

به نام خدا

زبان تخصصی حسابداری

نویسنده: فیروز گردی

دقر پنجم

فهرست مطالب

مقدمه

فصل پنجم: سیستم های حسابداری و وجه نقد

اصول سیستم های حسابداری

ایجاد و بازنگری سیستم حسابداری

ساختار کنترل داخلی

کنترل حاکم بر وجه نقد

کنترل داخلی دریافت های نقدی

کنترل داخلی پرداخت های نقدی

معاملات نقدی و انتقال الکترونیک وجوه

تمرینات پایان فصل پنجم شامل:

مطالبی برای ترجمه

سئوالات صحیح - غلط

سئوالات چهار گزینه ای

فرهنگ اصطلاحات حسابداری فصل پنجم

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

مقدمه

حمد و ثناء بی حد و حضر ذات مقدّس پروردگاری را سزااست که واضع **حساب** است و بر همه چیز **حسیب**، و سپاس و ستایش او را که **اسرع الحاسبین** است. تفکّر 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 نویسنده از تالیف این کتاب، کمکی با کمال اخلاص و فروتنی به دانشجویان، فارغ التحصیلان و معلّّمین 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 نویسنده 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 5

Accounting Systems & Cash

سیستم های حسابداری و وجه نقد

Principles Of Accounting Systems

اصول سیستم های حسابداری

Although accounting systems will vary from business to business, the following broad principles will apply to all systems: cost-effectiveness; flexibility to meet future needs; adequate internal controls; effective reporting; and adaptation to organizational structure.

با اینکه سیستم های حسابداری از موسسه ای به موسسه دیگر تغییر خواهد کرد، اصول کلی ذیل نسبت به تمامی سیستم ها اعمال خواهد شد: مقرون به صرفه بودن، انعطاف پذیری جهت برآوردن نیازهای آتی، کنترلهای داخلی کافی، گزارشگری کارآمد و تطابق با ساختار سازمانی.

Accounting System Installation and Revision

ایجاد و بازنگری سیستم حسابداری

Accounting system installation and revision involves three phases: (1) analysis of information needs (2) design of the new system and (3) implementation of proposals.

ایجاد و بازنگری سیستم حسابداری شامل سه مرحله میشود: (۱) تجزیه و تحلیل نیازهای اطلاعاتی (۲) طراحی سیستم جدید و (۳) اجرای طرحهای پیشنهادی.

Internal Control Structure

ساختار کنترل داخلی

The internal control structure of an enterprise consists of the detailed policies and procedures which provide reasonable assurance that an entity's objectives will be achieved.

ساختار کنترل داخلی یک موسسه شامل رویه ها و روشهای تفصیلی ای است که این اطمینان منطقی را فراهم می آورد که اهداف یک شرکت تحقق خواهند یافت.

The internal control structure consists of three elements: (1) the control environment (2) the control procedures and (3) the accounting system.

ساختار کنترل داخلی متشکل از سه عامل است: (۱) محیط کنترل (۲) روشهای کنترل و (۳) سیستم حسابداری.

The control environment refers to the overall attitude toward and awareness of the importance of controls by both management and other employees.

محیط کنترل به گرایش کلی نسبت به اهمیت کنترلها و آگاهی از آن توسط هم مدیریت و هم سایر کارکنان اشاره دارد.

Control procedures are those policies and procedures that management has established within the control environment in order to provide reasonable assurance that enterprise goals will be achieved.

روشهای کنترل عبارتند از آن سیاستها و رویه هایی که مدیریت بمنظور حصول اطمینان منطقی از اینکه اهداف شرکت تحقق خواهند یافت در محیط کنترل تعیین کرده است.

General control procedures which can be integrated throughout the accounting

system include the following:

روشهای عمومی کنترل که می توانند در کل سیستم حسابداری ادغام شوند شامل موارد ذیل میباشند:

Competent personnel and rotation of duties, assignment of responsibility, separation of responsibility for related operations, separation of operations and accounting, proofs and security measures, and independent review.

کارکنان کاردان و جابجائی (گردش) وظایف، تعیین مسئولیت، تفکیک مسئولیت عملیات مرتبط با هم، تفکیک (جدا سازی) عملیات شرکت و امور حسابداری از یکدیگر، مدارک و تدابیر امنیتی، و رسیدگی (حسابرسی) مستقل.

The accounting system is an integral part of the control structure because it provides the information needed by management to plan and direct operations in achieving enterprise goals.

سیستم حسابداری جزء لاینفکی از ساختار کنترلی است چون اطلاعات مورد نیاز مدیریت را جهت برنامه ریزی و اداره عملیات در دستیابی به اهداف شرکت فراهم مینماید.

Control Over Cash

کنترل حاکم بر وجه نقد

It is necessary to safeguard cash effectively because of the ease with which it can be transferred.

حفاظت موثر از وجه نقد بدلیل سهولت انتقال آن ضروری میباشند.

One of the major devices for maintaining control over cash is the bank account.

یکی از شیوه های عمده برقراری کنترل بر وجه نقد، حساب بانکی است.

To obtain the most benefit from a bank account, all cash received must be deposited in the bank and all payments must be made by checks drawn on the bank or from special cash funds.

برای بدست آوردن حداکثر استفاده از حساب بانکی، تمامی دریافت‌های نقدی باید نزد بانک پس انداز شود و تمامی پرداخت‌ها باید بوسیله چک‌های صادره عهده بانک یا از محل منابع نقدی مخصوص صورت گیرد.

Periodically, the bank mails to the depositor a statement of account.

بانک بطور ادواری یک صورت‌حساب بانکی برای سپرده گذار ارسال میکند.

This statement of account should be reconciled with the depositor's records by preparing a bank reconciliation.

این صورت‌حساب بانکی باید با تهیه یک صورت مغایرت بانکی با مدارک سپرده گذار تطبیق داده شود.

This bank reconciliation is divided into two major sections:

این صورت مغایرت بانکی به دو بخش عمده تقسیم میگردد:

One section begins with the balance according to the bank statement and ends with an adjusted balance;

یک بخش با مانده صورت‌حساب بانک شروع و با مانده اصلاح شده خاتمه می یابد؛

The other section begins with the balance according to the depositor's records and also ends with an adjusted balance.

بخش دیگر با مانده طبق مدارک سپرده گذار شروع و همچنین با یک مانده اصلاح شده خاتمه می یابد.

After all reconciling items have been considered, the two amounts designated as the adjusted balance must be equal.

بعد از اینکه تمامی اقلام ایجاد کننده مغایرت بررسی گردید، دو مبلغی که بعنوان مانده اصلاح شده تعیین شده اند باید برابر باشند.

After a bank reconciliation has been prepared, the items which appear in the section of the bank reconciliation beginning with the balance according to the depositor's records must be entered into the accounting records through the use of journal entries.

بعد از اینکه صورت مغایرت بانکی تهیه گردید، اقلام موجود در آن بخش از صورت مغایرت بانکی که با مانده طبق مدارک سپرده گذار شروع میشود باید با استفاده از ثبتهای روزنامه در دفاتر حسابداری وارد شوند.

Internal Control Of Cash Receipts

کنترل داخلی دریافتهای نقدی

The bank reconciliation is an important part of the system of internal control over cash.

صورت مغایرت بانکی بخش مهمی از سیستم کنترل داخلی حاکم بر وجه نقد میباشد.

Other controls of cash receipts include the separation of responsibilities for recording cash transactions from the handling of cash, the use of a cash short and over account for differences between recorded receipts and actual receipts, and the use of cash change funds.

سایر کنترلهای دریافتهای نقدی شامل جداسازی مسئولیت ثبت معاملات نقدی از مسئولیت سر و کار داشتن با وجه نقد، استفاده از حساب کسر و اضافه صندوق برای اختلافات موجود بین

دریافتی های ثبت شده و دریافتی های واقعی و استفاده از تنخواه گردان (بشکل پول خرد) میباشد.

Internal Control Of Cash Payments

کنترل داخلی پرداختهای نقدی

One of the best systems for establishing control of cash payments is the use of a voucher system.

یکی از بهترین سیستمها برای ایجاد کنترل بر پرداختهای نقدی استفاده از سیستم سند هزینه است.

A voucher system is made up of records, methods, and procedures used in proving and recording liabilities and in making and recording cash payments.

سیستم سند هزینه از مدارک، روشها و رویه های مورد استفاده در اثبات و ثبت بدهیها و انجام و ثبت پرداختهای نقدی تشکیل میگردد.

A voucher system uses (1) vouchers, (2) a file for unpaid vouchers and (3) a file for paid vouchers.

سیستم سند هزینه از (۱) اسناد هزینه (۲) بایگانی اسناد پرداخت نشده و (۳) بایگانی اسناد پرداخت شده استفاده میکند.

Because of the importance of taking advantage of all purchases discounts, a business may use a separate account, called Discounts Lost, to account for any discounts not taken during the discount period.

بدلیل اهمیت استفاده از تمامی تخفیفات خرید، ممکن است شرکت جهت نشان دادن هر گونه تخفیف استفاده نشده طی دوره تخفیف، از حساب مجزایی به نام تخفیفات از دست رفته استفاده کند.

When this method is used with the voucher system, all vouchers are prepared and recorded at the net amount, assuming that the discount will be taken.

هنگامیکه این روش به همراه سیستم سند هزینه مورد استفاده است، تمامی اسناد هزینه با فرض اینکه از تخفیف استفاده خواهد شد با مبلغ خالص تنظیم و ثبت میگردد.

A special cash fund, called petty cash, may be used by a business to make small payments that occur frequently, for which payment by check would cause delay, annoyance or excessive expense of maintaining records.

ممکن است یک منبع نقدی خاص به نام تنخواه گردان جهت انجام پرداختهای جزئی که مکرراً واقع میشود توسط شرکت مورد استفاده قرار گیرد، که پرداخت آنها بوسیله چک سبب تاخیر، اذیت یا هزینه بیش از اندازه نگهداری مدارک میشود.

The amount of money maintained in a petty cash fund is placed in the custody of a specific employee, who authorizes disbursement of the fund according to specific restrictions as to maximum amount and purpose.

وجه موجود در تنخواه گردان در اختیار یک کارمند معین قرار میگیرد که پرداخت وجه را از نظر حداکثر مبلغ و منظور پرداخت مطابق محدودیتهای خاص تصویب میکند.

When the amount of money in the petty cash fund is reduced to a predetermined minimum amount, the fund is replenished.

هنگامیکه وجه تنخواه گردان به یک حداقل مبلغ از پیش تعیین شده کاهش می یابد، این وجه تجدید میگردد.

Other cash funds may be established by businesses for purposes such as travel expenses, selling expenses, and other operating expenses.

منابع نقدی دیگری میتواند برای مقاصدی از قبیل هزینه های سفر، هزینه های فروش و سایر هزینه های عملیاتی توسط شرکتها ایجاد گردد.

Cash Transactions and Electronic Funds Transfer

معاملات نقدی و انتقال الکترونیک وجوه

Electronic funds transfer is a payment system that uses computerized electronic impulses rather than paper (money, checks, etc) to effect cash transactions.

انتقال الکترونیک وجوه، سیستم پرداختی است که برای انجام معاملات نقدی از ضربات (پالس های) الکترونیک کامپیوتری استفاده میکند تا ورق کاغذ (پول، چک و غیره).

EFT is beginning to play an important role in retail sales and in processing cash payments and cash receipts.

انتقال الکترونیک وجوه دارد نقش مهمی در خرده فروشی و پردازش پرداختهای نقدی و دریافتهای نقدی پیدا میکند.

MATERIAL FOR TRANSLATION

Internal control is a set of policies and procedures designed to provide reasonable assurance that we prevent or detect errors or irregularities on a timely basis.

Internal control also protects assets from improper use.

The elements of the internal control structure are the control environment, the accounting system, and the control procedures.

.....

Basic procedures internal control include proper authorization of transactions and activities; separation of duties; design and use of adequate documents and records;

.....

.....

adequate safeguards over access to and use of assets and records; and periodic internal review of performance and proper valuation of recorded amounts.

.....

.....

To prevent misuse of funds, we must establish individual responsibility for each step in the flow of cash.

.....

On receipt, we should endorse all checks For deposit only.

.....

We should deposit total cash receipts intact daily and make payments by company check, not with cash.

.....

We should separate handling from recording cash transactions.

.....

The work of one employee should be automatically verified by another.

.....

Periodic testing should determine whether internal controls are working effectively.

.....

We should control access to computers and computer programs.

.....

To establish the petty cash fund, we write a check to the order of the fund custodian, who cashes it at the bank.

.....

The custodian is responsible for the safekeeping of the money and the signed receipts for the cash, called petty cash vouchers.

.....

Whenever cash is disbursed, a voucher is completed and signed by the custodian and the person receiving payment.

.....

When we replenish the fund, we record the expenses evidenced by the vouchers.

.....

Unannounced inspections should be held to verify that the amount of cash plus vouchers equals the fund balance.

.....

The bank reconciliation involves preparing a statement using four steps:

.....

1) Compare deposits shown on the bank statement with debits in the cash account.

.....

2) Compare the cancelled checks with the credit entries in the cash account.

.....

3) Compare the bank's special debits and credits with the company's books to see if the amounts have already been recorded.

.....

4) List any errors in the bank's or the depositor's records that become apparent during the first three steps.

.....

Make entries to update the company's accounts so that the Cash balance agrees with the adjusted balance in the bank reconciliation.

.....

We make entries for the items from the reconciliation that either increase or decrease the balance per books.

.....

The voucher system verifies the accuracy of creditor's claims and authorizes payment.

.....

This system verifies, classifies, and records expenditures.

.....

When checks are authorized, the creditors are paid by check.

.....

The system separates the duties of reporting the receipts of goods or services, authorizing expenditures, and signing checks.

.....

Several members of the organization must provide verification before we write checks.

.....

Invoices, purchase orders, and other supporting documents provide evidence for the voucher.

.....

Enter vouchers in the voucher register in numerical order.

.....

Make an entry in the Credit Voucher Payable column for the amount due on each voucher.

.....

Make entries in one of the special debit columns or in the Other Accounts column for the account or accounts to be debited.

.....

.....

To record check payments in the check register, enter transactions in the order in which checks are written.

.....

Debit Voucher Payable, credit Cash, and, if applicable, credit Purchase Discounts.

.....

When entering a check, enter the date of payment and check number in the Paid column of the voucher register.

.....

TRUE-FALSE QUESTIONS

Write The Letter T or F In The Parentheses

- 1) *A good system of internal control can prevent fraud even if several dishonest employees act in collusion.* ()
- 2) *The three stages of system installation are analysis, design, and implementation.* ()
- 3) *Administrative controls and general controls are the two types of internal controls.* ()
- 4) *The total of the sales journal is posted as a debit to Sales and a credit to Accounts Receivable.* ()
- 5) *A general ledger account made up of many individual accounts is called a Control account.* ()
- 6) *A good internal control over cash is to be sure that the individual controlling the cash asset always controls the records for the cash.* ()
- 7) *A voucher system is used to prevent a company from paying fictitious invoices for goods and services never received.* ()
- 8) *When a bank reconciliation is prepared, the company will need to make an entry for each item added to or deducted from the balance in the checkbook but not for the items added to or deducted from the bank statement balance.* ()
- 9) *Cash short and over will have a credit balance when accumulated shortages exceed accumulated overages.* ()
- 10) *When a voucher system is used, a purchases is unnecessary.* ()
- 11) *In accounting, the term cash includes checks, money orders, government bonds, and postage stamps.* ()
- 12) *Whenever possible, cash payments should be made by check.* ()

- 13) The replenishment of petty cash includes a debit to the Petty Cash account. ()
- 14) If cash shortages are greater than cash overages, the Cash Short and Over account will have a debit balance. ()
- 15) Depositing cash daily is an internal control over cash. ()
- 16) The bank reconciliation should be prepared by a person who does not handle cash or cash transactions. ()
- 17) The main purpose of a bank reconciliation is to adjust the balance per depositor's records to the balance per bank. ()
- 18) To bring the Cash account in the general ledger up-to-date after the bank reconciliation has been prepared, a journal entry should be made for checks outstanding. ()
- 19) The voucher system provides a company with internal control over cash receipts. ()
- 20) When a voucher system is used, the person in charge of the check register will debit Voucher Payable when a check is written. ()
- 21) Separation of duties is an internal control. ()
- 22) A debit balance in the Cash Short and Over account at the end of the period is shown as revenue on the income statement. ()
- 23) Cash consists of money or any medium of exchange that a bank will accept at face value for deposit. ()
- 24) The individual customers' accounts could be placed in a separate ledger called a subsidiary ledger. ()
- 25) The subsidiary ledger would be represented in the principal ledger by a summarizing account called a controlling account. ()
- 26) If one employee is permitted to handle all aspects of a transactions, the danger of fraud is decreased. ()

27) *The purchasing department is not authorized to order goods unless it has first received a purchase requisition. ()*

28) *The company which receives an order considers that a sale has been made before the merchandise is delivered. ()*

29) *Issuing a credit memorandum has the same effect upon a customer's account as does receiving payment from the customer. ()*

30) *An employee with authority to issue credit memoranda may be allowed to handle cash receipts from customers. ()*

SELF-TEST QUESTIONS

1) *The detailed procedures adopted by management to direct operations so that enterprise goals can be achieved are termed:*

- a) *internal controls*
- b) *systems analysis*
- c) *systems design*
- d) *system implementation*

2) *In preparing a bank reconciliation, the amount of checks outstanding would be:*

- a) *added to the bank balance according to the bank statement.*
- b) *deducted from the bank balance according to the bank statement.*
- c) *added to the bank balance according to the depositor's records.*
- d) *deducted from the bank balance according to the depositor's records.*

3) *Journal entries based on the bank reconciliation are required for:*

- a) *additions to the bank balance according to the depositor's records.*
- b) *deductions from the bank balance according to the depositor's records.*
- c) *both a and b*
- d) *neither a nor b*

4) *A voucher system is used, all vouchers for purchases are recorded at the net amount, and a purchase is made for \$500 under terms 1/10, n/30.*

- a) *Purchases would be debited for \$495 to record the purchase.*

- b) Discounts Lost would be debited for \$5 if the voucher is not paid within the discount period.
- c) If the voucher is not paid until after the discount period has expired, the discount lost would be reported as an expense on the income statement.
- d) All of the above

5) A petty cash fund is:

- a) used to pay relatively small amounts.
- b) established by estimating the amount of cash needed for disbursements of relatively small amounts during a specified period.
- c) reimbursed when the amount of money in the fund is reduced to a predetermined minimum amount.
- d) all of the above

6) Which of the following statements best describes the system of internal control? Measure intended to:

- a) keep the business operating in accordance with the plans and policies of management.
- b) prevent theft or misuse of company assets.
- c) ensure the accuracy and reliability of the accounting records.
- d) identify the person or persons responsible for errors or unauthorized activities.

7) Morrison Company paid a purchase invoice for merchandise that was never received. This error could have been prevented had Morrison's accounting department followed a practice of:

- a) recording purchases by the net price method.
- b) comparing purchase invoices to purchase orders.
- c) accounting for the serial sequence of purchase requisitions.
- d) none of the above

8) Garret Company is a small business that uses only a general journal. The company makes approximately 70 credit sales each month. If the company were to use a one-column sales journal in recording these transactions:

- a) the number of transactions to be journalized each month would be significantly reduced.
- b) the number of credit sales transactions posted to the general ledger each month would be reduced by almost two-thirds.

- c) only one amount would be posted each month to the accounts receivable subsidiary ledger.
- d) monthly credit sales could be entered in the general ledger by posting a single amount to two different accounts.

9) Which of the following statements about computer-based accounting systems is false?

- a) Sales transactions can be recorded in the accounting system at the time that the salesperson "rings up" the transaction.
- b) The concepts of special journals and subsidiary ledgers do not apply to computer-based systems.
- c) The need for manual posting to ledger accounts may be eliminated entirely.
- d) data economically may be rearranged in a number of different ways to assist in managerial decision making.

10) Which of the following practices contributes to efficient cash management?

- a) Never borrow money – maintain a cash balance sufficient to make all necessary payments.
- b) Record all cash receipts and cash payments at the end of the month when reconciling the bank statements.
- c) Prepare monthly forecasts of planned cash receipts, payments and anticipated cash balances up to a year in advance.
- d) Pay each bill as soon as the invoice arrives.

11) Each of the following measures strengthens internal control over cash receipts except:

- a) the use of a voucher system.
- b) preparation of a daily listing of all checks received through the mail.
- c) The deposit of cash receipts intact in the bank on a daily basis.
- d) The use of cash registers.

12) When a voucher system is in use:

- a) the voucher and supporting documents are perforated when the check is prepared for signature.
- b) the finance department signs the check and perforates the voucher and supporting documents.
- c) the accounting department does not have access to the perforated vouchers and supporting documents.

- b) eliminates the need for the accounts payable subsidiary ledger.*
- c) includes purchases on credit and for cash.*
- d) records only credit sales.*

20) A company that has four special journals and a general journal would probably record which of the following in the general journal?

- a) A sale on credit*
- b) A purchase on credit*
- c) A sales return*
- d) A purchase discount*

21) Failure to post the receipt of a customer's payment in the customer's account in the subsidiary ledger will most likely be discovered when:

- a) the cash receipts journal is totaled and crossfooted.*
- b) the trial balance is prepared.*
- c) the total of the subsidiary ledger is compared to the balance of the accounts receivable controlling account.*
- d) the assets are compared with the liabilities and owner's equity on the balance sheet.*

22) When special journals are used, adjusting and closing entries are generally recorded in the:

- a) cash disbursements journal*
- b) cash receipts journal*
- c) general journal*
- d) purchases journal*

23) Which of the following figures would not be posted to a ledger account?

- a) The cash credit column total in the cash disbursements journal.*
- b) The sundry debit column total in the cash disbursement journal.*
- c) The purchase debit column total in the purchases journal.*
- d) The accounts receivable debit column total in the sales journal.*

24) On a bank reconciliation, which of the following would be added to the balance per bank?

- a) outstanding checks*
- b) deposits in transit*

c) *interest on balance*

d) *service charge*

25) *Which of the following items appearing on a bank reconciliation would require a journal entry?*

a) *outstanding checks*

b) *deposits in transit*

c) *interest on balance*

d) *adjusted cash balance*

26) *The entry to replenish a \$50 petty cash fund that has \$20 cash and a receipt for \$30 of postage would include a credit to:*

a) *cash*

b) *petty cash*

c) *potage expense*

d) *prepaid postage*

27) *The internal control structure encompasses all the following items except the :*

a) *attitude of management toward controls.*

b) *accounting records and system.*

c) *amount of autonomy held by various divisions within a company.*

d) *specific procedures for controlling transactions.*

28) *The separation of duties means that with regard to a particular asset or transaction, separate individuals should be responsible for authorization, custody, and*

a) *approval*

b) *recordkeeping*

c) *control*

d) *protection*

29) *Which of the following is least likely to lead to a breakdown in internal control?*

a) *Human errors and mistakes*

b) *Employees carrying out duties as prescribed*

c) *Management taking full control of an operation*

d) *Two employees working together to steal asset*

30) *Which of the following documents should be presented and agreed upon before check authorization is prepared?*

- a) Purchase requisition and purchase order
- b) Purchase order and receiving report
- c) Purchase requisition, purchase order, and invoice
- d) Purchase order, invoice, and receiving report

31) The voucher system strengthens internal control by requiring that a voucher be prepared to authorize payment of a liability at the time that it is:

- a) paid
- b) incurred
- c) planned
- d) audited

32) To assist in making timely payments, the unpaid vouchers are filed by:

- a) voucher number.
- b) date of authorization.
- c) due date.
- d) check number.

33) Under the voucher system, at the end of the accounting period the amount of Accounts Payable on the balance sheet would equal the :

- a) total of the schedule of unpaid vouchers.
- b) amounts paid to the creditors during the accounting period.
- c) the total of the subsidiary accounts payable file.
- d) none of the above

34) The most liquid asset and also the one most subject to theft and fraud is:

- a) noncash asset
- b) check
- c) cash
- d) current asset

35) A payment of cash for purchase of merchandise would be recorded in the:

- a) purchases journal
- b) cash payments journal
- c) sales journal
- d) cash receipts journal

36) When an imprest petty cash system is in use:

- a) Petty cash is debited only when the fund is replenished.
- b) The general bank account is debited only when the fund is established.
- c) Small payments are made out of cash receipts before they are deposited.

d) No entry is made in the petty cash account when the fund is replenished.

37) When a manual accounting system (including special journals, controlling accounts, and subsidiary ledgers) is in use:

a) No posting to any ledger is performed until the end of the month.

b) The sale of merchandise for cash is recorded in the sales journal.

c) The special journals should be reconciled daily with the general journal.

d) The total of the purchases journal is posted at the end of the month as a debit to purchases and a credit to accounts Payable.

38) When a general journal and special journals for sales, purchases, cash receipts, and cash payments are in use, which of the following is not true?

a) Every transaction involving the receipt of cash is recorded in the cash receipts journal regardless of how many accounts are affected by the transaction.

b) The purchase of office equipment for cash is recorded in the purchases journal.

c) At month-end the total of the purchases journal is posted as a debit to Purchases and a credit to Accounts Payable.

d) All entries to adjust and close the accounts at the end of the period are made in the general journal.

39) An important advantage of controlling accounts is that their use makes it possible to:

a) reduce the number of columns in special journals.

b) reduce the number of accounts in subsidiary ledgers.

c) reduce the number of subsidiary ledgers.

d) reduce the number of accounts in the general ledger.

40) The total of single-column sales journal is posted at the end of the month:

a) as a debit to Accounts Receivable and a credit to Sales.

b) to the Sales account, Cash account, and Accounts Receivable account.

c) to the Sales account only.

d) as a debit to Sales and a credit to Accounts Receivable.

41) During the preparation of a bank reconciliation, you notice that a paid check for \$630 had been recorded erroneously in the cash payments journal as \$360. To complete the bank reconciliation, you should:

- a) deduct \$270 from the balance per the bank statement.
- b) deduct \$270 from the balance per the depositor's records.
- c) add \$270 to the balance per the depositor's record.
- d) add \$270 to the balance per the bank statement.

42) In posting from the purchases journal to the subsidiary ledger, an employee posts a purchase of \$880 as \$808. He should become aware that an error has occurred:

- a) when the general ledger trial balance is taken.
- b) when the purchases journal is totaled.
- c) when the subsidiary ledger is reconciled with the control account.
- d) when the control account is posted.

43) In preparing a bank reconciliation, a service charge shown on the bank statement should be:

- a) added to the balance per bank statement.
- b) added to the balance per the depositor's records.
- c) deducted from the balance per the bank statement.
- d) deducted from the balance per the depositor's records.

44) One of the three basic elements of the internal control structure for a business is :

- a) NSF checks.
- b) the petty cash fund.
- c) the independent auditor.
- d) the control environment

45) A method of strengthening internal control over cash transactions is:

- a) the preparation of monthly bank reconciliations.
- b) the use of a voucher system.
- c) separation of duties involving handling and recording cash.
- d) All of the above

- 46) When using an imprest petty cash fund, we record expenses:
- when the fund is established.
 - when a payment of an expense is made from the fund.
 - when the fund is replenished.
 - at none of the above times

- 47) An item not deducted from the balance per books is:
- a customer's returned NSF check.
 - a check for \$57 recorded as \$75 in the check register.
 - a check for \$75 recorded as \$57 in the check register.
 - the cost of a bank service charge.

- 48) In the journal entries to adjust the cash account following a bank reconciliation, debit the amount of an NSF check to:
- NSF check expense
 - Accounts Receivable
 - Cash
 - Bank service charge expense

Accounting Terms

Accounting department.....	دایره (دپارتمان) حسابداری
Accounting system installation.....	ایجاد سیستم حسابداری
Accounting system revision.....	بازنگری سیستم حسابداری
Accounts payable ledger.....	دفتر معین حسابهای پرداختنی
Accounts payable subsidiary ledger.....	دفتر معین حسابهای پرداختنی
Accounts receivable controlling account.....	حساب کنترل حسابهای دریافتنی
Accounts receivable subsidiary ledger.....	دفتر معین حسابهای دریافتنی
Accumulated shortages.....	کسورات انباشته
Accumulated overages.....	اضافات انباشته
Accuracy.....	درستی - صحت
Accuracy and reliability of accounting records	درستی و قابلیت اتکای مدارک حسابداری

Actual receipts.....	دریافتهای واقعی.....
Adequate internal controls.....	کنترل‌های داخلی کافی.....
Adjusted balance.....	مانده اصلاح شده.....
Adjusted cash balance.....	مانده نقدی اصلاح شده.....
Administrative controls.....	کنترل‌های اداری.....
Approval.....	تصویب - موافقت.....
Assignment of responsibility.....	تعیین مسئولیت.....
Authorize.....	تصویب کردن - اجازه دادن.....
Balance per bank.....	مانده طبق صورتحساب بانک.....
Balance per books.....	مانده طبق دفاتر شرکت.....
Balance per depositor's records.....	مانده طبق دفاتر سپرده گذار.....
Bank account.....	حساب بانک.....
Bank reconciliation.....	صورت مغایرت بانکی.....
Bank statement.....	صورتحساب بانک.....
Bank statement balance.....	مانده صورتحساب بانک.....
Cancelled check.....	چک پرداخت شده - لاشه چک.....
Cash.....	نقد کردن - وجه نقد.....
Cash balance.....	مانده وجه نقد.....
Cash change funds.....	تنخواه گردان بشکل پول خرد.....
Cash payments journal.....	دفتر روزنامه پرداختهای نقدی.....
Cash receipts journal.....	دفتر روزنامه دریافتهای نقدی.....
Cash register.....	ماشین صندوق - ماشین ثبت دریافتهای نقدی.....
Cash short and over account.....	حساب کسر و اضافه صندوق.....
Cash transactions.....	معاملات نقدی.....
Check.....	چک.....
Checkbook.....	دسته چک.....

Check register.....	دفتر ثبت چکهای صادره – دفتر روزنامه پرداختی صندوق
Checks outstanding.....	چکهای معوق – چکهای وصول نشده
Collusion.....	تبانای
Compatibility principle.....	اصل سازگاری
Competent personnel.....	کارکنان کاردان
Computer-based accounting system.....	سیستم حسابداری کامپیوتری
Control account.....	حساب کنترل
Control environment.....	محیط کنترل
Control principle.....	اصل کنترل
Control procedures.....	روشهای کنترل
Cost-benefit principle.....	اصل فزونی منافع بر مخارج
Cost-effectiveness.....	مقرون به صرفه بودن – اقتصادی بودن
Crossfoot.....	دو یا چند حاصل جمع ستونی را بطور افقی جمع زدن
Deposit.....	سپرده
depositor's records.....	دفاتر سپرده گذار
Deposits in transit.....	سپرده های بین راهی (در راه)
Detailed policies and procedures.....	سیاستها و رویه های تفصیلی
Disburse.....	پرداخت کردن
Disbursement.....	پرداخت
Discounts lost.....	تخفیفات از دست رفته
Documents and records.....	اسناد و مدارک
Effective reporting.....	گزارشگری کارآمد
Electronic funds transfer.....	انتقال الکترونیک وجوه
Endorse.....	ظهر نویسی (پشت نویسی) کردن
Enterprise goals.....	اهداف شرکت
Entity's objectives.....	اهداف شرکت

Face value.....	ارزش اسمی
Fictitious invoices.....	فاکتورهای ساختگی (جعلی)
File.....	بایگانی – پرونده
Finance department.....	دایره امور مالی
Flexibility principle.....	اصل انعطاف پذیری
Flow of cash.....	جریان وجه نقد
Fraud.....	تقلب – کلاهبرداری
Fund balance.....	مانده وجه نقد
Fund custodian.....	مسئول نگهداری وجوه
General controls.....	کنترل‌های عمومی
General journal.....	دفتر روزنامه عمومی
Government bonds.....	اوراق قرضه دولتی
Implementation.....	اجراء
Imprest petty cash fund.....	تنخواه گردان
Imprest petty cash system.....	سیستم تنخواه گردان
Improper use.....	استفاده نادرست – سوء استفاده
Independent auditor.....	حسابرس مستقل
Independent review.....	حسابرسی (بررسی) مستقل
Information needs.....	نیازهای اطلاعاتی
Integral part.....	جزء لاینفک
Interest on balance.....	بهره متعلقه به مانده حساب
Internal control structure.....	ساختار کنترل داخلی
Irregularities.....	تخلفات
Medium of exchange.....	وسیله مبادله
Misuse of company assets.....	سوء استفاده از داراییهای شرکت
Misuse of funds.....	سوء استفاده از وجوه نقد

Money orders.....	حواله های پولی
Multicolumn purchases journal.....	دفتر روزنامه خرید چند ستونی
NSF check.....	چک بلامحل - چک لاوصول
One-column sales journal.....	دفتر روزنامه فروش یک ستونی
Paid vouchers.....	اسناد هزینه پرداخت شده
Payment system.....	سیستم پرداخت
Perforated Vouchers.....	اسناد سوراخ سوراخ شده - اسناد منگنه شده
Petty cash.....	تنخواه گردان
Petty cash fund.....	سیستم تنخواه گردان
Petty cash vouchers.....	اسناد هزینه تنخواه گردان
Plans and policies of management.....	برنامه ها و خط مشی های مدیریت
Predetermined minimum amount.....	حداقل مبلغ از پیش تعیین شده
Principal ledger.....	دفتر کل - دفتر اصلی
Principles of accounting systems.....	اصول سیستم های حسابداری
Proofs and security measures.....	مدارک و تدابیر امنیتی
Protection.....	حفظ و حراست
Purchase invoice.....	فاکتور خرید
Purchase order.....	سفارش خرید - دستور خرید
Purchase requisition.....	درخواست خرید
Purchases journal.....	دفتر روزنامه خرید
Purchasing department.....	دایره خرید
Receiving report.....	گزارش تحویل کالا - قبض انبار - رسید انبار
Reconcile.....	تطبیق دادن - مغایرت گیری کردن
Reconciling items.....	اقلام ایجاد کننده مغایرت
Recorded receipts.....	دریافتهای ثبت شده
Recordkeeping.....	نگهداری مدارک و دفاتر - دفترداری

Reimburse.....	تجدید کردن (تنخواه) – پر کردن (تنخواه)
Related operations.....	عملیات مرتبط با هم
Replenish.....	تجدید (پر) کردن (تنخواه)
Retail sales.....	خرده فروشی
Rotation of duties.....	جابجائی (گردش) وظائف
Safeguard.....	حفظ کردن – حراست کردن
Safekeeping.....	حفاظت
Sales journal.....	دفتر روزنامه فروش
Sales return.....	برگشت از فروش
Separation of duties.....	تفکیک وظایف
Separation of responsibility.....	تفکیک مسئولیت
Service charge.....	کارمزد – هزینه خدمات
Single-column sales journal.....	دفتر روزنامه فروش یک ستونی
Small payments.....	پرداختهای جزئی
Special cash funds.....	منبع نقدی خاص
Special journal.....	دفتر روزنامه اختصاصی
Special-purpose journal.....	دفتر روزنامه اختصاصی
Specific restrictions.....	محدودیت‌های خاص
Statement of account.....	صورت حساب
Subsidiary ledger.....	دفتر معین (کمکی)
Summarizing account.....	حساب تلخیص کننده
Supporting documents.....	مدارک مثبت
System implementation.....	اجراء سیستم
System investigation.....	بررسی سیستم
Systems analysis.....	تجزیه و تحلیل سیستمها
Systems design.....	طراحی سیستمها

Theft.....	دزدی.....
Total.....	جمع زدن.....
To the order of.....	در وجه.....
Unannounced inspections.....	بازرسی های سرزده - بازرسی های ناگهانی.....
Unauthorized activities.....	فعالیت های غیر مجاز.....
Unpaid vouchers.....	اسناد هزینه پرداخت نشده.....
Update.....	بهنگام کردن - به روز کردن.....
Verify.....	اثبات کردن - تایید کردن.....
Voucher register.....	دفتر اسناد هزینه - دفتر صدور برگه.....
Voucher system.....	سیستم سند هزینه.....

پایان فصل پنجم

مطلب ادامه دارد