

به نام خدا

زبان تخصصی حسابداری

نویسنده: فیروز گردی

دفتر دوم

فهرست مطالب

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اصل اهمیت

تمرینات پایان فصل دوم شامل:

مطالبی برای ترجمه

سئوالات صحیح - غلط

سئوالات چهارگزینه ای

فرهنگ اصطلاحات حسابداری فصل دوم

بسم الله الرحمن الرحيم

مقدمه

حمد و ثناء بی حد و حصر ذات مقدس پروردگاری را سزااست که واضع **حساب** است و بر همه چیز **حسیب**، و سپاس و ستایش او را که **اسرع الحاسبین** است. تفکر و تفحص در راه پیشبرد دانش خدمت است و هرگاه این خدمت راهگشای معضلات و مشکلات جوامع بشری، بخصوص جامعه اسلامی ایران قرار گیرد در درگاه خداوند تبارک و تعالی عبادت محسوب میشود.

با استعانت از رحمت‌های ایزدی فرصتی حاصل آمد تا مؤلف اقدام به ترجمه و تالیف کتاب حاضر نماید. منظور نویسندگان از تالیف این کتاب، کمکی با کمال اخلاص و فروتنی به دانشجویان، فارغ التحصیلان و معلمینی است که مایلند در رشته تخصصی خود (**حسابداری**) با استفاده از کتب و منابع خارجی به مطالعه و تحقیق بیشتر بپردازند.

تجربه چندین ساله در زمینه تدریس اصطلاحات و متون حسابداری به زبان انگلیسی انگیزه اصلی نویسندگان در ارائه مطالب به سبک و شیوه موجود میباشد. در خاتمه علیرغم دقت بکار رفته در تهیه و تنظیم این کتاب، ممکن است اشکالاتی مشاهده شود که امیدوارم خوانندگان و استفاده کنندگان عزیز به اینجانب گوشزد نموده و راهنمایی فرمایند.

فیروز کردی

CHAPTER 2

The Accounting Cycle

چرخه حسابداری

Chart Of Accounts

فهرست حسابها

The record traditionally kept for each item that appears on the financial statements is the account.

مدرکی که بطور سنتی برای اقلام منعکس در صورت‌های مالی نگهداری میشود عبارت است از حساب.

A group of related accounts that comprise a complete unit, such as all the accounts of a specific business enterprise, is called the ledger.

گروهی از حسابهای مرتبط با هم که مجموعه کاملی را تشکیل میدهند، مثلاً کل حسابهای یک واحد تجاری خاص، دفتر کل نامیده میشود.

Accounts in the ledger are numbered consecutively so as to permit easy indexing and for use in posting.

حسابهای دفتر کل جهت استفاده در نقل ارقام، بطور متوالی شماره گذاری میگردد، بطوریکه عمل فهرست بندی بسهولت ممکن شود.

A listing of the accounts used by a specific enterprise in its ledger is referred to as a chart of accounts.

لیست حسابهای مورد استفاده در دفتر کل یک شرکت خاص بعنوان فهرست حسابها مورد اشاره قرار میگیرد.

Nature of an Account

ماهیت یک حساب

The simplest form of an account is the T account.

ساده ترین شکل حساب، حساب T است.

Increases and decreases in an account are recorded as debits (entries on the left side of the account) and credits (entries on the right side of the account).

افزایش ها و کاهش ها بصورت اقلام بدهکار (ثبت در طرف چپ حساب) و اقلام بستانکار (ثبت در طرف راست حساب) در یک حساب ثبت میشود.

Periodically, the debits and the credits in an account are summed and the difference between the two sums is determined.

اقلام بدهکار و اقلام بستانکار یک حساب بطور ادواری جمع بندی میشود و تفاوت بین این دو حاصل جمع تعیین میگردد.

This difference is called the balance of the account.

این تفاوت، مانده حساب نامیده میشود.

General rules of debit and credit have been established for recording increases and decreases to asset, liability, owner's equity, revenue and expense accounts.

قواعد کلی بدهکار و بستانکار جهت ثبت افزایش ها یا کاهش ها در حسابهای دارائی، بدهی، حقوق مالک، درآمد و هزینه برقرار شده است.

Regardless of the complexity of a transaction or the number of accounts affected, each transaction is recorded in a manner so that the sum of the debits is always equal to the sum of the credits.

صرفنظر از پیچیدگی یک معامله یا تعداد حسابهایی که تحت تاثیر قرار میگیرد، هر معامله به نحوی ثبت میگردد که حاصل جمع اقلام بدهکار همیشه با حاصل جمع اقلام بستانکار برابر است.

The effects of transactions are initially entered in a record called a journal.

اثرات معامله ها ابتدا در مدرکی به نام دفتر روزنامه ثبت میگردد.

Periodically, transactions that have been journalized are transferred to the accounts by a process known as posting.

معاملاتی که در دفتر روزنامه ثبت شده است بطور ادواری بوسیله فرآیندی که تحت عنوان **نقل ارقام** شناخته میشود به حسابها انتقال داده میشود.

The sum of the increases recorded in an account is usually equal to or greater than the sum of the decreases recorded in the account.

حاصل جمع افزایش های ثبت شده در یک حساب معمولاً برابر یا بیش از حاصل جمع کاهش های ثبت شده در آن حساب است.

For this reason, the normal balance of an account is indicated by the side of the account (debit or credit) that receives the increases.

بدین دلیل، مانده عادی یک حساب بوسیله طرفی از حساب (بدهکار یا بستانکار) نشان داده میشود که افزایش ها در آن ثبت میگردد.

Flow of Business Transaction Data

گردش اطلاعات مربوط به معامله تجاری

The flow of business transaction data from the time a transaction occurs to its recording in the ledger is diagrammed as follows:

گردش اطلاعات مربوط به معامله تجاری از زمانیکه یک معامله صورت میگیرد تا ثبت آن در دفتر کل بشرح زیر نمایش داده میشود:



Before a transaction is entered in a journal, it should be analyzed according to the following sequence of steps:

قبل از اینکه معامله ای در دفتر روزنامه ثبت گردد، باید طبق مراحل زیر تجزیه و تحلیل گردد:

1- Determine whether an asset, a liability, owner's equity, revenue or expense is affected.

۱- مشخص کنید که آیا یک دارائی، یک بدهی، حقوق مالک، درآمد یا هزینه تحت تاثیر قرار میگیرد.

2- Determine whether the affected asset, liability, owner's equity, revenue, or expense increases or decreases.

۲- مشخص کنید که آیا دارائی، بدهی، حقوق مالک، درآمد یا هزینه تحت تاثیر قرار گرفته افزایش می یابد یا کاهش می یابد.

3- Determine whether the effect of the transaction should be recorded as a debit or as a credit in an asset, liability, owner's equity, revenue, or expense account.

۳- مشخص کنید که آیا اثر این معامله باید ب شکل یک رقم بدهکار یا ب شکل یک رقم بستانکار در یک حساب دارائی، بدهی، حقوق مالک، درآمد یا هزینه ثبت شود.

Trial Balance

تراز آزمایشی

The equality of the debits and credits in a ledger is verified periodically by the preparation of a trial balance.

برابری ارقام بدهکار و بستانکار در دفتر کل با تهیه تراز آزمایشی بطور ادواری ثابت میشود.

The trial balance does not provide complete proof of accuracy of the ledger, but only indicates that the debits and credits are equal.

تراز آزمایشی مدرک کاملی از صحت دفتر کل را فراهم نمیکند بلکه فقط نشان میدهد که ارقام بدهکار و بستانکار مساویند.

Discovery and Correction of Errors

کشف و تصحیح اشتباهات

Occasional errors in journalizing and posting transactions are unavoidable.

اشتباهات موردی در روزنامه نویسی و نقل معاملات اجتناب ناپذیر است.

The trial balance is one of the means for discovering such errors.

تراز آزمایشی یکی از ابزارهای کشف چنین اشتباهاتی است.

However, the trial balance indicates only that the debits and credits are equal.

هر چند تراز آزمایشی فقط نشان میدهد که ارقام بدهکار و بستانکار مساویند.

A journal entry that is incorrect but not posted may be corrected by drawing a line through the error and inserting the correct item.

یک ثبت روزنامه را که غلط است اما نقل نشده میتوان با کشیدن خطی بر روی اشتباه و ثبت آرتیکل درست تصحیح نمود.

Likewise, if the journal entry is correct but the posting is incorrect, a line may be drawn through the error and the correct posting inserted.

همچنین اگر ثبت روزنامه درست باشد اما نقل نادرست باشد، میتوان خطی را بر روی اشتباه کشید و نقل صحیح را انجام داد.

If the journal entry is incorrect and posted, the error may be corrected by journalizing and posting a correcting entry.

اگر ثبت روزنامه نادرست بوده و نقل شده باشد این اشتباه را میتوان با روزنامه نویسی و نقل یک ثبت اصلاحی تصحیح نمود.

Materiality

اصل اهمیت

In following generally accepted accounting principles, the accountant must consider the relative importance of any event, accounting procedure, or change in procedure that affects items on the financial statements.

در تبعیت از اصول پذیرفته شده حسابداری، حسابدار باید اهمیت نسبی هر گونه رویداد، روش حسابداری یا تغییر در روش را که بر اقلام صورتهای مالی اثر میگذارد در نظر بگیرد.

The concept of materiality implies that accountants need not strictly adhere to generally accepted accounting principles if the amounts involved are not significant.

مفهوم اهمیت به این مطلب اشاره دارد که احتیاجی نیست که حسابداران بطور اکید از اصول پذیرفته شده حسابداری تبعیت کنند مشروط بر اینکه مبالغ مورد بحث با اهمیت نباشند.

MATERIAL FOR TRANSLATION

An account is a recording device used for sorting accounting information into similar groupings.

Typical current asset accounts are Cash, Accounts Receivable, and Prepaid Expenses.

Typical property, plant, and equipment asset accounts are Land and Buildings.

Current liability accounts include Accounts Payable and Wages Payable.

Long-term liability accounts include Mortgages Payable.

Owner's equity accounts include Capital, Withdrawals, revenues, and expenses.

A chart of accounts is a listing of all the accounts used in an entity's system.

Entries on the debit (left) side or credit (right) side of an account increase and decrease the account.

.....

Debits increase assets, withdrawals, and expenses, and decrease liabilities, capital, and revenues.

.....

Credits increase liabilities, capital, and revenues and decrease assets, withdrawals, and expenses.

.....

To analyze a transaction: (1) identify the accounts that change; (2) identify the amount of the changes and whether they are increases or decreases; and (3) use the rules to decide whether the change is a debit or a credit.

.....

The general ledger contains all of the accounts for an accounting entity.

.....

It is a record of information sorted by financial statement items.

.....

Typically the information includes the dates of each transaction, the page numbers of the journal from which the amounts were transferred, the debit or credit amounts of the transactions, and the account balance.

.....

The general journal contains a complete record of each business transaction in one place.

.....

We first record data in the journal.

.....

To enter a transaction in the journal, write the date of the transaction, the title of the account debited, and the debit amount on the first line.

.....

If more than one account is being debited, enter the second debit account and amount on the next line.

.....

Then, on the next line, indent and write in the title of the account being credited and the credit amount.

.....

If additional credits are to be entered, complete those.

.....

When all of the debits and credits are entered, indent a few spaces and write an explanation for the entry.

.....

Posting is the process of transferring the data from the journal to the ledger.

.....

To perform this procedure, follow these six steps:

.....

(1) Locate the debit entry ledger account in the ledger.

.....

(2) In the ledger account, enter the date, the journal entry page number, and the debit amount.

.....

Then enter a new balance for the account.

.....

(3) Enter the account number for the debit entry in the posting reference column of the journal.

.....

(4) Locate the credit entry ledger account.

.....

(5) Enter the transaction date, the journal entry page number, and the credit amount.

.....

Then enter the new balance.

.....

(6) Enter the account number for the credit entry in the posting reference column of the journal.

.....

A trial balance is a test of the equality of the debits and credits in the general ledger.

.....

Prepare a trial balance by listing the accounts and their balances.

.....

If the total of the debit and credit columns are equal, the general ledger is in balance.

.....

The revenue and expense accounts listed in the trial balance provide information for the income statement.

.....

The owner's capital and withdrawals in the trial balance and the net income provide the information for the statement of owner's equity.

.....

The asset and liability accounts from the trial balance and end-of-period capital from the statement of owner's equity provide information for the balance sheet.

.....

.....

TRUE-FALSE QUESTIONS

Write the Letter T or F in the Parentheses

1- The double-entry accounting system is appropriate for small businesses. ()

- 2- The chart of accounts is a system of organizing and numbering the accounts in the general ledger.()
- 3- Debit entries increase accounts.()
- 4- A trial balance may balance but not be correct.()
- 5-The ledger is sometimes called the book of original entry.()
- 6- A chart of accounts is a list of account titles.()
- 7- The type of record traditionally used for the purpose of recording individual transactions is called an account.()
- 8- The left side of the account is called the credit side and the right side is called the debit side.()
- 9- Every business transaction affects a minimum of two accounts.()
- 10- The process of recording a transaction in the journal is called posting.()
- 11- An entry composed of two or more debits or of two or more credits is called a compound journal entry.()
- 12- A debit may be either an increase or a decrease, depending on the nature of the account affected.()
- 13- Generally, the accounts in the chart of accounts should appear in the same order in which the accounts are presented on the balance sheet and income statement.()
- 14- The data in the journal entry are transferred to the appropriate accounts by a process known as journalizing.()

15- An account payable is a liability similar to a note payable, except that it is a written promise to pay a sum of money at a definite time.()

16)Regardless of the complexity of a transaction or the number of accounts affected, the sum of the debits is always equal to the sum of the credits.()

17- The left side of asset accounts is used for recording decreases and the right side is used for recording increases.()

18- The ledger is the formalized device used for recording business transactions in chronological order.()

19- The trial balance is one of the principal means for discovering errors in the ledger.()

20- Recording the same transaction more than once will not cause an inequality in the trial balance totals.()

21- A transposition is the erroneous rearrangement of digits.()

22- The unit of organization for the journal is the account, whereas the unit of organization for the ledger is the transaction.()

23- The use of a journal helps to prevent errors.()

24- The journal entry is a tool for analyzing and describing the impact of various transactions upon a business entity.()

25- The sequence of accounting procedures used to record, classify, and summarize accounting information is often termed the accounting cycle.()

- 26- *The basic storage unit for accounting data is the journal.* ()
- 27- *In a manual accounting system, each account is kept on a separate page or card.* ()
- 28- *It is not common for a business to have more than one kind of journal.* ()
- 29- *After the transactions have been entered in the general ledger, they must be transferred to the journal.* ()
- 30- *The usual balance for an account is known as the normal balance.* ()

SELF-TEST QUESTIONS

- 1) *The separate record maintained for each item that appears on the financial statements is the:*
a) *ledger* b) *account* c) *chart of accounts* d) *none of the above*
- 2) *A debit may signify:*
a) *an increase in an asset account* b) *a decrease in an asset account*
c) *an increase in a liability account* d) *an increase in the capital stock account*
- 3) *The type of account with a normal credit balance is:*
a) *an asset* b) *a dividend* c) *a revenue* d) *an expense*
- 4) *The receipt of cash from customers in payment of their accounts would be recorded by a:*
a) *debit to Cash; credit to Accounts Receivable*
b) *debit to Accounts Receivable; credit to Cash*

- c)debit to Cash; credit to Accounts Payable
d)debit to Accounts Payable; credit to Cash

5)The form listing the balances and the titles of the accounts in the ledger on a given date is the:

- a)income statement b)trial balance c)balance sheet d)retained earnings statement

6)A balance sheet:

- a)provide owners, investors, and other interested parties with all of the financial information they need to evaluate the financial strength, profitability, and future prospects of a given business entity.
b)shows the current market value of the owner's equity in the business at the balance sheet date.
c)assists the creditors in evaluating the debt-paying ability of a business by showing the assets and liabilities of the business combined with those of its owner (or owners).
d)shows the assets, liabilities, and owner's equity of a business entity, valued in conformity with generally accepted accounting principles.

7)Which of the following statements is not consistent with current generally accepted accounting principles relating to asset valuation?

- a)Assets are originally recorded in accounting records at their cost to the business entity.
b)Accountants assume no business will last forever; therefore, assets are never valued in a balance sheet in excess of their immediate resale value.
c)Existing principles of asset valuation produce more reliable results during periods of stable prices than during periods of rapid inflation.
d)Accountants prefer to base the valuation of assets upon objective, verifiable evidence rather than upon appraisals or personal opinion.

8)The balance sheet of ABC shop includes the following items: Accounts Receivable, Notes Payable, Cash, Accounts Payable, Supplies, Notes Receivable, Equipment, F.Houston Capital

This list includes:

- a)four assets and three liabilities. b)three liabilities and five assets.
c)five assets and two liabilities. d)six assets and two liabilities.

- a) a list of business customers. b) a list of the business suppliers.
c) a list of accounts used by a business entity. d) none of the above

23) The journal is:

- a) the book of original entry.
b) a list of accounts used by the business.
c) a book of the owner's names and addresses.
d) none of the above

24) The chart of accounts is list of:

- a) asset and liability accounts. b) expense and revenue accounts.
c) owner's equity accounts. d) all of the above

25) A balanced trial balance assures all of the following except:

- a) equal debits and credits have been recorded for all transactions.
b) the debit and credit balance of each account has been correctly computed.
c) all transaction were posted to the right accounts.
d) the addition of the account balances in the trial balance has been correctly performed.

26) The following are reasons for keeping a journal except:

- a) it classifies the information.
b) it shows all information about a transaction in one place.
c) it provides an explanation for each transaction.
d) it provides a chronological record of all the events in the life of the business.

27) Debiting an account signifies:

- a) a decrease in the account.
b) an increase in the account.
c) depending on the account either an increase or a decrease in the account.
d) no effect.

28) Balancing an account means:

- a) making sure that the debit and credit sides of the account are equal.
b) making sure that the balance is normal.

- c) all transactions are recorded in the account.
d) determining the difference between the debit and the credit sides of the account.

29) On the chart of accounts the group of accounts that should appear first is:

- a) assets. b) owner's equity. c) liabilities. d) any of the above

30) The process of posting refers to:

- a) recording in the journal.
b) classifying the information recorded in the journal by transferring it to the ledger accounts.
c) transferring information to financial information.
d) none of the above

31) The following is recorded by a debit:

- a) An increase in an asset b) an increase in a liability
c) a decrease in an expense d) none of the above

32) Accounts are located in the ledger in the following order:

- a) revenues, expenses, assets, liabilities, and owner's equity.
b) assets, revenues, expenses, liabilities, and owner's equity.
c) assets, liabilities, owner's equity, revenues, and expenses.
d) none of the above

33) The trial balance is a:

- a) list of revenue and expense accounts. b) list of all ledger accounts.
c) balance sheet. d) none of the above

34) The following is recorded as a credit:

- a) increase in owner's equity. b) decrease in revenue.
c) decrease in an asset. d) both a and b

35) A device for sorting accounting information into similar groupings is:

- a) a journal b) a transaction c) an account d) a trial balance

36) Posting transfers information from the:

- a) ledger to the trial balance
- b) source documents to the ledger
- c) journal to the ledger
- d) ledger to the journal

37) A journal:

- a) provides a chronological record of business transactions with all of the information for a transaction in one place.
- b) provides a categorical record of only the transactions involving owner investment and withdrawals in a business.
- c) is used to prepare financial statements.
- d) results from posting the entries in the ledger.

38) A general ledger:

- a) is the collection of all of the accounts for an accounting entity.
- b) is posted with the amounts from the journal.
- c) sorts the transaction information into order for financial statements.
- d) all of the above

39) When a company purchases an asset on account:

- a) it records the increase in accounts receivable as a debit.
- b) it records the increase in accounts receivable as a credit.
- c) it records the increase in accounts payable as a debit.
- d) it records the increase in accounts payable as a credit.

40) After an unadjusted trial balance has been prepared, the next step in the accounting cycle is to:

- a) prepare the closing journal entries.
- b) journalize the adjusting entries in the general journal.
- c) prepare the worksheet.
- d) prepare the financial statements.

Accounting Terms

Account balance.....	مانده حساب
Accounting data.....	اطلاعات حسابداری
Accounting period.....	دوره حسابداری
Accumulated depreciation.....	استهلاک انباشته
Adjusting entries.....	ثبتهای اصلاحی (تعدیلی)
Advertising expense.....	هزینه تبلیغات
Amount.....	مبلغ
Appraisal.....	ارزیابی
Asset valuation.....	ارزیابی دارایی
Balance.....	موازنه بودن – تراز بودن
Balancing.....	مانده گیری
Balance of the account.....	مانده حساب
Balance sheet date.....	تاریخ ترازنامه
Bank loan.....	وام بانکی
Book.....	دفتر
Book of original entry.....	دفتر ثبت اولیه
Buildings.....	ساختمانها
Business document.....	سند و مدرک تجاری
Change in procedure.....	تغییر در روش
Chart of accounts.....	فهرست حسابها
Classification issue.....	بحث طبقه بندی
Classify.....	طبقه بندی کردن
Closing journal entries.....	ثبتهای روزنامه بستن حسابها
Compound journal entries.....	ثبت مرکب روزنامه

Collection.....	وصول
Concept of materiality.....	مفهوم اهمیت
Correcting entry.....	ثبت اصلاحی
Correction of errors.....	اصلاح اشتباهات
Credit amount.....	مبلغ بستانکار
Credit balance.....	مانده بستانکار
Credit entry.....	ثبت بستانکار
Current asset.....	دارائی جاری
Current liability.....	بدهی جاری
Current market value.....	ارزش جاری بازار
Data.....	اطلاعات
Debit amount.....	مبلغ بدهکار
Debit balance.....	مانده بدهکار
Debit entry.....	ثبت بدهکار
Debt-paying ability.....	توانائی پرداخت بدهی
Description column.....	ستون شرح
Digit.....	رقم
Discovery of errors.....	کشف اشتباهات
Double-entry accounting system.....	سیستم حسابداری دو طرفه
End-of-period capital.....	سرمایه پایان دوره
Explanation.....	شرح - توضیح
Financial information.....	اطلاعات مالی
Financial strength.....	توانائی (استحکام) مالی
Footing.....	جمع عمودی - جمع ستونی
Future prospects.....	چشم اندازهای آتی
General journal.....	دفتر روزنامه عمومی

General ledger.....	دفتر کل
In balance.....	موازنه – تراز
Insurance expense.....	هزینه بیمه
Insurance policy.....	بیمه نامه
Interested parties.....	گروههای علاقه مند
Issue.....	منتشر کردن – صادر کردن
Journalize.....	ثبت کردن در دفتر روزنامه
Long-term liability.....	بدهی بلند مدت
Manual accounting system.....	سیستم دستی حسابداری
Materiality.....	اهمیت
Mortgages payable.....	دیون رهنی پرداختنی
Normal balance.....	مانده عادی
Numbering.....	شماره گذاری
On account.....	نسیه
Organizing.....	سازماندهی
Pay.....	پرداخت کردن
Periods of rapid inflation.....	دوره های تورم سریع
Periods of stable prices.....	دوره های قیمت‌های ثابت
Posting reference column.....	ستون عطف
Prepaid expenses.....	پیش پرداخت هزینه ها
Property, plant and equipment.....	اموال، ماشین آلات و تجهیزات
Recognition issue.....	بحث شناخت درآمد
Record.....	مدرک
Relative importance.....	اهمیت نسبی
Repayment.....	باز پرداخت
Resale value.....	ارزش فروش مجدد

Significant.....	با اهمیت.....
Sorting.....	دسته بندی.....
Source documents.....	اسناد و مدارک ماخذ.....
Title of the account.....	عنوان حساب.....
Transfer.....	انتقال دادن.....
Transposition.....	اشتباه ناشی از جابجائی ارقام یک عدد.....
Unadjusted trial balance.....	تراز آزمایشی اصلاح نشده.....
Unexpired insurance.....	حق بیمه منقضی نشده.....
Valuation issue.....	بحث ارزشیابی.....
Wages payable.....	دستمزد پرداختنی.....

مطلب ادامه دارد