

# Chapter 1: Introduction to Financial Statements

Financial Accounting, Fifth Edition

## Contents

<b>1</b>	<b>企业组织形式 (Forms of Business Organization)</b>	<b>3</b>
<b>2</b>	<b>会计信息的用户与用途 (Users and Uses of Financial Information)</b>	<b>3</b>
2.1	内部用户 (Internal Users)	3
2.2	外部用户 (External Users)	4
2.3	常见问题示例 (Common Questions)	4
<b>3</b>	<b>财务报告中的道德 (Ethics in Financial Reporting)</b>	<b>4</b>
3.1	解决伦理困境的步骤 (Solving an Ethical Dilemma)	5
<b>4</b>	<b>三种主要的商业活动 (Three Principal Types of Business Activity)</b>	<b>5</b>
<b>5</b>	<b>财务报表详解 (Financial Statements in Detail)</b>	<b>6</b>
5.1	利润表 (Income Statement)	6
5.2	留存收益表 (Retained Earnings Statement)	7
5.3	资产负债表 (Balance Sheet)	8
5.4	现金流量表 (Statement of Cash Flows)	8
5.5	财务报表间的相互关系 (Interrelationships of Statements)	10
<b>6</b>	<b>年度报告的其他组成部分 (Other Elements of an Annual Report)</b>	<b>11</b>
6.1	管理层报告 (Management's Report)	11
6.2	财务报表附注 (Notes to the Financial Statements)	11
6.3	审计师报告 (Auditor's Report)	12

## 学习目标 (Study Objectives)

1. 描述企业组织的主要形式 (Describe the primary forms of business organization.)
2. 识别会计信息的用户及其用途 (Identify the users and uses of accounting information.)
3. 解释三种主要的商业活动类型 (Explain the three principal types of business activity.)
4. 描述财务报表的内容与目的 (Describe the content and purpose of each of the financial statements.)
5. 解释资产、负债、股东权益的含义, 并掌握基本会计等式 (Explain the meaning of assets, liabilities, and stockholders' equity, and state the basic accounting equation.)
6. 描述年度报告中补充财务报表的组成部分 (Describe the components that supplement the financial statements in an annual report.)

# 1 企业组织形式 (Forms of Business Organization)

- 独资企业 (Sole Proprietorship):
  - 通常为一人所有，常见于小型服务业。
  - 业主对企业债务承担个人责任。
  - 具有税收优势。
- 合伙企业 (Partnership):
  - 由两个或以上个人共同拥有。
  - 常见于零售和服务业。
  - 合伙人对企业债务承担个人责任。
  - 具有税收优势。
- 公司 (Corporation):
  - 以股份形式拥有，是独立的法律实体。
  - 股东不承担个人责任。
  - 更容易筹集资金。

# 2 会计信息的用户与用途 (Users and Uses of Financial Information)

## 2.1 内部用户 (Internal Users)

- 管理层 (Management)
- 人力资源 (Human Resources)
- 财务部门 (Finance)
- 市场营销 (Marketing)

## 2.2 外部用户 (External Users)

- 投资者 (Investors)
- 债权人 (Creditors)
- 税务局 (IRS)
- 证券交易委员会 (SEC)
- 客户 (Customers)
- 工会 (Labor Unions)

## 2.3 常见问题示例 (Common Questions)

- 我们能否负担得起给员工加薪? (Can we afford to give our employees a pay raise?)
- 公司是否获得了满意的收入? (Did the company earn a satisfactory income?)
- 哪条产品线最赚钱? (Which product line is most profitable?)
- 是否有足够现金支付股利? (Is cash sufficient to pay dividends?)
- 产品定价多少能最大化净收益? (What price for our product will maximize net income?)
- 公司能否偿还短期债务? (Will the company be able to pay its short-term debts?)

## 3 财务报告中的道德 (Ethics in Financial Reporting)

- 道德 (Ethics): 判断行为对错、诚实与否、公平与否的标准。
- 近年财务丑闻: 安然 (Enron)、世界通信 (WorldCom) 等。
- 萨班斯-奥克斯利法案 (Sarbanes-Oxley Act of 2002): 美国国会通过, 旨在提高财务报告的透明度和责任。
- 有效的财务报告依赖于良好的道德行为。

### 3.1 解决伦理困境的步骤 (Solving an Ethical Dilemma)

1. 认识到伦理情境和所涉及的伦理问题 (**Recognize an ethical situation and the ethical issues involved**).
  - 运用个人道德标准来识别伦理情境和问题。
  - 一些企业 and 专业组织会提供书面的伦理准则以指导商业行为。
2. 识别并分析情境中的主要要素 (**Identify and analyze the principal elements in the situation**).
  - 识别利益相关者 (可能受到损害或获得利益的个人或群体)。
  - 提出问题: 各方有哪些责任和义务?
3. 识别备选方案, 并权衡每个方案对各方利益相关者的影响 (**Identify the alternatives, and weigh the impact of each alternative on various stakeholders**).
  - 选择最符合伦理的备选方案, 考虑所有后果。
  - 有时只有一个正确答案, 有时则存在多个正确方案, 需要评估每个方案并选择最佳。

## 4 三种主要的商业活动 (Three Principal Types of Business Activity)

1. 融资活动 (**Financing Activities**):
  - 借款 (Borrowing money): 形成负债 (Liabilities), 如应付票据 (Notes payable)、应付债券 (Bonds payable)。
  - 发行股票 (Issuing shares of stock): 支付给股东的称为股利 (Dividends)。
2. 投资活动 (**Investing Activities**):
  - 购买经营所需资源, 如电脑、车辆、建筑等。
  - 企业拥有的资源称为资产 (Assets)。
3. 经营活动 (**Operating Activities**):

- 收入 (**Revenues**): 销售产品或提供服务所得。
- 费用 (**Expenses**): 消耗资产或使用服务的成本。
- 净收益 (**Net income**): 收入大于费用。
- 净损失 (**Net loss**): 费用大于收入。

## 5 财务报表详解 (**Financial Statements in Detail**)

### 5.1 利润表 (**Income Statement**)

- 目的: 报告特定时期内的收入和费用 (Reports revenues and expenses for a specific period of time)。
- 重要概念:
  - 净收益 (**Net income**): 收入超过费用 (revenues exceed expenses)
  - 净损失 (**Net loss**): 费用超过收入 (expenses exceed revenues)

Table 1: Sierra Corporation 利润表 (Income Statement)

项目 ( <b>Item</b> )	金额 ( <b>Amount</b> )
<b>收入 (Revenues)</b>	
服务收入 (Service revenue)	\$10,600
<b>费用 (Expenses)</b>	
薪金与工资费用 (Salaries and wages expense)	\$5,200
租金费用 (Rent expense)	\$900
物料用品费用 (Supplies expense)	\$1,500
折旧费用 (Depreciation expense)	\$40
利息费用 (Interest expense)	\$50
保险费用 (Insurance expense)	\$50
<b>费用合计 (Total expenses)</b>	<b>\$7,740</b>
<b>净收益 (Net income)</b>	<b>\$2,860</b>

- 报表期间: 截至 2022 年 10 月 31 日的月份 (For the Month Ended October 31, 2022)

- 计算说明: 净收益 = 总收入 - 总费用 = \$10,600 - \$7,740 = \$2,860
- 会计概念: 利润表反映特定期间内的经营成果, 显示收入超过费用的净收益

## 5.2 留存收益表 (Retained Earnings Statement)

- 目的:
  - 说明为什么留存收益在该期间增加或减少 (Indicates the reasons why retained earnings has increased or decreased during the period)
  - 净收益用于确定股东权益的期末余额 (Net income is needed to determine the ending balance in stockholder's equity)
  - 留存收益的期末余额是编制资产负债表所必需的 (The ending balance in retained earnings is needed in preparing the balance sheet)

Table 2: Sierra Corporation 留存收益表 (Retained Earnings Statement)

项目 (Item)	金额 (Amount)
10 月 1 日留存收益 (Retained earnings, October 1)	\$0
加: 净收益 (Add: Net income)	2,860
小计 (Subtotal)	2,860
减: 股利 (Less: Dividends)	500
<b>10 月 31 日留存收益 (Retained earnings, October 31)</b>	<b>\$2,360</b>

- 报表期间: 截至 2022 年 10 月 31 日的月份 (For the Month Ended October 31, 2022)
- 计算说明: 期末留存收益 = 期初留存收益 + 净收益 - 股利 = \$0 + \$2,860 - \$500 = \$2,360
- 会计概念: 留存收益表反映公司留存收益的变动情况, 连接利润表和资产负债表

### 5.3 资产负债表 (Balance Sheet)

- 目的: 报告特定日期的资产、负债和股东权益 (Reports the assets, liabilities, and stockholder's equity at a specific date)
- 结构:
  - 资产列在顶部, 其次是负债和股东权益 (Assets listed at the top, followed by liabilities and stockholder's equity)
  - 总资产必须等于总负债和股东权益 (Total assets must equal total liabilities and stockholder's equity)
- 注意: 资产负债表是唯一在特定日期编制的财务报表 (Balance sheet is prepared as of a specific date)
  
- 报表日期: 2022 年 10 月 31 日 (October 31, 2022)
- 会计等式验证: 资产 = 负债 + 股东权益 = \$21,910 = \$9,550 + \$12,360
- 会计概念: 资产负债表反映公司在特定日点的财务状况, 显示资产、负债和股东权益的关系

### 5.4 现金流量表 (Statement of Cash Flows)

- 回答的问题:
  - 在此期间现金从哪里来? (Where did cash come from during the period?)
  - 在此期间现金如何使用? (How was cash used during the period?)
  - 在此期间现金余额发生了什么变化? (What was the change in the cash balance during the period?)

Table 3: Sierra Corporation 资产负债表 (Balance Sheet)

资产 (Assets)	金额 (Amount)
现金 (Cash)	\$15,200
应收账款 (Accounts receivable)	200
物料用品 (Supplies)	1,000
预付租金 (Prepaid rent)	550
设备净值 (Equipment, net)	4,960
<b>资产总计 (Total assets)</b>	<b>\$21,910</b>
<b>负债和股东权益 (Liabilities and Stockholders' Equity)</b>	
<b>负债 (Liabilities)</b>	
应付票据 (Notes payable)	\$5,000
应付账款 (Accounts payable)	2,500
预收服务收入 (Unearned service revenue)	800
应付薪金与工资 (Salaries and wages payable)	1,200
应付利息 (Interest payable)	50
<b>负债总计 (Total liabilities)</b>	<b>\$9,550</b>
<b>股东权益 (Stockholders' equity)</b>	
普通股 (Common stock)	10,000
留存收益 (Retained earnings)	2,360
<b>股东权益总计 (Total stockholders' equity)</b>	<b>12,360</b>
<b>负债和股东权益总计 (Total liabilities and stockholders' equity)</b>	<b>\$21,910</b>

Table 4: Sierra Corporation 现金流量表 (Statement of Cash Flows)

项目 (Item)	金额 (Amount)
<b>经营活动现金流量 (Cash flows from operating activities)</b>	
经营活动现金收入 (Cash receipts from operating activities)	\$11,200
经营活动现金支出 (Cash payments from operating activities)	(5,500)
<b>经营活动提供净现金 (Net cash provided by operating activities)</b>	<b>\$5,700</b>
<b>投资活动现金流量 (Cash flows from investing activities)</b>	
购买设备 (Purchase of equipment)	(5,000)
<b>投资活动使用净现金 (Net cash used by investing activities)</b>	<b>(5,000)</b>
<b>筹资活动现金流量 (Cash flows from financing activities)</b>	
发行普通股 (Issuance of common stock)	10,000
发行应付票据 (Issuance of notes payable)	5,000
支付股利 (Payment of dividends)	(500)
<b>筹资活动提供净现金 (Net cash provided by financing activities)</b>	<b>14,500</b>
<b>现金净增加额 (Net increase in cash)</b>	<b>15,200</b>
期初现金余额 (Cash at beginning of period)	0
<b>期末现金余额 (Cash at end of period)</b>	<b>\$15,200</b>

- 报表期间: 截至 2022 年 10 月 31 日的月份 (For the Month Ended October 31, 2022)
- 计算验证: 现金净增加额 = 经营 + 投资 + 筹资 = \$5,700 + (-\$5,000) + \$14,500 = \$15,200
- 会计概念: 现金流量表反映公司在特定期间内的现金流入和流出情况, 分为经营、投资和筹资三类活动

## 5.5 财务报表间的相互关系 (Interrelationships of Statements)

- 利润表中的净收益影响留存收益表 (Net income from Income Statement affects Retained Earnings Statement)
- 留存收益表的期末余额影响资产负债表 (Ending balance from Retained Earnings Statement affects Balance Sheet)
- 所有报表共同提供公司财务状况的完整画面 (All statements together provide a complete picture of company's financial condition)

## 6 年度报告的其他组成部分 (Other Elements of an Annual Report)

- 美国上市公司必须向股东提供年度报告 (U.S. companies that are publicly traded must provide shareholders with an annual report)
- 年度报告必须包括:
  - 财务报表 (Financial statements)
  - 管理层讨论与分析 (Management discussion and analysis)
  - 财务报表附注 (Notes to the financial statements)
  - 独立审计师报告 (Independent auditor's report)

### 6.1 管理层报告 (Management's Report)

- 美国证券交易委员会强制要求包含管理层讨论与分析 (MD&A) (SEC mandates inclusion of Management's Discussion and Analysis)
- 管理层强调与流动性、资本资源和经营结果相关的有利或不利趋势 (Management highlights favorable or unfavorable trends related to liquidity, capital resources, and results of operations)

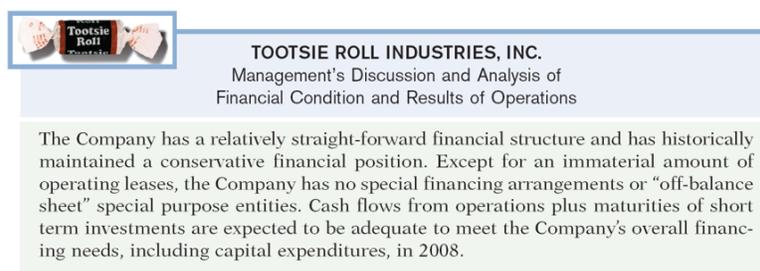


Figure 1: Management's Report

### 6.2 财务报表附注 (Notes to the Financial Statements)

- 目的: 放大或解释报表主体中列报的项目 (Means of amplifying or explaining the items presented in the main body of the statements)

- 会计政策 (**Accounting Policies**):
  - 公司应提供一份声明, 确定所采用的会计政策 (Companies should present a statement identifying the accounting policies adopted)
  - 通常以”重要会计政策摘要”的形式出现 (Summary of Significant Accounting Policies)

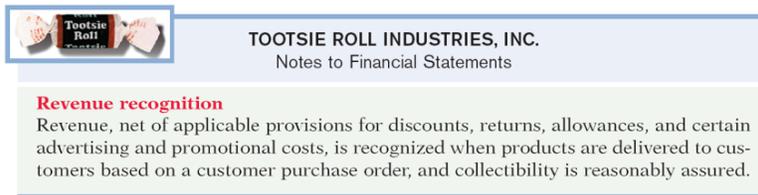


Figure 2: Notes to the Financial Statements

### 6.3 审计师报告 (**Auditor's Report**)

- 标准无保留意见 (**Standard unqualified opinion**): 审计师表达意见, 认为财务报表在所有重大方面均按照公认会计原则公允列报 (auditor expresses the opinion that the financial statements are presented fairly, in all material respects, in conformity with GAAP)

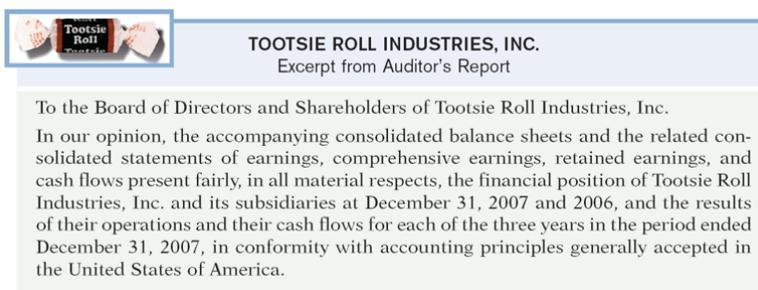


Figure 3: Auditor's Report

## 本章重点总结 (Chapter Highlights)

- 企业组织形式 (Forms of business organization)
- 商业活动类型 (Business activities)
- 主要财务报表 (Major financial statements)
- 主要会计科目 (Major accounting accounts)
- 报表间的相互关系 (Interrelationships of statements)

## 复习问题 (Review Questions)

1. 道德的标准是什么? (**What are the standards of conduct by which one's actions are judged as ethical?**)
  - A. 对或错 (right or wrong)
  - B. 诚实或不诚实 (honest or dishonest)
  - C. 公平或不公平 (fair or not fair)
  - D. 以上所有选项 (all of these options)

正确答案: D

2. 在什么时间期间会产生净收益? (**Net income will result during a time period when:**)
  - A. 资产超过负债 (assets exceed liabilities)
  - B. 资产超过收入 (assets exceed revenues)
  - C. 费用超过收入 (expenses exceed revenues)
  - D. 收入超过费用 (revenues exceed expenses)

正确答案: D

3. 以下哪张财务报表是在特定日期编制的? (**Which of the following financial statements is prepared as of a specific date?**)
  - A. 利润表 (Income statement)

- B. 留存收益表 (Retained earnings statement)
- C. 资产负债表 (Balance sheet)
- D. 现金流量表 (Statement of cash flows)

正确答案: C