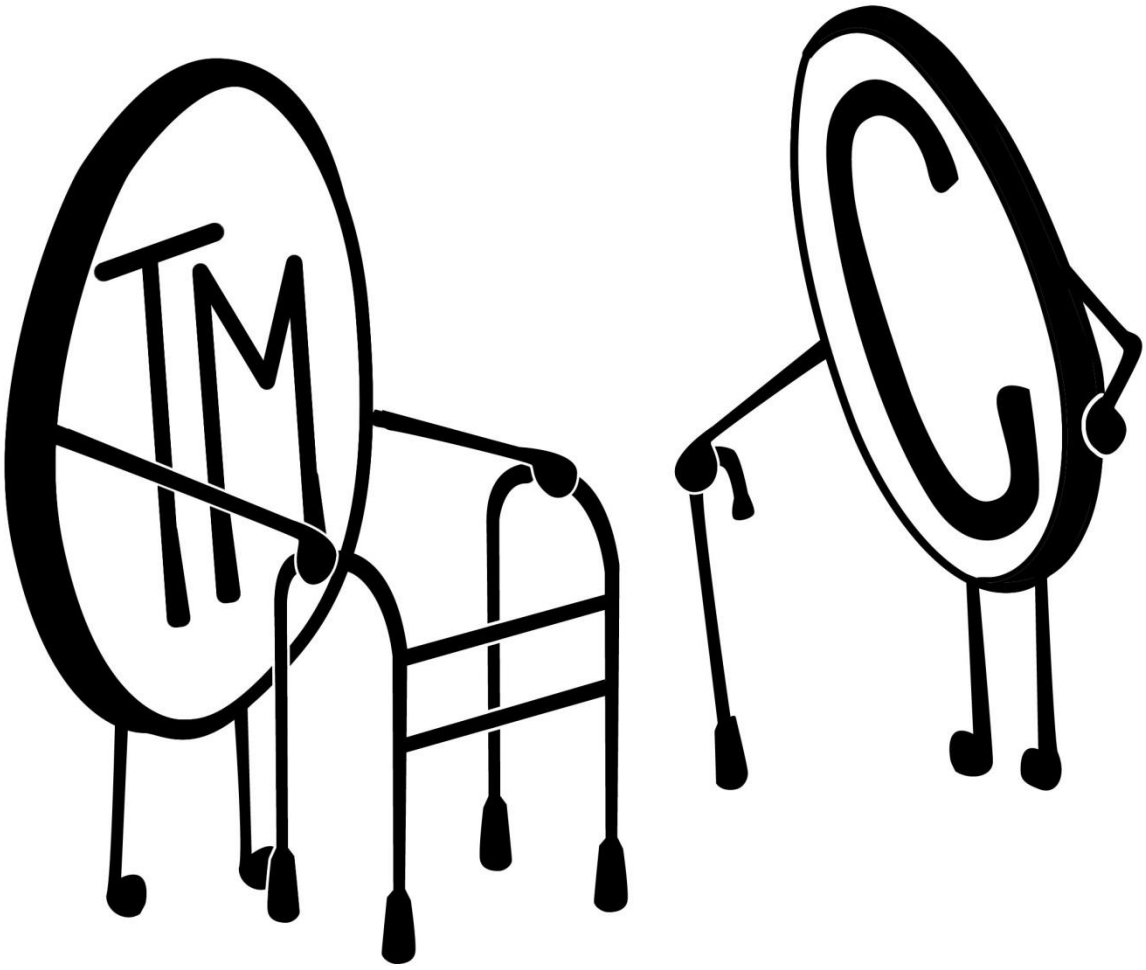

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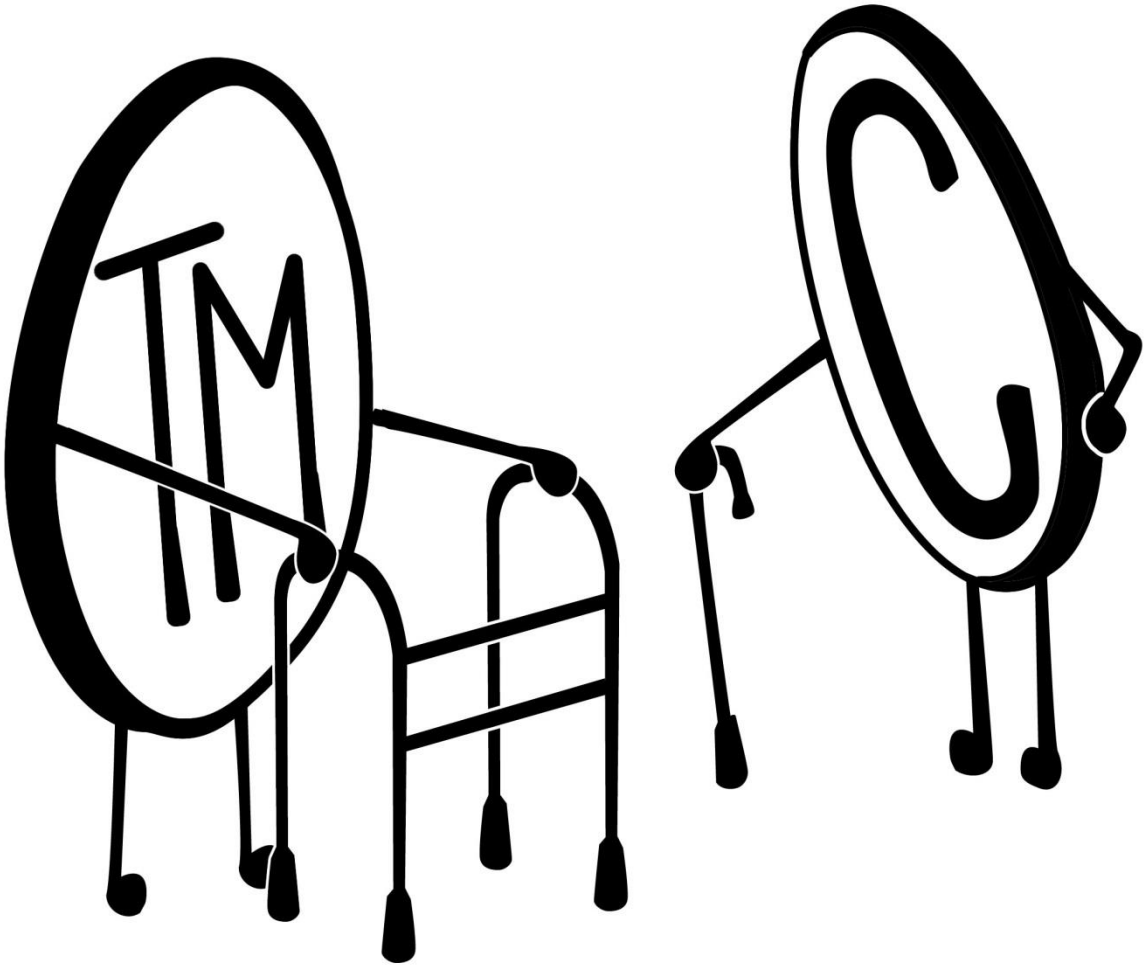

声明

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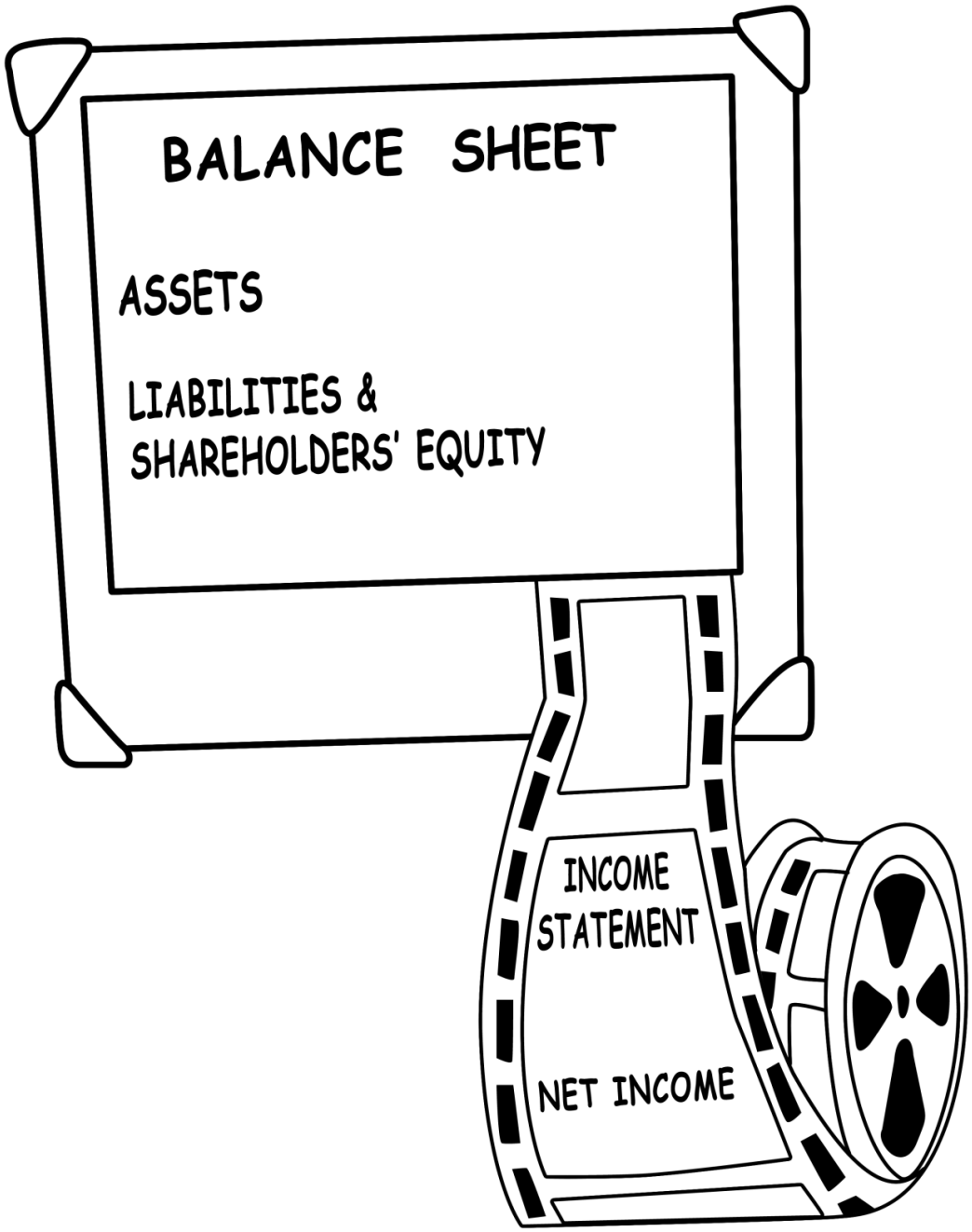

Disclaimer

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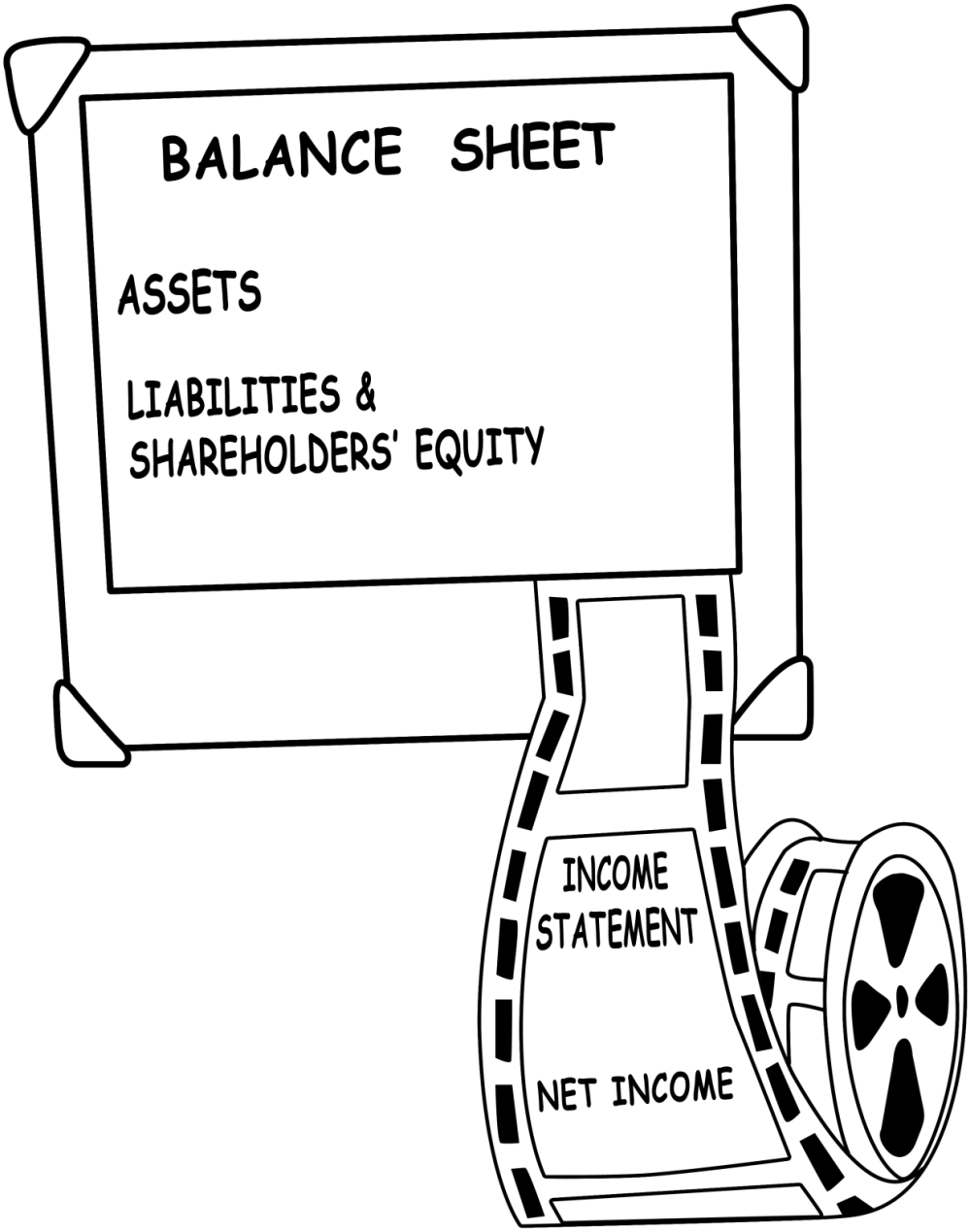

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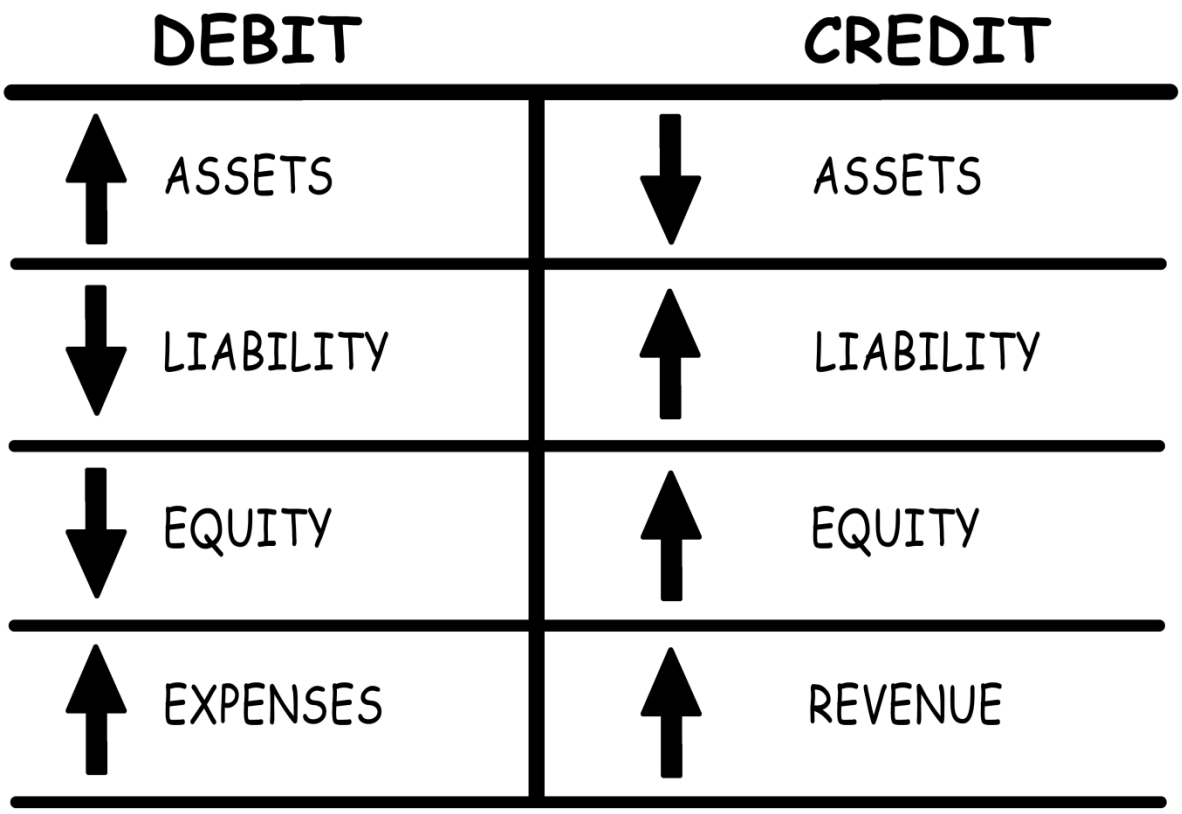

前言

欢迎阅读由约翰 吉令汉姆编写的会计图释小词典（“小词典”）。这本小词典通过新颖且易懂的图释对一百多个会计词条进行讲解。会计专业的学生以及任何想巧学会计的人士均可有所受益。这本小词典可以配合巧学会计系列的其他相关内容使用。欢迎您通过访问网站 AccountingPlay.com 以进一步了解相关书籍、游戏、视频和借贷关系口诀歌。也请您到 App Store 中关注我们为

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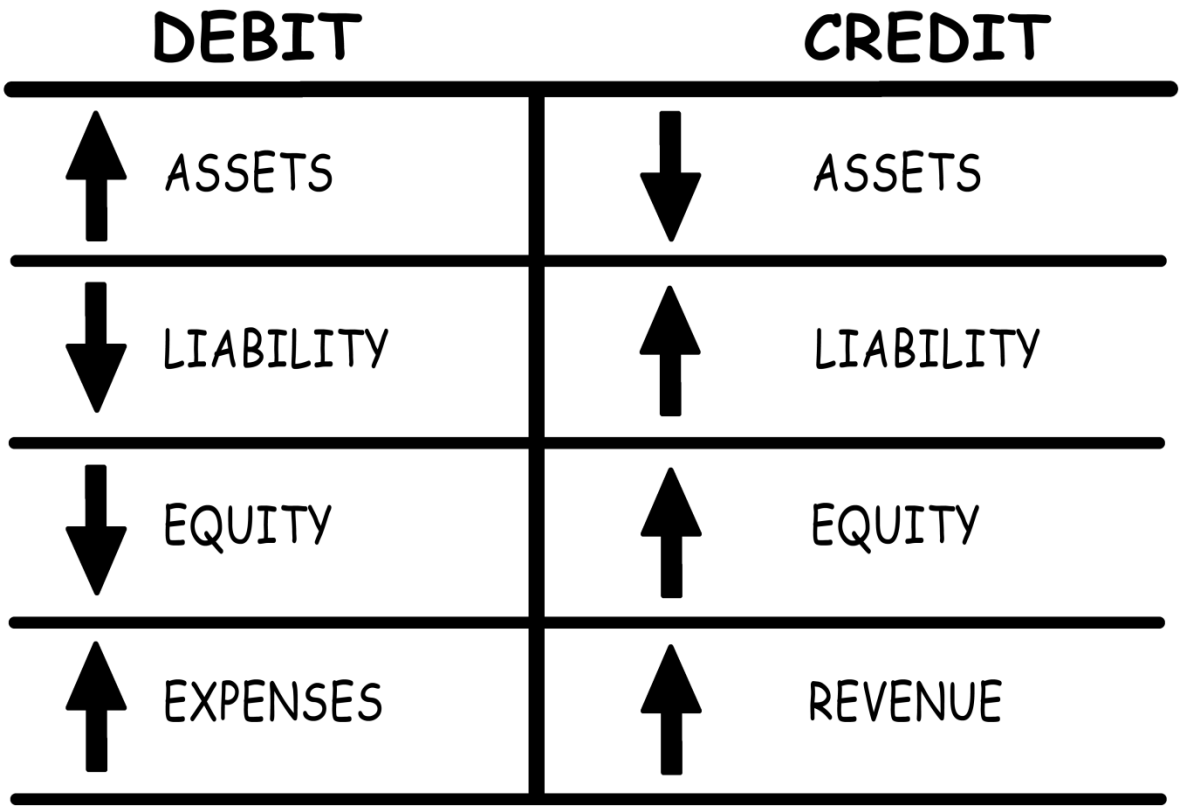
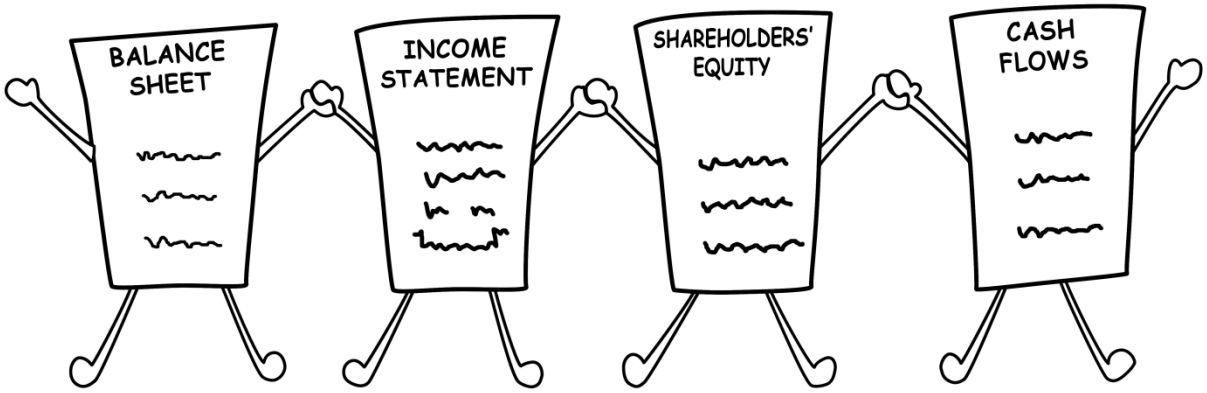


Intro

Welcome to the Accounting Illustrated Dictionary, by Accounting Play and John Gillingham CPA. Over one-hundred accounting terms are covered, each with a unique illustration. Financial accounting students and anyone wanting to learn differently can benefit from this resource. The AID is designed to be used with other related Accounting Play projects. Please check out books, games, videos, along with

和 iPad 用户 制作的五星评级的会计教育应用。您的邮件反馈和评论对我们都非常宝贵。如有任何问题和建议，请发邮件至 Support@AccountingPlay.com。非常感谢您的大力支持！



作者简介

约翰·吉令汉姆是美国加州旧金山市的一名注册会计师，也是一名冲浪爱好者。他拥有自己的会计师事务所，同时致力于开发新颖的会计教学工具，并提供咨询服务。约翰设计了这本小词典，希望它能使会计学习变得更有趣味。 巧学会计（Accounting Play ）系列的学习工具包括：会计知识小卡片；会计借贷游戏；以及会计辅导助手。如想就职业发展或教学相关内容进行咨询，欢迎发送邮件至 Support@AccountingPlay.com.

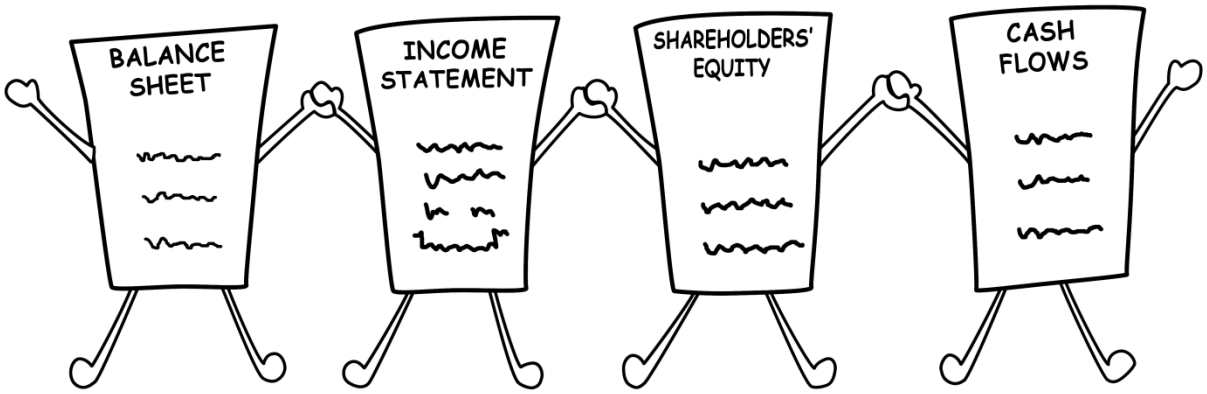
插画师简介

本书中所有插画均由记者兼插画家考特尼·奎琳手绘。考特尼的网页为 CourtneyIllustrates.com。

本书使用说明

会计图释小词典借助视图进行会计教学。学生或教师可根据需要就具体词汇进行学习。欢迎访问“巧学会计”的网站 AccountingPlay.com 以及苹果应用商店 App Store 获取更多资讯和学习资源.

the Debits & Credits Rap at AccountingPlay.com. Check out the free 5-Star accounting education apps and game for iPhone and iPad in the App Store. Your emails and reviews are always deeply appreciated. Email questions and concerns to Support@AccountingPlay.com. Thanks :) for your support.



About the Author

John Gillingham is a surfer CPA living in San Francisco California. He owns his own CPA firm, makes creative learning tools, and consults. He designed the AID to make learning accountancy fun. Learning apps by Accounting Play include: Accounting Flashcards, Accounting Play – Debits & Credits, and Accounting Review. For career or education consulting, please email Support@AccountingPlay.com.

About the Illustrator

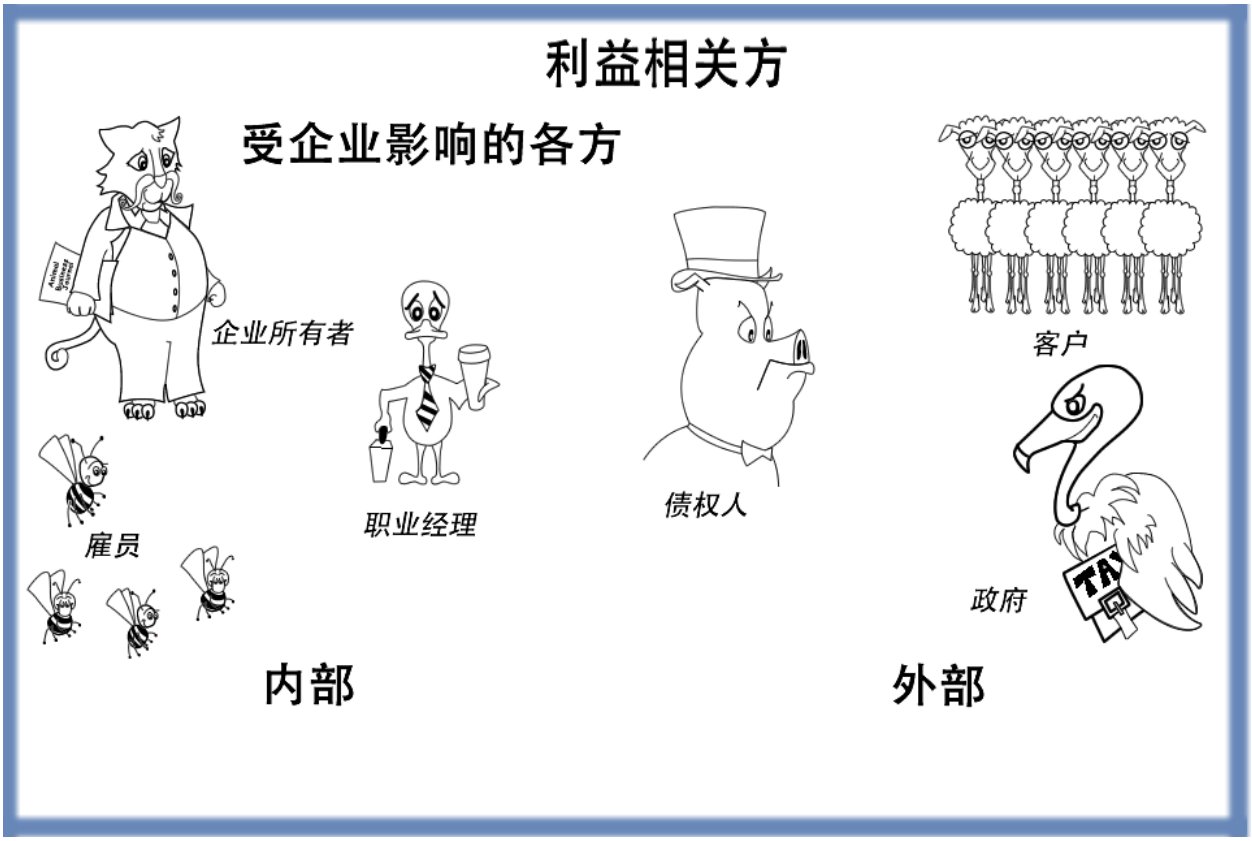
All illustrations are hand drawn by Courtney Quirin, artist and journalist: CourtneyIllustrates.com.

How to Use

Accounting Illustrated Dictionary teaches accounting terminology visually. Specific terms can be studied according to user needs, whether a student or professional. Please see AccountingPlay.com and the App Store for more comprehensive resources.

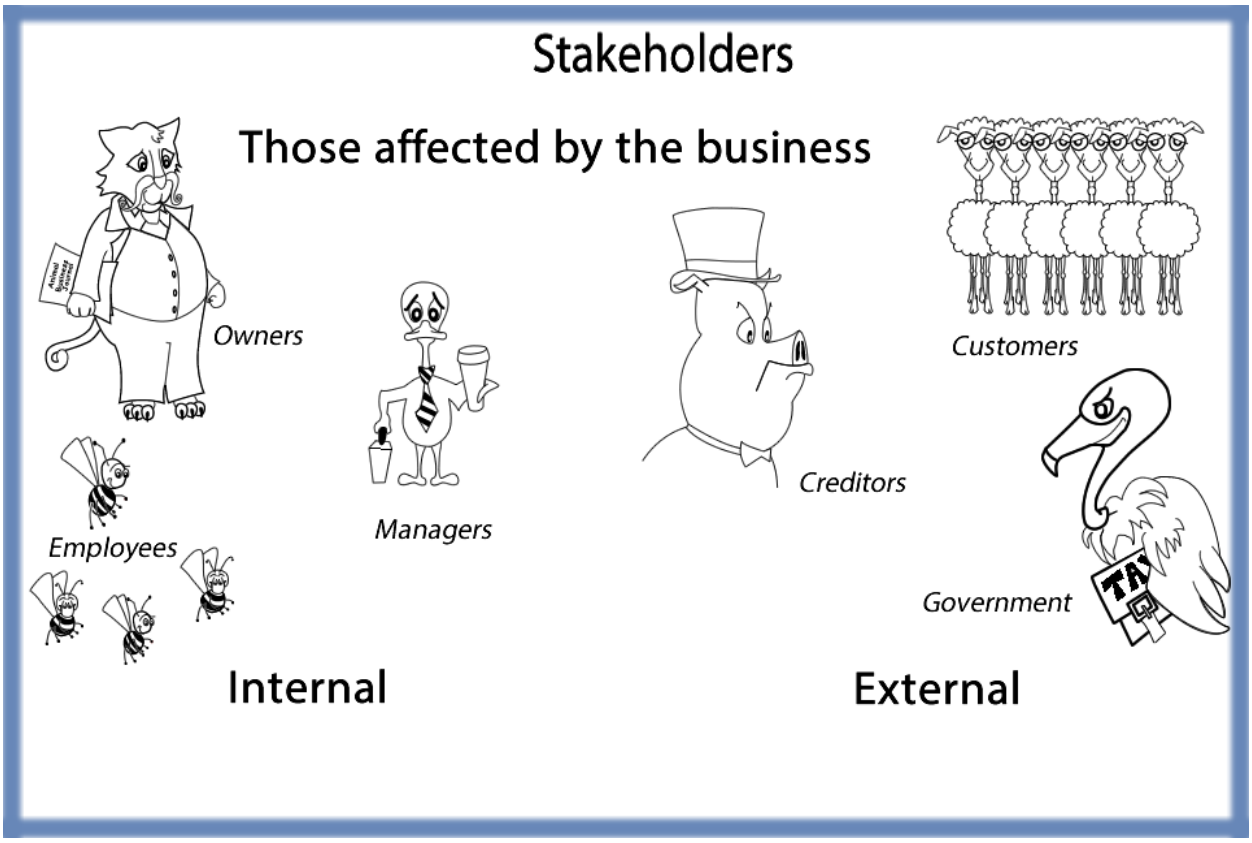
角色背景介绍

会计图释小词典沿用了巧学会计系列（AccountingPlay.com）的角色，设定在一个由各种动物组成的商业社会中，围绕着一直名叫泰迪的小熊和他开办的泰迪熊玩具公司展开。泰迪从投资家肥猫那里接受投资，并从银行家小猪先生那里取得贷款。在故事的开始，泰迪在他的法律顾问精灵鼠有限责任合伙事务所的协助下开设了这家公司。书中角色的姓名、身份、业务、地点、行为和事件均源于作者的想象和虚构。如有雷同，纯属巧合。



Character Background

Accounting Illustrated Dictionary features characters from AccountingPlay.com, set in the animal world of business. The plot centers around a bear named Teddy, who starts his own toy company. Teddy receives investment from Investor Fat Cat and a loan from Banker Pig. In the story, Teddy starts out as a corporation from the advice of his legal counsel, Mouse & Mouse LLP. Names, characters, businesses, places, events and incidents are either the products of the author's imagination or used in a fictitious manner. Any resemblance to actual persons, living or dead, or actual events is purely coincidental. ;)



Dictionary Index (词条英语目录——按字母顺序排列)

Accounting equation (会计平衡等式)
Accounts payable (AP) (应付账款)
Accounts receivable (AR) (应收账款)
Accounts receivable turnover (应收账款周转率)
Accrued expenses (预提费用)
Accumulated amortization (累计摊销)
Accumulated depreciation (累计折旧)
Additional paid-in capital (股本溢价)
Adjusting journal entries (调整分录)
Allowance for doubtful accounts (坏账准备)
Amortization expense (摊销费用)
Assets (资产)
Asset life (资产寿命)
Asset retirement (资产报废)
Asset T-account transactions (资产的 T 字记账法)
Average cost method (平均成本法)
Balance sheet (资产负债表)
Balance sheet example (资产负债表示例)
Bank CD (银行存单)
Bank reconciliation (银行调节表)
Capital improvement (资本改良)
Capitalized interest (资本化利息)
Cash & cash equivalents (现金及现金等价物)
Cash basis v. Accrual (收付实现制 与 权责发生制)
Closing retained earnings (期末未分配利润)
Commercial loan (商业贷款)
Common stock (普通股)
Conservatism (谨慎性原则)
Controller (财务主管)
Corporate characteristics (企业特征)
Cost of goods sold (COGS) (销售成本)
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Customers (客户)
Debits and credits system (借贷关系)
Debt to total assets (资产负债率)
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Derivatives (衍生金融工具)
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Expense recognition (费用确认)
First in first out (先进先出法)
Financial statement relationships (财务报表间的关系)
Finished goods (产成品)
FOB shipping point v. FOB destination (起运点交货 与 目的地交货)
General ledger (总分类账)
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Generally Accepted Accounting Principles (US-GAAP) v. International Financial Reporting Standards (IFRS) (美国会计准则与国际会计准则对比)
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Notes payable (借款)
Notes to financial statements (财务报表附注)
Partnerships v. limited partnerships (合伙制与有限合伙制)

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Pronouncements (会计准则公告)
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词条汉语目录——按拼音顺序排列

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Characters

应付专员 猴子先生: 泰迪熊玩具公司的雇员，应付账款专员
银行家 猪先生: 小猪银行的所有人。该银行向泰迪熊玩具公司提供了贷款
破产的獾: 獾先生是一名欠着泰迪熊玩具公司钱的客户
注册会计师 小兔: 泰迪熊玩具公司的注册会计师
小鸟建筑队: 建筑工队的工人们
客户 小羊: 消费者
美洲豹总监: 泰迪熊玩具公司的财务总监
海豚: 运输工人
鸭子先生: 泰迪熊玩具公司的经理
海狸家族: 股东
大象: 供货商
投资人肥猫: 肥猫投资银行的总裁，也是泰迪熊玩具公司的投资人
GAAP 狮子先生: 发布会计准则公告的负责人
长颈鹿: 供货商
精灵鼠: 有限合伙制律所“精灵鼠有限责任合伙事务所”的合伙人们
老公鸡先生: 一名保守型投资人
黑蛇和白蛇: 普通合伙制企业“双蛇公司”的合伙人
秃鹰先生: 税务总监
泰迪熊先生: 泰迪熊玩具公司的执行总裁(CEO)
乌龟先生: 个人独资企业乌龟玩具厂的所有人
华尔街猫 : 肥猫投资银行的雇员们
鼬鼠 CFO: 泰迪熊玩具公司的财务总监(CFO)
工蜂: 泰迪熊玩具公司的生产线工人们

Entities

肥猫投资银行: 投资银行
百万公司: 某上市公司
精灵鼠有限责任合伙事务所: 一家有限合伙制律所
小猪银行: 一家本地商业银行
双蛇公司: 一家普通合伙制企业
泰迪熊玩具公司: 一家生产玩具的大型公司，大股东为泰迪熊先生
乌龟玩具厂: 一家个人独资企业，由乌龟先生所有

Characters

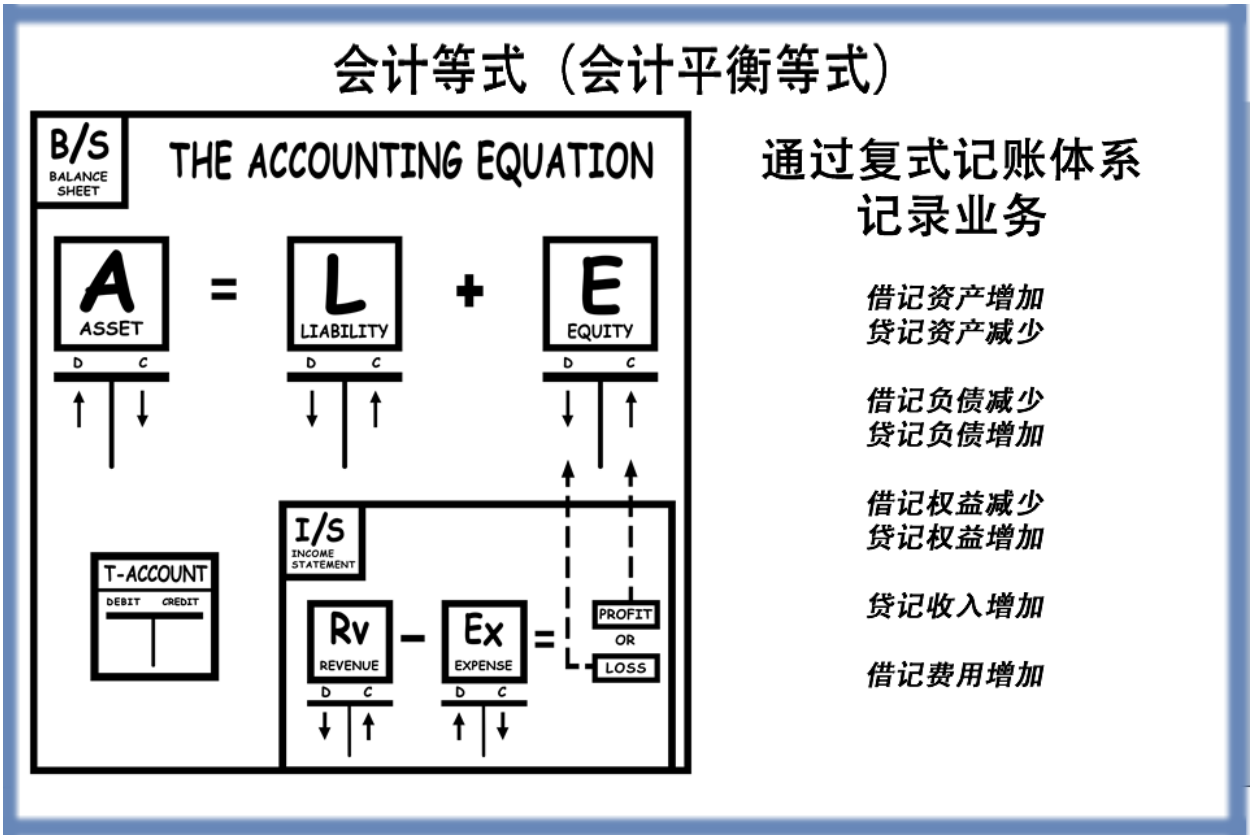
AP Monkey: Accounts payable clerk and employee of Teddy Fab
Banker Pig: Owner of Bank of Piggy and lender to Teddy Fab
Broke Badger: Customer who owes money to Teddy Fab
Bunny CPA: Certified Public Accountant (CPA) to Teddy Fab
Construction Birds: Construction workers
Consumer Sheep: Consumers
Cougar Controller: Controller of Teddy Fab
Dolphins: Couriers
Duck: Manager at Teddy Fab
Eager Beavers: Shareholders
Elephant: Vendor
Fat Cat Investor: President of Fat Cat Investment Bank and investor in Teddy Fab
GAAP Lion: Head of accounting pronouncements
Giraffe: Vendor
Mice: Partners in a limited partnership law firm, Mouse & Mouse LLP
Rickety Rooster: Conservative investor
Snakes: Partners in a general partnership, Snake & Snake
Tax Vulture: Tax collector
Teddy: Chief executive officer (CEO) of Teddy Fab
Turtle: Owner of Turtle Toys, a sole proprietorship
Wall Street Cats: Employees of Fat Cat Investment Bank
Weasel CFO: Chief financial officer (CFO) of Teddy Fab
Worker Bees: Production line workers for Teddy Fab

Entities

Fat Cat Investment Bank: Investment bank
Mega Corp: Publically traded corporation
Mouse & Mouse LLP: Limited liability partnership law firm
Piggy Bank: Local bank
Snake & Snake: General partnership
Teddy Fab Inc.: Corporation that manufactures toys, owned primarily by Teddy
Turtle Toys: Sole proprietorship owned by Turtle

会计平衡等式 复式记账会计体系可以表示为： 资产 = 负债 + 所有者权益

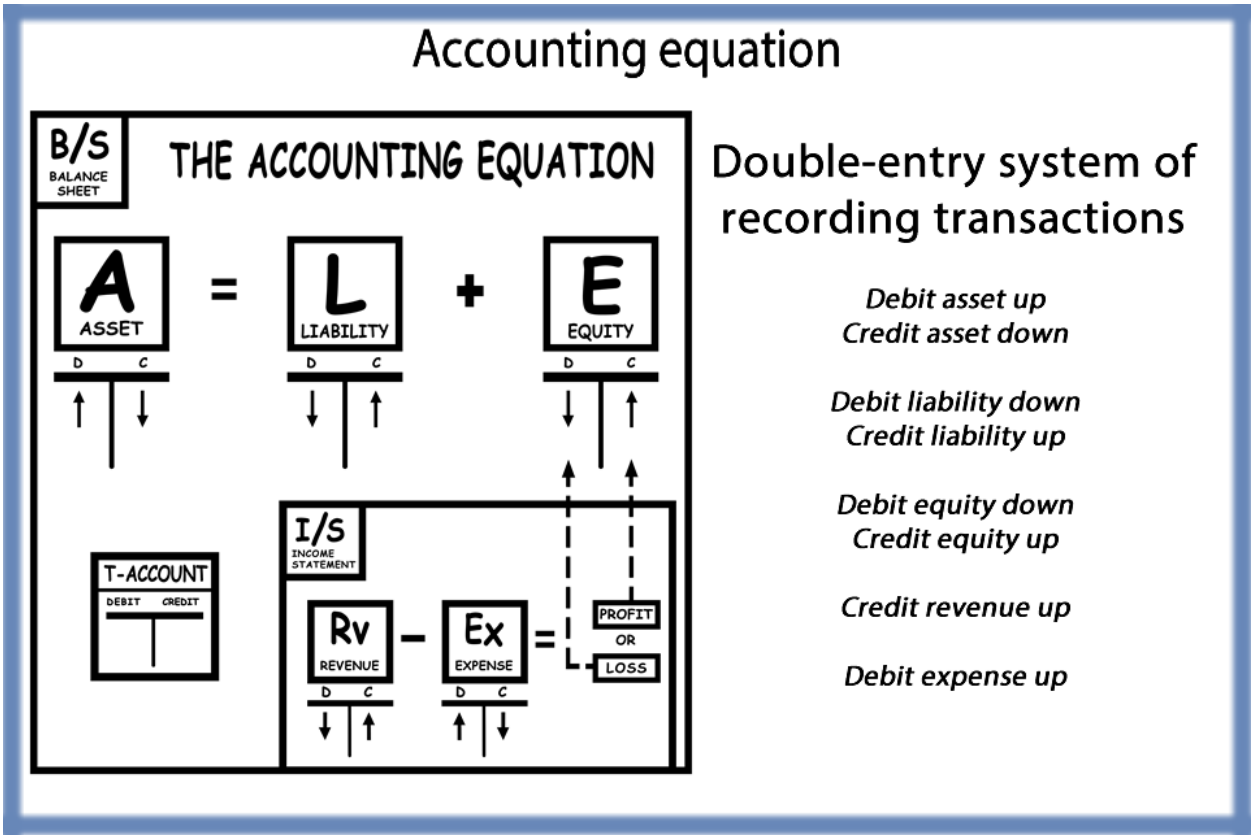
*也可以表示为：权益 = 资产 - 负债
*资产，负债以及权益都属于资产负债表项目
*收入和费用属于损益表项目，最终汇总形成净利润或净损失
*净利润或损失在会计期末时增加或减少未分配利润



返回词条汉语目录

Accounting equation The double-entry accounting framework expressed as: Assets = Liabilities + Equity

*May be expressed as Equity = Assets - Liabilities
*Assets, liabilities, and equity represent balance sheet accounts
*Revenue and expenses are income statement accounts that combine to create net income or net loss
*Net income or loss gets added or subtracted to retained earnings at the end of the accounting period



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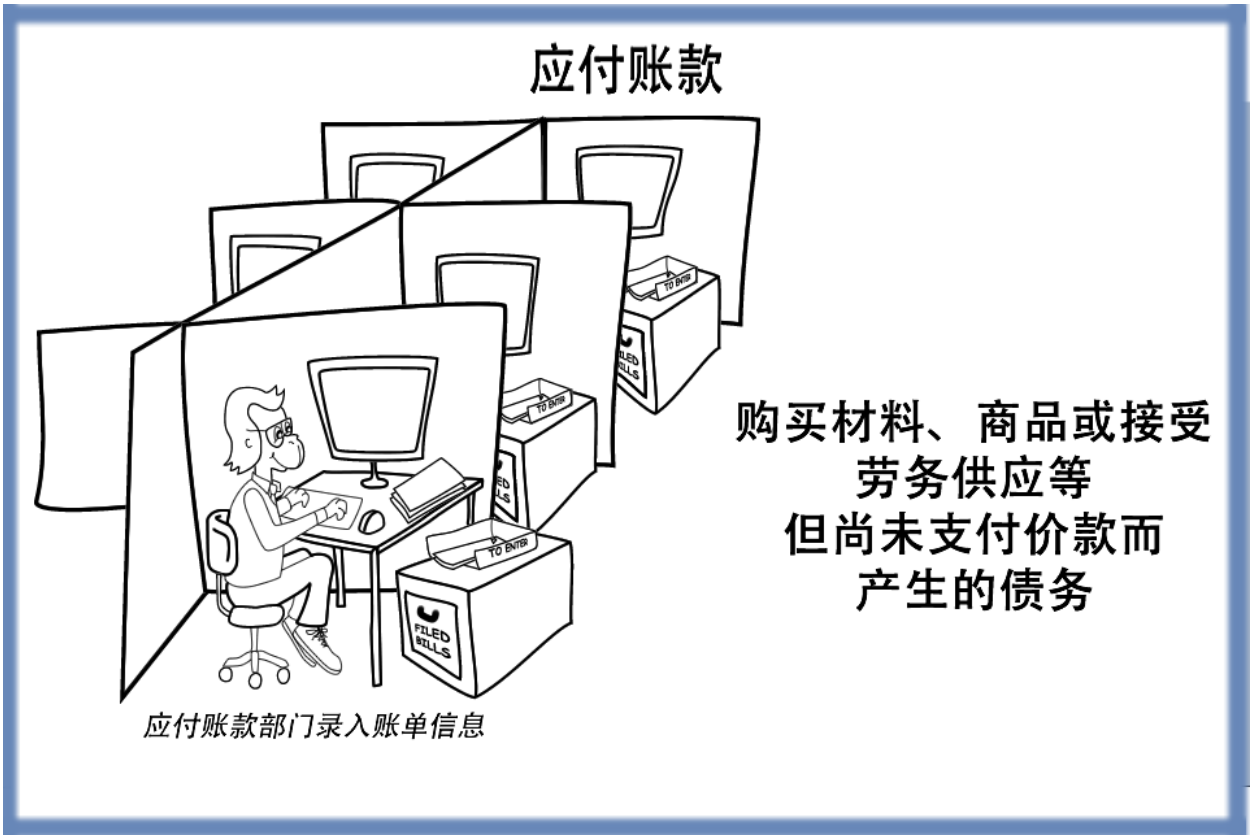
应付账款(AP) 应向供货方或服务提供方支付的款项

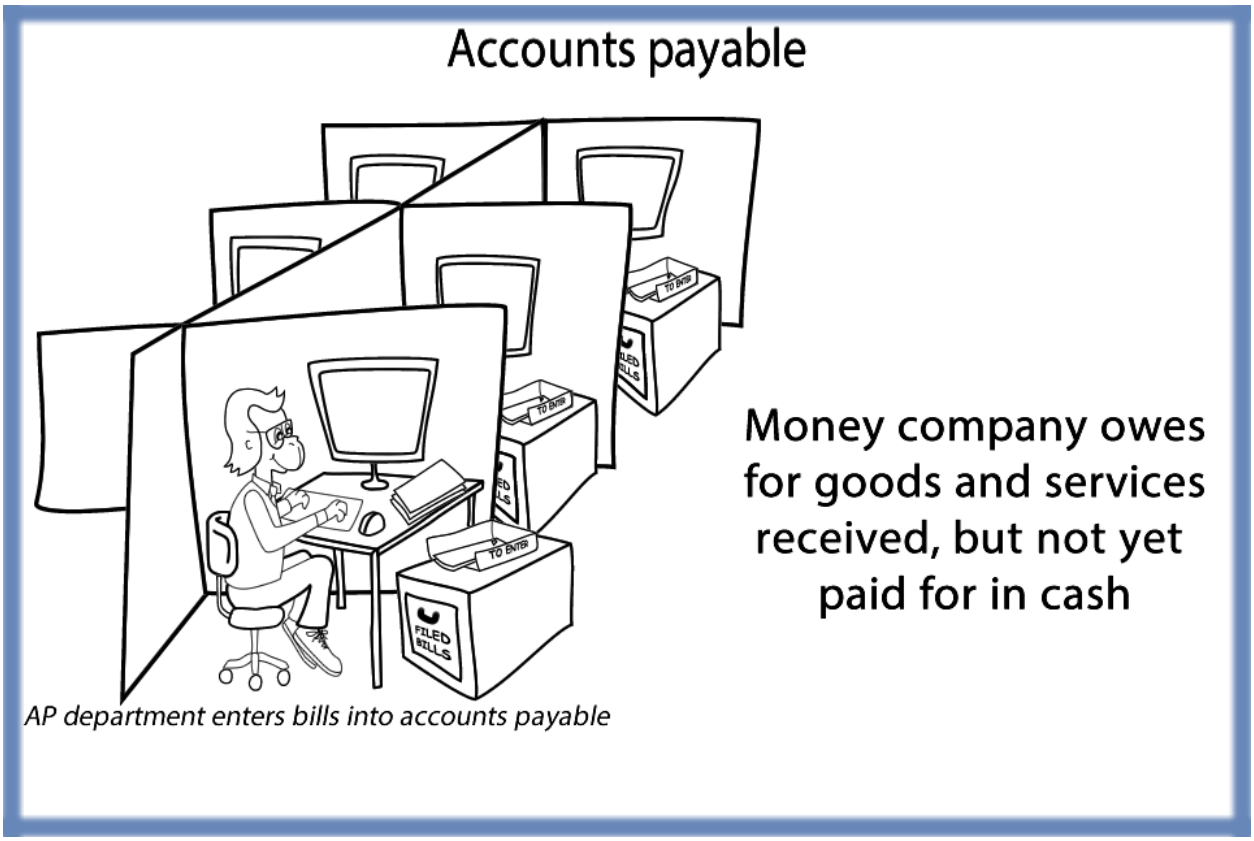
*产生支出项时增记
*支付价款时减记
*用于记录应向供货方或服务提供方支付的款项，因而属于负债



返回词条汉语目录

Accounts payable (AP) Money owed to creditors and vendors

*Increased when expense incurred
*Decreased when expense paid in cash
*Considered a liability because it represents amounts owed to vendors



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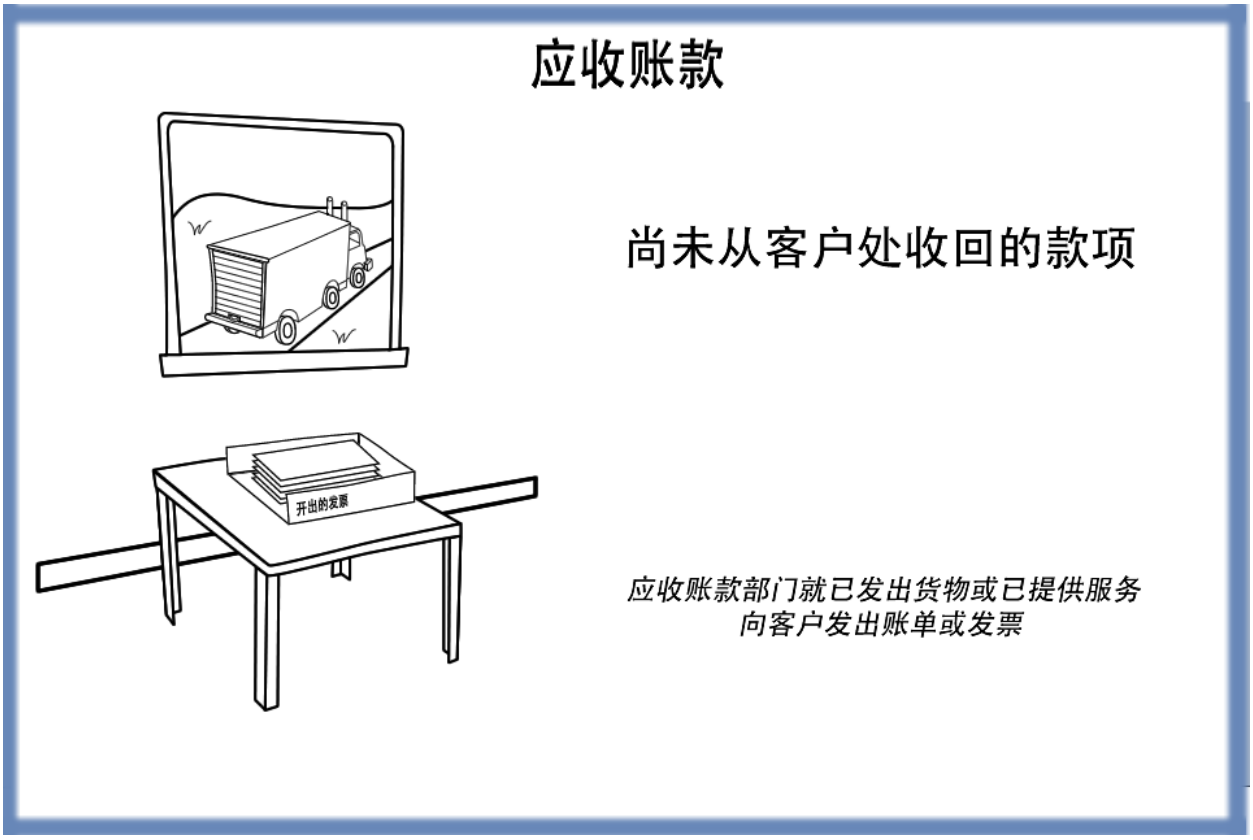
应收账款(AR) 企业对外销售商品、材料以及提供劳务后 还未向购货方或接受劳务方收回的款项

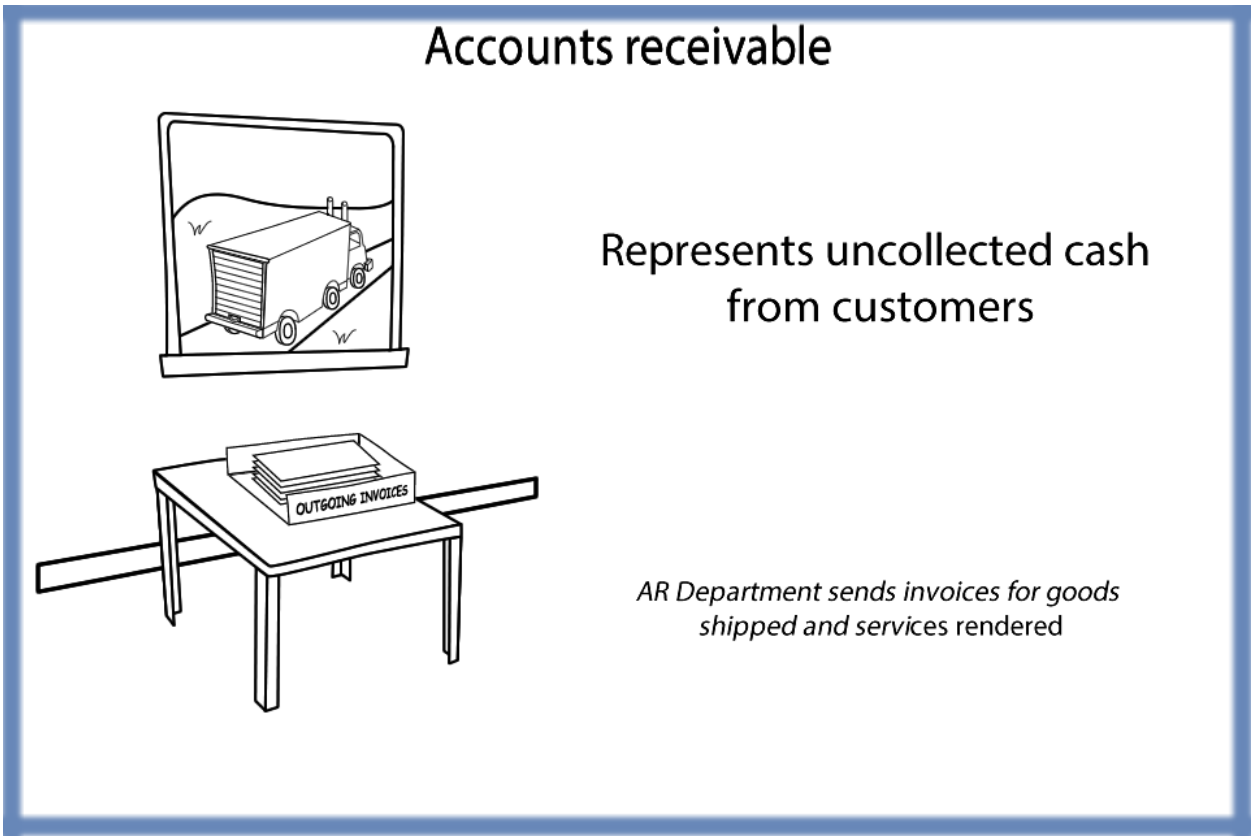
*实现销售时增记
*收回款项时减记
*转换为现金的方式包括：应收账款收回，贴现，以及 保理业务（出售应收账款）



返回词条汉语目录

Accounts receivable (AR) Cash due from customers who have purchased merchandise or received services not yet paid for

*Increased when sale is made
*Decreased when sale is collected
*Converted to cash by collection, discounting, or factoring customer accounts



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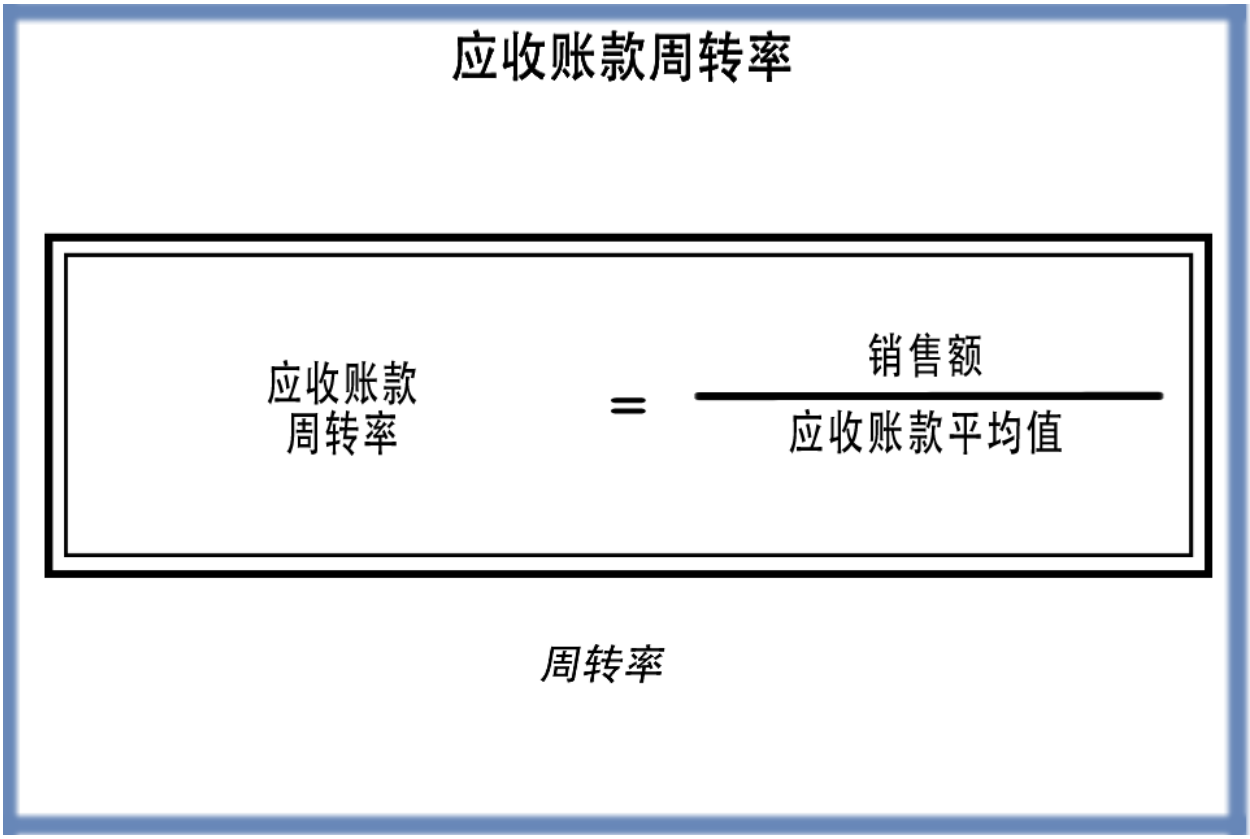
应收账款周转率 衡量企业销售回款周期长短

*有助于企业监控销售回款速率
*周转率低表示企业信用销售回款速度慢
* 365 / 应收账款周转率 = 应收账款周转天数



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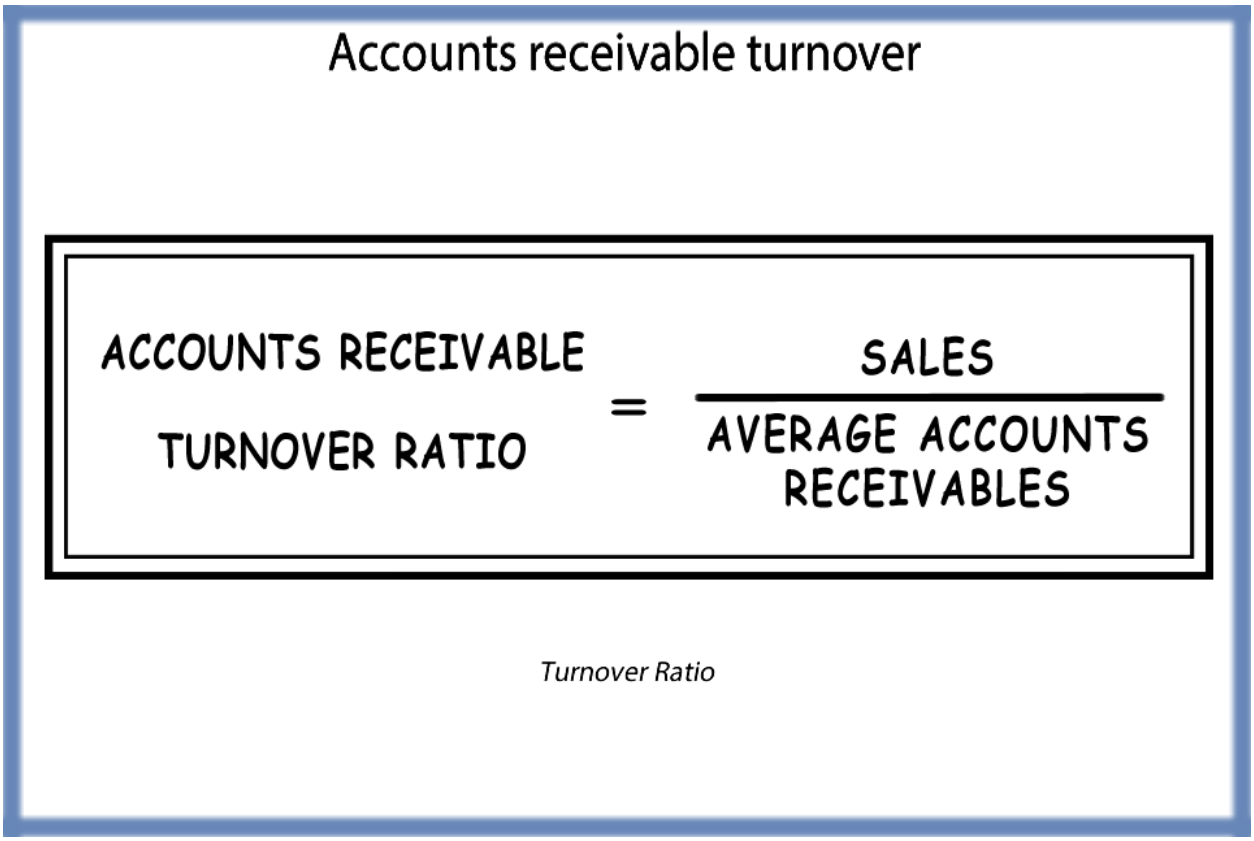
Accounts receivable turnover Measures the frequency of the revenue collection cycle

*Helps monitor the rate of collection for credit sales
*A low ratio implies that collection of credit sales is slow
*365 / accounts receivable turnover ratio = Average collection period



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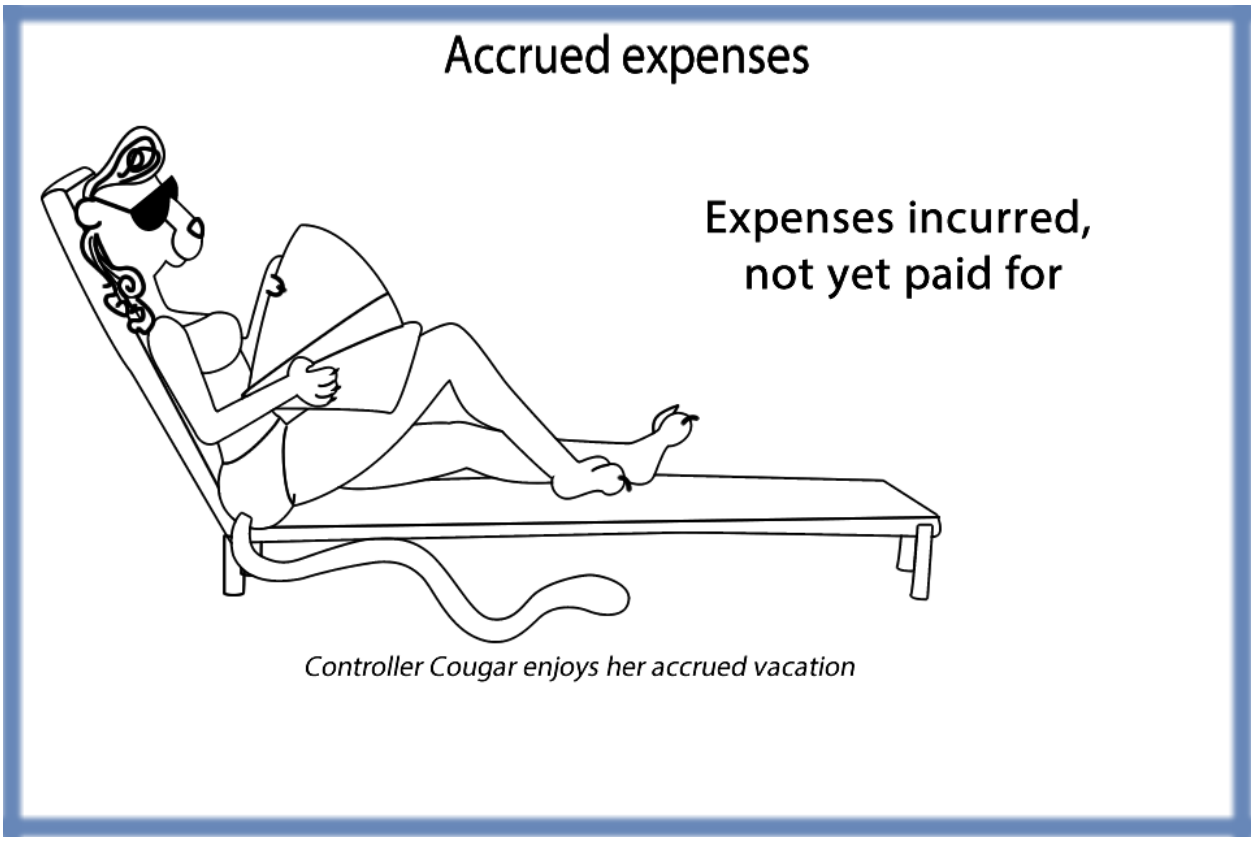
预提费用 企业已经实际发生但尚未支付的费用

举例
*企业在年底应向员工支付但尚未付出的工资
*员工还未收到或实现的应享有福利，例如年假

返回词条汉语目录

Accrued expenses Expenses incurred before the end of the accounting period, but not yet paid for

Examples
*Wages earned by employees not paid at year-end
*Employee benefits not yet paid, such as vacation



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累计摊销 前期已计提摊销的总和

*备抵账户：在资产负债表的资产方列示为负数（贷方）列示
*冲减专利权，商标权，版权，连锁经营许可等无形资产的账面价值

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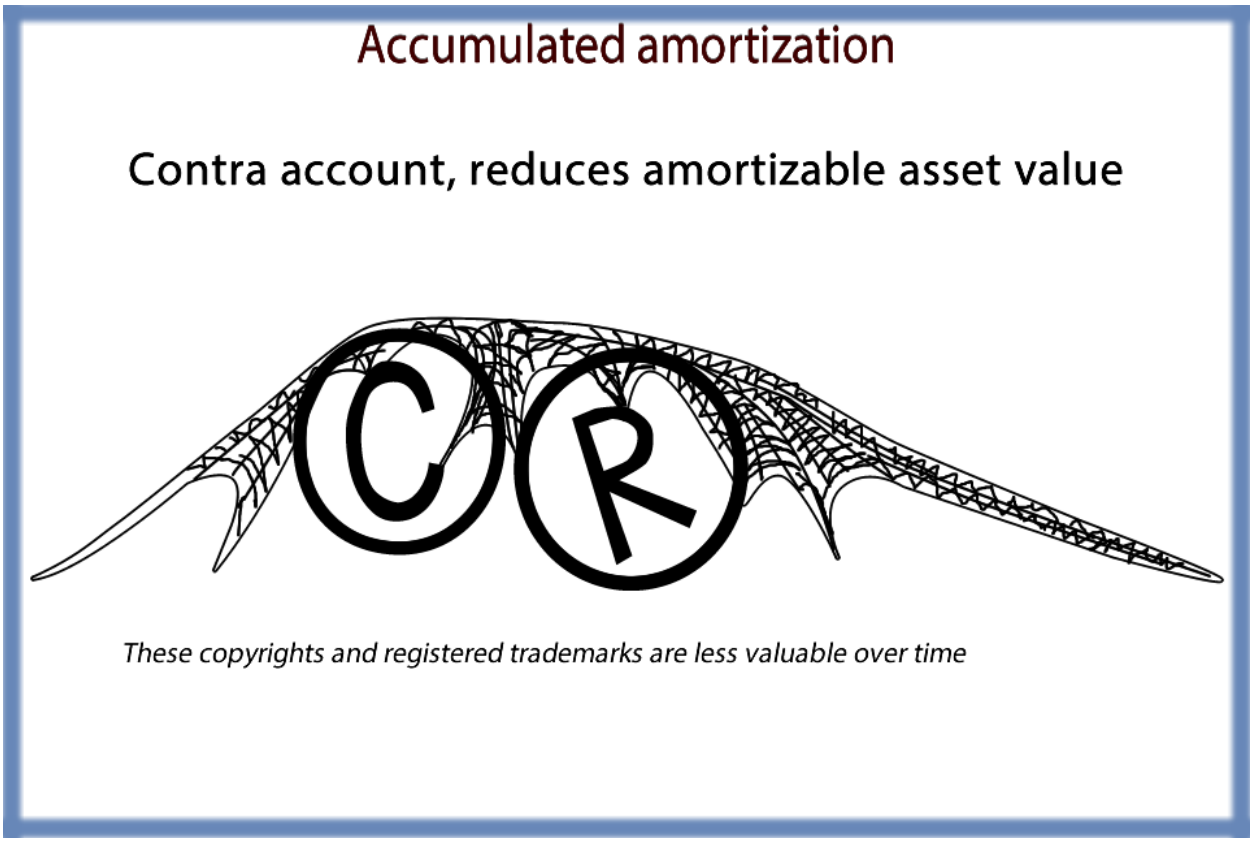
Accumulated amortization The sum of prior amortization expense

*Contra account presented as a negative number (credit) in the asset section of the balance sheet
*Offsets intangible asset value recorded at cost, such as: patents, trademarks, copyrights, franchise licenses, and goodwill



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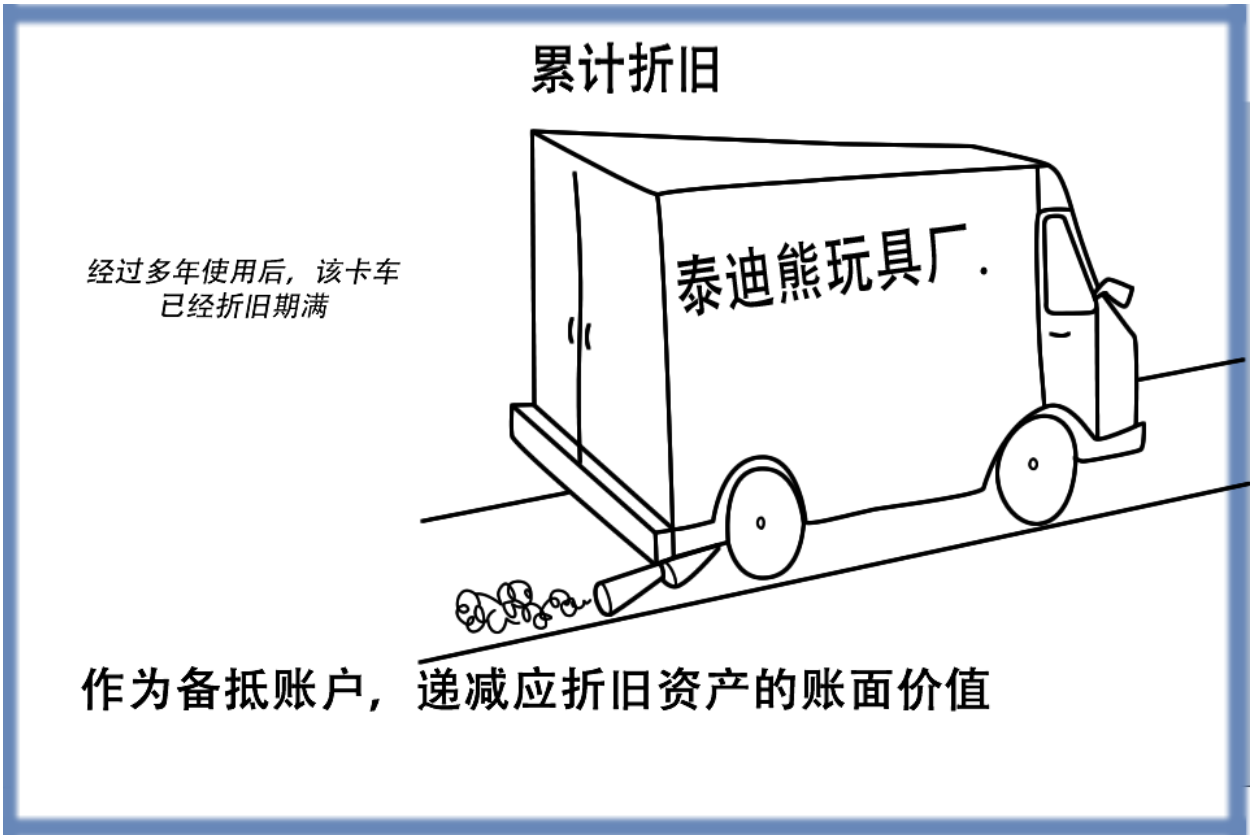
累计折旧 前期已计提折旧的总和

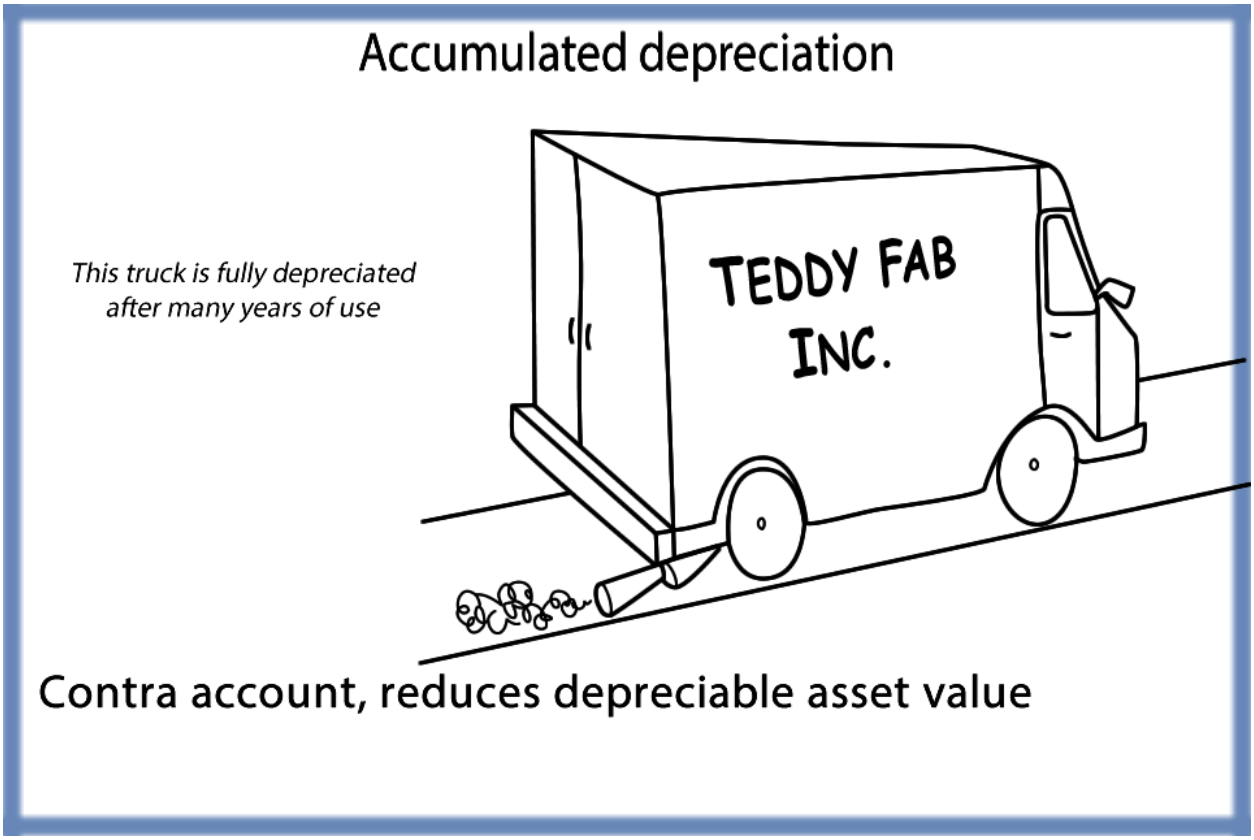
*备抵账户：在资产负债表的资产方列示为负数（贷向）列示
*冲减物业，厂房及设备等实物资产的账面价值



返回词条汉语目录

Accumulated depreciation The sum of prior depreciation expense

*Contra account presented as a negative number (credit) in the asset section of the balance sheet
*Offsets tangible asset value recorded at cost, such as property, plant, and equipment



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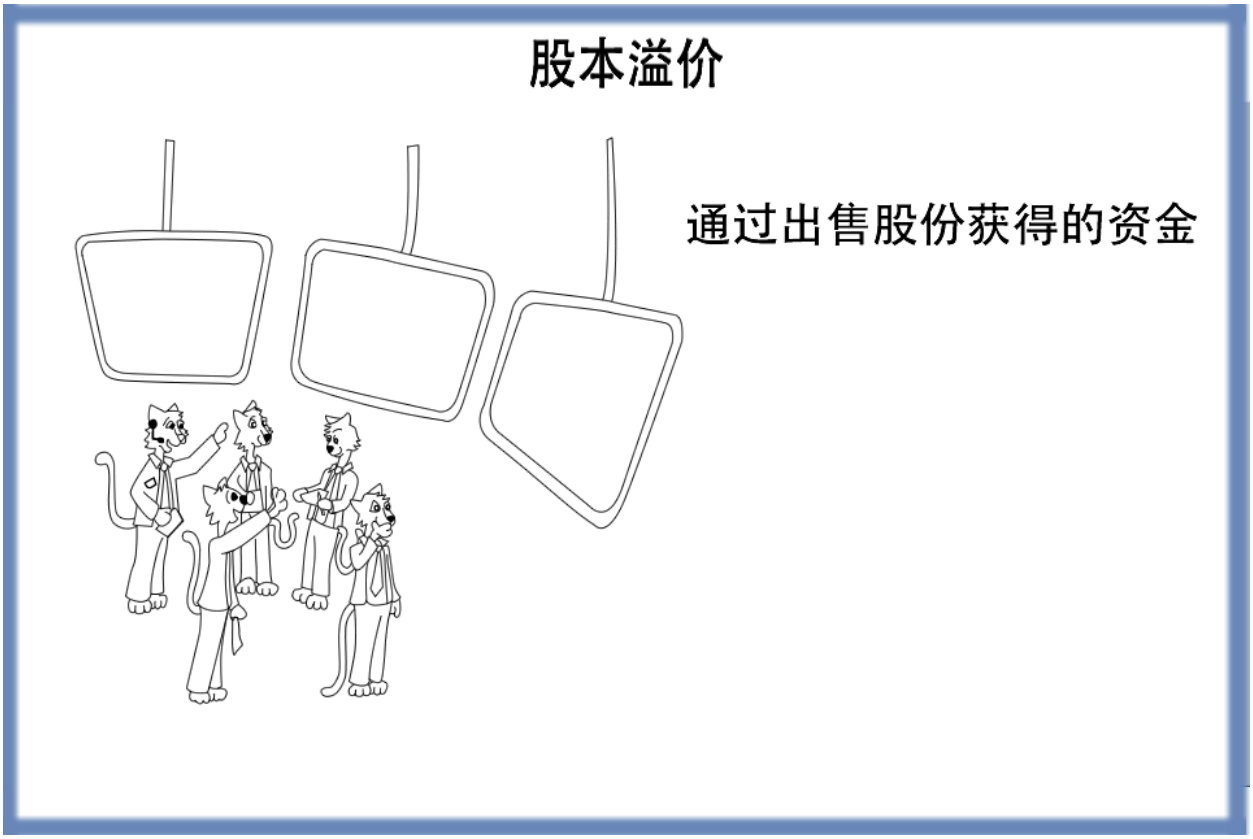
股本溢价 投资者购买股份所支付的超过股票面值的金额

*股票的面值通常设定的较低，比如每股 1 美分
*作为资产负债表的权益项列示 t



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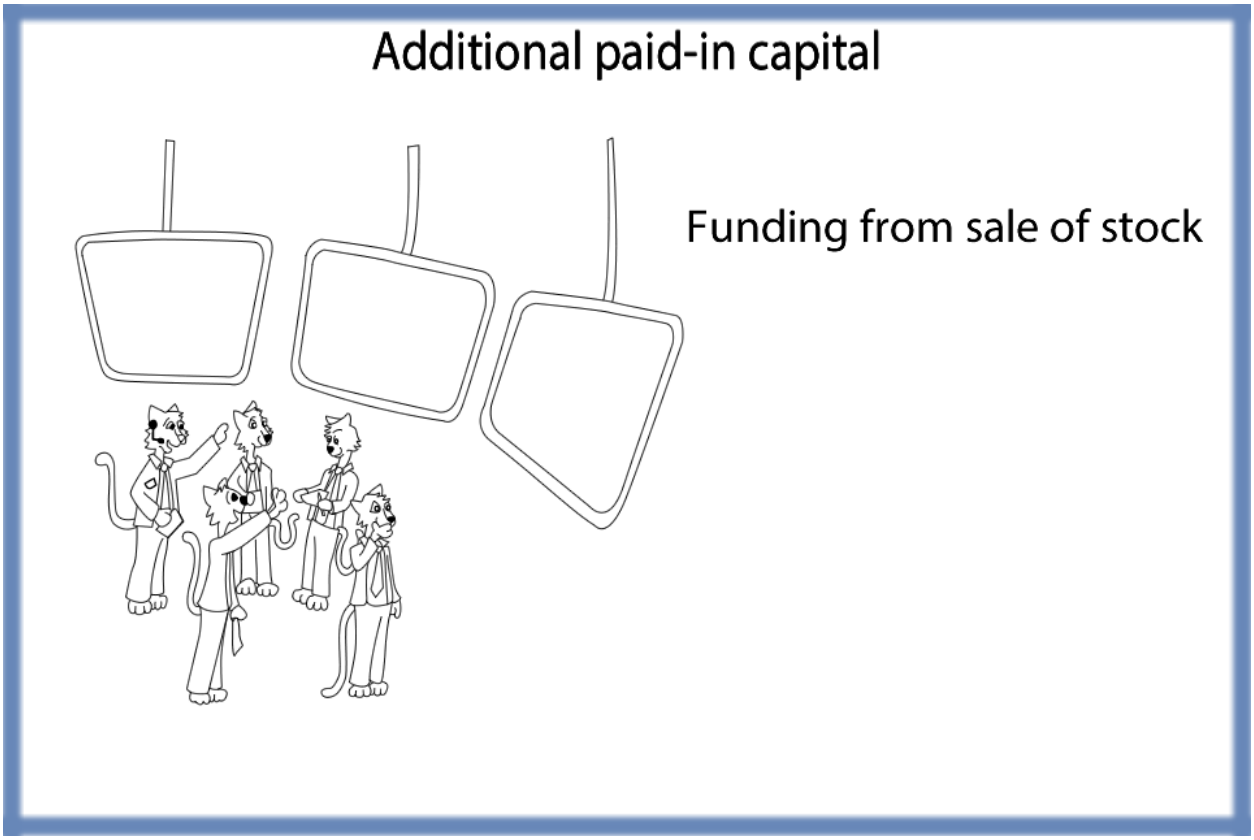
Additional paid-in capital Investment received by corporation, in excess of par value per share

*Par value typically set low, such as $.01 per share
*Classified as equity on the balance sheet



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调整分录 直接调增或调减会计科目金额

*直接调整科目的余额，而不是逐笔更改之前的会计分录

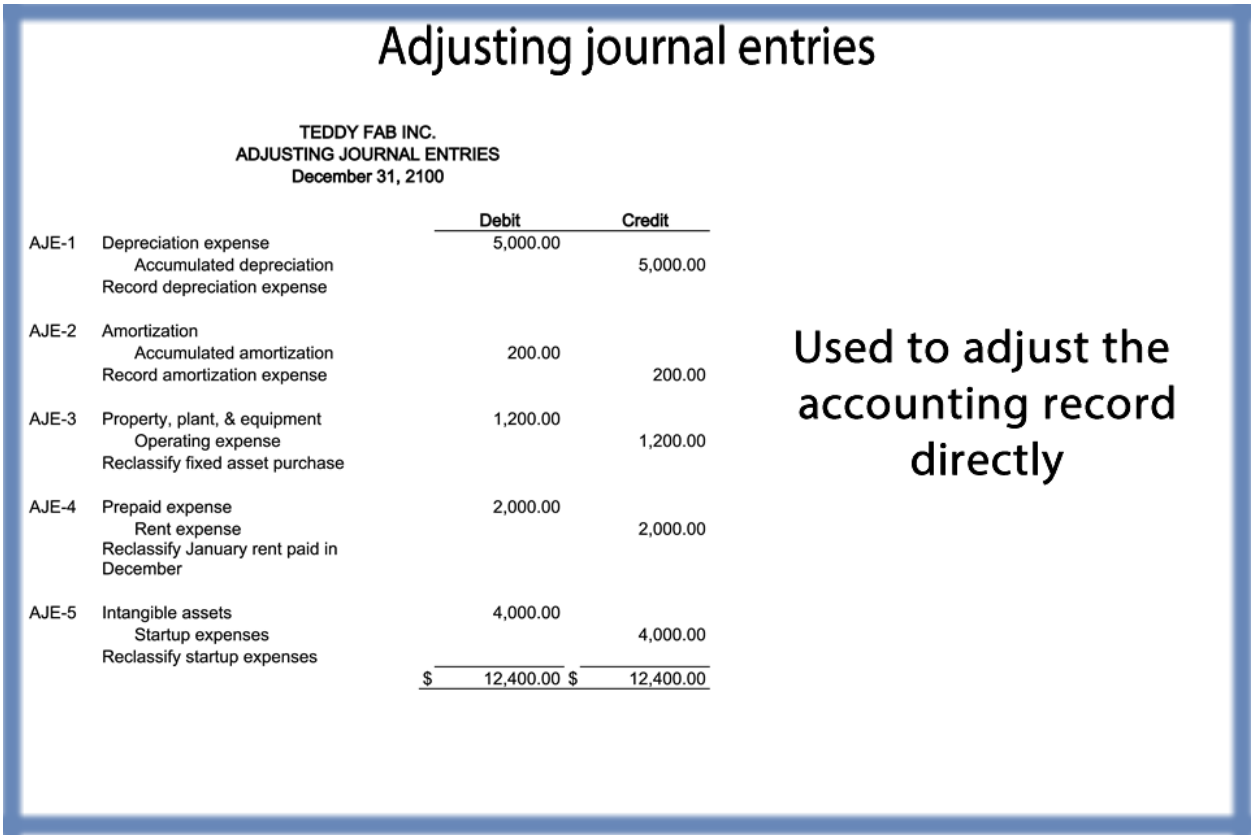
常见的调整事项：折旧、摊销、购买资产的资本化、预提费用、待摊费用、投资价值变动调整、递延收益等

返回词条汉语目录

Adjusting journal entries Adjusts records directly by increasing or decreasing accounts

*Directly adjusts the books and records without changing individual transactions

Common adjustments: depreciation, amortization, capitalization of assets purchased, accrued expense liabilities, prepaid assets, investment performance adjustments, and unearned revenue



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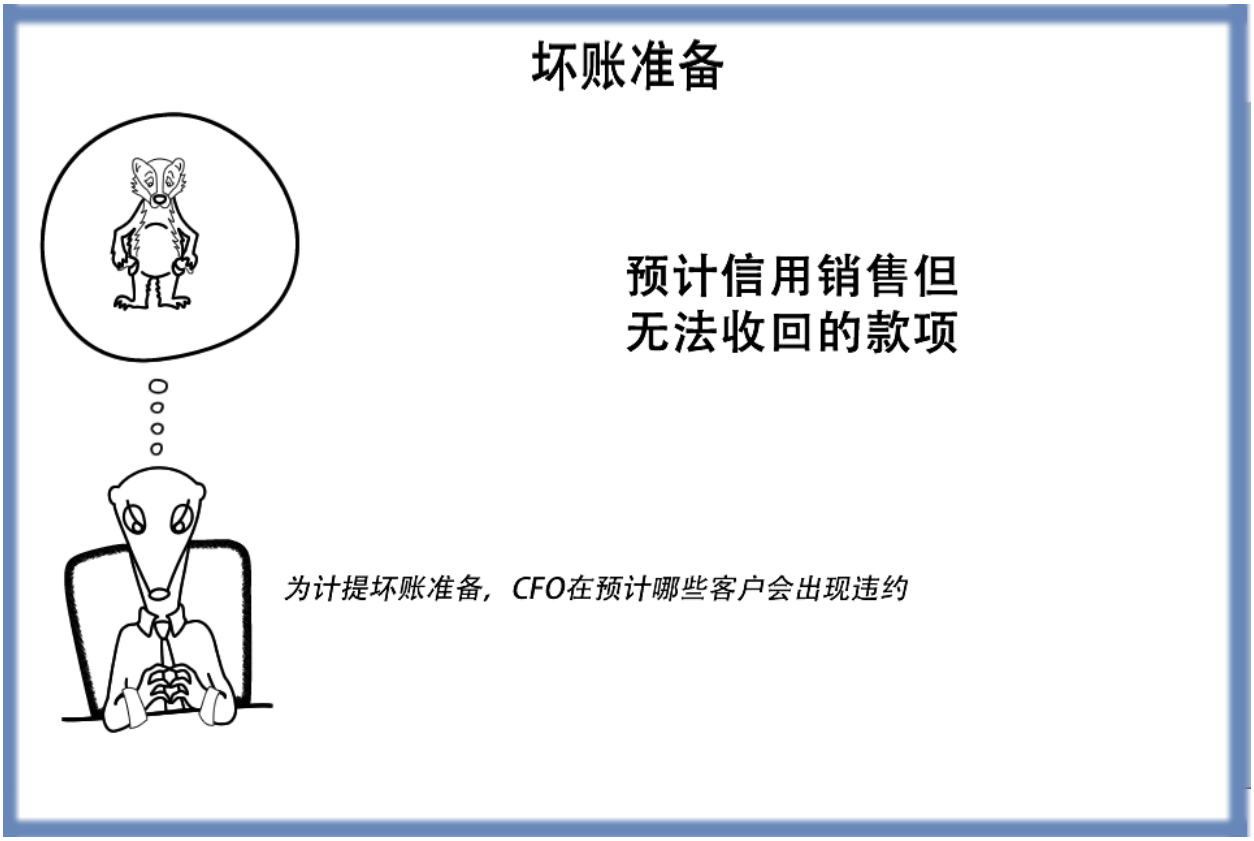
坏账准备 预计信用销售但无法收回的款项

*备抵账户：在资产负债表的资产方列示为负数（贷方）
*如果预计更多客户将不会支付款项，则坏账准备余额与减值准备支出将增加



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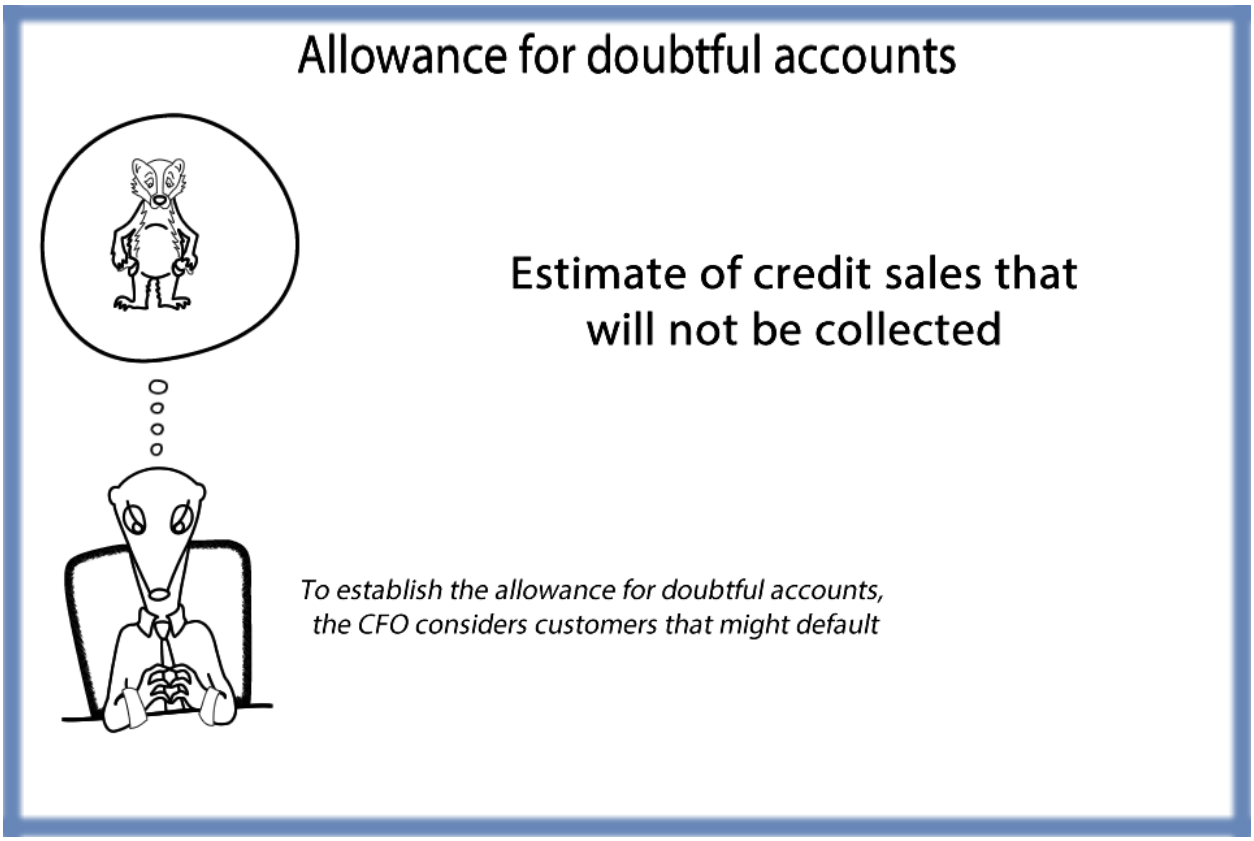
Allowance for doubtful accounts Used to estimate uncollectible credit sales

*Contra account presented as a negative number (credit) in the asset section of the balance sheet
*Allowance is increased along with bad debt expense if more customers are expected to not pay amounts due



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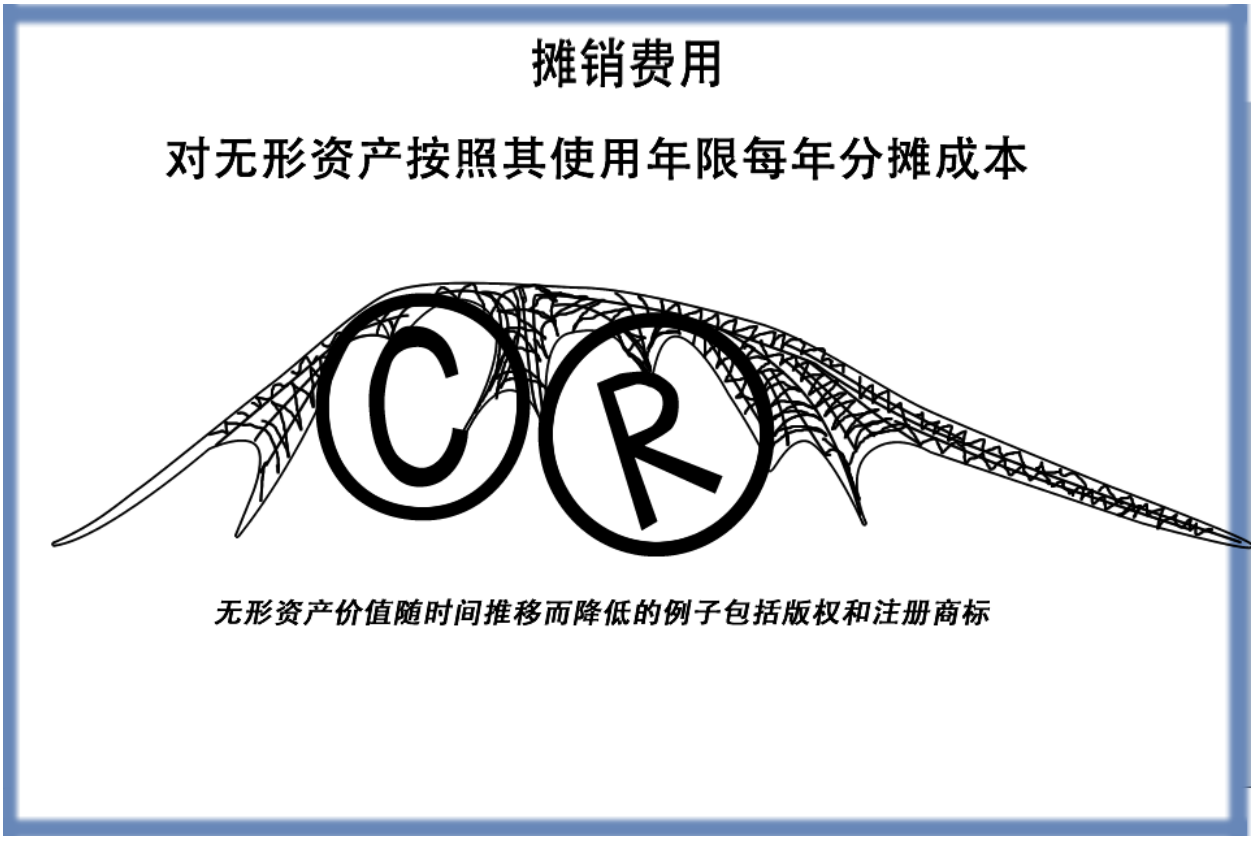
摊销费用 在无形资产可使用期间内逐步确认的费用

*反映了知识产权、商标、版权等无形资产随着时间推移价值逐步下降的过程
*税法和会计准则（GAAP）在摊销处理方法上可能存在差异



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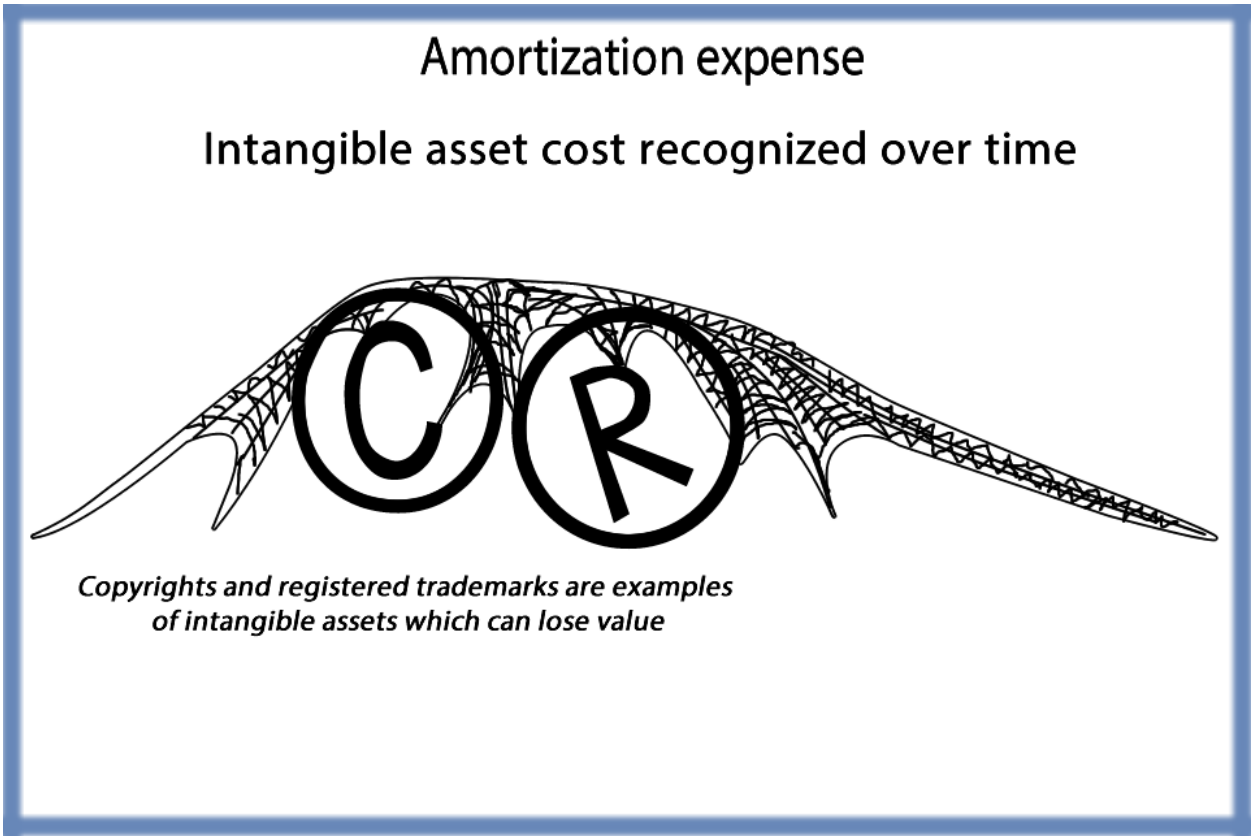
Amortization expense Represents the cost of an intangible asset over time

*Represents decline in intangible assets such as patents, trademarks, and copyrights
*Tax law and Generally Accepted Accounting Principles (GAAP) differ on amortization methodologies



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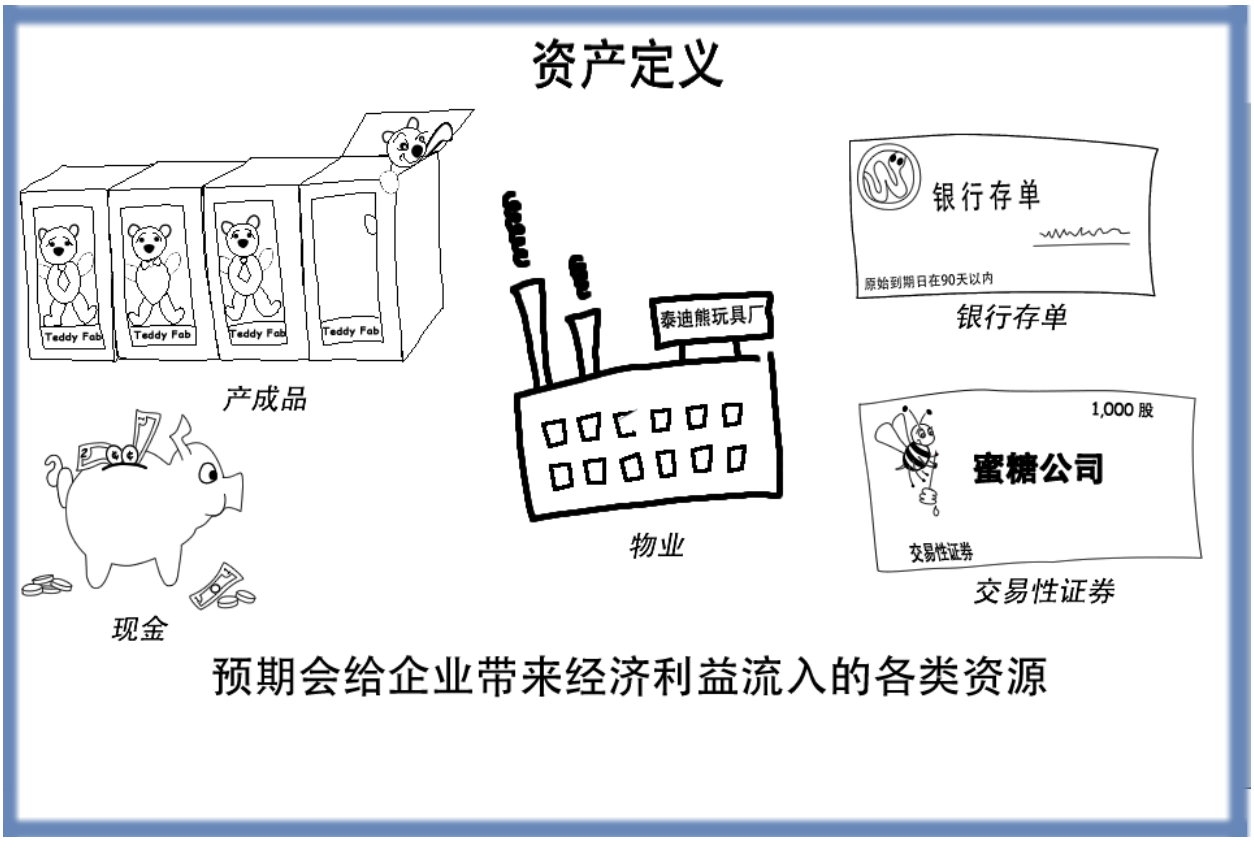
资产 预期会给企业带来经济利益流入的各类资源

举例：现金及现金等价物，应收账款，存货，待摊费用，投资，固定资产（物业，厂房及设备），无形资产

所属财务报表：资产负债表

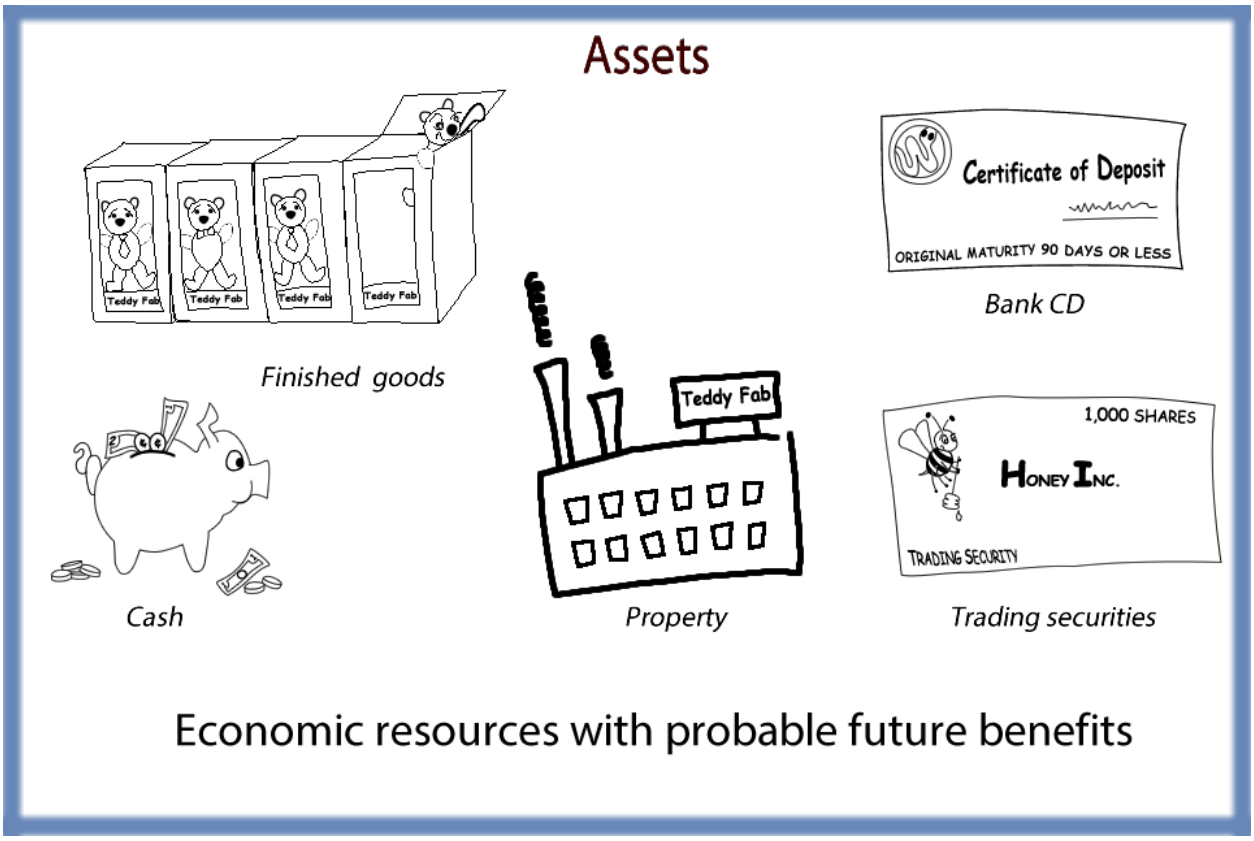


返回词条汉语目录

Assets Economic resources with probable future benefits

Examples: cash and cash equivalents, accounts receivable, inventory, prepaid expenses, investments, property, plant, and equipment, and intangible assets

Financial statement: balance sheet



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资产寿命 预期资产可使用的期限

*一般用年数表示
*在工作量折旧法下，资产寿命用机器设备的产量或工作时间来衡量

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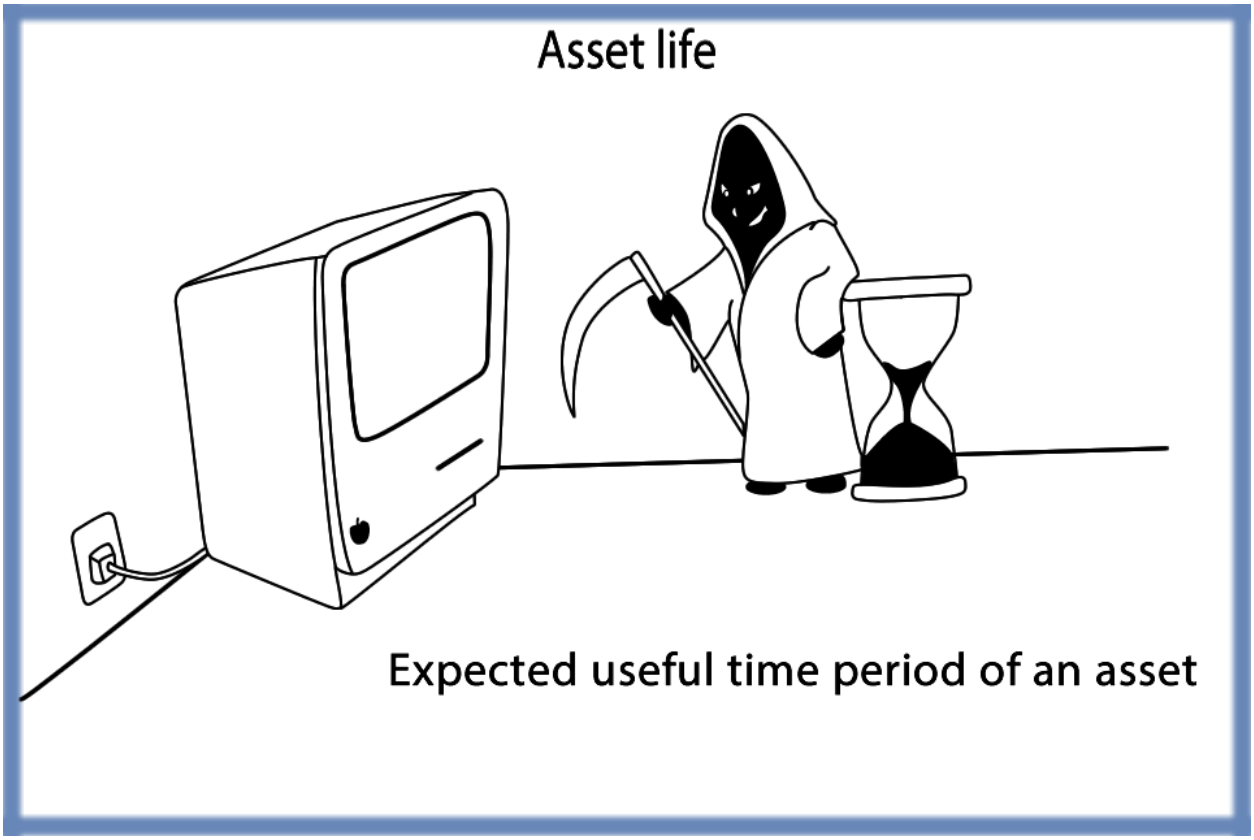
Asset life Estimated length of time an asset is expected to be useful

*Typically asset life will be in years
*Under units-of-production depreciation method, useful life is estimated by machine output or hours



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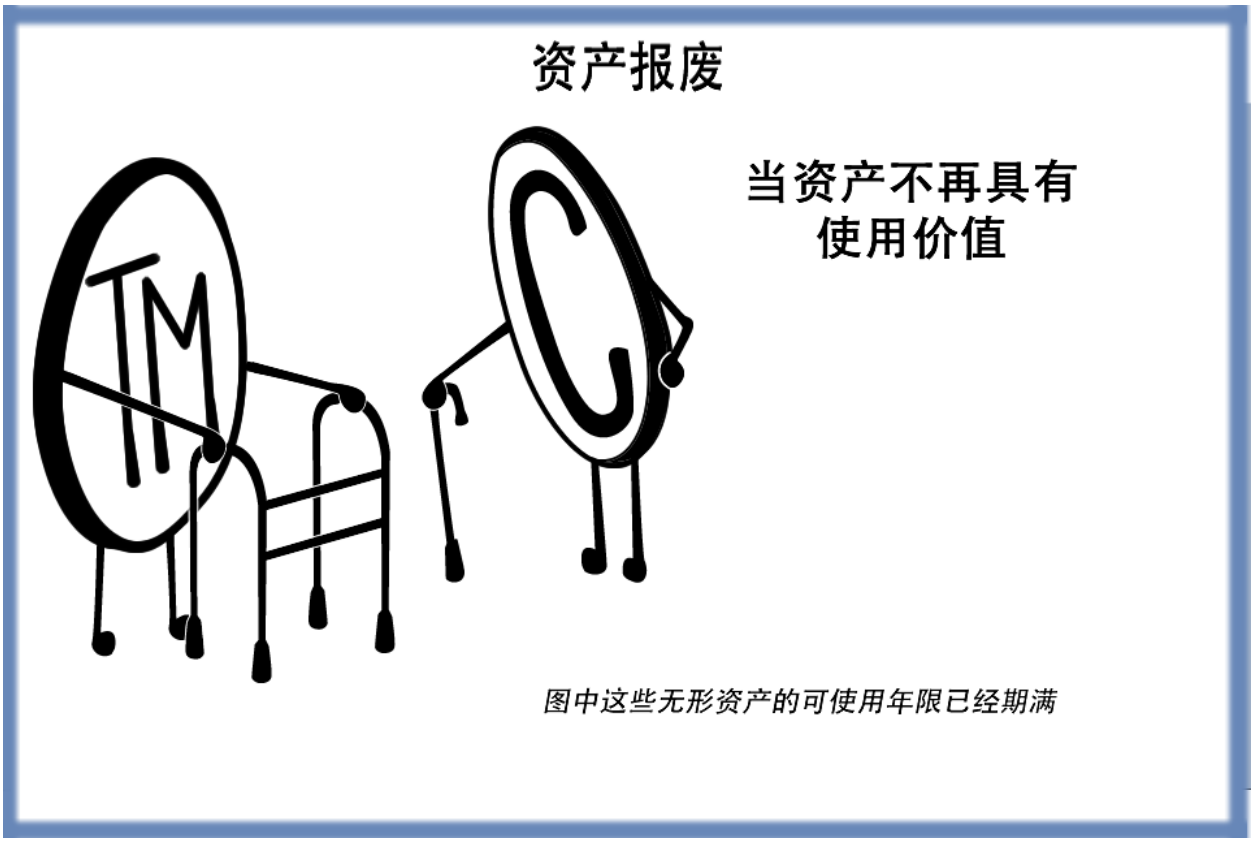
资产报废 当资产不再具有使用价值时对其进行处置

*资产成本以及累计折旧和摊销将从账面核销
*变卖或是弃置资产形成的处置收益或损失一般计入营业外收支



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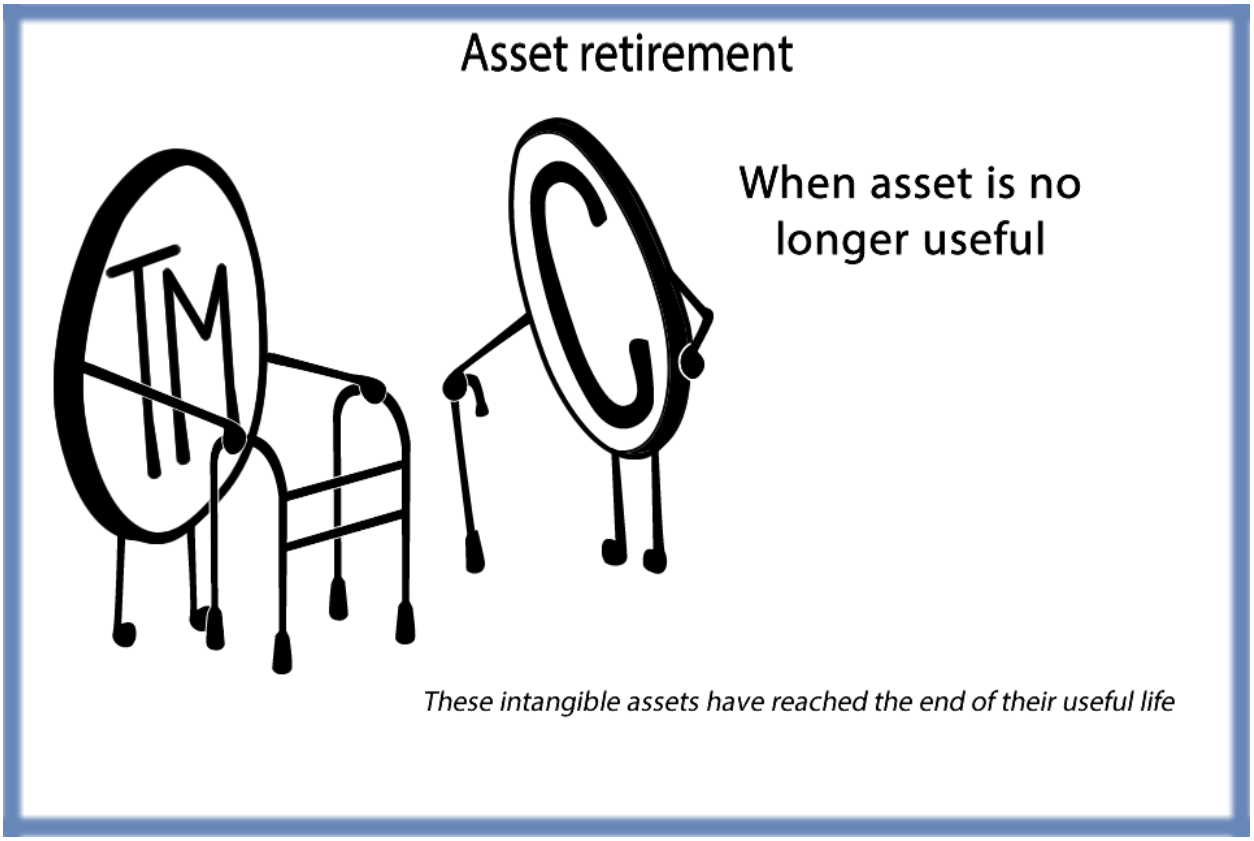
Asset retirement Point at which asset is no longer useful and is disposed of

*Asset cost and accumulated depreciation for the asset are removed from the books
*Gain or loss on disposition whether sold or scrapped, will likely be classified as extraordinary income



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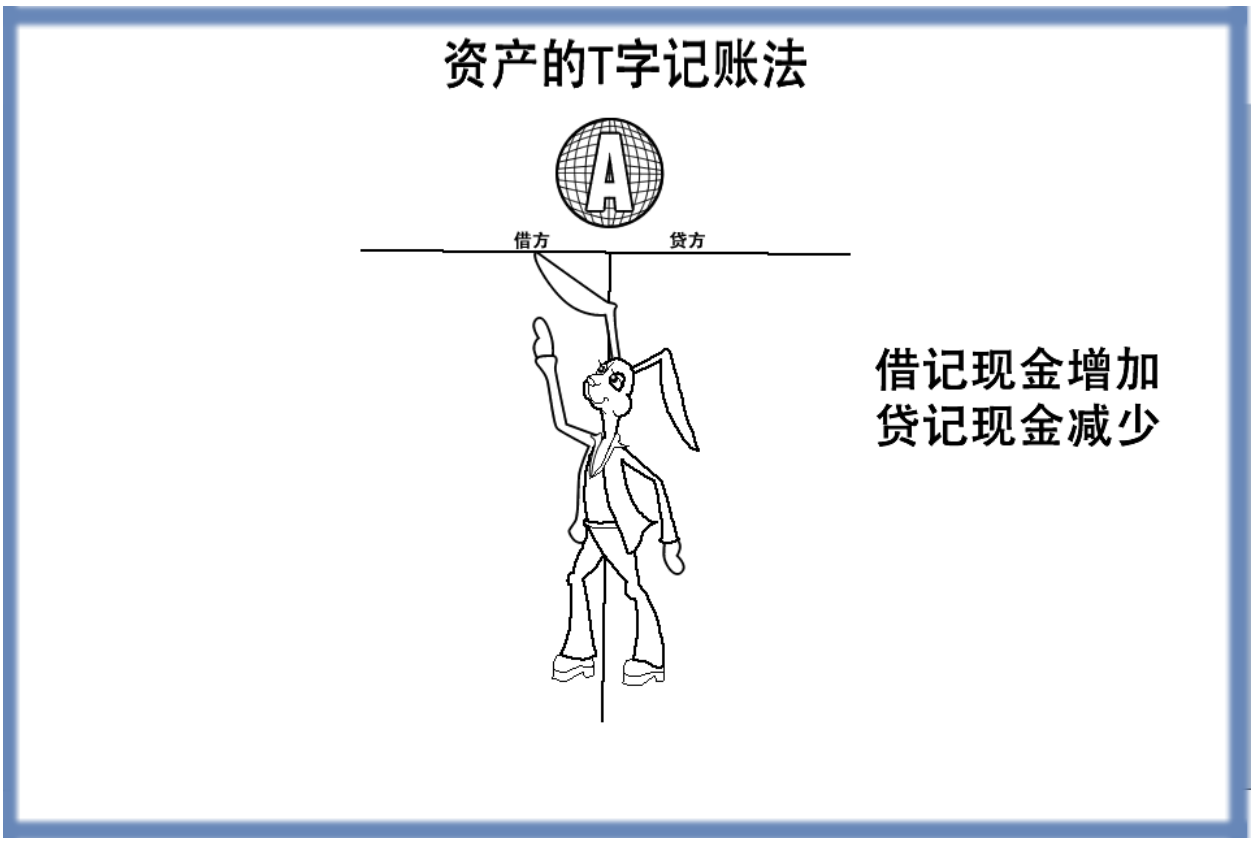
资产的 T 字记账法 借记时资产增加，贷记时资产减少

基本分录
*收到外部投资：借记现金，贷记权益
*取得贷款：借记现金，贷记负债
*收到退回的费用支出：借记现金，贷记费用
*支付账单：借记应付账款，贷记现金
*归还贷款：借记负债，贷记现金



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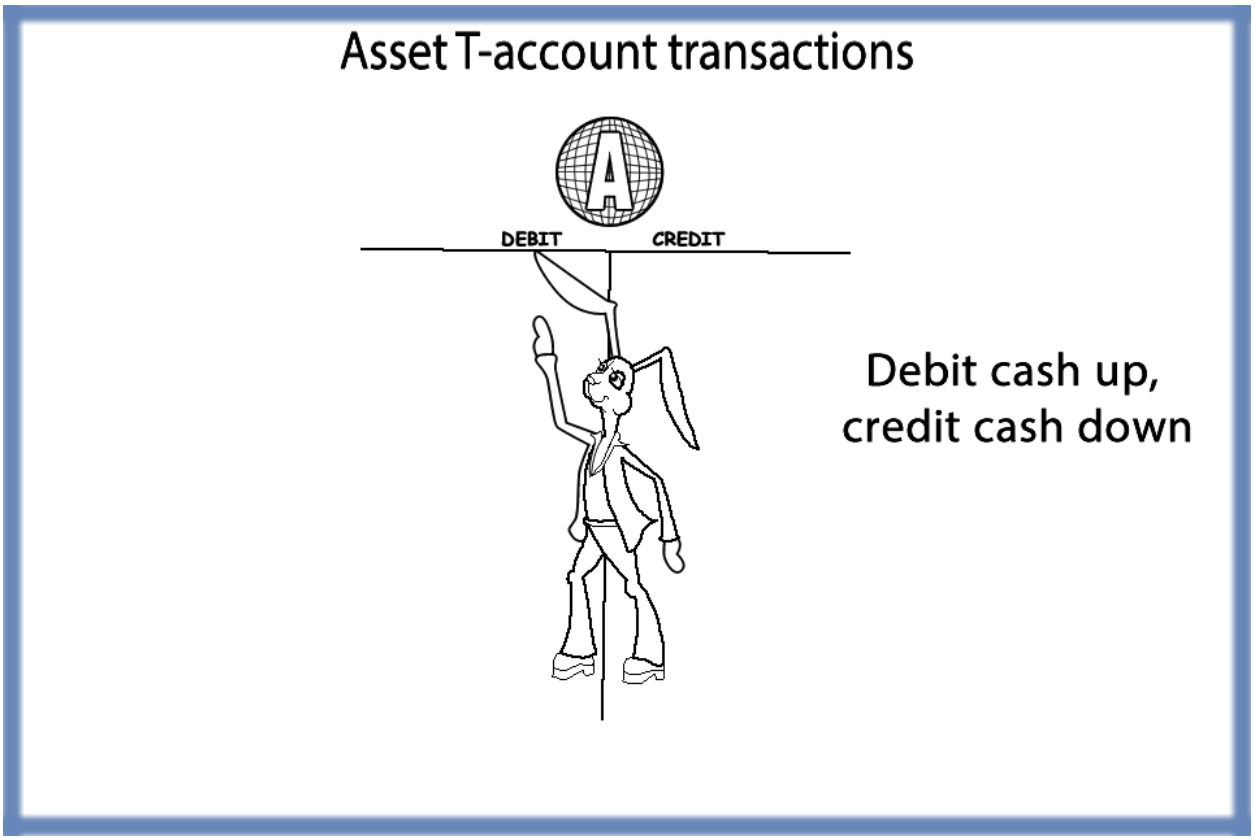
Asset T-account transactions Increase assets with a debit and decrease with a credit

Basic entries
*Receive outside investment: debit cash, credit equity
*Receive a loan: debit cash, credit liability
*Receive refund of expense: debit cash, credit expense
*Pay bills: debit accounts payable, credit cash
*Repay loan: debit liability, credit cash



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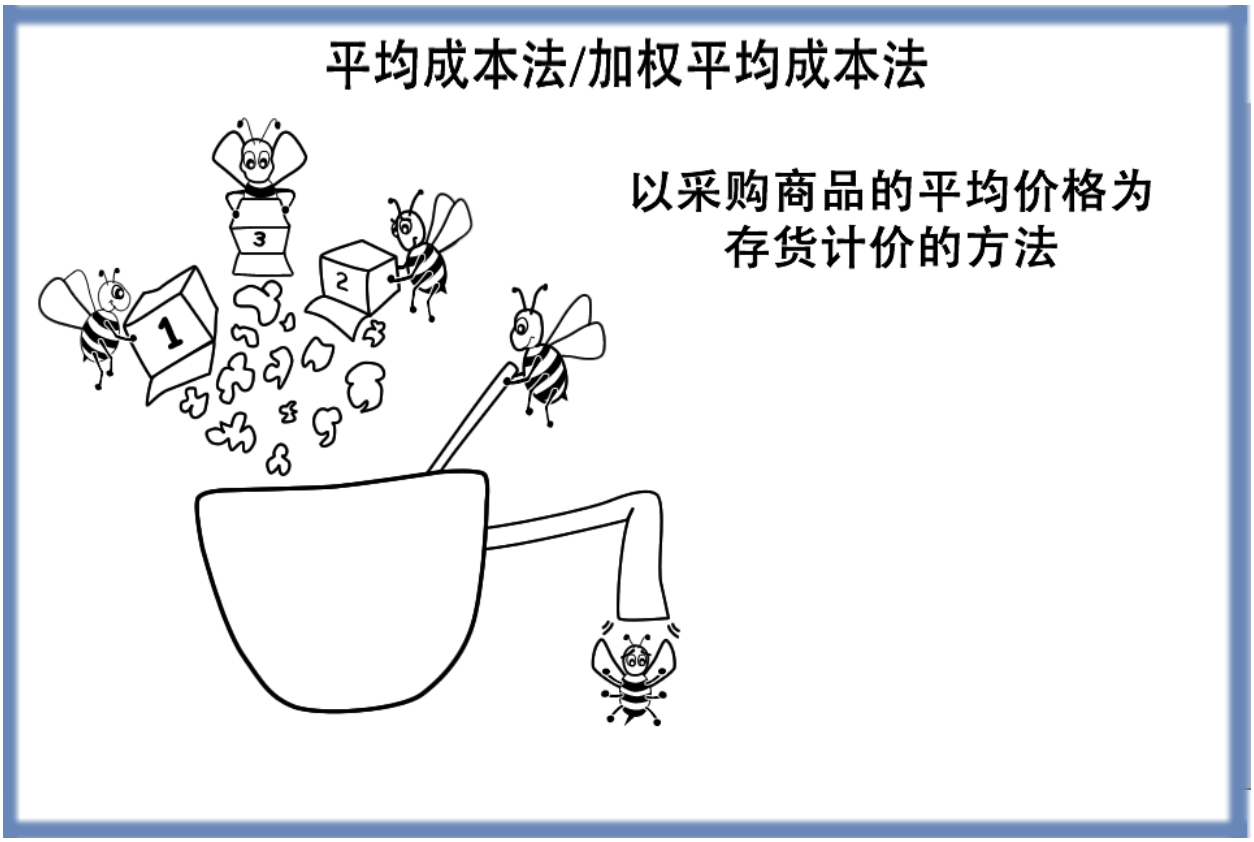
平均成本法当期全部进货成本加期初存货成本除以当期进货数量加期初存货数量，计算出存货的加权平均单位成本，以此为基础计算当期发出存货的成本和期末存货的成本的方法

*该方法适合用于大量具有同质性的物资，比如制造业使用的棉花



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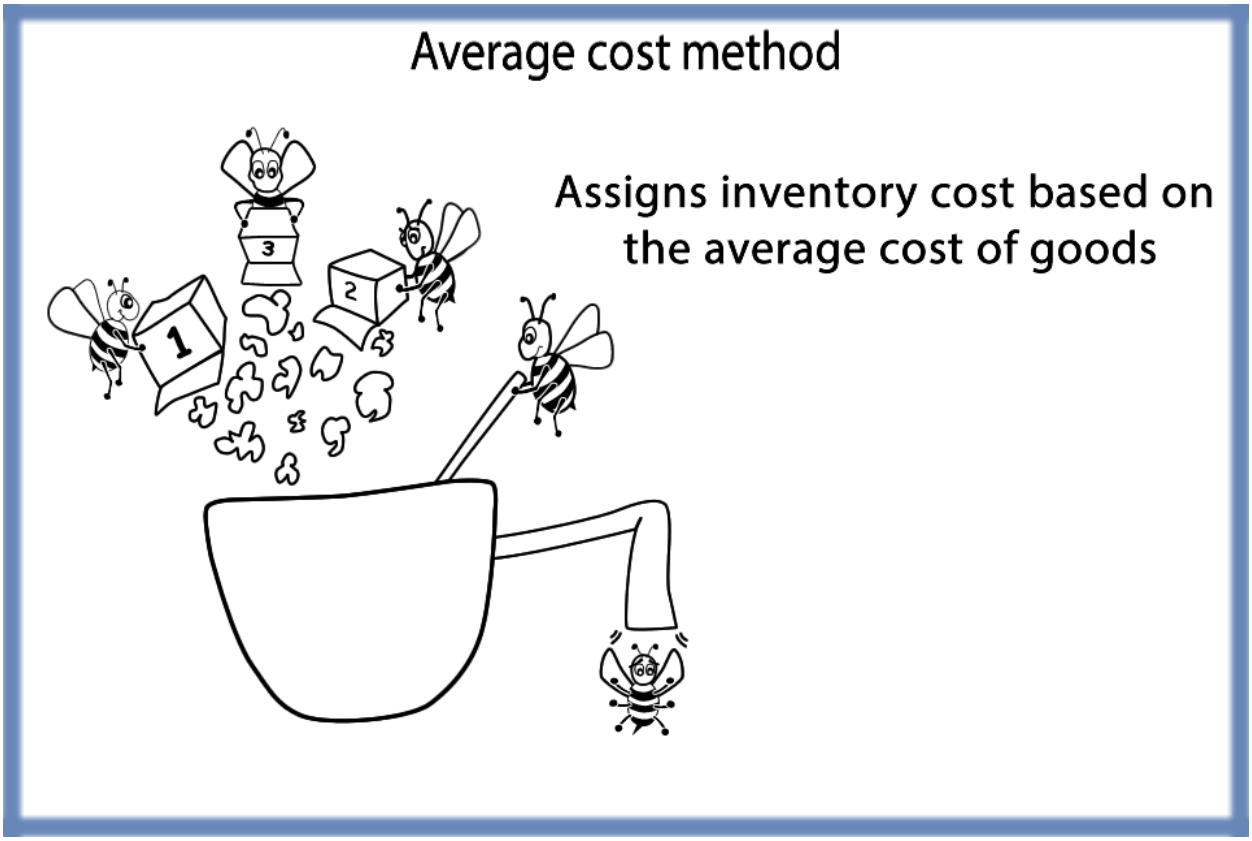
Average cost method Inventory accounting system which assigns cost based upon an average purchase price to determine ending inventory and the cost of goods sold

*Works well for homogenous inventory items, such as bulk cotton used in manufacturing



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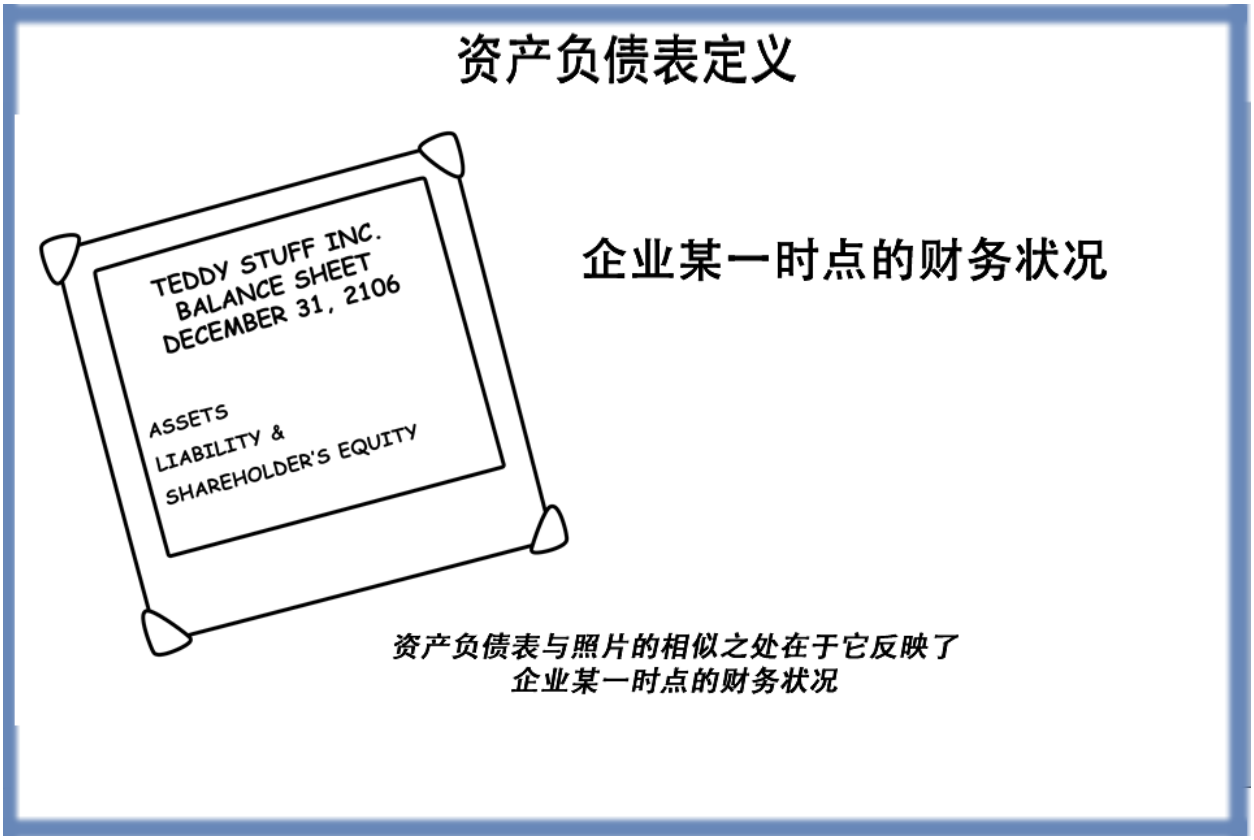
资产负债表反映企业在一定日期（通常为各会计期末）的财务状况（即资产、负债和所有者权益的状况）的主要会计报表

*在某一特定日期
*代表经济行为累积的结果



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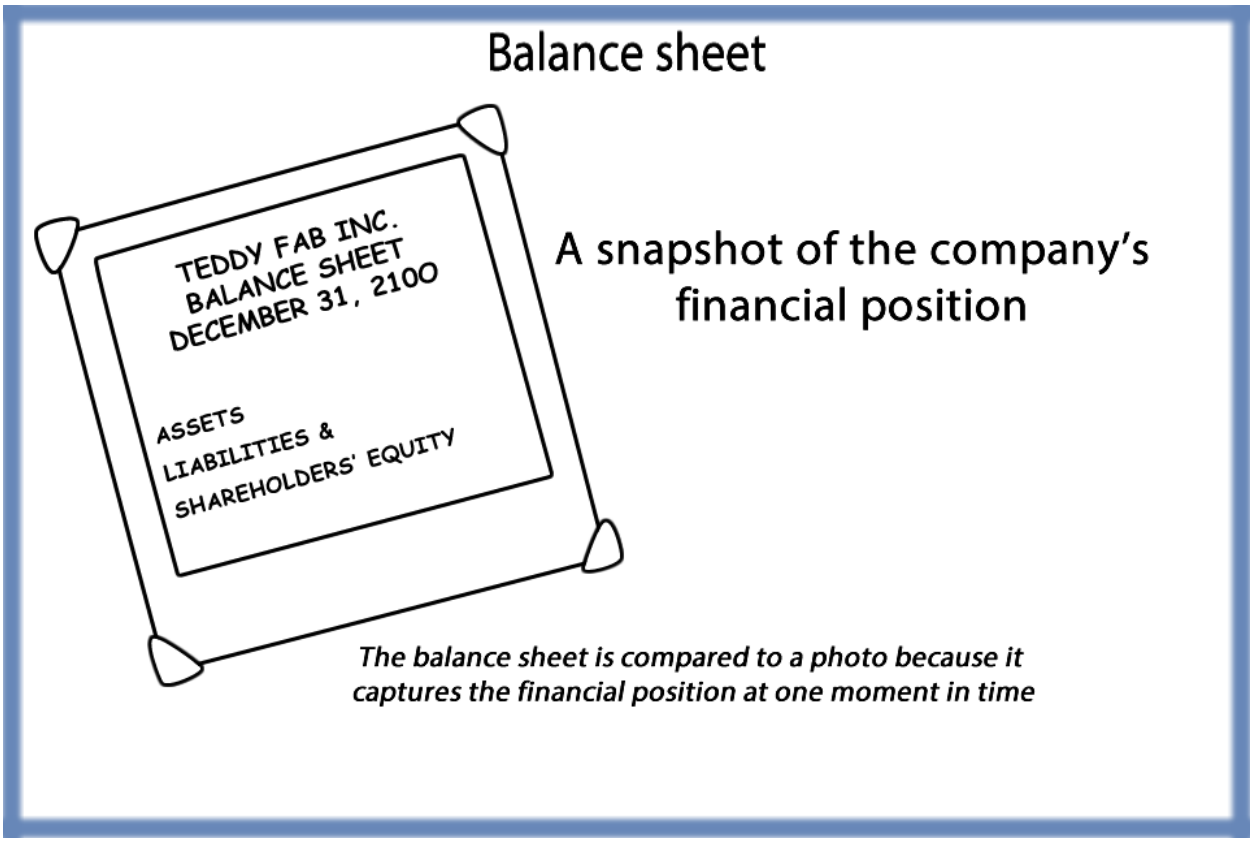
Balance sheet Statement that reports the financial position of a company by presenting assets, liabilities, and equity

*At a fixed date in time
*Presents accumulation of financial activity



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资产负债表示例 反映企业在一定日期的资产、负债和所有者权益的状况

*资产负债表的形式类似于会计恒等式，再现了资产= 负债+ 所有者权益的关系
*资产按其流动性强弱排列，并分为流动资产和长期资产列示
*负债按照其到期日远近而分类列示

返回词条汉语目录

Balance sheet example Presents assets, liabilities, and equity of a company at a given point in time

*Balance sheet format similar to the accounting equation: Assets = Liabilities + Equity
*Assets are presented in order of liquidity, classified as current or long-term
*Liabilities are presented in the order of date due

Balance sheet example

TEDDY FAB INC.
BALANCE SHEET
December 31, 2100

ASSETS		**LIABILITIES AND SHAREHOLDERS' EQUITY**	
Current assets		**Current liabilities**	
Cash and cash equivalents	$ 100,000	Accounts payable	$ 30,000
Accounts receivable	20,000	Notes payable	10,000
Inventory	15,000	Accrued expenses	5,000
Prepaid expense	4,000	Deferred revenue	2,000
Investments	10,000	Total current liabilities	47,000
Total current assets	149,000		
		Long-term debt	200,000
Property and equipment			
Land	24,300	**Total liabilities**	247,000
Buildings and improvements	250,000		
Equipment	50,000	**Shareholders' Equity**	
Less accumulated depreciation	(5,000)	Common stock	10,000
		Additional paid-in capital	20,000
Other assets		Retained earnings	197,100
Intangible assets	4,000	Treasury stock	(2,000)
Less accumulated amortization	(200)		
Total assets	$ 472,100	**Total liabilities and shareholders' equity**	$ 472,100

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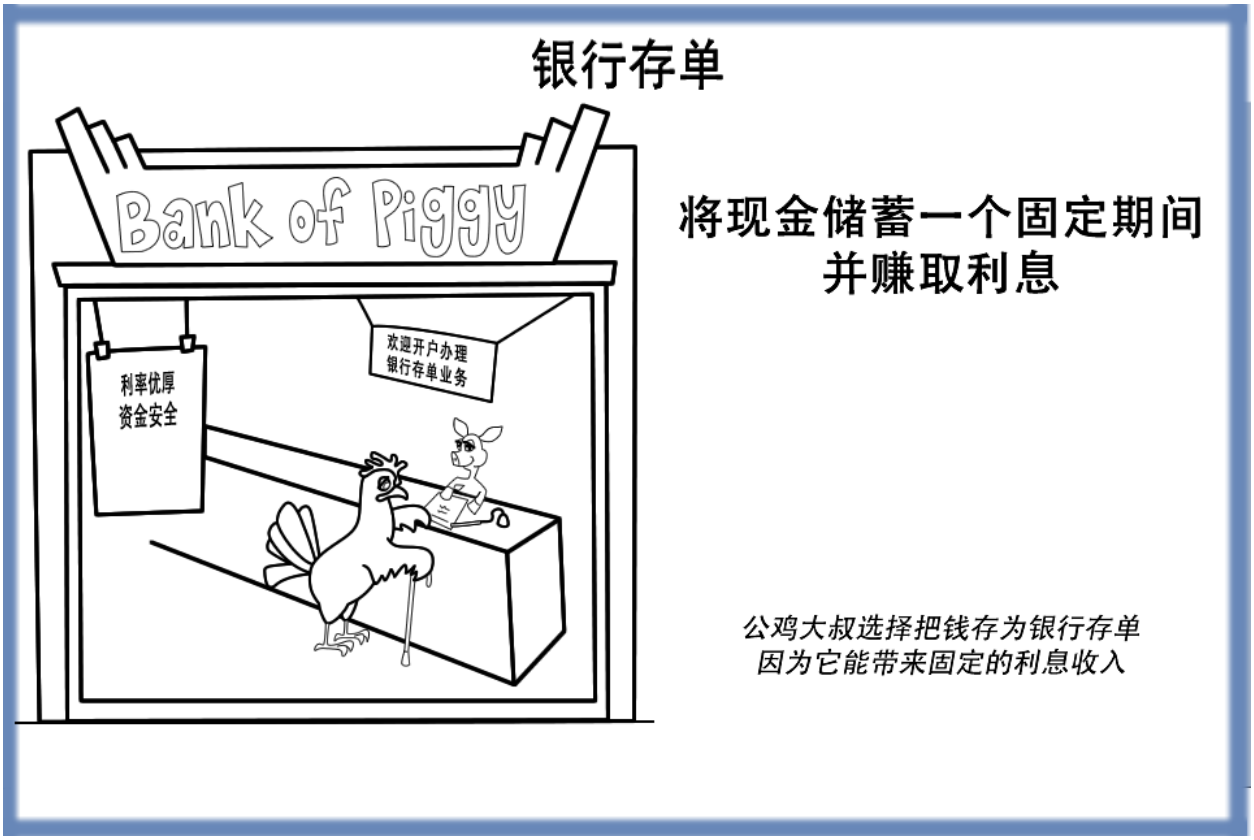
银行存单 银行存单承诺到期支付一定的利息，银行可以在该固定期间内支配这部分资金

*如果银行存单的原始期限在90天以内，则被视为现金等价物
*可支取现金
*如果提前支取存单一般银行要收取一定罚息



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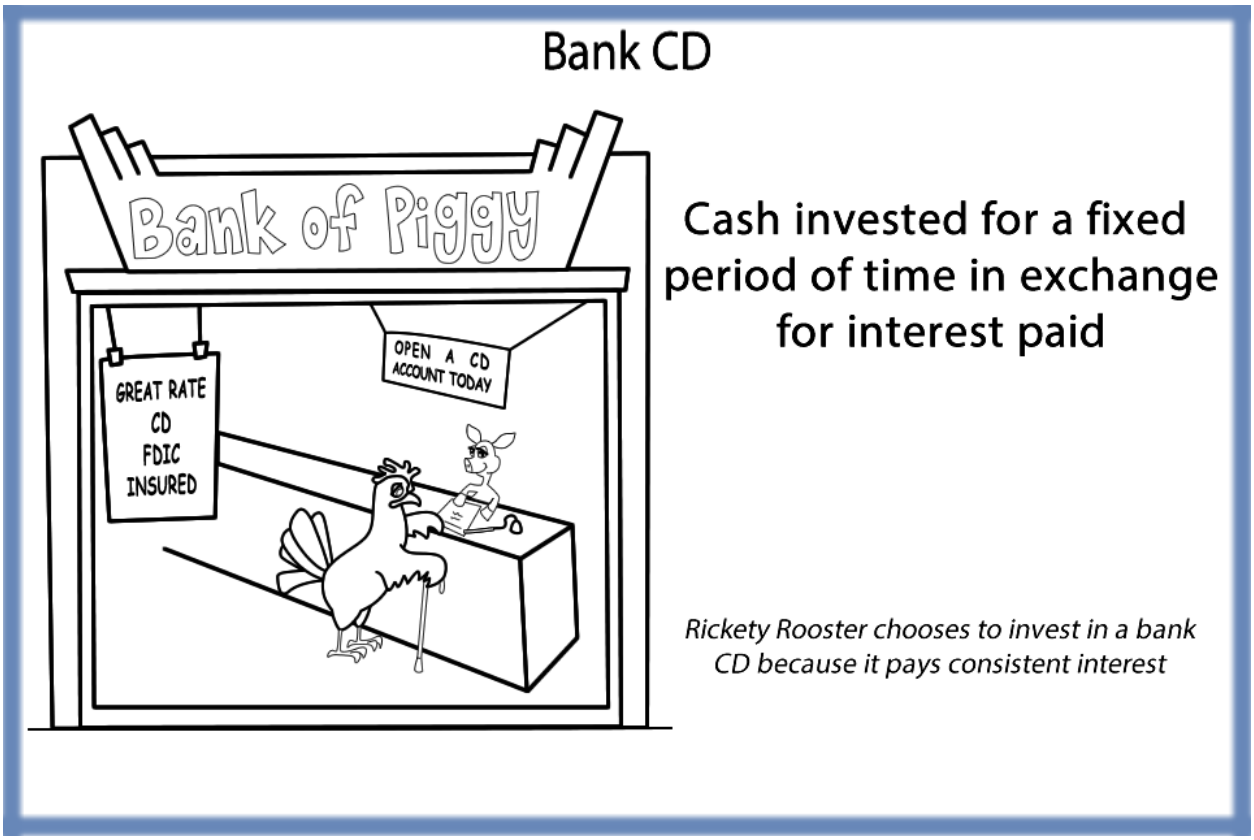
Bank CD Certificate of deposit promises a rate of return to the investor and allows the bank use of funds for the investment period

*Considered a cash equivalent if CD has an original maturity date of 90 days or less
*Redeemable in cash
*Typically a penalty due for early redemption



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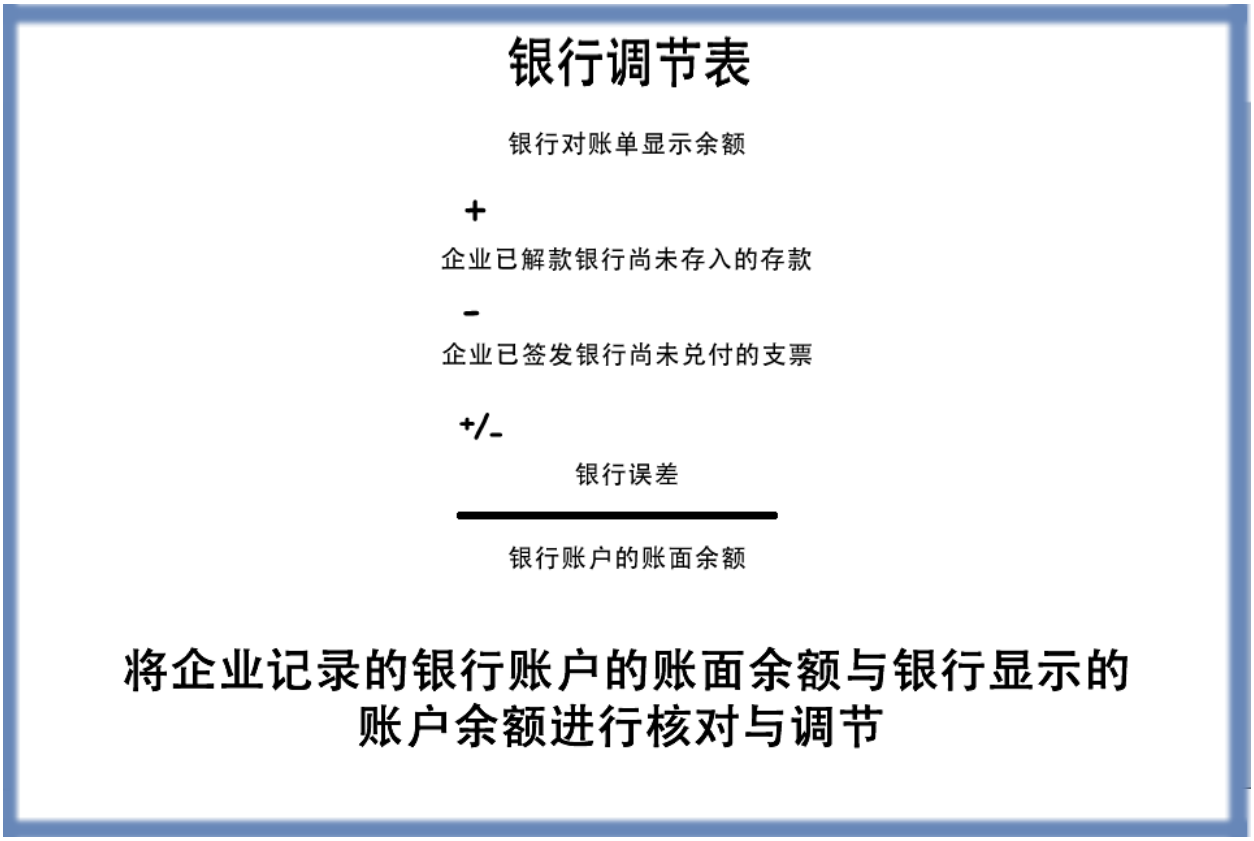
银行调节表 用以解释企业记录的银行账户账面余额与银行显示的账户余额间的差异

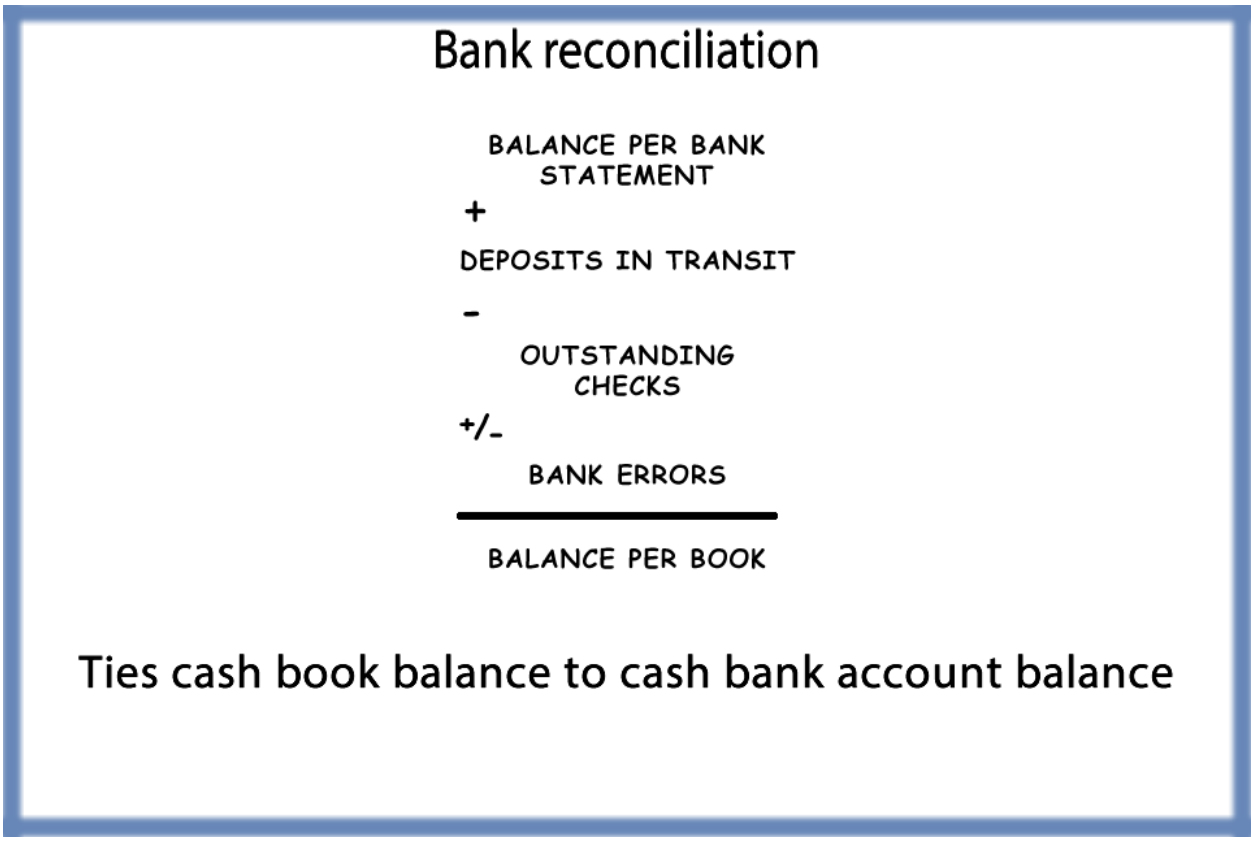
*企业记录的银行账户的账面余额 = 银行对账单余额 - 企业已开出但银行尚未兑付的支票 + 企业已向银行解款但银行还未存入的款项
*银行对账单余额 =企业记录的银行账户的账面余额 + 企业已开出但银行尚未兑付的支票 –企业已向银行解款但银行还未存入的款项
*调节表显示的是银行对账单与企业银行账户余额间的差异项



返回词条汉语目录

Bank reconciliation Proves the differences between cash per books and cash per bank

*Balance per books = bank balance – outstanding checks + outstanding deposits
*Balance per bank = balance per books + outstanding checks – outstanding deposits
*Reconciliation shows the differences between the bank statement and accounting record



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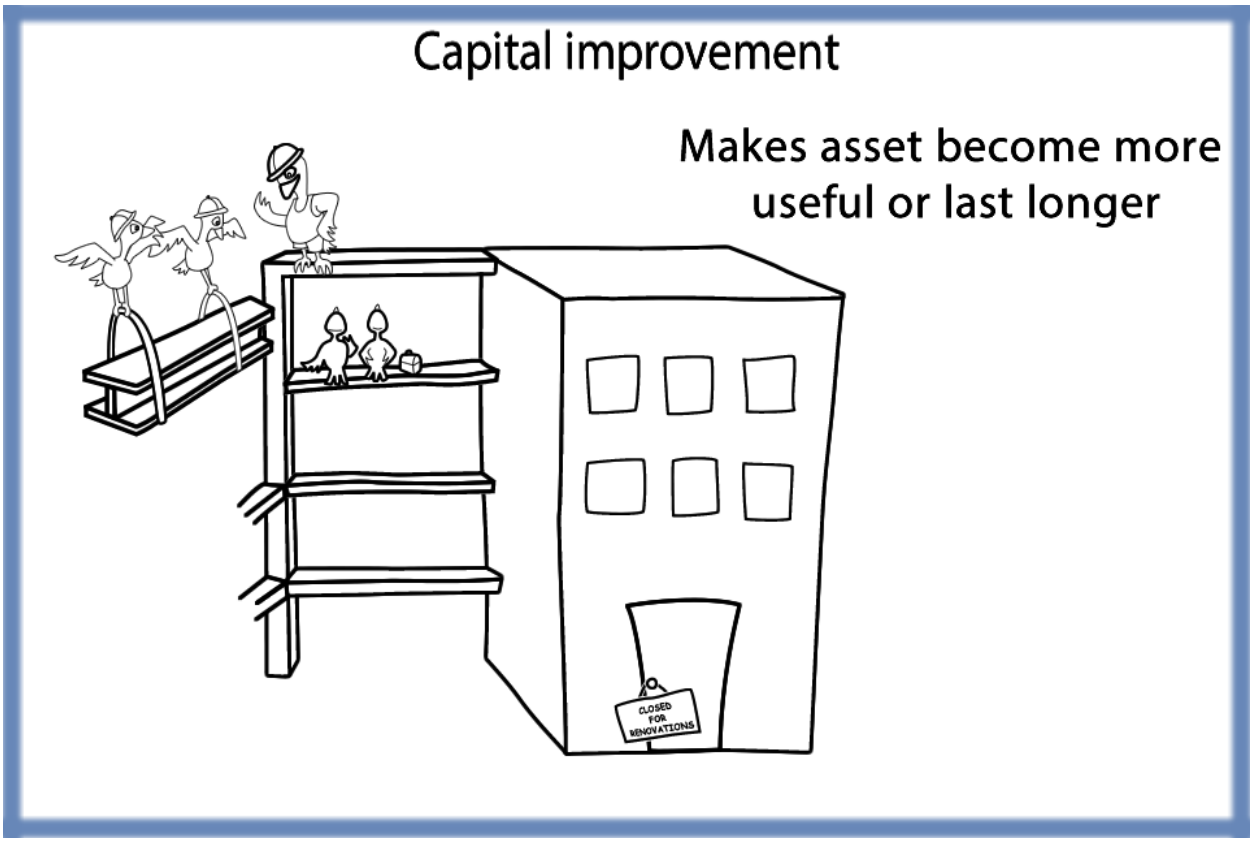
资产改良 使现有资产延长使用寿命，提高产出率，或提高使用价值

*增加资产价值，并相应计提折旧
*将在使用过程中对资本改良支出计提折旧费用

返回词条汉语目录

Capital improvement Existing assets made to last longer, increase productivity, or extend use value

*Added to asset value and depreciated
*Depreciation expense recognizes the cost of the improvement over time



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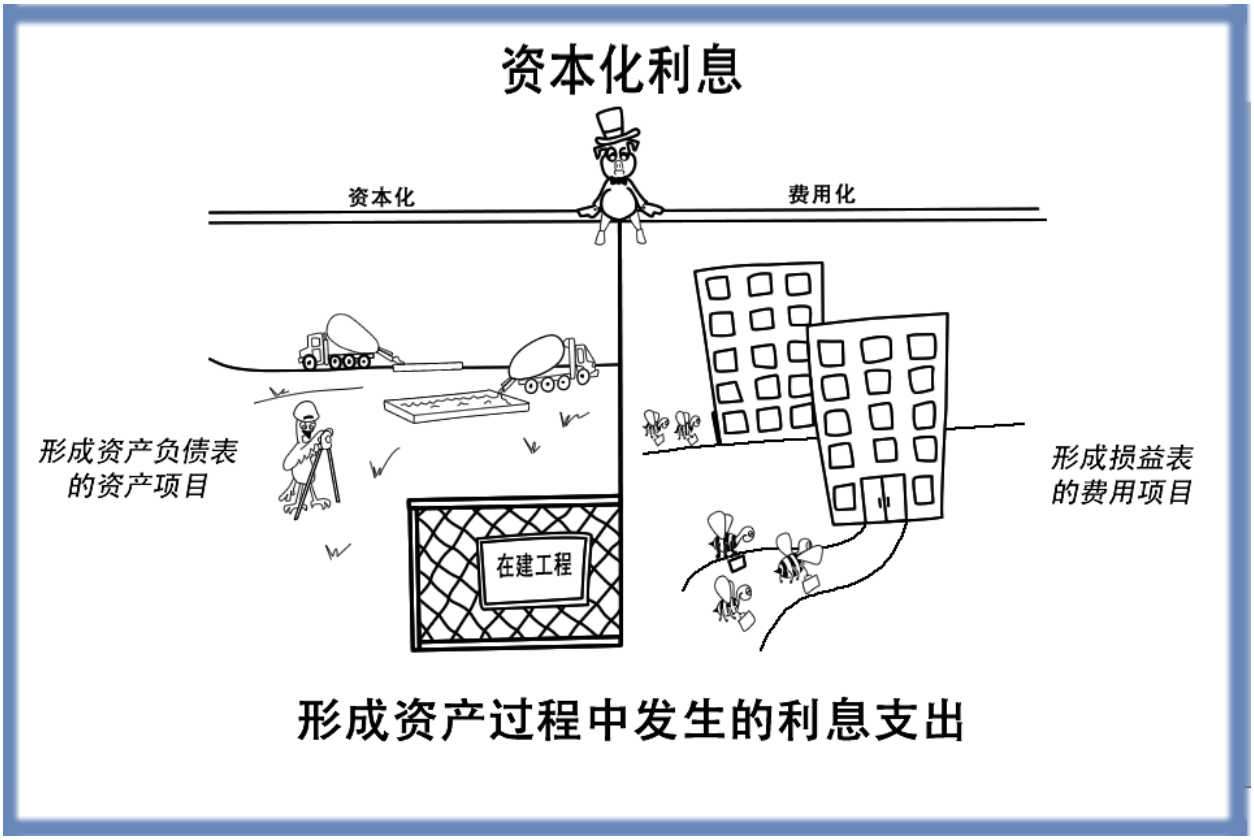
资本化利息 符合某些条件从而可以资本化的利息支出（作为资产而非费用处理）

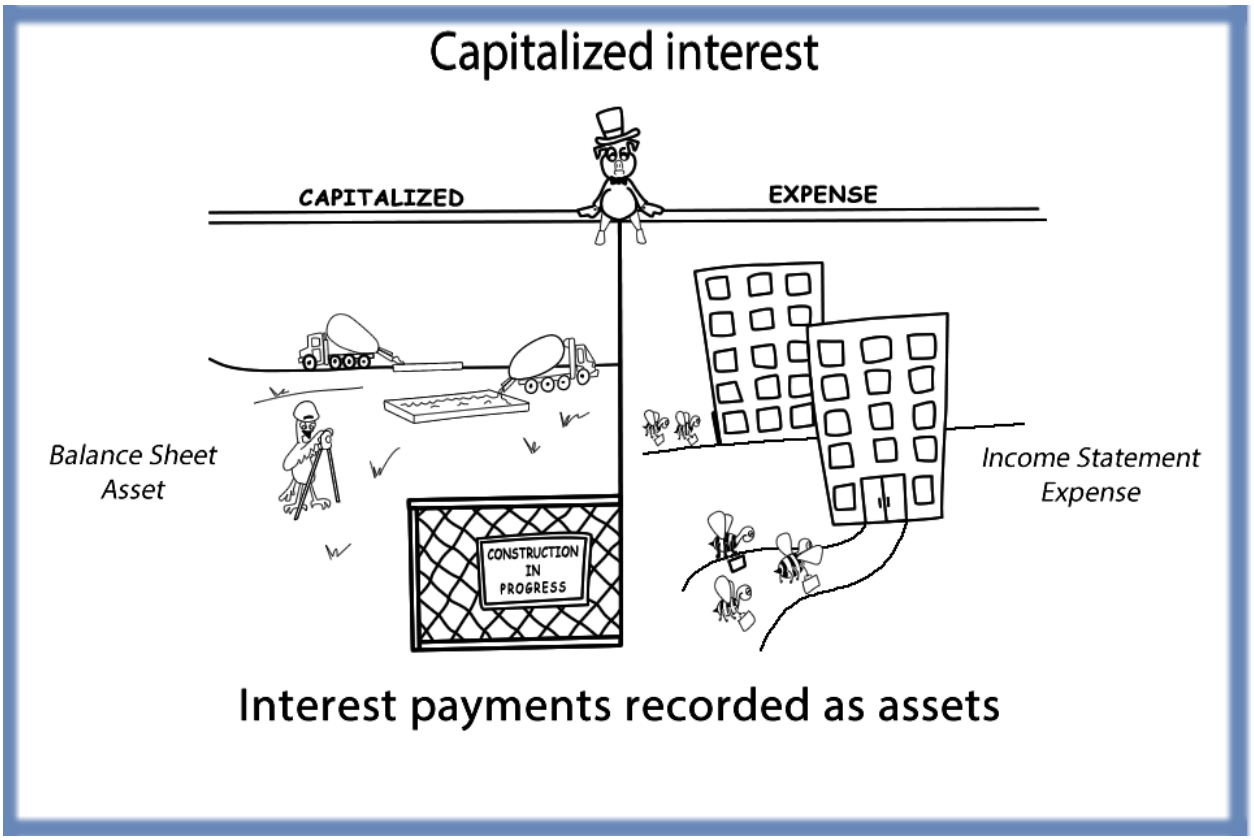
*建造（厂房等）工程中直到工程完工前产生的利息支出可以资本化
*资产建成后继续产生的借款利息需要计入费用
*利息资本化后增加了资产的入账价值



返回词条汉语目录

Capitalized interest Interest payments treated as an asset, instead of an expense, in certain circumstances

*Interest payments related to construction are capitalized until a structure is complete
*Interest payments following the completion of an asset are expensed
*Capitalized interest increases the basis of an asset



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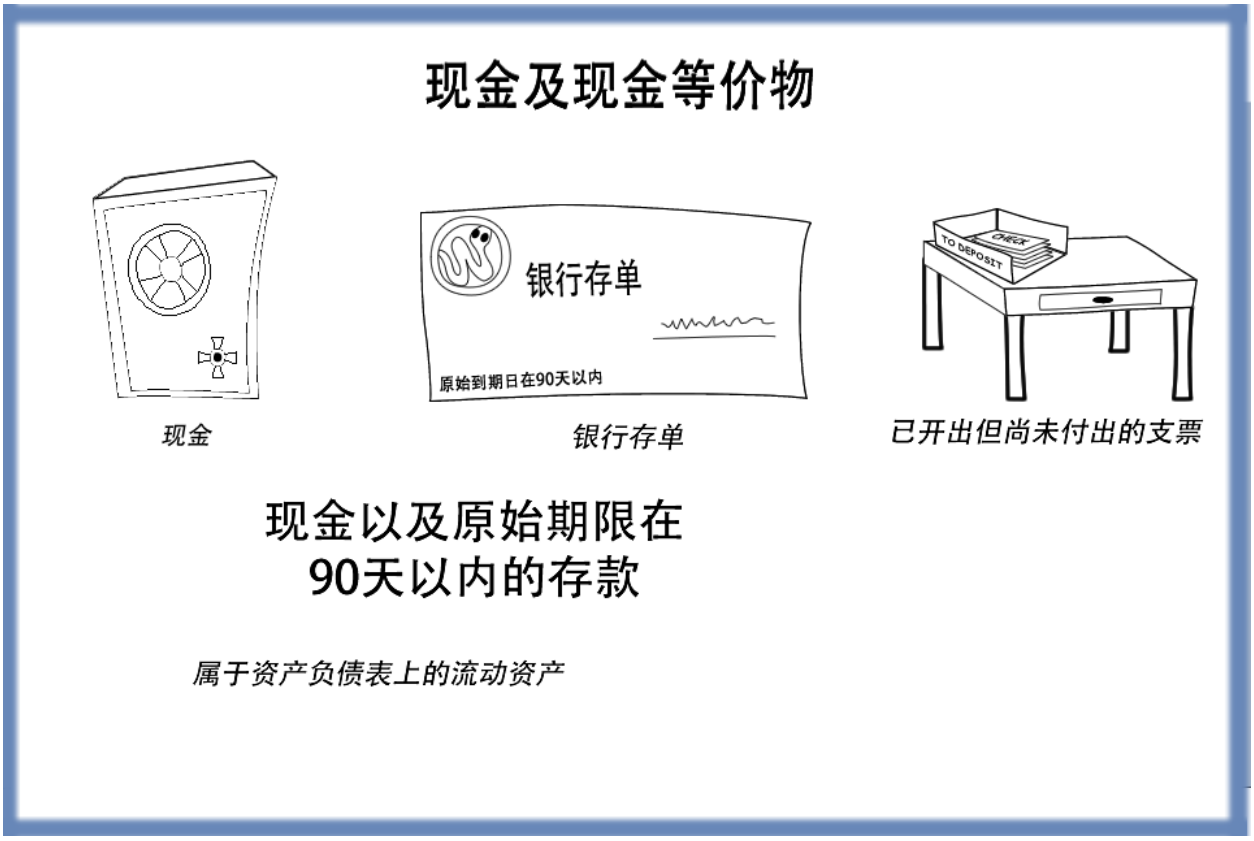
现金及现金等价物 资产负债表中流动性最强的资产

容易变现，原始期限在 90 天以内

举例：可转让票据，银行存单，货币市场资金账户，备用金，存款账户，已开出但尚未付出的支票



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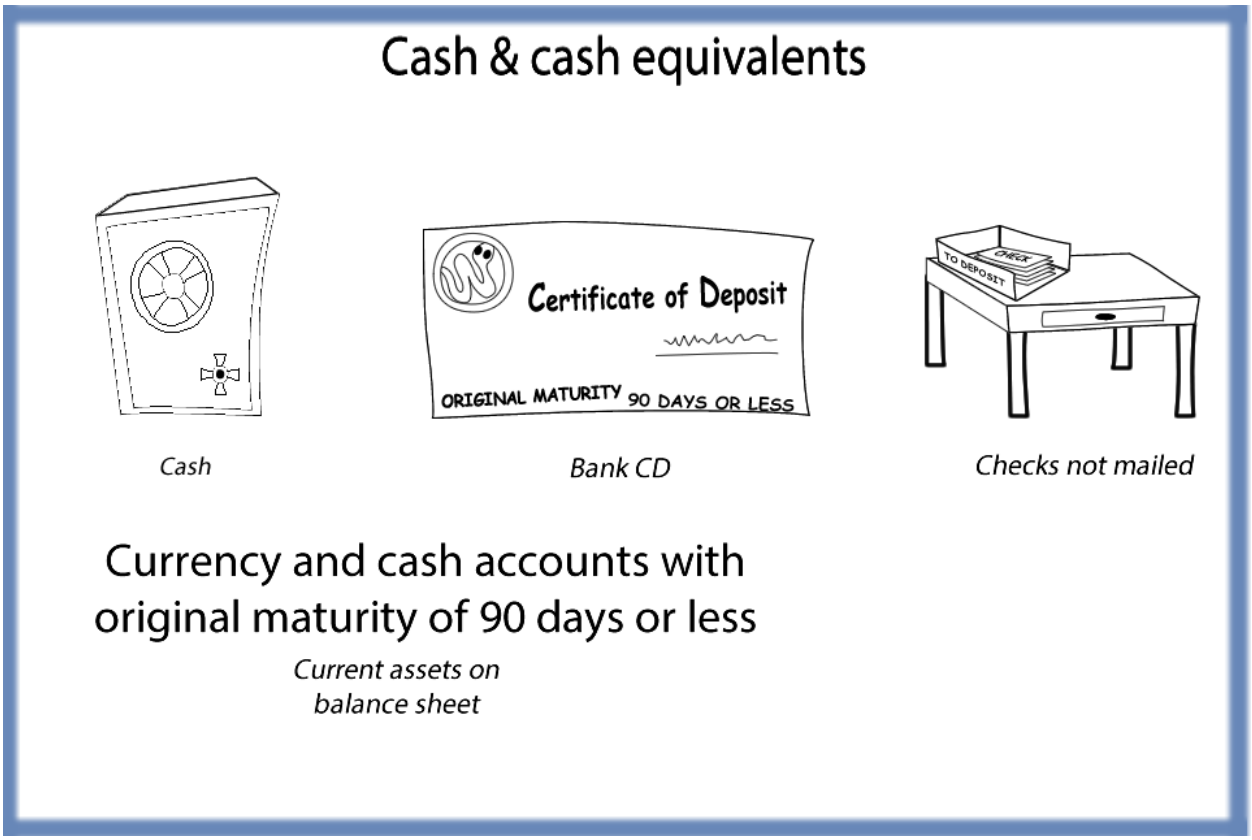
Cash & cash equivalents The most liquid asset on the balance sheet

*Easily converted to cash, original maturity 90 days or less

Examples: negotiable paper, bank CDs, money market accounts, petty cash, savings accounts, and checks not mailed



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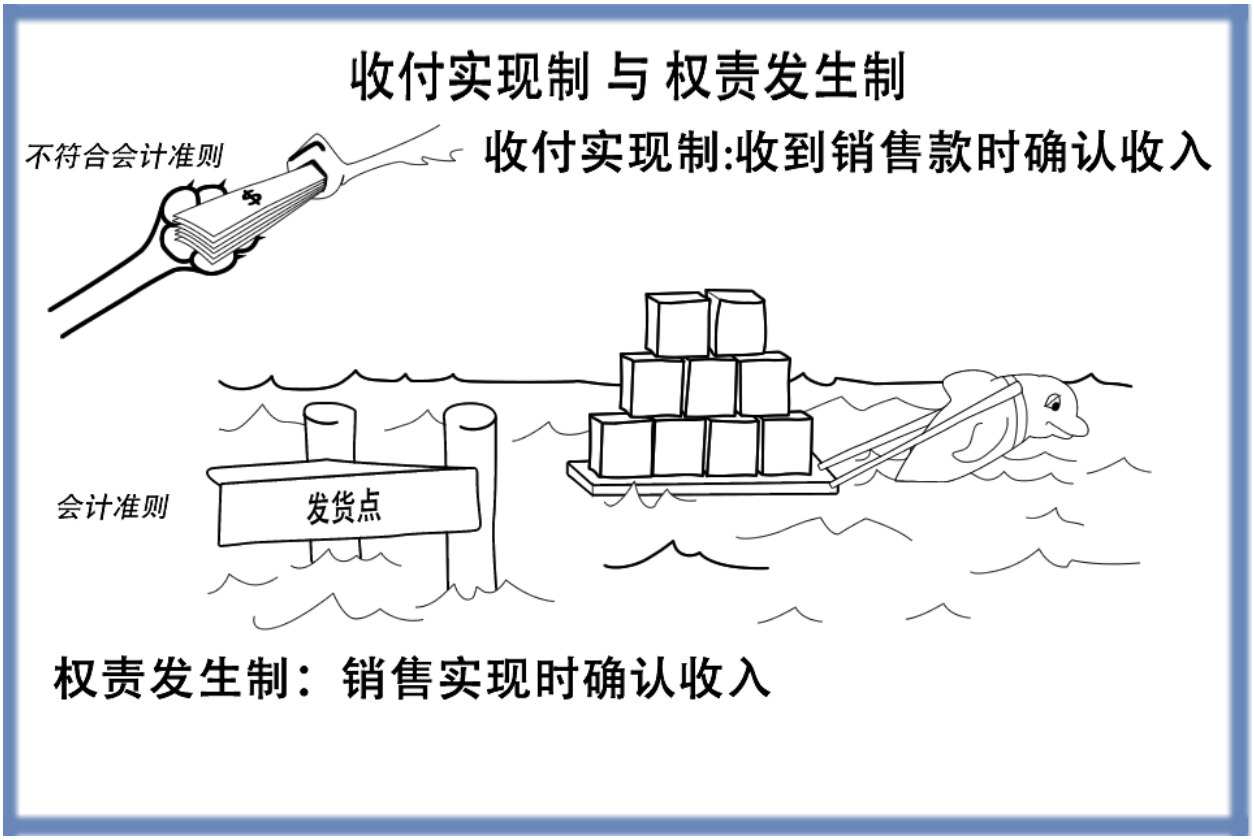
收付实现制 与 权责发生制 在收付实现制下，只有当现金及现金等价物发生交割时才确认某项交易或事项。在权责发生制下，遵从配比原则，交易或事项在其发生时得以记录或确认

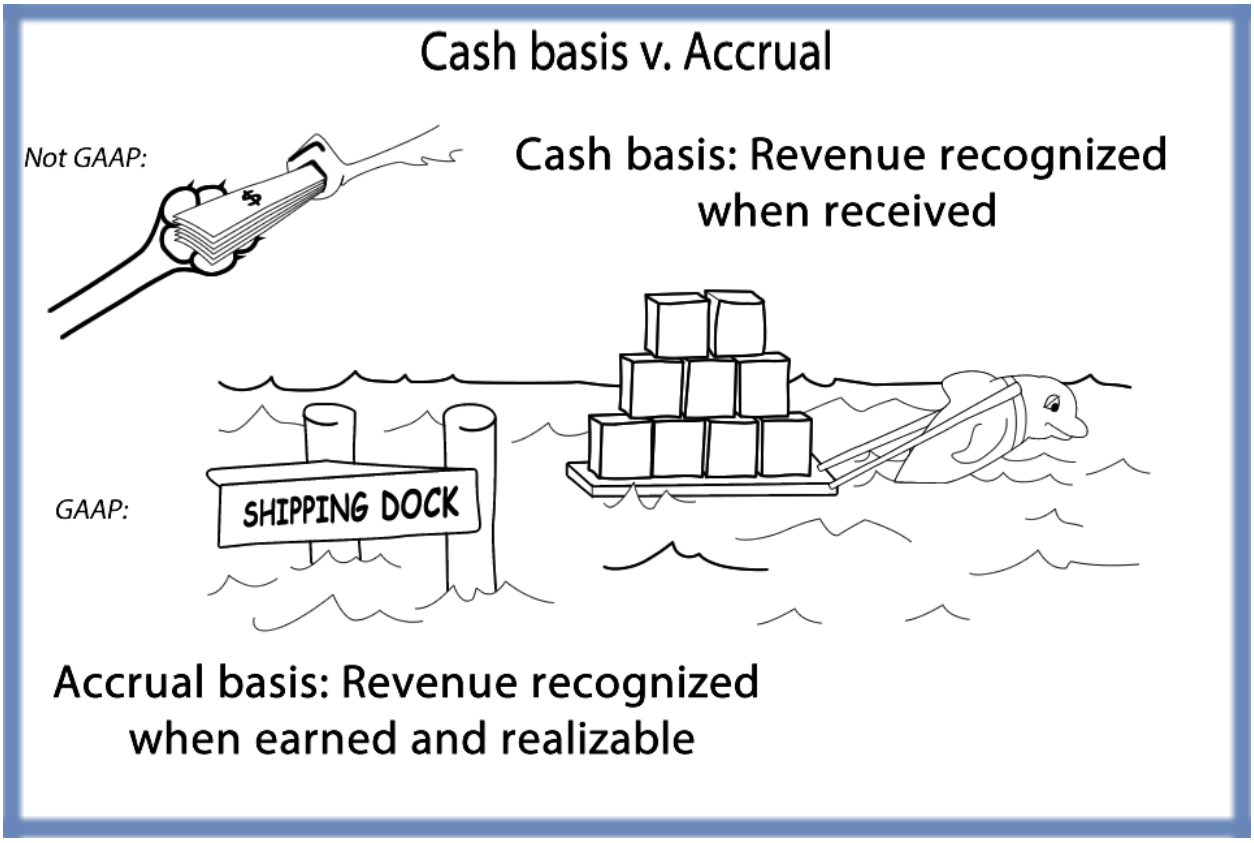
*在收付实现制下，只有当现金及现金等价物发生交割时才确认收入或支出
*在美国会计准则下，只有权责发生制是被认可的会计处理方式。国际财务报告准则及中国会计准则也是如此
*在权责发生制下，企业应在实现销售时确认收入；在实际发生费用时确认支出，即使还没有实际支付该项费用



返回词条汉语目录

Cash basis v. Accrual The cash basis method of accounting recognizes transactions only when cash or equivalents have been exchanged, while accrual basis follows the matching principle and recognizes transactions as they occur

*Cash basis accounting records revenue and expenses only when cash or equivalents have been exchanged
*Only accrual basis accounting is an acceptable method under US Generally Accepted Accounting Principles (US-GAAP)
*Accrual basis accounting records revenue when earned and realizable and expenses as incurred, even if cash has not been paid



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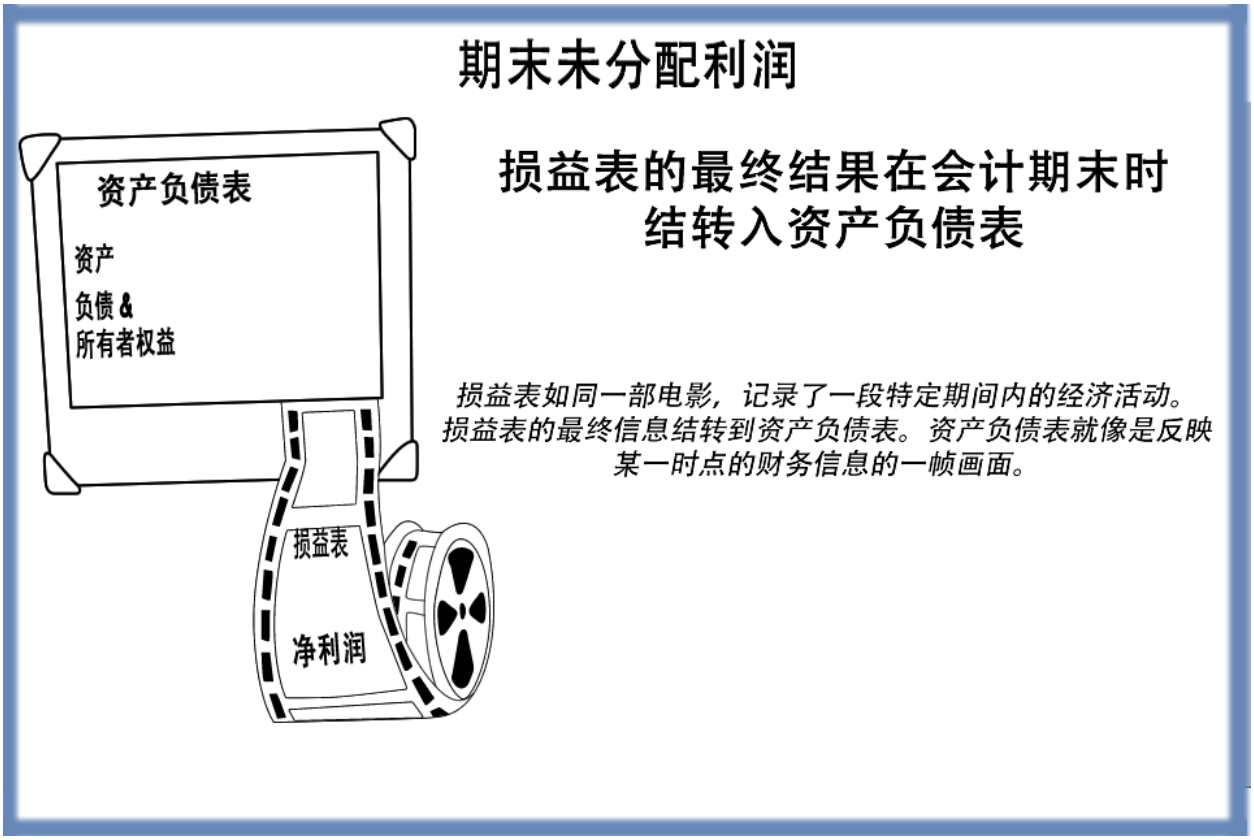
结转损益 利润表最终形成的净利润或损失在会计期末时增加或减少资产负债表上的未分配利润项目

*各类损益类汇总项目形成了利润表的净利润或净损失，最终结转为未分配利润
*将利润表的结果记录到未分配利润的过程即为结转损益



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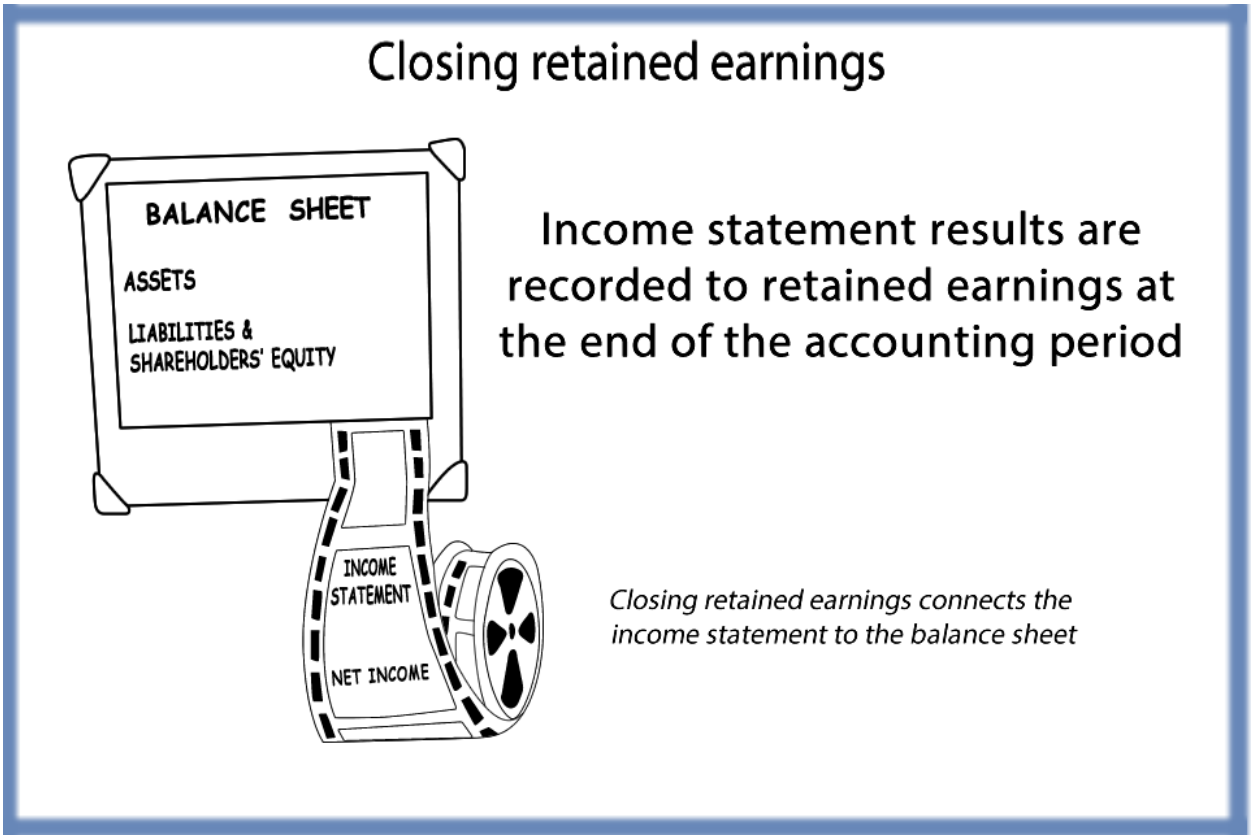
Closing retained earnings Net income or loss on the income statement is added or subtracted to retained earnings on the shareholders' equity section of the balance sheet, at the end of the accounting period

*Income summary accounts are used to record income statement profit or loss to retained earnings
*Recording income statement activity to retained earnings is also referred to as closing retained earnings



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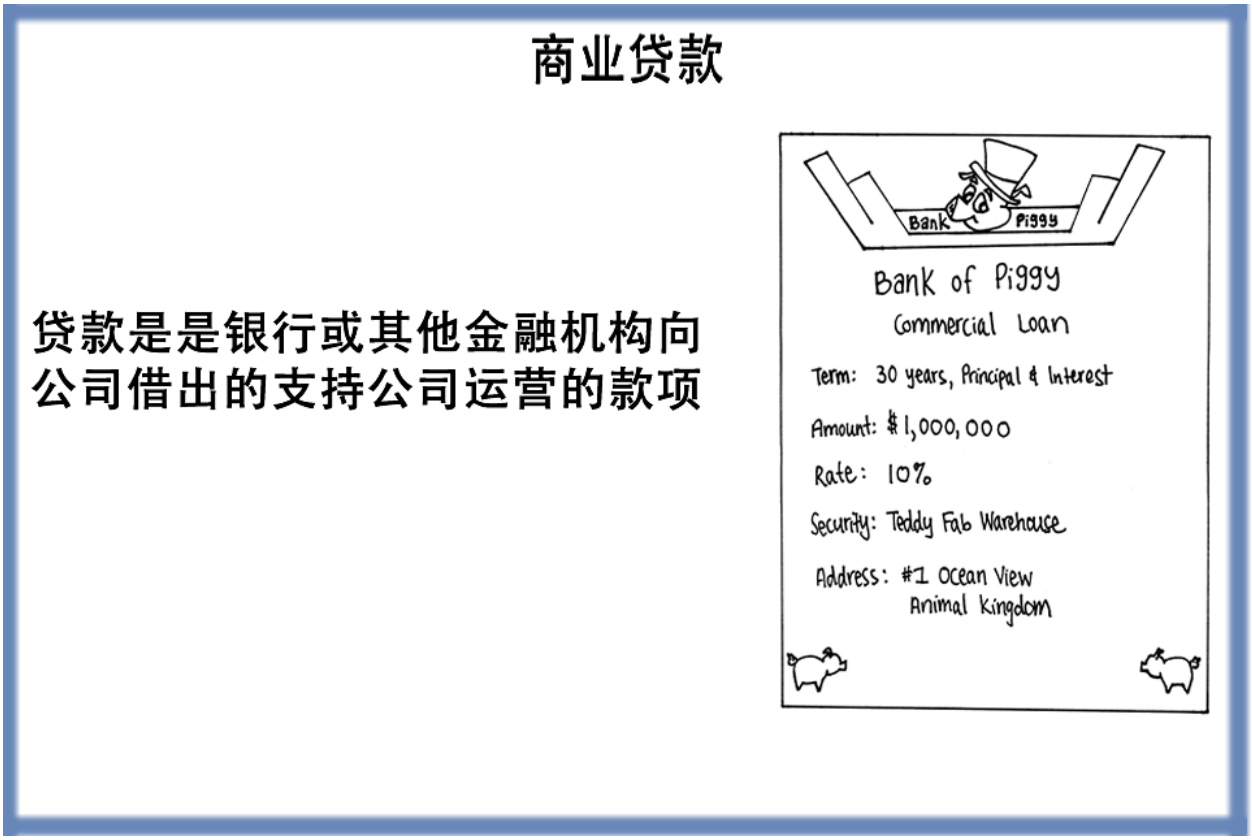
商业贷款 为支持公司运营而从银行等金融机构借款

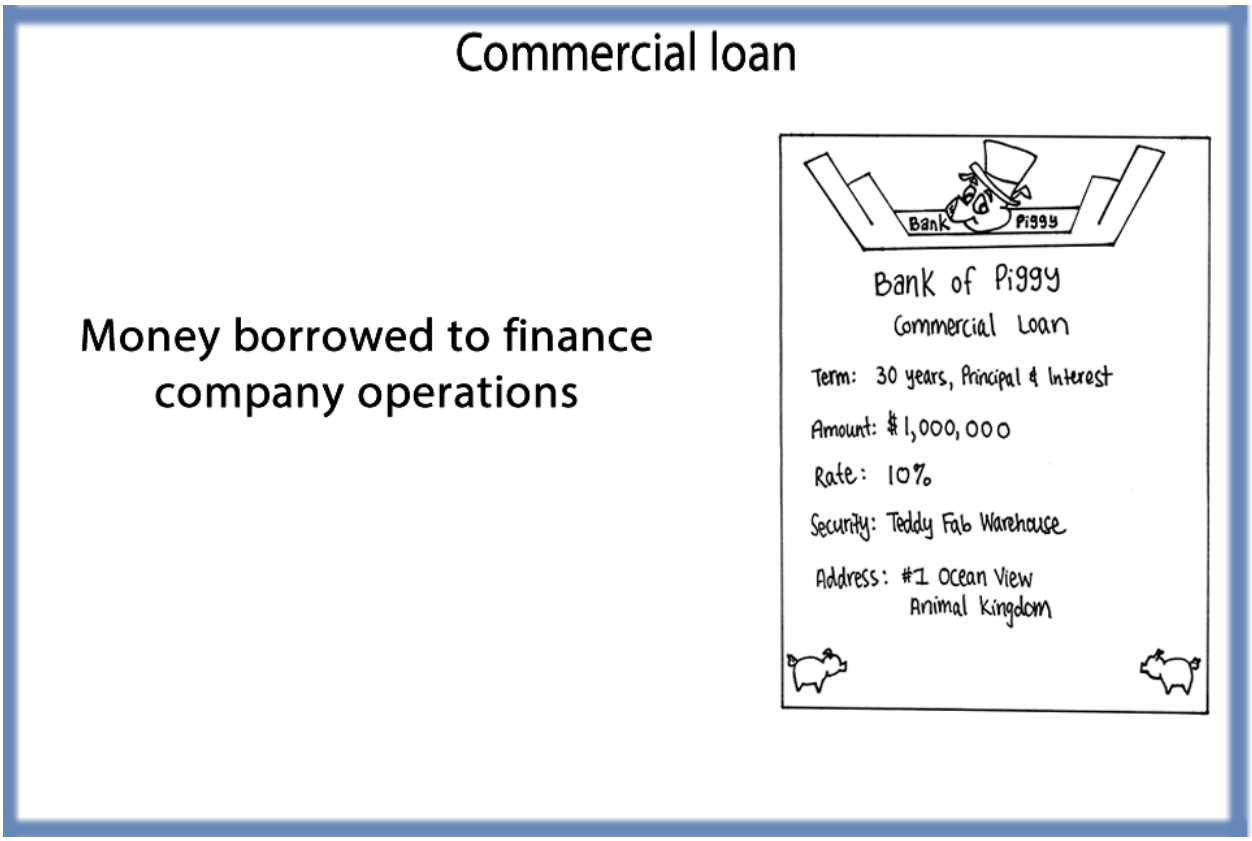
*作为负债列示在资产负债表上
*一年内到期的部分作为流动负债
*在年末应预提利息，形成一项预提费用



返回词条汉语目录

Commercial loan Borrowed money, typically from a bank, to finance company operations

*Appears as a liability on the balance sheet as a note payable
*Amounts payable within a year appear as a current liability
*Accrued interest at year-end becomes an accrued expense



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普通股 代表投资者在公司中享有的权利

*股东拥有股票
*普通股股东通过选举董事会实现对公司的影响
*股票可以使股东获得股利分红

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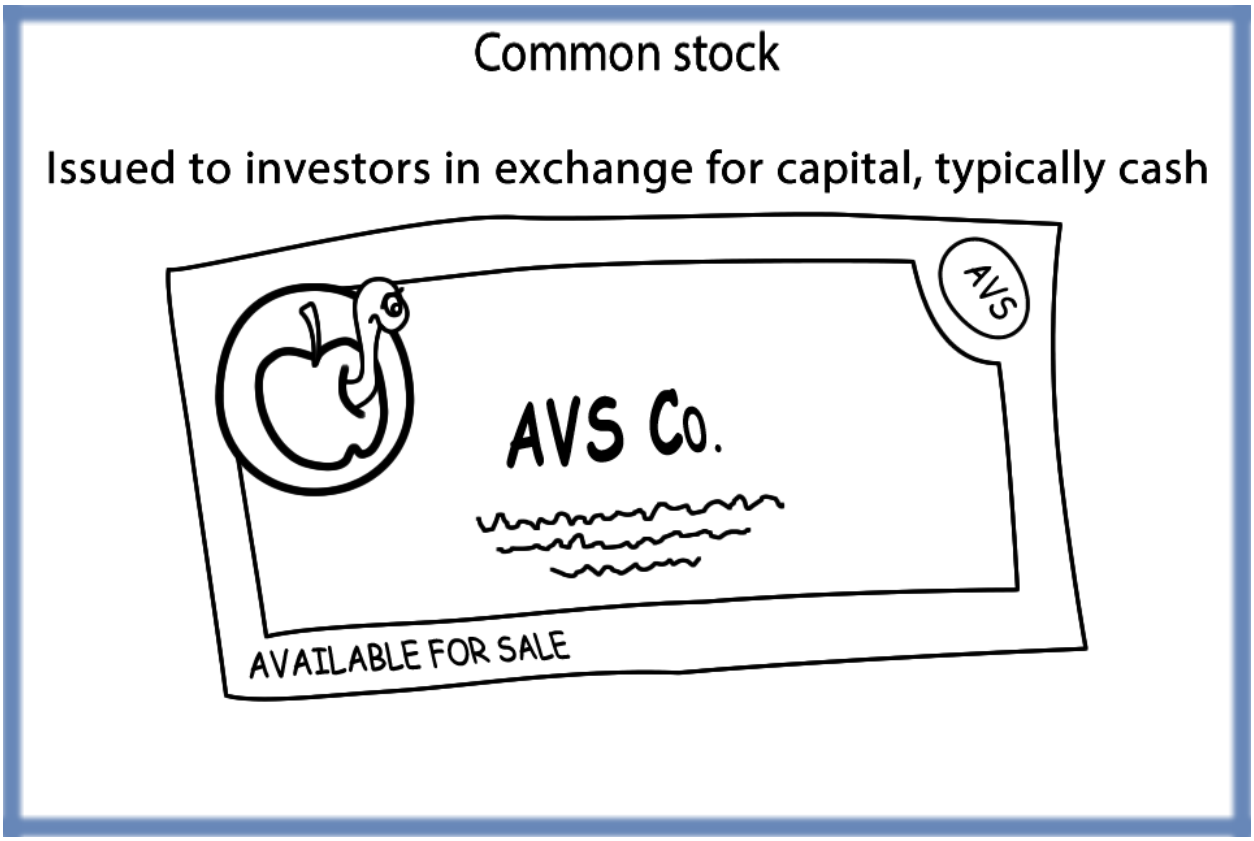
Common stock Represents ownership of a corporation

*Shareholders own stock
*Common shareholders influence the company by electing the board of directors
*Stocks may pay dividends to shareholders



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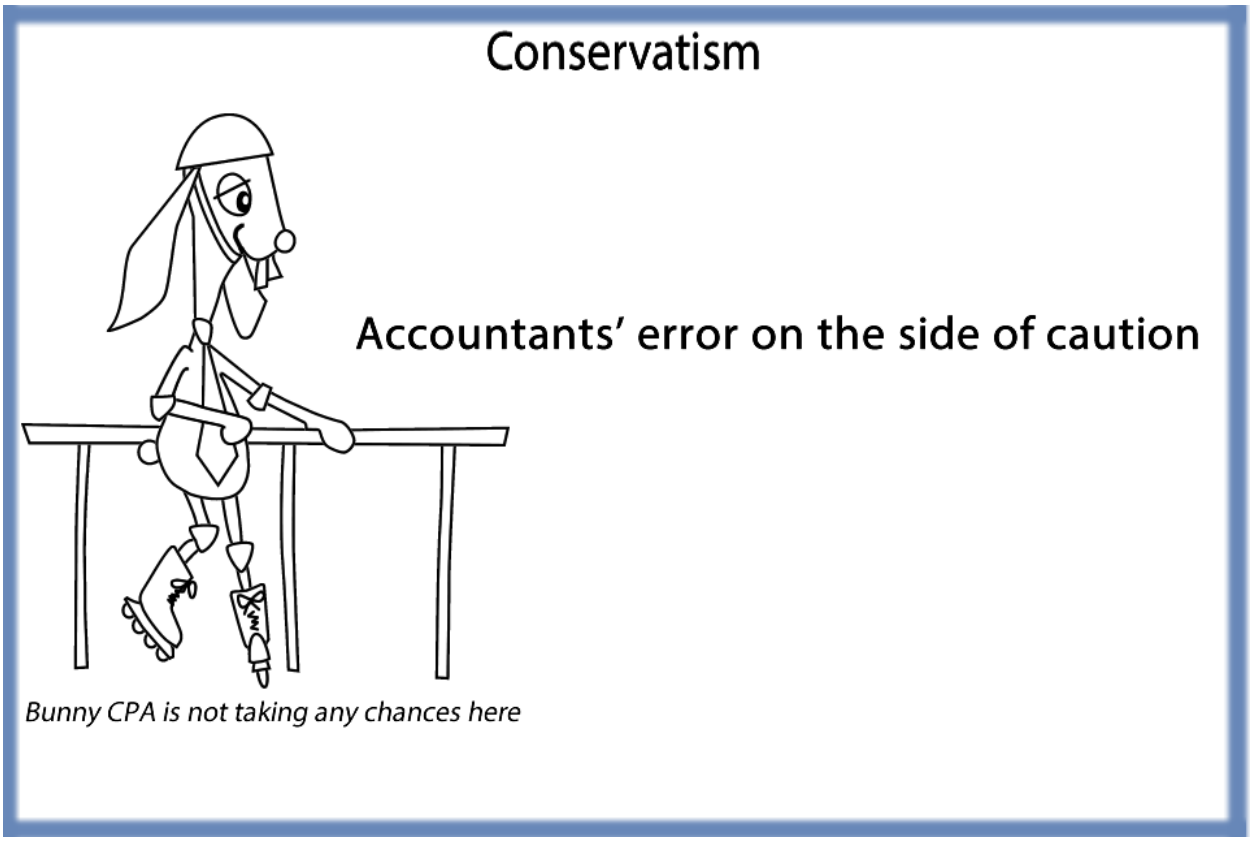
谨慎性原则 也称稳健性原则。合理核算收入和支出，并力求谨慎，倾向于保守的计量净利润和资产价值

*确认收入时倾向于保守
*确认支出时宁多勿少
*示例：存货是在历史成本基础上考虑跌价准备

返回词条汉语目录

Conservatism Reporting income and expenses in an accurate manner and erring towards understatement of net income and asset values

*Error on the side of understating revenue
*Error on the side of overstating expense
*Example: inventory reported at historical cost or lower



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财务主管 公司的主管会计

*一般职责包括：账务记录、银行调节表、会计凭证等
*财务主管为某一家公司工作，属于企业内部会计，而与之形成对比的是从事外部独立审计的公认会计师

返回词条汉语目录

Controller Head accountant for a company

*Duties may include: general accounting, bank reconciliations, and journal entries
*A controller works for one company, also referred to as private accounting

Controller

Head accountant for a company

Cougar Controller performs a bank reconciliation

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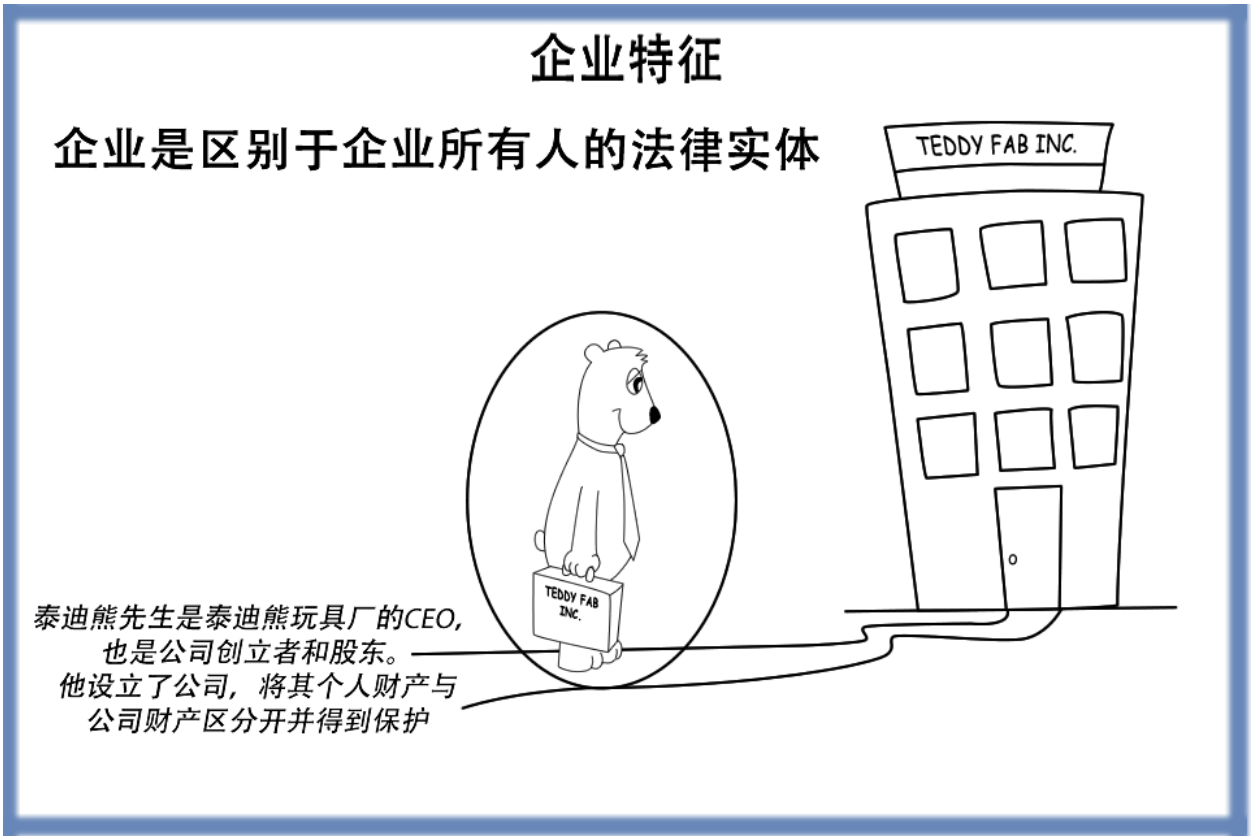
企业特征 所有人负担有限责任

*其责任止于所投资金额
*可以永续经营
*股东（所有人）因违法犯罪的行为影响公司的，其个人应负责



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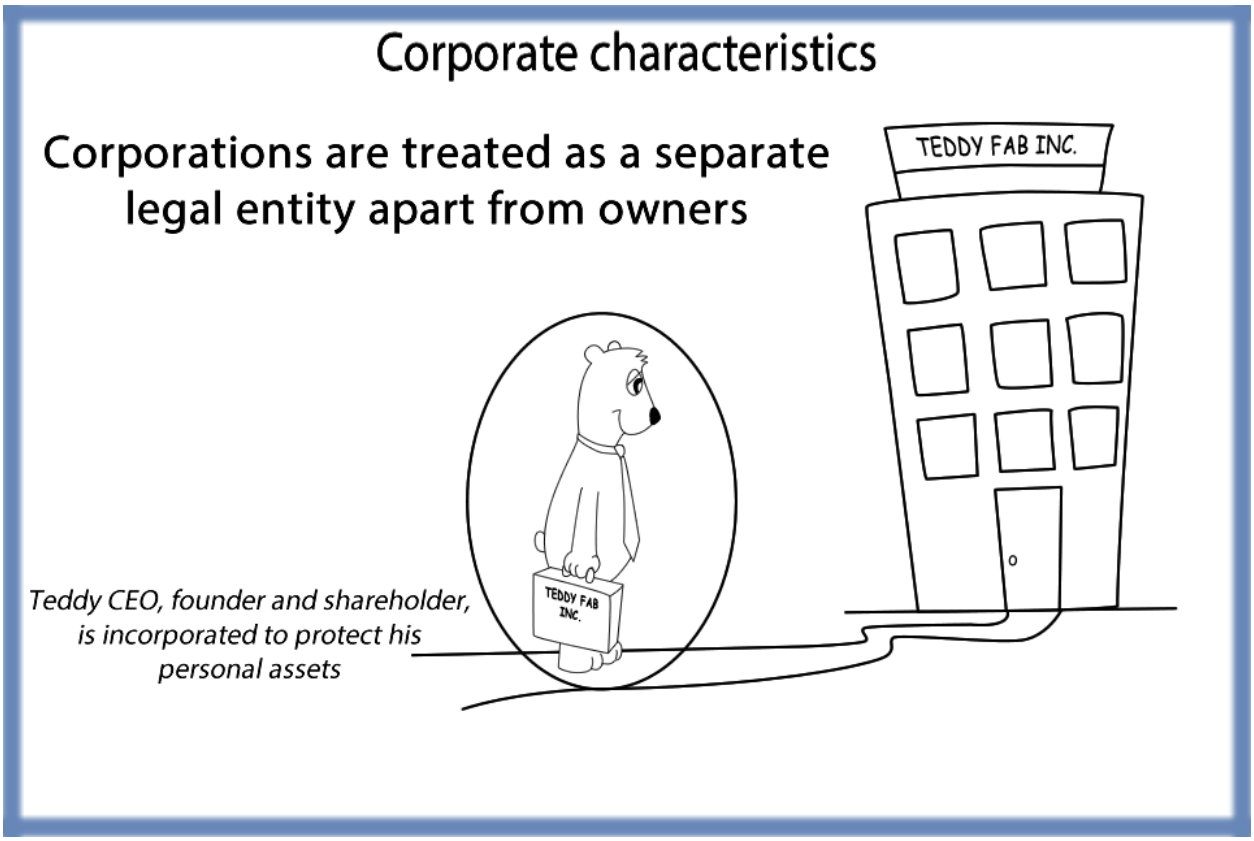
Corporate characteristics Provides owners limited liability

*Liability limited to amount invested
*Corporation may continue in perpetuity
*Shareholders (owners) may still be liable if they commit crimes



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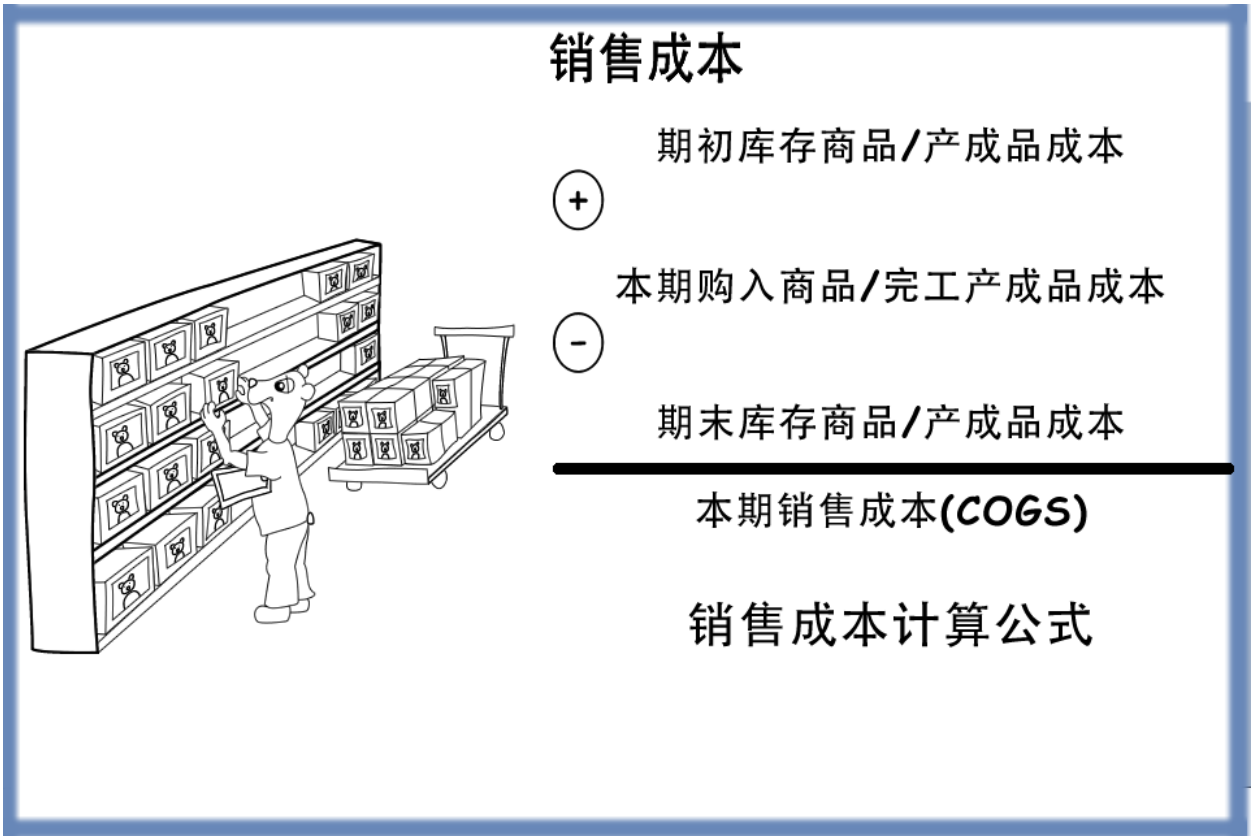
销售成本 当期企业已销产品的销售成本

*从销售收入中扣减销售成本可以计算出毛利润（或损失）
*一般包括：原材料，机械作业成本，人工成本，及生产制造类企业的其他间接成本
*销售收入 – 销售成本 = 毛利润



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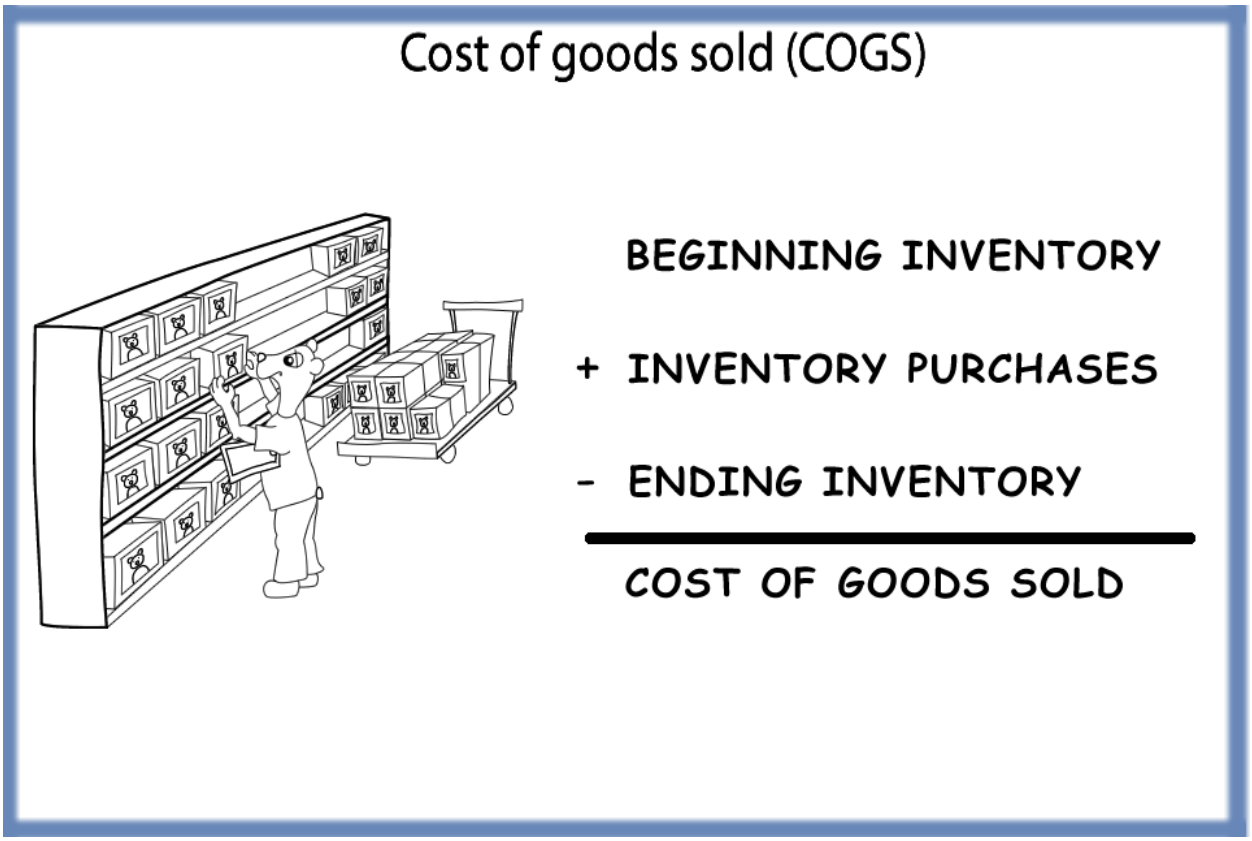
Cost of goods sold (COGS) Price of goods sold during the accounting period

*Deduction from revenue to calculate gross profit or loss
*May include: raw materials cost, machine costs, labor, and other overhead costs for a manufacturing entity
*Revenue - Cost of goods sold = Gross profit



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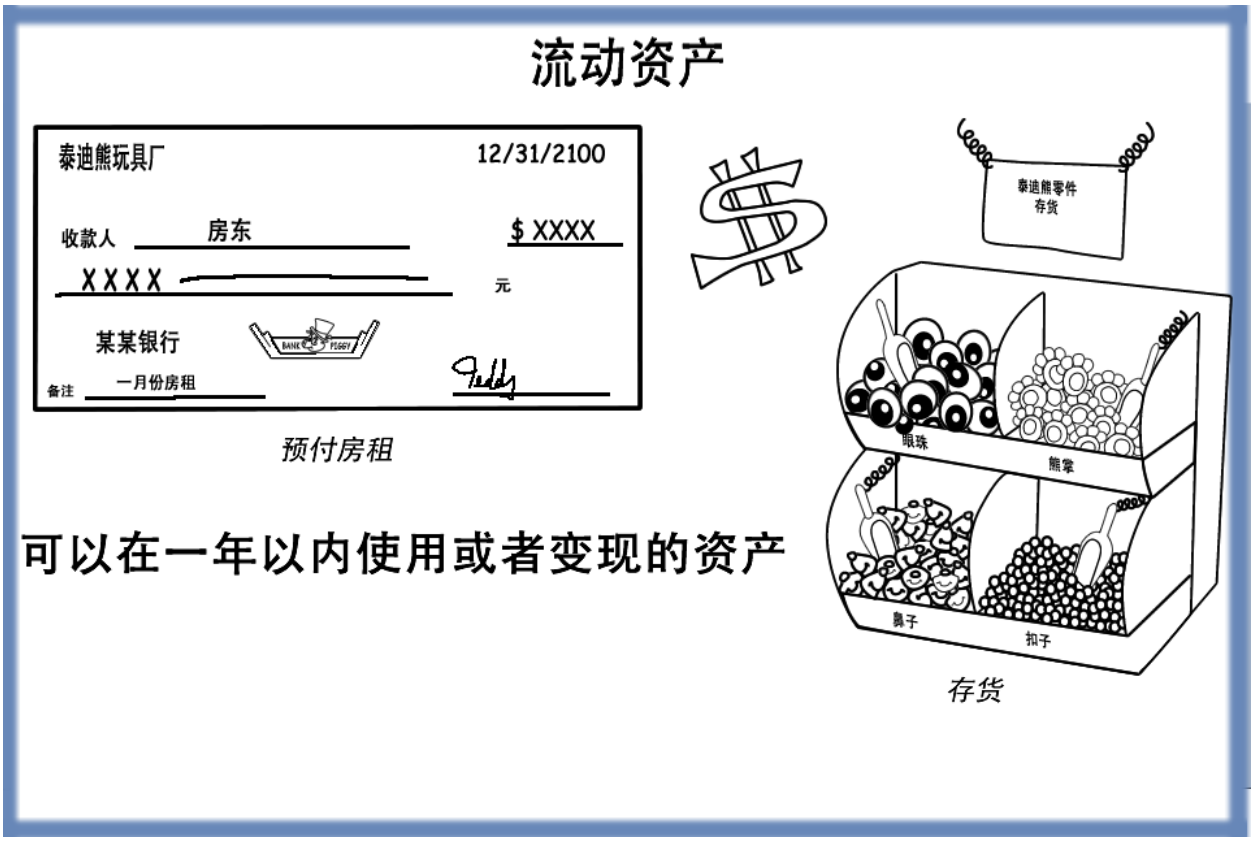
流动资产是指企业可以在资产负债表日一年以内或者超过一年的一个营业周期内变现或者运用的资产

举例
*现金及现金等价物：现金以及原始期限在 90 天以内的存款应收账款
*应收账款：客户还未向企业支付的货款或劳务费
*存货：用于制造产品的物资
*待摊费用：提前支付的费用
*投资：用于获取投资收益而买入的资产



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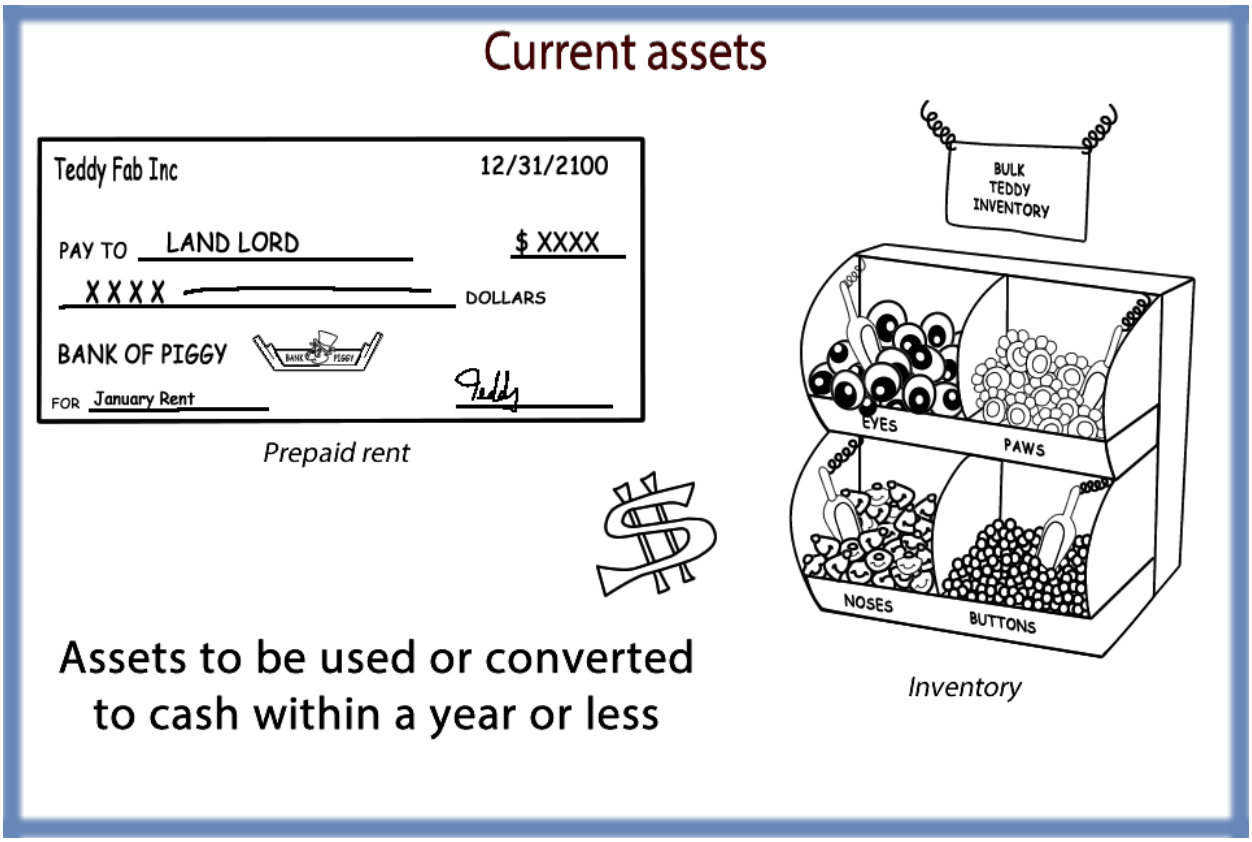
Current assets Resources expected to be used or converted into cash within one year of the balance sheet date or longer, if the operating cycle is greater than a year

Examples
*Cash and cash equivalents: currency and cash accounts with an original maturity 90 days or less
*Accounts receivable: cash customers owe a business
*Inventory: materials used to make products
*Prepaid expenses: expenses paid in advance
*Investments: purchased for financial gain



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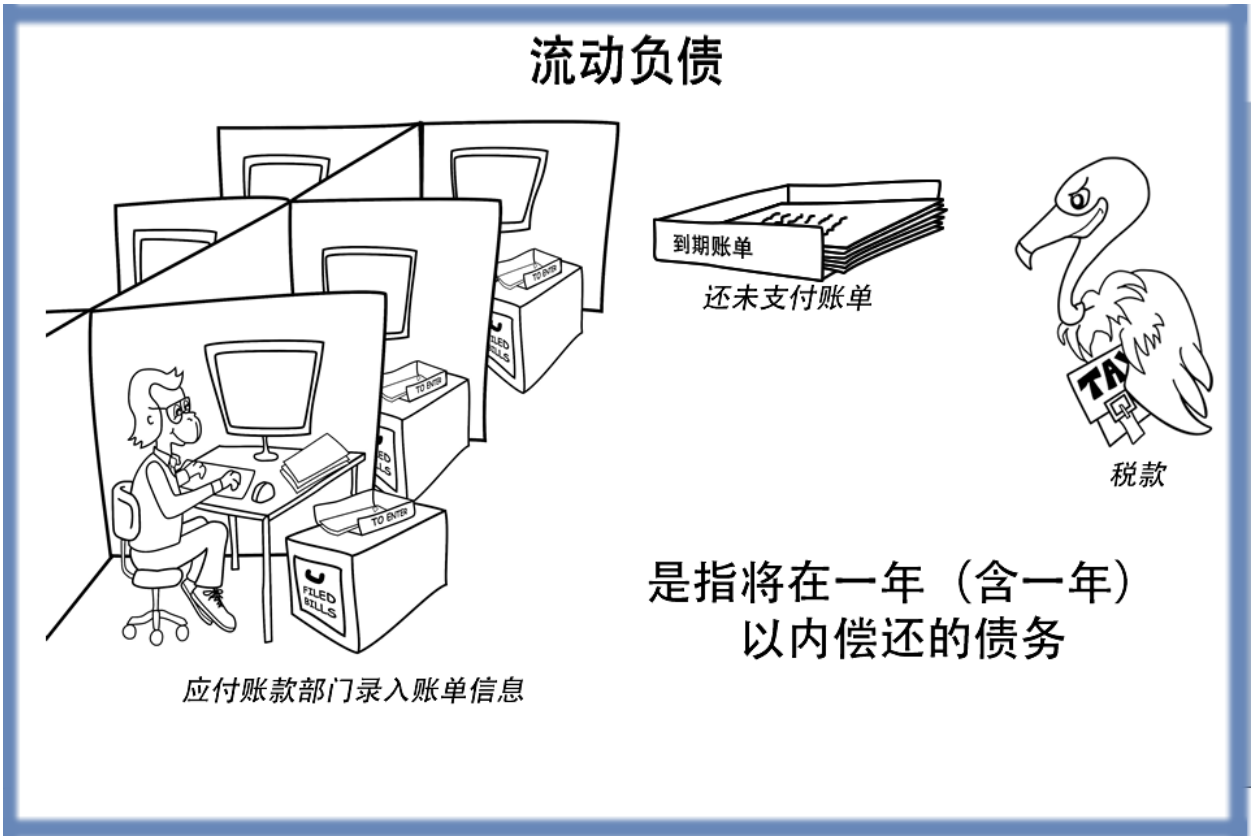
流动负债 将在一年（含一年）以内偿还的债务

举例
*应付账款：应向供货方支付的款项
*应交税金：应向政府支付的税金
*应付股利：应向股东支付的股利
*预提负债：已经发生的但尚未记录的费用
*长期债券的流动负债部分：一年内到期的长期长期债券



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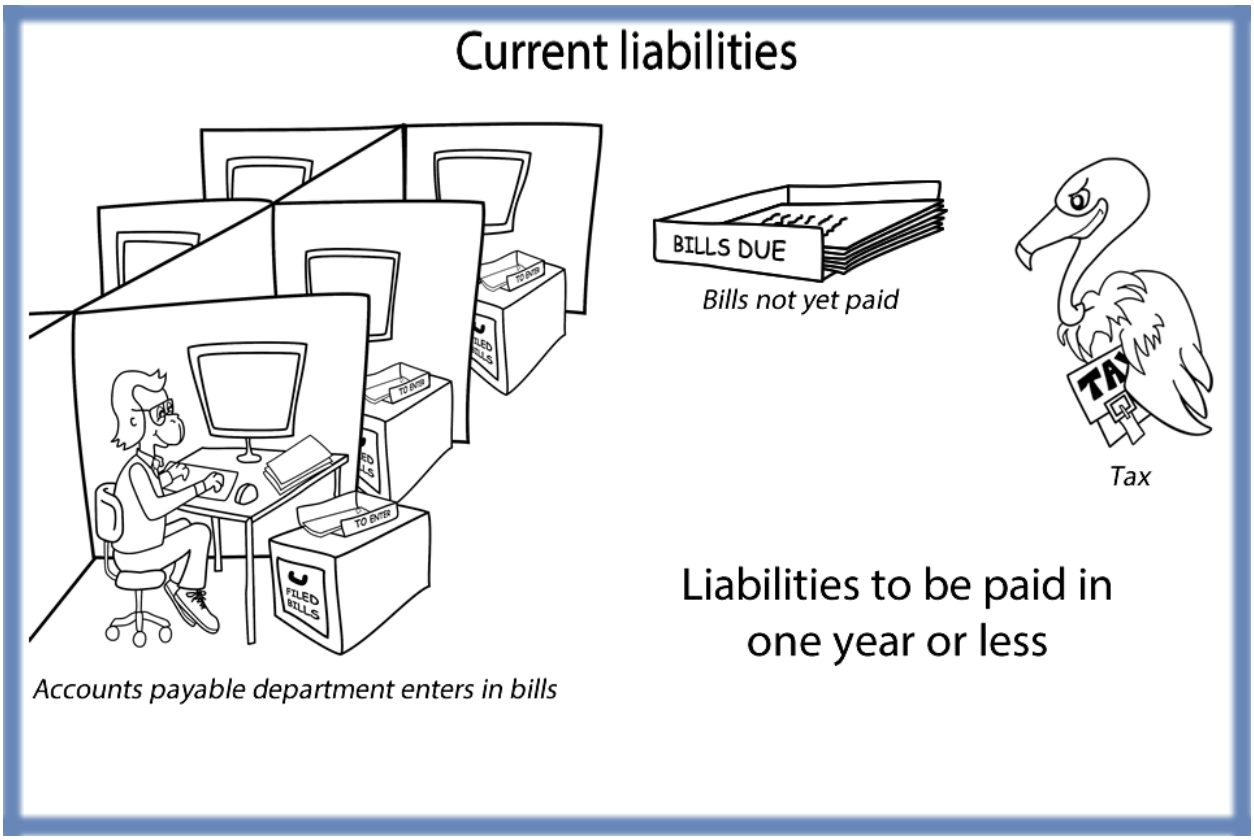
Current liabilities Obligations due in one year or less

Examples
*Accounts payable: cash owed to others
*Income tax payable: tax owed to government
*Dividends payable: dividends owed to shareholders
*Accrued expense: expenses incurred, not yet paid for
*Current portion of long-term debt: portion of debt due in a year or less



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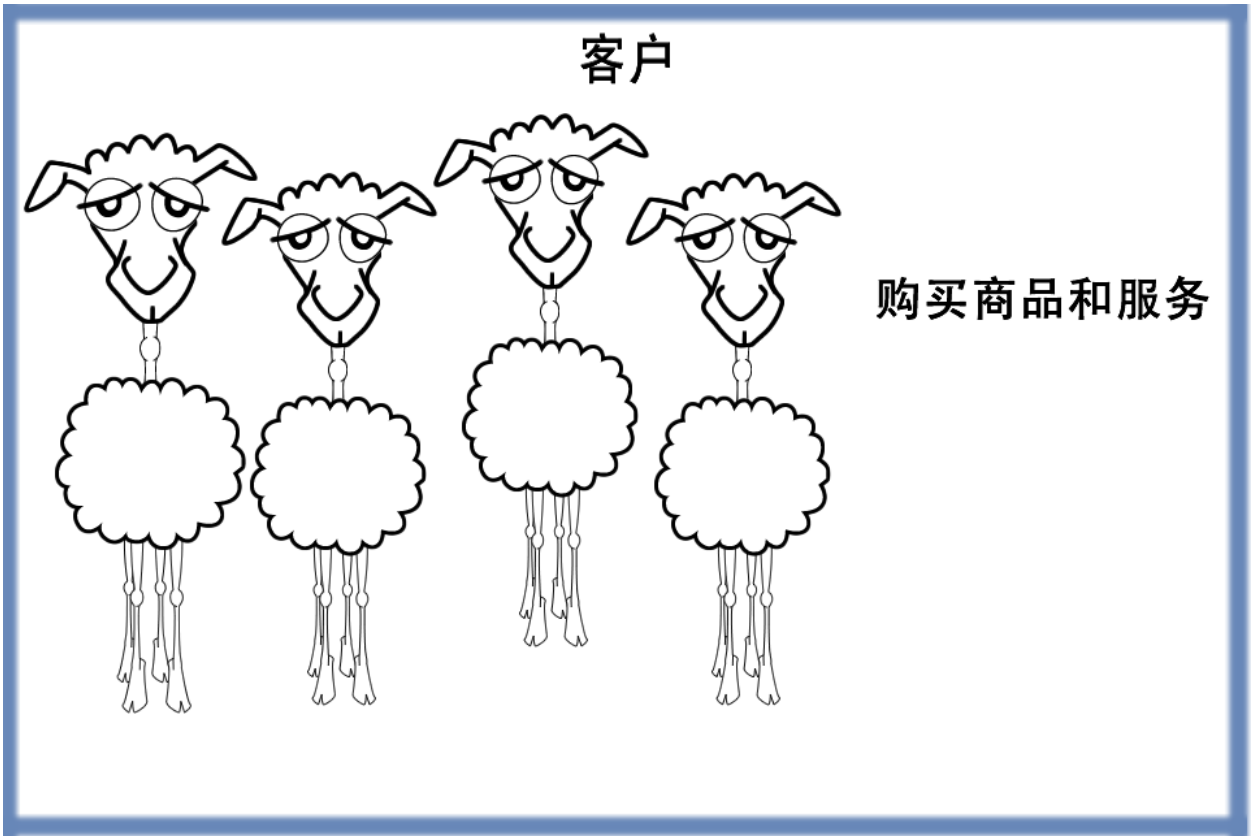
客户 从公司购买商品和服务的群体

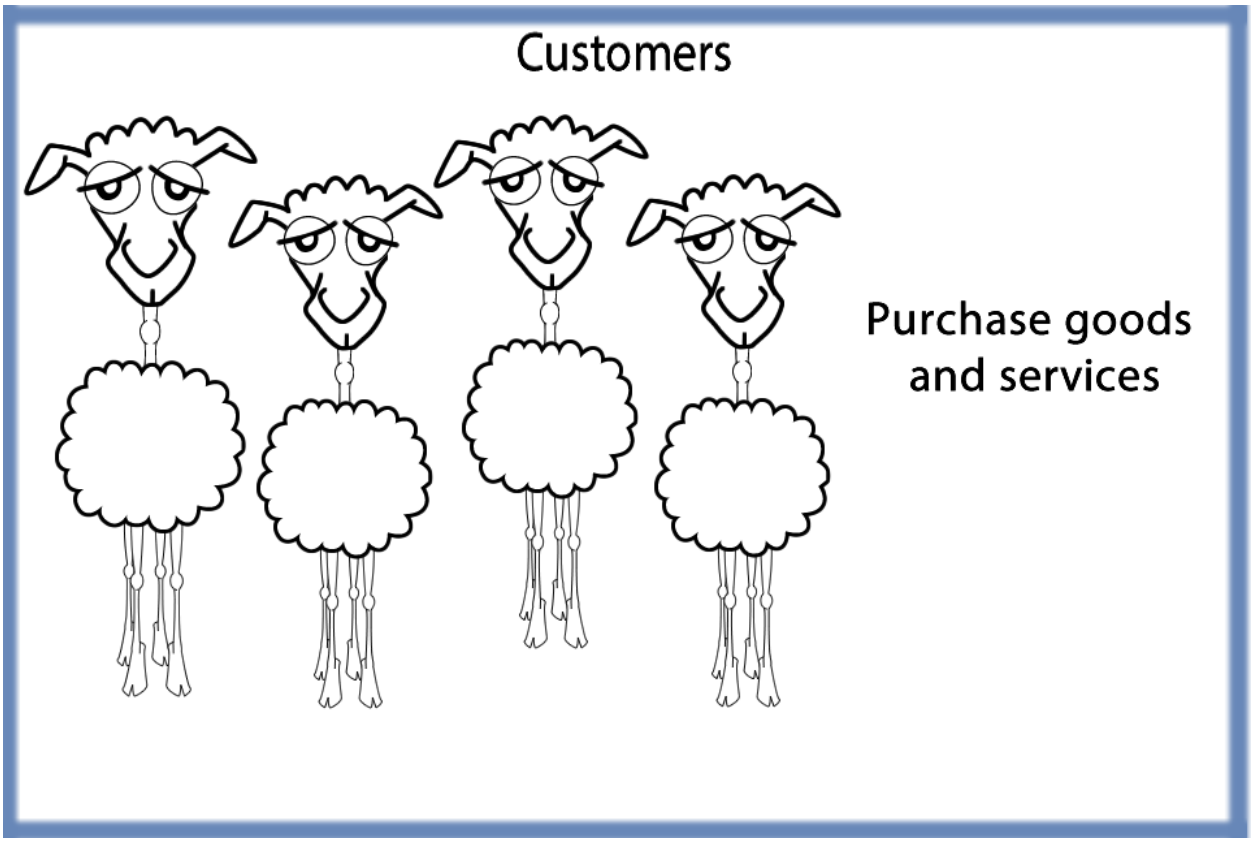
*信用销售是指在客户付款前即向其发运货物或提供服务
*一般由应收账款部门向客户寄出发票并回收款项
*属于外部的利益相关方



返回词条汉语目录

Customers Purchase goods and services from a company

*Credit sales to customers involve shipping goods or performing services prior to getting paid
*Accounts receivable department typically sends invoices and collects cash
*External stakeholders



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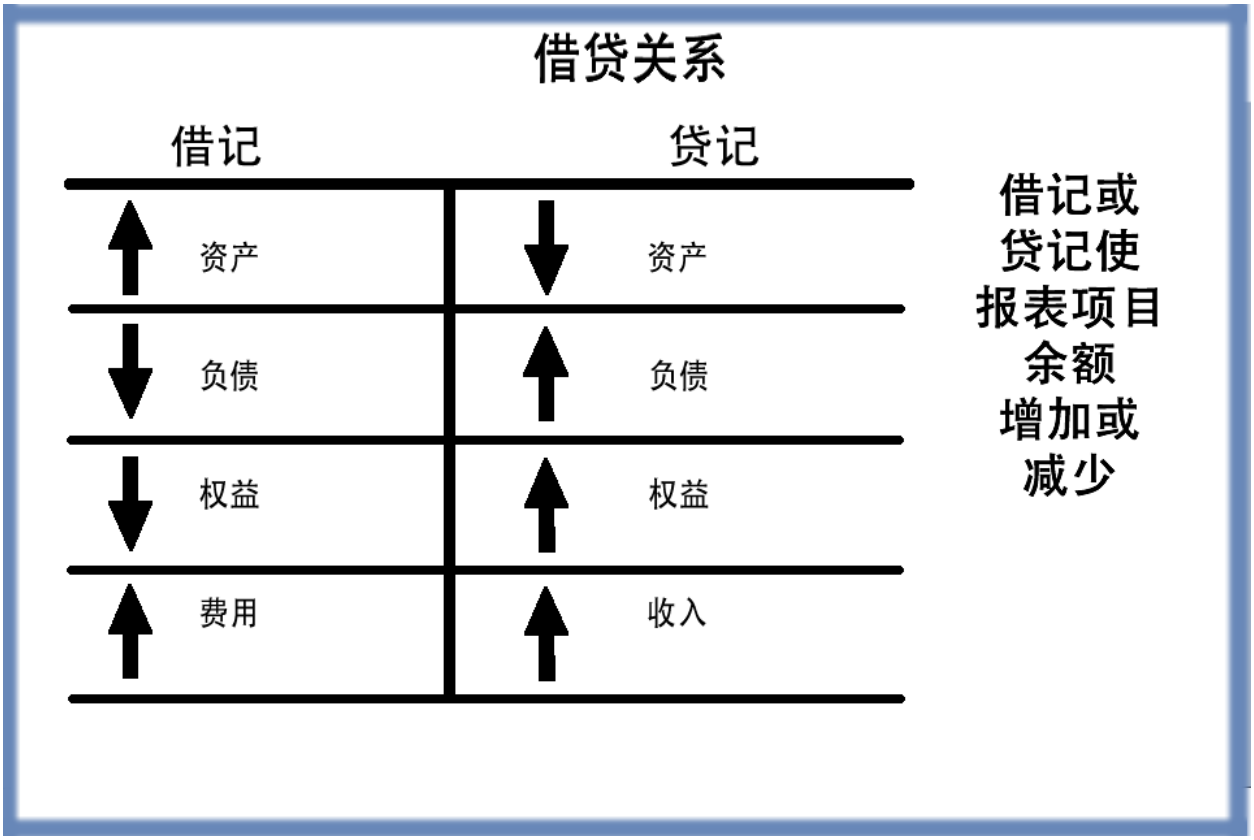
借贷关系 通过借记或贷记增加或减少会计科目余额的记账方法（也成为复式记账法）

*这一方法有助于使用者理解业务的性质
*有借必有贷，借贷必相等
*各个科目的借方贷方汇总后形成科目余额表
*所有交易均被完整记录



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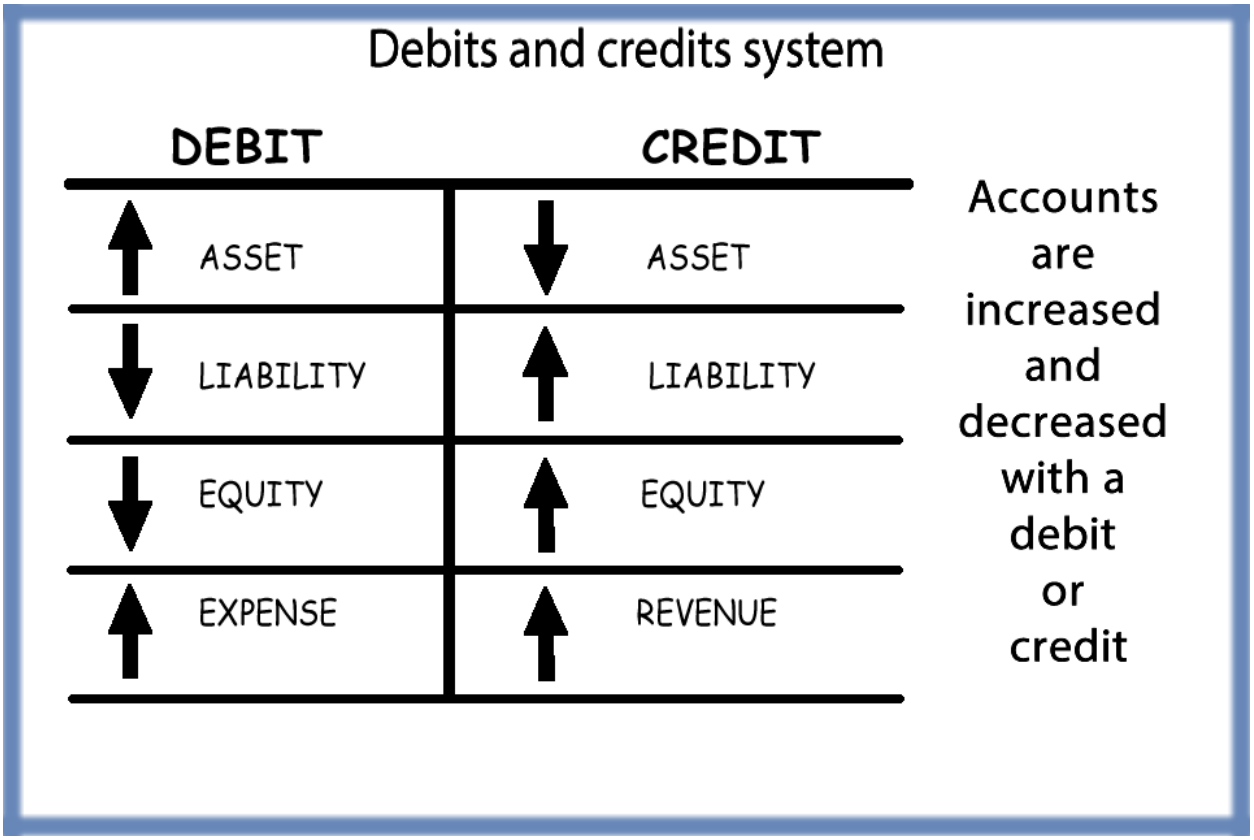
Debits and credits system The accounting system increases and decreases account balances with a debit or credit (also known as double-entry accounting)

*The system helps users understand the significance of the transaction
*Sum of debits always equals the sum of credits
*Debits and credits combined form a trial balance
*Transactions are all accounted for



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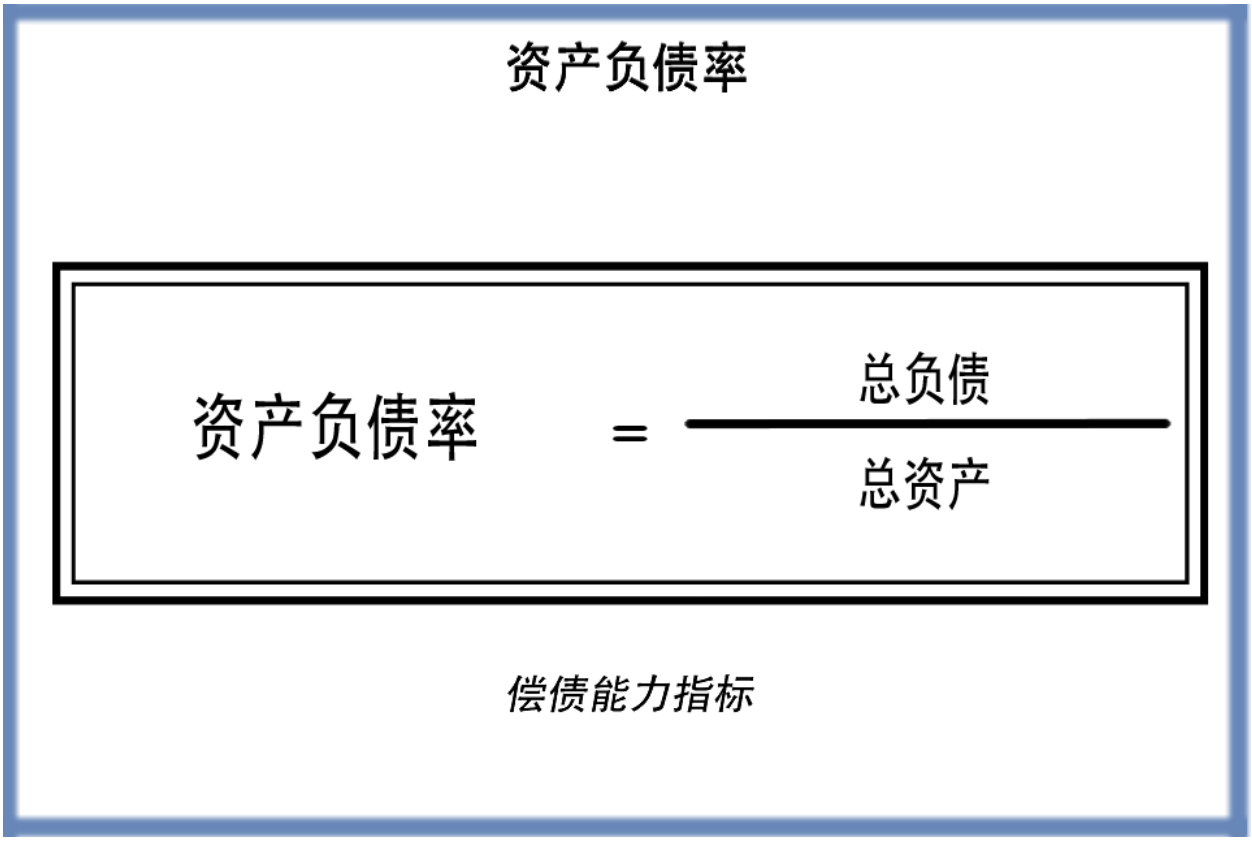
资产负债率 衡量负债相对总资产的比率

*该比率越低，说明企业的负债水平越低
*一般而言，投资者认为较低的资产负债率意味着财务稳健



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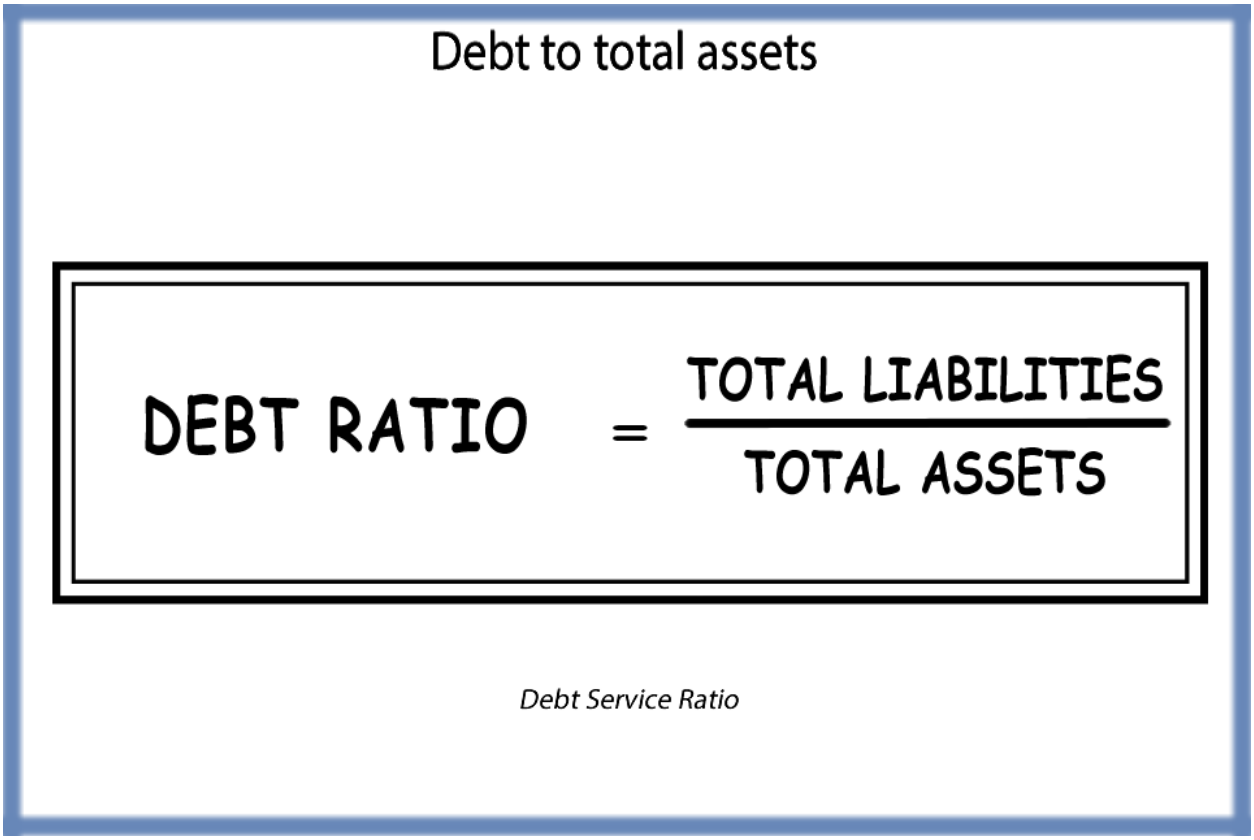
Debt to total assets Measures the amount of debt there is relative to assets

*The lower the ratio, the more assets a company has relative to debt
*A low debt to asset ratio is generally viewed favorably by investors



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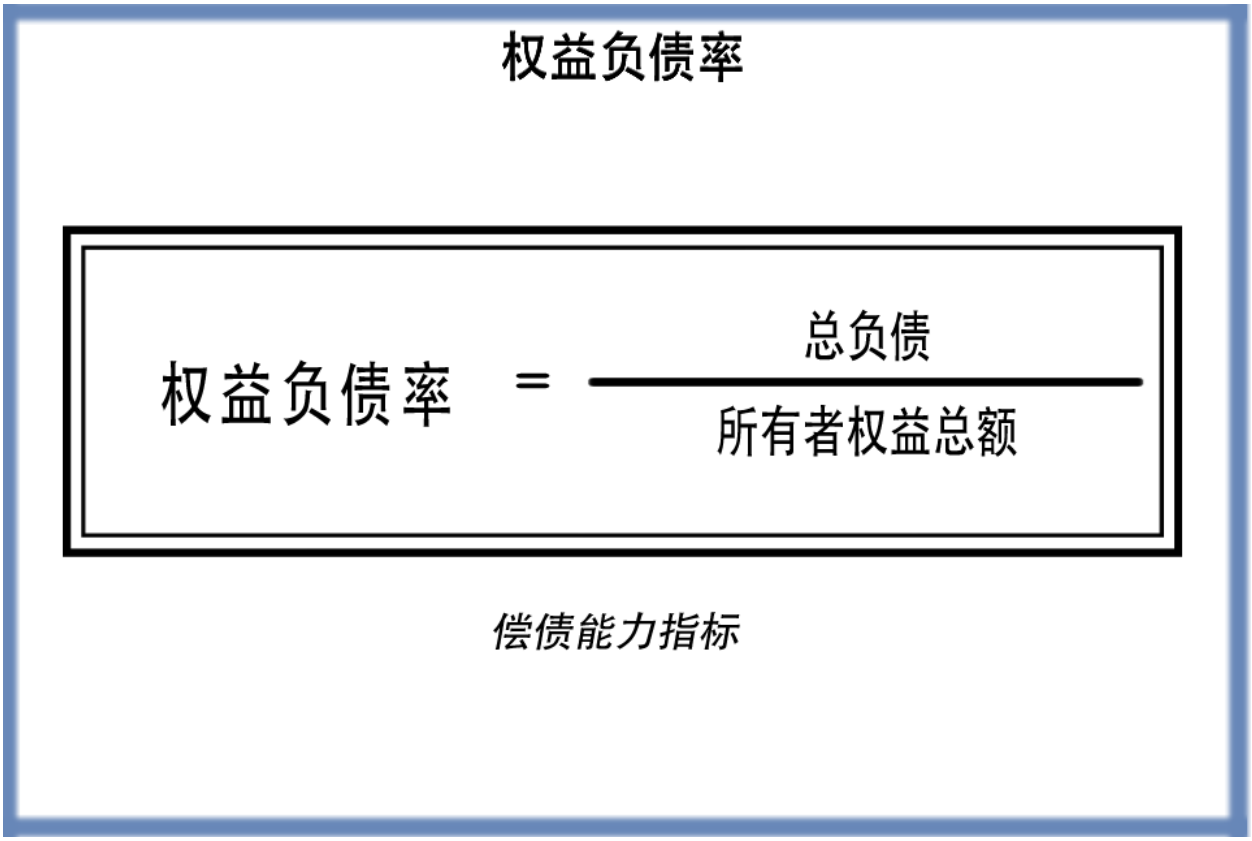
权益负债率 衡量公司的资本结构中属于债务融资的部分

*一般而言，较高的权益负债率（负债/权益）意味着企业在较大程度上依靠债务融资运营和成长



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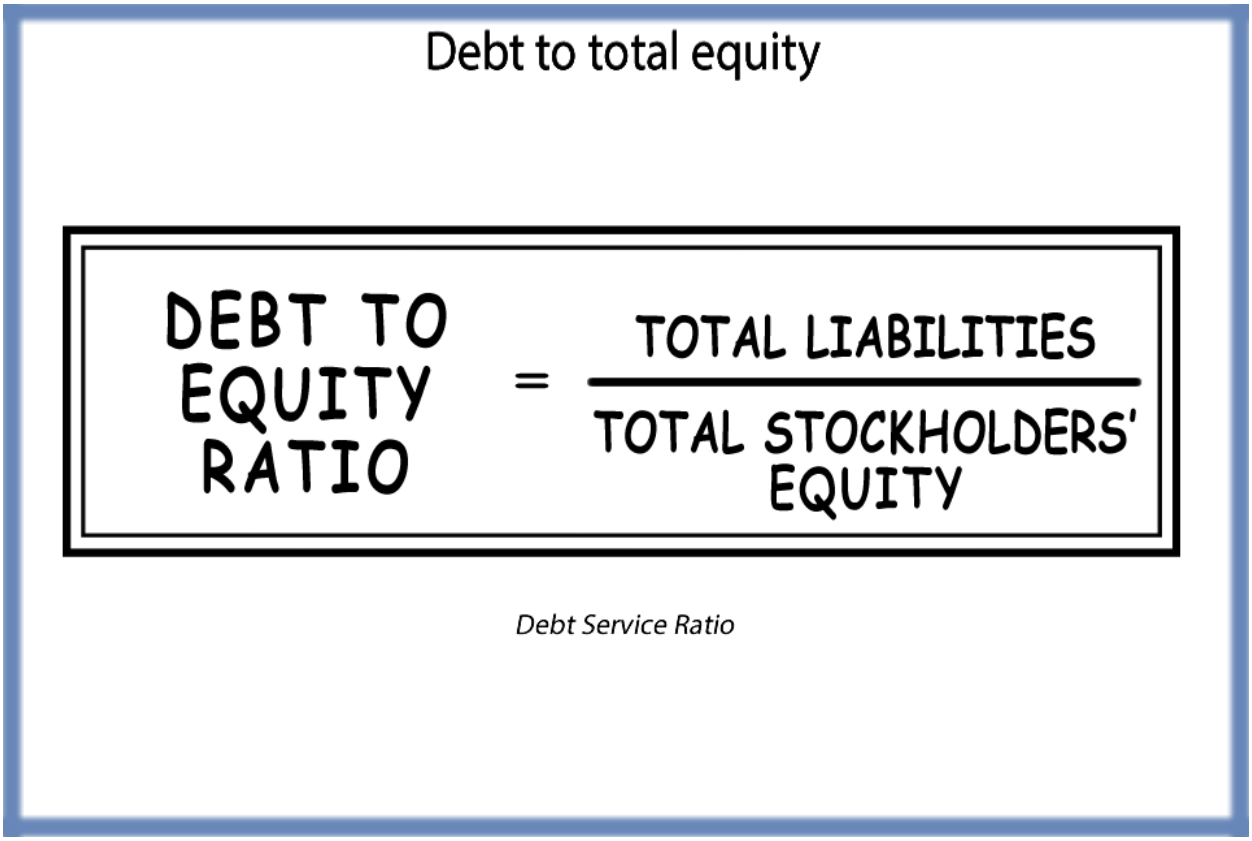
Debt to total equity Proportion of financing that is debt related

*Generally a high debt to equity ratio indicates a company has utilized a significant amount of financing to grow



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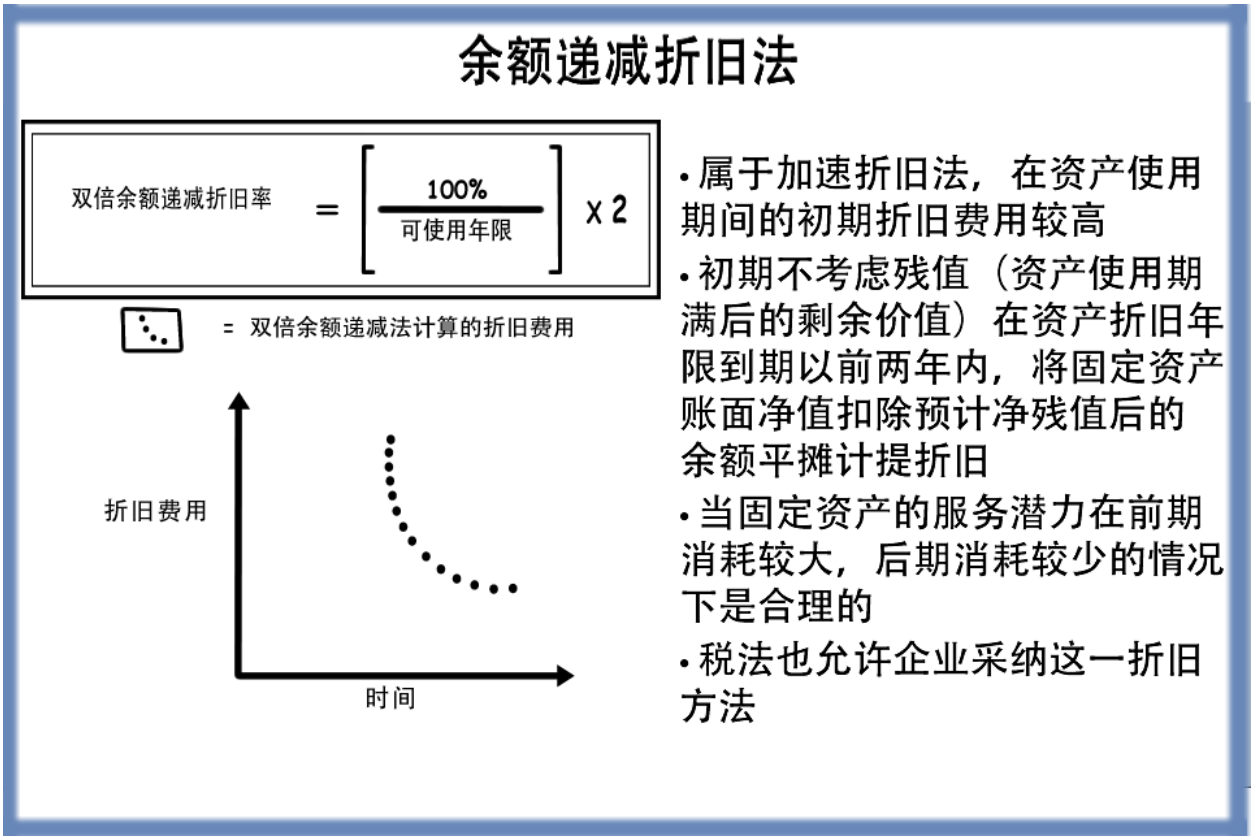
余额递减折旧法 属于加速折旧法，在资产使用期间的初期折旧费用较高

*初期不考虑残值（资产使用期满后的剩余价值）在资产折旧年限到期以前两年内，将固定资产账面净值扣除预计净残值后的余额平摊计提折旧
*当固定资产的服务潜力在前期消耗较大，后期消耗较少的情况下是合理的
*税法也允许企业采纳这一折旧方法



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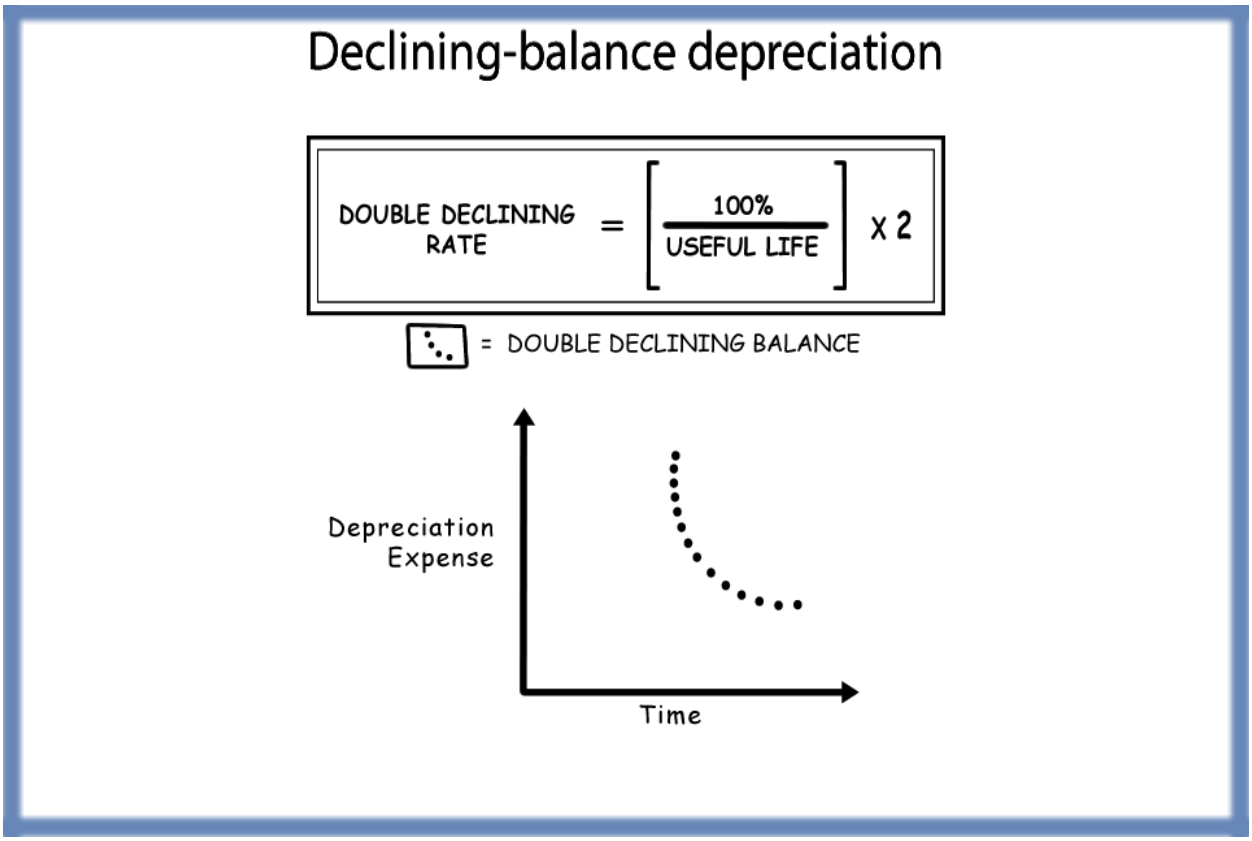
Declining-balance depreciation Accelerated depreciation method, generates more expense in earlier years

*No salvage value taken into account
*Logical if best use of asset is in earlier years of life
*Often used for tax purposes



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递延收入 提前收到付款，但还未达到收入确认条件的款项

举例：报刊订阅费，维护合同，定金或预付聘金，以及提前收到的未来期间的保险费收入

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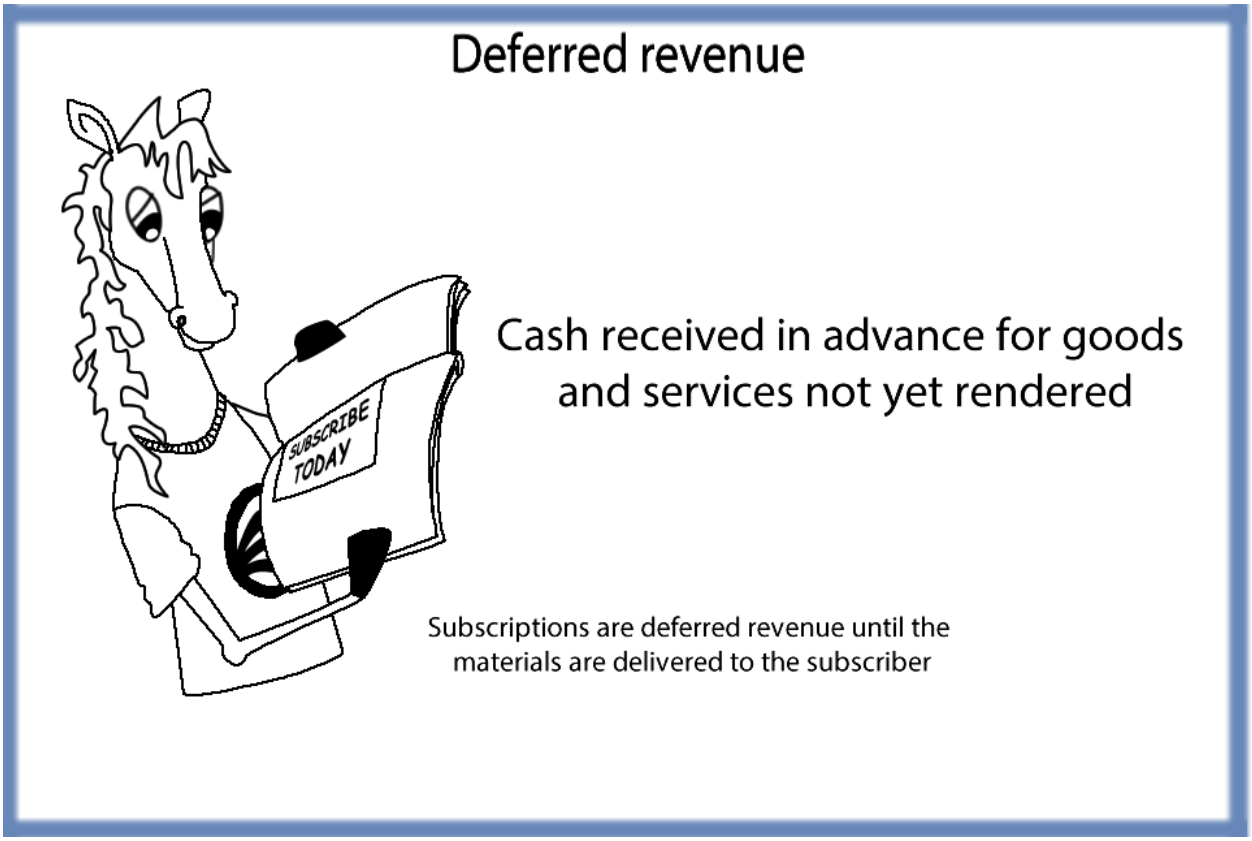
Deferred revenue Cash received in advance, but not yet earned

Examples: subscriptions, maintenance contracts, retainers, and cash received for future insurance coverage



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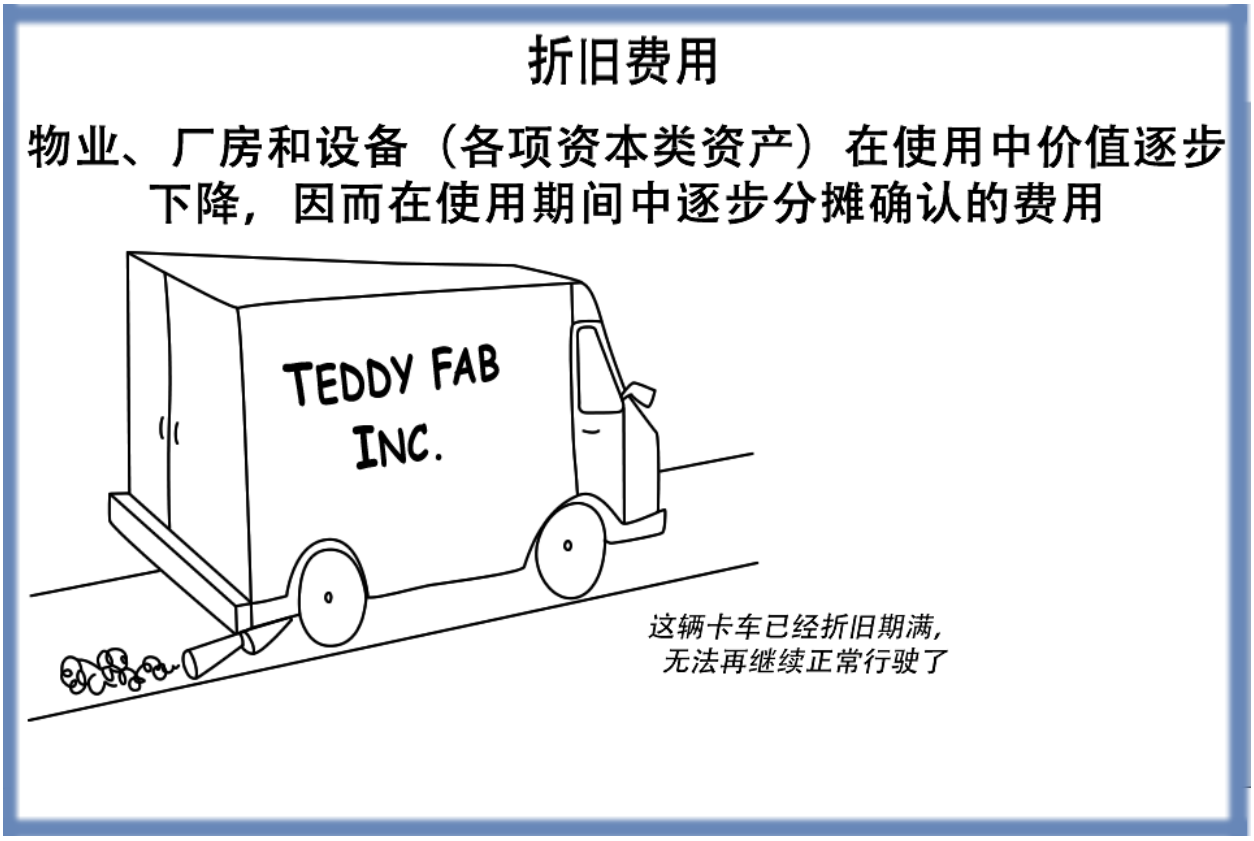
折旧费用 在使用各项资本类资产时，各期间应逐步确认的费用

*如实反映了资本类资产在使用中价值逐步下降的事实
*在使用期满后，累计的折旧费用等于资产的成本（假设残值为零）

折旧方法举例：直线法，余额递减法，年数总和法，工作量法



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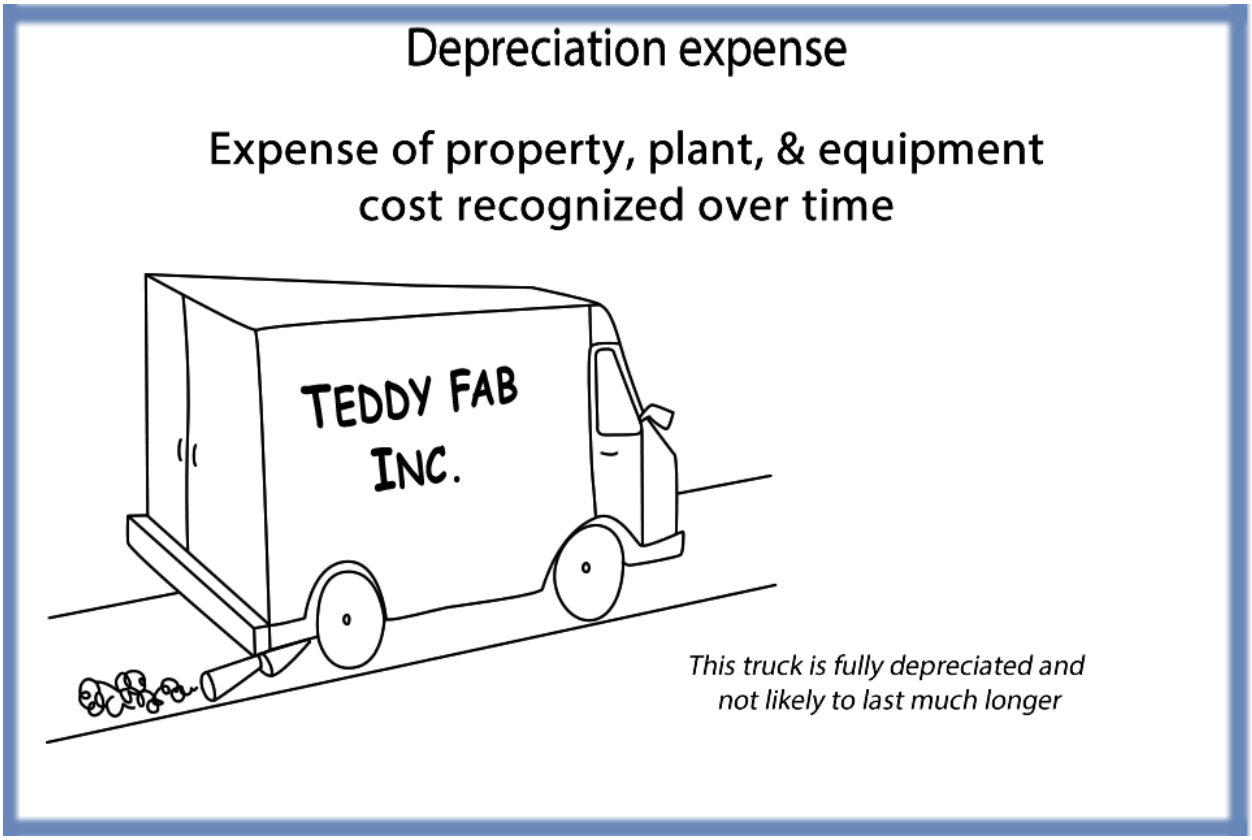
Depreciation expense Represents the cost of fixed assets over time

*Recorded to capture the decline in business asset use-value over time
*Matches the expense of the asset as it is being used up

Depreciation method examples: straight-line, accelerated depreciation, sum-of-the-years-digits', and units of production



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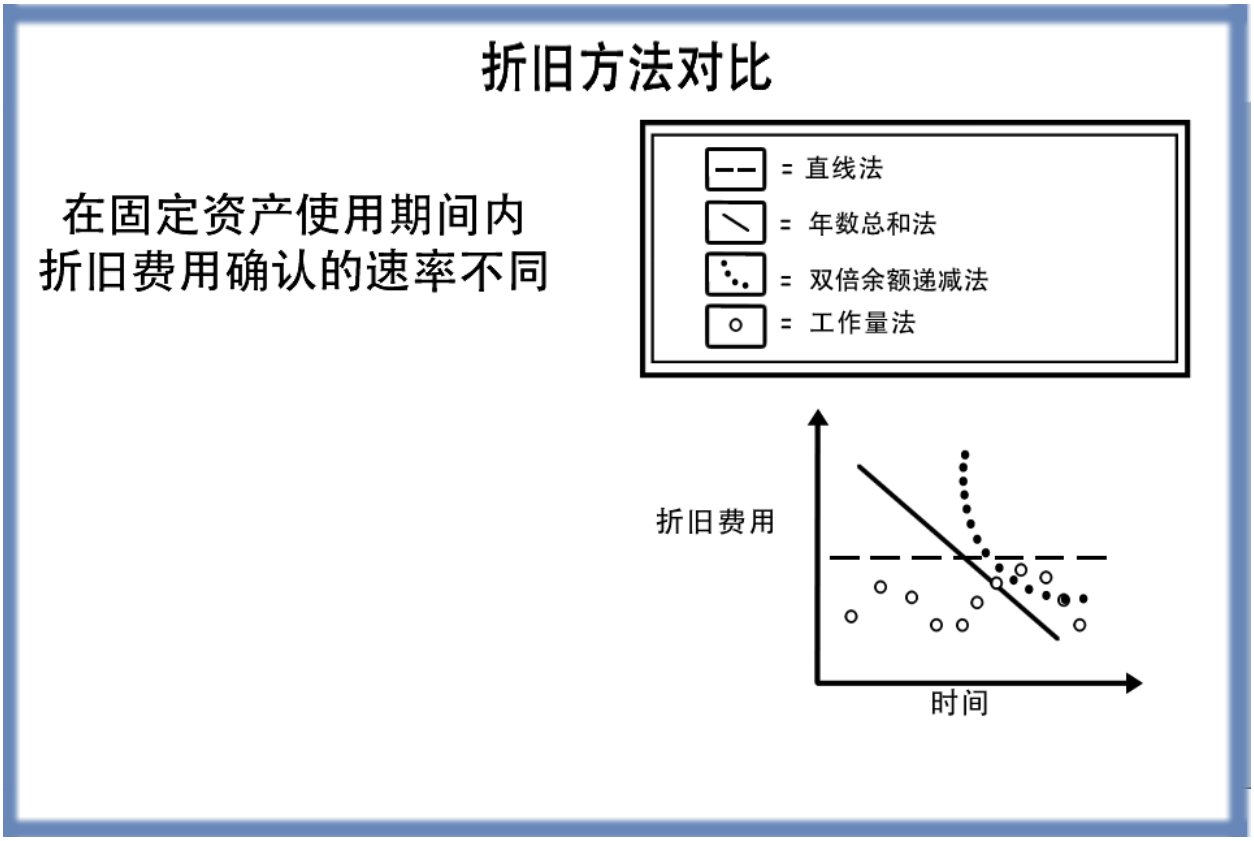
折旧方法对比 不同方法下各会计期间确认的折旧费用不同

*加速折旧法在资产使用期间的初期折旧费用较高
*某些方法下的折旧费用会与税法认可的折旧费用产生时间性差异



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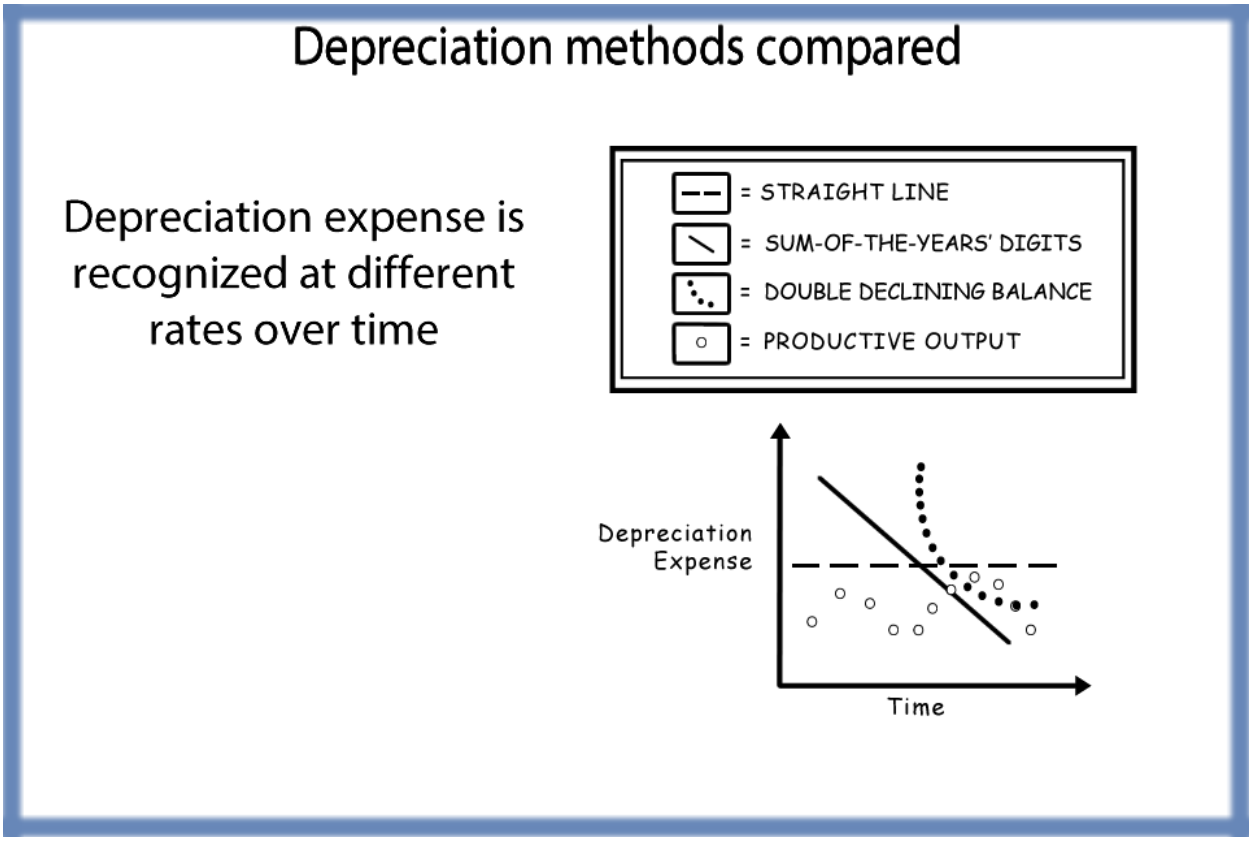
Depreciation methods compared Different methods result in different timing of expense

*Accelerated methods result in more expense earlier in the asset life
*Different methods of depreciation result in timing differences for depreciation expense



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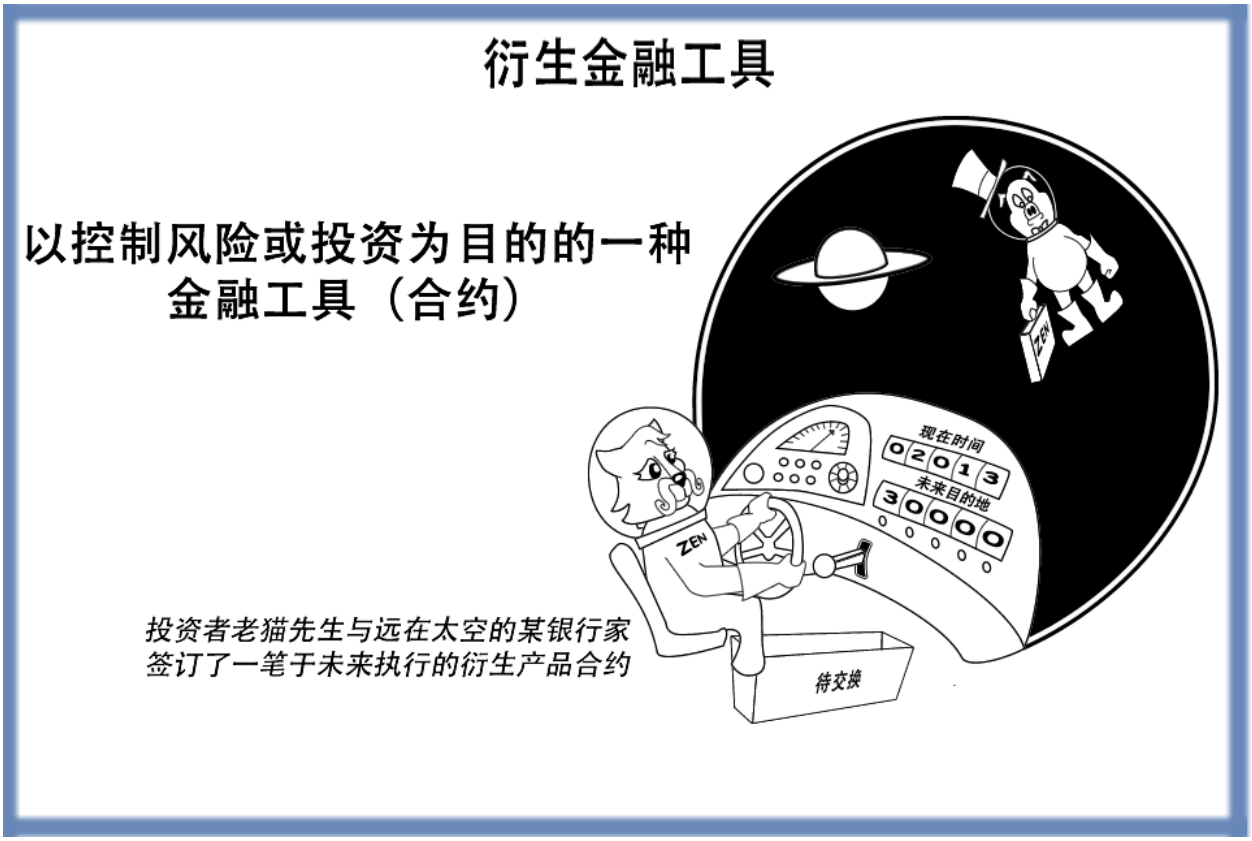
衍生金融工具 或称金融衍生产品。指建立在基础产品或基础变量之上，其价格随基础金融产品的价格（或数值）变动的派生金融产品

特征:
*初始净投资为零或者很少
*未来以现金或现金等价物结算
*具有名义本金或合约标的数量



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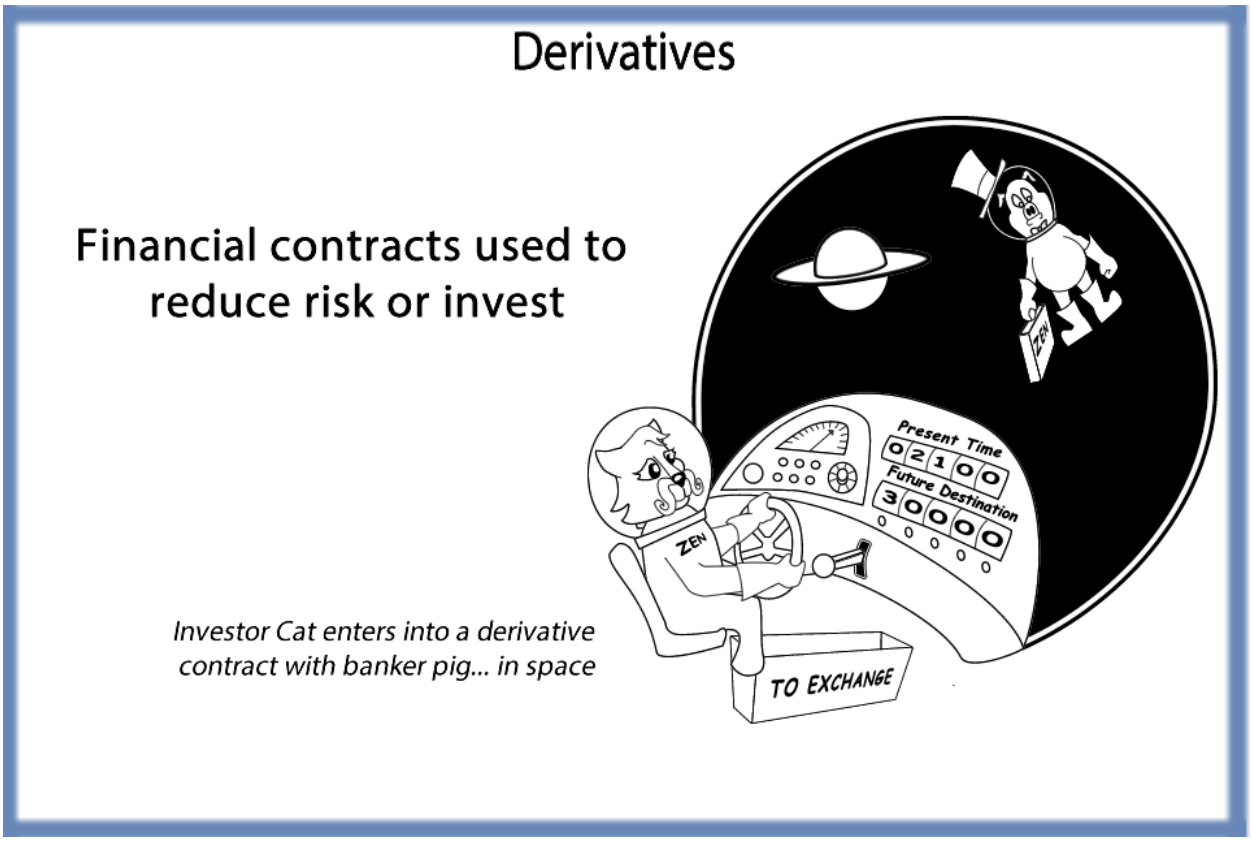
Derivatives Financial contracts to buy or sell assets based upon specified conditions

Characteristics:
*Zero net investment
*Equivalent to cash or cash settlement
*Notional and underlying amount



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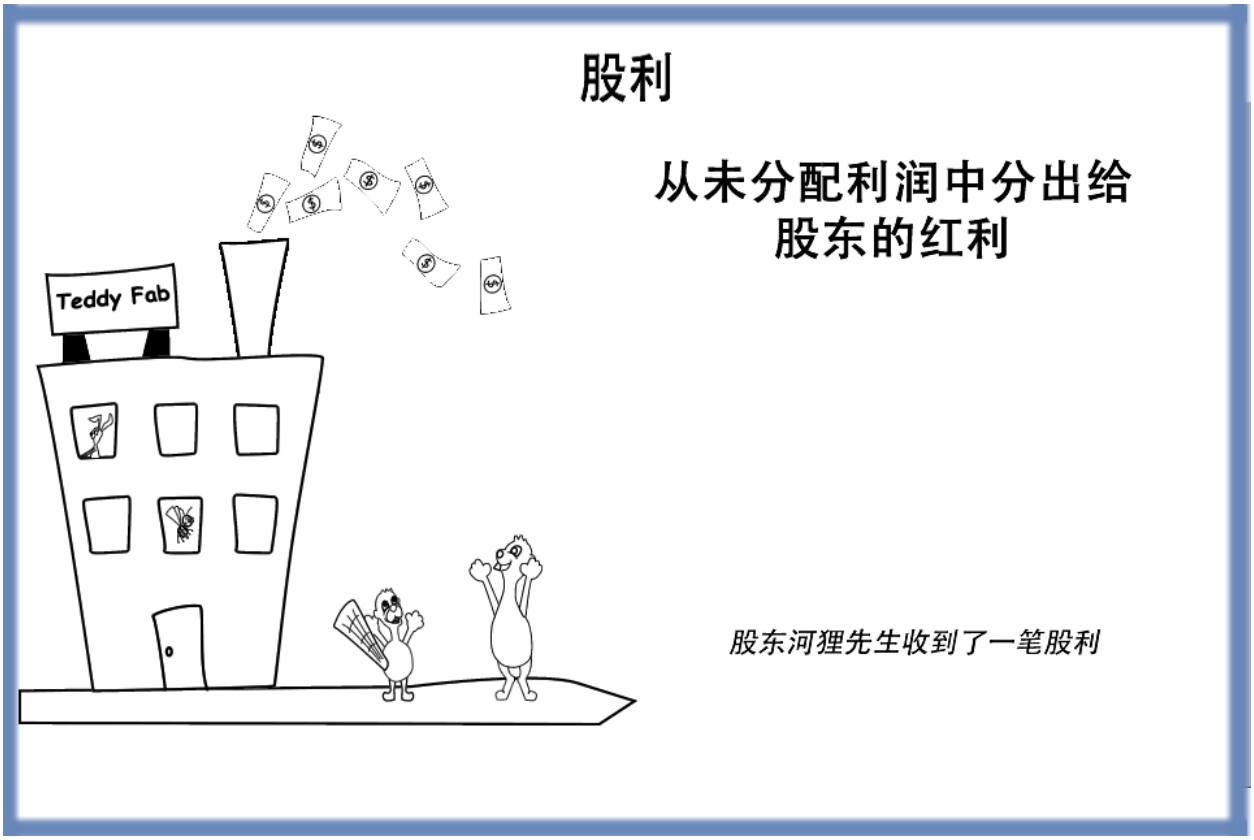
股利 支付给股东的公司盈利

*减记未分配利润
*股利分配由董事会决定
*一般在公司运营良好时才会支付
*如果支付给股东的现金超过了未分配利润的金额则属于返还资本，而非股利分配



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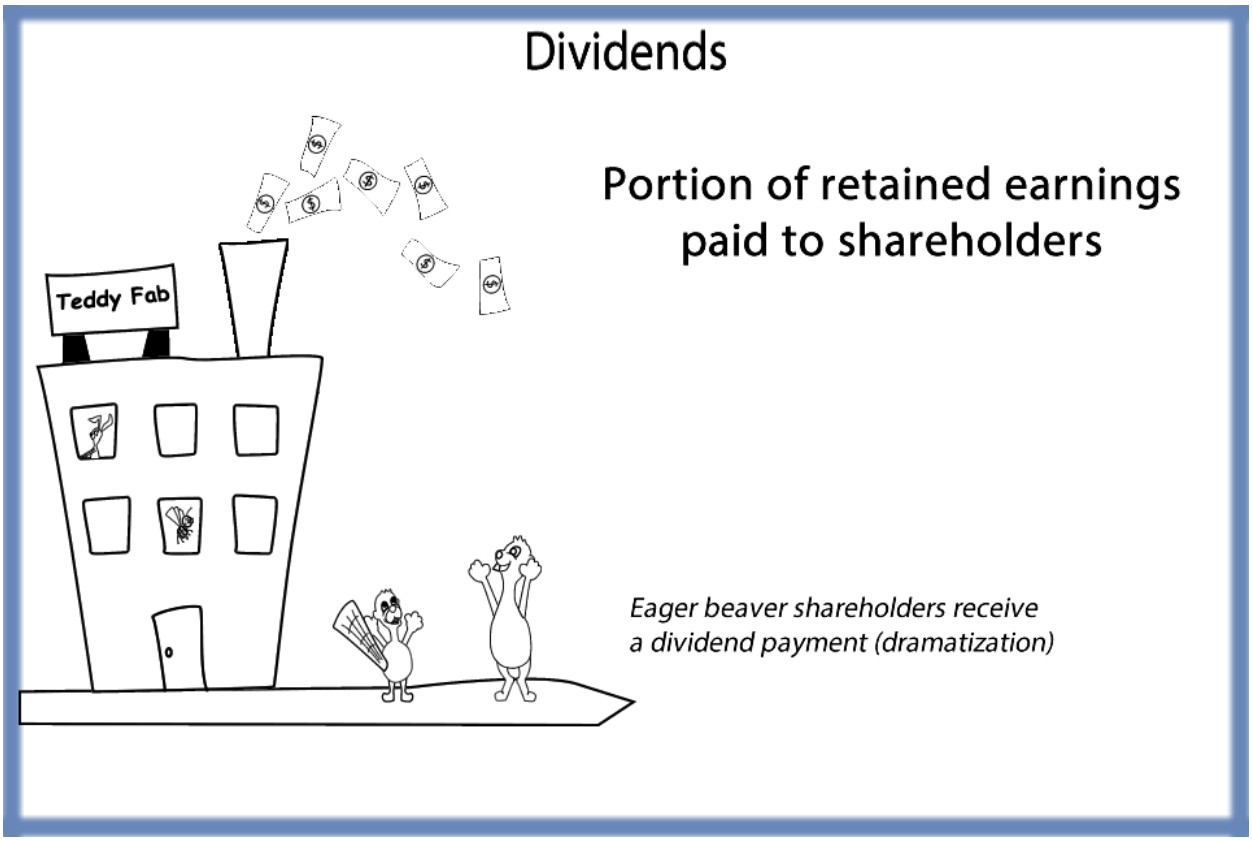
Dividends Corporate profits paid to shareholders

*Reduce retained earnings
*Authorized by the board of directors
*Typically paid when company is performing well
*Cash paid to shareholders in excess of retained earnings is a return of capital, not a dividend



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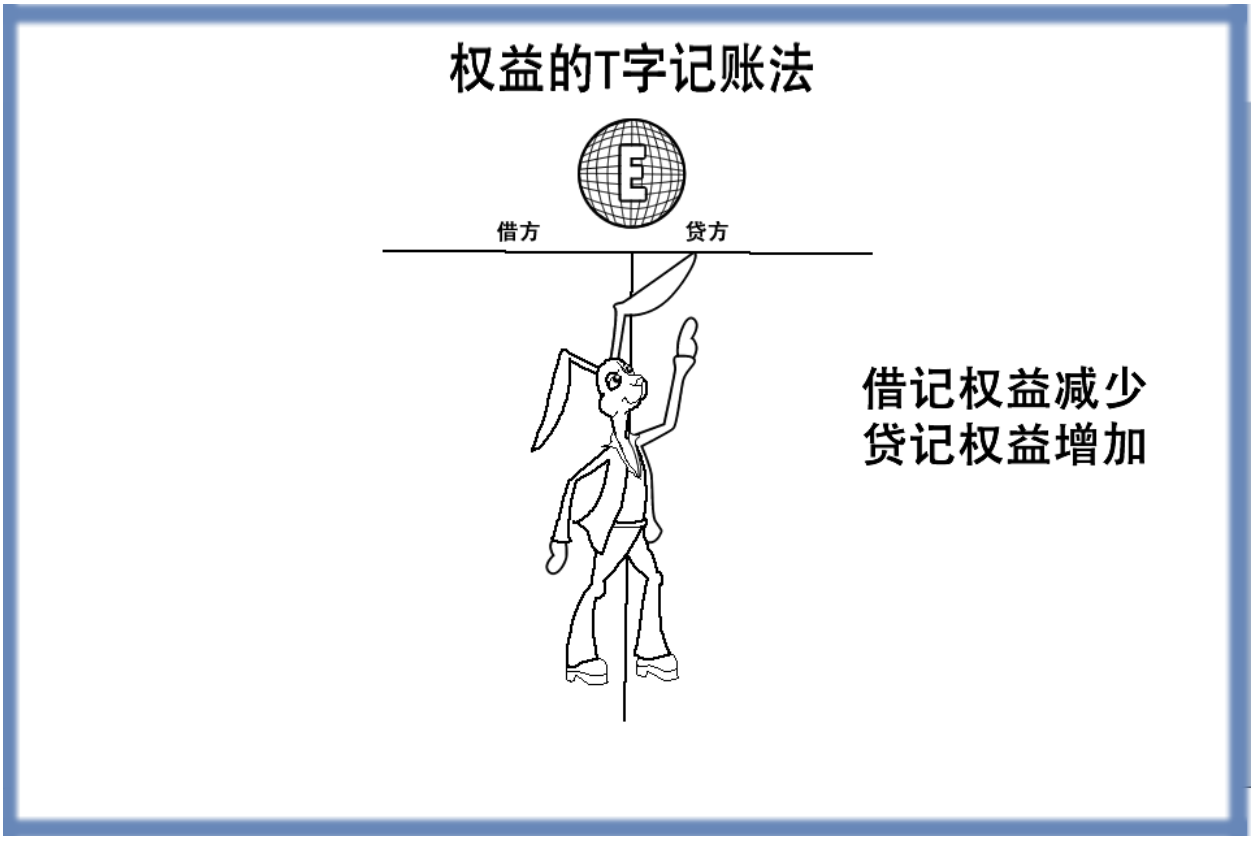
权益的T字记账法 借记时权益减少，贷记时权益增加

基本分录
*发行股份产生的权益增加：借记现金，贷记权益
*净利润产生的权益增加：借记利润汇总，贷记未分配利润
*净损失产生的权益减少：借记未分配利润，贷记利润汇总
*分配股利导致的权益减少：借记未分配利润，贷记应付股利



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Equity T-account transactions Equity decreases with a debit and increases with a credit

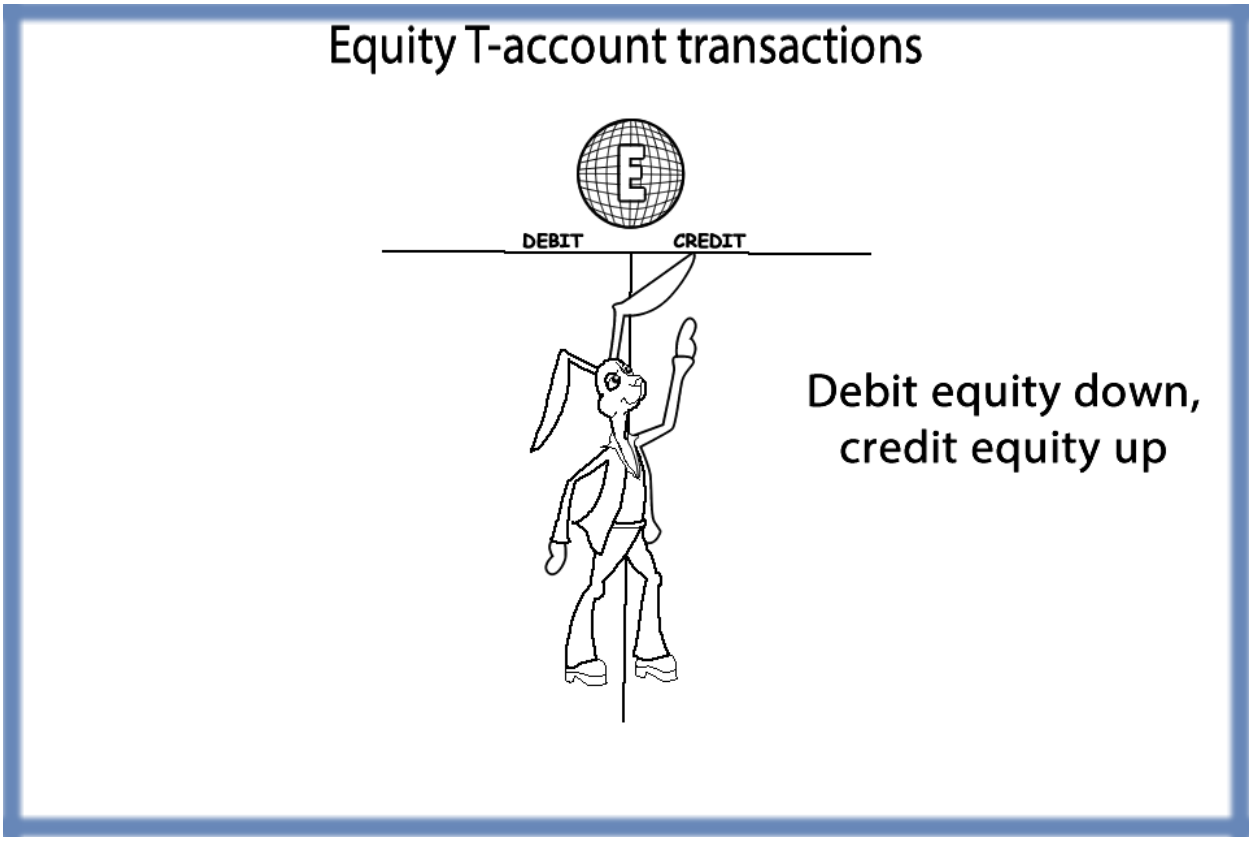
Basic entries

*Increase equity from stock issue: debit cash and credit equity

*Increase equity from net income: debit income summary and credit retained earnings

*Decrease equity from net loss: debit retained earnings and credit income summary

*Decrease equity from declared dividend: debit retained earnings and credit dividend payable



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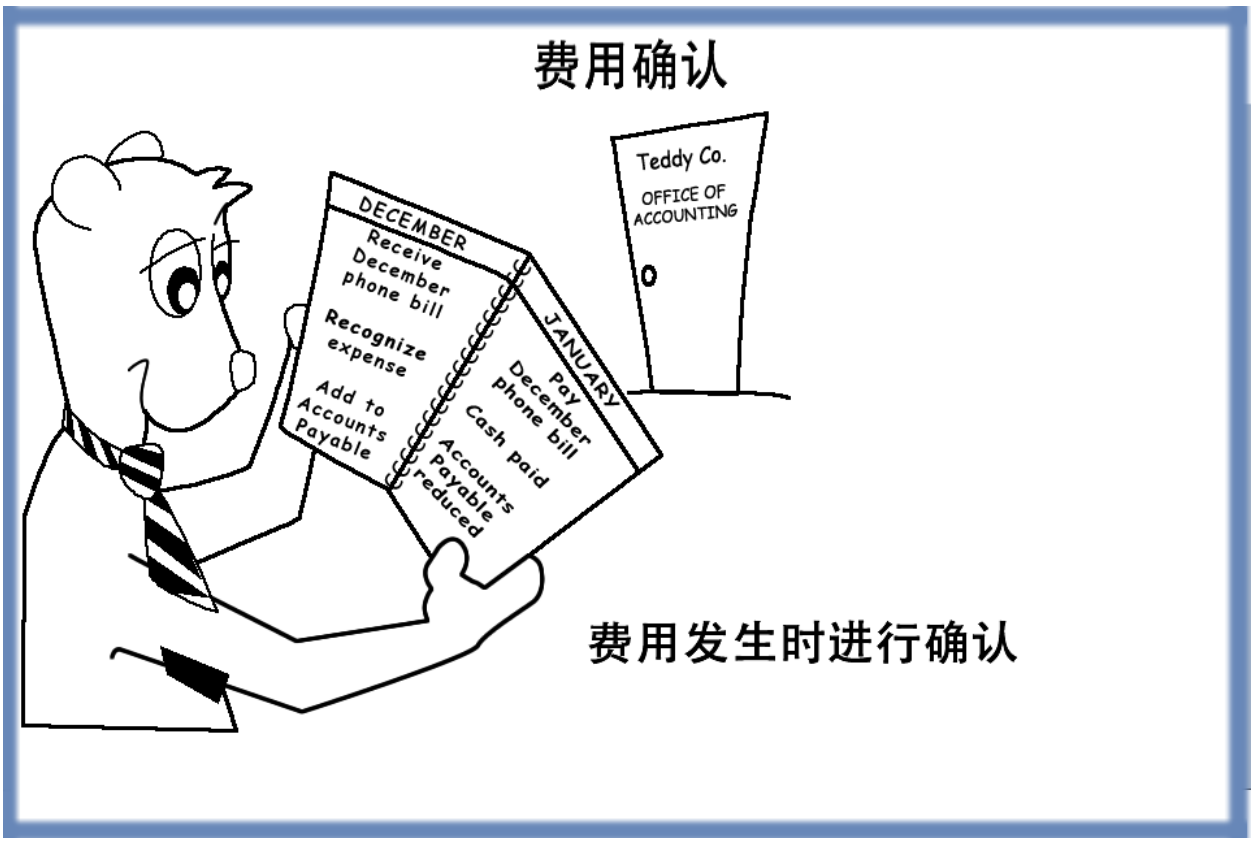
费用确认 费用发生时进行确认，一般在收到货物时以及接受服务时

*存货项目只有在实现销售后才会确认为成本费用
*配比原则是指在某个会计期间或某个会计对象所取得的收入应与为取得该收入所发生的费用、成本相匹配
*待摊费用项目，例如提前支付的房租、保险费等属于资产，只有等逐步得到使用时才会分摊并确认为费用
*物业、厂房和设备属于资产，不属于费用



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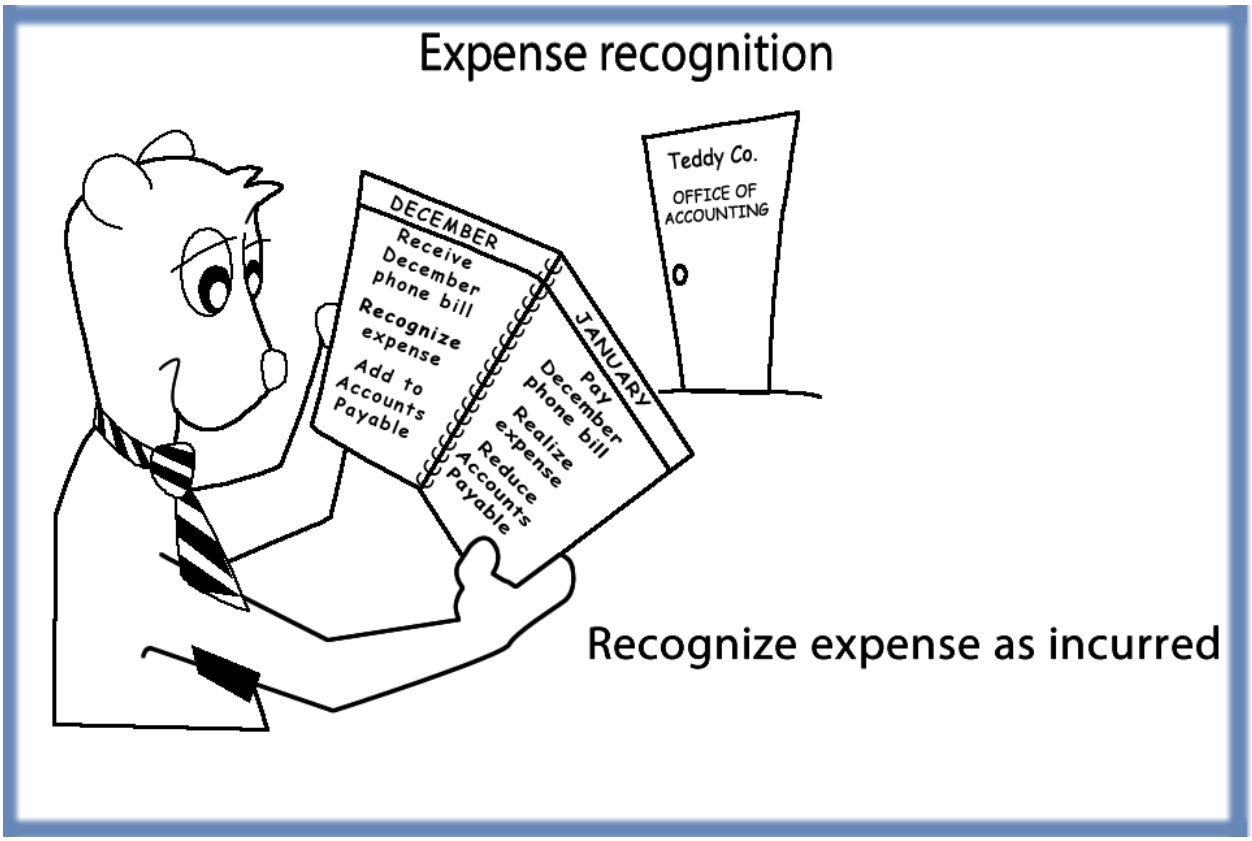
Expense recognition Expenses are recognized when incurred, as goods are used and services received

*Inventory items will not be an expense until sold
*Matching principle dictates that expenses be matched with related revenue in the same period
*Payments for rent and insurance are prepaid assets if paid in advance and are recognized as expenses as they are used over time
*Property, plant, and equipment are capitalized assets, not expenses



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先进先出法 根据先入库先发出的原则，对于发出的存货以先入库存货的单价计算发出存货成本以及期末存货成本的方法

*成本计价过程接近于存货实物管理的流程
*与后进先出法相比，当物价上涨时，先进先出法会导致企业当期利润高估
*当物价上涨时会导致期末存货价值高估
*在中国、美国会计准则和国际财务报告准则中均被允许使用

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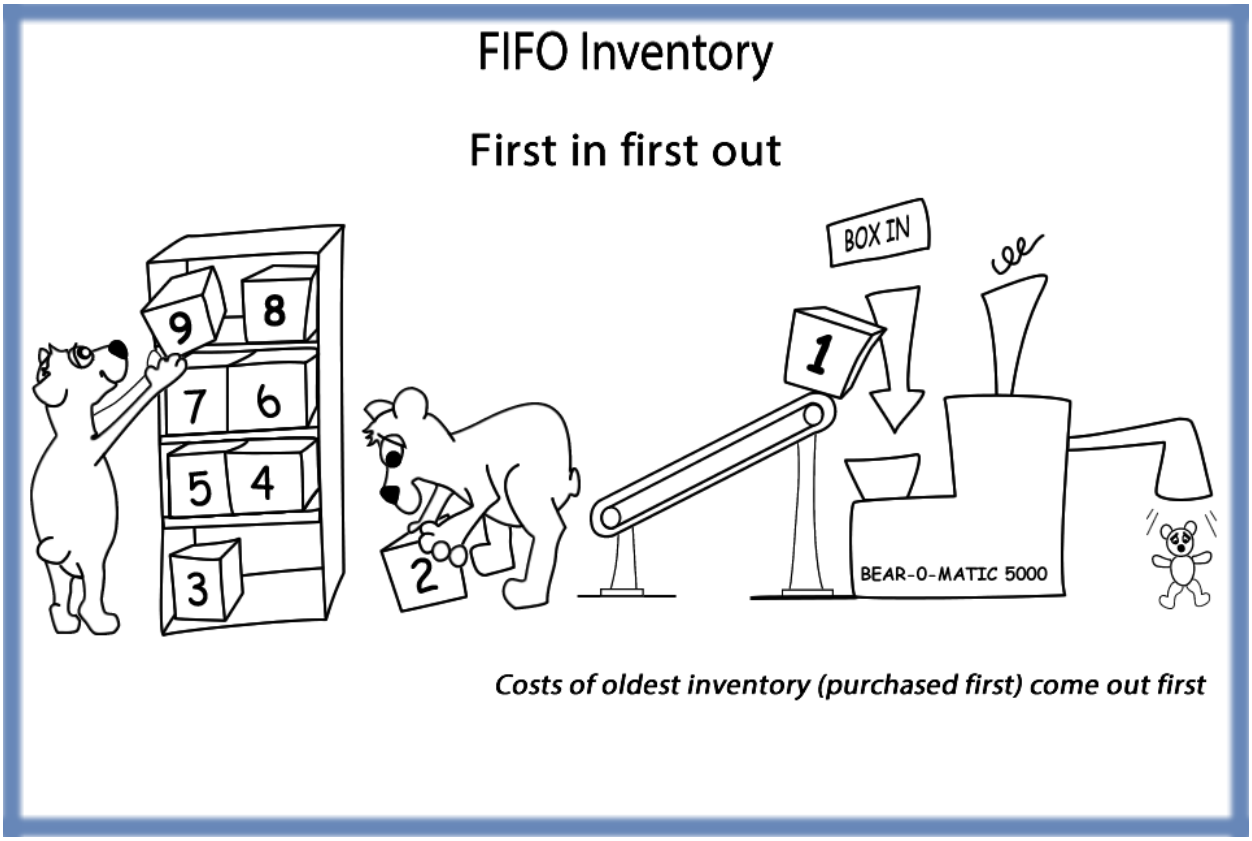
First in first out Inventory accounting system in which items purchased earliest are the first to be used to determine ending inventory and the cost of goods sold

*Costs are similar to the physical flow of inventory
*Results in higher net income in a period of rising prices when compared to the LIFO method
*Inventory value is overstated in period of rising prices
*Acceptable method under both US-GAAP & IFRS



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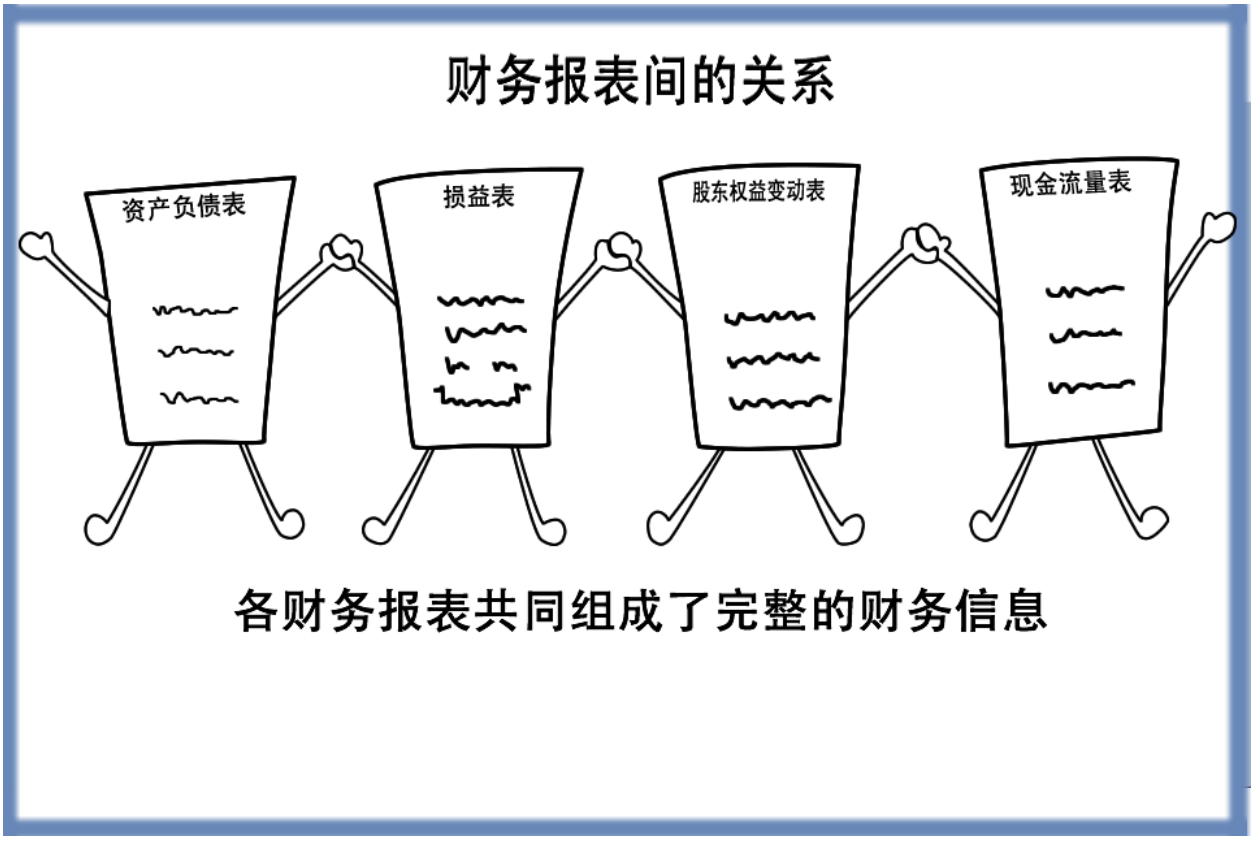
财务报表间的关系 在财务信息列报和披露中，各财务报表相互辅助并相互钩稽

*损益表（利润表）计算了企业经营的净利润或损失
*净利润或损失于会计期末结转到资产负债表的未分配利润项目中
*现金流量表以企业当期净利润作为起点，并需要用到部分资产负债表项目的期初期末余额变动来表示现金的流入和流出
*股东权益变动表列示了资产负债表中权益项目的变动明细



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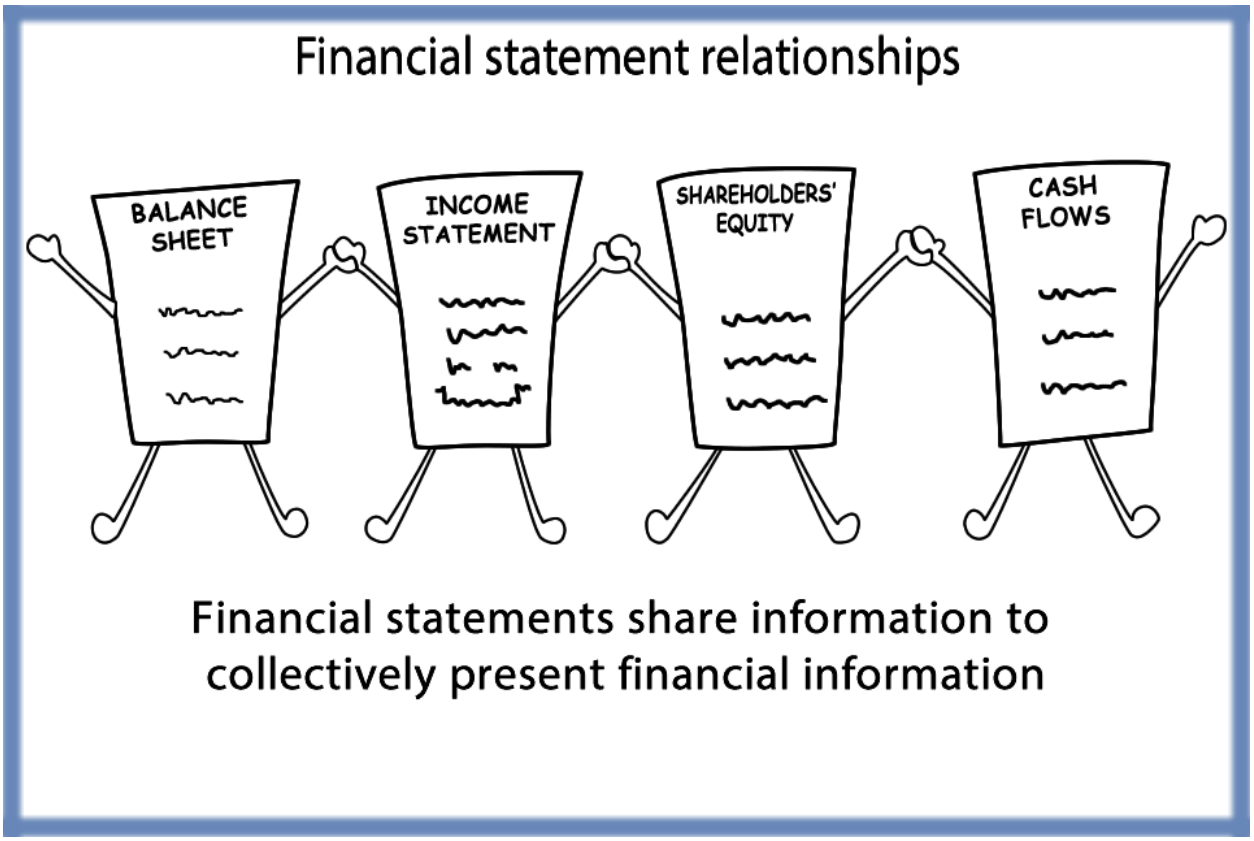
Financial statement relationships Financial statements are dependent on each other for financial reporting

*The income statement reports net income or loss
*Net income is added or a net loss is deducted from retained earnings on the balance sheet at end of accounting period
*The statement of cash flows uses net income and changes in balance sheet accounts to present the cash ins and outs
*The statement of shareholders' equity reports the balance sheet equity detail



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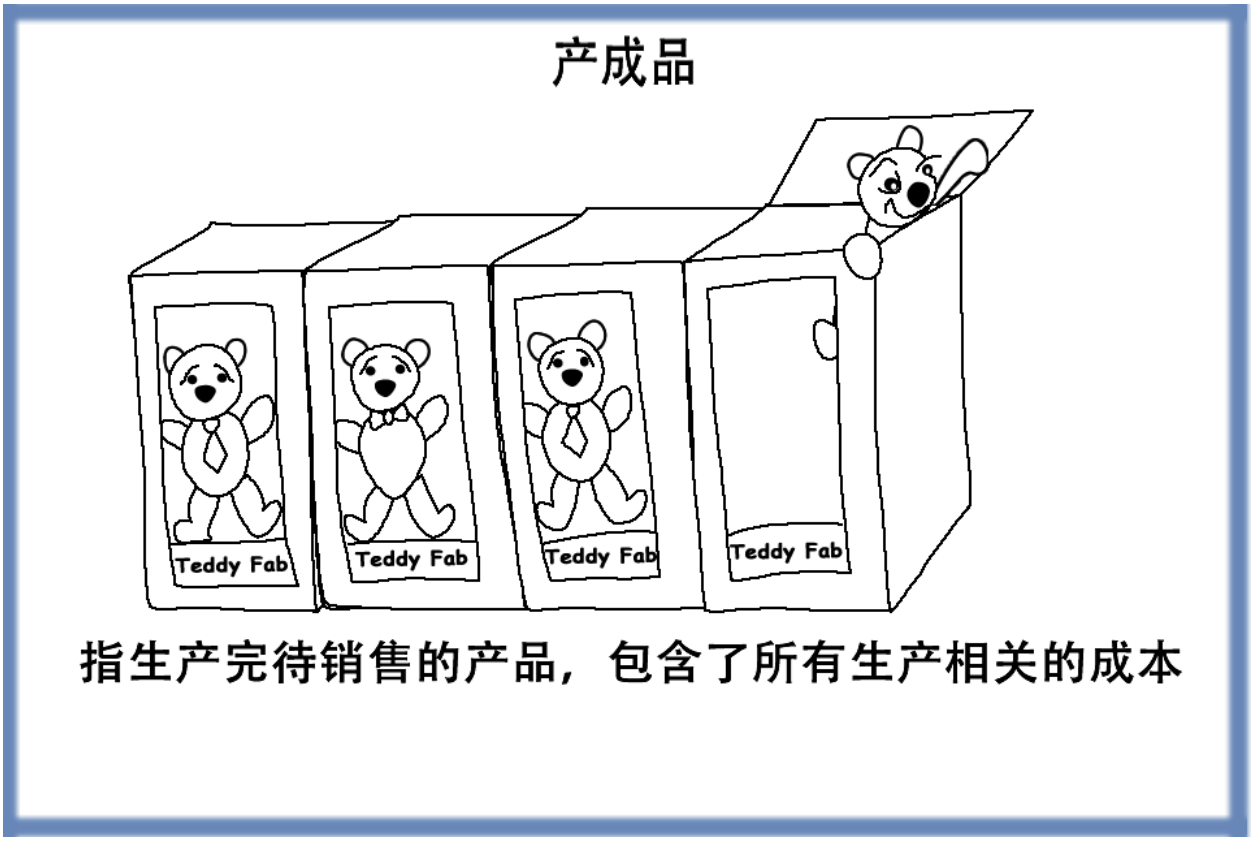
产成品 指生产完待销售的产品，已经包含了原材料，人工成本和制造费用等所有生产相关的成本

*原材料举例：木材，钢铁，零件，填充物料，布料，油，塑料等
*人工成本举例：设备运作工人
*制造费用举例：运转设备需要的水电费用等



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Finished goods Product ready for sale that includes raw material, manufacturing labor, and overhead costs

*Raw material examples: wood, steel, parts, stuffing, cloth, oil, and plastic
*Manufacturing labor includes machine operators
*Overhead costs include electricity and water to power machines

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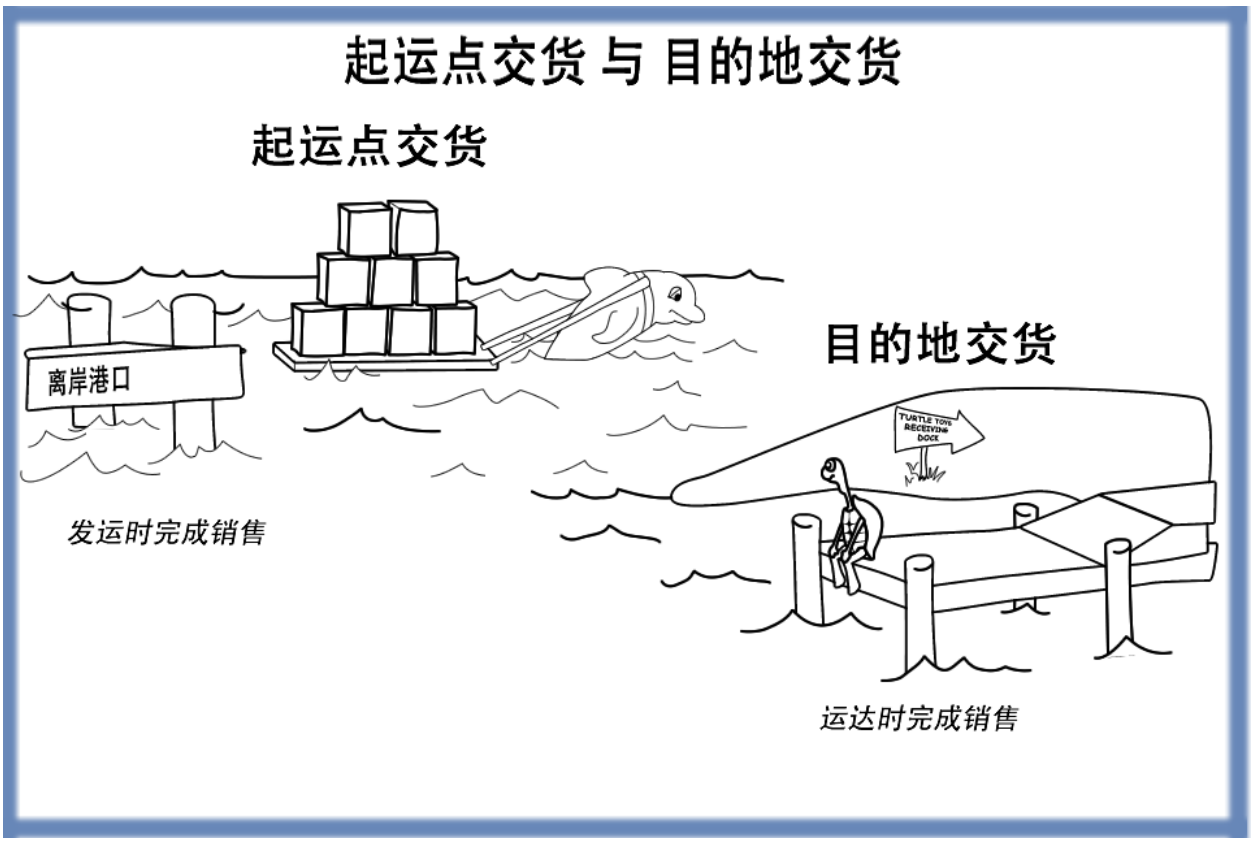
起运点交货 与 目的地交货 起运点交货是指卖方发运货物后即完成销售，目的地交货指买方收到货物时才算完成销售

*界定销售条款，并由此决定会计处理
*FOB: 离岸价格
*在起运点交货条款下，如果年底时货物在途（已装运但尚未到达收货地点），该物品还应属于卖方存货
*在目的地交货条款下，如果年底时货物在途，该货物应归属于买方并入账



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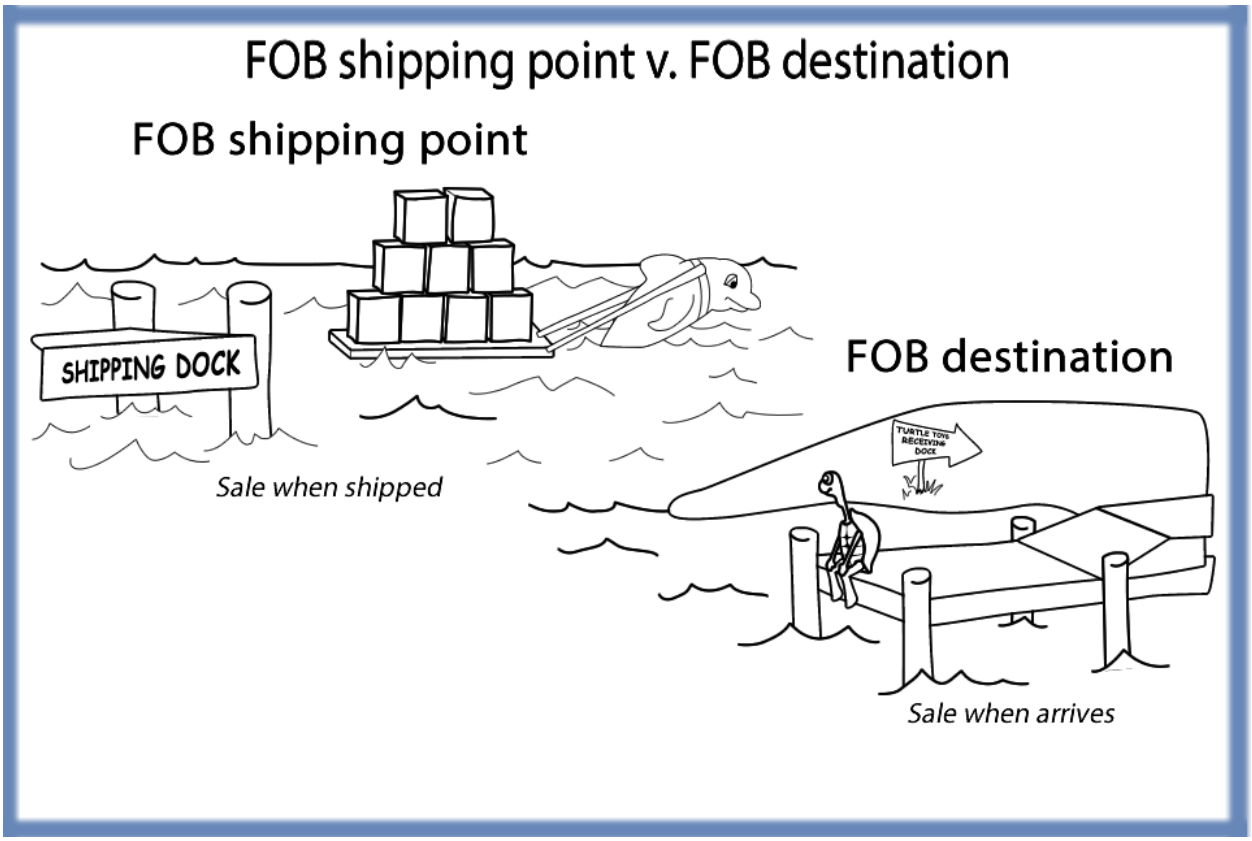
FOB shipping point v. FOB destination FOB shipping point recognizes the sale of an item when the seller ships it, while FOB destination recognizes the sale of an item when the buyer receives the item

*Defines terms of sale and accounting treatment
*FOB: Free On Board
*Item included in books of buyer at year-end under FOB shipping point
*Item included in books of seller at year-end under FOB destination



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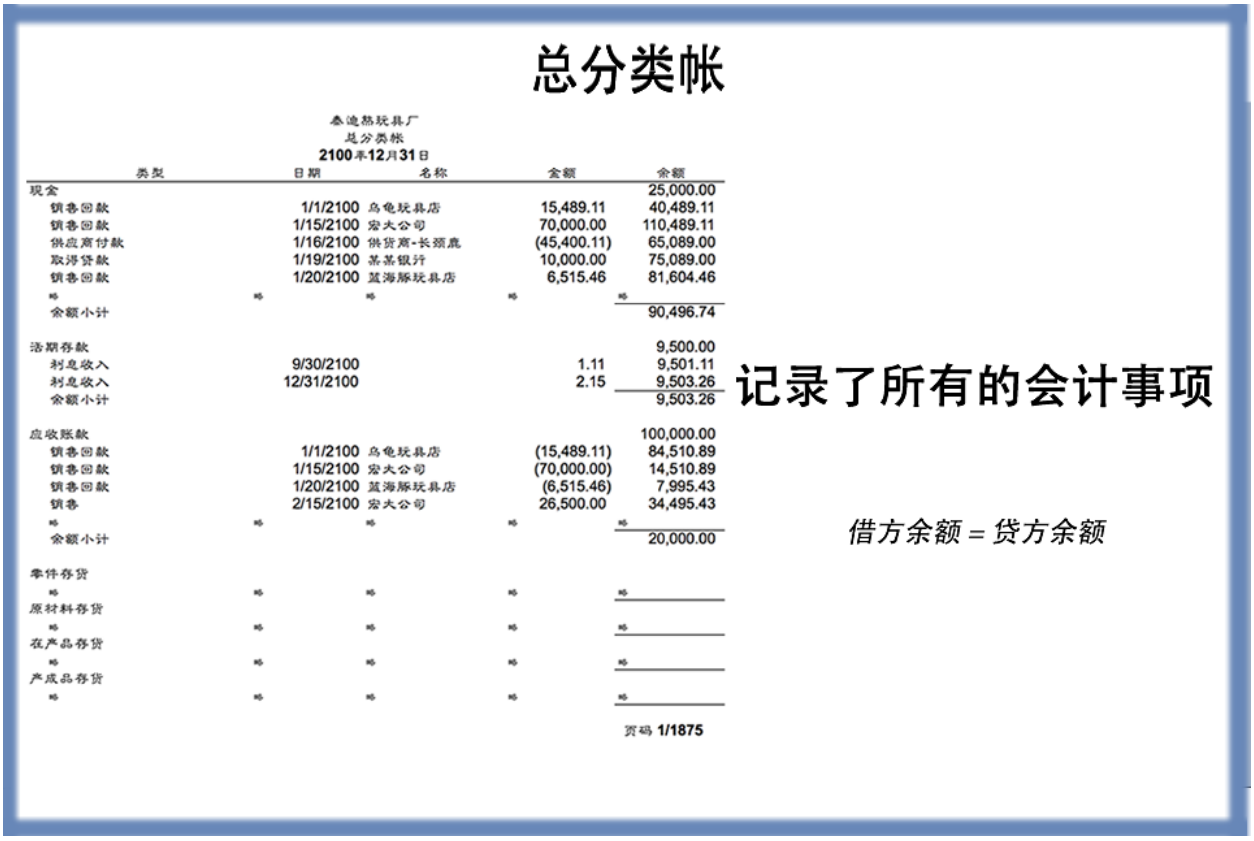
总分类账 记录了所有的会计事项

*可汇总到试算平衡表中并编制成财务报表
*列示的顺序为从资产负债表项目到损益表项目：资产、负债、权益、收入、支出
*借方项目以正数列示，贷方项目以负数列示



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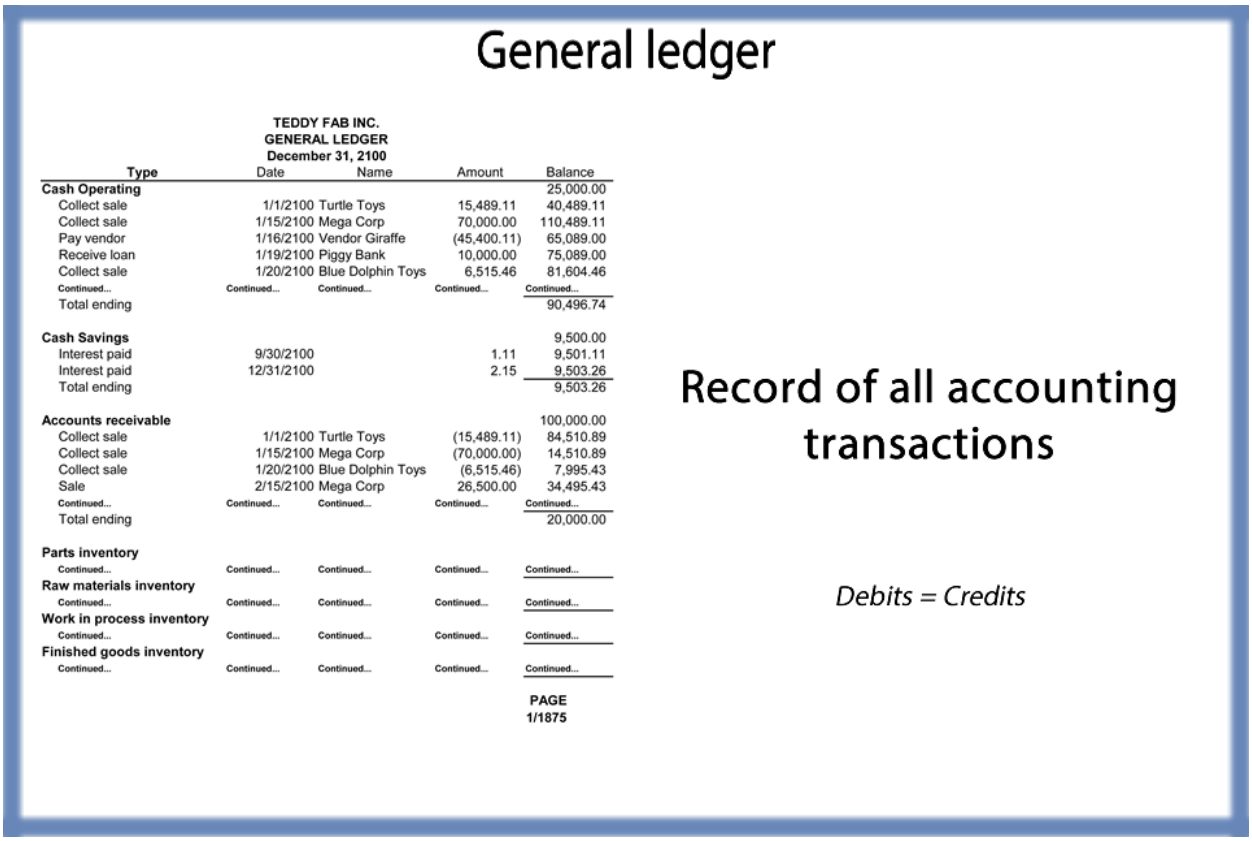
General ledger Record of all accounting transactions

*May be summarized in a trial balance for financial statement preparation
*Presented in order of the balance sheet, then income statement accounts: assets, liabilities, equity, revenue, and expenses
*Debits presented as positive numbers and credits as negative



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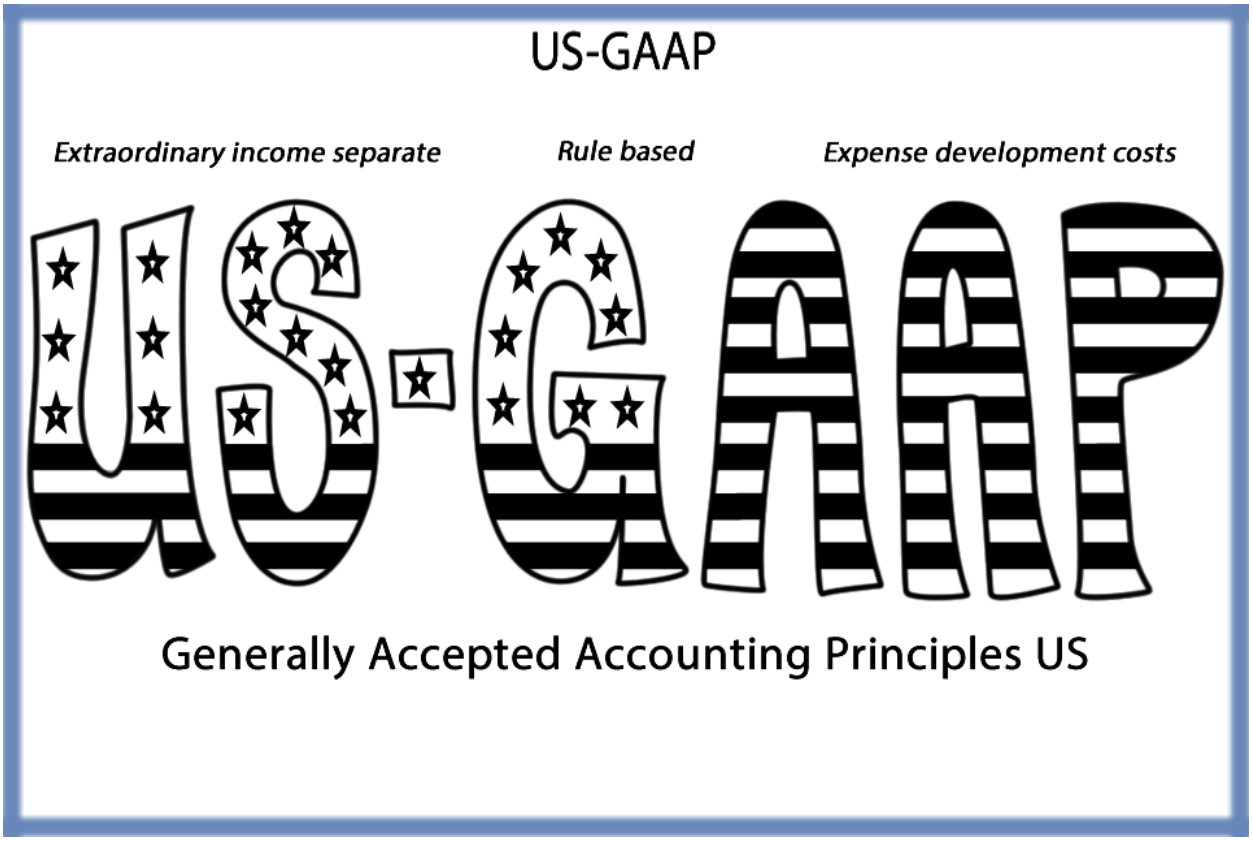
美国会计准则(US-GAAP) 由美国财务报告准则委员会（FASB）制定的会计体系，用于规范美国的财务报告标准

*是规则为导向的体系
*非常规收入要单独列示
*存货计价允许采用后进先出法
*开发费用不可资本化，要计入当期费用

返回词条汉语目录

Generally Accepted Accounting Principles (US-GAAP) Accounting system established by FASB (Financial Accounting Standards Board) that governs financial reporting

*Rule based system
*Extraordinary income items presented separately
*LIFO inventory permissible
*Development costs expensed



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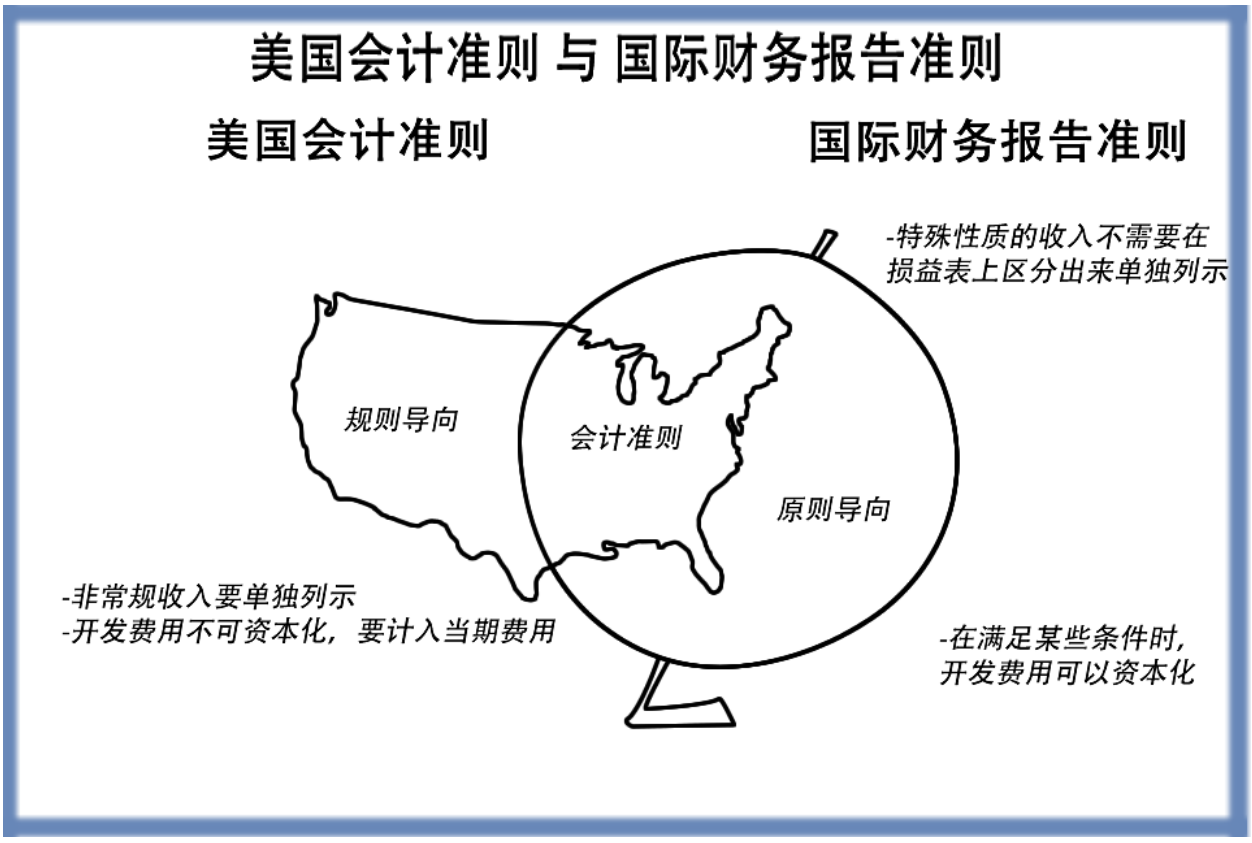
美国会计准则(US-GAAP)与国际财务报告准则(IFRS)的对比

US-GAAP
*是规则为导向的体系
*非常规收入要单独列示
*存货计价允许采用后进先出法
*开发费用不可资本化，要计入当期费用

IFRS
*是原则导向的会计准则体系
*特殊性质的收入不需要在损益表上区分出来单独列示
*存货计价中不允许采用后进先出法
*在满足某些条件时，开发费用可以资本化

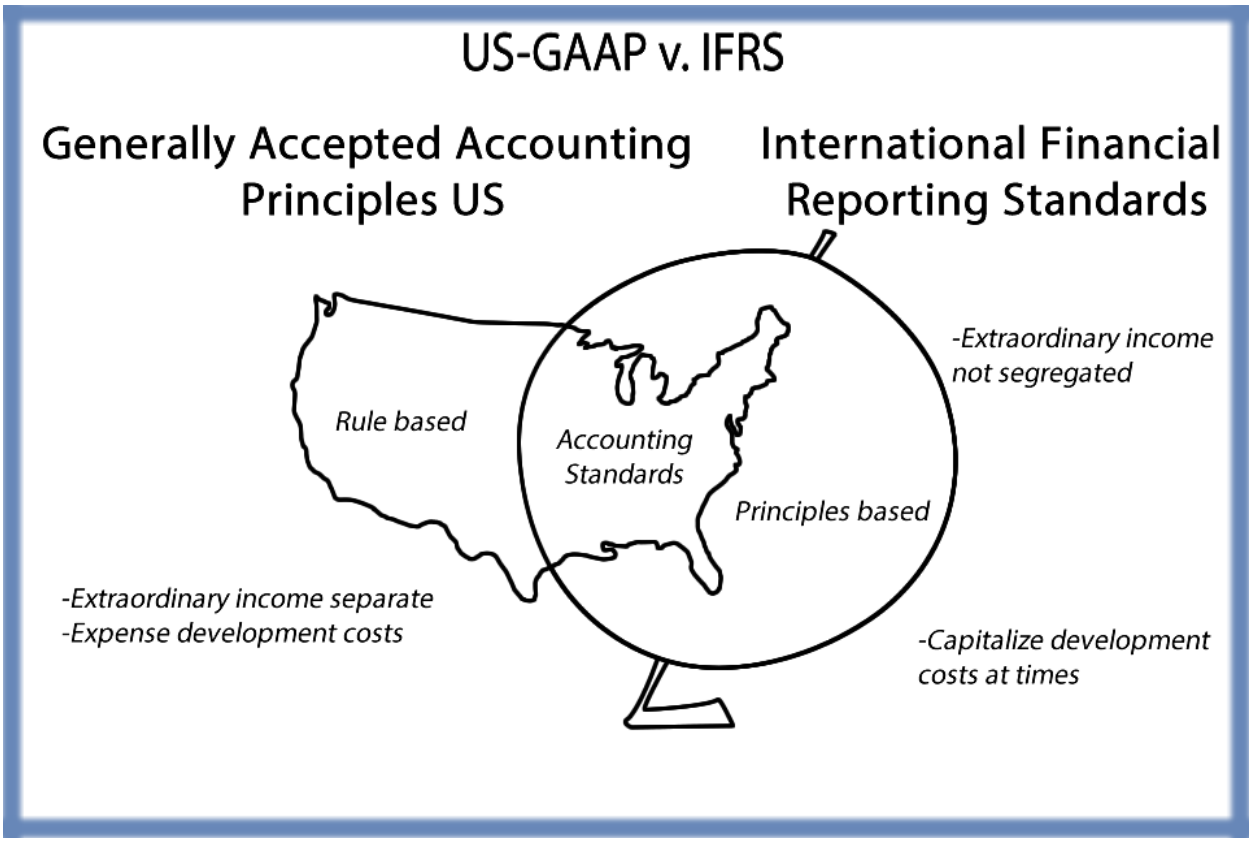


返回词条汉语目录

Generally Accepted Accounting Principles (US-GAAP) v. International Financial Reporting Standards (IFRS)

US-GAAP
*Rule based system
*Extraordinary income items presented separately
*LIFO inventory permissible
*Development costs expensed

IFRS
*Principles based system
*Extraordinary income not separated
*No LIFO inventory
*Development cost capitalization possible



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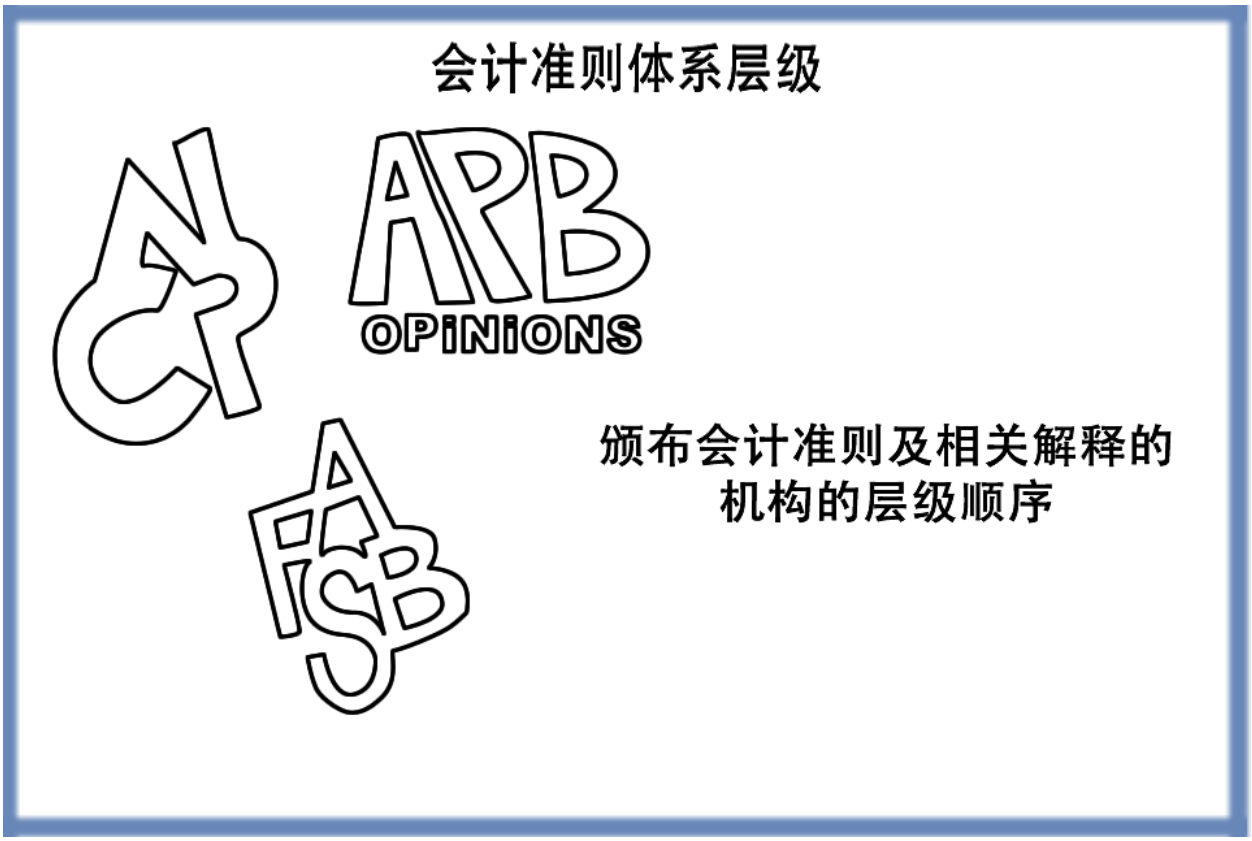
会计准则体系层级 颁布会计准则及相关解释的机构的层级顺序

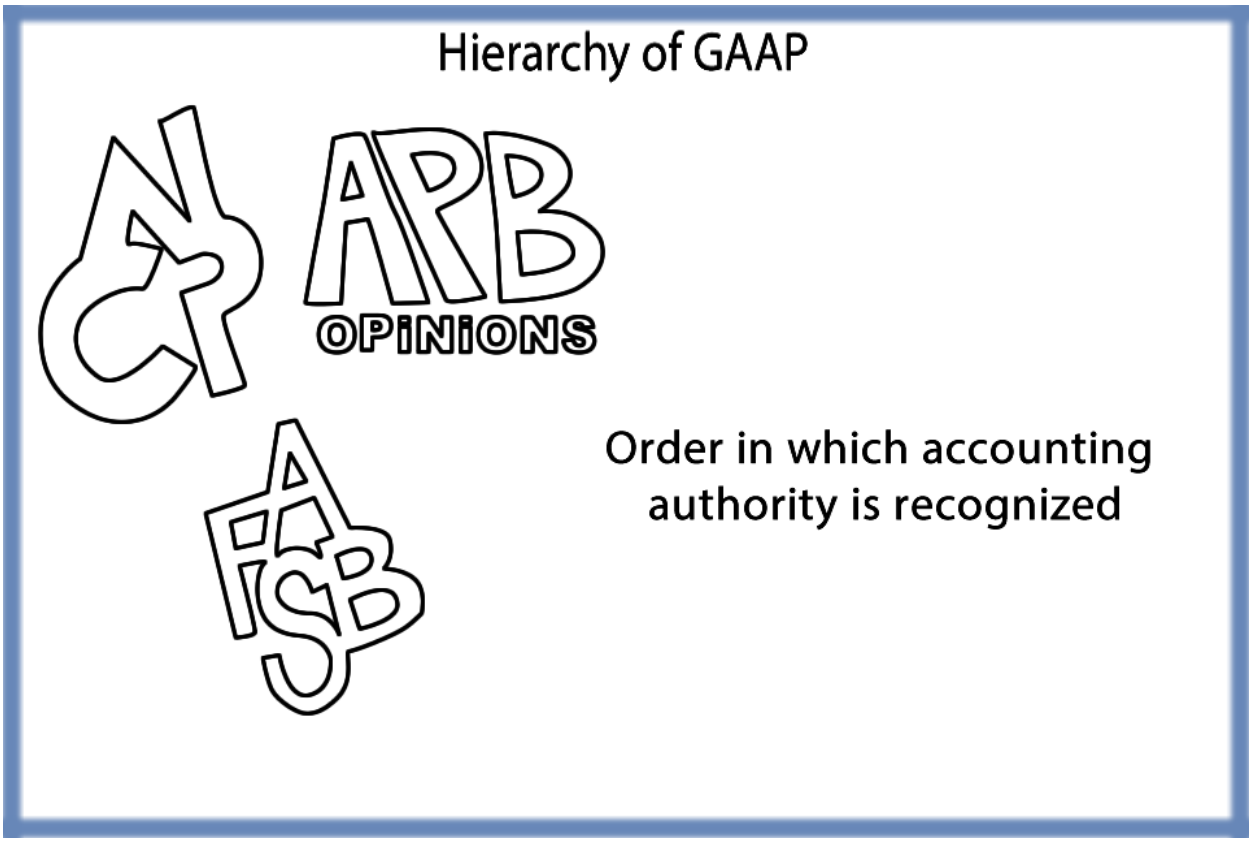
*AICPA（即美国注册会计师协会）会计研究公告
*APB（Accounting Principles Board 的简称，即美国会计标准委员会，后被FASB取代）意见
*FASB（Financial Accounting Standards Board的简称，即美国财务会计准则委员会）发布的财务会计准则
*FASB解释
*FASB专业人员意见
*FASB发布的133项应用指南



返回词条汉语目录

Generally Accepted Accounting Principles hierarchy The rank of authority for accounting standards

*AICPA Accounting Research Bulletins
*APB Opinions
*FASB Statements on Financial Accounting Standards
*FASB Interpretations
*FASB Staff Positions
*FASB Statement 133 Implementation Issues



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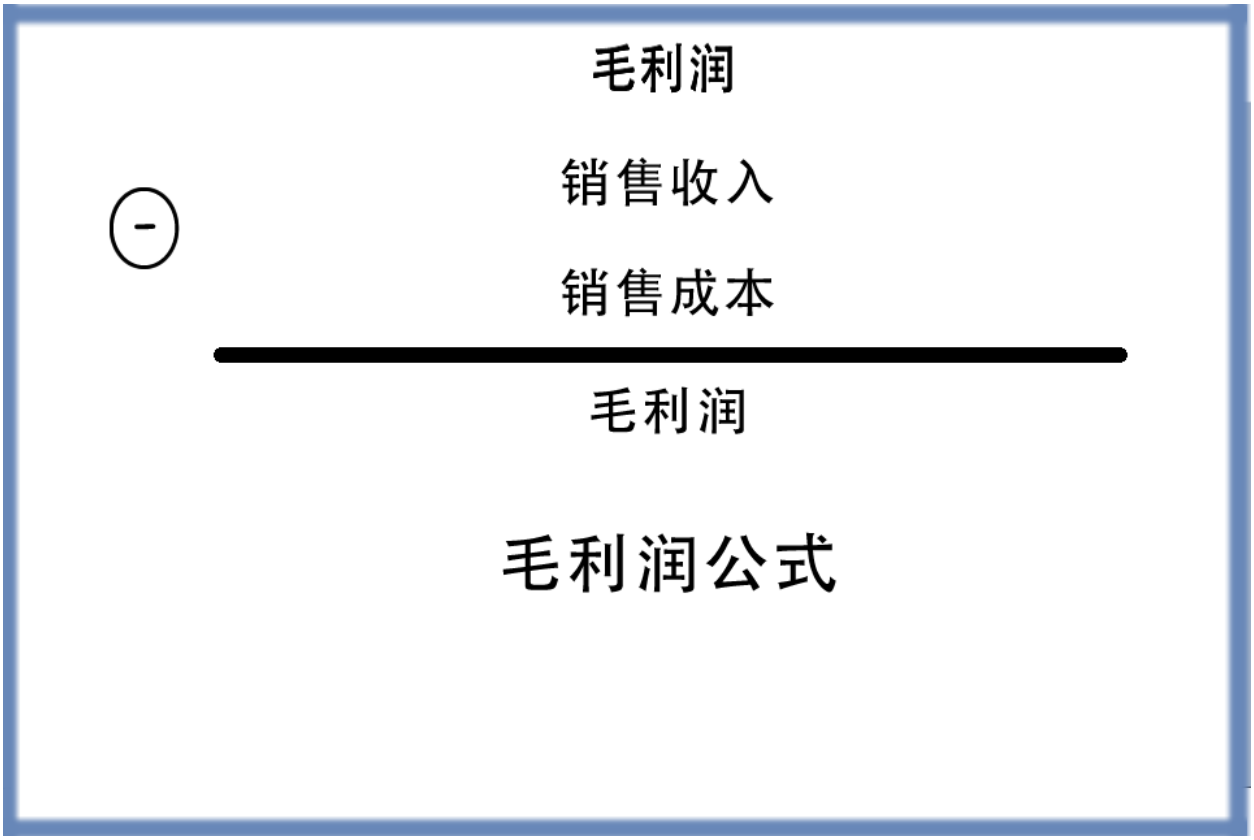
毛利润 从销售收入中扣减销售成本后初步计算出的利润

*在损益表上列示在销售收入和销售成本项目后
*较高的毛利润意味着该商品的销售成本相对销售实现的收入而言较低



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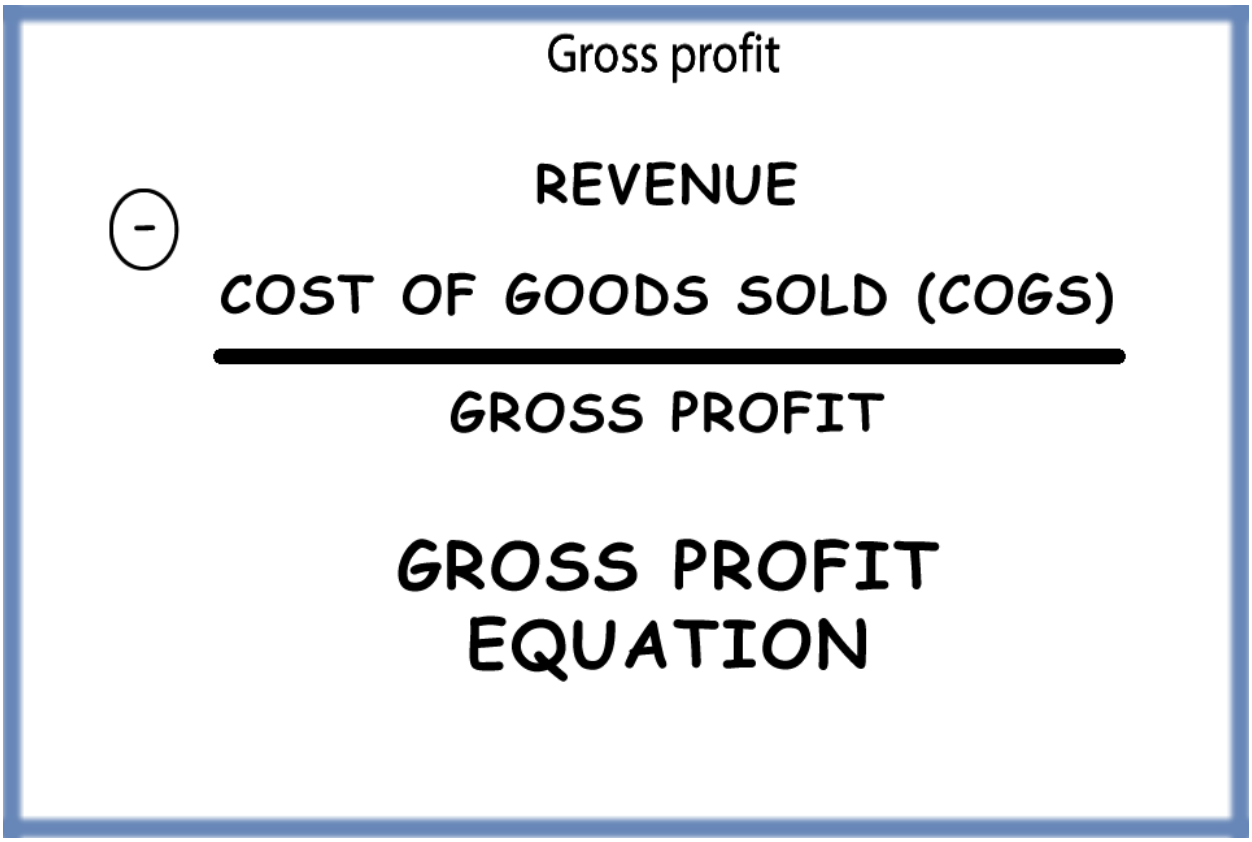
Gross profit Initial profit on sales after cost of goods is deducted

*Appears on income statement after revenue and cost of goods sold
*High gross profit would indicate that goods sold do not cost much relative to the revenue generated from sales



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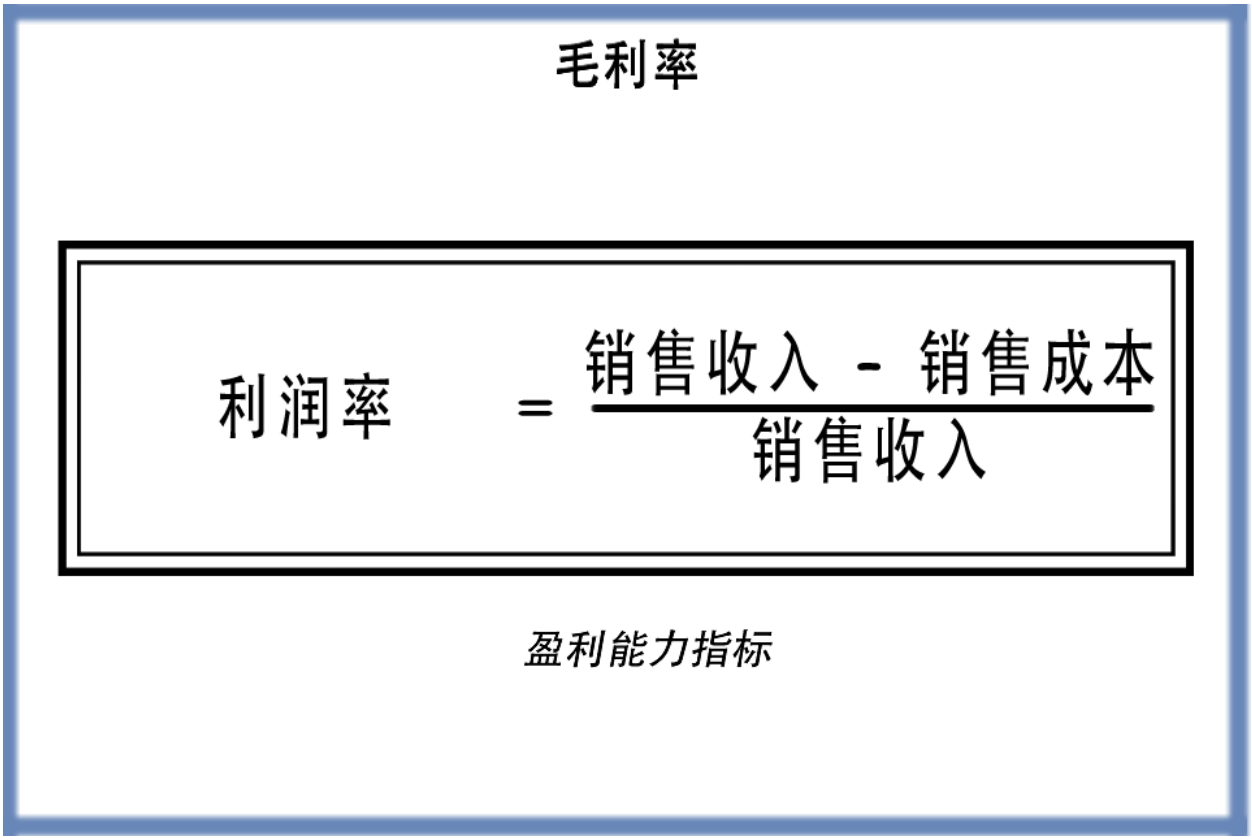
毛利率 衡量销售收入扣减销售成本后的利润水平

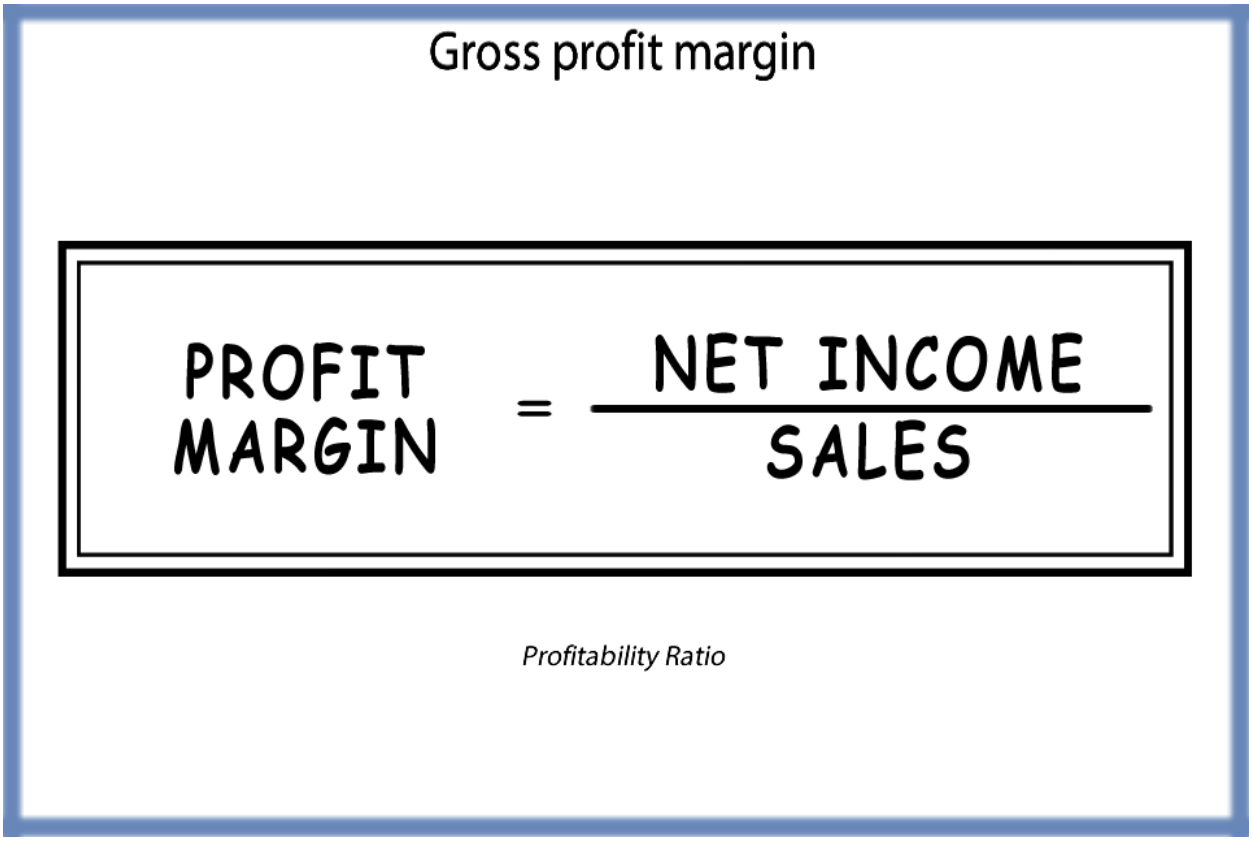
*较高的毛利率意味着销售成本相对收入而言较低廉
*毛利率越高则对企业越有利，但其中还没有考虑其他经营费用



返回词条汉语目录

Gross profit margin Measure of remaining revenue after deducting the cost of goods sold

*High gross profit margin indicates that the cost of goods sold is low relative to the selling price
*High profit margins may generally be favorable, but do not account for other operating expenses



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国际财务报告准则(IFRS) 是在国际上（美国除外）被广为采用的财务报告准则体系

*美国的公司普遍采用美国会计准则，但IFRS在某些情况下也是可接受的或可选的。中国会计准则已经与IFRS趋同
*是原则导向的会计准则体系
*特殊性质的收入不需要在损益表上区分出来单独列示
*存货计价中不允许采用后进先出法
*在满足某些条件时，开发费用可以资本化

返回词条汉语目录

International Financial Reporting Standards (IFRS) Financial reporting standard adopted widely outside of the US

*US companies primarily report under Generally Accepted Accounting Principles (US-GAAP); however, IFRS is an optional reporting method in some instances
*Principles based system
*Extraordinary income not segregated on income statement
*No last in first out (LIFO) inventory permissible
*Development costs may be capitalized under certain criteria

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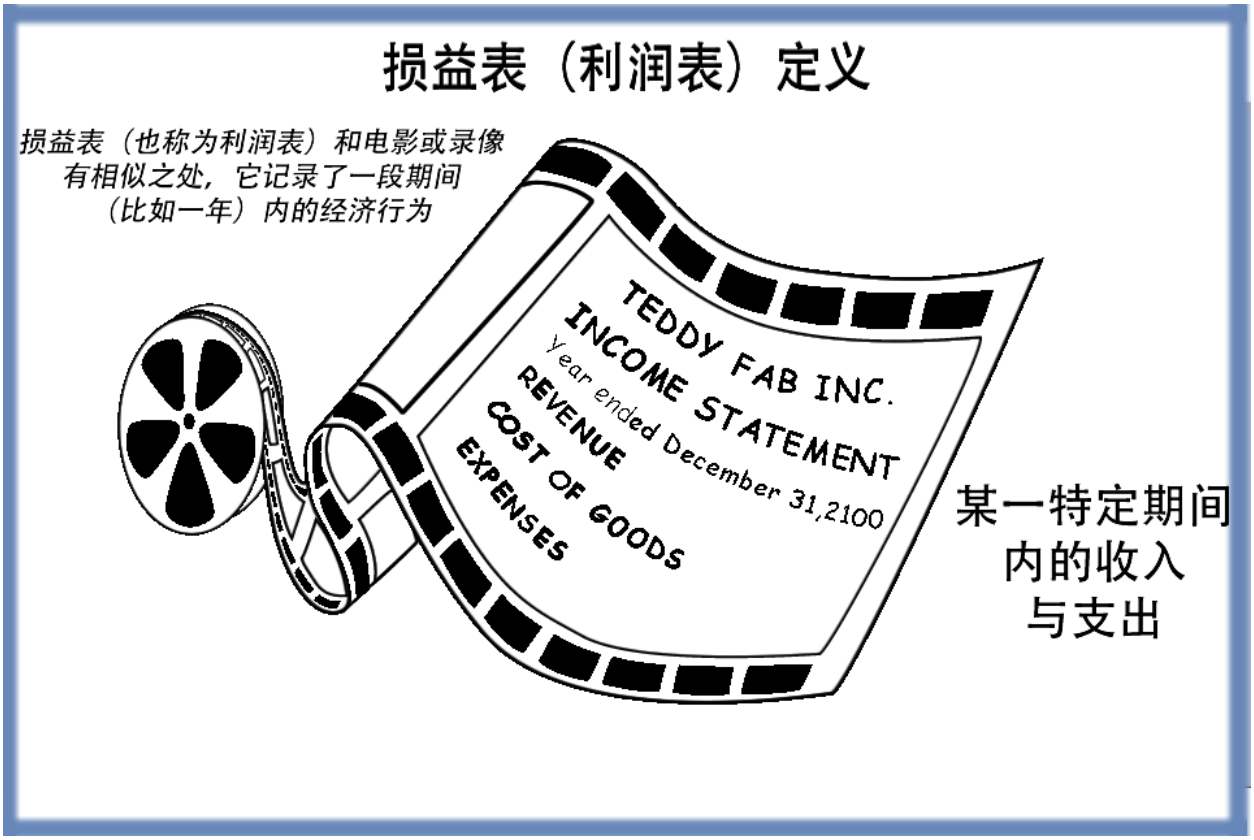
损益表（也称为利润表）报告企业在一个特定期间内的财务表现的财务报表

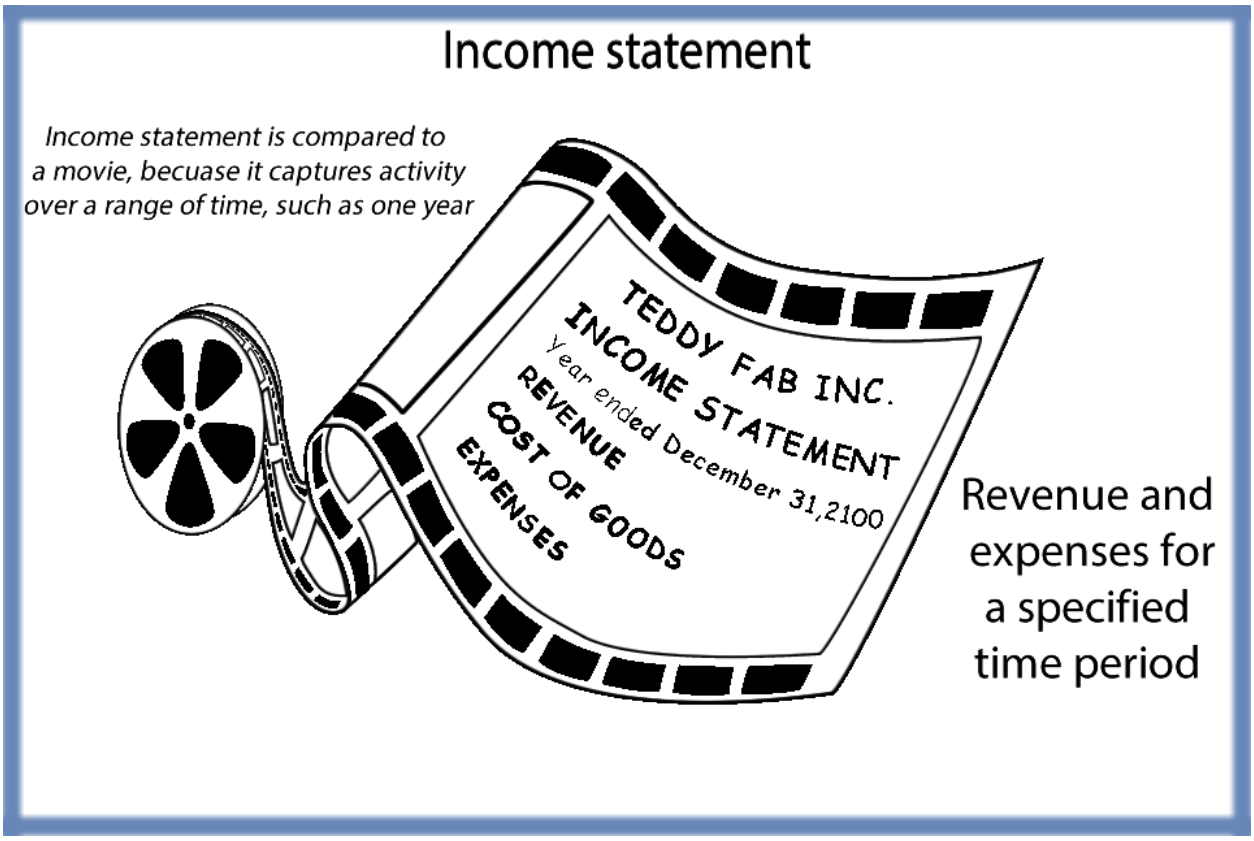
*从收入中扣减各项成本和费用，从而得到该期间净收入或净损失（净利润或亏损）
*净利润或亏损在会计期间结束时结转入资产负债表上的未分配利润项目



返回词条汉语目录

Income statement Statement that reports the financial performance of a company for a specified period of time

*Expenses are deducted from income to arrive at net income or net loss (profit or loss) for a period of time
*Net income or loss at the end of the accounting period flows to retained earnings on balance sheet



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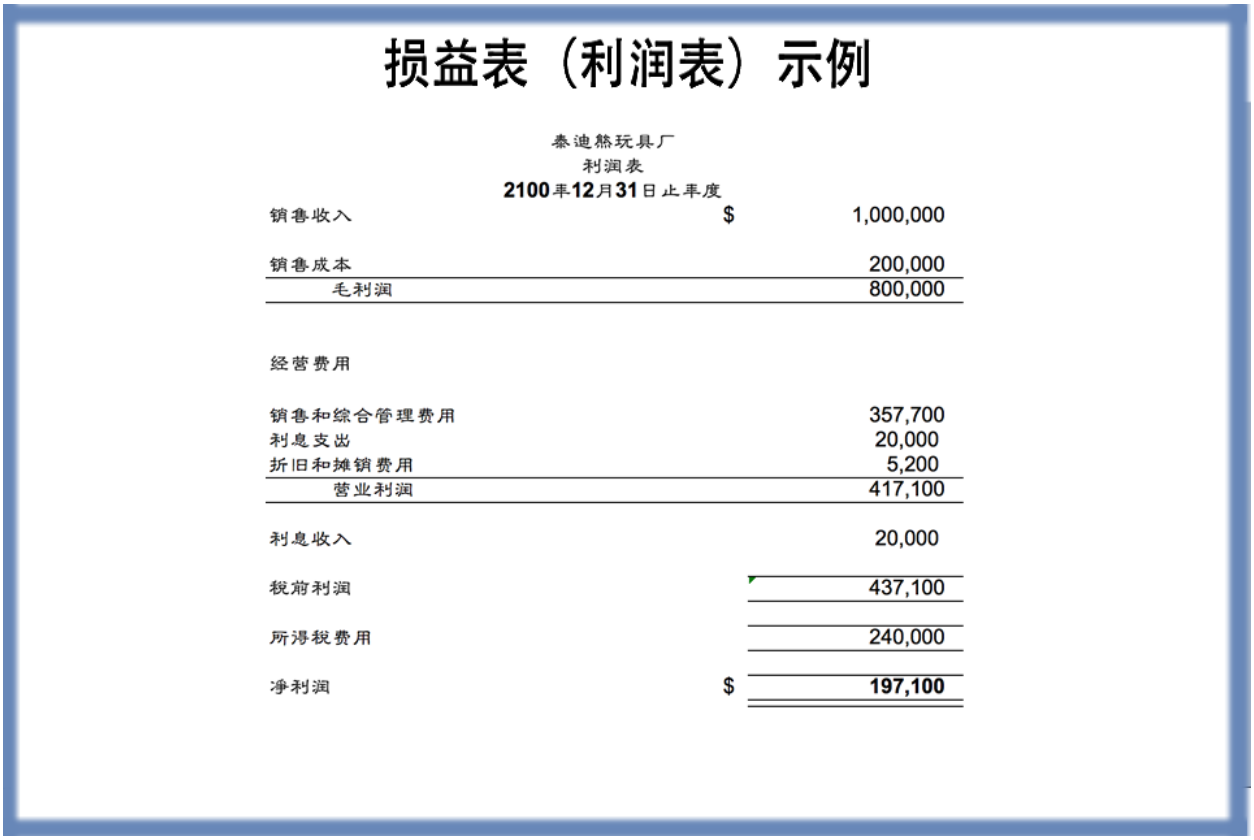
损益表（利润表）示例 显示公司在一个特定期间内财务表现的报表

*收入 – 各项成本费用 = 净利润
*营业利润是企业日常经营活动取得的利润



返回词条汉语目录

Income statement example Statement reporting financial performance for a specified period of time

*Income - expenses = Net income or loss
*Operating income is from normal business activity

Income statement example

TEDDY FAB INC.
STATEMENT OF INCOME
Year Ended December 31, 2100

Revenues	$	1,000,000
Cost of goods sold		200,000
Gross profit		800,000
Operating expenses		
Selling, general, and administrative expense		357,700
Interest expense		20,000
Depreciation and amortization expense		5,200
Operating income		417,100
Interest income		20,000
Net earnings before taxes		437,100
Income tax expense		240,000
Net income	$	**197,100**

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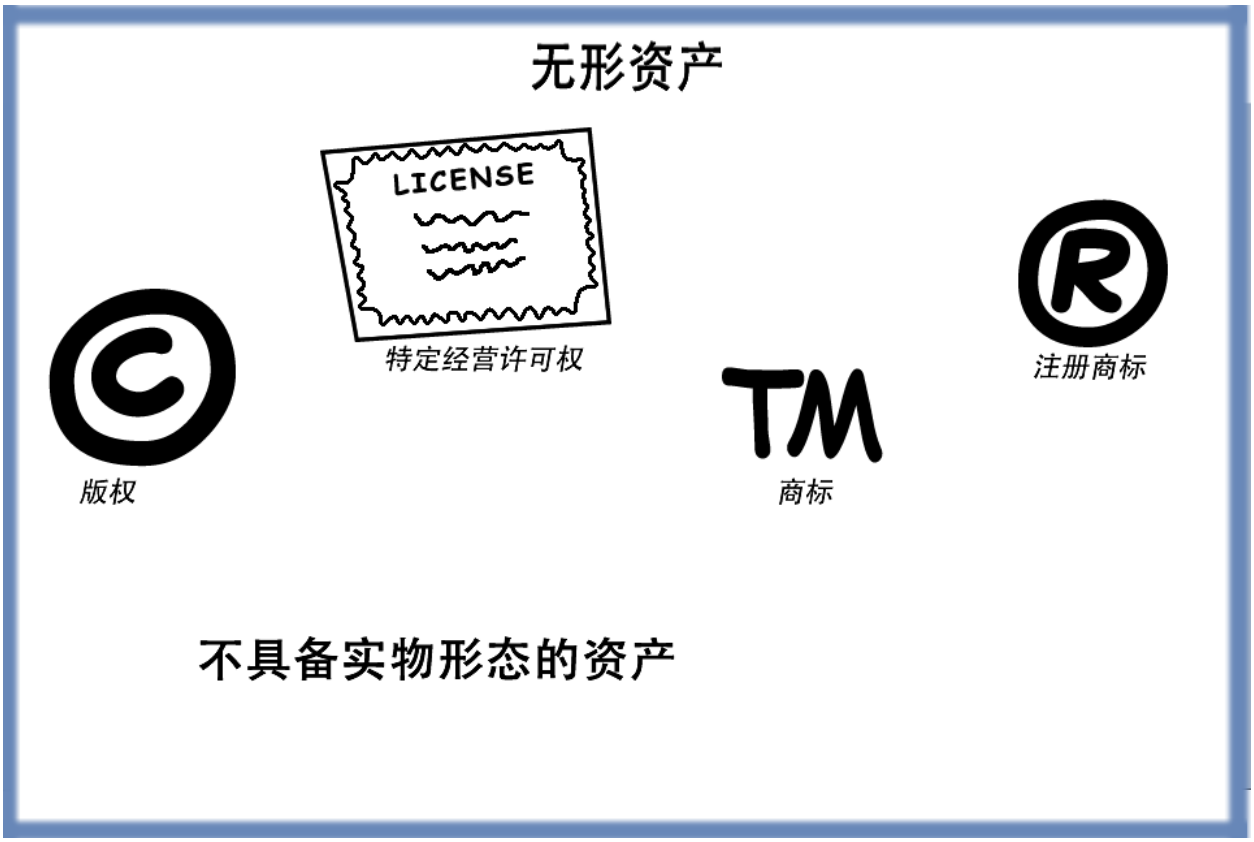
无形资产 与物业、厂房和设备不同，无形资产是没有实物形态的可辨认非货币性资产

*可以是对外购买的，也可以是内部开发的
*在资产使用年限内进行摊销

举例：专利权，商标权，版权，连锁经营许可，和商誉（注:在 IFRS 和中国准则中，商誉不属于无形资产）

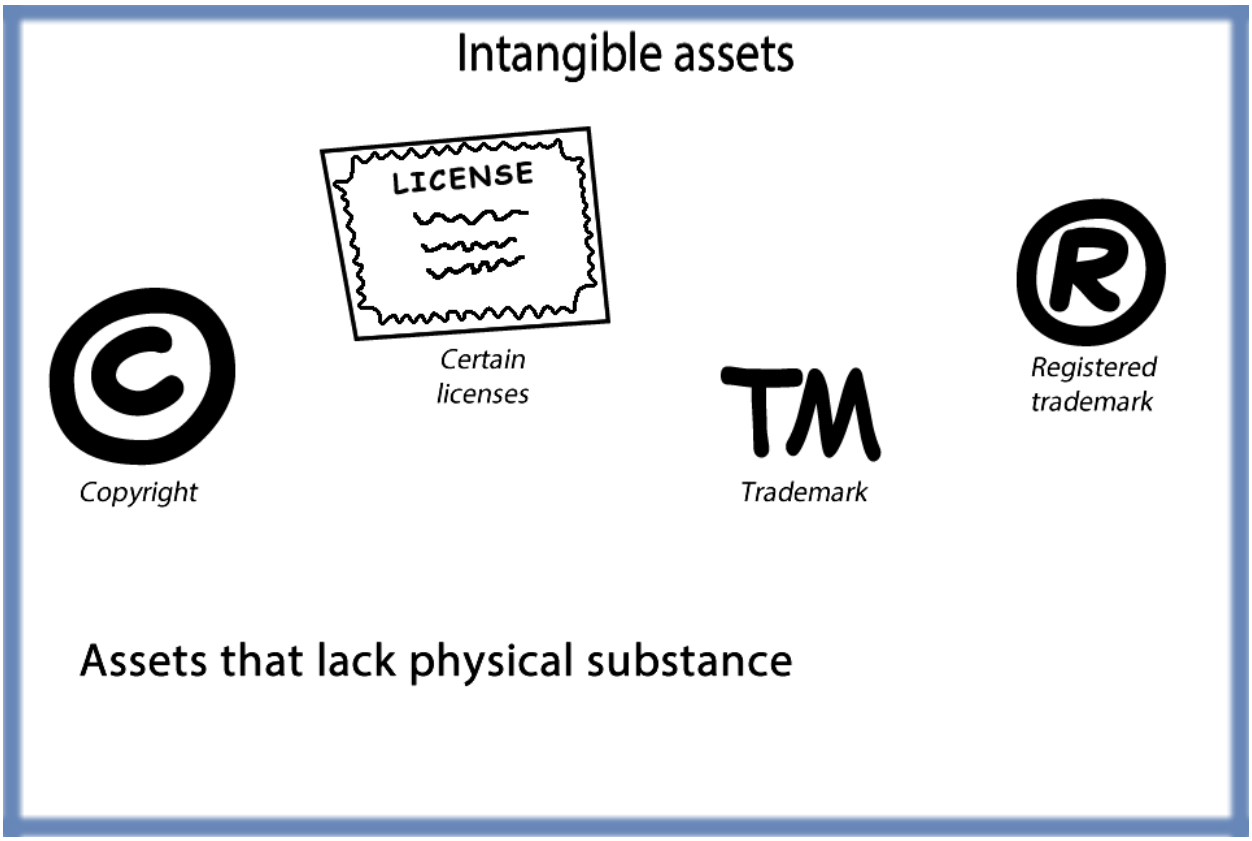


返回词条汉语目录

Intangible assets Non-physical assets, unlike property, plant, and equipment

*Purchased and internally developed in some cases
*Amortized (expensed) over the life of the asset

Examples: patents, trademarks, copyrights, franchise licenses, and goodwill



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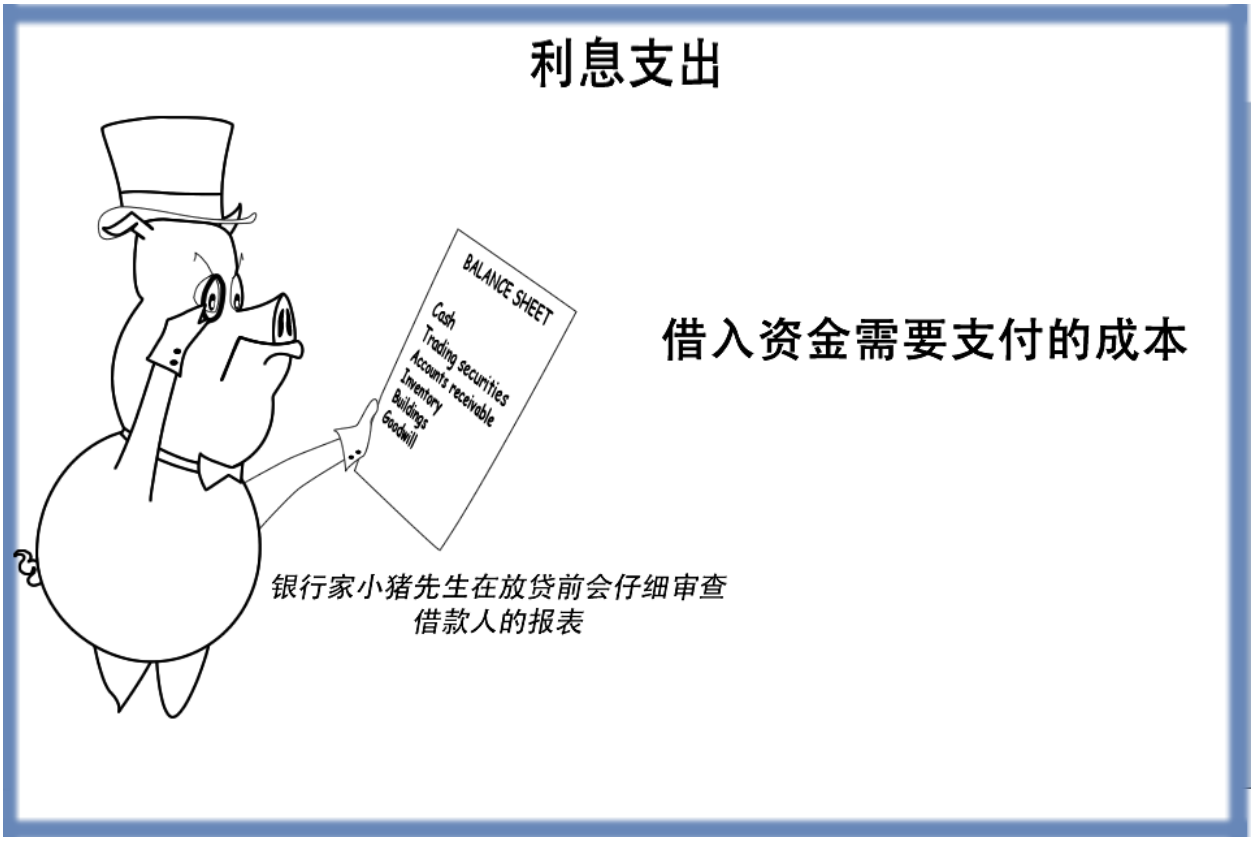
利息支出 为借入并使用资金需要支付的成本

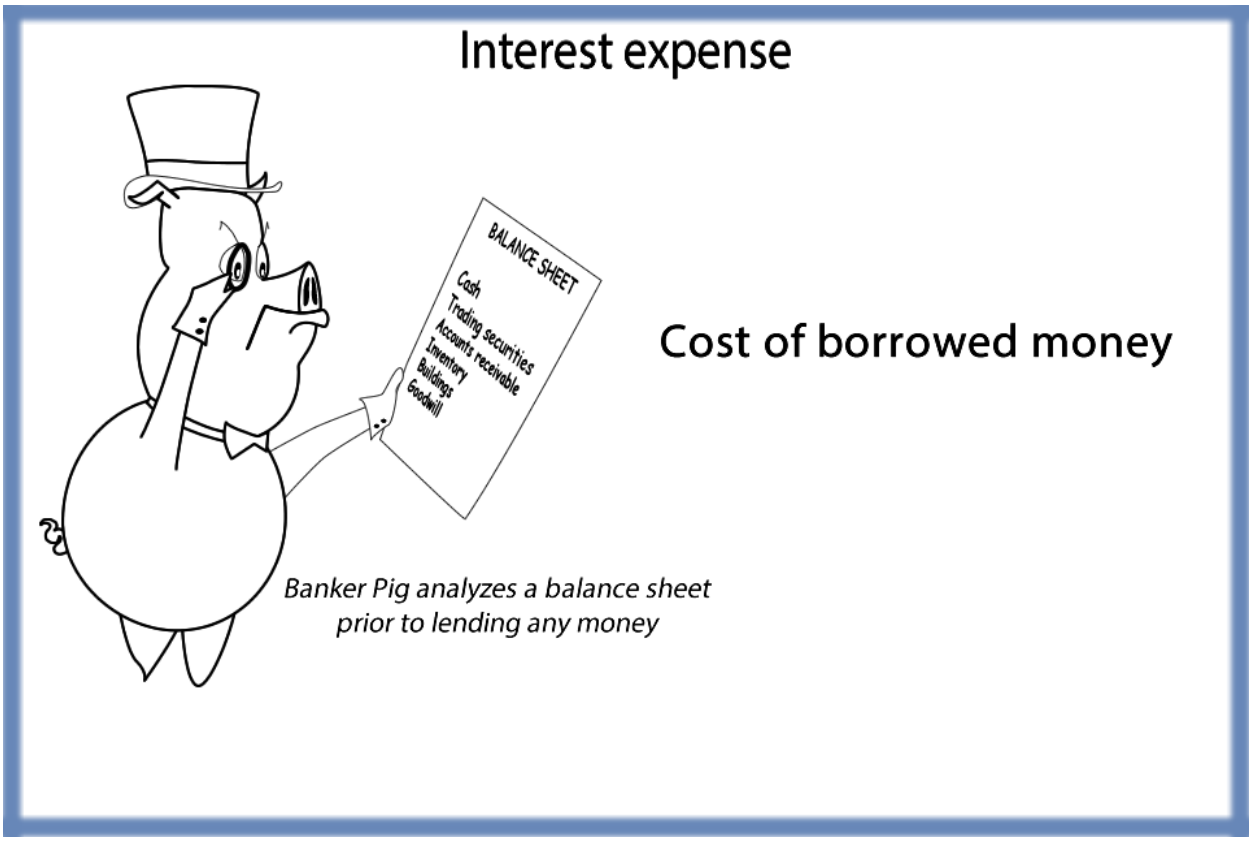
*大部分借款利息属于为维持日常经营而产生的财务费用
*部分借款利息，例如为建造厂房等借款而产生的利息作为该资产整体成本的一部分需要资本化而非作为当期费用
*利息是在债券，借款，以及公司其他计息债务基础上形成的



返回词条汉语目录

Interest expense Cash paid to lenders for the use of borrowed money

*Most interest is a financing expense used for general operations
*Some interest, such as interest in connection with construction, is capitalized and becomes a part of the overall cost of the asset
*Interest expense is generated from debt, notes payable, and other company borrowings



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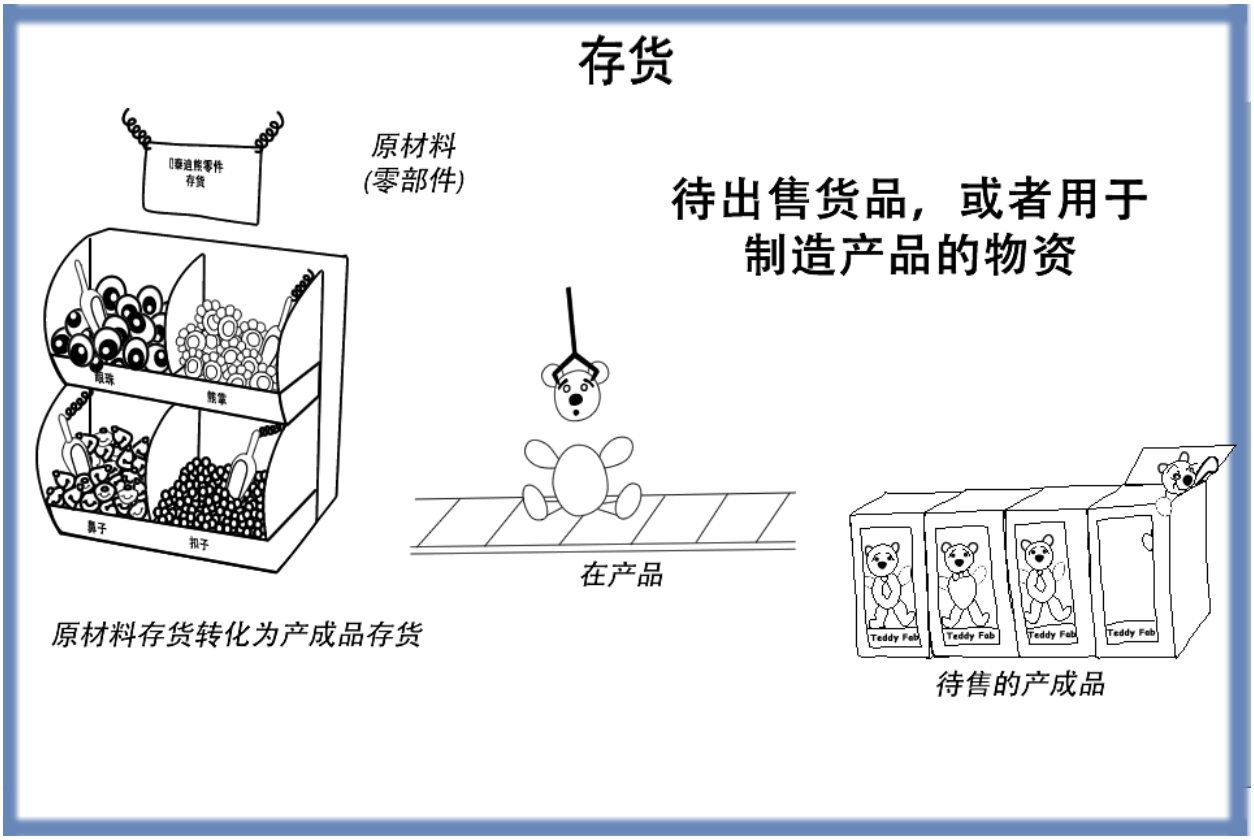
存货 待售产品或用于制造产品的物资的成本

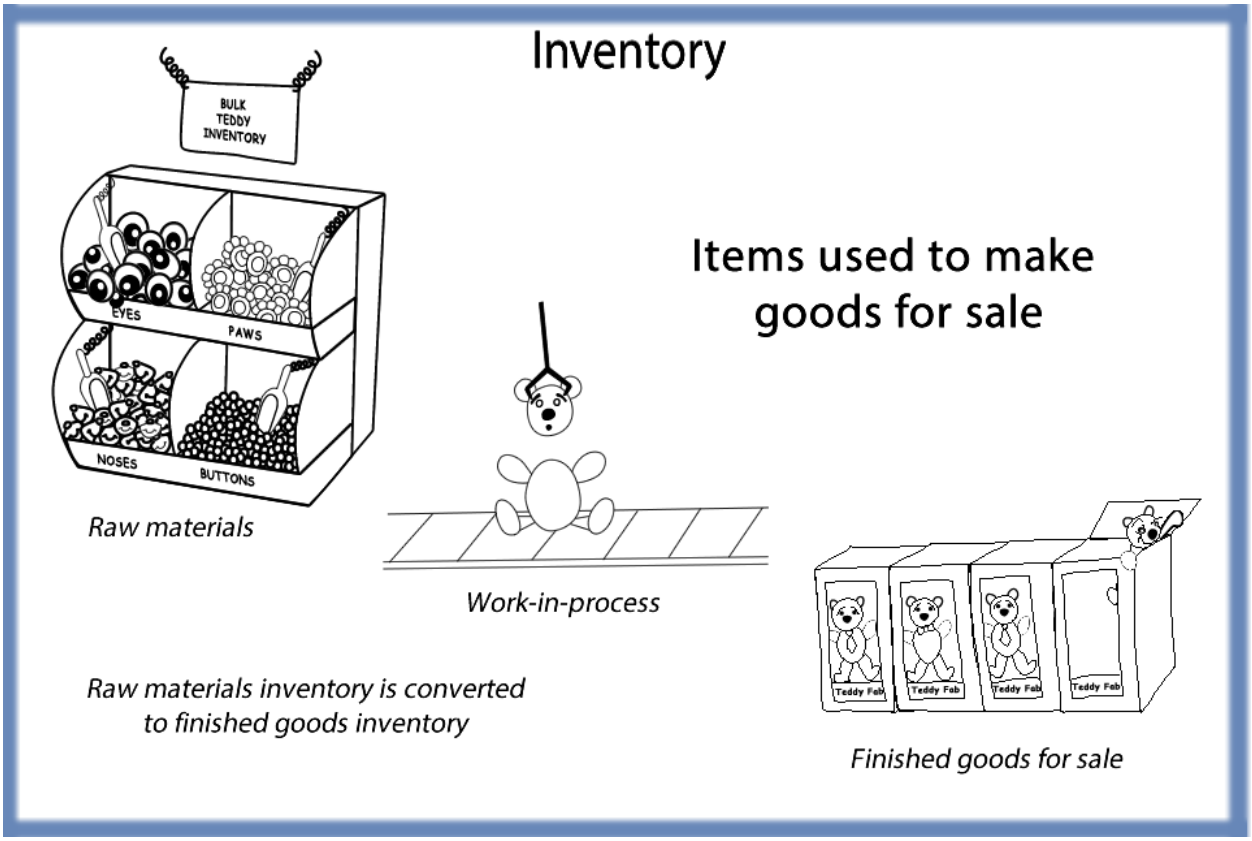
*制造业存货从原材料开始，转化为在产品，最后形成产成品
*以成本计价。如果其价值已经下跌，则需要减记至减值后的较低金额，或者用市场价值计量



返回词条汉语目录

Inventory Cost of products ready to be sold or used in the manufacturing process

*Manufacturing inventory starts as raw material, moves to work-in-process, and finally a finished good
*Recorded at cost or lower, if the value has declined using a lower of cost or market valuation



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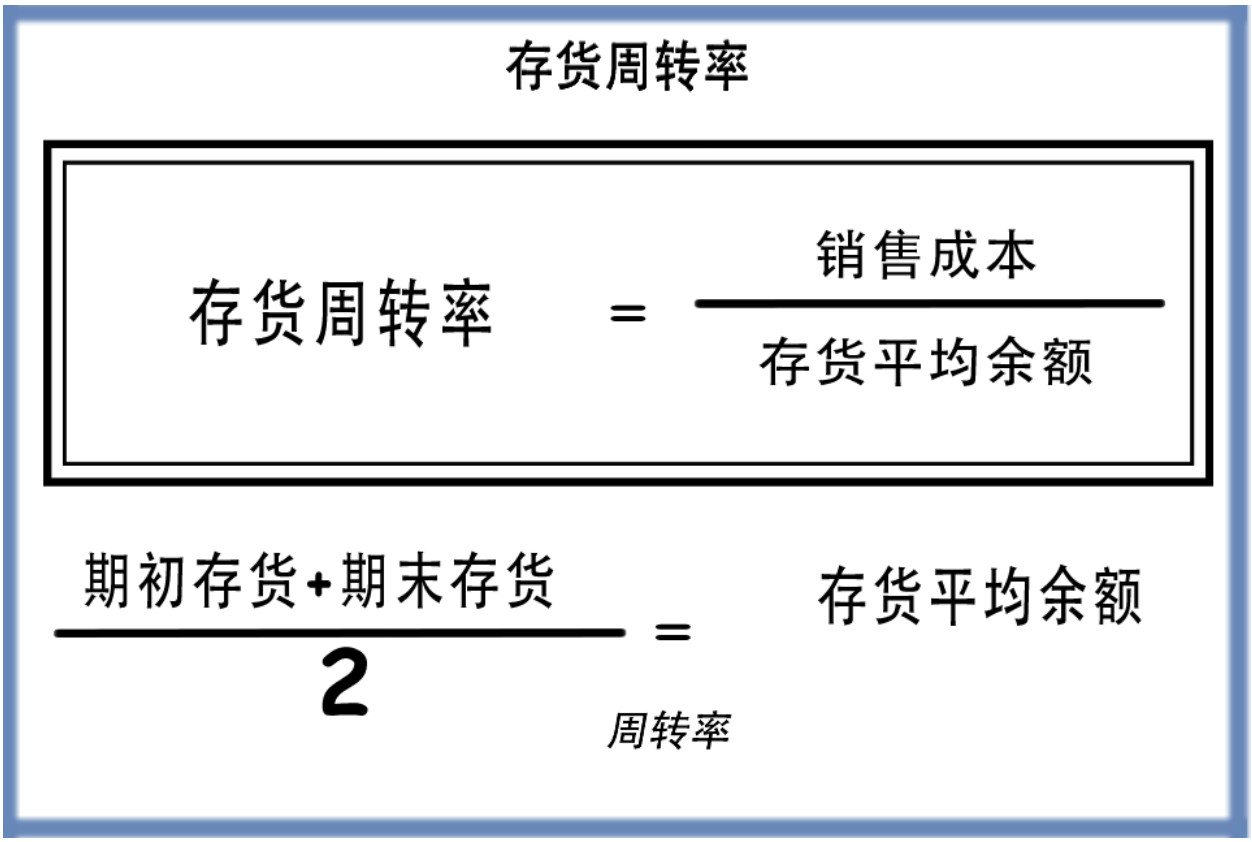
存货周转率衡量存货被使用和销售的频率

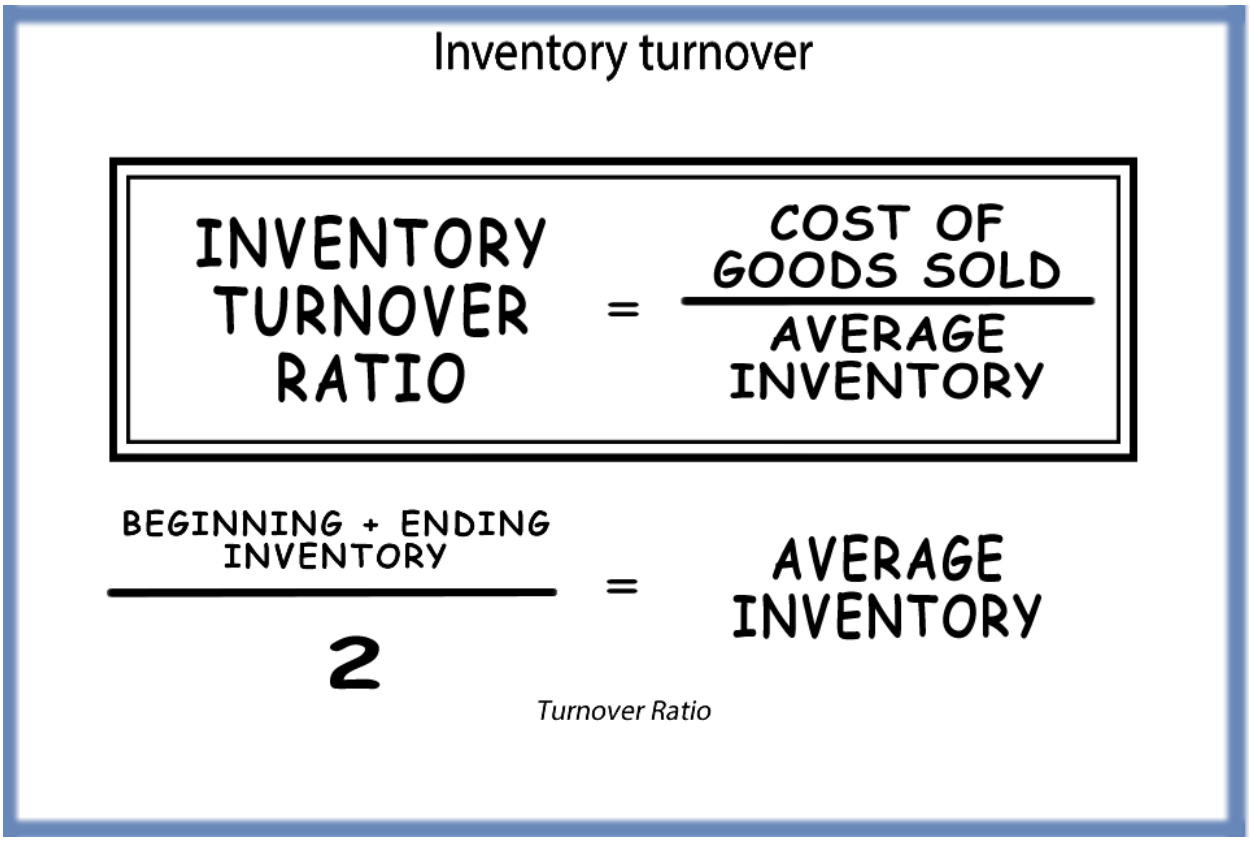
*有助于监测存货管理
*周转率低表示企业销售额较低或者存货量过高
*可以与以前年度的存货周转率比较，或与同行业其他企业进行比较



返回词条汉语目录

Inventory turnover Measures the frequency that inventory is used and replaced

*Used to monitor inventory management
*Low turnover may indicate company is not selling enough or has over purchased inventory
*Turnover ratio should be used in context of the prior year performance or as a comparison to other competitors



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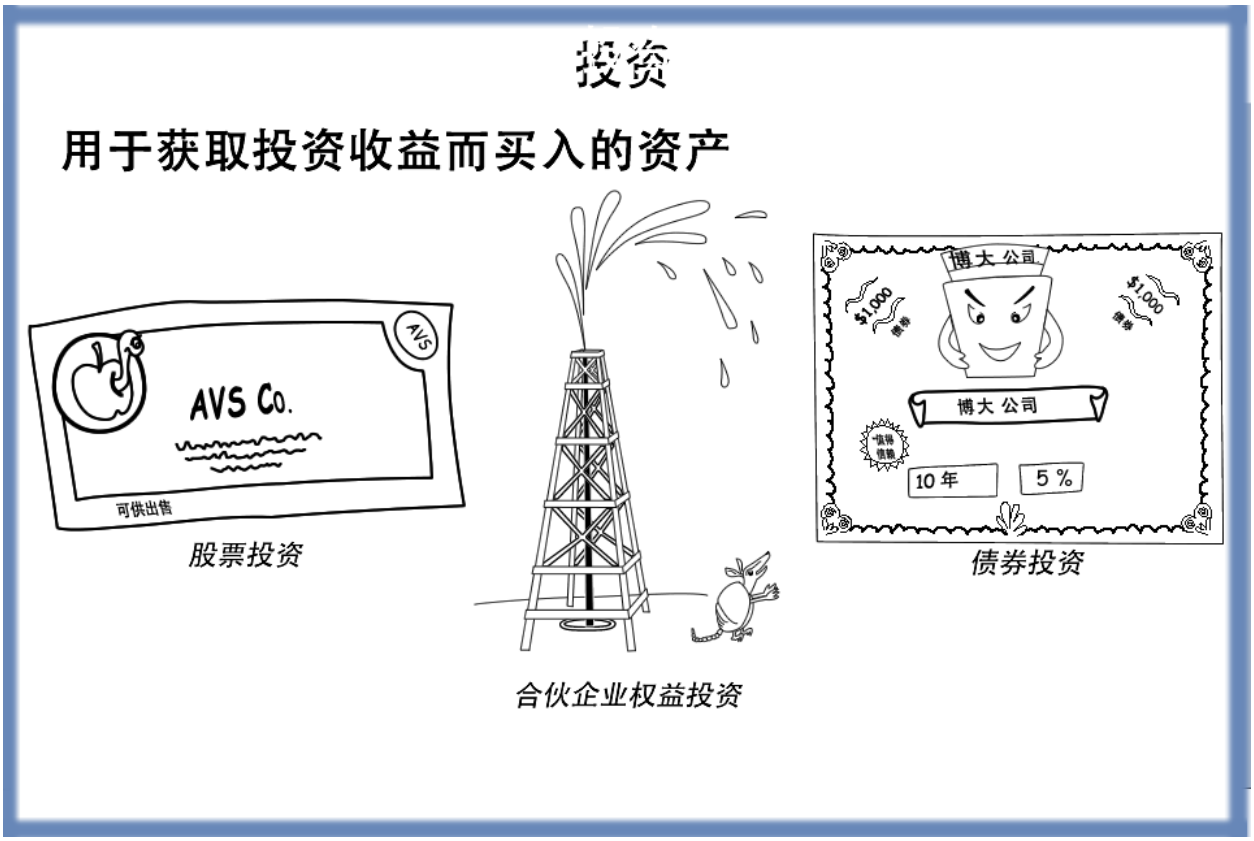
投资 用于获取投资收益而买入的资产

*投资的分类将影响财务报表列报

举例：股票，债券，合伙企业权益，以及土地和黄金等实物资产

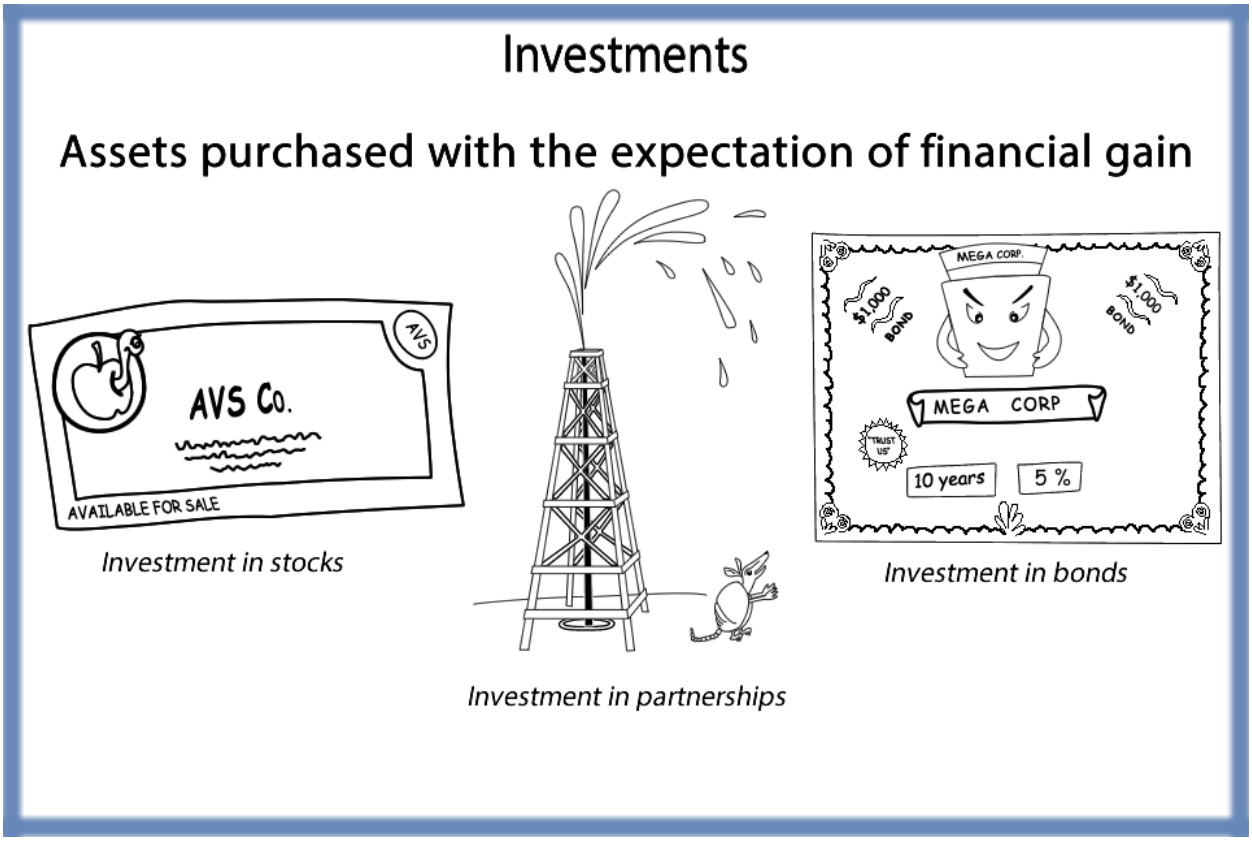


返回词条汉语目录

Investments Assets purchased for financial gain

*Investment classification affects reporting on the financial statements

Examples: stocks, bonds, and partnership interests as well as physical assets such as land and gold



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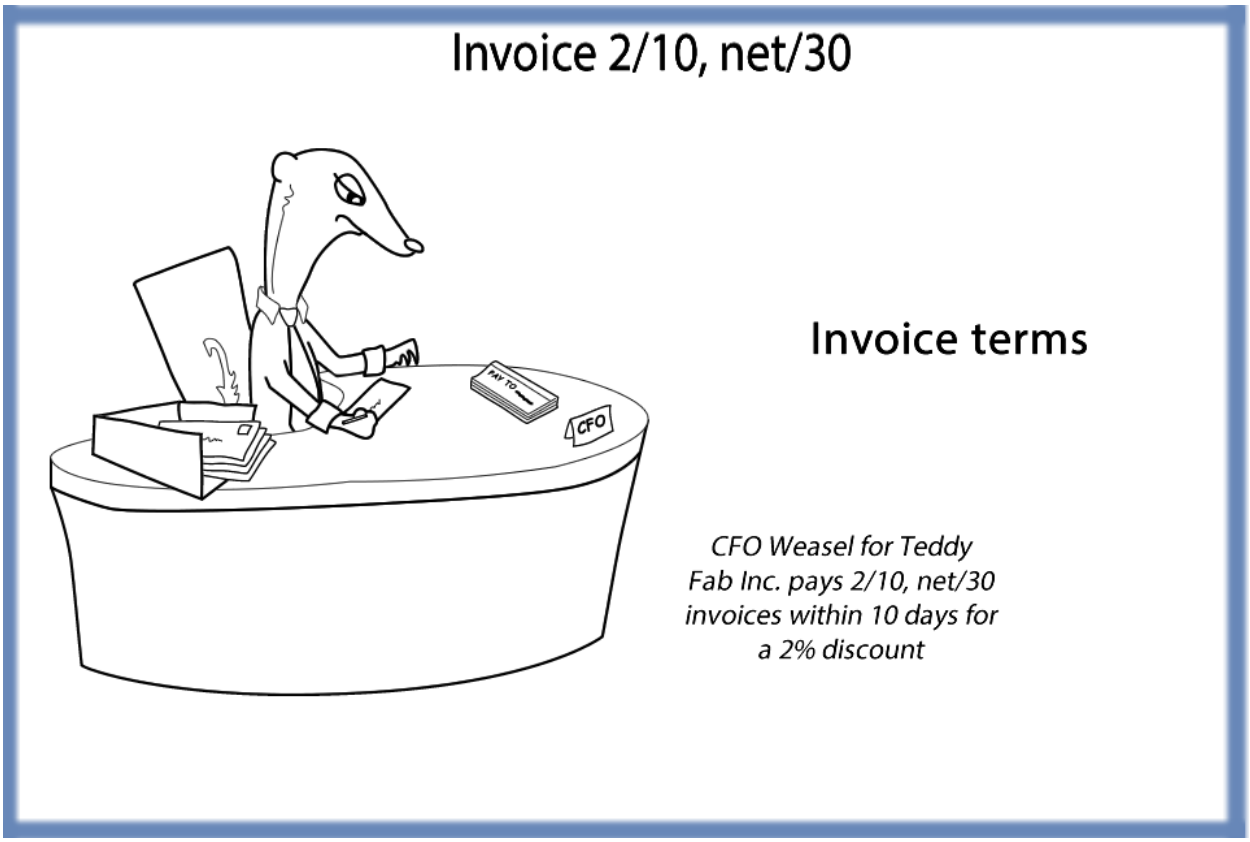
2/10, net/30 付款条款 付款及折扣条款

*如 10 天内付款，客户可获得 2%的折扣
*如10天内未付款，应在30天内支付全款
*主要用于鼓励客户尽快付款

返回词条汉语目录

Invoice 2/10, net/30 Payment terms for items sold

*If paid in 10 days, the customer may have a 2% discount
*If paid in 30 days, the invoice must be paid in full
*Generally terms used to encourage customers to pay faster



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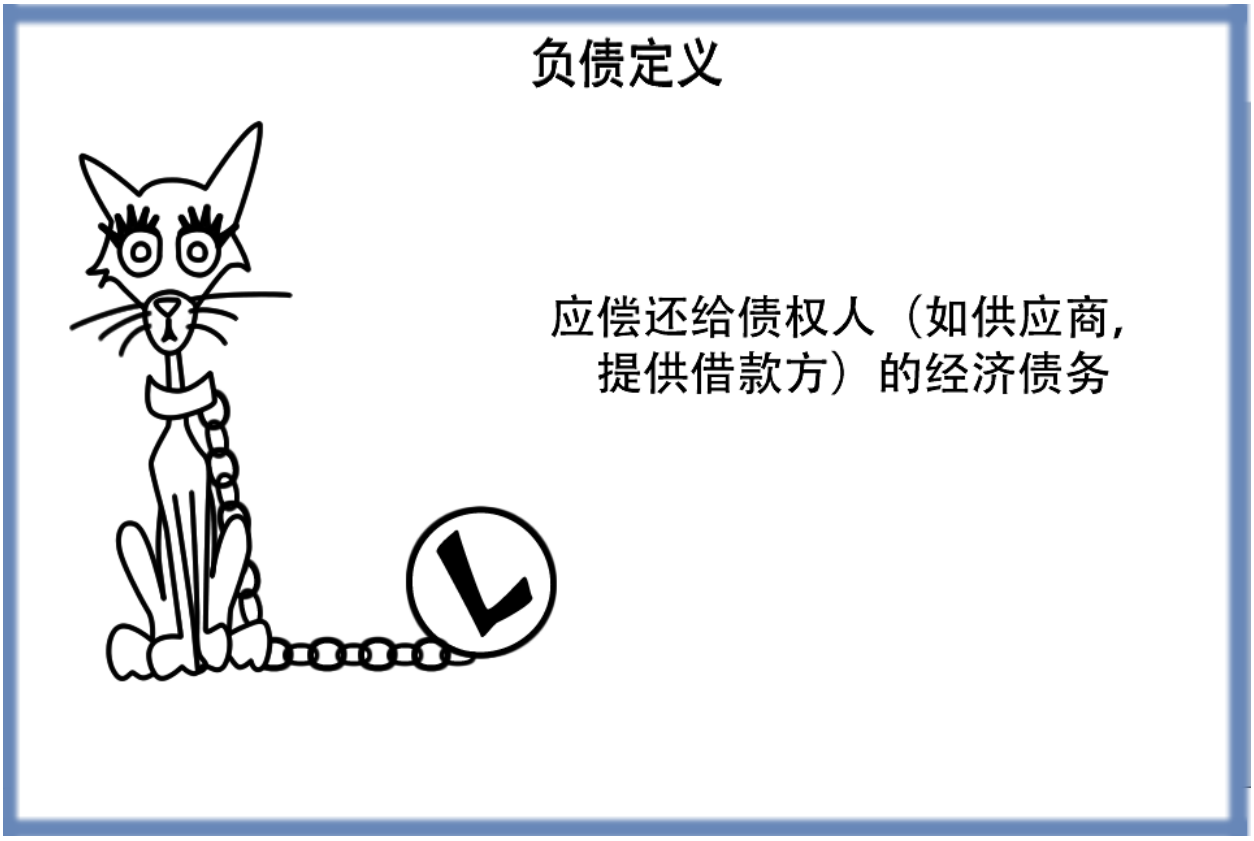
负债企业过去的交易或者事项形成的、预期会导致经济利益流出企业的现时义务。一般于到期时用现金支付

举例：应付账款，应交税金，应付股利，预提负债，长期应付债券

财务报表：资产负债表

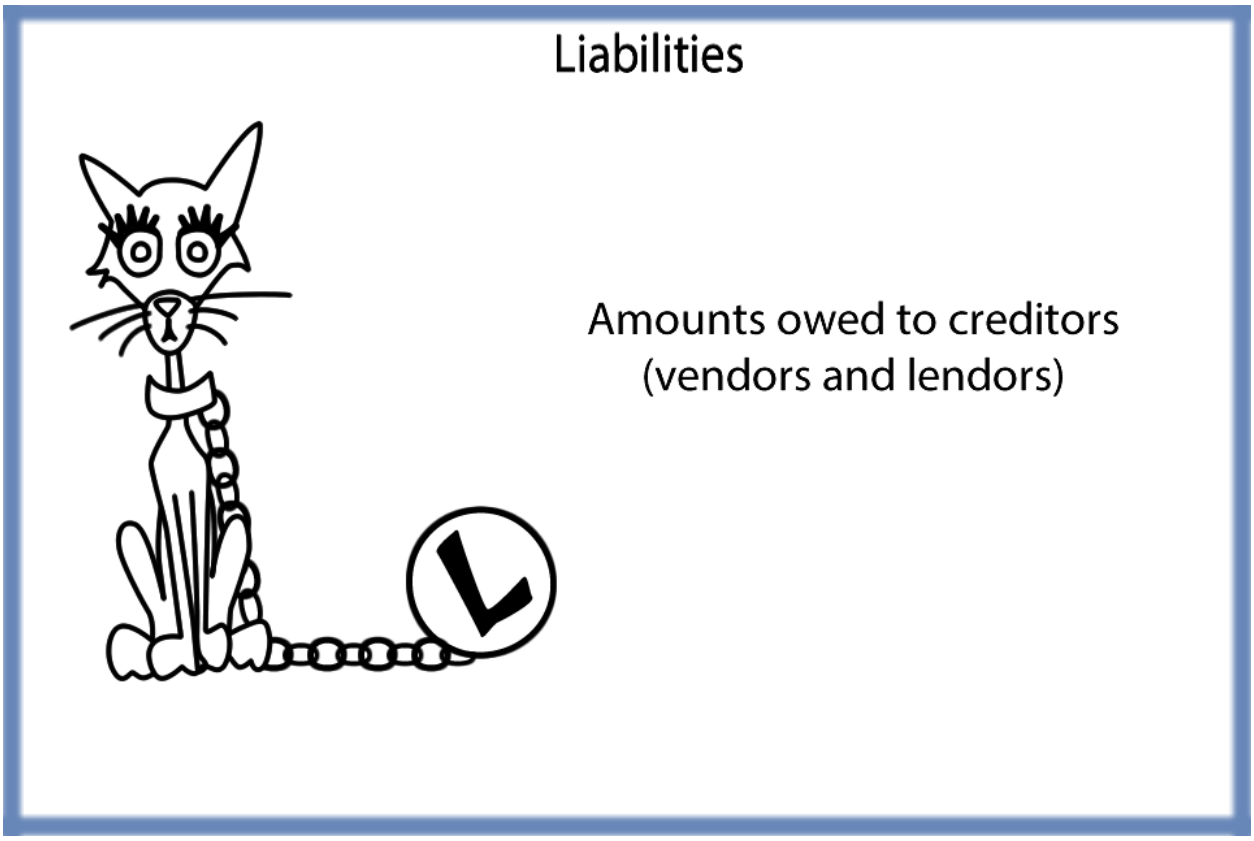


返回词条汉语目录

Liabilities Debts owed by a business, typically paid in cash when due

Examples: accounts payable, income tax payable, dividends payable, accrued liabilities, and long-term debt payable

Financial statement: balance sheet



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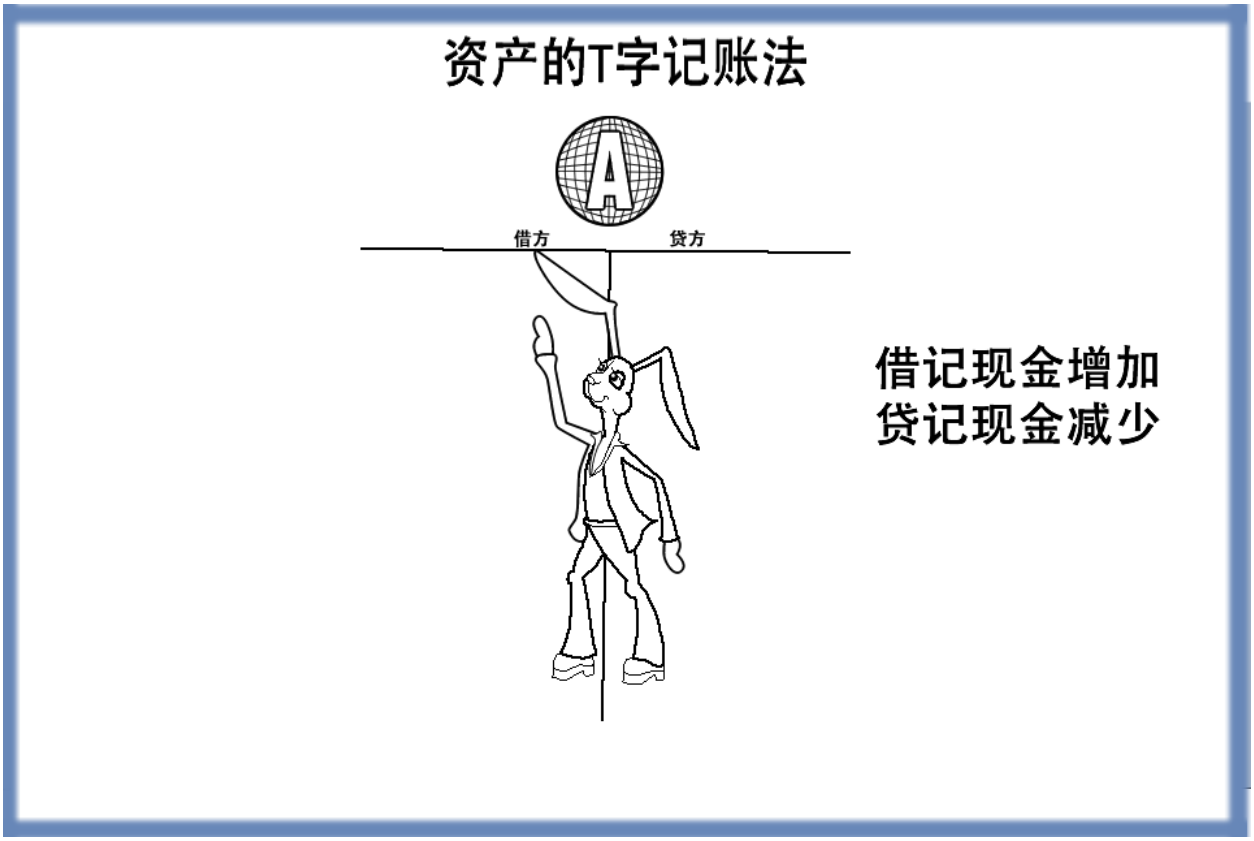
负债的 T 字记账法 借记时负债减少，贷记时负债增加

基本分录
*取得贷款形成的负债：借记现金，贷记负债
*费用支出形成的负债：借记费用，贷记负债
*归还贷款减少的负债：借记负债，贷记现金



返回词条汉语目录

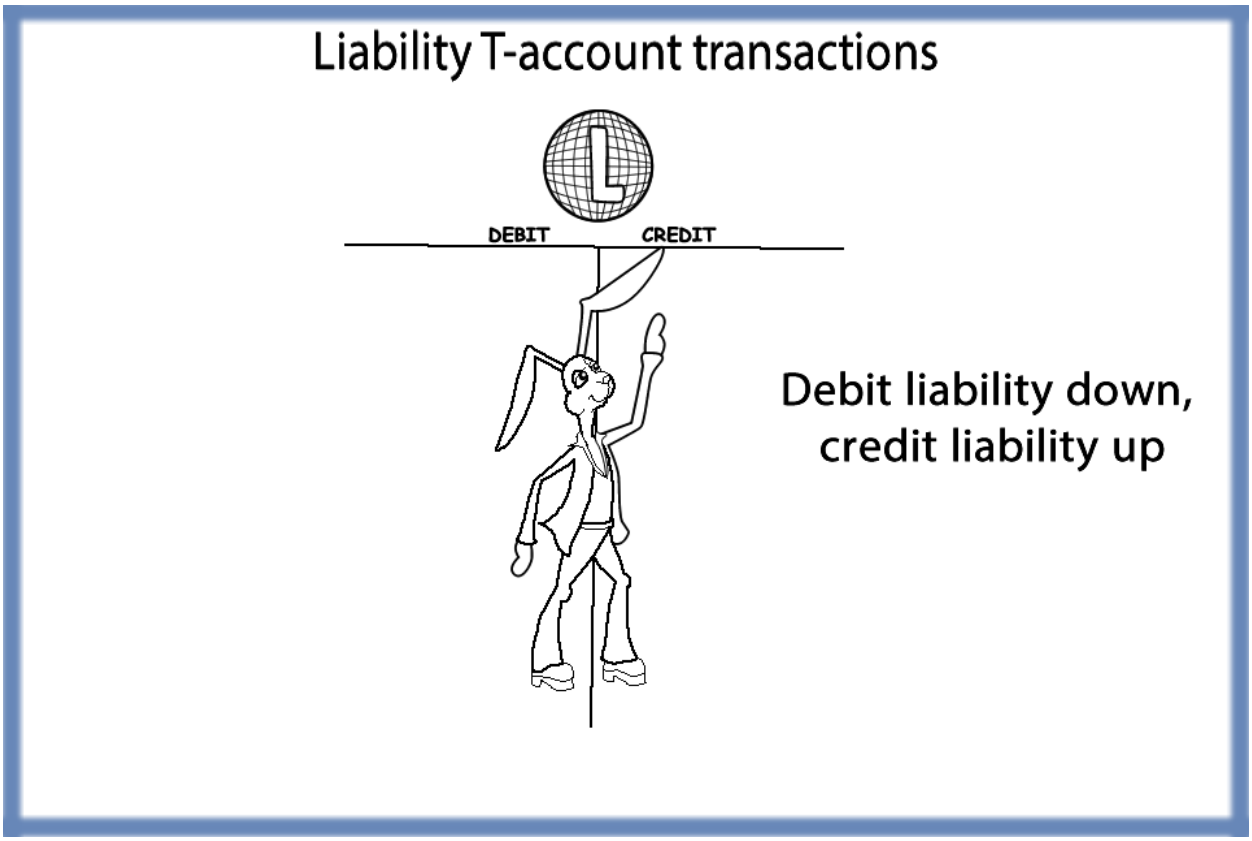
Liability T-account transactions Decrease liabilities with a debit and increase with a credit

Basic entries

*Increase liability from a loan: debit cash, credit liability

*Increase liability for expense: debit expense, credit liability

*Decrease liability from a loan repayment: debit liability, credit cash



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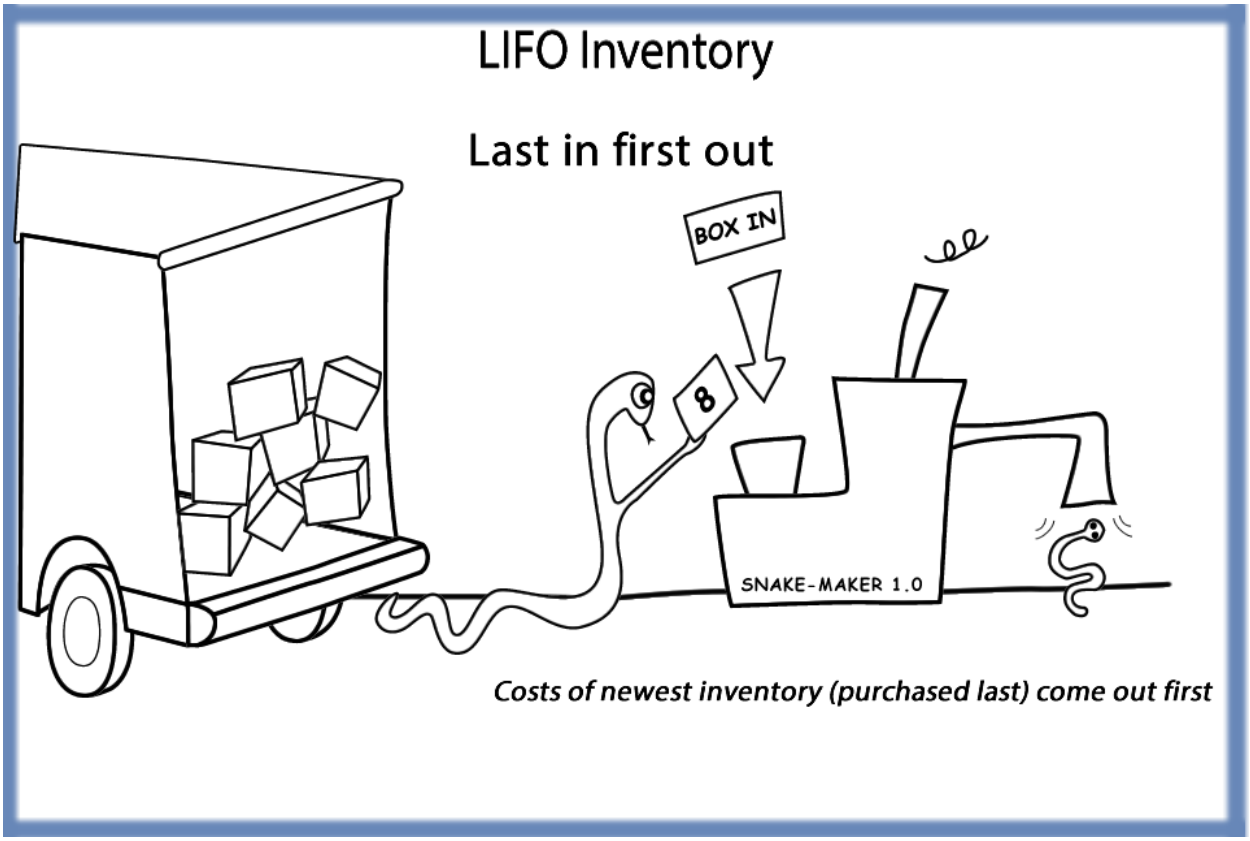
后进先出法 根据后入库先发出的原则，对于发出的存货以后入库存货的单价计算发出存货成本以及期末存货成本的方法

*早期形成的成本留在企业存货中
*与先进先出法相比，当物价上涨时，后进先出法会导致企业当期利润低估
*当物价上涨时会导致期末存货价值低估
*在美国会计准则被允许使用（国际财务报告准则中不接受这一方法，中国2006年颁布的新会计准则中也不再接受这一方法）

返回词条汉语目录

Last in first out Inventory accounting system in which last purchases are the first to be used to determine ending inventory and the cost of goods sold

*Oldest costs tend to remain in the inventory account
*Results in lower net income in a period of rising prices when compared to the FIFO method
*Inventory value is understated in period of rising prices
*Acceptable method only under US-GAAP



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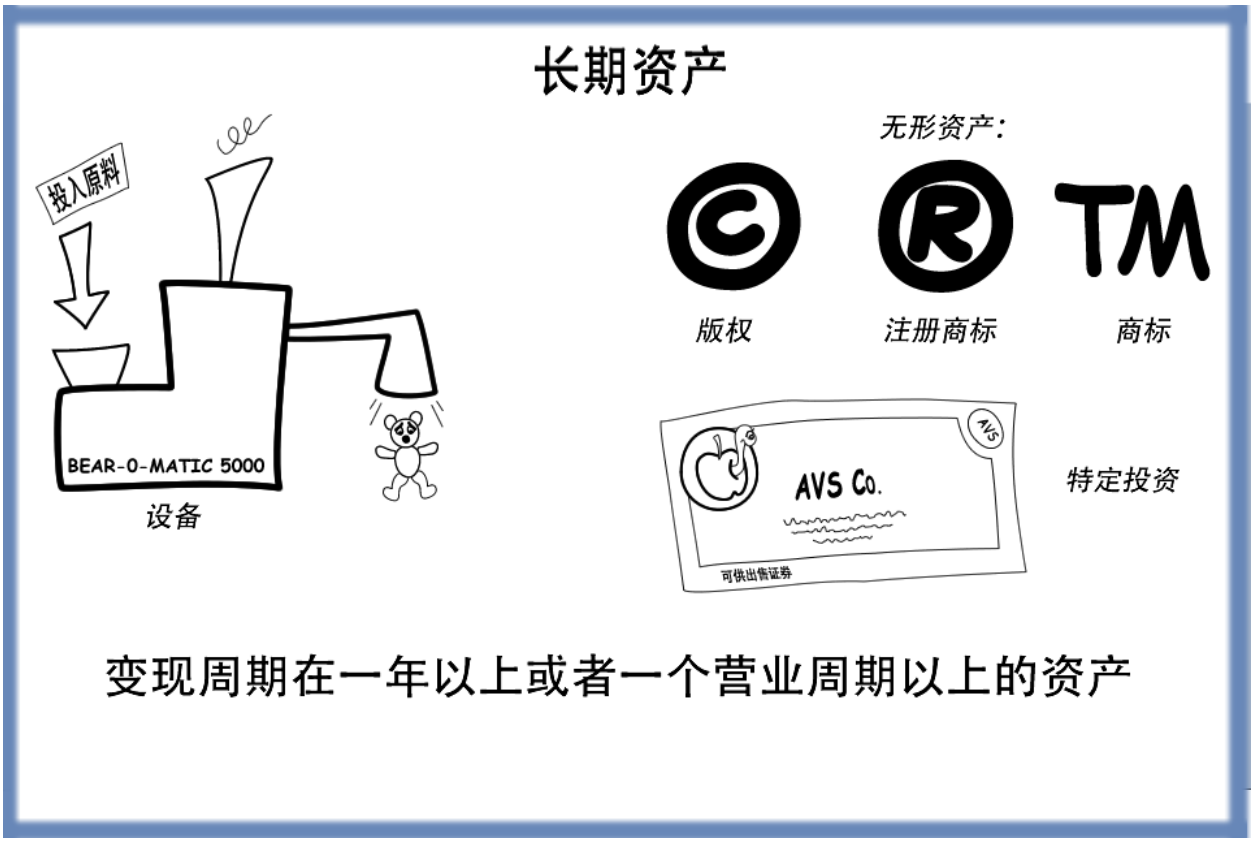
长期资产 变现周期在一年以上或者一个营业周期以上的资产

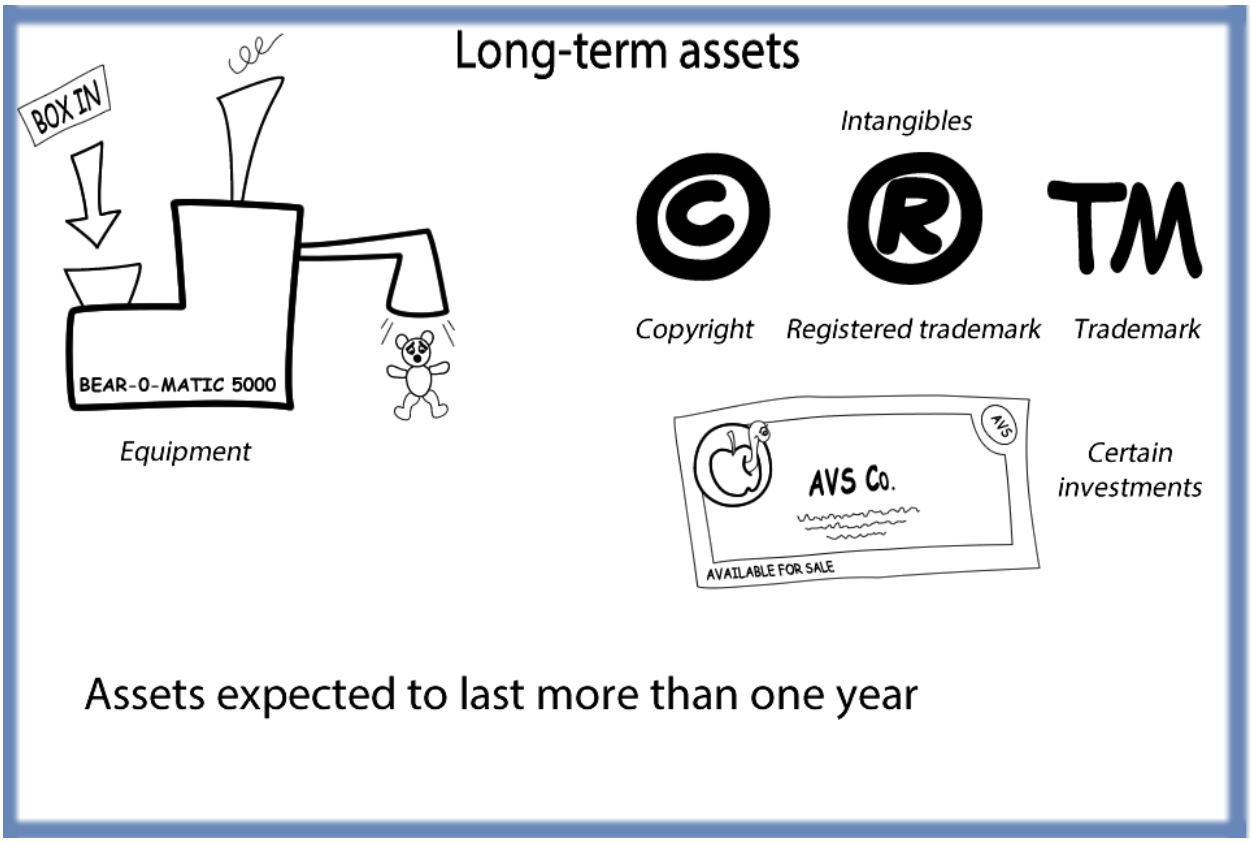
举例
*应折旧资产:企业日常生产经营中使用的有形资产，如物业、厂房及设备
*无形资产：企业日常生产经营中使用的没有实物形态的可辨认非货币性资产，如版权，商标，商誉



返回词条汉语目录

Long-term assets Expected benefit greater than one year

Examples
*Depreciable assets: physical assets used in ordinary operations (property, plant, and equipment)
*Intangible assets: non-physical assets used in ordinary operations (copyrights, trademarks, goodwill)



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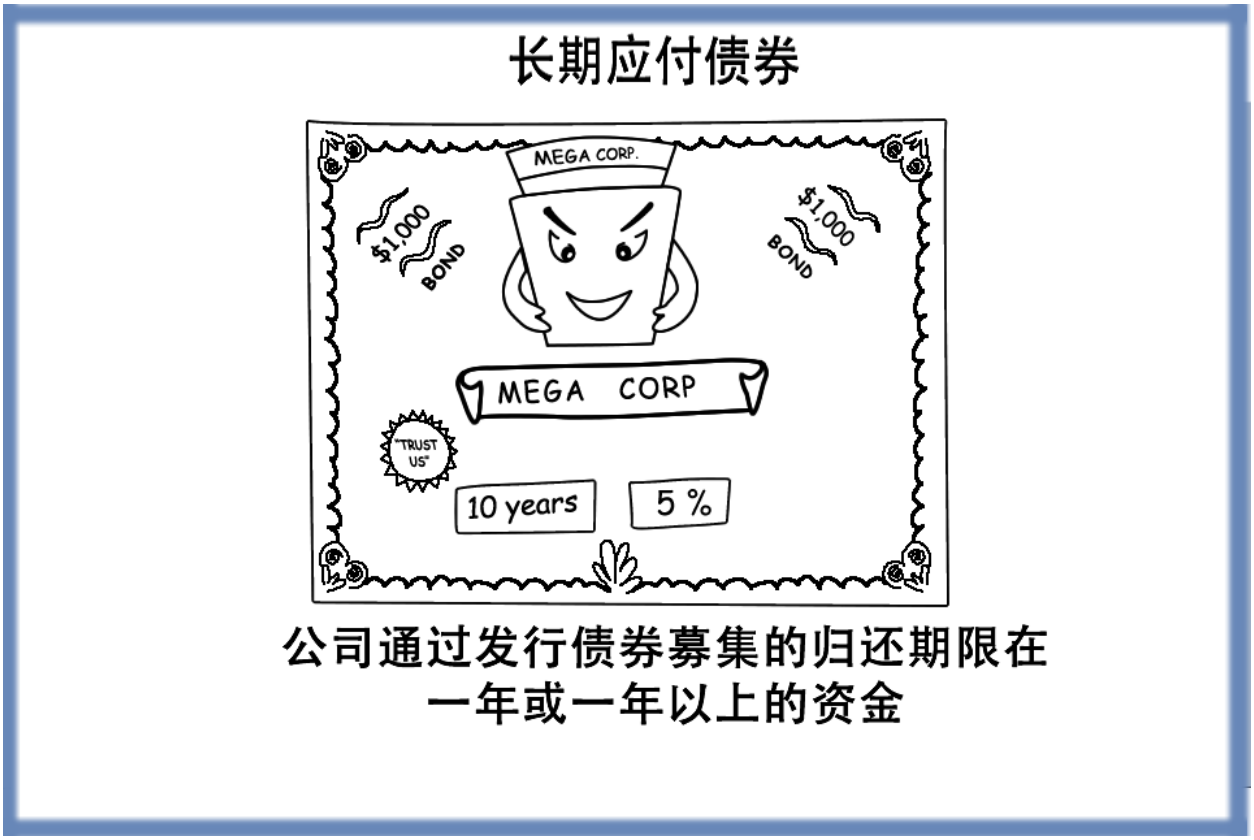
长期应付债券 指公司为支持公司经营而募集的归还期限在一年或一年以上的资金

*通过向投资人发行债券募集资金
*属于债务融资形式



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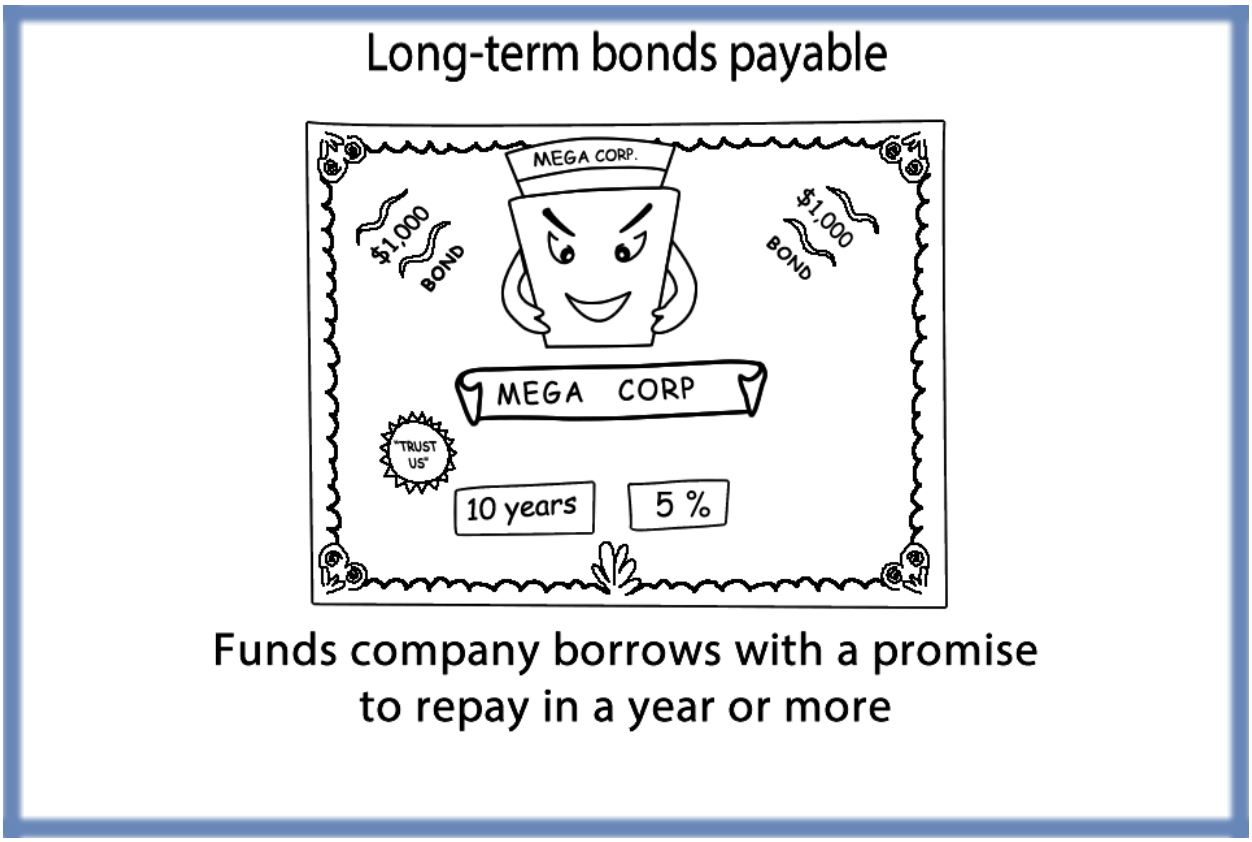
Long-term bonds payable Represents money borrowed to finance company operations, due in more than one year

*Issued to investors to raise funding
*Form of debt financing



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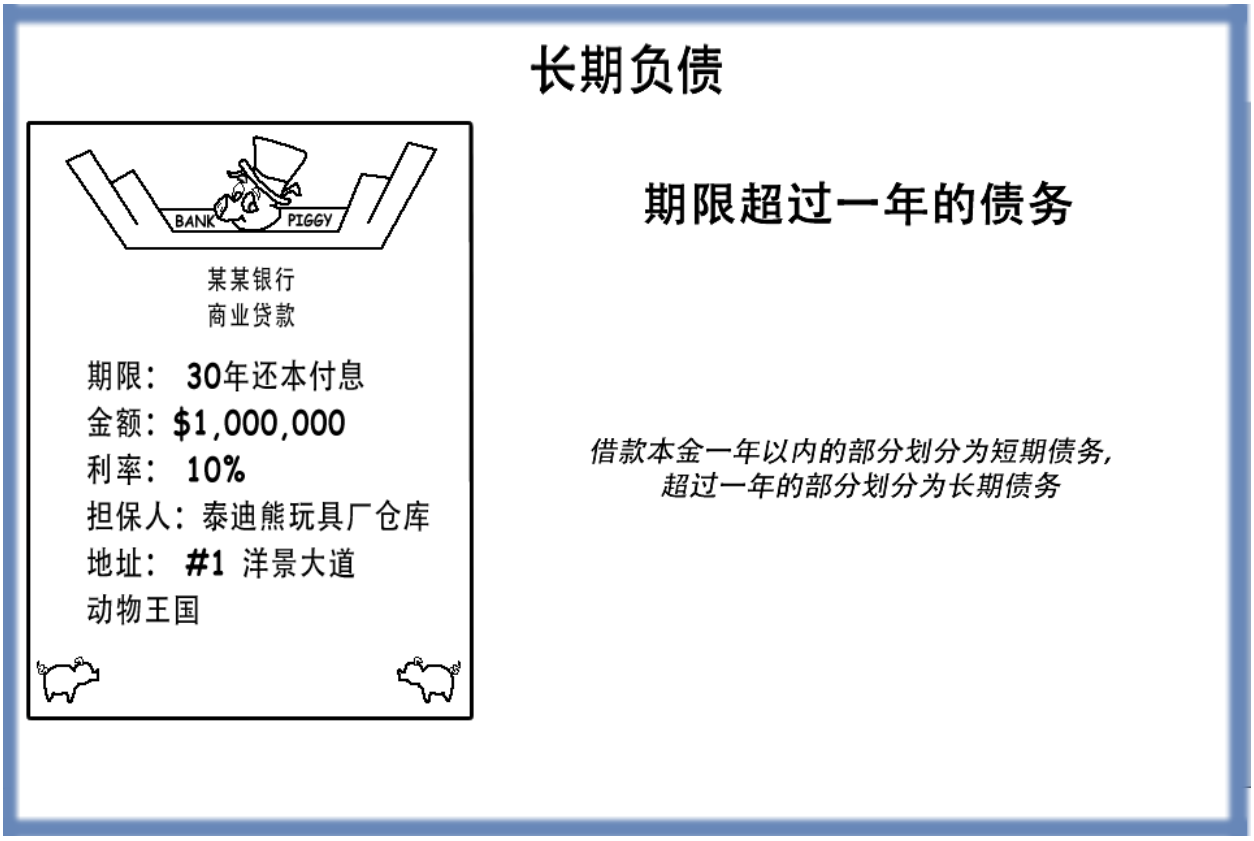
长期负债 偿还期距离资产负债表日一年以上的债务

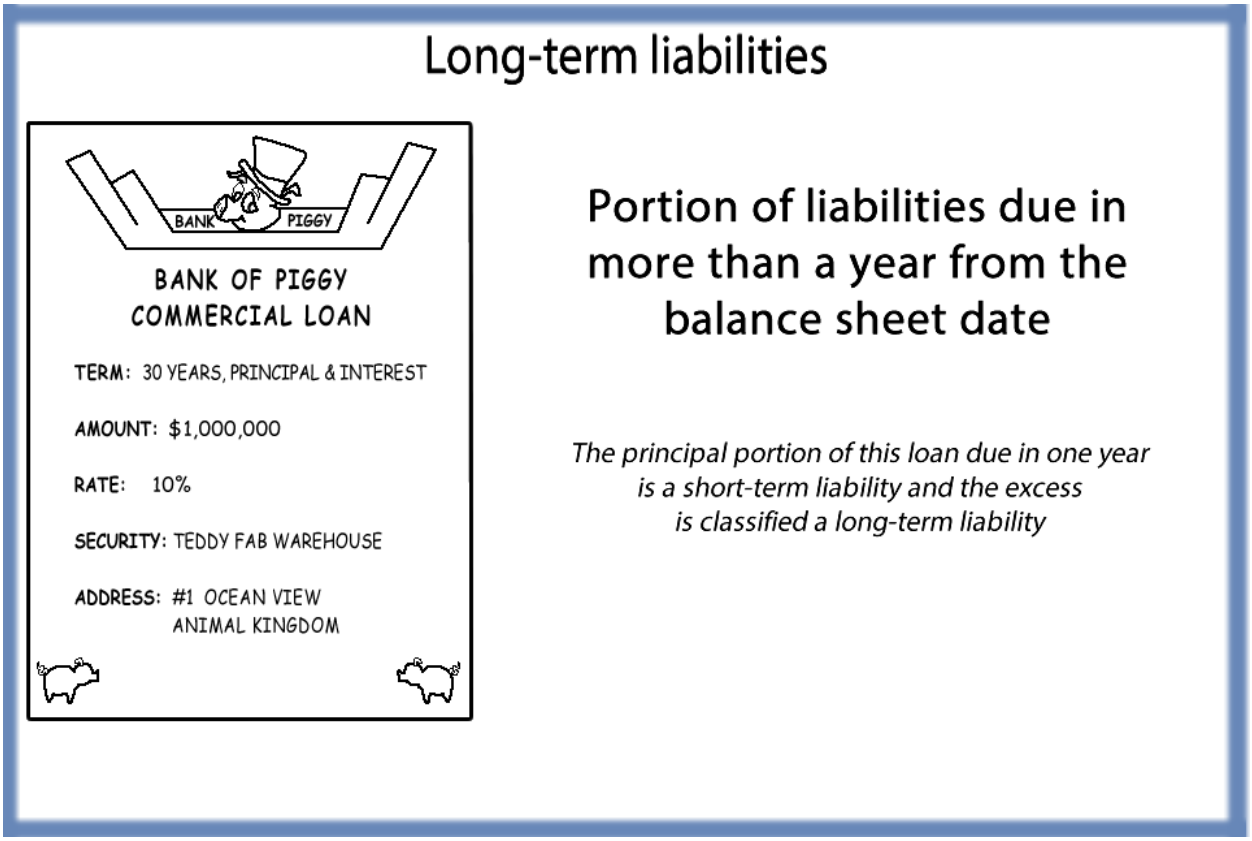
举例：长期应付债券，长期借款，长期抵押贷款



返回词条汉语目录

Long-term liabilities Debts owed to creditors, due in more than one year from the balance sheet date

Examples: bonds payable, notes payable, and mortgage loans payable



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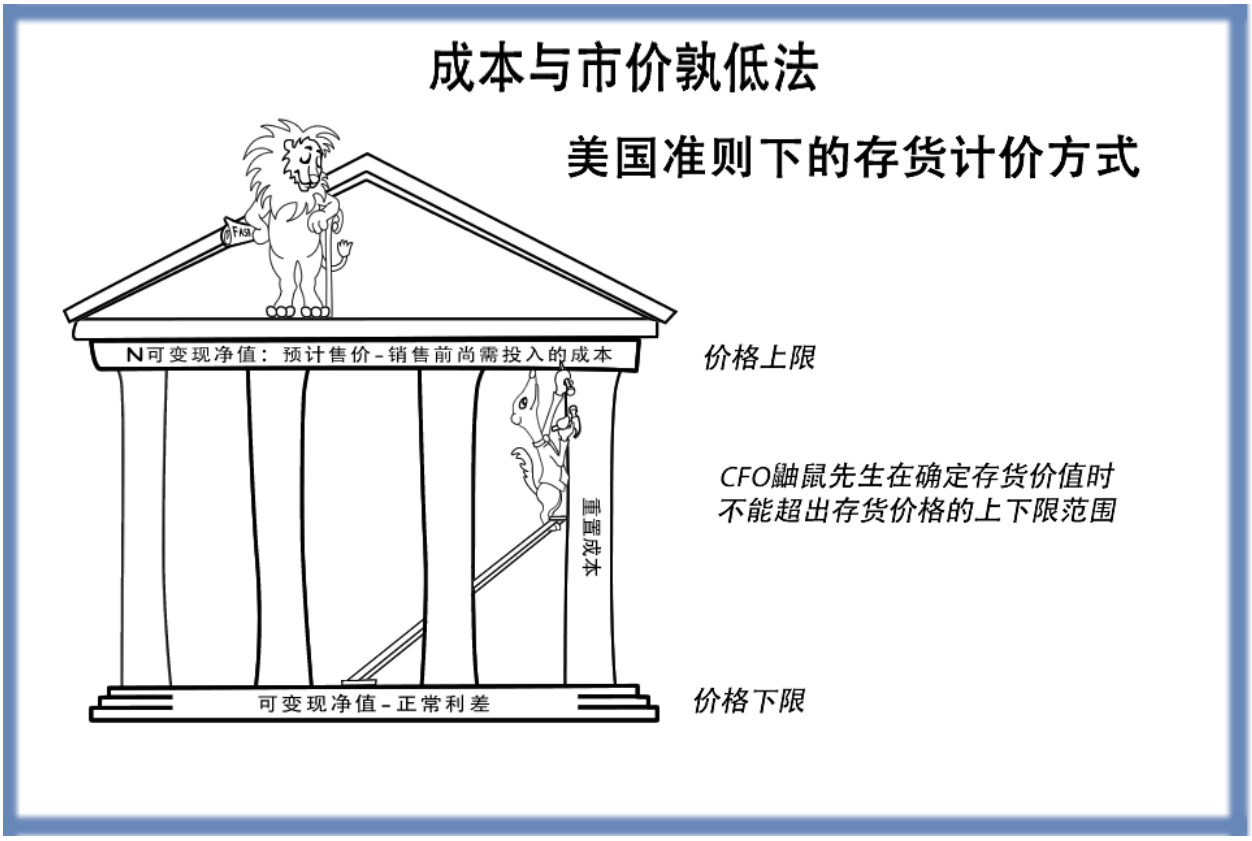
成本与市价孰低法 将存货按照成本或根据会计准则确定的更低的价格进行计量

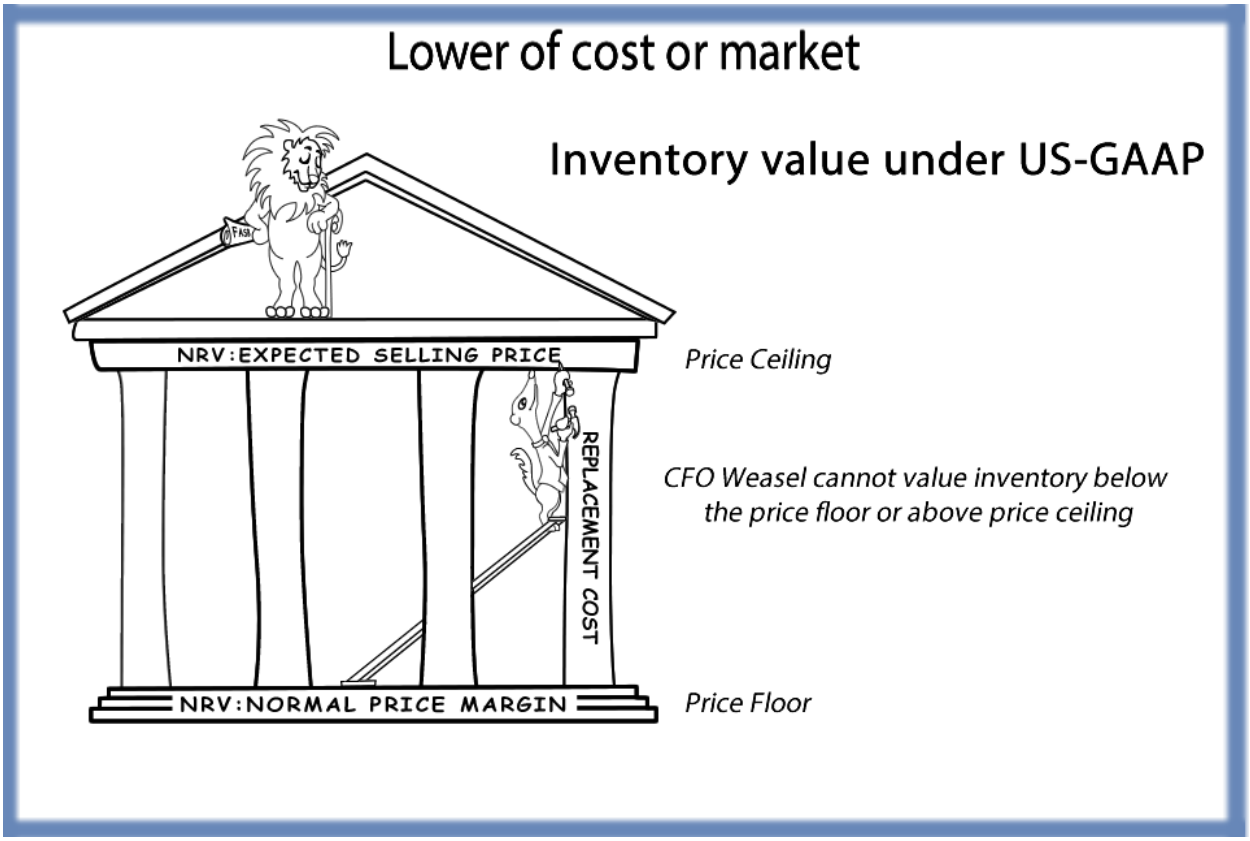
*确认的存货价值不可高于采购时实际支付的价格
*成本是指为存货实际支付的价格
*在美国准则下，市价的确定需要考虑以下三个价格：重置成本，可变现净值（NRV），可变现净值减去正常利差。市价等于重置成本，但以NRV和NRV减去正常利差为上下限
注：在IFRS和中国准则下，存货采用成本与可变现净值孰低法计量。可变性净值指预计售价-销售前尚需投入的成本



返回词条汉语目录

Lower of cost or market Inventory valuation methodology based on price paid or a lower value calculated following US-GAAP

*Inventory cost is never greater than cost
*Cost is the price paid for the item
*Market value determined by calculating three different values: replacement cost, net realizable value (NRV), and NRV less normal profit margin



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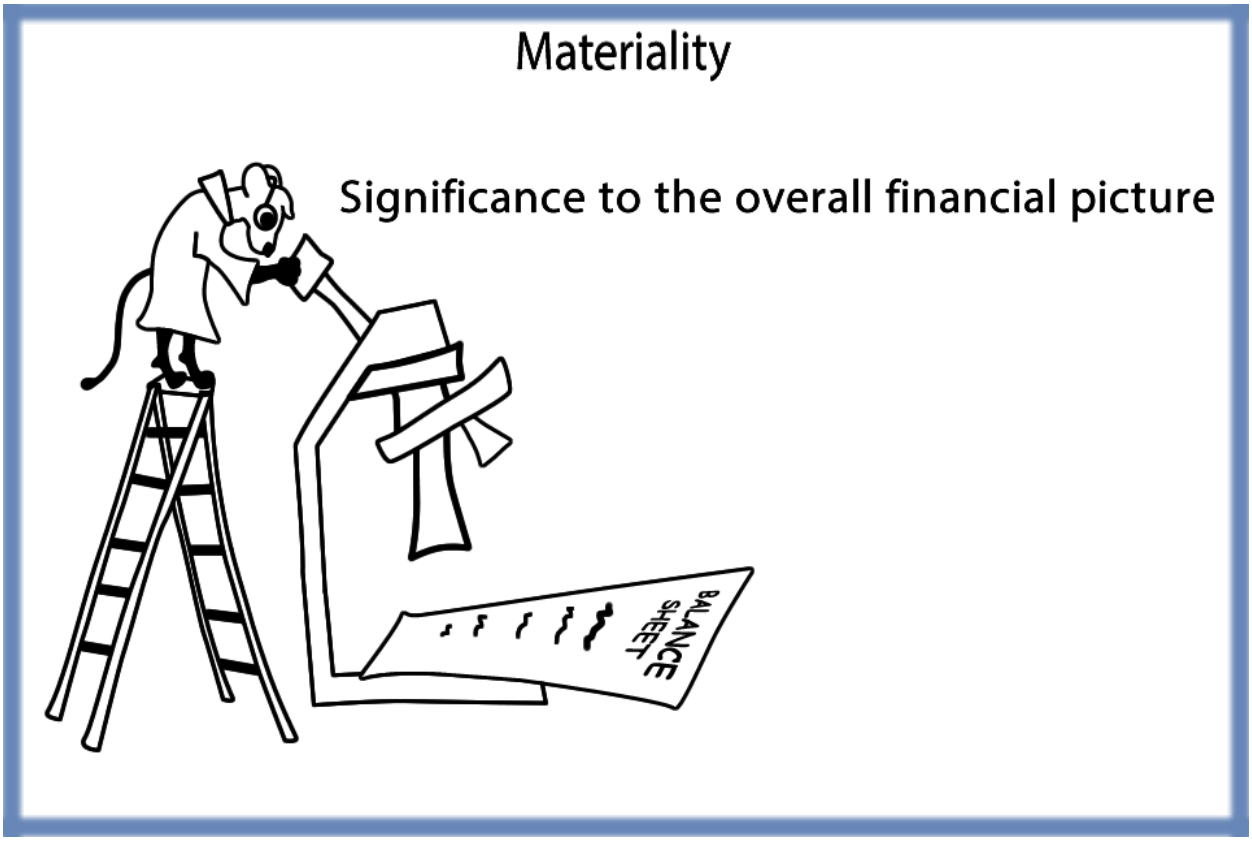
重要性原则 当会计事项的重要程度低于某一水平时，其会计处理不会影响信息使用者的决策

*根据公司的规模不同，有些公司的财务报表四舍五入到元，有些则根据重要性原则四舍五入到百万元
*对于不重大的事项，其会计处理不会影响信息使用者的决策

返回词条汉语目录

Materiality Defines the level to which certain accounting principles do not apply

*Financial statement rounding to the nearest dollar or greater, depending on the size of the company
*Any violation of accounting principles do not change the overall interpretation by the end user



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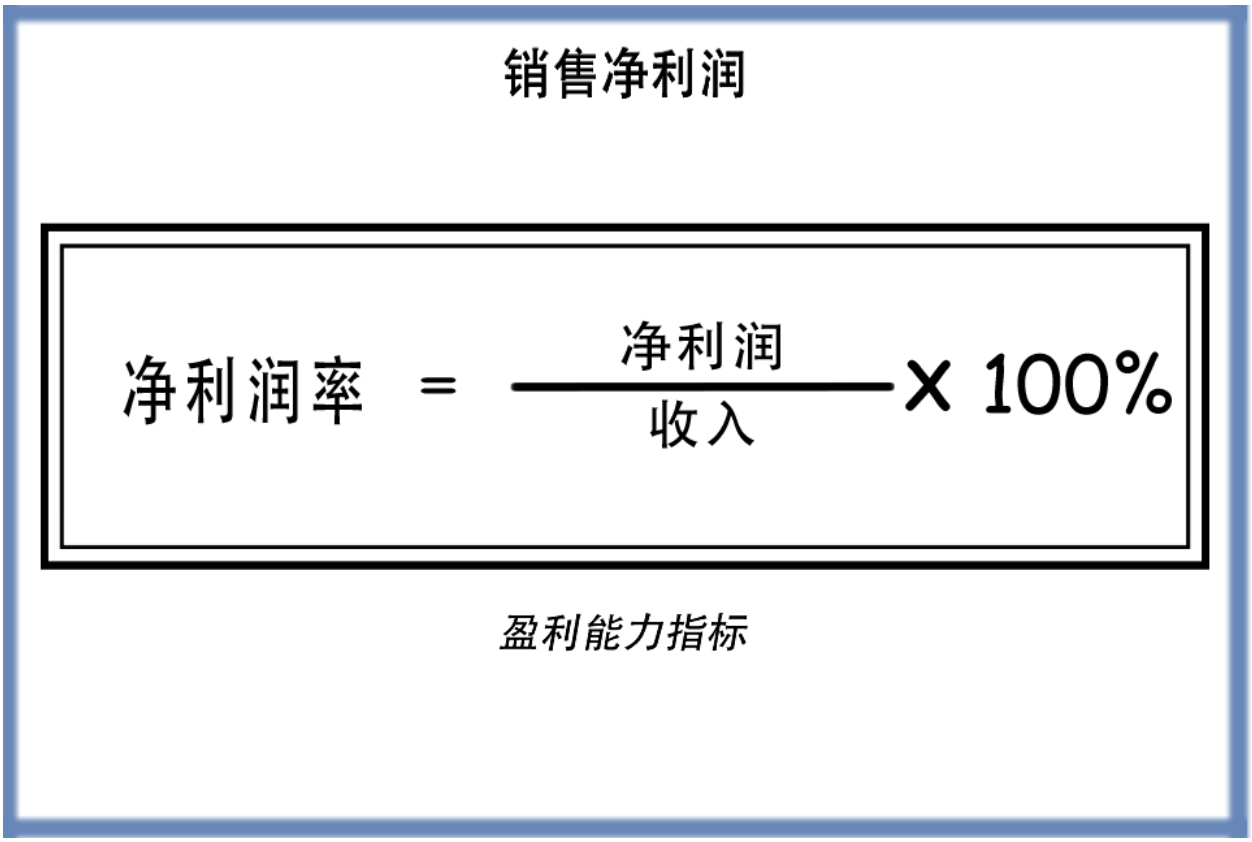
销售净利润 衡量业务的净盈利能力

*用于与可比公司进行横向比较或进行趋势分析
*孤立的看销售净利润率可能不能真实反映企业经营情况，某家企业可能整体净利润较低，但仍有较高的销售净利润率



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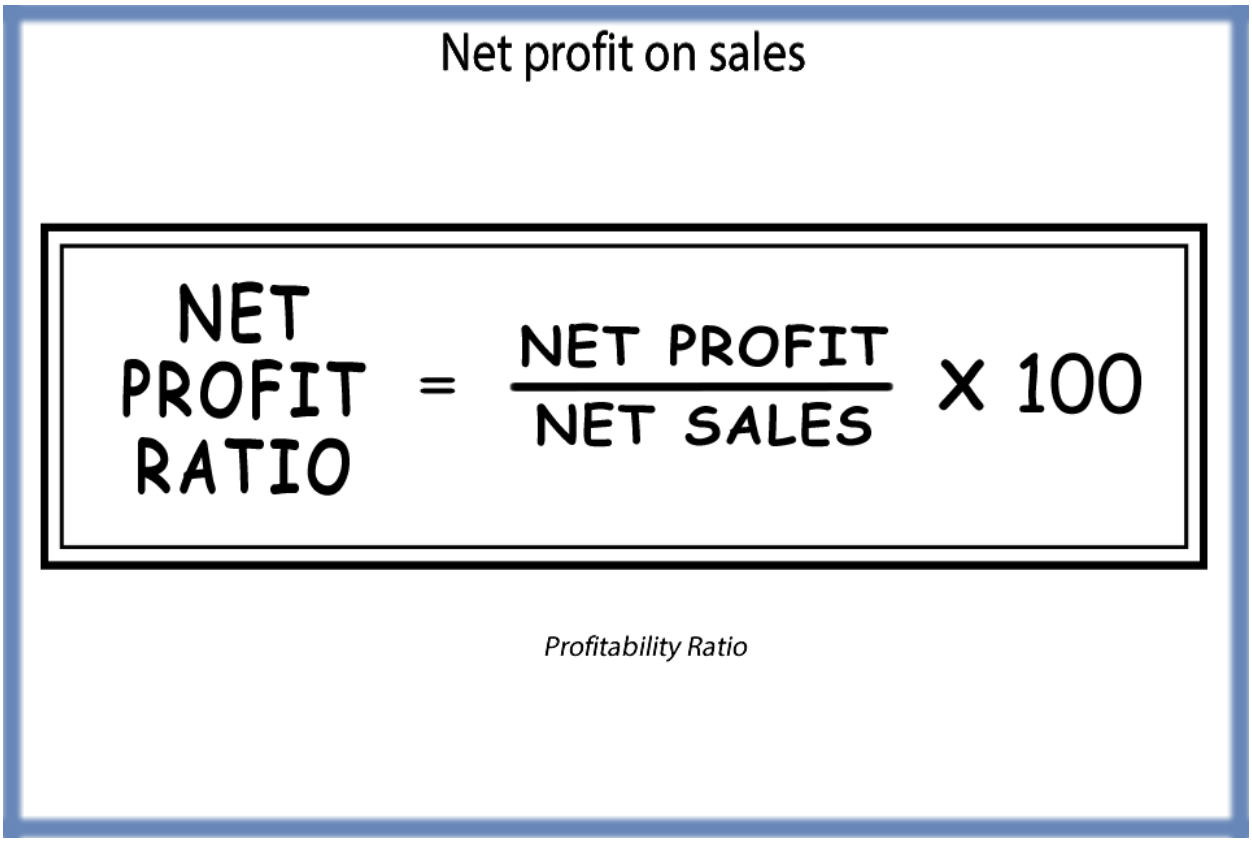
Net profit on sales Measures profitability on sales

*Useful for comparison across similar companies and trend analysis
*Ratio may not be very useful alone because a company may have low total profit with a high net profit on sales ratio



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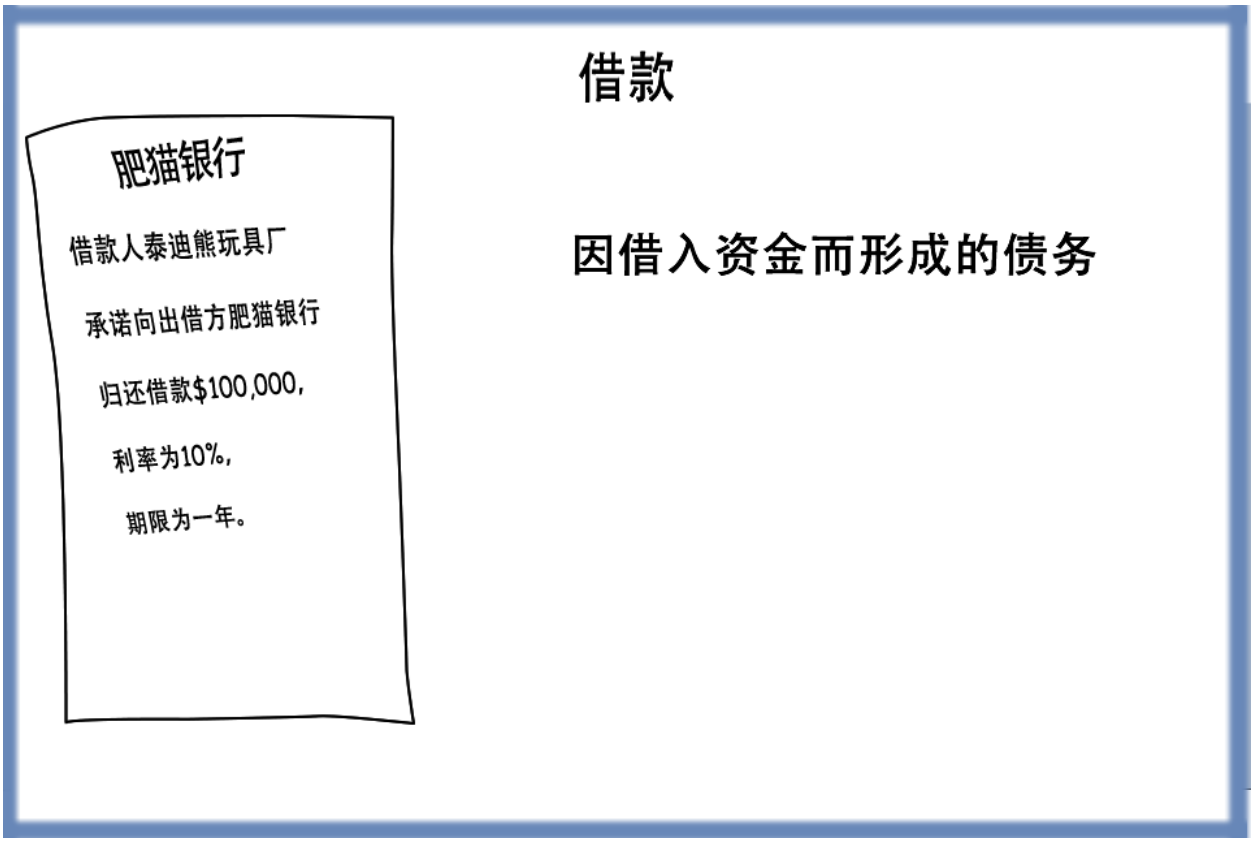
借款 指企业通过书面协议约定的向银行或其他债权人借入的资金

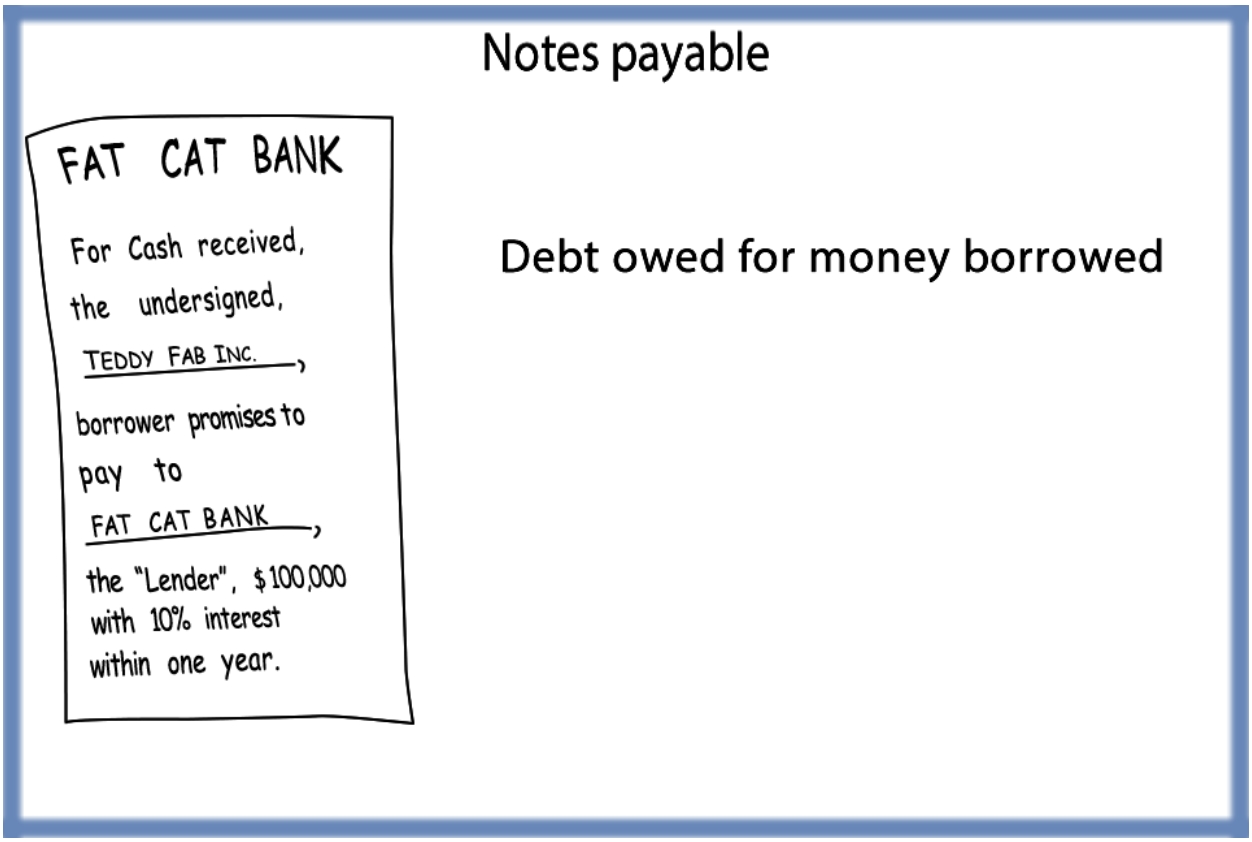
*如果还款期限在一年或一年以内，则在资产负债表中作为短期负债列示，如果超过一年则作为长期负债列示
*借款利率及期限均在借款协议中约定



返回词条汉语目录

Notes payable Debts owed to banks or other creditors based on written agreements

*Split on balance sheet as a short-term liability (owed in one year or less) and long-term (due in more than one year)
*Rate of interest and terms specified in lending document



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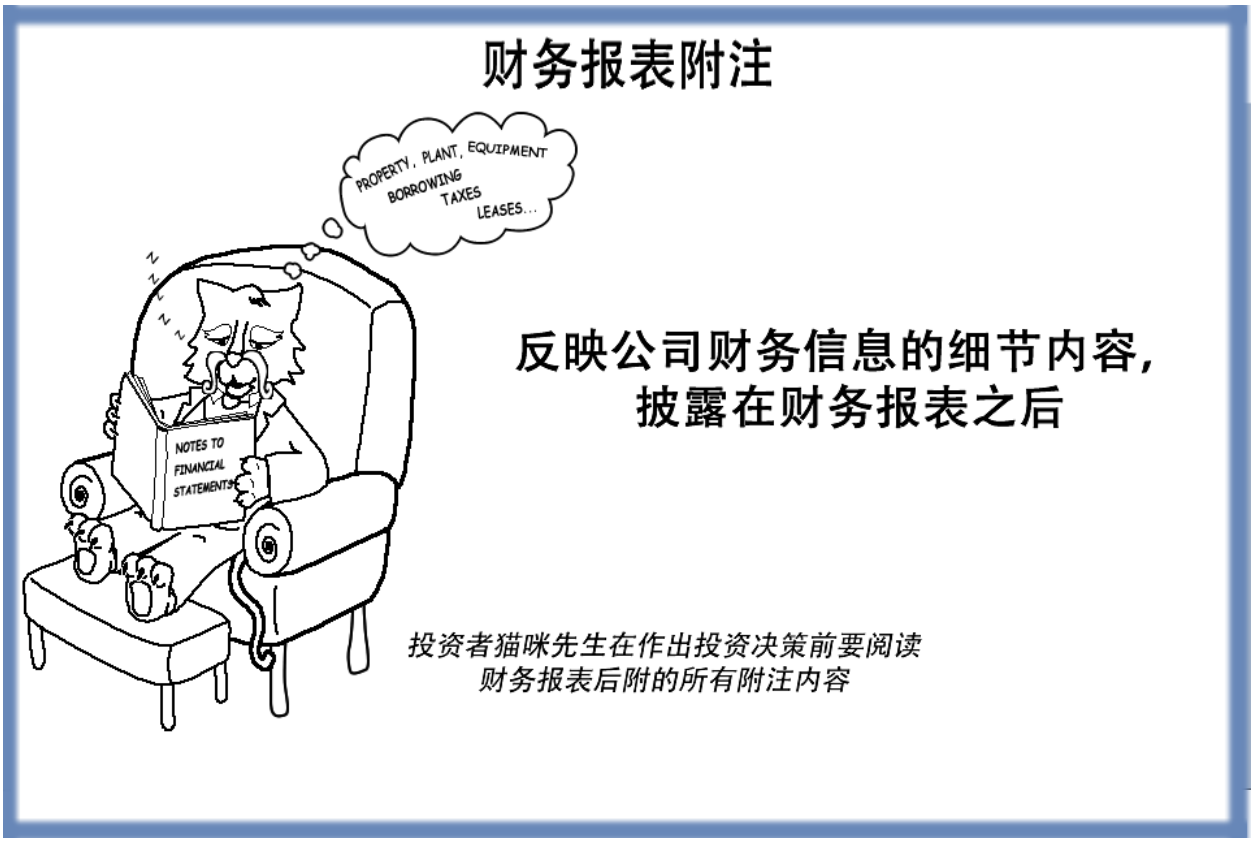
财务报表附注 作为财务报表的一部分进行披露的财务信息细节内容

一般包括的内容：企业基本情况，财务报表的编制基础，业务情况变化，风险揭示，不确定事项，企业合并，公允价值计量，投资情况，资产汇总，所得税，关联方交易，债务明细，以及根据各行业管理披露的其他事项



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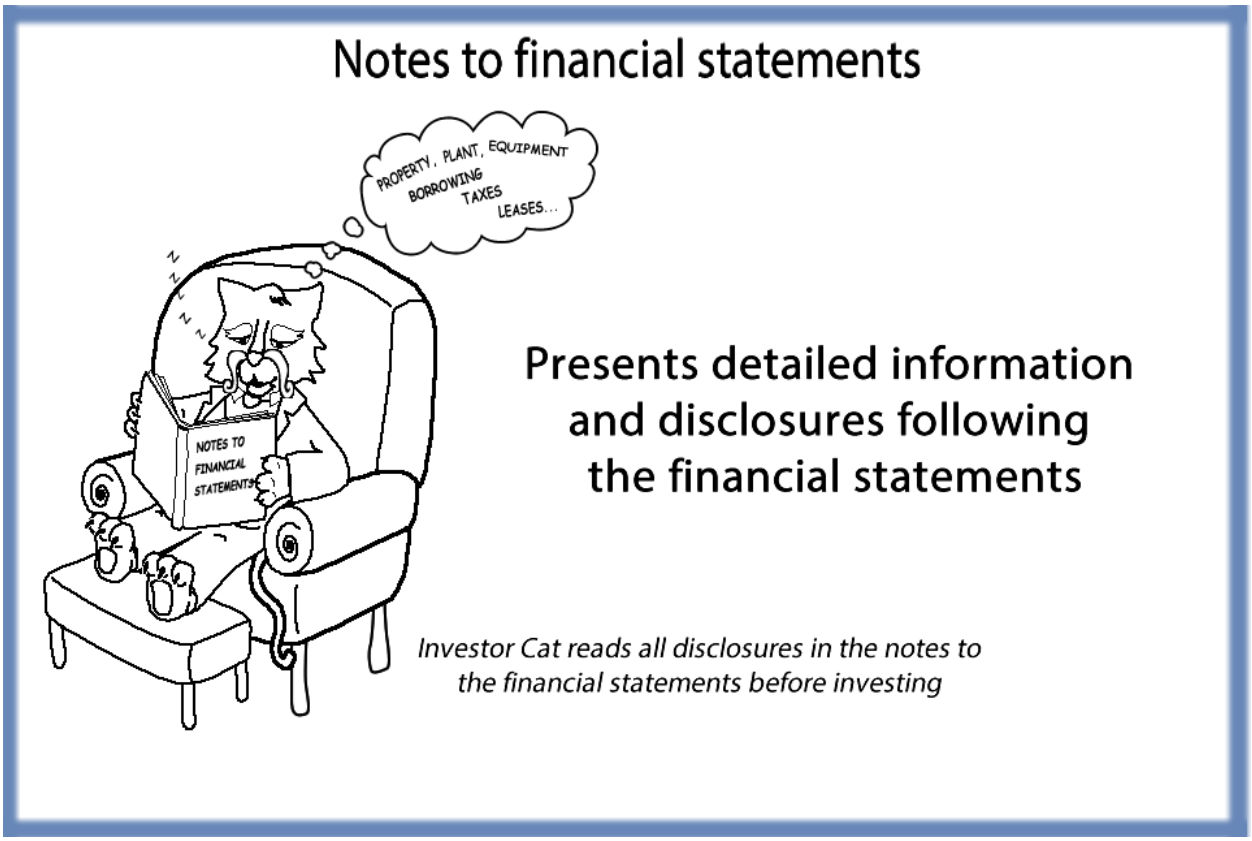
Notes to financial statements Detailed financial information issued with the financial statements

Topics that may be covered: basis of financial presentation, business changes, risks, uncertainties, accounting developments, business combinations, risk exposure, fair value measurement, investments, asset summaries, income taxes, related party transactions, debt detail, and other disclosures



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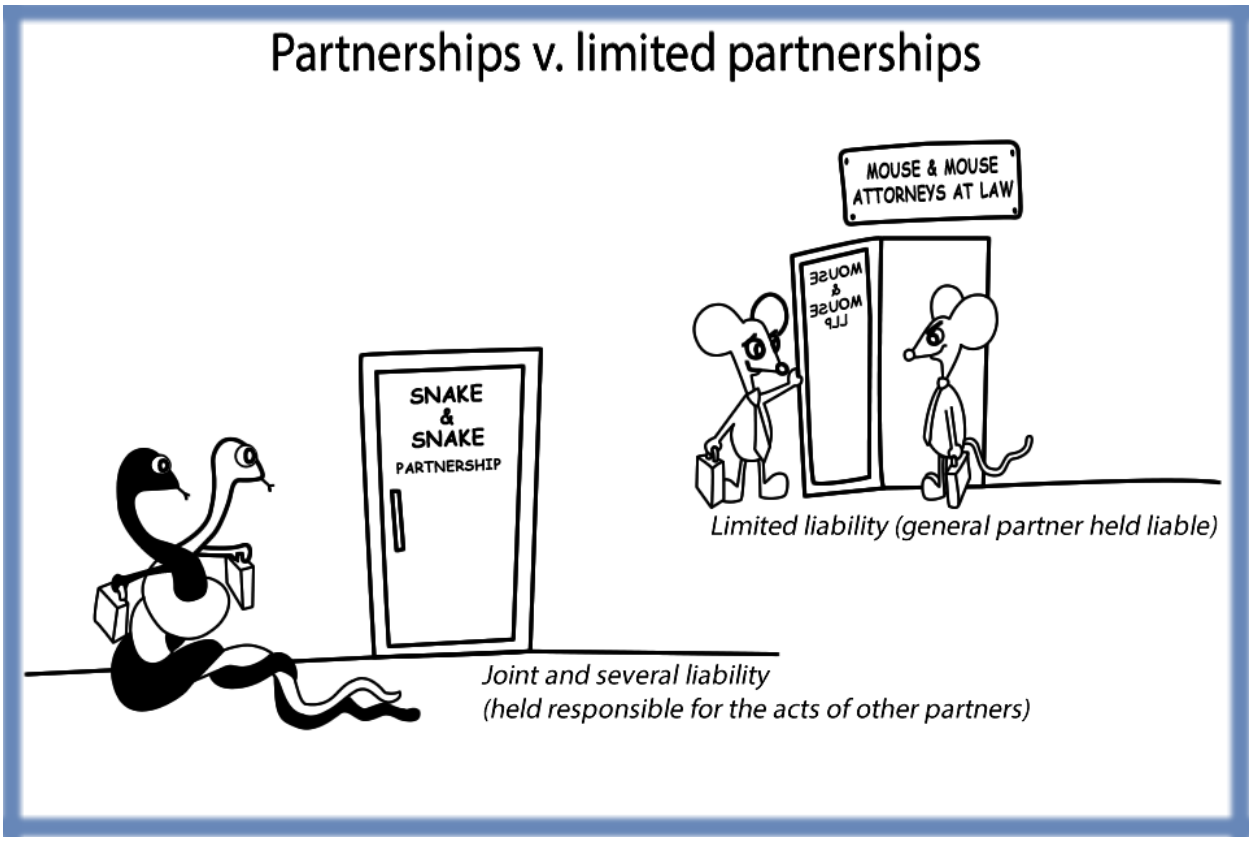
合伙制与有限合伙制 在一般合伙制企业中，每一个合伙人承担合伙制企业中的相应债务，并为其自己以及其他合伙人的行为负责。在有限合伙制企业中，有限合伙人的责任仅限于每人在合伙制企业的出资额，但至少有一人是一般合伙人并对所有债务负有无限责任

*任意两人共同从事经营活动即形成一般合伙企业，即使没有形成正式文字协议
*有限合伙制企业中的有限合伙人其责任仅限于出资额

返回词条汉语目录

Partnerships v. limited partnerships Members of a general partnership have personal liability for their own actions and actions of partners, while limited partners of a limited partnership have liability protection, but the general partner does not

*General partnership may be formed if any two people are in business together absent any agreements
*Limited partnerships are formal and granted limited liability by the state



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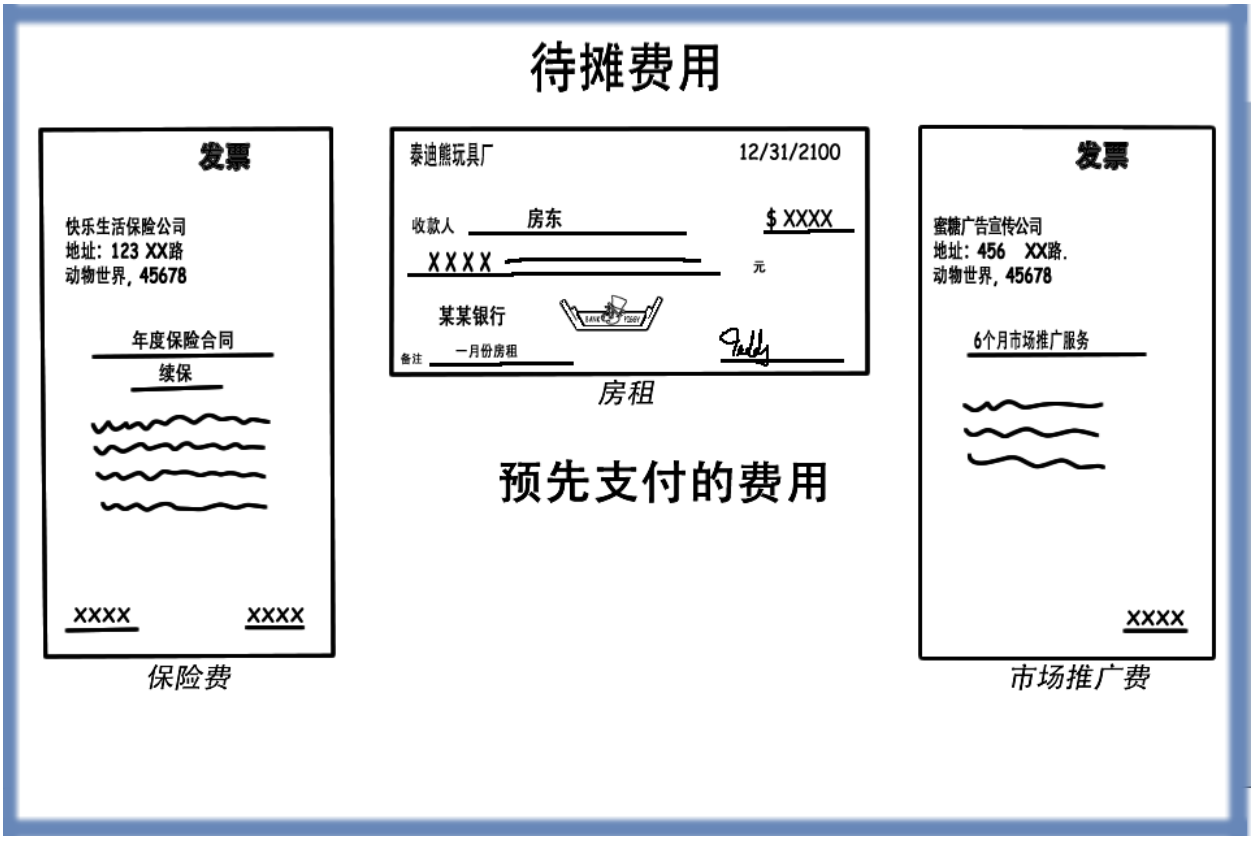
待摊费用 已经支付的但不会在当前会计期间内使用完的，需要在以后会计期间摊销的费用

*在使用完之前属于财产
*使用时资产摊销计入费用

举例：保险费，广告费，房租，以及订阅服务等

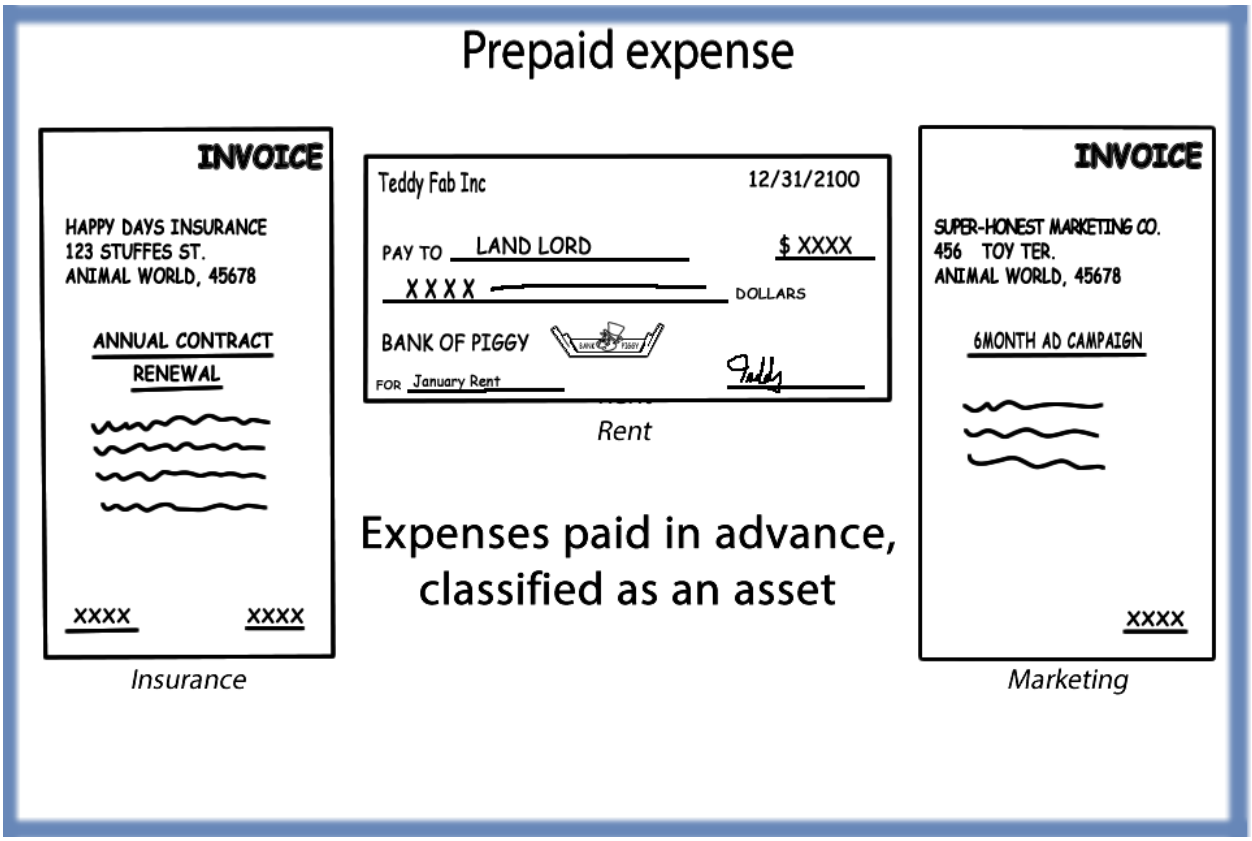


返回词条汉语目录

Prepaid expense Expenses paid, but not entirely used in the accounting period

*Asset until used
*Asset becomes an expense once benefit has been received

Examples: insurance, advertising, rent, and subscription services



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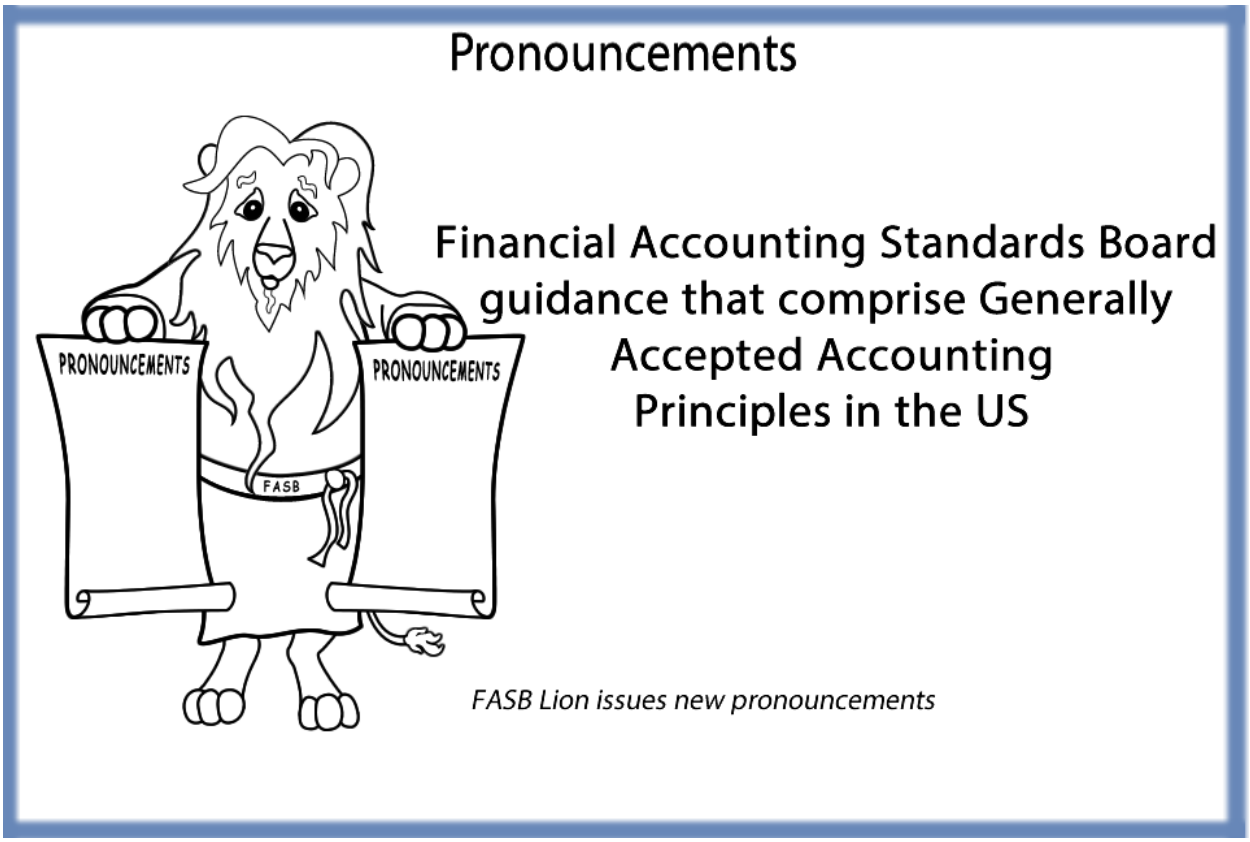
会计准则公告 FASB（美国财务会计准则委员会）负责制定美国会计准则（US GAAP）

*发布的内容包括会计准则，会计概念声明，会计准则解释，技术公告，以及会计准则委员会专业人员意见

返回词条汉语目录

Pronouncements Financial Accounting Standards Board (FASB) guidance that comprises Generally Accepted Accounting Principles in the US (US-GAAP)

*Comprised of: Statements of Financial Accounting Standards (FAS), Statements of Financial Accounting Concepts, Interpretations, Technical Bulletins, and Staff Positions



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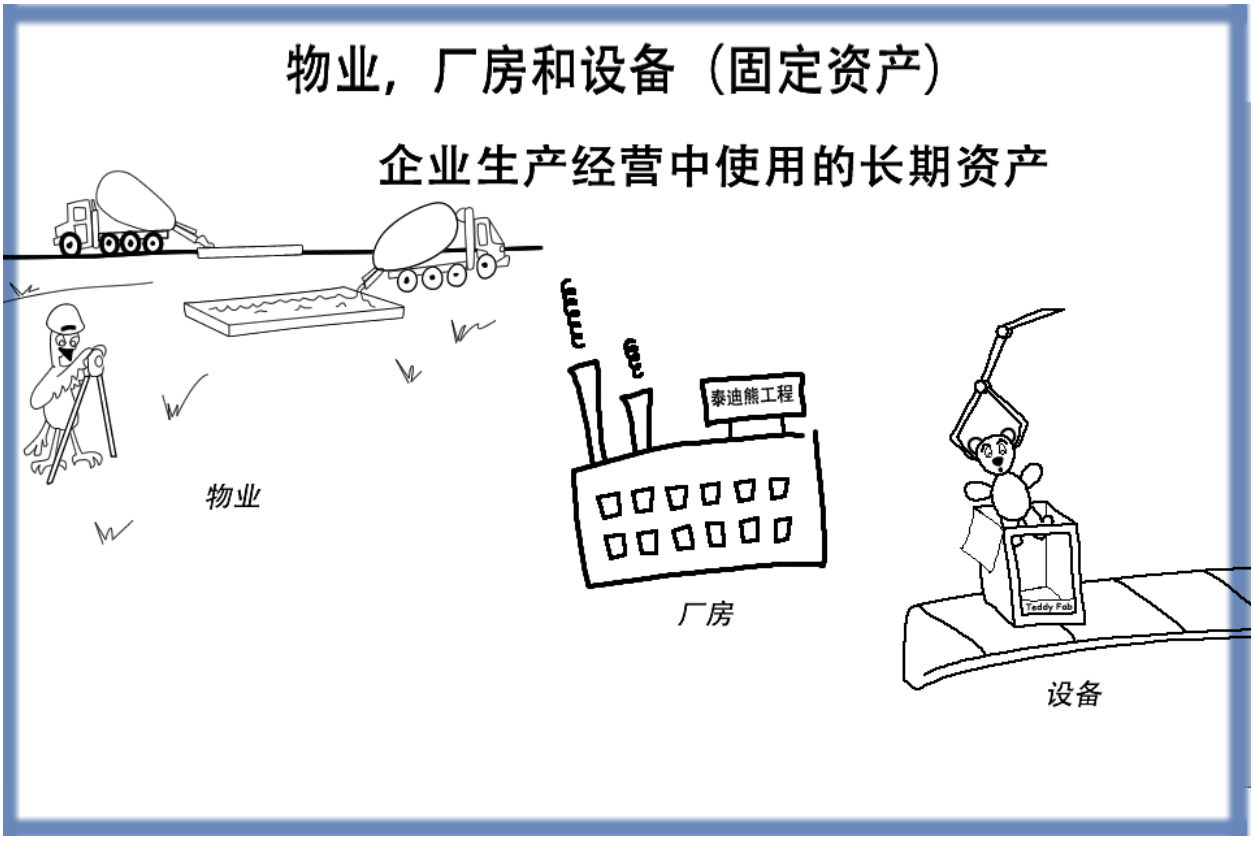
物业，厂房和设备（固定资产）企业生产经营中使用的长期资产

*作为资产在资产负债表上按成本列示
*通过折旧反映资产价值逐期递减的过程

举例：土地，建筑物，租赁资产改良，办公设备，家具，建筑物内的固定装置，机动车等



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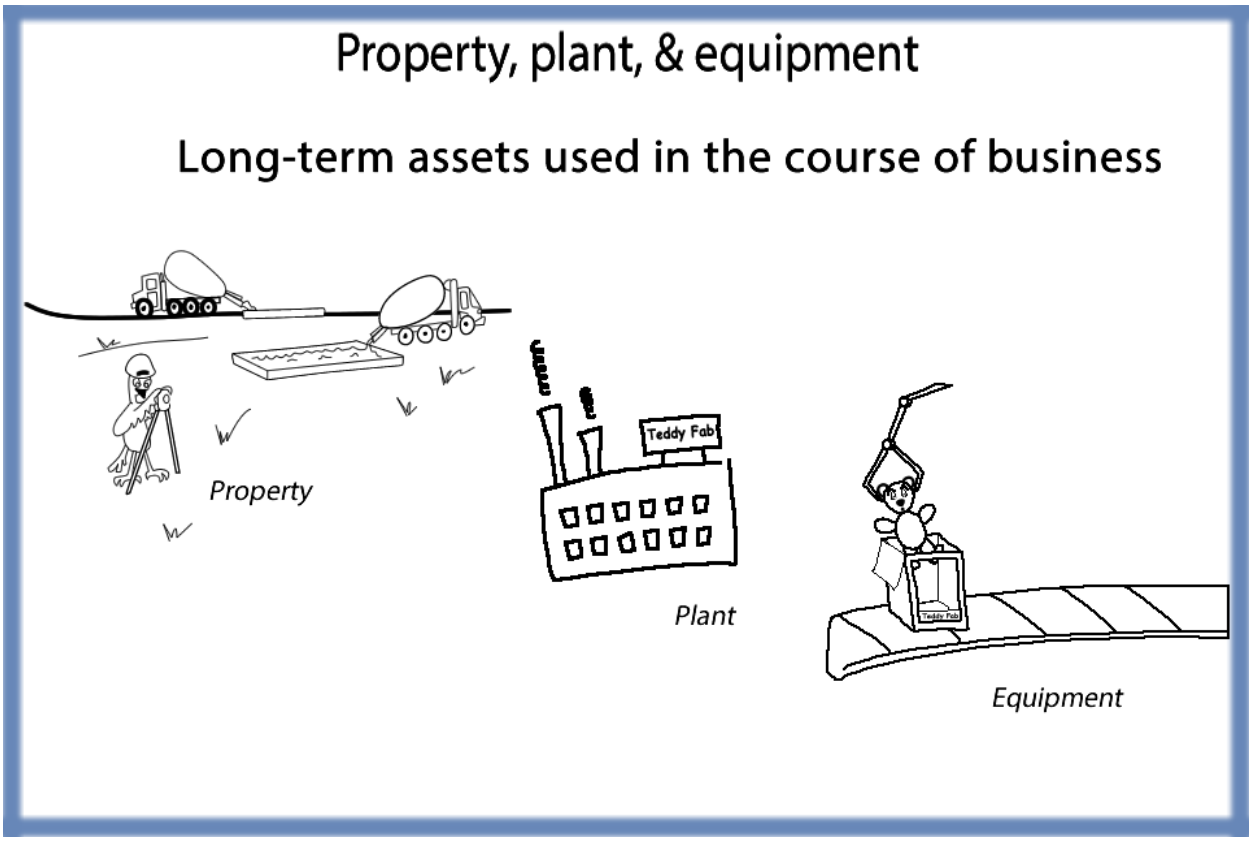
Property, plant, and equipment (PP&E) Long-term assets used in the course of business

*Reported on the balance sheet at cost
*Depreciated to represent decline in asset value over time

Examples: land, buildings, leasehold improvements, office equipment, furniture, fixtures, and vehicles



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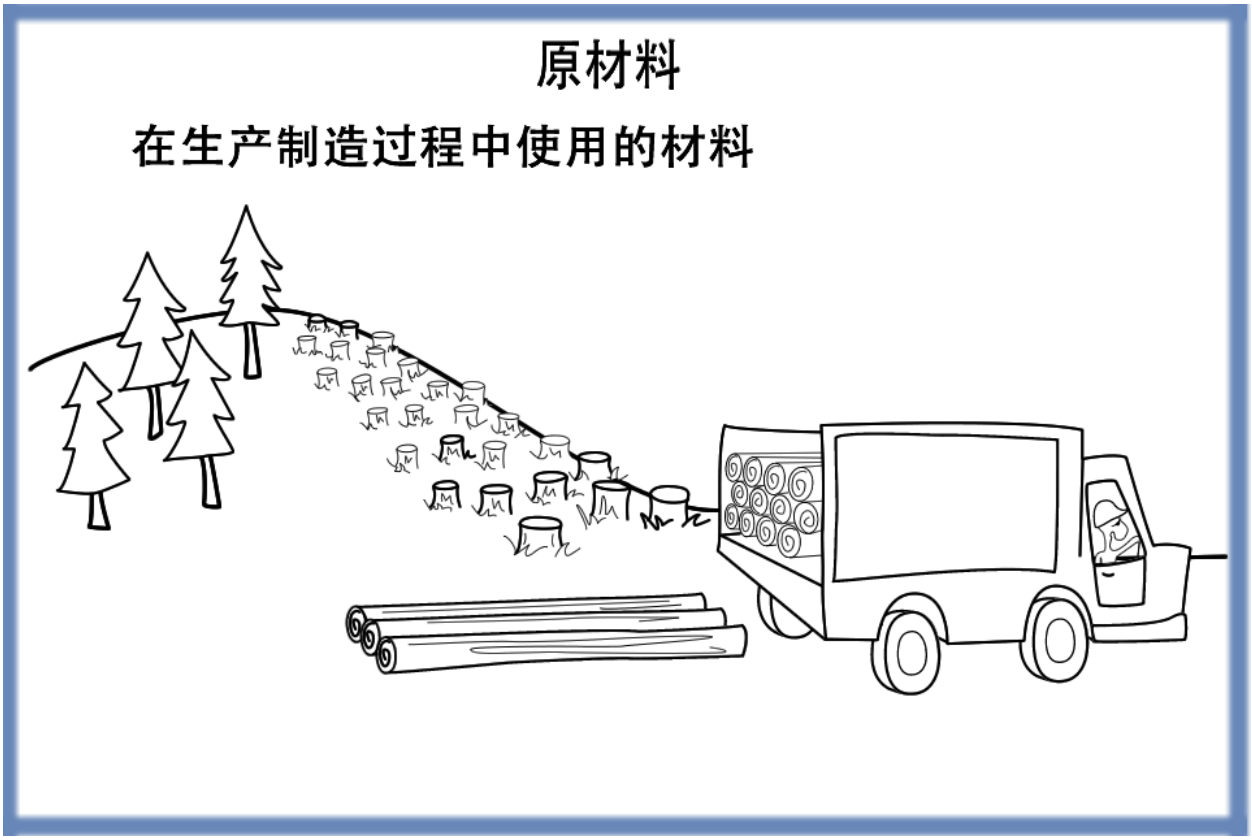
原材料 在生产制造过程中使用的材料，属于直接成本

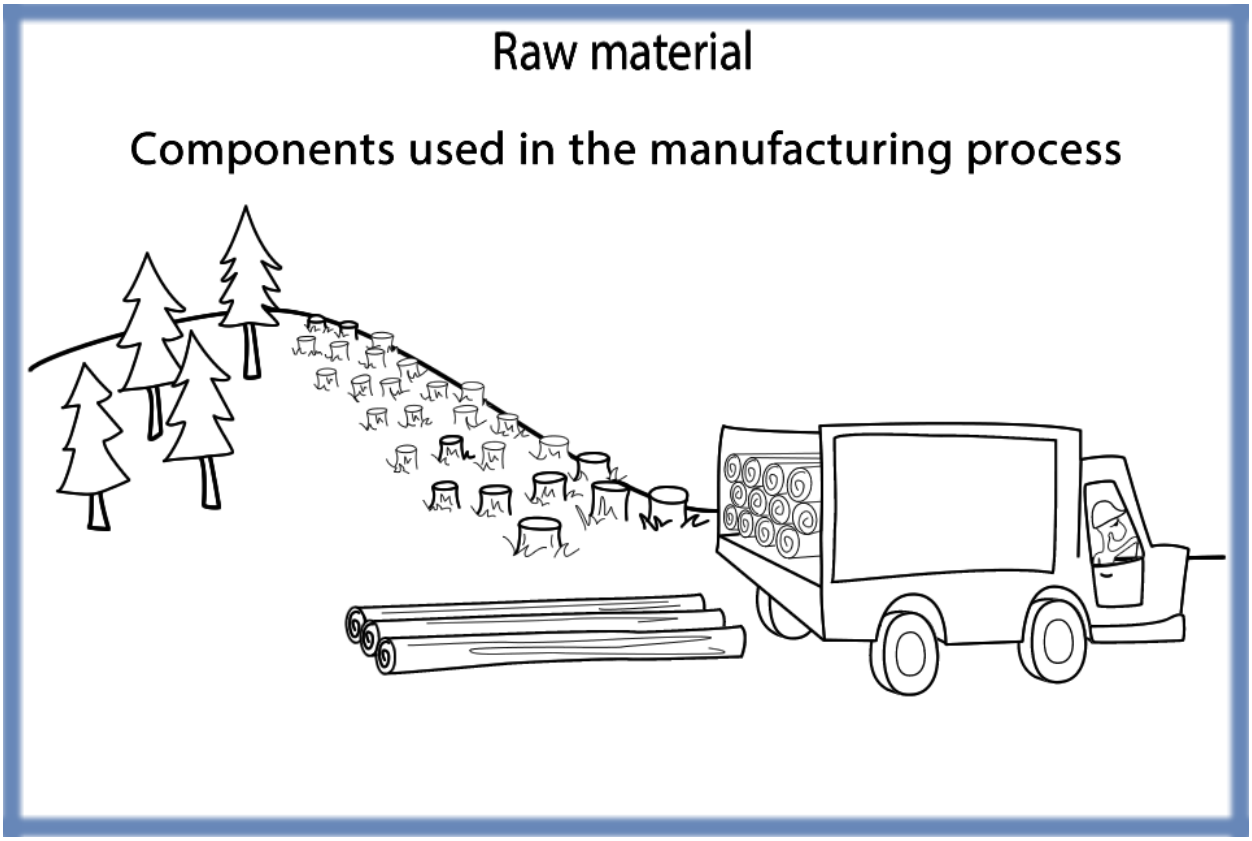
*举例：木材，钢铁，零件，填充物料，布料，原油等
*工厂的水电消耗、人工成本等间接成本不属于原材料



返回词条汉语目录

Raw material Components used in the manufacturing process that are part of direct costs

*Examples: wood, steel, parts, stuffing, cloth, and oil
*Does not include indirect costs such as factory utilities or manufacturing labor



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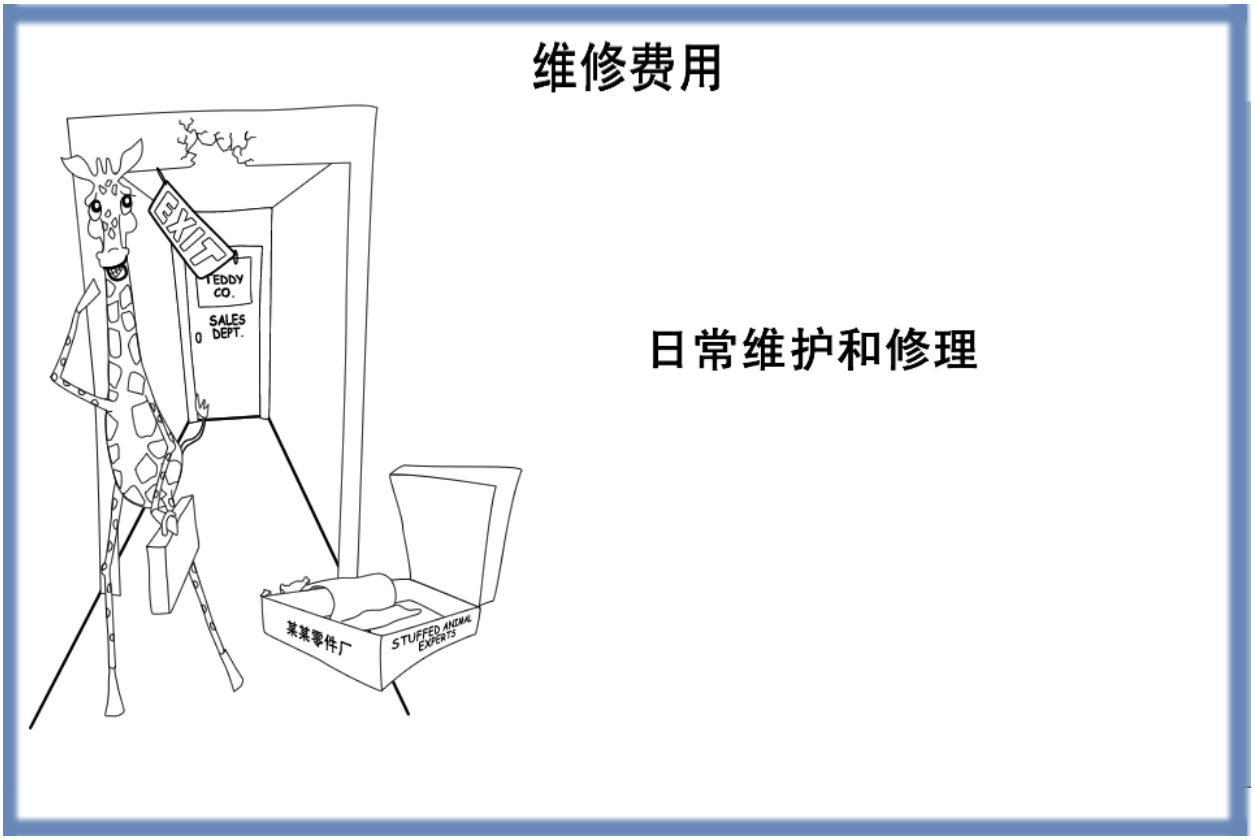
维修费用 日常维护和修理资产的费用

*在发生时计入资产负债表
*日常维护和修理并不会改良资产的功能和提升资产的价值



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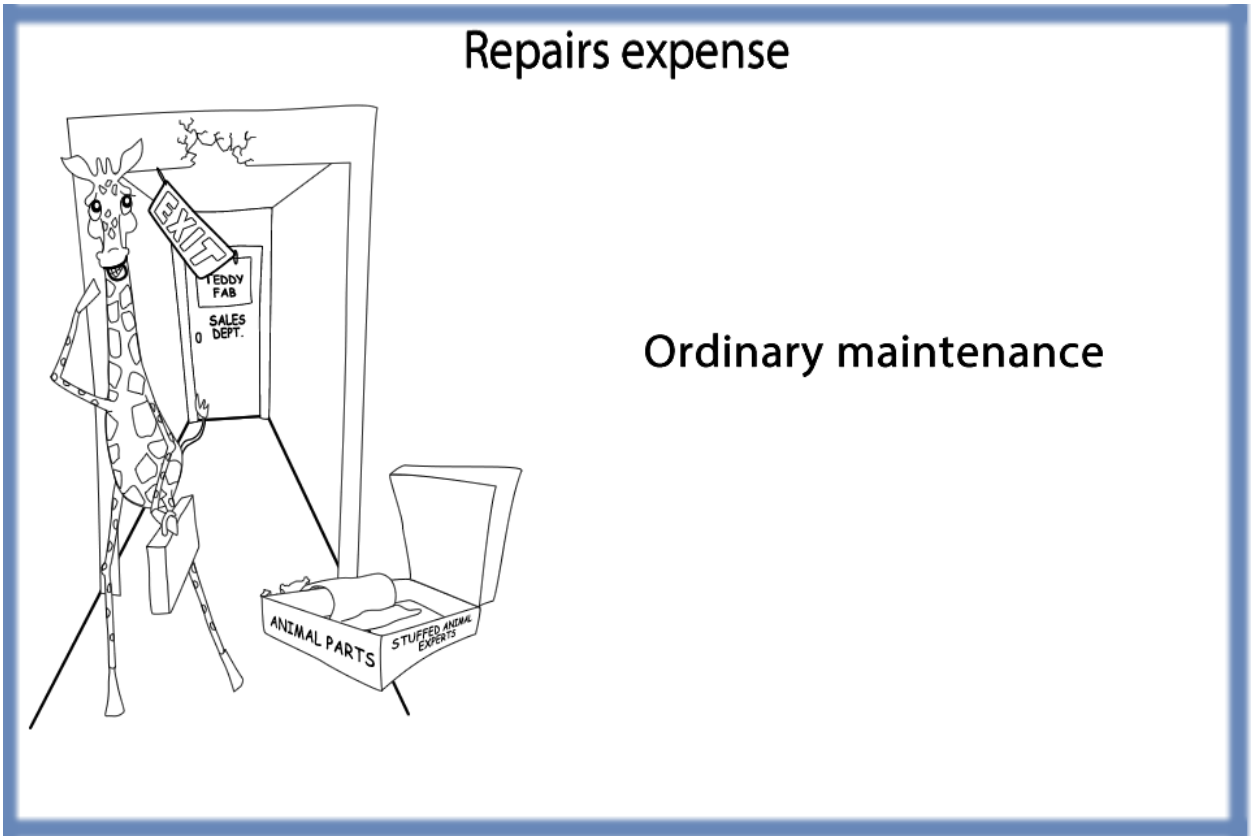
Repairs expense Costs of maintaining assets

*Expensed costs recognized on the income statement
*Ordinary maintenance that does not improve an asset



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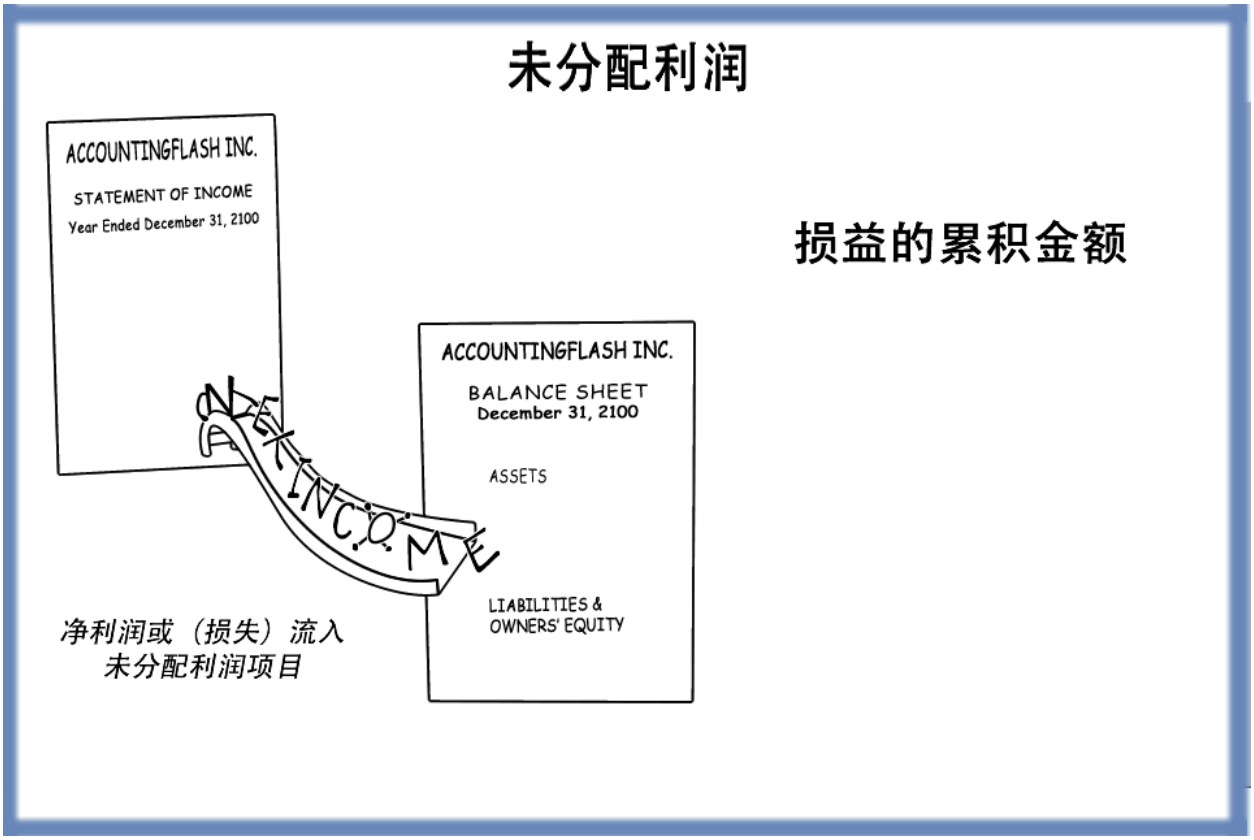
未分配利润 前期盈利和损失的总和减去已分配股利

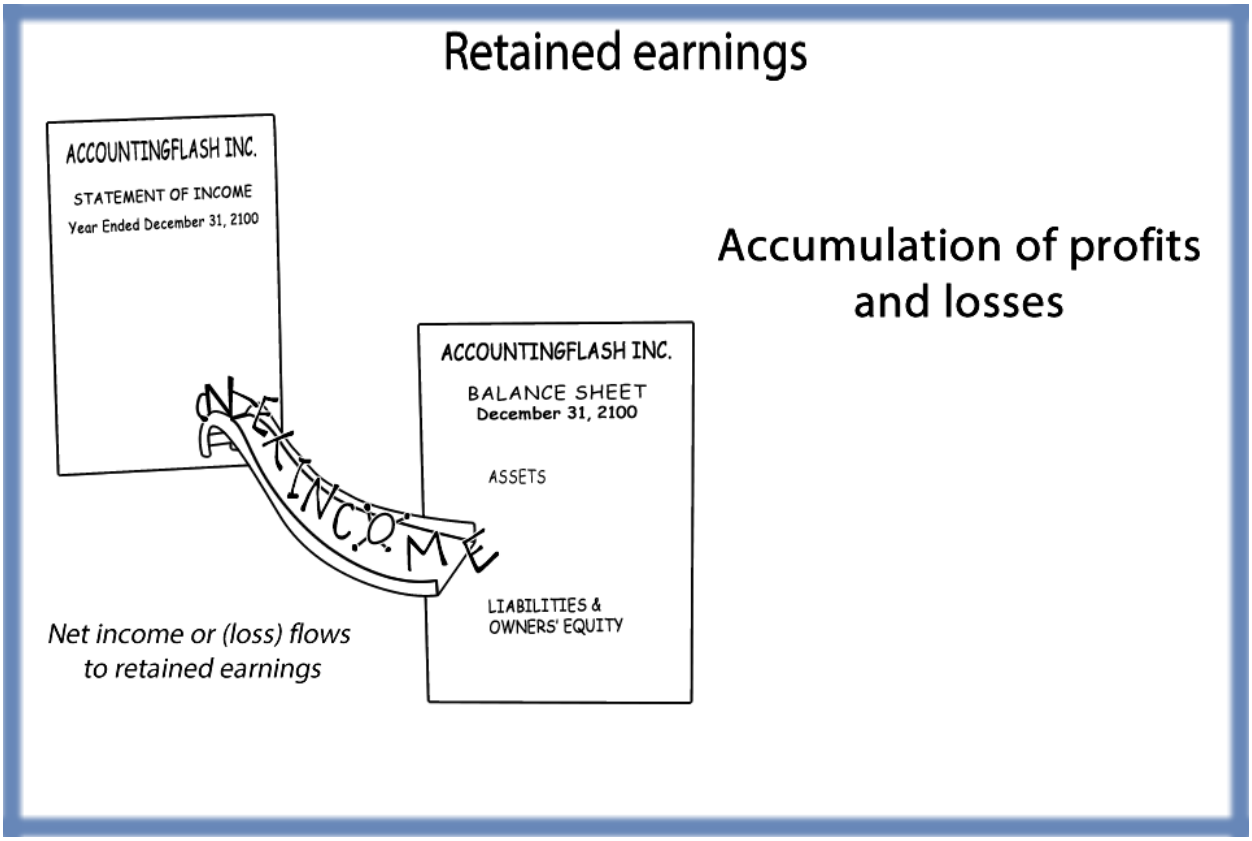
*当期净利润或损失与会计期末结转入未分配利润
*股利分配会减少未分配利润



返回词条汉语目录

Retained earnings Sum of all previous profit and losses, less dividends

*Net income or loss is recorded to retained earnings at the end of the accounting period
*Dividends declared reduce retained earnings



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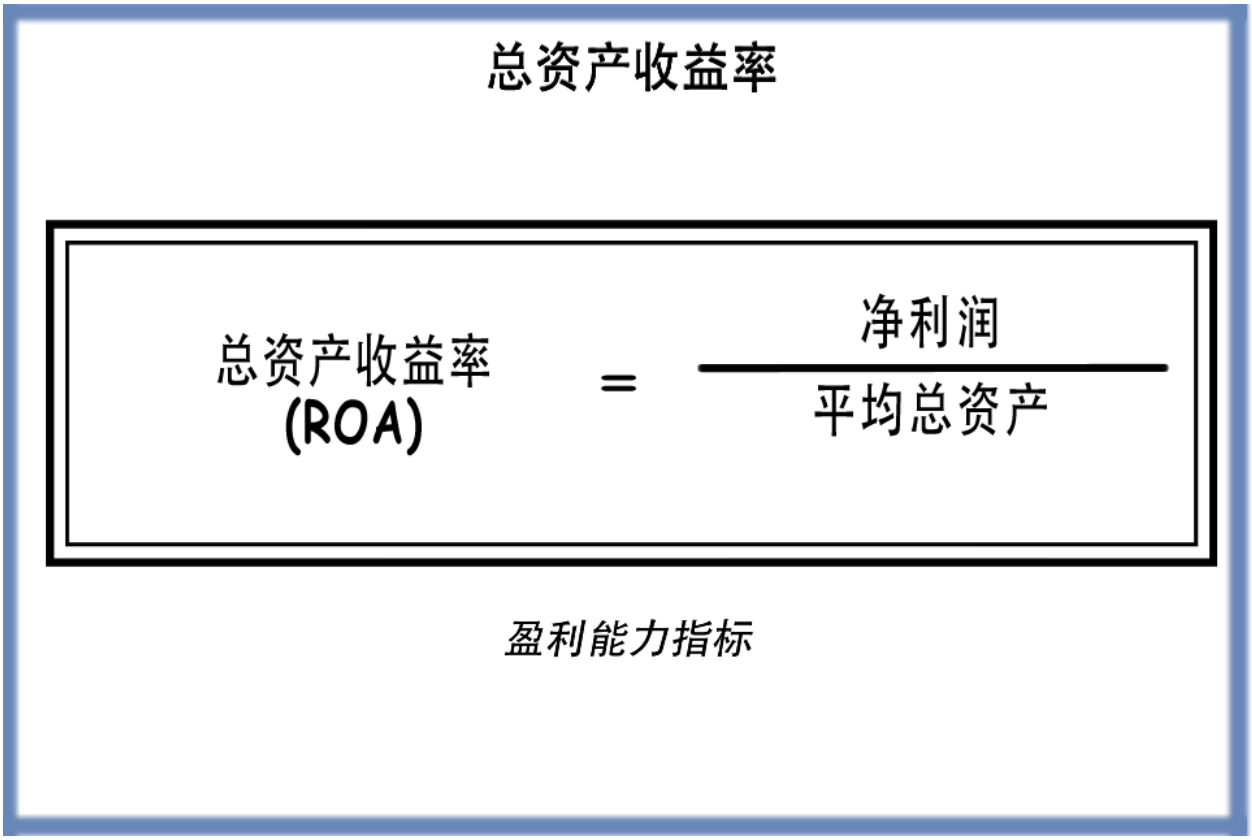
总资产收益率 衡量资产的利用效率的指标

*用于与可比公司进行横向比较或进行趋势分析
*对于某些轻资产的行业可能意义不大，例如咨询公司



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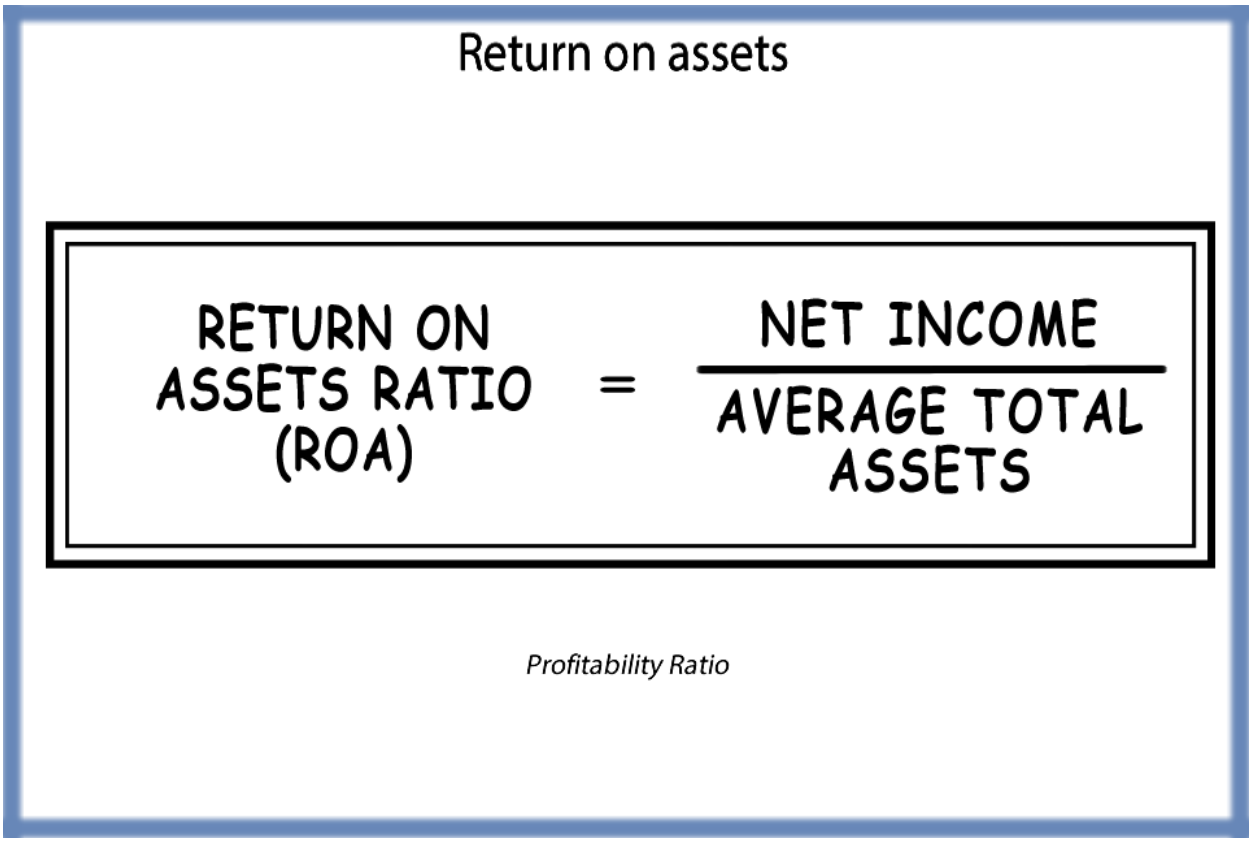
Return on assets Measures asset utilization compared to net income

*Useful for comparison across similar companies and trend analysis
*Less useful for companies that do not utilize assets much in the production of revenue, such as consulting firms



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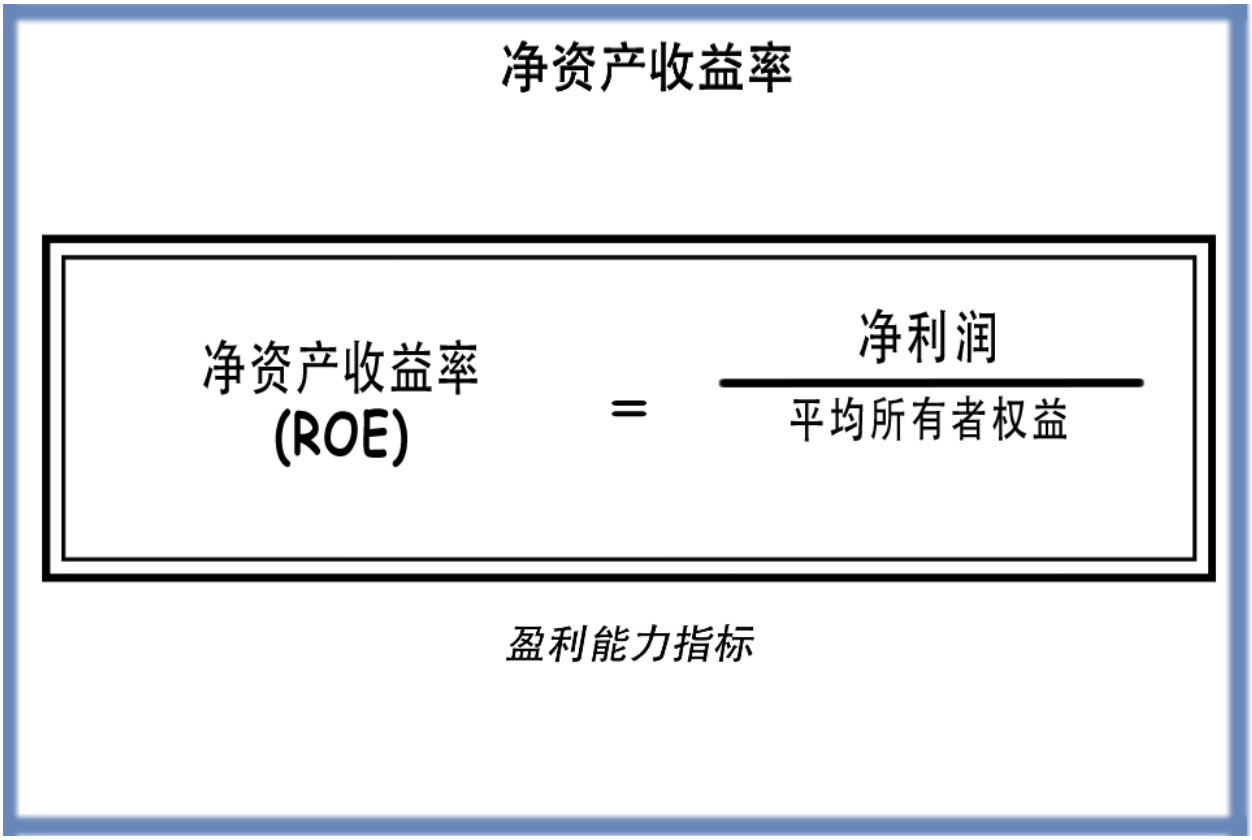
净资产收益率 又称权益报酬率。衡量股东权益投资盈利情况的指标

*用于与可比公司进行横向比较或进行趋势分析
*较高的净资产收益率意味着股东投资获得了较高的收益



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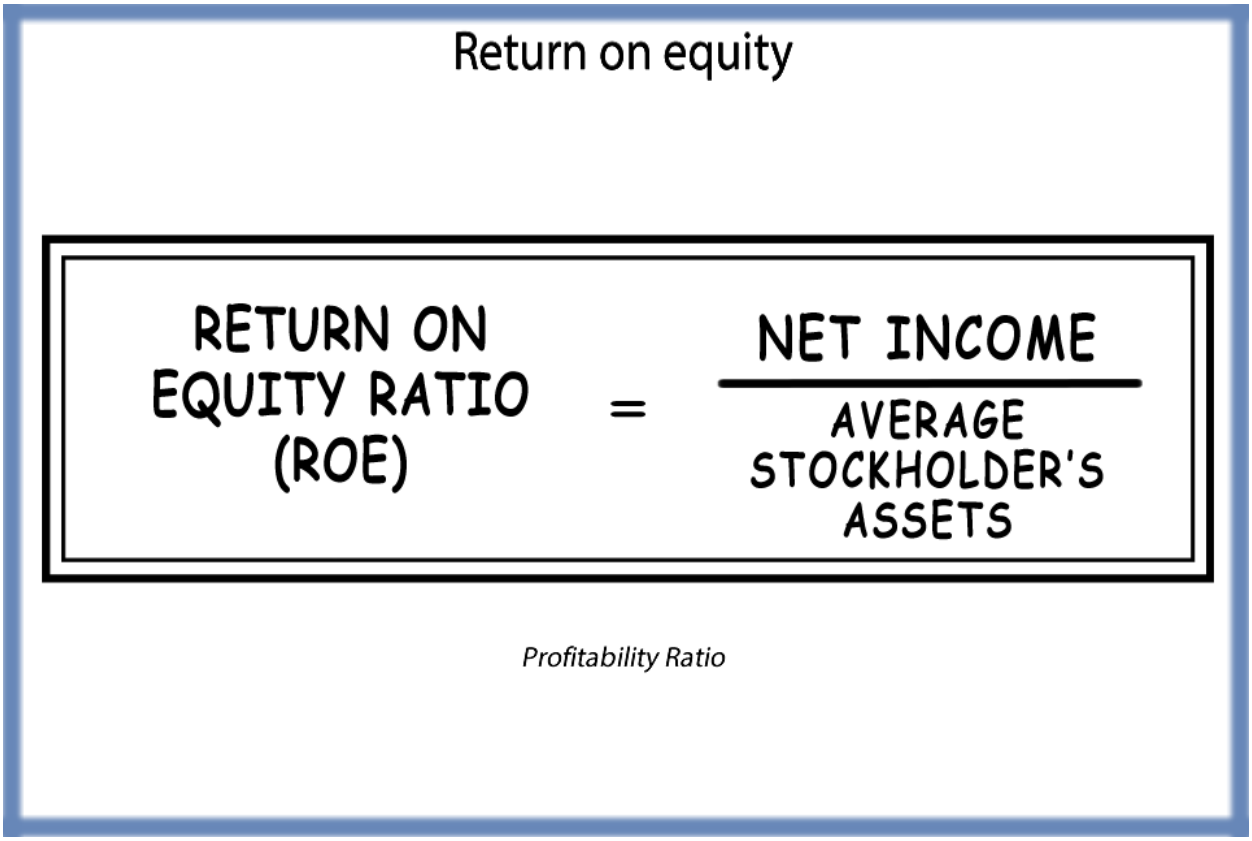
Return on equity Measure of profit compared to amounts invested into the company

*Useful for comparison across similar companies and trend analysis
*High ratio indicates strong profitability relative to the investment



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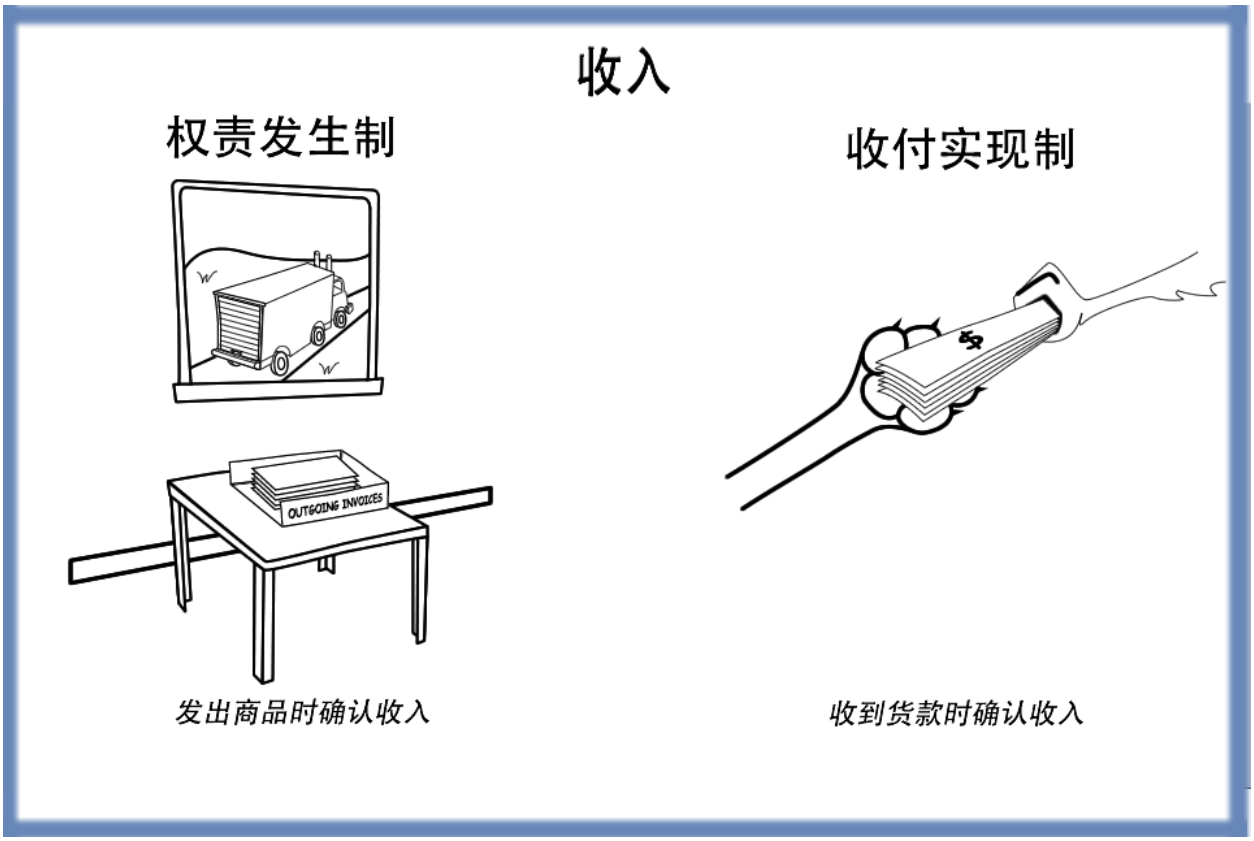
收入 企业在销售商品、提供劳务等日常活动中所形成的经济利益的总流入

权责发生制会计：发出商品或提供劳务时确认收入

收付实现制会计：当实际收到销售商品的货款或提供劳务的款项时确认收入



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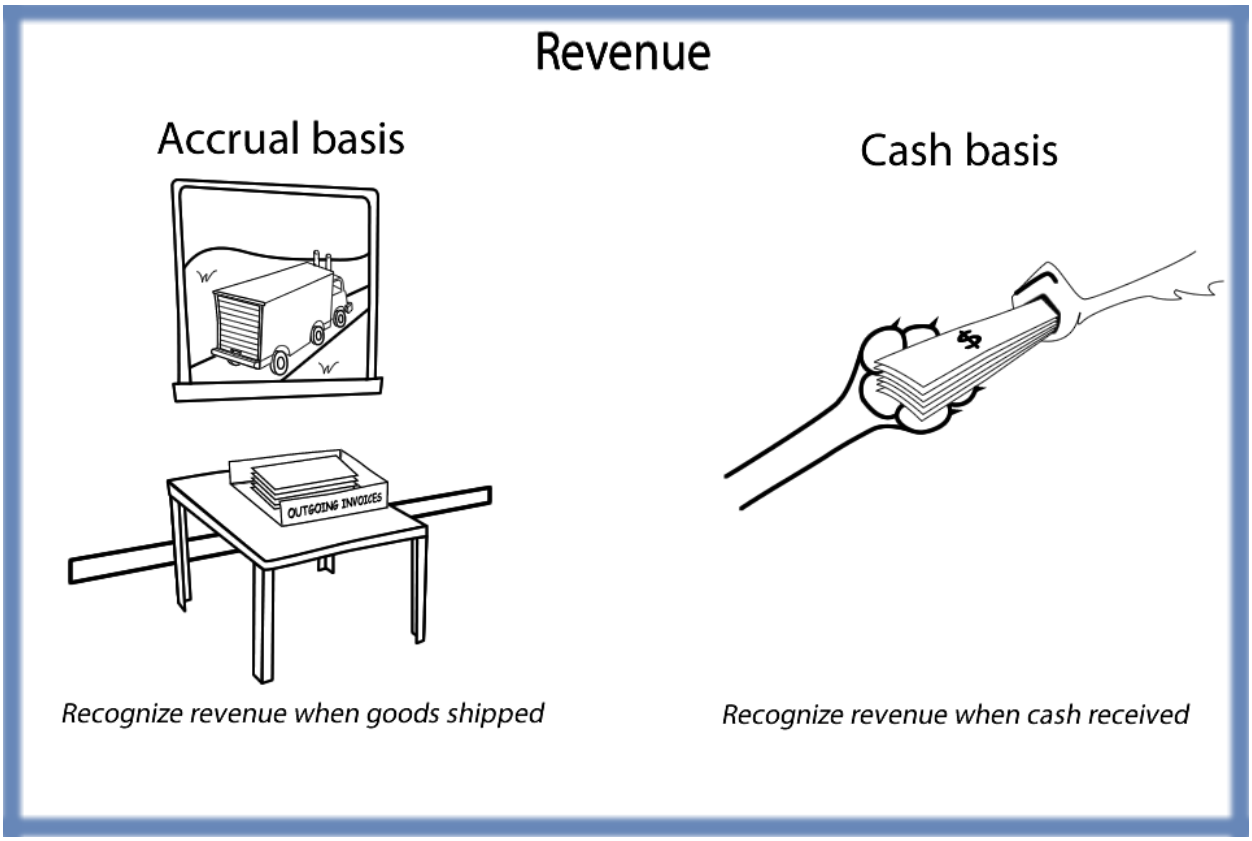
Revenue Income earned from the sale of goods and services

Accrual basis accounting: revenue recognized when goods are delivered or services performed

Cash basis accounting: revenue is recognized when cash is received for goods delivered or services performed



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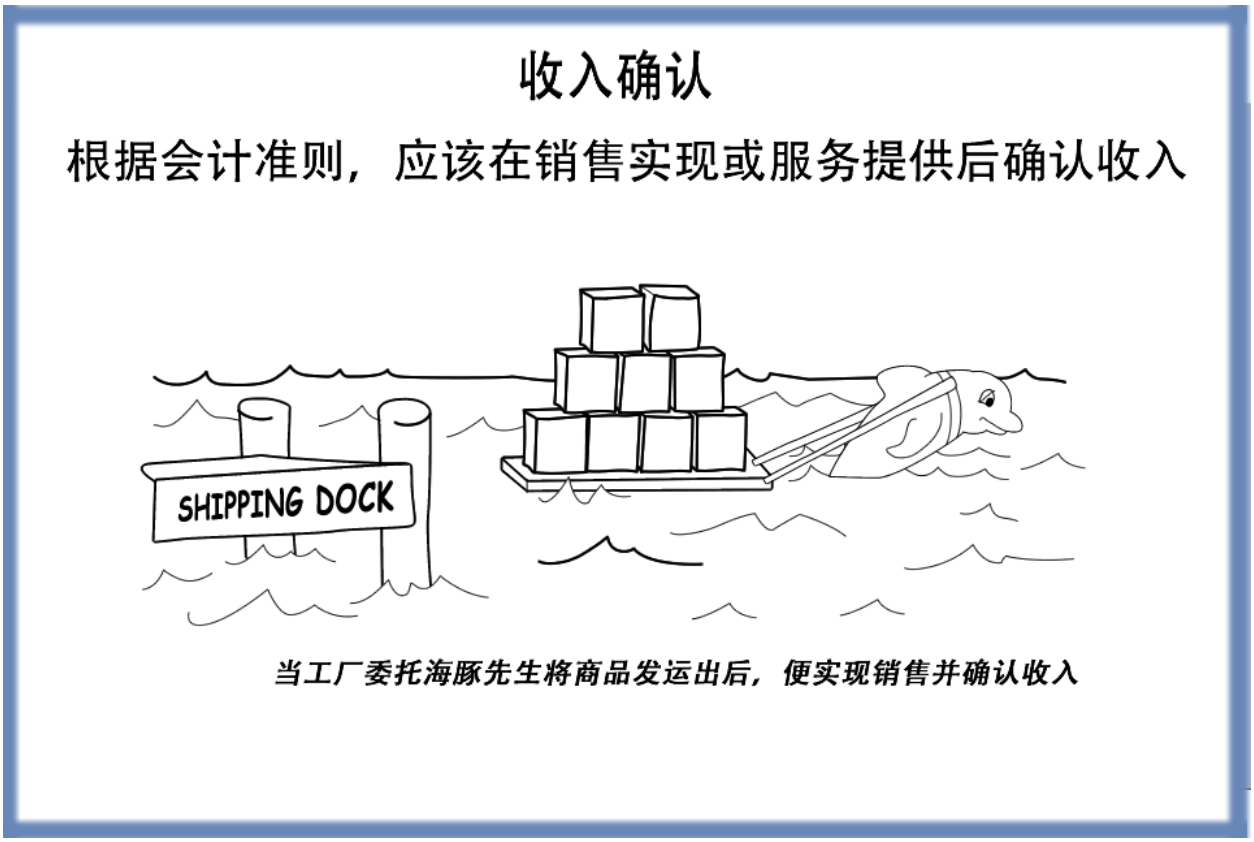
收入确认 当实现销售或提供服务后

*发出商品或提供劳务时
*往往在收到付款前便已达到收入确认条件

实现收入回款：收到款项
*客户支付购买商品或享有劳务的款项

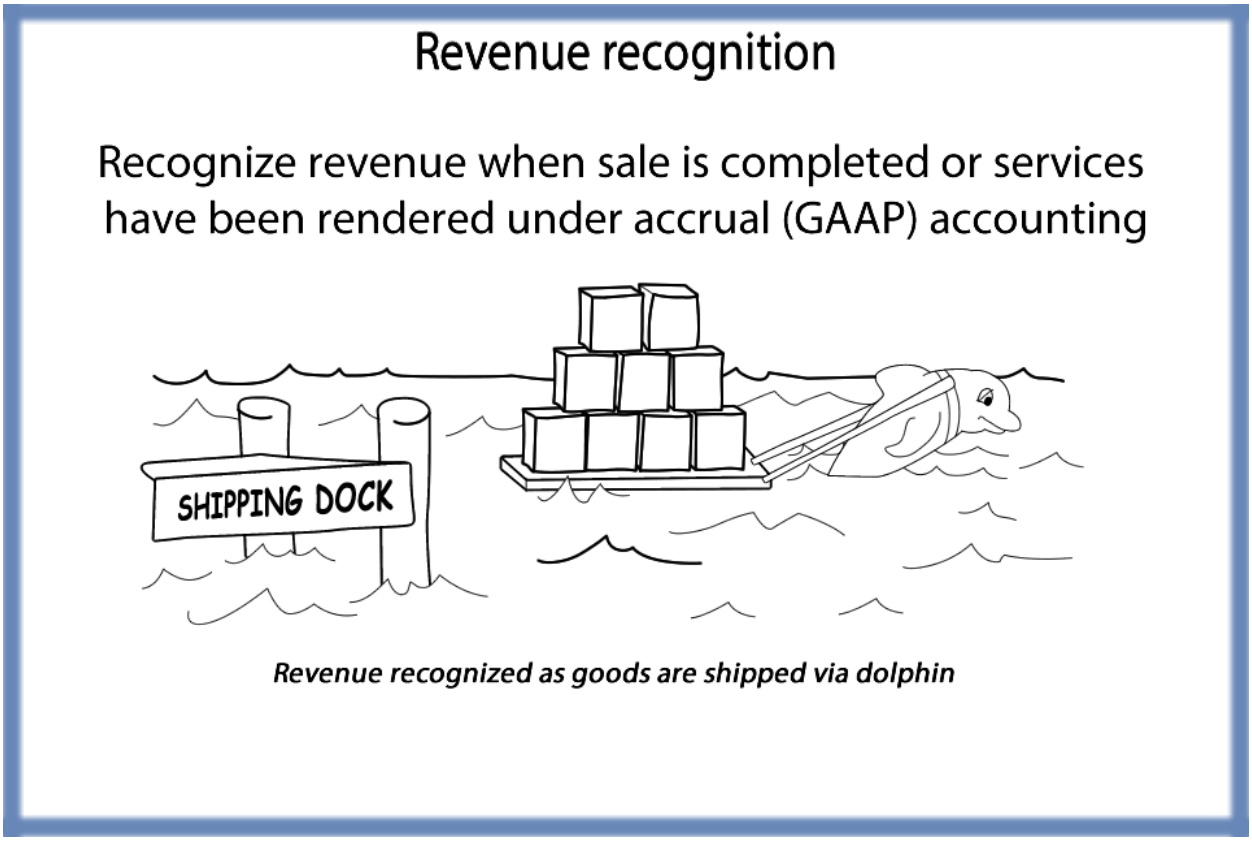


返回词条汉语目录

Revenue recognition Recognize revenue when it is earned and realizable

*Goods shipped or services rendered
*Revenue recorded before cash is collected

Realize revenue: When cash is received
*Customer pays for goods delivered or services rendered



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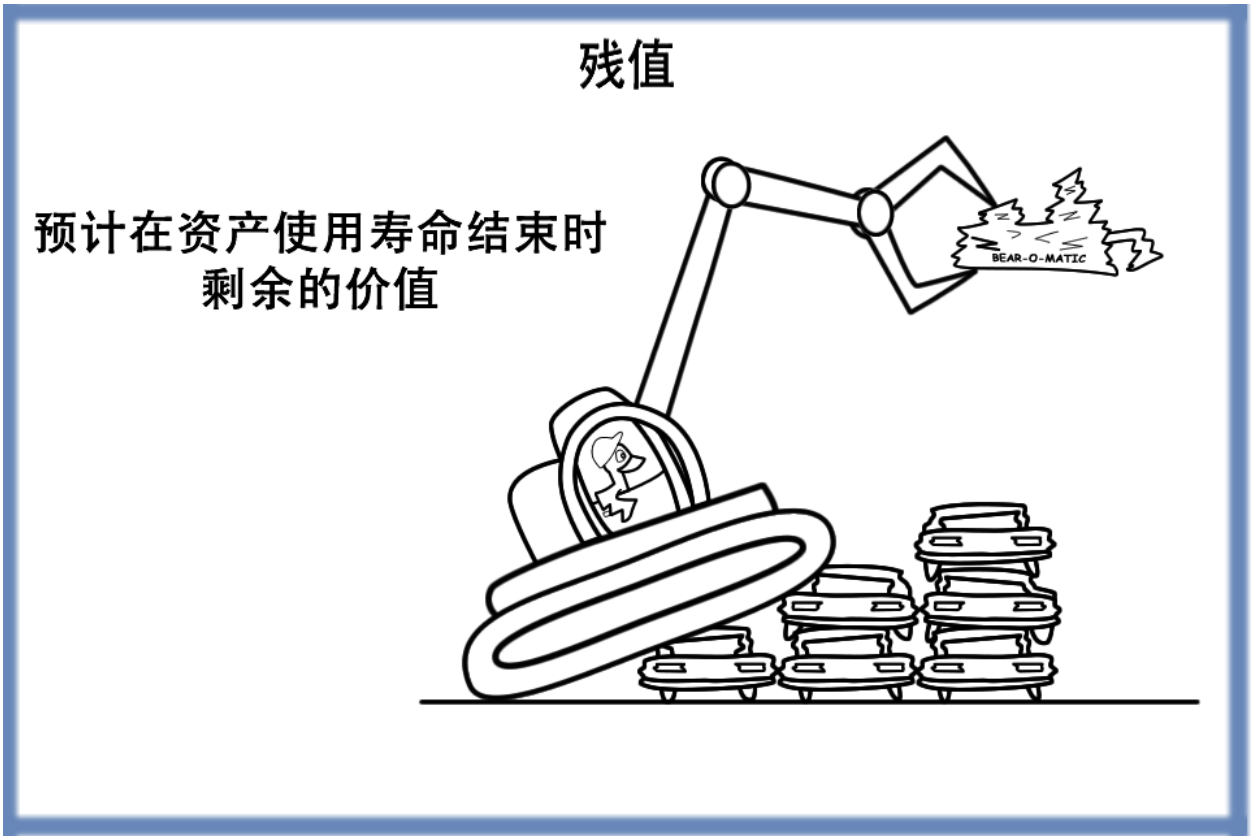
残值 预计在固定资产使用寿命结束时剩余的价值

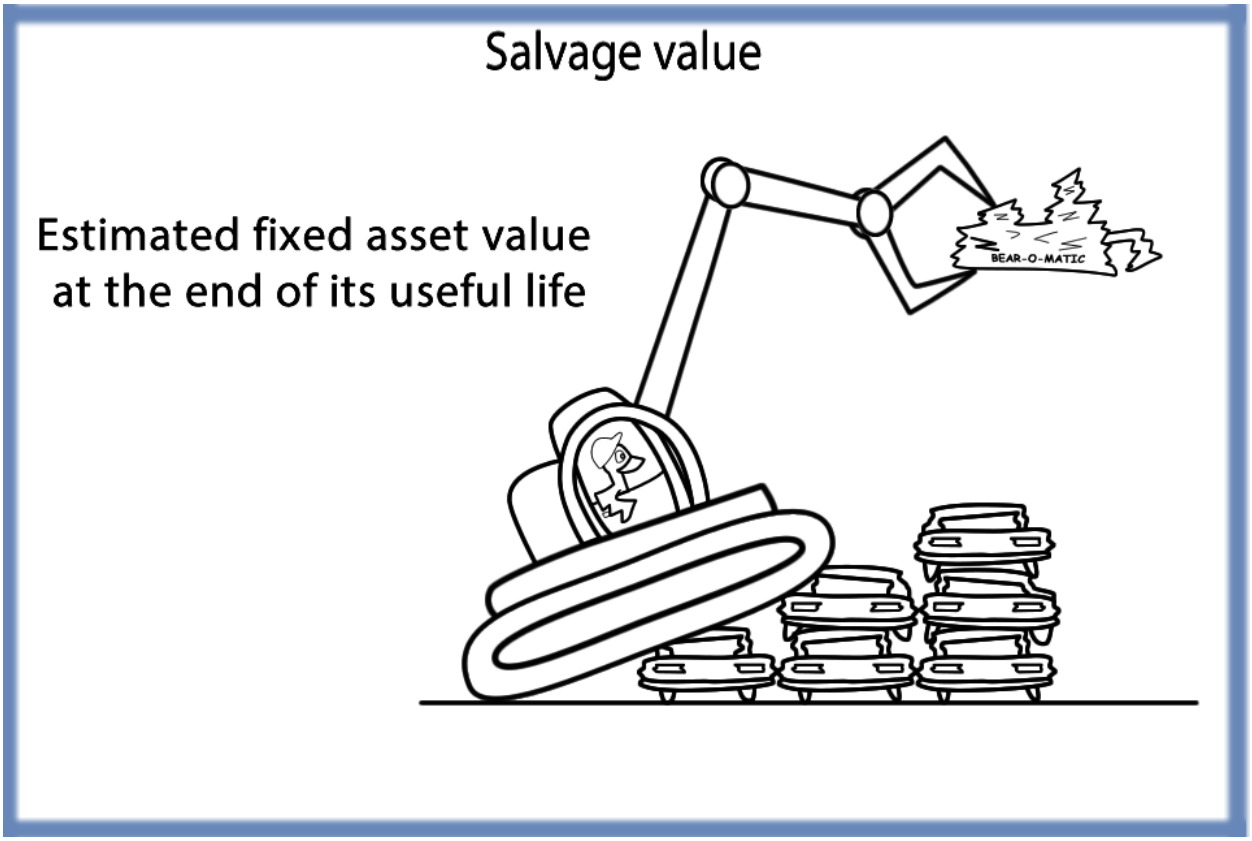
*在计算折旧费用时需要考虑残值的折旧法：直线法，工作量法，年数总和法（注：余额递减法于后期考虑残值）



返回词条汉语目录

Salvage value Estimated value of a fixed asset at the end of its useful life

*Used in depreciation methods: straight-line method, units of production method, and sum-of-the-years-digits' method



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销售和综合管理费用 在日常经营中产生的费用化的支出

*销售成本在发生的当期在损益表上作为支出列示
*不计入存货或固定资产

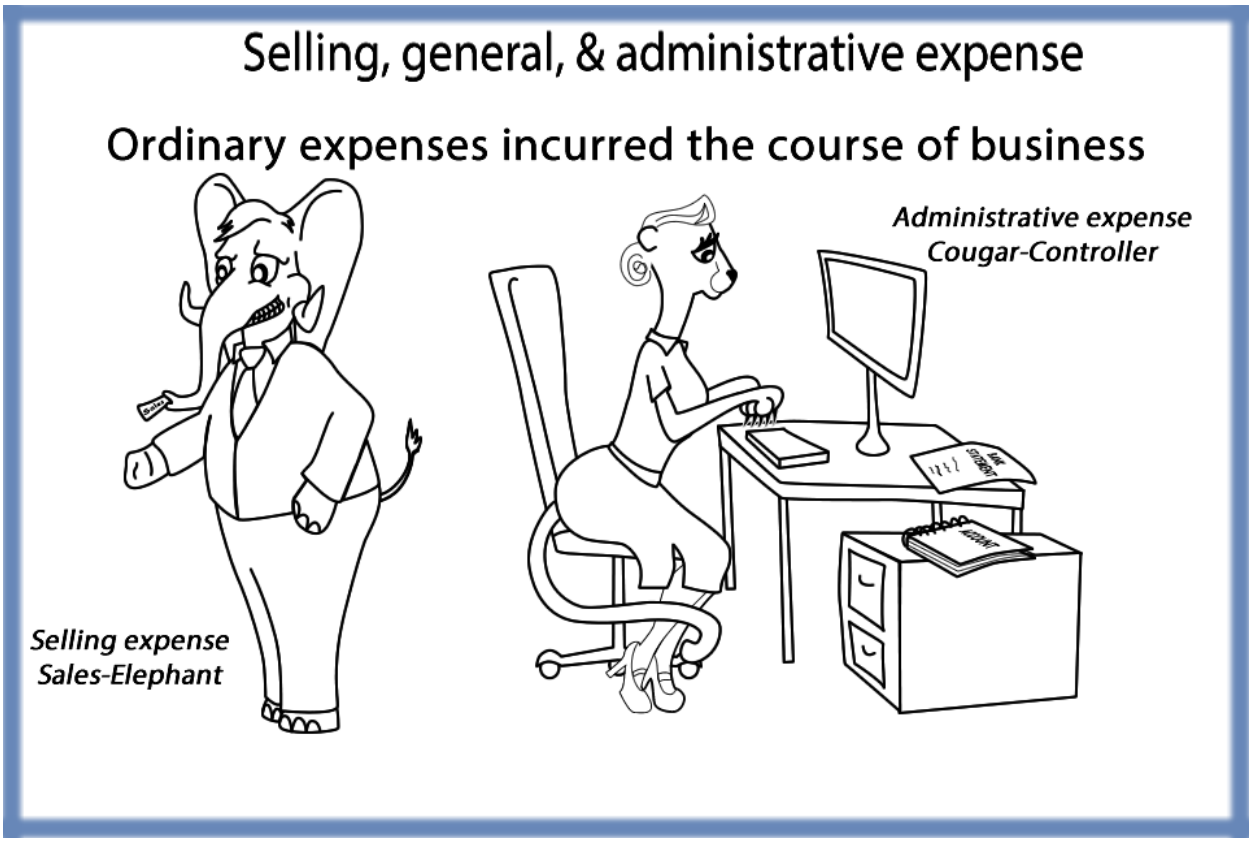
销售费用：不在销售商品的成本中包含的费用，比如销售佣金
综合费用：房产税、土地使用税、车船税、印花税等税金杂项费用等
管理费用：与生产环节并不直接相关的支持性业务费用和管理人员工资

返回词条汉语目录

Selling, general, and administrative expense Costs expensed as they occur

*Costs expensed on the income statement in the period in which they occur
*Not added to inventory or fixed assets

Selling: costs not in cost of goods sold, such as commissions
General: expenses such as taxes and miscellaneous costs
Administrative: general support and salaries not directly related to manufacturing



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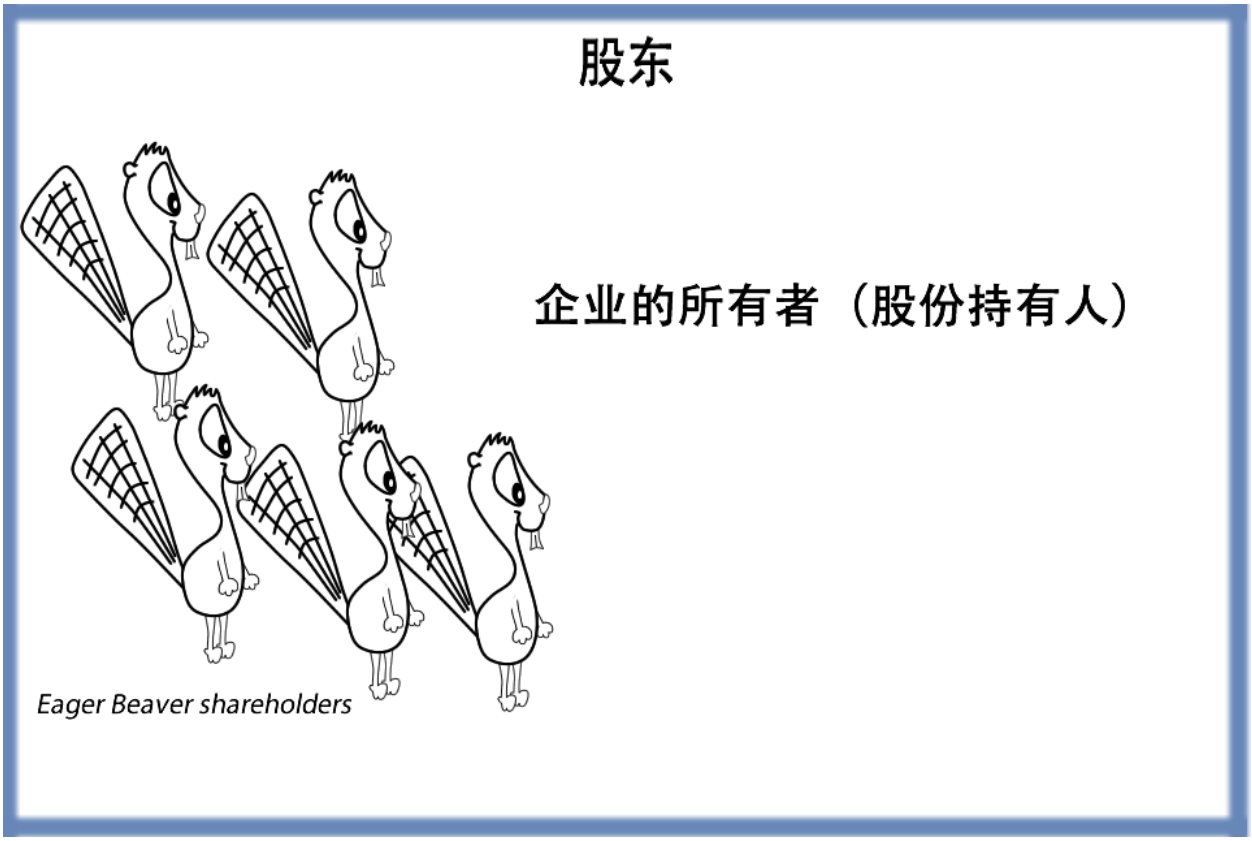
股东 股东是企业的所有者

*通过选举董事会来影响和控制公司
*董事会选举产生公司的 CEO
*公司股东个人不对公司的行为负担，其最大损失至于其投入公司的初始投资
*股东在公司派发股利（分红）时获取收益，或者股东通过将其股份转让给其他投资人获利



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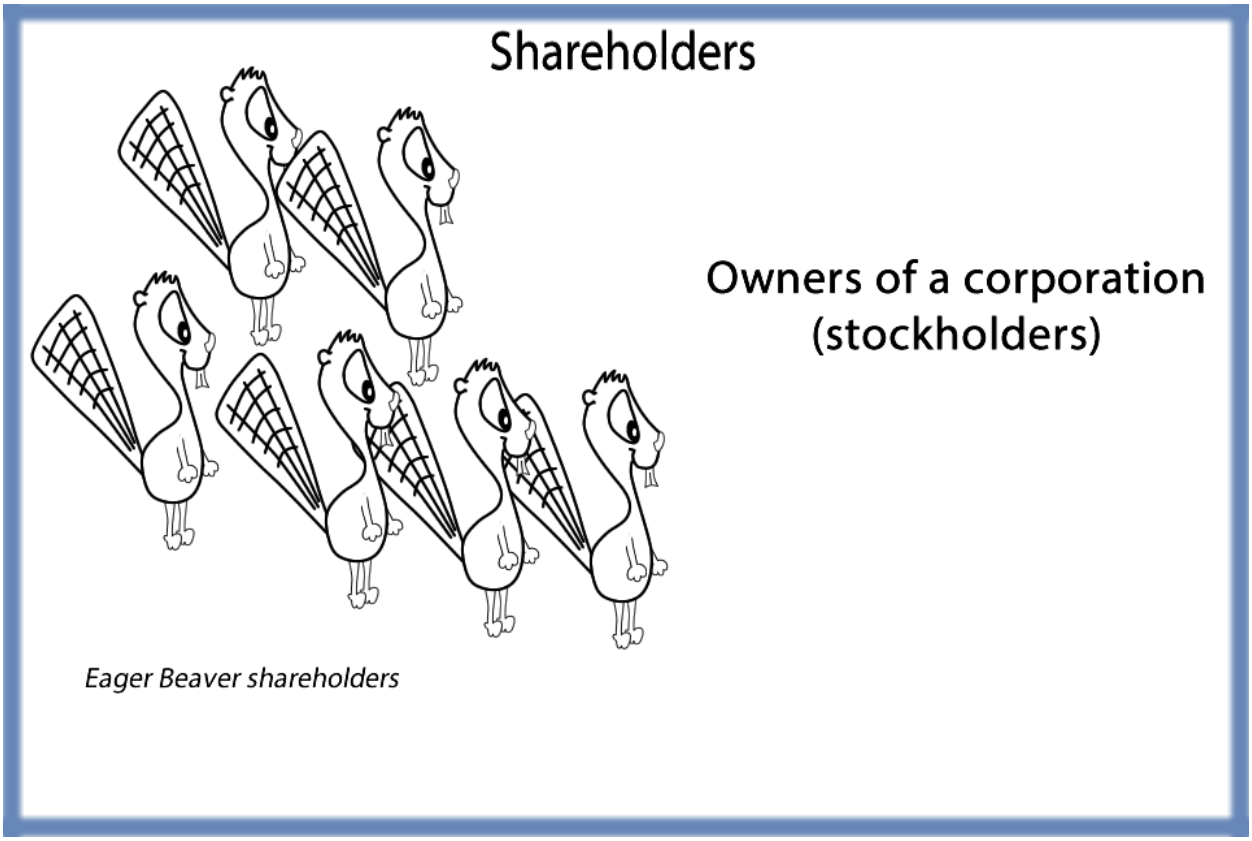
Shareholders Owners of a corporation

*Influence the company by electing the board of directors
*Board of directors elects chief executive officer (CEO) of company
*Corporate shareholders limit losses to their original investment and are not personally liable for corporate actions
*Shareholders may be rewarded with stock appreciation, dividends, and sales



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所有者权益 指公司所有者享有的公司价值

*资产负债表的权益定义如下：权益 = 资产 – 负债
*一般由普通股，股本溢价，未分配利润组成
*代表公司账面上的价值，不考虑某些市场价值上的变化

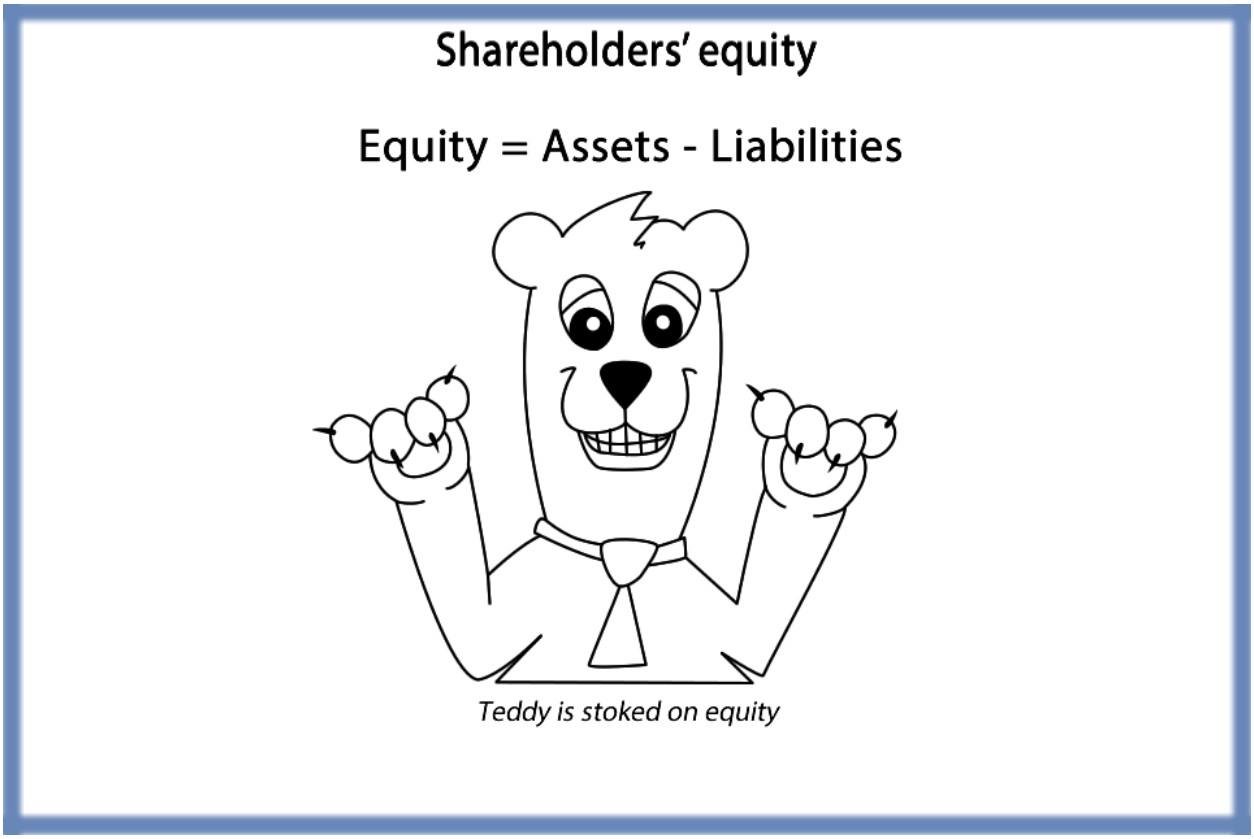
财务报表：资产负债表

返回词条汉语目录

Shareholders' equity Represents value retained by the company

*Equity on the balance sheet is defined as: Equity = Assets – Liabilities
*Generally comprised of stock, additional paid-in capital, and retained earnings
*Represents a value per book which does not take into account certain changes in fair market value

Financial statement: balance sheet



Teddy is stoked on equity

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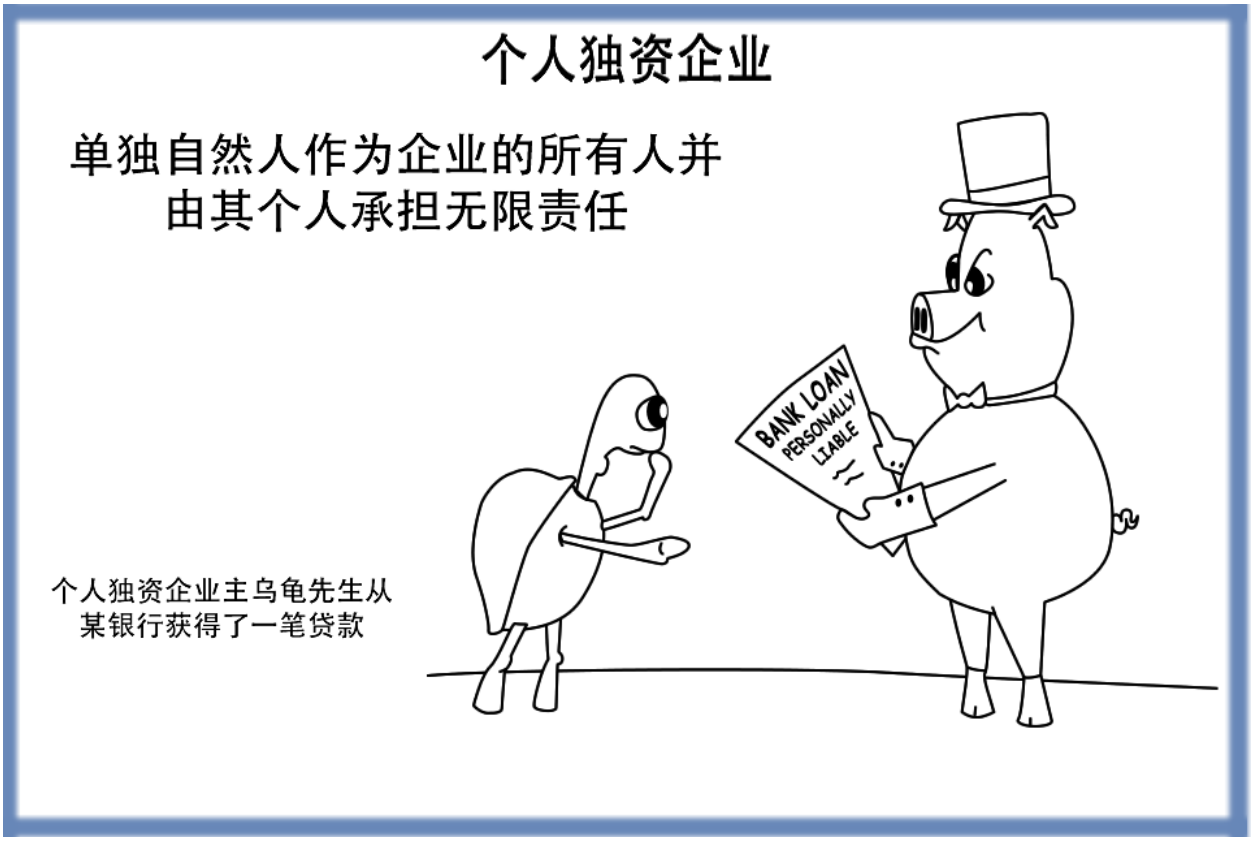
个人独资企业 由单独自然人作为企业的所有人，并由其个人承担无限责任。因为在个人独资企业中无法从法律上区分该企业及其个人行为

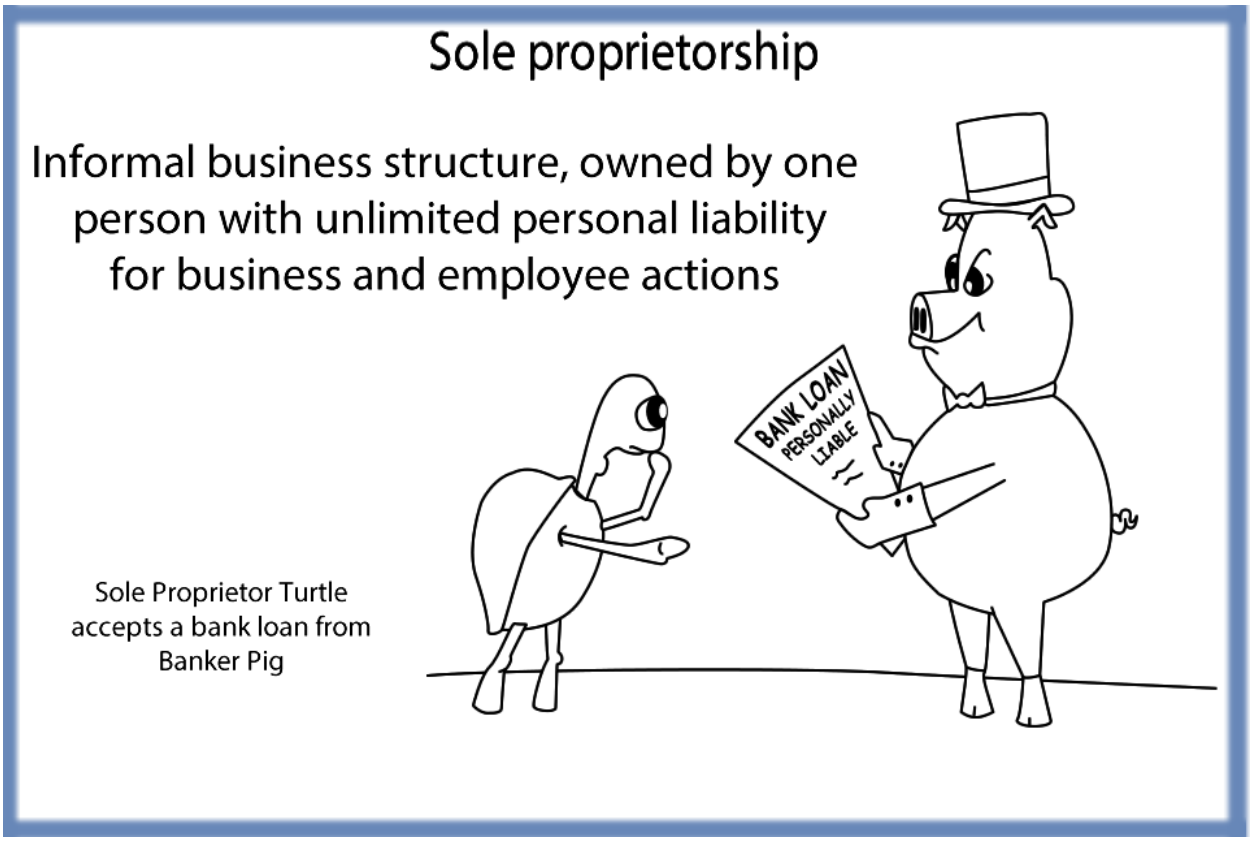
*是一种常见的经营模式
*没有股东
*企业所有人要对业务和员工行为负担全部责任



返回词条汉语目录

Sole proprietorship Owned by one person with unlimited liability, because there is no legal separation from the business and the owner

*Most common form of doing business
*No shareholders
*Owner is personally liable for business and employee actions



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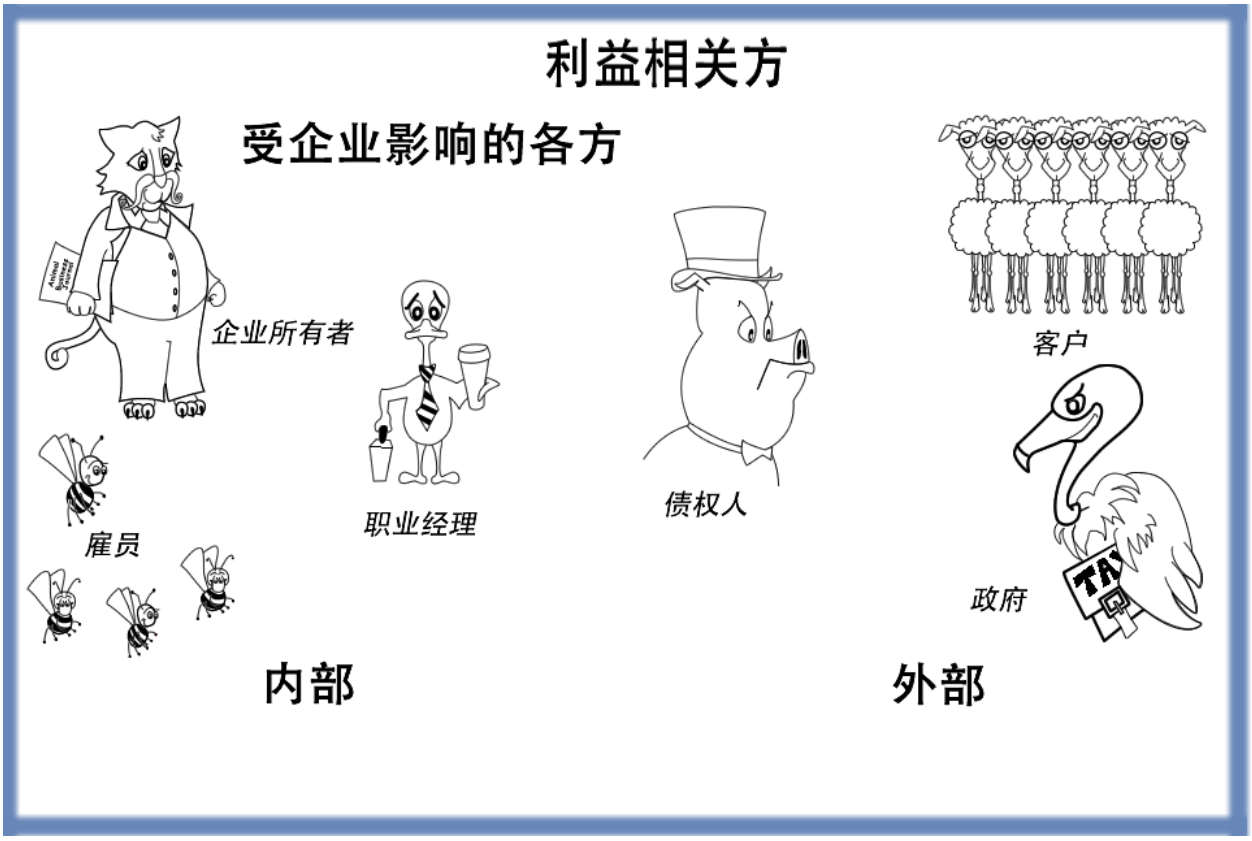
利益相关方 受企业经营结果影响的各方人士

*财务信息的使用人



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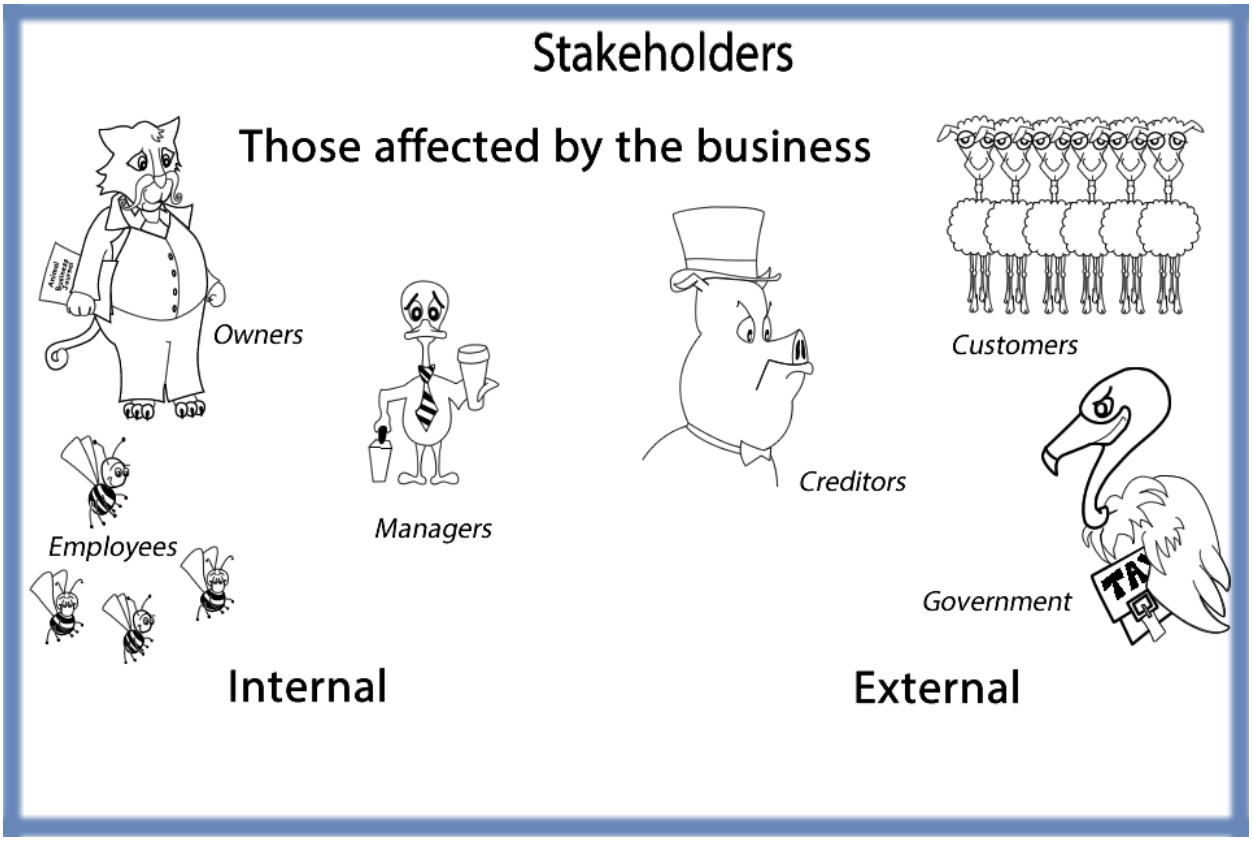
Stakeholders Those affected by the outcome of the business

*Users of financial information



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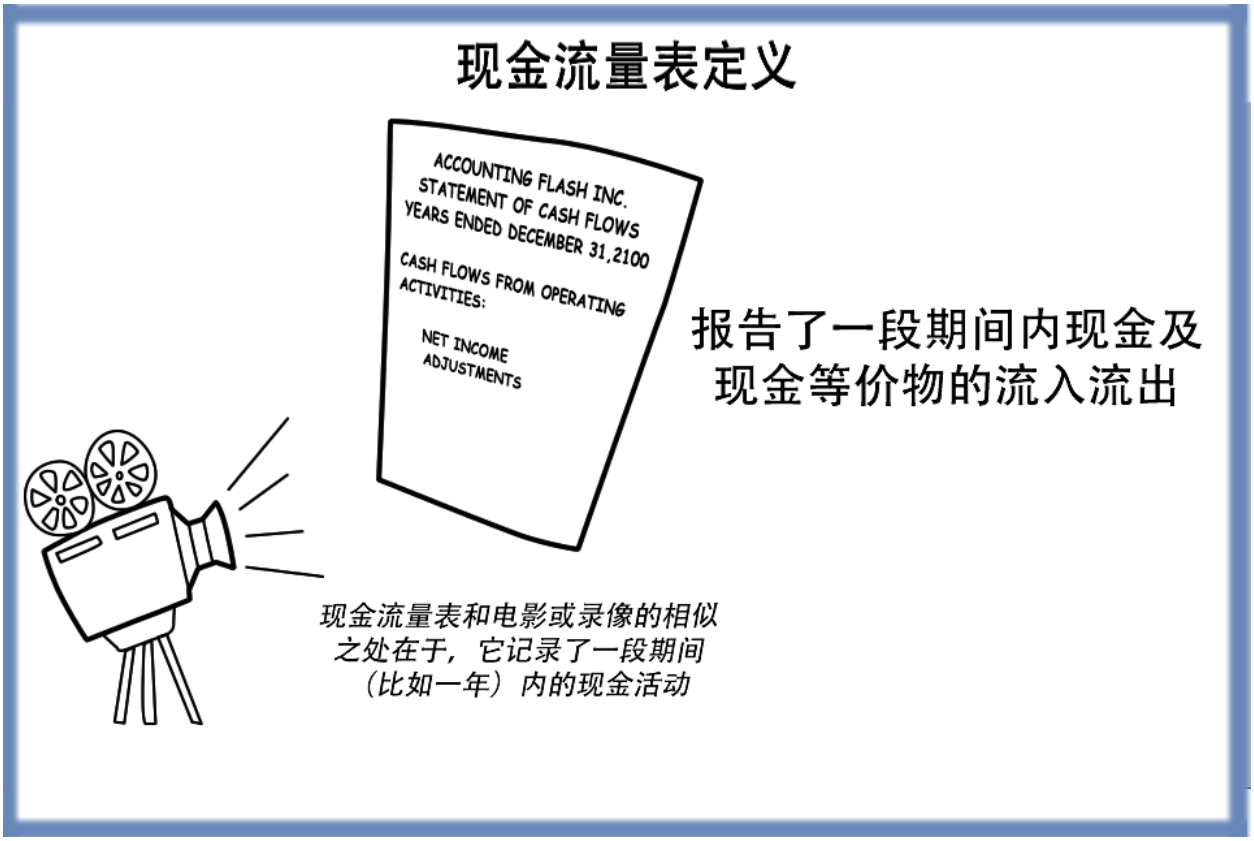
现金流量表 报告了一段期间内现金及现金等价物的流入流出

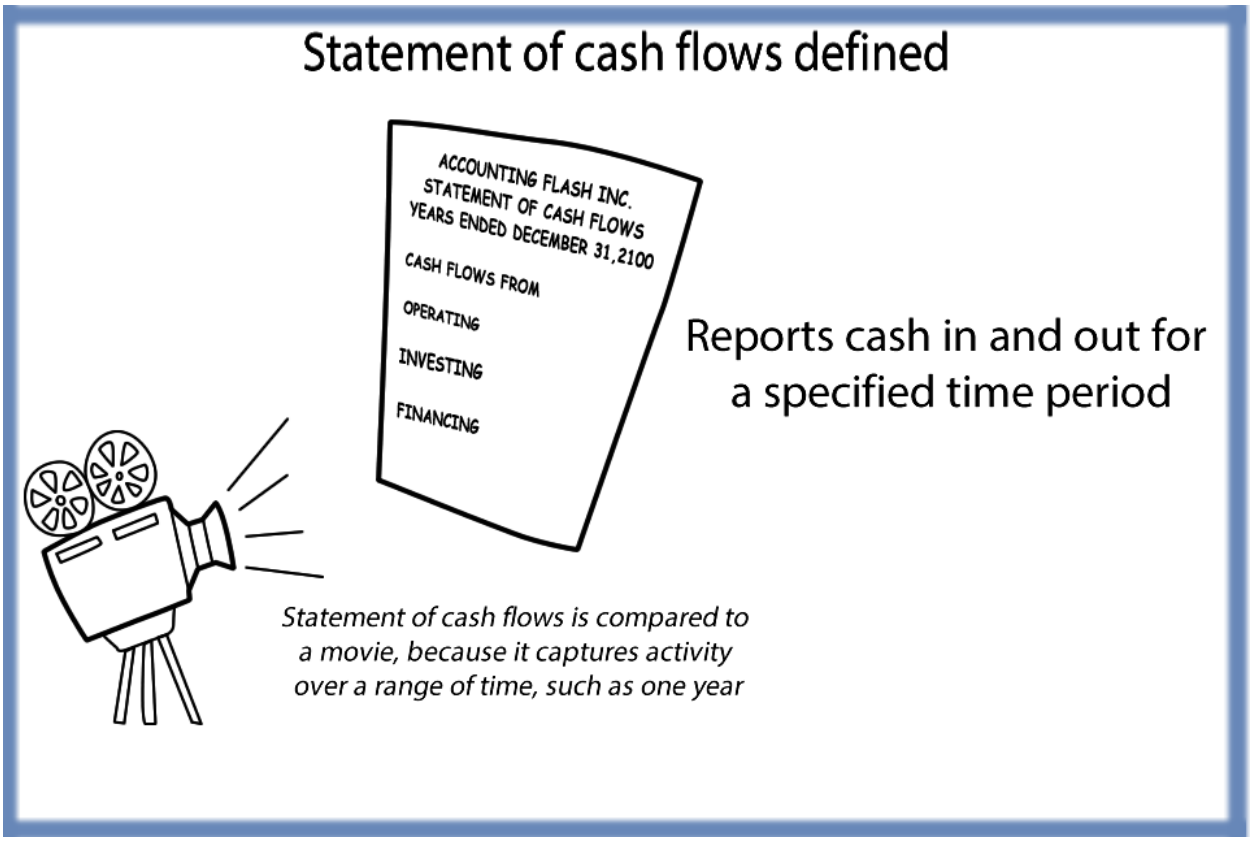
*现金流量表显示了年初年末持有现金及现金等价物的变化情况，并将全年现金活动划分为三类，经营活动现金流，投资活动现金流和筹资活动现金流
*用间接法编制现金流量表时，以企业的净利润为起点，调节为现金活动并得到期末现金及现金等价物的余额



返回词条汉语目录

Statement of cash flows Reports cash in and out of a company for a given period of time

*Reconciles beginning period cash to ending cash in three categories: operating, investing, and financing
*Indirect method of preparation uses net income or loss from the income statement to reconcile beginning cash to ending cash for the period



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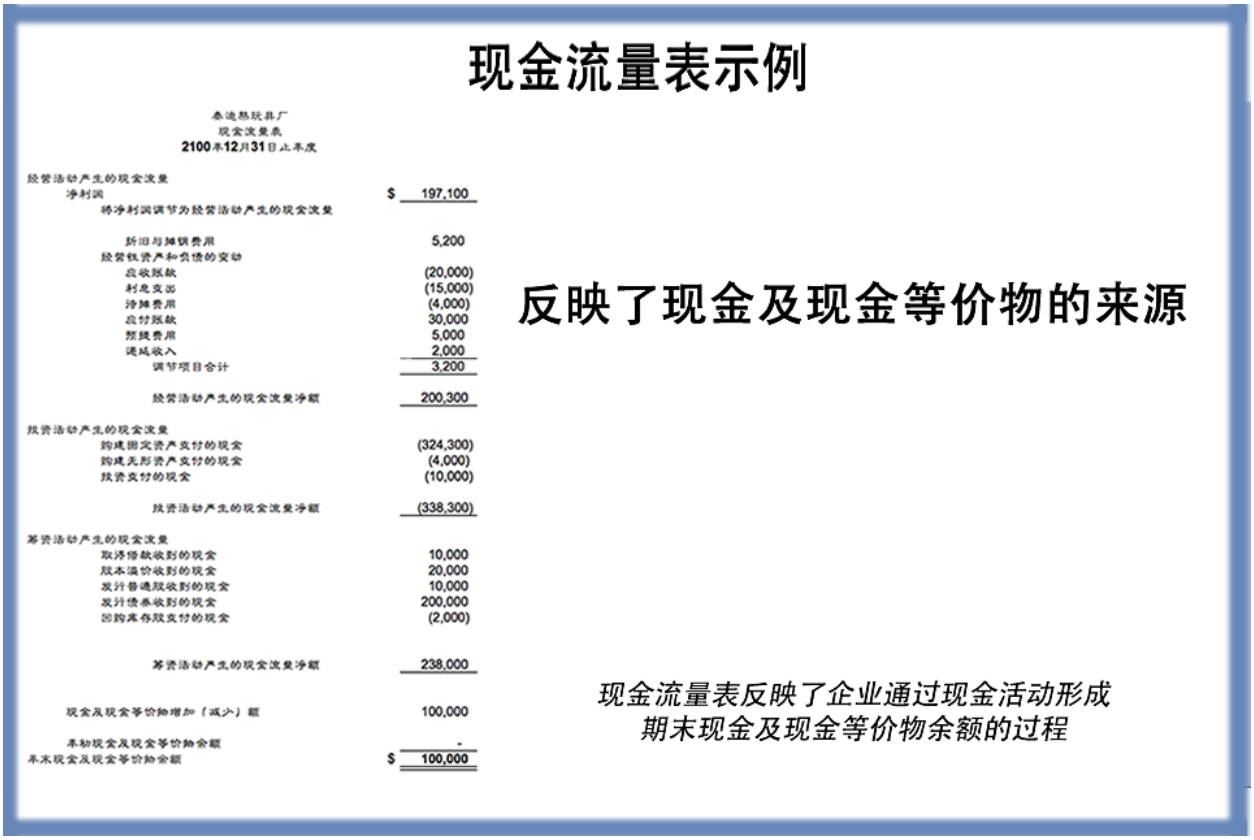
现金流量表示例 前面的报表示例显示了企业在一个特定期间内的现金流动情况

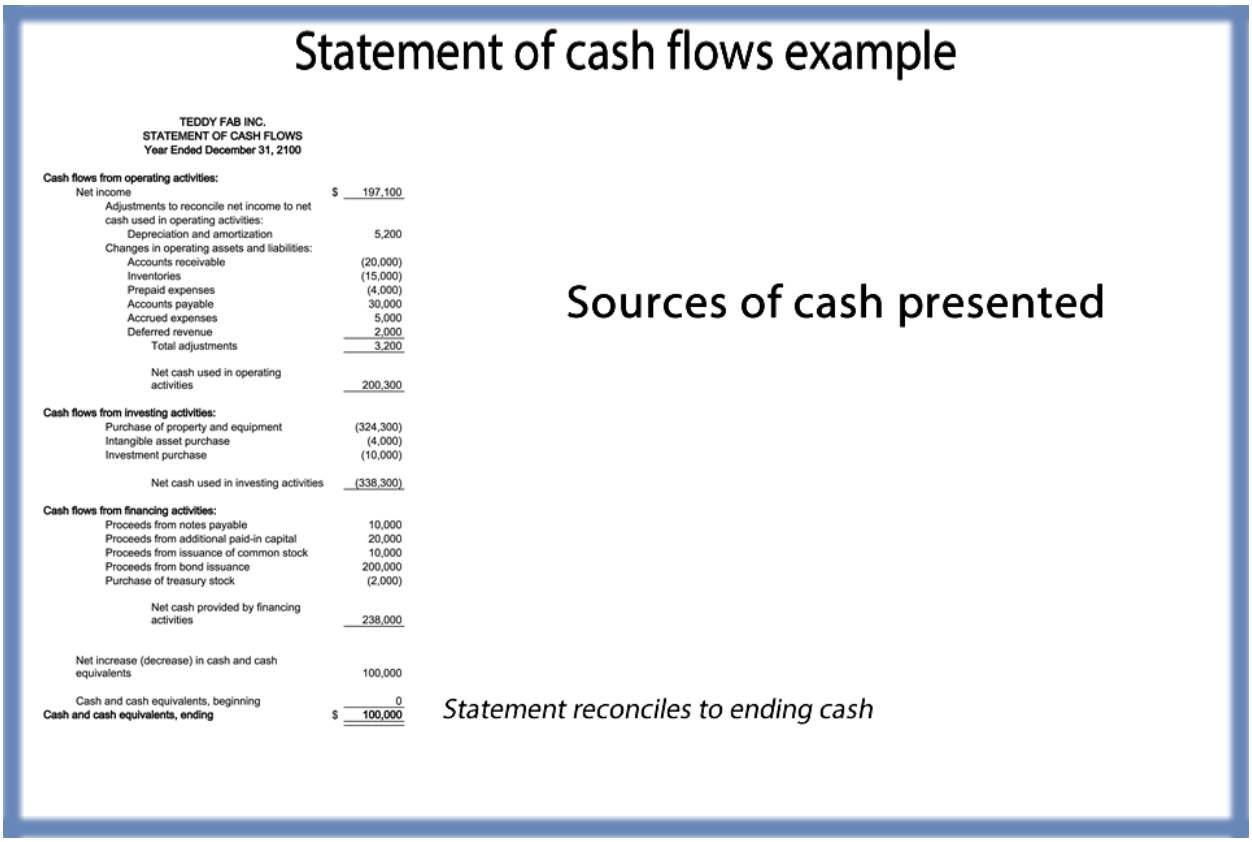
*现金流量表将企业的净利润调节为现金活动并得到期末现金及现金等价物的余额
*现金流分类：经营活动产生的现金流，投资活动产生的现金流，筹资活动产生的现金流



返回词条汉语目录

Statement of cash flows example Statement reporting cash flow activity for a specified period of time

*Statement reconciles net income or loss to ending cash
*Changes in cash categorized: operating, investing, and financing



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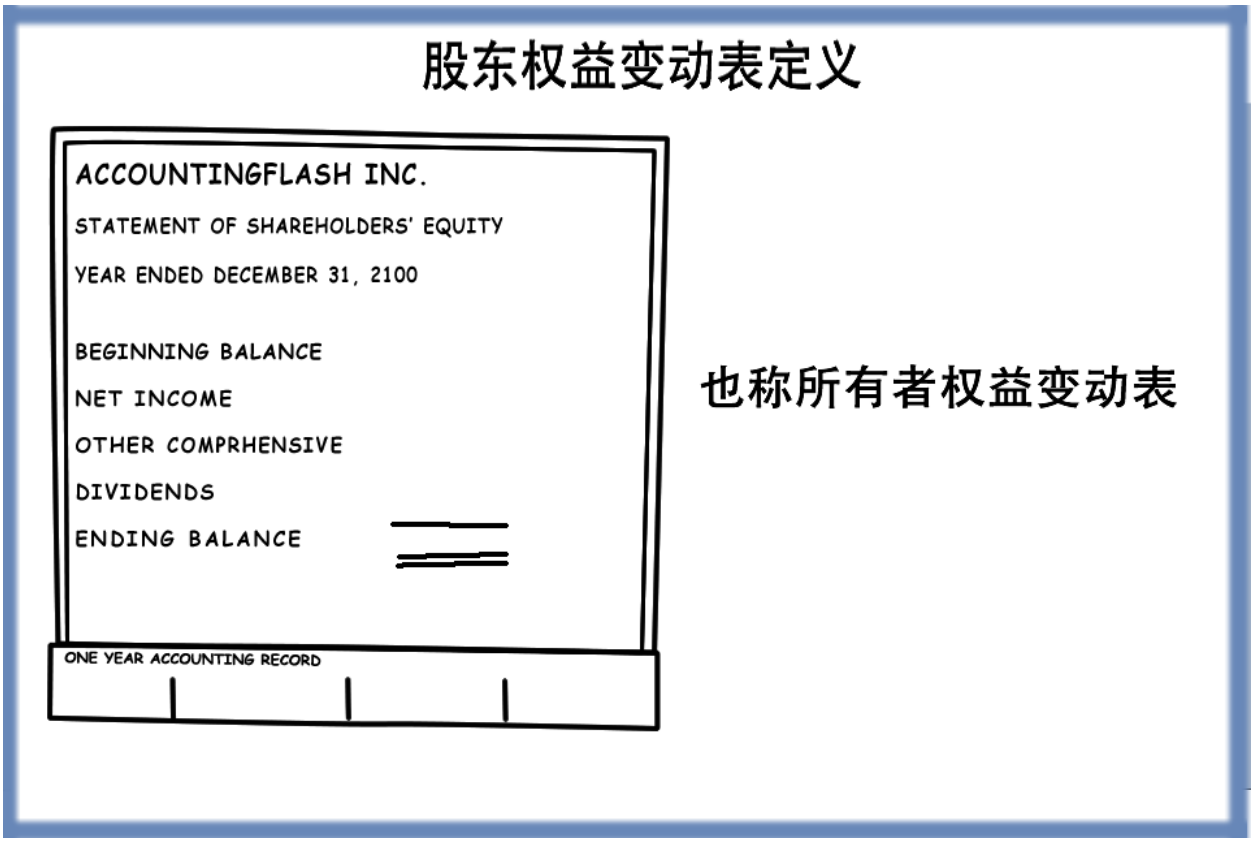
股东权益变动表 也称所有者权益变动表，反映构成所有者权益的各组成部分当期的增减变动情况的报表，主要包括因企业经营的盈亏及筹资活动而发生的变化

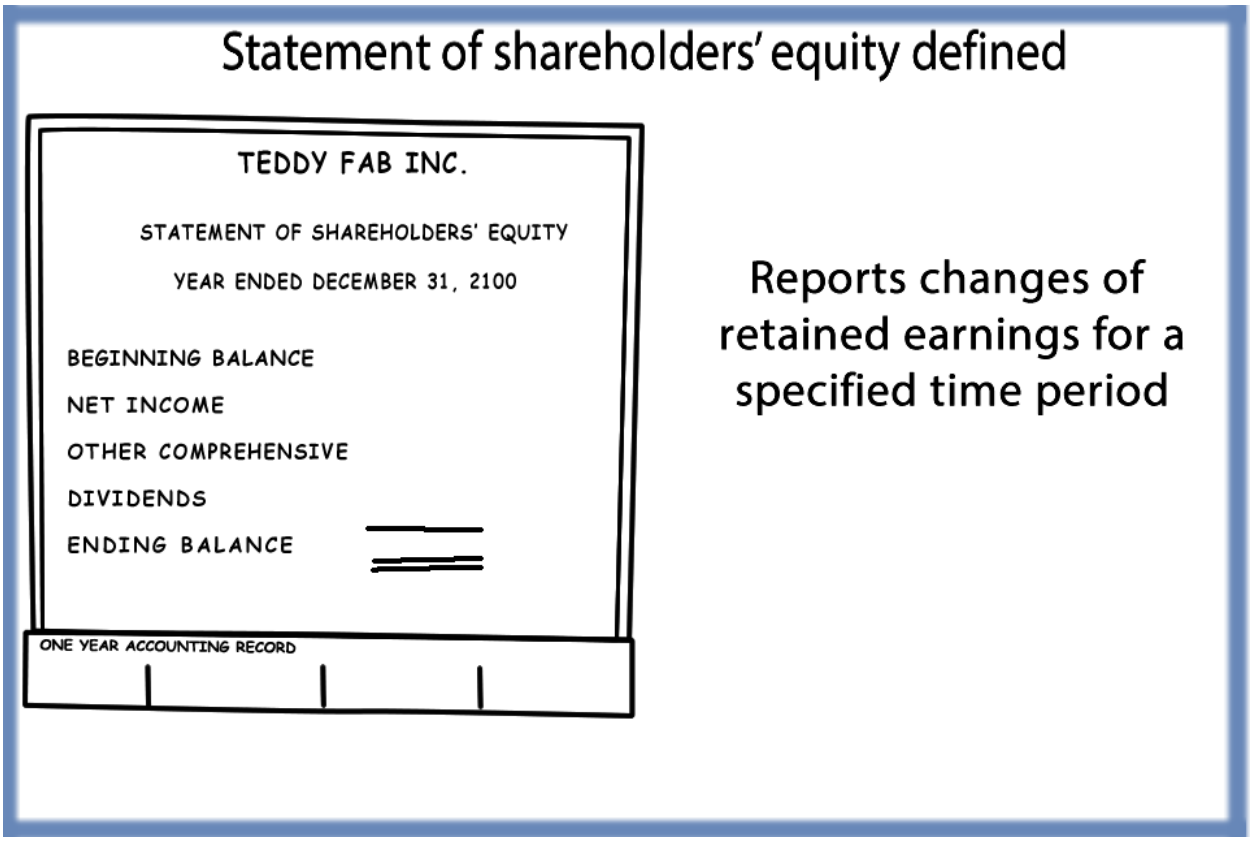
可能引起股东权益变动的事项：经营净利润或亏损，分配股利，发行股本，股本溢价，其他综合收益项目，库存股交易



返回词条汉语目录

Statement of shareholders' equity Reports changes in equity during a specified time period due to earnings and financing activity

Items which may change shareholders' equity: net income or loss, dividends, other changes in equity, common stock issuance, additional paid-in-capital, other comprehensive income, and treasury stock transactions



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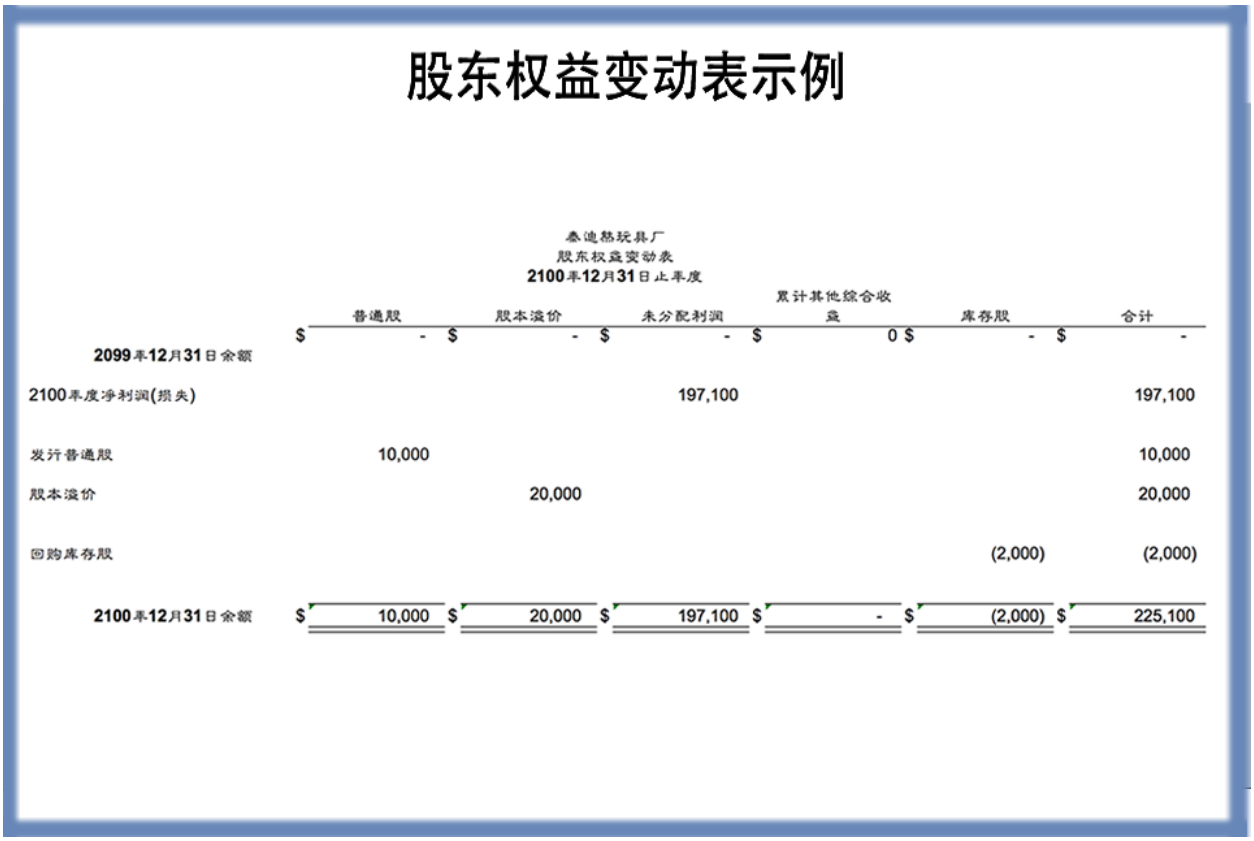
股东权益变动表示例

股东权益变动表展示公司在一个特定期间内的股东权益的变动情况

列示的所有者权益项目包括：普通股，股本溢价，未分配利润，累积其他综合收益，及库存股等



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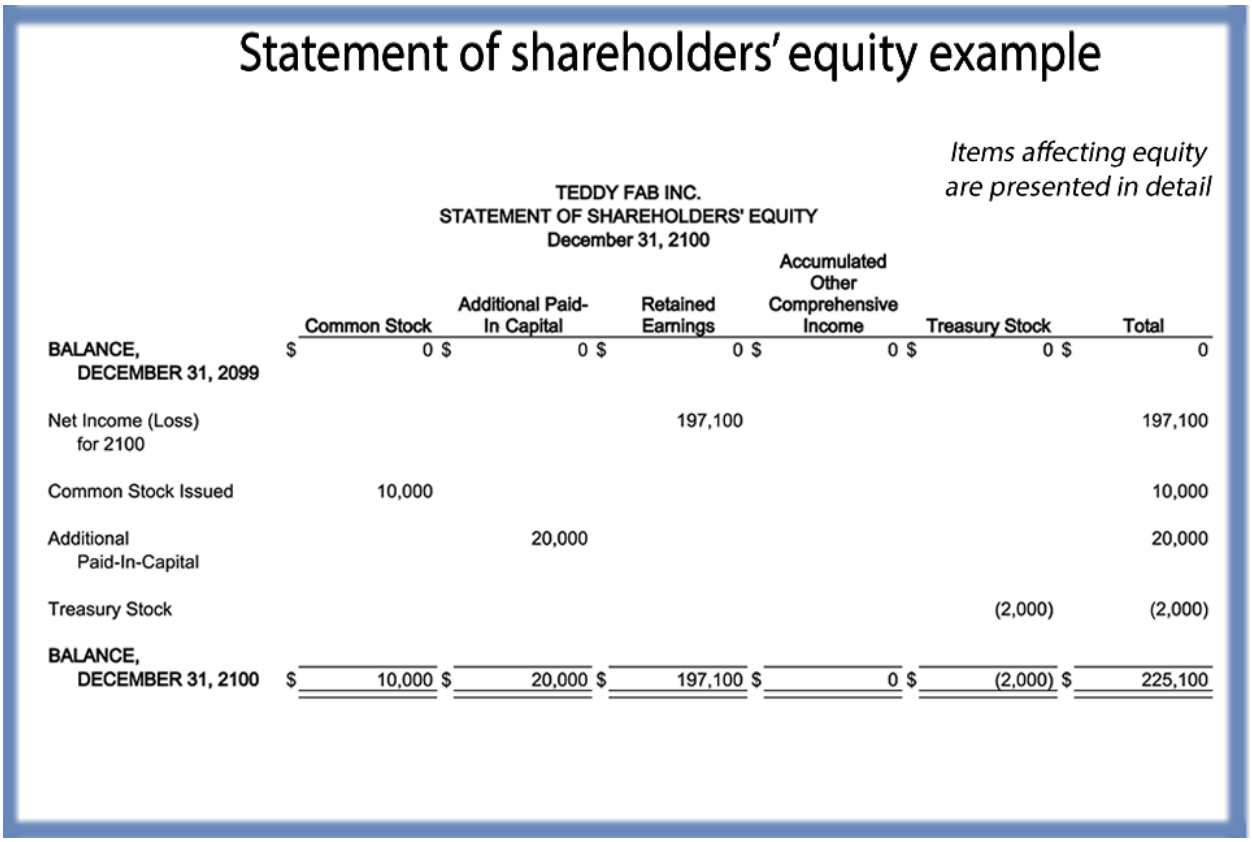
Statement of shareholders' equity example

Statement reporting shareholders' equity activity for a specified period of time

Equity accounts presented: common stock, additional-paid-in-capital, retained earnings, accumulated other comprehensive income, and treasury stock



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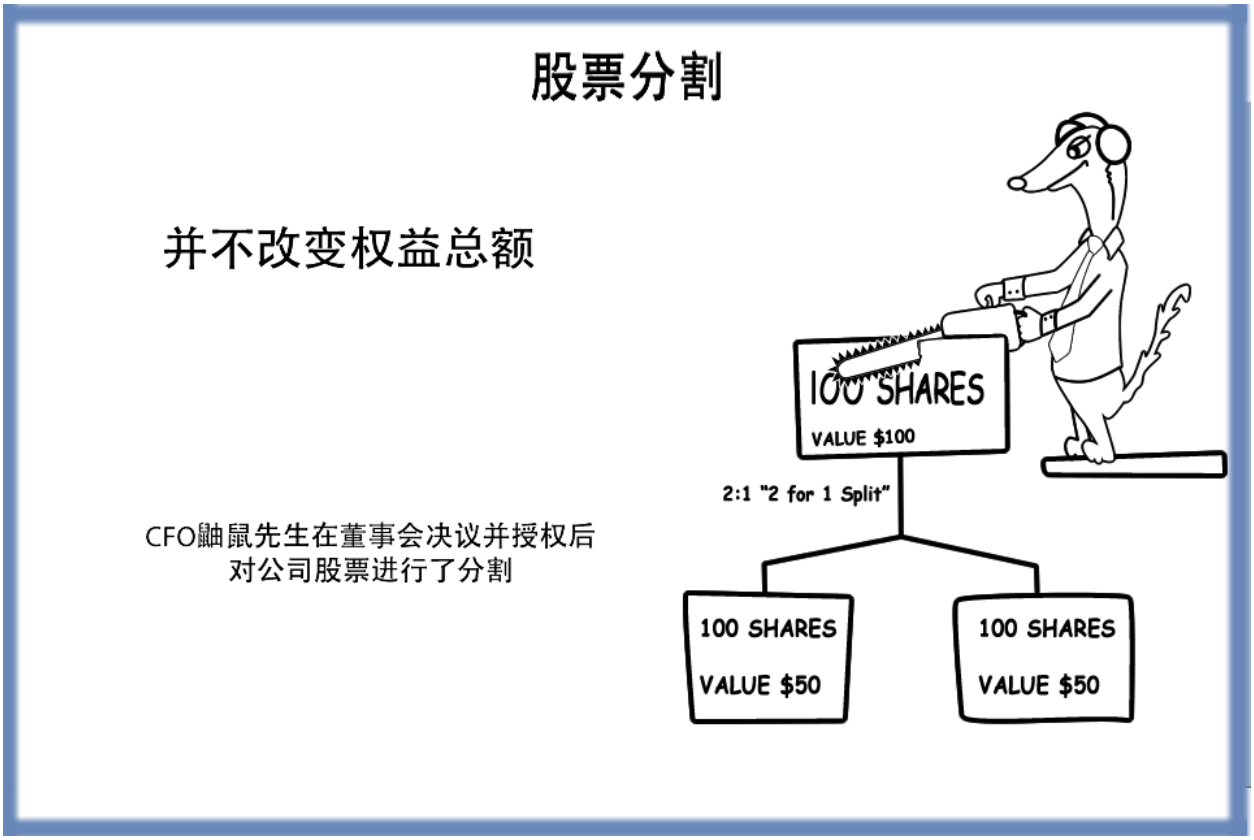
股票分割 只是增加了股数，并未改变整体股票的价值

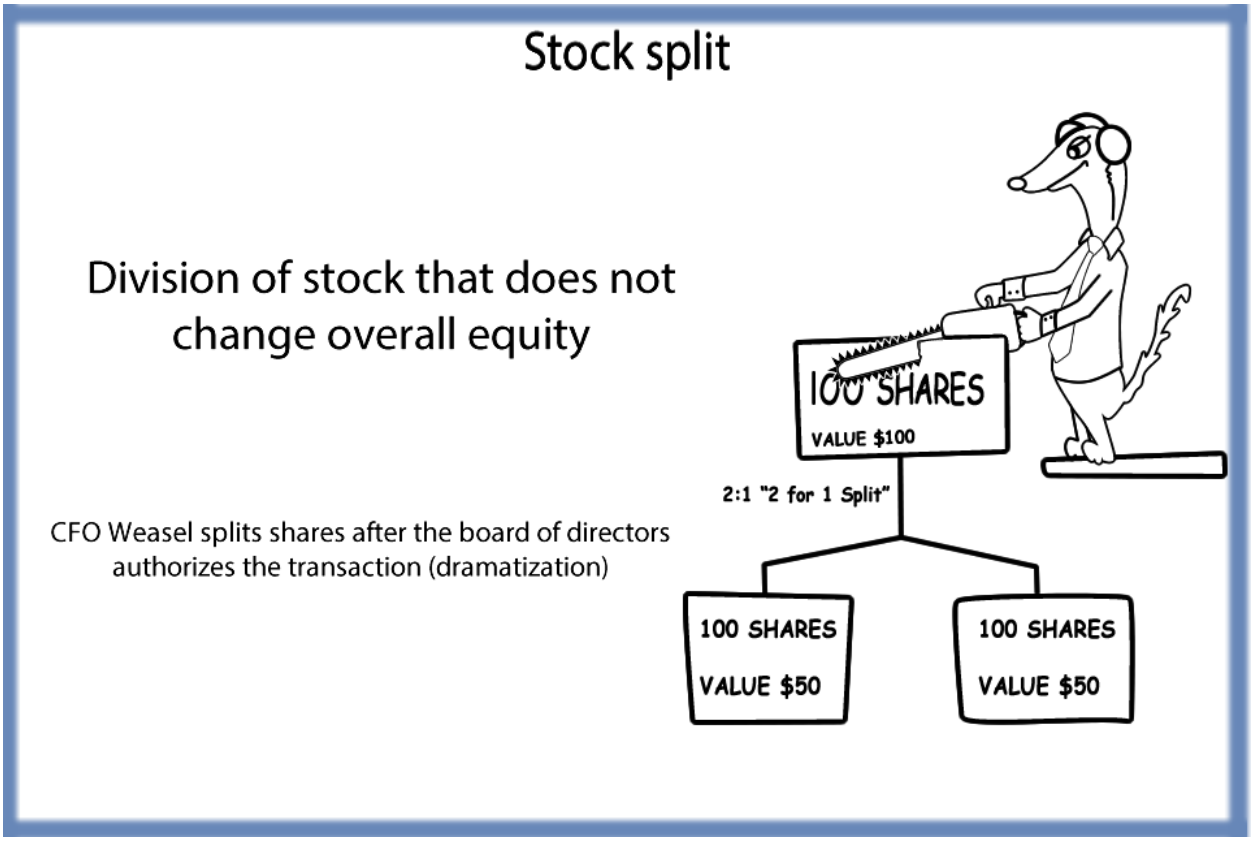
*增加股数并以相应比例降低了股票的面值
*好比把一元钱纸币兑换成了两个五角钱硬币，价值没变，只是进一步分割了



返回词条汉语目录

Stock split More shares issued, but overall share value stays the same

*Increases outstanding shares and reduces par value per share proportionately
*Similar to exchanging a dollar bill for 4 quarters because value is the same, only further divided



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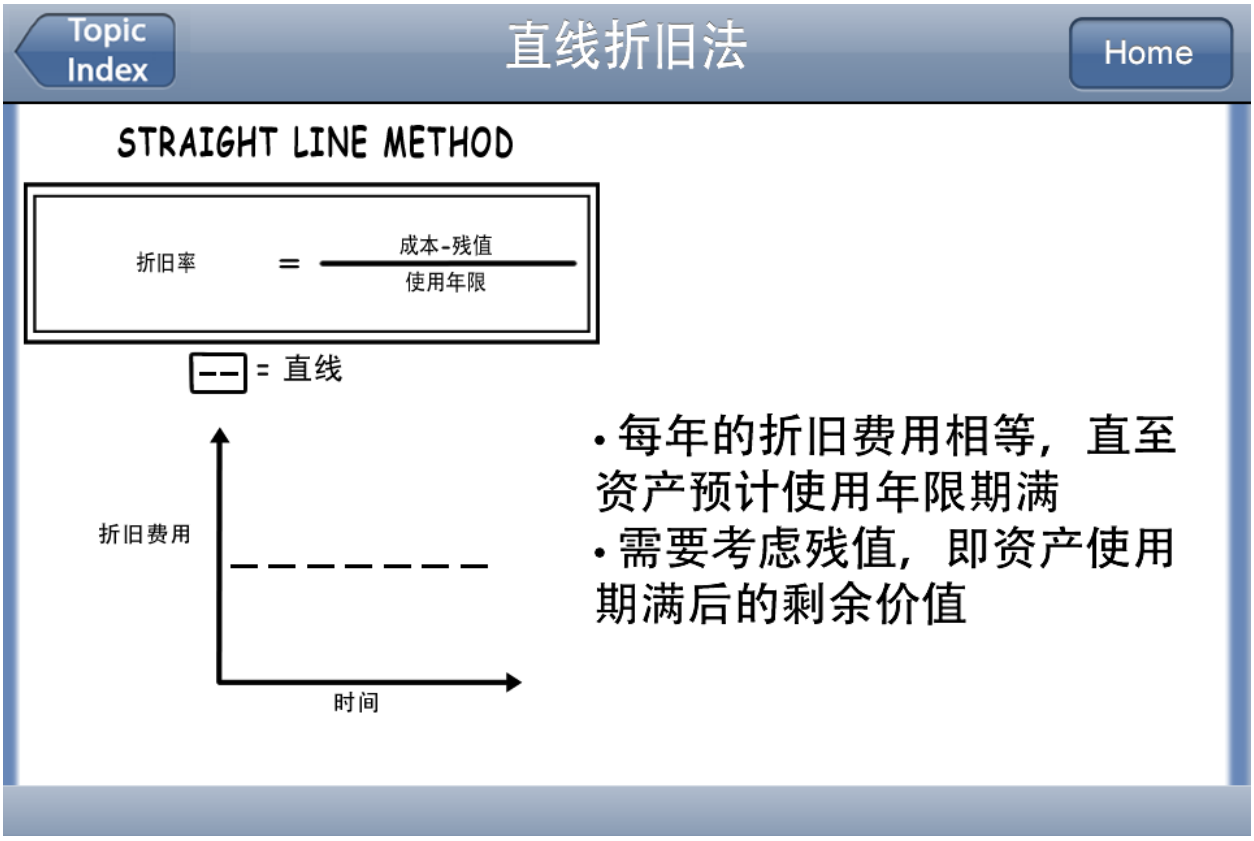
直线折旧法 每年的折旧费用相等，直至资产预计使用年限期满

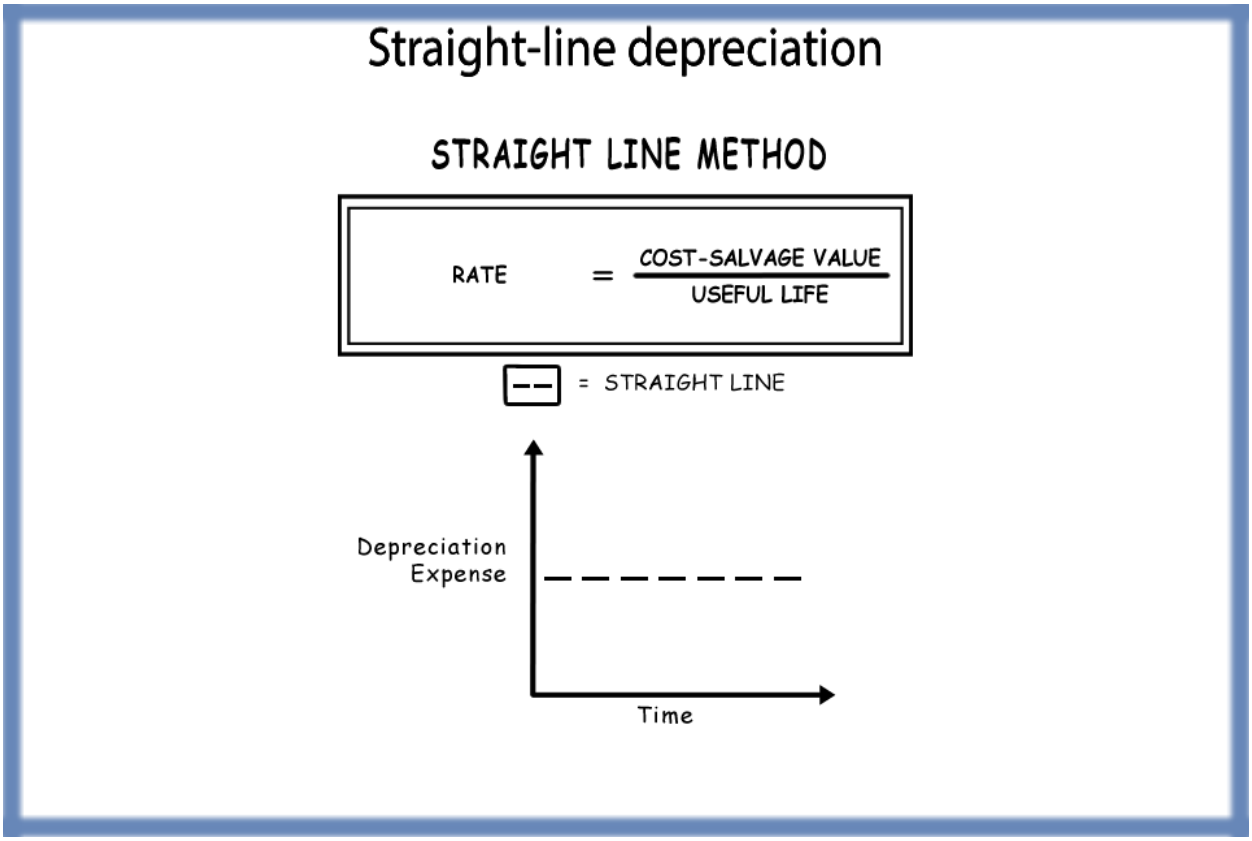
*需要考虑残值



返回词条汉语目录

Straight-line depreciation Depreciation method, generates same expense each year until asset has reached the estimated end of its useful life

*Takes into account salvage value



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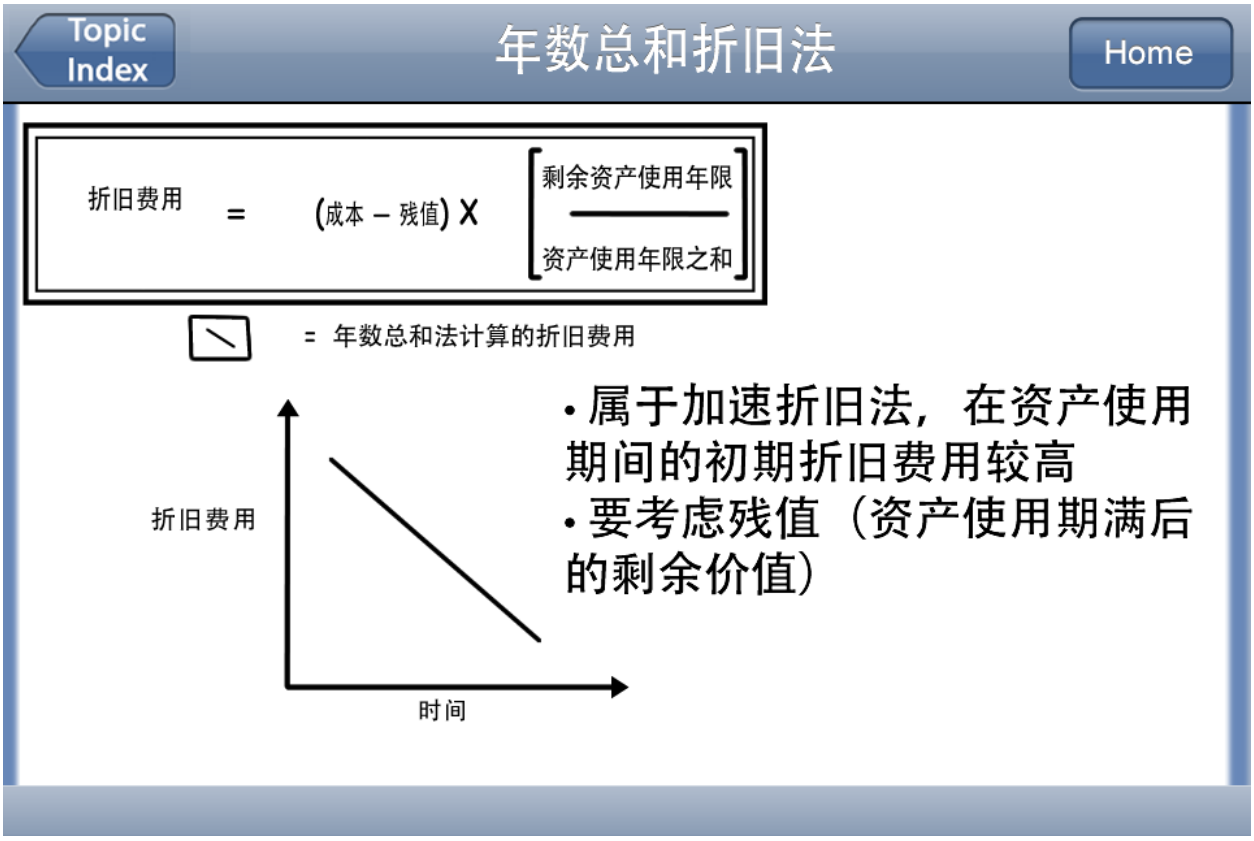
年数总和折旧法 属于加速折旧法，在资产使用期间的初期折旧费用较高

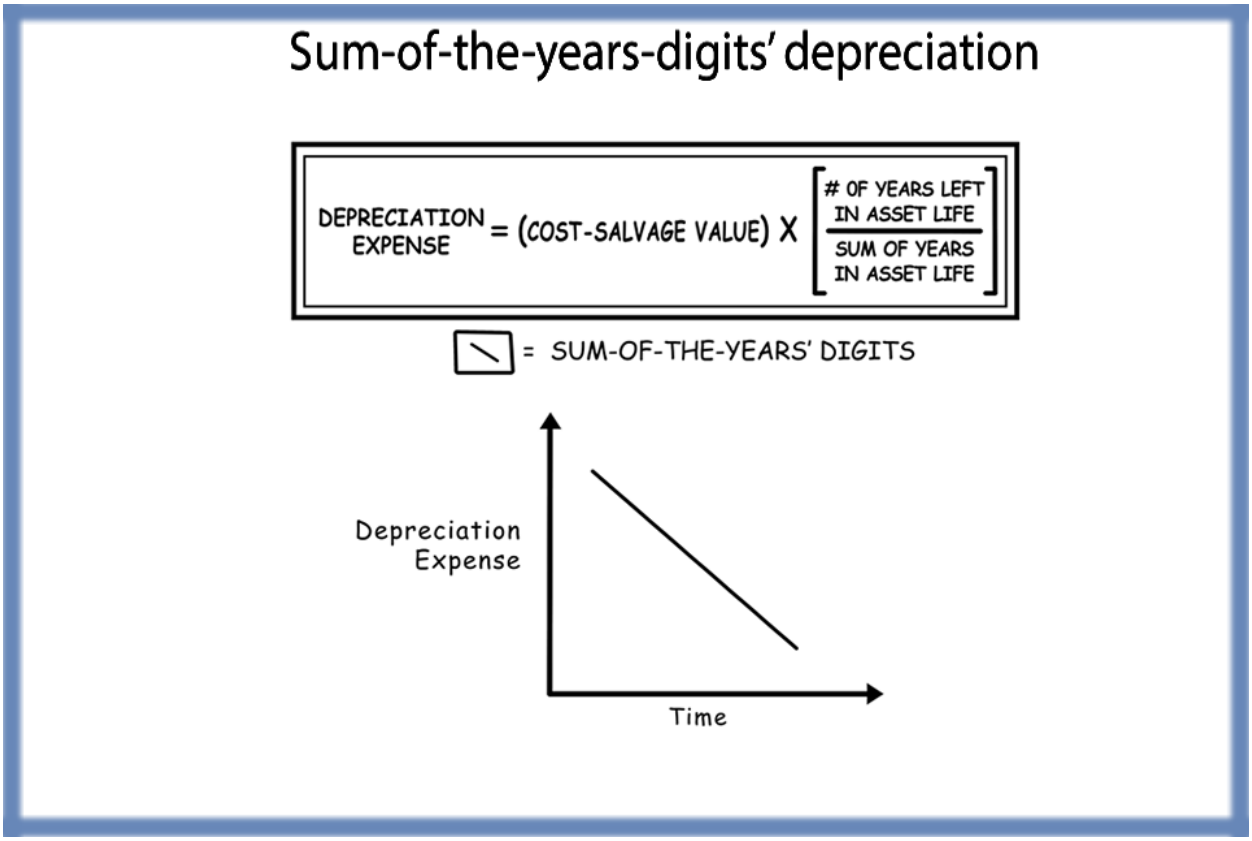
*需要考虑残值



返回词条汉语目录

Sum-of-the-years-digits' depreciation Accelerated depreciation method, generates more expense in earlier years

*Takes into account salvage value



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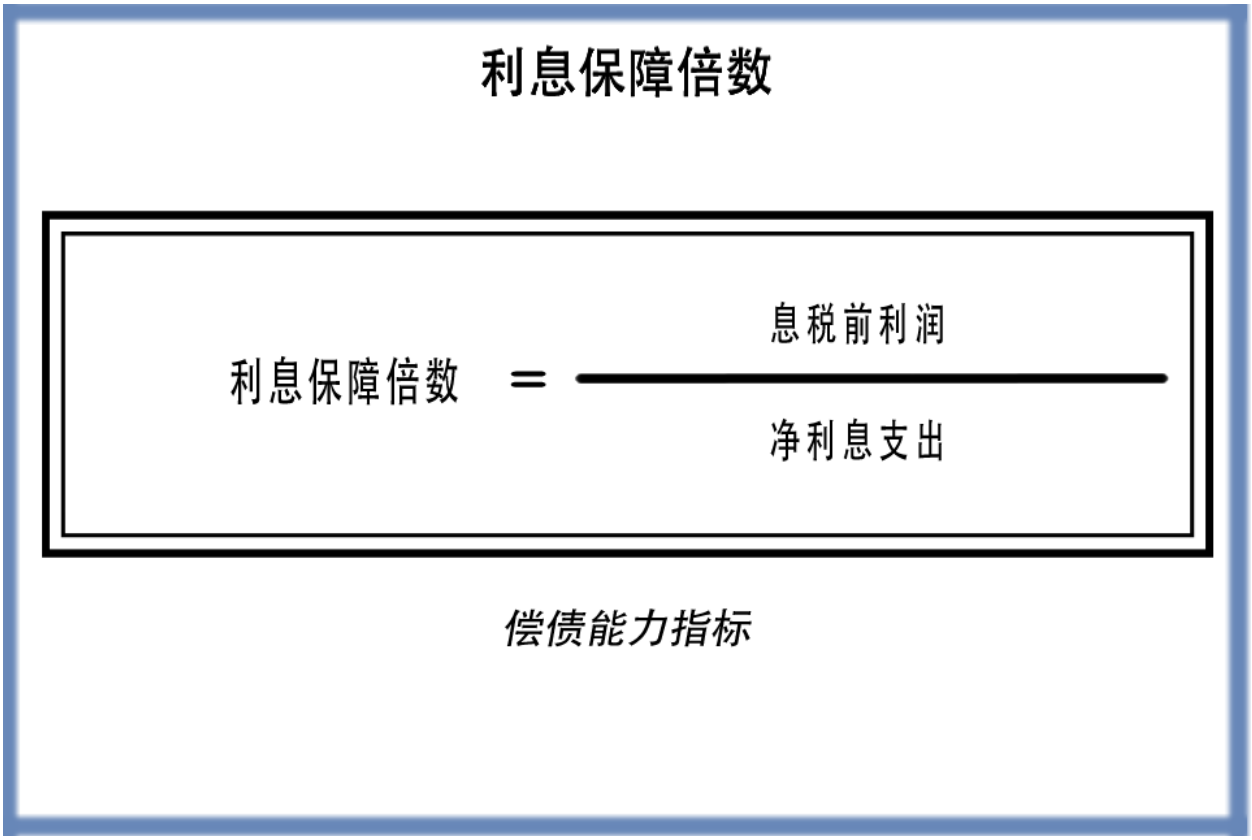
利息保障倍数 衡量企业支付借款利息能力的指标

*用于与可比公司进行横向比较或进行趋势分析
*较高的利息保障倍数意味着企业支付借款利息的能力较强



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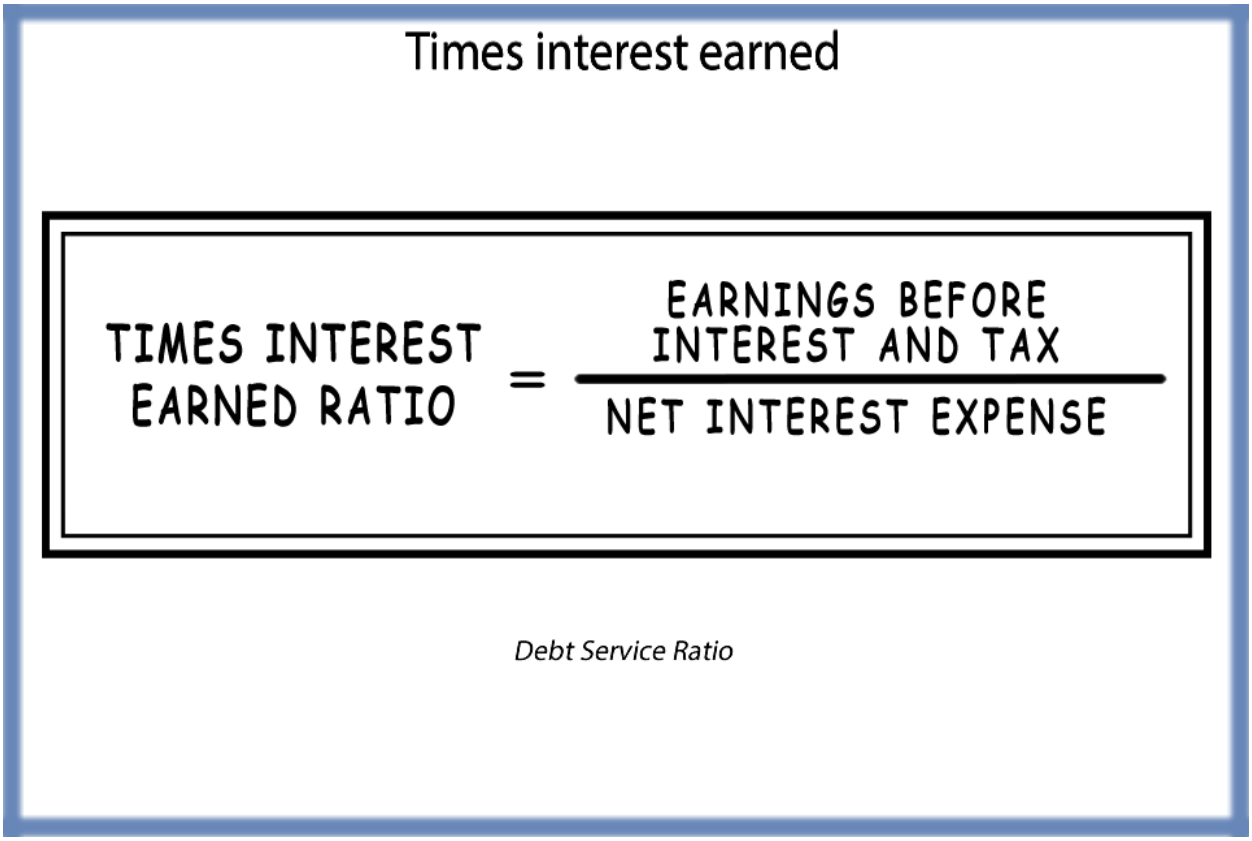
Times interest earned Measures ability to meet interest obligations

*Useful for comparison across similar companies and trend analysis
*A higher ratio indicates a better ability to repay interest obligations



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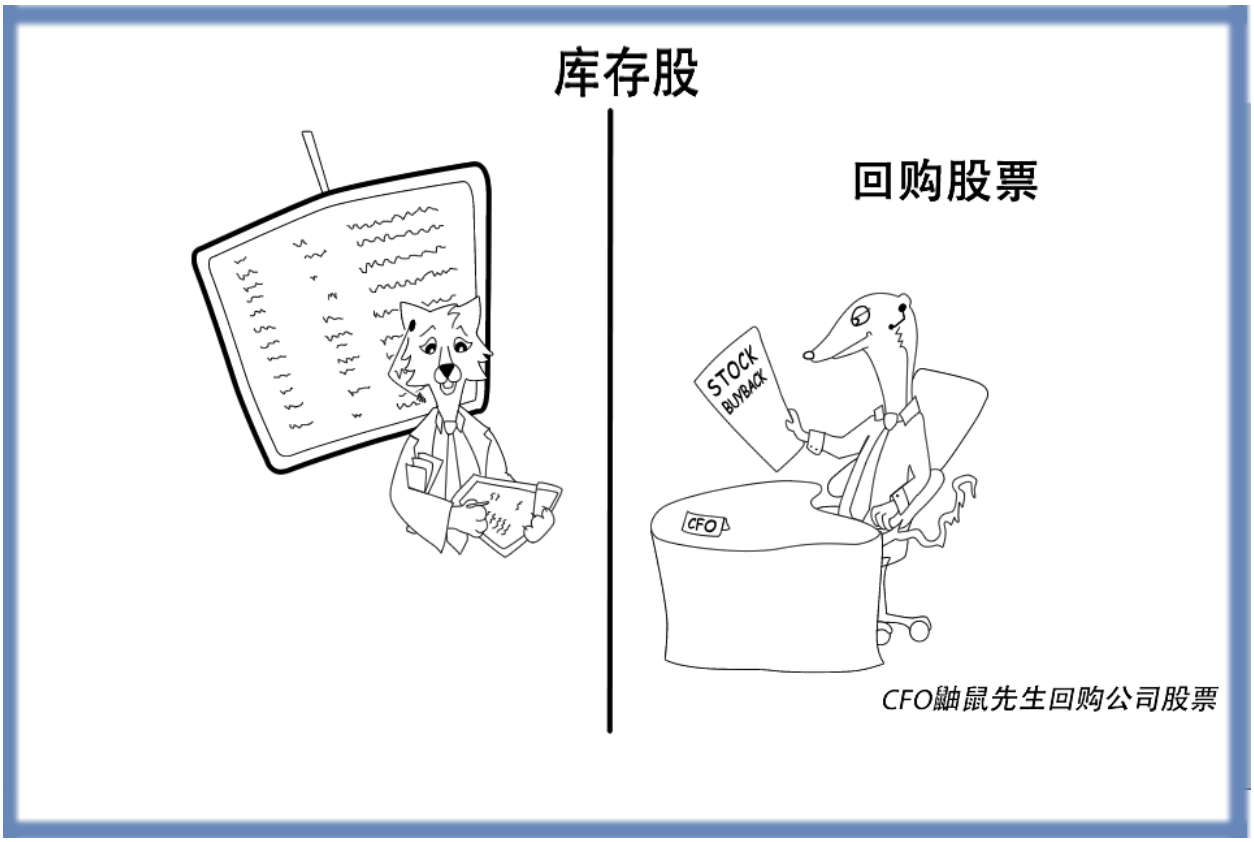
库存股 公司回购的股票

*发行在外的股数减少
*按成本计量
*作为备抵项目以负数列示在资产负债表上



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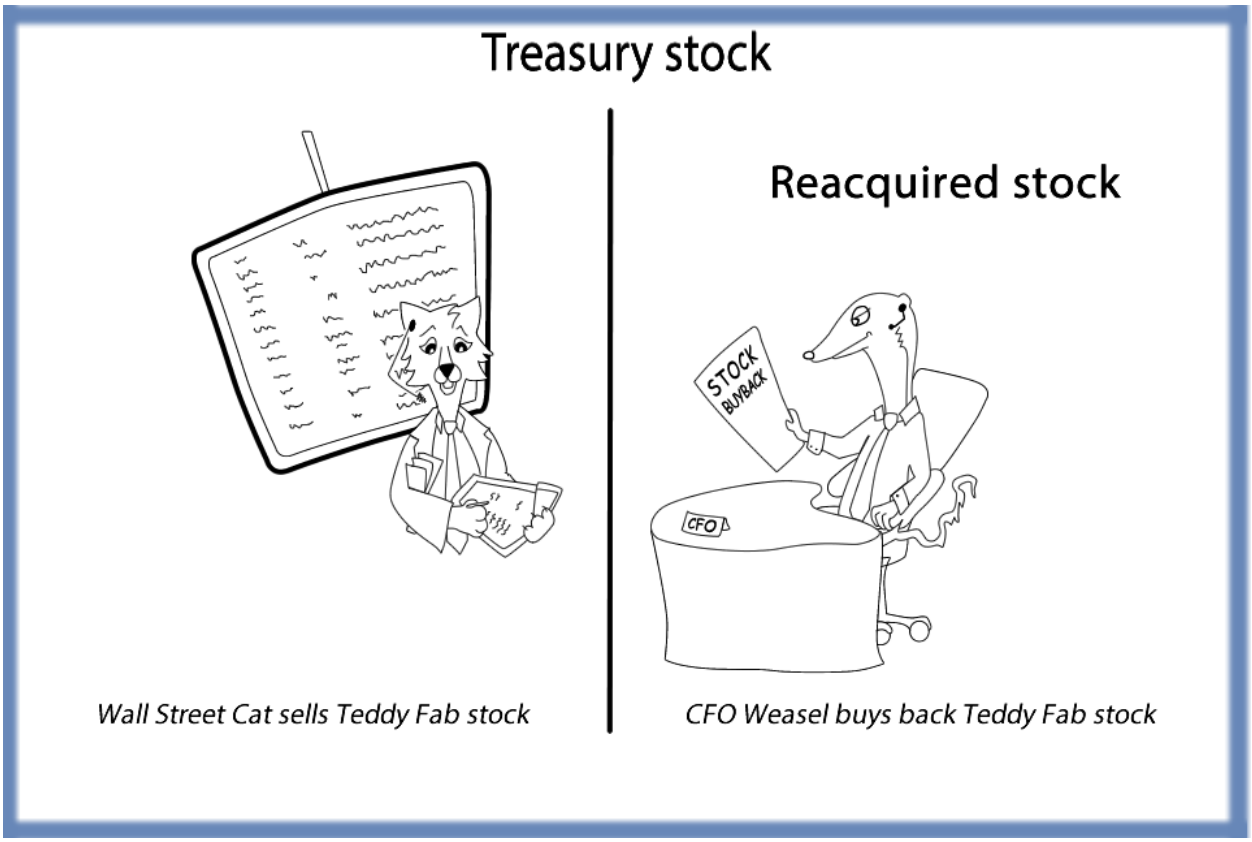
Treasury stock Stock repurchased by company

*Reduces outstanding shares
*Recorded at cost
*Contra account presented as a negative number on financial statements



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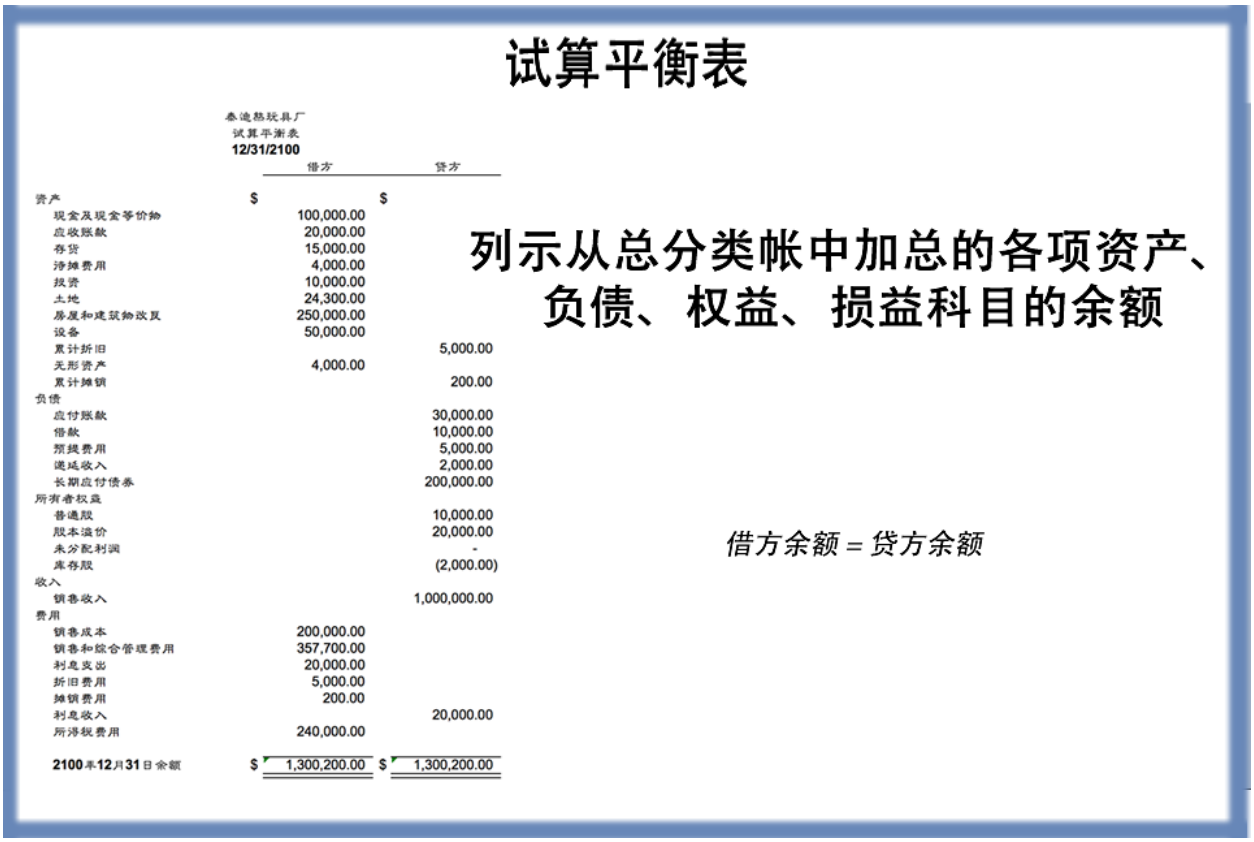
试算平衡表 将总分类帐中各科目的记录进行汇总得出科目余额

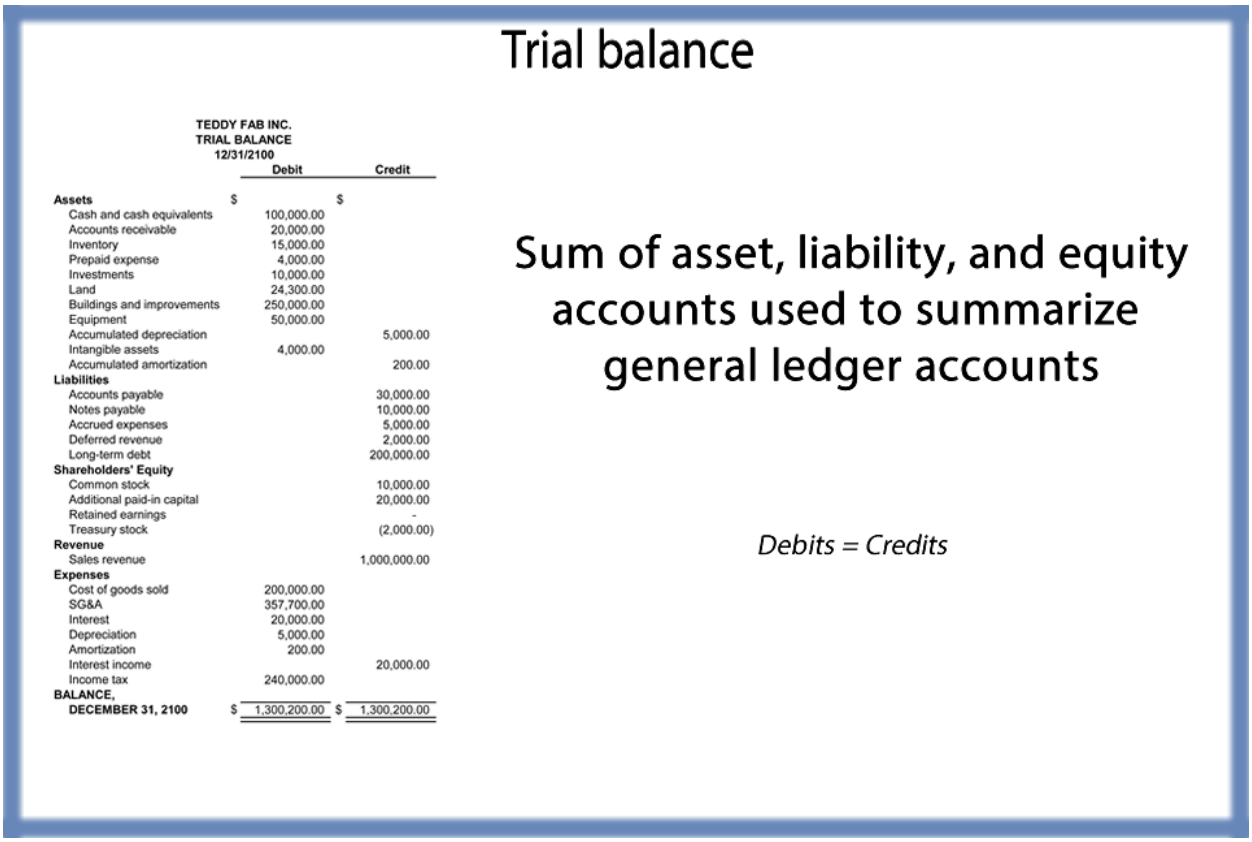
*这些科目余额用于编制财务报表
*同一科目的借方、贷方记录均加总到一起
*可通过调整分录进行调节



返回词条汉语目录

Trial balance Summarizes all general ledger accounts in a consolidated format

*Used to form the financial statements
*Summarizes debit and credit balances by account
*Can be adjusted with journal entries



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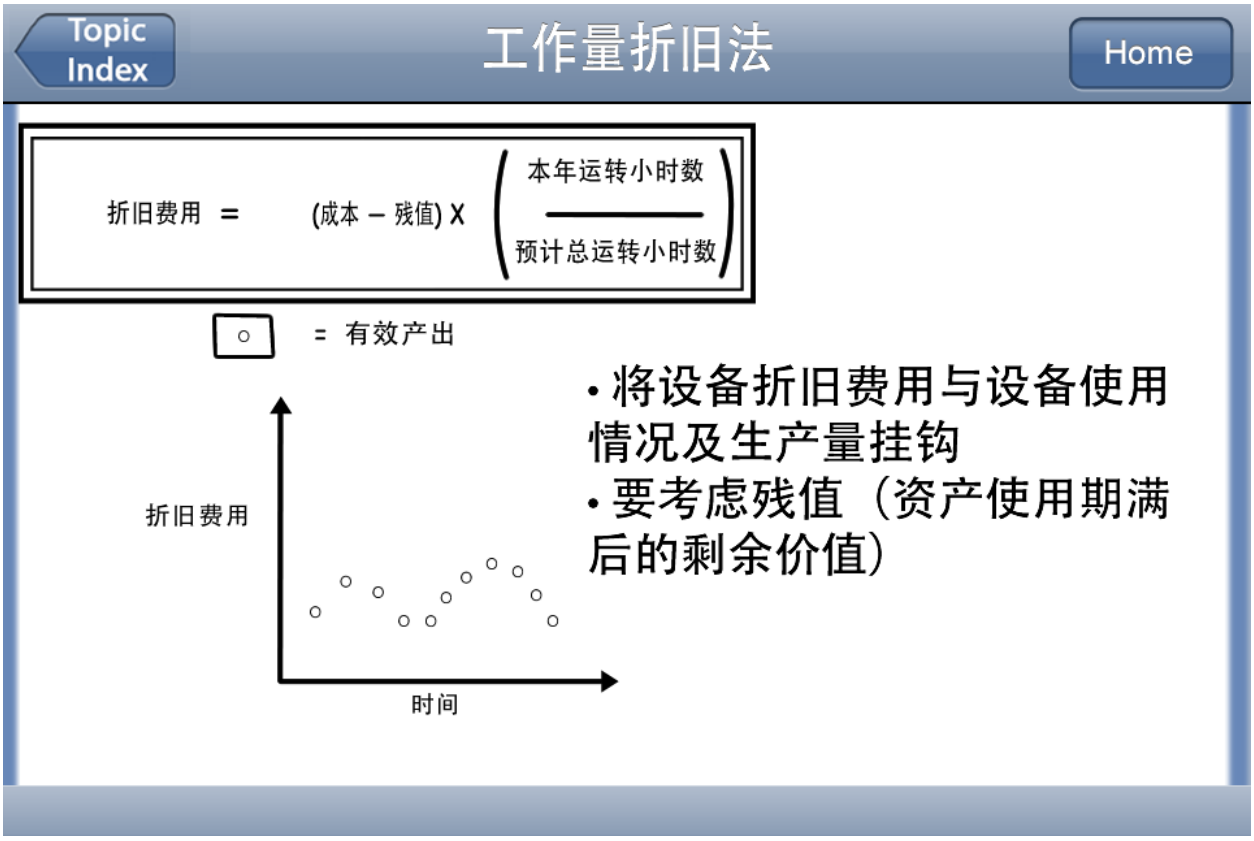
工作量折旧法 一种将设备折旧费用与设备使用情况及生产量挂钩的折旧方法

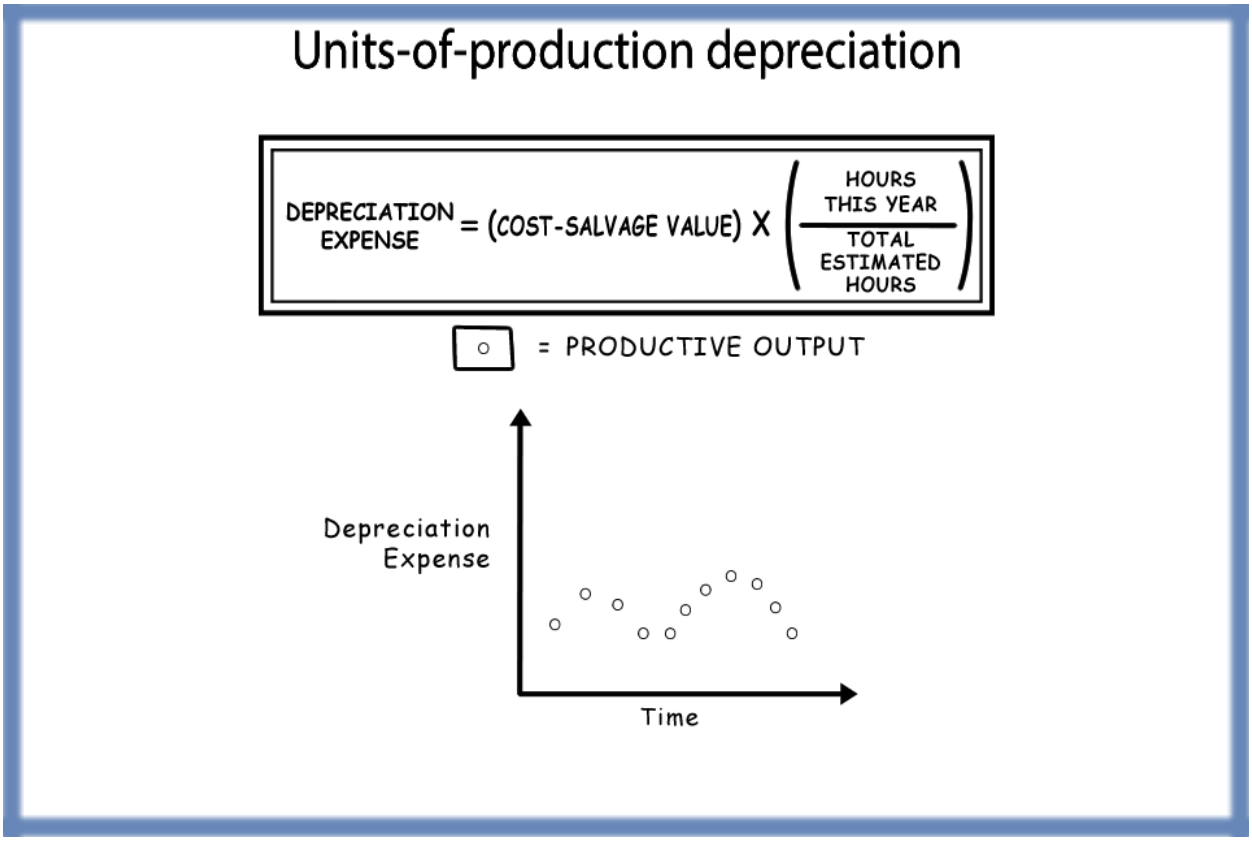
*要考虑残值



返回词条汉语目录

Units-of-production depreciation Depreciation method, matches expense with machine output

*Takes into account salvage value



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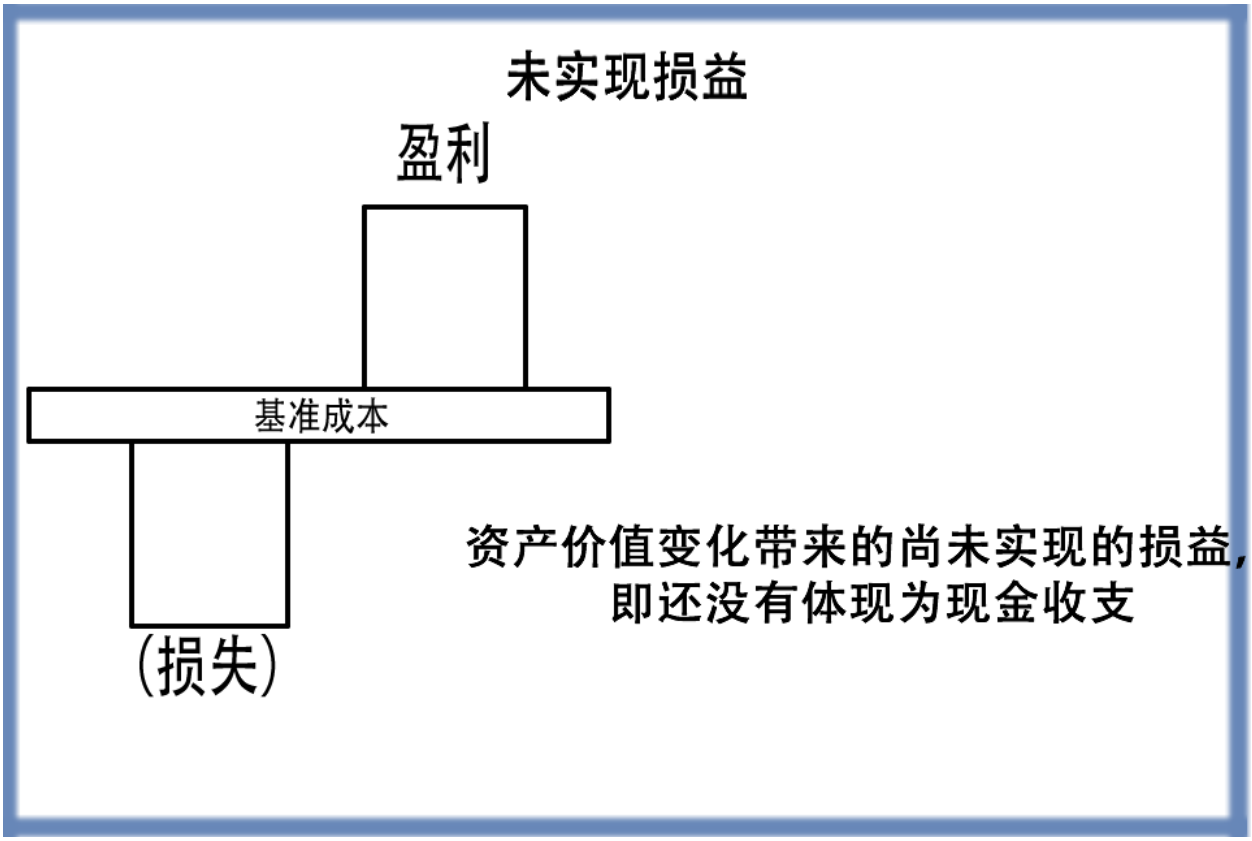
未实现损益 所持有资产价值变化带来的尚未实现的损益

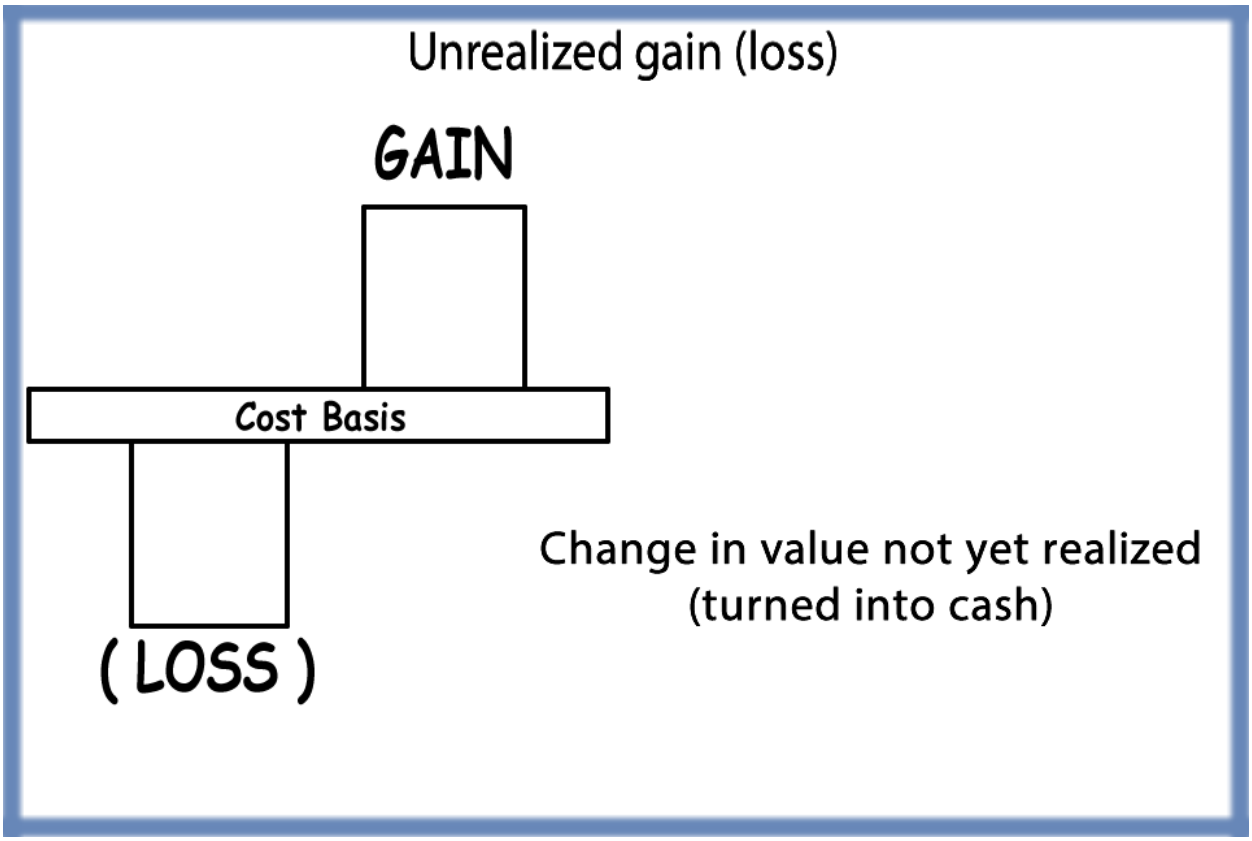
*收益或损失只有在资产出售或处置时才得以实现
*有些资产项目的未实现损益不一定体现在财务报表上
*股票的市场价格如果高于其成本（购买价格）则形成未实现收益
*股票的市场价格如果低于其成本（购买价格）则形成未实现损失



返回词条汉语目录

Unrealized gain (loss) Change in value of an asset still owned

*A gain or loss is unrealized until the asset is sold or otherwise disposed of
*Depending on financial reporting, may or may not appear in financial statements
*Stock will have an unrealized gain if the current value is greater than the basis (purchase price)
*Stock will have unrealized loss if the current value is less than the basis (purchase price)



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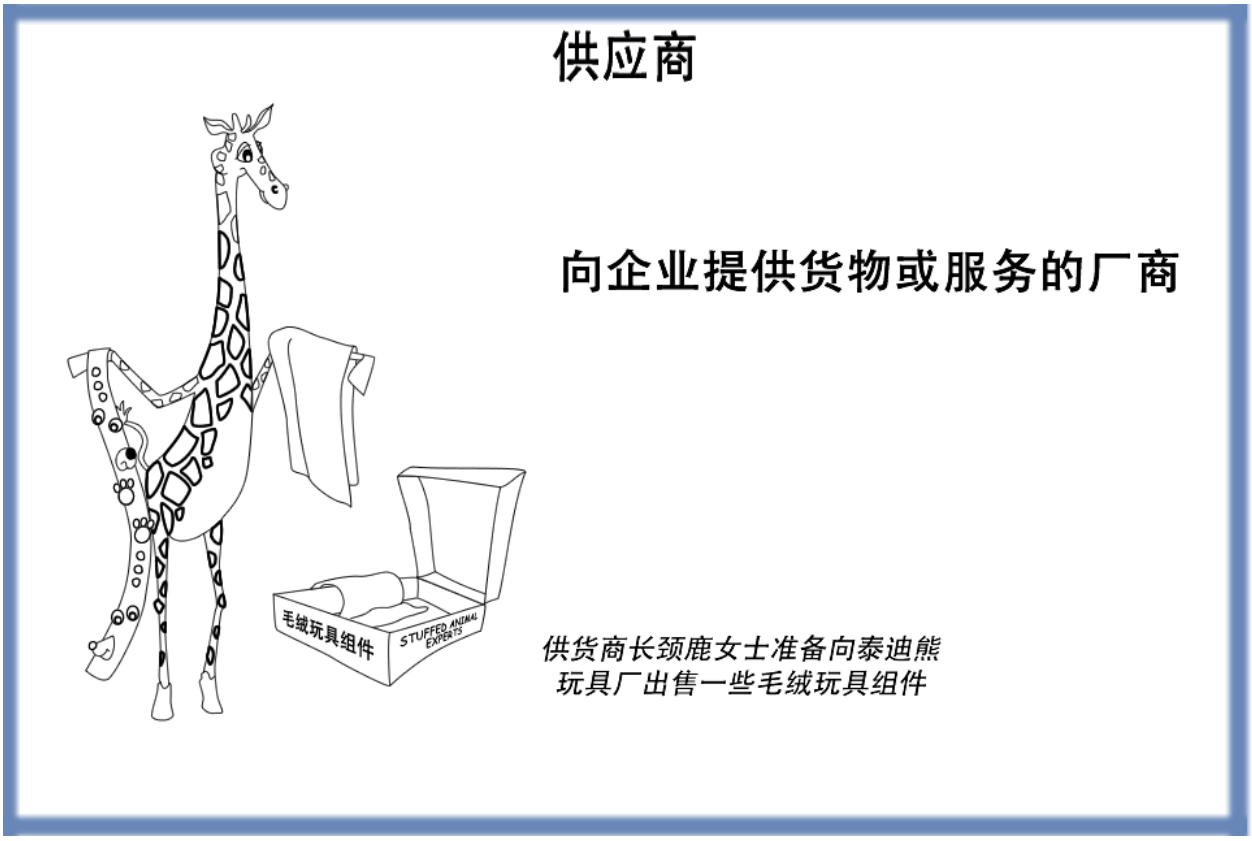
供应商 向企业提供货物或服务的厂商

*信用采购形成应付账款



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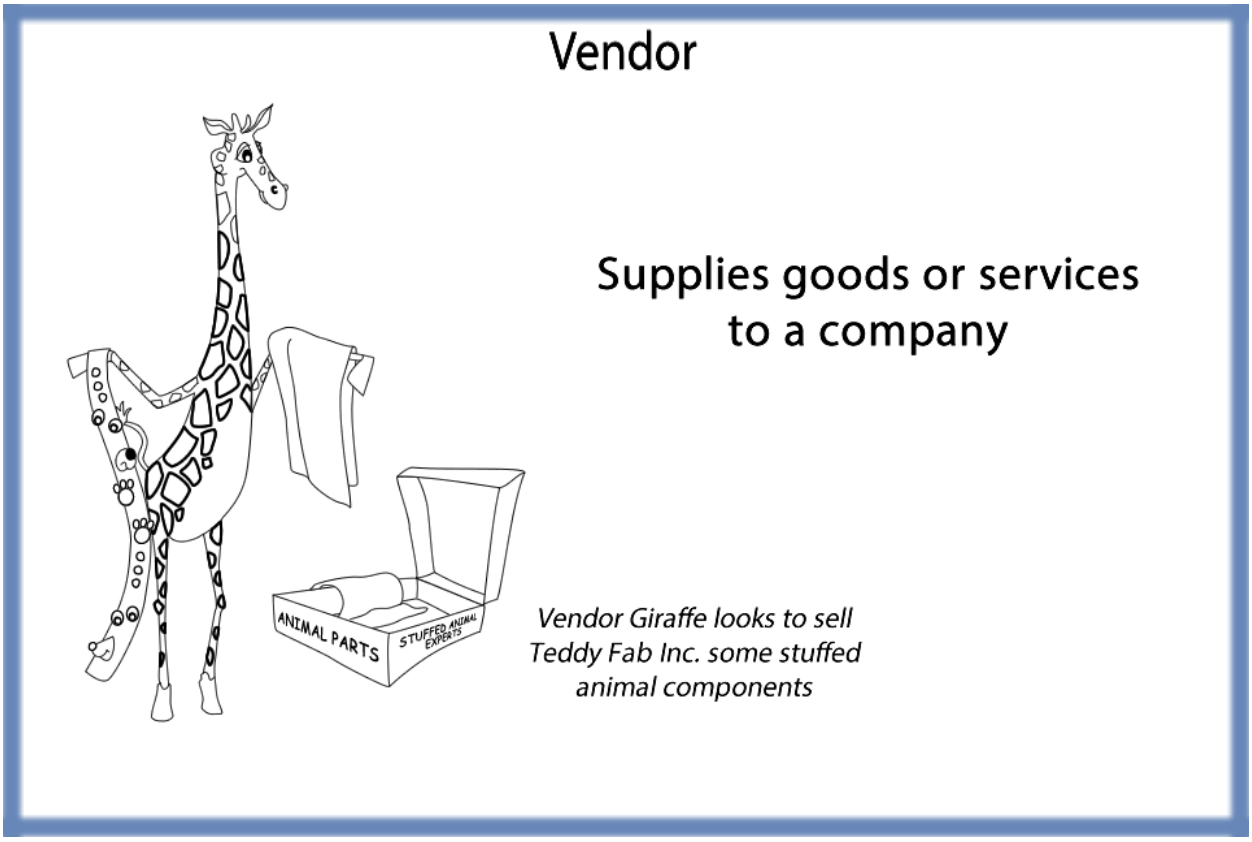
Vendor Sells goods and services to customers

*Credit purchases become a part of accounts payable



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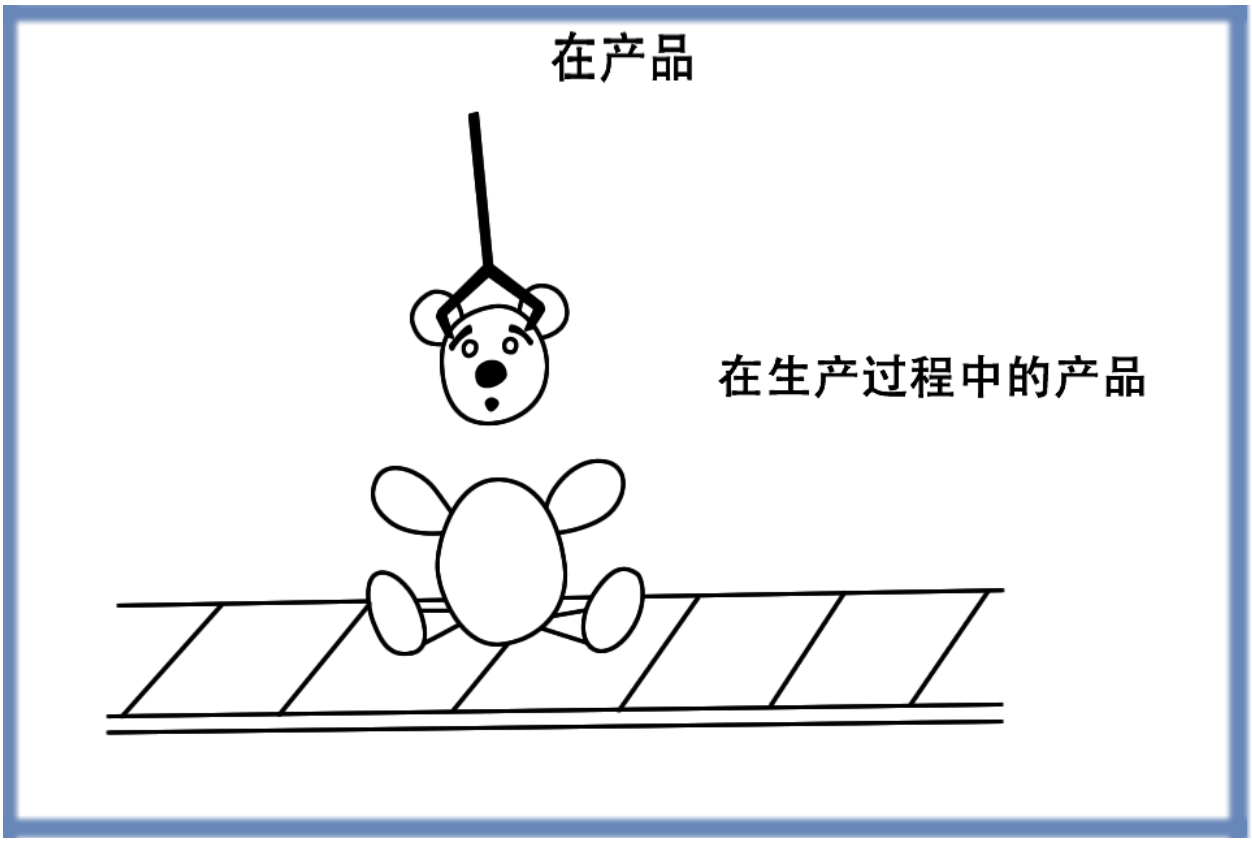
在产品 在产品生产完成前累积记录产品的成本

*原材料、工厂的人工成本和制造费用都计入在产品的价值
*原材料、工厂的人工成本等费用都计入在产品直至完成后转入产成品科目



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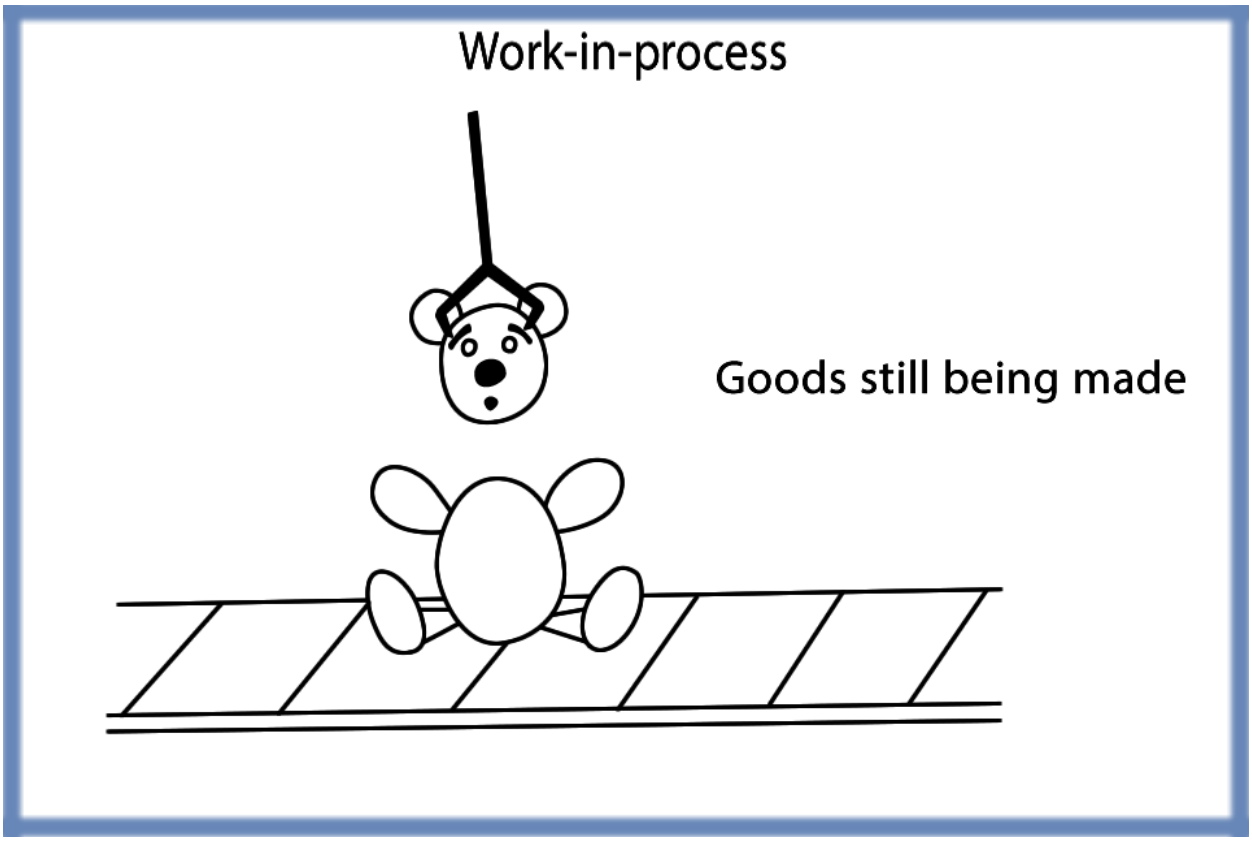
Work-in-process (WIP) Asset account that accumulates manufacturing costs until the good is finished

*Raw materials, manufacturing labor, and manufacturing overhead added to WIP
*Costs such as raw material and manufacturing labor accumulate in a WIP account until the item is finished, at which point they move to finished goods (FG)



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