

First lecture

Prof.Dr.Khudhier.M.Allawi

The conceptual framework of accounting

The conceptual framework of accounting is a coherent system of objectives and interrelated principles that lead to the creation of coherent rules describing the nature, function, and Constraints of statements and financial accounting.

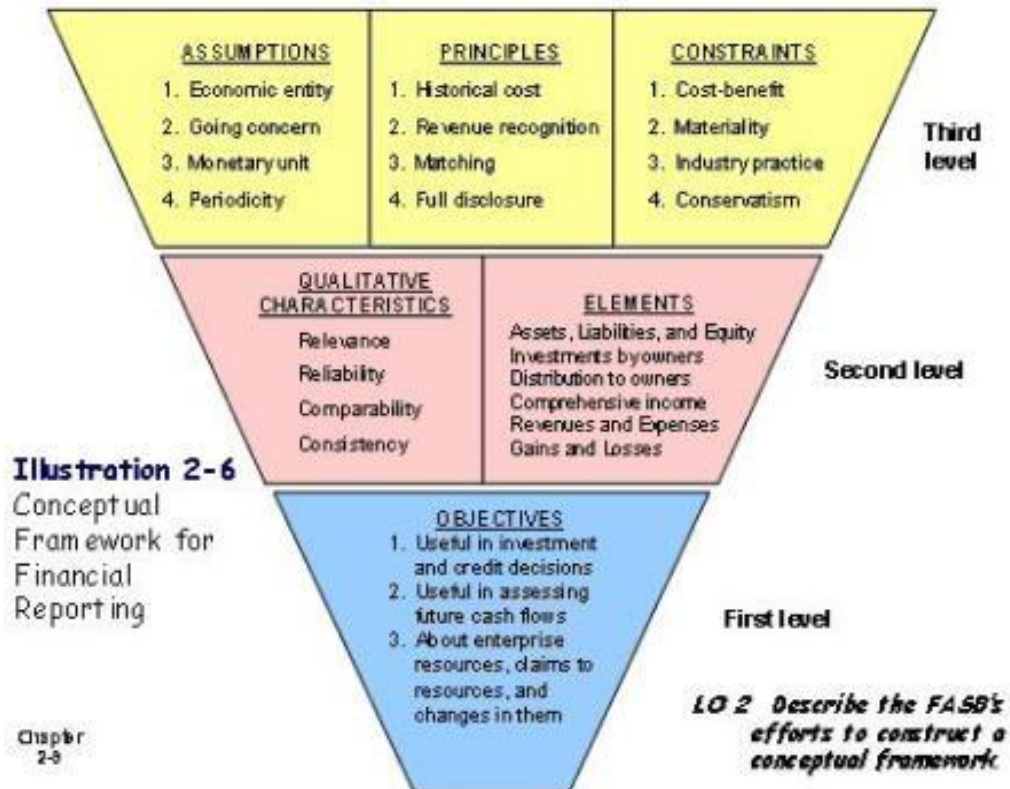
The importance of the conceptual framework:

The importance of the accounting conceptual framework stems from several things, the most important of which are:

1-It helps in making decisions based on a coherent set of accounting concepts, objectives and fundamentals agreed upon by the Financial Accounting Standards Board (FASB), and to ensure that this information is sufficient for making a financial decision and not too much; Don't be misleading or useless.

2-It helps to achieve the maximum degree of speed in solving urgent and sudden financial problems through a set of concepts based on theories.

Levels of a conceptual framework:



1-First level : The first level shows that the primary objectives of financial reports are to provide useful information to:

-External Parties: These include investors, lenders, creditors, government agencies, and others.

-Internal parties: These include departments and sections in the company, such as statistics, research and development and human resources.

2- Second Level: It is concerned with the elements of the financial statements on the one hand, and the qualitative characteristics of accounting information on the other.

3- Third level : The third level is concerned with recognizing the financial event and how to measure it, and this is done through: Assumptions, principles and limitations.

Hypotheses of a conceptual framework:

1- Accounting entity

Separation of ownership from the owner: is the independence of the institution from its owner financially, legally, and socially (imposing economic unity).

2-Continuity (Going concern):

that the institution's activities are not linked to a specific time, and that they are continuous for an indefinite period.

3-Monetary unit:

It is the presence of a unified unit of measurement that links various operations and activities, and accounting often depends on the national currency unit.

4- Periodicity :

Dividing the life of the facility into periods: Or what is known as the “accounting cycle assumption”, which is dividing the life of the project into equal periods of time called “accounting periods”, whether they are a year, half a year, a quarter of a year, or even a month.

Principles of a conceptual framework:

1-Measurement:

Also known as the "historical cost" principle, the Financial Accounting Standards Board (FASB) tends to record using the fair value instead of the cost.

2-Revenue recognition:

Revenue is recognized upon receipt of the amount of ownership, regardless of the date of delivery or service provision, or when the ownership of the commodity or asset is transferred from the facility to the buyer, whether its value is earned or not.

3-Recognizing the expense:

It is known as the “matching principle” and it means that the expense is recognized when it is used, or the expense is recognized unless the revenue is recognized.

4-Full disclosure:

the information must be disclosed in an appropriate manner so that it is not redundant and leads to misinformation, nor is it small that does not help in making decisions.

Accounting Constraints

1-Cost and benefit:

All companies generally strive to ensure that the cost is not greater than the benefit.

2-Materiality :

whether or not an item is recorded in the financial statements depends on its size and the extent of its impact.

3-Industrial practices:

means that the nature of certain industries and commerce makes them deviate from the general theory.

4-Conservatism :

It is by recognizing expected losses and not recognizing expected profits.

second lecture/ Prof.Dr.khudhier.M.Allawi

Elements of financial statements

The conceptual framework issued by the International Accounting Standards Board describes the elements of financial statements as multiple categories that represent financial operations and events that have taken place with the entity, or that will result in future events as a result of events related to the current financial period and include assets, liabilities, Owners' equity, expenses, and income.

First : Financial position

The elements directly related to the measurement of the financial position are (**Asset, Liabilities, Owners' equity**):

Liabilities and Owners' equity are recorded in the balance sheet of a company or organization to the left of the balance sheet, and their counterpart assets are recorded on the right. The Liabilities shows the company's funding sources, while the assets show the ways to use those funds. At the end of these two accounts, the assets and liabilities with Owners' equity must appear equal.

Assets = Liabilities + Owners' equity

1- **Asset** : that is a resource that the project controls as a result of past events and is expected to result in future economic benefits that will flow to the project.

A- Fixed assets:

They are the assets that the company buys for the purpose of benefiting from them for a long time and not for reselling them such as (machines, land, buildings, vehicles, furniture and equipment

B- Current assets:

They are assets that can be converted into cash or purchased by the company for the purpose of selling and making a profit (such as Cash, Inventory , notes receivable, debtors, marketable securities).

2-Liabilities , They are obligations or undertakings of the facility towards others in return for obtaining goods, services or loans from them .

A- short-term liabilities(Current liabilities):

Are short-term financial obligations of a company that mature within one year or during a normal operating cycle. such as (creditors, notes payable).

Long-term liabilities:

They are obligations that the company must pay over a period of more than a year, such as (loans).

3- Owner's equity : It is the total amount a company owes to its owners. It is also known as the book value of a business. It is the remaining share in the project's assets after deducting all liabilities **such as (capital, Retained earnings and Reserves)**

Second :Income and expense items

1-Income :The definition of income includes both Revenues and Gains.

A-Revenue: Is generated from the normal activities of the enterprise and is referred to by various names including sales, fees Earned, interest received, dividends, and rent received.

B-Gains: represent other items that meet the definition of income and may or may not arise from the normal activities of the enterprise, such as gains from the sale of fixed assets.

2-Expenses : The definition of expenses includes losses and other expenses that arise from the normal activities of the enterprise. For example, cost of sales, wages , depreciation **.,Telephone,rent, Insurance and Salaries**

General questions about the first and second lectures

Q1-Fill the following blanks:

- 1-The first level shows that theof financial reports are to provide useful information
- 2- External Parties: These **include**,,,
- 3-.....: These include departments and sections in the company, such as **statistics, research and development and human resources**
4., It is concerned with the **elements of the financial statements**, and the qualitative characteristics of accounting information .
- 5- The third level is concerned with recognizing the financial event and how to measure it, and this is done through....., **and**
- 6- is known as the “**accounting cycle assumption**”
- 7-Measurement also known as the "....." principle ”
- 8.Recognizing the expense It is known as the “.....”
- 9.The elements of Financial position (balance sheet) are
- 10.Liabilities and Owners' equity are recorded in the.....of balance sheet of a company, and their counterpart assets are recorded on
- 11.At the end of these two accounts, the assets and liabilities with Owners' equity must appear
- 12..... : that is a resource that the project controls as a result of past events and is expected to result in future economic benefits that .will flow to the project
- 13.Examples on Fixed assets
- 14.Examples on current assets
15. The kind of Assets are

Q2: What are the importance of the conceptual framework:

Q3: What are the levels of the conceptual framework illustrated in the figure?

Q4: What are the Hypotheses of a conceptual framework?

Q5: What are the Principles of a conceptual framework?

Q6- What are the Accounting Constraints?

Q7. True and false?

1-The elements directly related to the measurement of the income statement are (**Asset, Liabilities, Owners' equity**):

2-Liabilities and Owners' equity are recorded in right of the balance sheet.

3-Assets are obligations or undertakings of the facility towards others in return for obtaining goods, services or loans from them .

4-Creditors are example on long term liabilities .

5-capital, Retained earnings and Reserves are example on Owner's equity

6-The balance sheet includes both Revenues and Gains.

7-The expenses includes losses and other expenses that arise from the normal activities of the enterprise.

8-The third level shows that the **primary objectives** of financial reports are to provide useful information

9- Internal Parties: These **include investors, lenders, creditors, government agencies, and others**

10-External parties: These include departments and sections in the company, such as **statistics, research and development and human resources**

11. Second Level, It is concerned with the **elements of the financial statements**, and the qualitative characteristics of accounting information .

12- The first level is concerned with recognizing the financial event and how to measure it, and this is done through: **Assumptions, principles and limitations**

13- Periodicity is known as the “**accounting cycle assumption**

14-Measurement also known as the "**historical cost**" principle ”

15. Recognizing the expense It is known as the “matching principle

16. The elements of Financial position (balance sheet) are revenue and expenses.

17. Liabilities and Owners' equity are recorded in the **the right** of balance sheet, and their counterpart assets are recorded on left

18. The assets must be equal the liabilities and Owners' equity in balance sheet.

19. Revenues: that is a resource that the project controls as a result of past events and is expected to result in future economic benefits that will flow to the project

Third lecture/ Prof.Dr.khudhier.M.Allawi

The accounting cycle

Is the collective process of identifying, analyzing, and recording a company's accounting events. Its chain of steps begins with recording the transaction and ends with its preparation the financial statements.

Accounting cycle steps

The accounting cycle includes eight steps.

1-The documents : The accounting cycle begins with the receipt of the invoice or the recognition of a sale or completion of other economic events.

2- Journal: The daily entries are recorded from the reality of the documents. There are two types of entries:

- a. **Simple entry:** This type of entry contains only two accounts, one of which is debit and the other is credit :

Dr: Cash	A/c	15000	
	Cr: To Capital	A/C	15000

b- Compound entry: This type of entry may be as follows:

- One account on the debit side and two or more accounts on the credit side
- Two or more accounts on the debit side and one account on the credit side
- One account on the credit side and two or more accounts on the debit side

3- General ledger: It is the account in which the entries recorded in the journal are collected in one account and recorded the debit and credit movements, and the difference between the debit side and the credit side is known the **account balance**.

-Balance: It is the difference between the debit side and the credit side of an account.

If the total of the debit side is greater than the credit side of the account, the the balance will be **debit balance**

If the total of the credit side is greater than the debit side of the account, the balance will be **credit balance**

4. **Unadjusted trial balance:** It is a summarized worksheet that includes all ledger balances at a particular time.

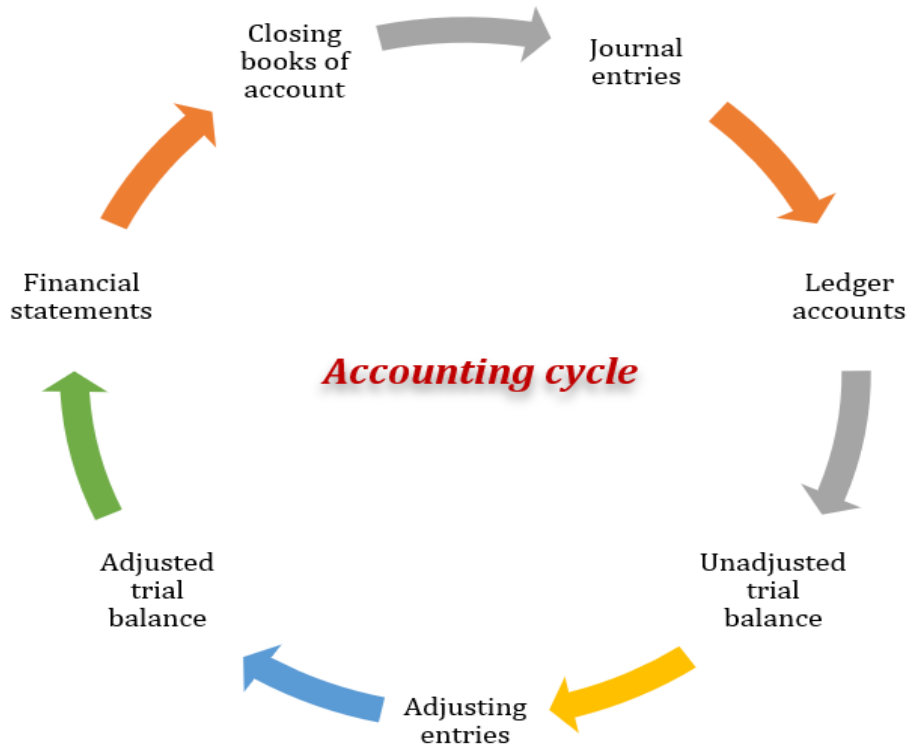
5- **Adjusting entries :** It is the end result after making the necessary corrections and the results from the passage of time.

6- **Adjusted trial balance:** After posting the adjustment entries, the company prepares the **adjusted trial balance** The return balance ensures that the total debit is equal to the total creditor in the financial records

7- **Financial Statements:** Financial statements are written reports on the financial condition of a company. This report includes an income statement, a balance sheet statement, a statement of net worth changes, and a cash flow statement

8- **Closing entries :**The company closes temporary accounts, income and expenses at the end of the period using closing entries that transfer net income to retained earnings.

A figure showing the accounting cycle



Fourth lecture/ Prof.Dr.khudhier.M.Allawi

Financial statements

Financial statements are written reports on the financial condition of a company. This report includes an income statement, a balance sheet statement, changes in owners' equity Statement, and a cash flow statement.

Types of financial statements

1- Income statement:

The Income Statement is one of the most important components of financial management, as it shows all sources of revenue against business expenses during a specified period of time, and it consists of several elements: **sales, cost of goods sold, gross profit, operating costs, operating profits, revenues and expenses. Other, net profit before tax, income tax, and net profit after tax.**

COMPANY B	
INCOME STATEMENT	
For Year Ended September 28, 2019 (In thousands)	
NET SALES	\$ 4,358,100
COST OF SALES	2,738,714
GROSS PROFIT	1,619,386
SELLING AND OPERATING EXPENSES	560,430
GENERAL AND ADMINISTRATIVE EXPENSES	293,729
TOTAL OPERATING EXPENSES	854,159
OPERATING INCOME	765,227
OTHER INCOME	960
GAIN (LOSS) ON FINANCIAL INSTRUMENTS	5,513
(LOSS) GAIN ON FOREIGN CURRENCY	(12,649)
INTEREST EXPENSE	(18,177)
INCOME BEFORE TAXES	740,874
INCOME TAX EXPENSE	257,642
NET INCOME	\$ 483,232

2-The Balance Sheet

is one of the main lists that the accountant must prepare. It shows the company's general financial position during a certain period of time. It consists of three elements: assets, liabilities, and property rights(owners equity) .

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	<u>Total current liabilities</u>	<u>47,000</u>
<u>Total current assets</u>	<u>149,000</u>	Long-term debt	200,000
Property and equipment		Total liabilities	<u>247,000</u>
Land	24,300	Shareholders' Equity	
Buildings and improvements	250,000	Common stock	10,000
Equipment	50,000	Additional paid-in capital	20,000
Less accumulated depreciation	(5,000)	Retained earnings	197,100
Other assets		Treasury stock	(2,000)
Intangible assets	4,000	Total liabilities and shareholders' equity	<u>\$ 472,100</u>
Less accumulated amortization	(200)		
Total assets	<u>\$ 472,100</u>		

3-Cash Flows Statement

A cash flow statement is used to reveal a company's cash inflows or outflows, which are important things a company needs to have enough money to pay its expenses and purchase assets. This list shows the company's cash flow changes over time.

Good Deal Co.
Statement of Cash Flows
For the Three Months Ended March 31, 2020

Operating Activities	
Net income	\$ 300
Increase in accounts receivable	0
Increase in inventory	(200)
Net cash provided (used) by operating activities	100
Investing Activities	
0	
Financing Activities	
Investment by owner	\$2,000
Net increase in cash	2,100
Cash at the beginning of the year	0
Cash at March 31, 2020	\$2,100

4- changes in owners' equity Statement :

This list is prepared to know the changes that occurred in the rights of the company's owners during the fiscal period or year, where the equity increases with the increase in capital and profits and the equity decreases with capital reductions and personal withdrawals and losses

Accounting Software Co.
State of Changes in Owner's Equity
For the Year Ended December 31, 2020

Owner's equity at December 31, 2019	\$ 0
Add: Owner's investment	10,000
Net income	180
Subtotal	10,180
Deduct: Owner's draws	100
Owner's equity at December 31, 2020	\$10,080

General questions about the third and fourth lectures

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Q:Fill the following blanks?

- 1- The accounting cycle begins with.....
- 2-The daily entries are recorded in
- 3-The types of entries..... and.....
- 4-The type of entry contains only two accounts, one of which is debit .1 and the other is credit is-----
- 5-The entry contains one account on the credit side and two or more accounts on the debit side is know-----
- 6-The difference between the debit side and the credit side is known the----

- 7-If the total of the debit side is greater than the credit side of the account, the the balance will be -----
- 8-If the total of the credit side is greater than the debit side of the account, the balance will be -----
- 9----- It is a summarized worksheet that includes all ledger balances at a particular time.
- 10-The statement that shows end result after making the necessary corrections and the results from the passage of time know-----
- 11-After posting the adjustment entries, the company prepares the -----
- 12-----are written reports on the financial condition of a company.
- 13-The company closes temporary accounts, income and expenses at the end of the period using-----
- 14----- Is the collective process of identifying, analyzing, and recording a company's accounting events.

Q:True and false

- 1-The accounting cycle includes **more than eight steps**.

2- **Journal** the accounting cycle begins.

3-**Compound entry** this type of entry contains only two accounts, one of which is debit and the other is credit.

4-**Account balance** It is the account in which the entries recorded in the journal are collected in one account and recorded the debit and credit movements.

5-**General ledger** It is the difference between the debit side and the credit side of an account.

6-If the total of the debit side is greater than the credit side of the account, the the balance will be **credit balance**

7-If the total of the credit side is greater than the debit side of the account, the balance will be **debit balance**

8- **Unadjusted trial balance**: It is a summarized worksheet that includes all ledger balances at a particular time.

9- **Adjusting entries** : It is the end result after making the necessary corrections and the results from the passage of time.

10- **Adjusted trial balance**: After posting the adjustment entries, the company prepares the adjusted trial balance The return balance ensures that the total debit is equal to the total creditor in the financial records

11- **Financial Statements** include credit balance and debit balance.

12-**Closing entries** :The company closes temporary accounts, income and expenses at the end of the period.

13-**Balance sheet** is one of the main lists that the accountant must prepare.

14- The list shows the company's cash flow changes over time is **Income statement**.

15-**Changes in owners' equity Statement** This list is prepared to know the changes that occurred in the rights of the company's owners during the fiscal period or year

Q: Drawing A figure showing the accounting cycle?

Q: What the types of financial statements?

Q: Arrange these account in income statement to Baghdad company ,for the year ended 2020: sales, cost of goods sold, gross profit, operating costs,

operating profits, revenues and expenses. Other, net profit before tax, income tax, and net profit after tax.

Q: prepare the balance sheet to Basra company for the year ended 2020 showing these accounts in it : machines, land, buildings, vehicles, furniture and equipment, Inventory , notes receivable, debtors, marketable securities,. creditors, notes payable, loans, capital, Retained earnings and Reserves)

Final Accounts

It means those accounts are prepared by the company at the end of the financial period for the purpose of showing the result of the activity during that period.

1- Final accounts in commercial companies:

They are companies that buy goods for the purpose of selling them after adding a profit margin on them. The final accounts of these companies are limited in two accounts:

A- Trading account: It is the first closing account in trading companies, through which the result of the activity is reached from the total profit or the total loss for a certain period of time.

$$\text{Gross profit or loss} = \text{net sales} - \text{cost of goods sold}$$

-Trading account components: The trading account consists of two sides:

1-**The debit side:** It includes the debit accounts in the trial balance related to trading, which are as follows:

- Beginning goods inventory
- Purchases
- Sales returns
- Purchase expenses
- transportation in

These accounts appear on the debit side of the trading account, where their balance remains open during the financial period and until its end, when it is closed in the trading account with the following closing entry:

Dr:Trading a/c XXX

Cr: Sundries:

beginning goods inventory a/c	XXX
Purchases a/c	XXX
sales returns a/c	XXX
Purchase expenses a/c	XXX
Transportation in a/c	XXX

2-The credit side: It includes the credit balances in the trial balance related to trading, which are as follows:

- The sales
- Returns purchases
- End goods inventory

These accounts are closed at the end of the financial period in the trading account as follows:

Dr: Sundries:	
Sales a/c	XXX
Returns on purchases a/c	XXX
Cr: trading a/c	XXX

As for the inventory of goods at the end of the period, it is closed in the trading account with a separate record entry, as a result of inventorying and evaluating the goods at the end of the period, and the entry is as follows:

Dr: End of goods inventory a/c	XXX
Cr: trading account	XXX

The following figure shows how to prepare the trading account for Manar Trading Company for the year ending 2020:

Manar Trading Company
Trading account
For the year ending 2020

Account	Amounts	Account	Amounts
Beginning inventory	XXX	Sales	XXX
Purchases	XXX	Purchase returns	XXX
Sales return	XXX		
Purchase expenses	XXX		
Freight in	XXX	Ending Inventory	XXX
Gross profit	XXX	Or Gross loss	XXX
	XXXX		XXX

The trade is closed with the profit and loss account as follows:

If the result of the trade is the Gross profit the closing entry will be:

Dr: Trading a/c (Gross profit) XXXX

Cr: profit and loss a/c XXXX

if the result of trading is Gross loss, then the closing entry will be:

Dr: Profit and Loss a/c XXX

Cr: Trading a/c (gross Loss) XXX

b- Profit and loss account:

It is the second final account in Trading companies, through which it is possible to reach the net result of the activity (net profit or net loss) during a certain period of time. The profit and loss account is prepared at the end of the financial period by matching the revenues generated during the period with the expenses for the same period.

-Components of the profit and loss account:

The profit and loss account consists of two sides:

1-The debit side: It includes from the trading account (Gross loss) plus all losses and expenses with the exception of purchase expenses and the following are some of the accounts that are closed on the debit side of the profit and loss account:

- Trading account (Gross loss)
- rent expenses
- salaries
- Insurance
- Depreciation
- Bad debt
- fuels and oils
- Interest expenses.....etc.

2- The credit side: It includes from the trading account (total profit) and all other income and gains, and the following are some of the accounts that are closed on the credit side of the profit and loss account:

- Trading account (Gross profit)
- rent revenue
- Interest revenues
- Gains of asset sales...etc.

The following figure shows the profit and loss account for Manar Trading Company for the year ending 2021

Manar Trading Company
 Profit & loss account
 For the year ending 2020

Dr: Account	Amounts	Cr: Account	Amounts
Trade a/c(Gross loss)	XXX	Trade a/c(Gross Profit)	XXX
Salaries	XXX	Rent revenue	XXX
Rent expenses	XXX	Interest revenue	XXX
Insurance	XXX	Gains of Assets sold	XXX
Freight out	XXX	Other revenue	
Fuel & Oil			
Depreciation	XXX		
Bad Debt			
Interest expenses			
Net profit	XXX	Or Net loss	XXX
	<u>XXXX</u>		<u>XXX</u>

Question (homework):

Classify the following accounts into trading account and profit and loss account:

Rent revenue, rent, Interest revenue ,Gains of Assets sold, salaries ,Other revenue, Insurance -Trading account (Gross loss),Bad debt, fuels and oils ,Interest expenses ,Rent expenses ,Insurance ,Freight out ,Fuel & Oil ,Depreciation

Practical exercises about the Income and Balance sheet statements

Q/ From the data below preparing income and balance sheet statement to Hila Co. for the year ended 2020.(All the mounts in dollar).

Sales revenues 3000000\$, cost of goods sold 1500000\$, operating costs 300000\$, Rent revenues 200000\$, Other expenses 100000\$. Income tax 30% from income before tax.

Machines 4000, land10000, buildings6000, vehicles2000, furniture 1000, equipment3000 , Cash 1500, Inventory 2500, notes receivable2000, debtors 2000, marketable securities2500 , loans3000, creditors1750, notes payable1250, capital ?, Retained earnings120000 and Reserves10000)

Practical exercises about the trading account and the profit and loss account

EX: From the Data below prepare the trading account and recording the necessary entries?

Sales revenues 2000000\$, Purchases 1100000\$, Sales returns 250000 \$, purchases returns 100000\$, Beginning inventory 300000\$, Ending inventory 150000\$, Freight in 10000\$, purchases expenses 90000\$.

EX: From the Data below prepare the P&L account and recording the necessary entries

-Trading account (Gross loss) 50000\$

rent expenses -\$200000

salaries - 1500000\$

Insurance- 80000\$

Depreciation - 20000\$

Bad debt- 70000\$

fuels and oils - 30000\$

Interest expenses- 100000\$

rent revenue -1700000\$

Interest revenues-300000\$

Gains of asset sales- \$1000000

الكلمة	word
محاسبة	accounting
محاسب	accountant
حساب	account
الدورة المحاسبية	accounting cycle
مدين	debit
دائن	credit
عملية مالية	transaction
اليومية العامة	general journal
قيد اليومية	journal entry
قيد التسوية	adjusting entry
قيد الاقفال	closing entry
دفتر الأستاذ	ledger
ترحيل	post
ميزان المراجعة	trial balance
ملخص الدخل	income summery
نقدا	in cash
على الحساب	on credit
ايداع	deposit
سحب	with draw
اقتراض	borrow

خصم تجاري	trade discount
خصم نقدي	cash discount
اعداد	prepare
بضاعة	merchandise
قائمة الدخل	income statement
مبيعات	sales
مردودات ومسموحات المبيعات	sales returns and allowances
خصم المبيعات	sales discount
صافي المبيعات	net sales

تكلفة البضاعة المباعة	cost of goods sold
بضاعة أول المدة	beginning inventory
مشتريات	purchases
مردودات ومسموحات المشتريات	purchases
خصم المشتريات	purchases discount
صافي المشتريات	net purchases
مصاريف نقل للداخل	transportation in
بضاعة اخر المدة	ending inventory
مجمل الربح	Gross profit
مصروفات تشغيلية	operation expenses

مصروفات بيعية	selling expenses
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عمولة وكلاء البيع	sales people's salaries
مصروف نقل للخارج	transportation out
مصروفات عمومية وادارية	General and administrative
صافي الربح من العمليات التشغيلية	net income from operation
ايرادات أخرى	other revenue
ايرادات عقار	rent revenue
فوائد دائنة	interest revenue
ايراد أوراق مالية	dividends
أرباح بيع أصول ثابتة	gain on sales of assets
ارباح من استبدال أصول ثابتة	gain on disposal
مصروفات أخرى	other expenses

فوائد مدينة	interest expenses
خسائر بيع أصول ثابتة	loss on sale of assets
ديون معدومة	bad debts
صافي الربح	net income
صافي الخسارة	net loss
الميزانية العمومية	balance sheet
قائمة المركز المالي	statement of financial position
أصول	assets

أصول متداولة	current assets
الخزينة	cash
أوراق مالية	marketable securities
مدينون	accounts receivable
أوراق قبض	notes receivables
أصول ثابتة	fixed assets
مجمع استهلاك	accumulated depreciation
مصرفات مقدمة	prepaid expenses
ايرادات مستحقة	accrued revenues
خصوم	liabilities

خصوم قصيرة الأجل	short term liabilities
خصوم طويلة الأجل	long term liabilities
قروض طويلة الأجل	long term loans
حقوق الملكية	owners equity

رأس المال	capital
مسحوبات شخصية	owner's drawings
خصوم أخرى	other liabilities
ايرادات مقدمة	unearned revenue
مصروفات مستحقة	accrued expenses