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Aktienrechtsreform 2020  
(in Kraft ab 1.1.2023)

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## Chart of accounts for education and SME

# Das Original

Mattle | Helbling | Pfaff

# Schweizer Kontenrahmen KMU

Buch mit  
Zugangscode  
für digitale  
Ausgabe

An English edition of the book is not planned.

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## Chart of accounts for education and SME (Mattle/Helbling/Pfaff)

1	ASSETS	2	LIABILITIES AND EQUITY
<b>10</b>	<b>Current assets</b>	<b>20</b>	<b>Current liabilities</b>
<b>100</b>	<b>Cash and cash equivalents</b>	<b>200</b>	<b>Trade creditors / Accounts payable</b>
1000	Cash on hand	2000	Trade creditors / Accounts payable
1020	Cash at bank (incl. Postfinance)	2030	Prepayments received
1045	Credit cards / debit cards		
<b>106</b>	<b>Current assets with a stock exchange price</b>	<b>210</b>	<b>Current interest-bearing liabilities</b>
1060	Securities (with stock exchange price)	2100	Bank borrowings and overdrafts
1069	Accumulated valuation adjustments on securities	2120	Liabilities from finance leasing transactions
		2140	Other current interest-bearing liabilities
<b>110</b>	<b>Trade receivables / Accounts receivable</b>	<b>220</b>	<b>Other current liabilities</b>
1100	Trade receivables / Accounts receivable	2200	VAT owed
1109	Accumulated value adjustments on trade receivables	2201	VAT according to VAT report
		2206	Withholding tax owed
<b>114</b>	<b>Other current receivables</b>	2208	Direct taxes
1140	Advances and loans	2209	Tax at source on wages and salaries owed / Withholding tax on ...
1149	Accumulated value adjustments on advances and loans	2210	Other current liabilities (non-interest-bearing)
1170	Input Tax VAT on cost of materials, goods, services, energy	2269	Dividends payable
1171	Input Tax VAT on investments and other operating costs	2270	Social security and pension funds owed
1176	Withholding tax receivable		
1179	Tax at source on wages and salaries receivable / Withholding tax on ...	<b>230</b>	<b>Deferred income and accrued expenses</b>
1180	Receivables from social security and pension funds	2300	Deferred income and accrued expenses
1190	Other current receivables	2330	Short-term provisions
1199	Accumulated value adjustments on other current receivables		
<b>120</b>	<b>Inventories and non-invoiced services</b>	<b>24</b>	<b>Non-current liabilities</b>
1200	Inventories	<b>240</b>	<b>Long-term interest-bearing liabilities</b>
1250	Goods in consignment	2400	Bank borrowings and overdrafts
1260	Finished goods	2420	Liabilities from finance leasing transactions
1270	Unfinished goods	2430	Debentures
1280	Non-invoiced services	2450	Loans
		2451	Mortgages
<b>130</b>	<b>Accrued income and prepaid expenses</b>	<b>250</b>	<b>Other long-term liabilities</b>
1300	Accrued income and prepaid expenses	2500	Other long-term liabilities (non-interest bearing)
		<b>260</b>	<b>Provisions and similar items required by law</b>
<b>14</b>	<b>Non-current assets</b>	2600	Long-term provisions
<b>140</b>	<b>Financial assets</b>	<b>28</b>	<b>Shareholder's equity</b>
1400	Securities	<b>280</b>	<b>Basic, shareholder or foundation capital</b>
1409	Accumulated value adjustment on securities	2800	Basic, shareholder or foundation capital
1440	Loans		
1441	Mortgages	<b>290</b>	<b>Reserves and retained earnings, own capital shares and disposable profit</b>
1449	Accumulated value adjustment on loans and mortgages	2900	Statutory capital reserve
		2950	Statutory retained earnings
<b>148</b>	<b>Shareholdings</b>	2955	Revaluation reserve
1480	Shareholdings	2960	Voluntary retained earnings
1489	Accumulated value adjustments on shareholdings	2965	Own capital shares as negative items
		2970	Profit carried forward or loss carried forward as negative item
<b>150</b>	<b>Movable tangible fixed assets</b>	2979	Annual profit or loss as negative items
1500	Machinery		
1509	Accumulated depreciation and value adjustments on machinery		
1510	Equipment and facilities		
1519	Accumulated depreciation and value adjustments on equipment and facilities		
1520	Office equipment (incl. ICT)		
1529	Accumulated depreciation and value adjustments on office equipment (incl. ICT)		
1530	Vehicles		
1539	Accumulated depreciation and value adjustments on vehicles		
1590	Other movable tangible assets		
1599	Accumulated depreciation and value adjustments on other movable tangible assets		
<b>160</b>	<b>Immovable tangible fixed assets</b>		
1600	Land and buildings		
1609	Accumulated depreciation and value adjustments on land and buildings		
<b>170</b>	<b>Intangible assets</b>		
1700	Patents, know-how, licences, trademarks, rights, development costs		
1709	Accumulated depreciation and value adjustments on patents, know-how, licences, trademarks, development costs		
1770	Goodwill		
1779	Accumulated depreciation and value adjustments on goodwill		
<b>180</b>	<b>Non-paid up basic, shareholder or foundation capital</b>		
1850	Non-paid up basic, shareholder or foundation capital		

## Cash Flow Statement

3 NET PROCEEDS FROM SALES OF GOODS AND SERVICES	
3000	Revenues from sales of products (manufacturing)
3200	Revenues from sales of goods (trade)
3400	Revenues from services
3600	Other operating income
3700	internal production of tangible fixed assets
3710	Internal consumption
3800	Reduction in revenues
3805	Losses from bad debts, changes in value adjustments on trade receivables
3809	VAT net tax rate
3860	Changes in warranty provision
3900	Changes of inventories of finished goods
3901	Changes of inventories of unfinished goods
3940	Changes of inventories of non-invoiced services
4 COST OF MATERIAL, GOODS, SERVICES AND ENERGY COSTS	
4000	Cost of raw materials (manufacturing)
4200	Cost of materials (trade)
4400	Cost of purchased services
4500	Energy costs for the production
5 STAFF COSTS	
5000	Wages and salaries
5700	Social securities and pension funds expenses
5800	Other staff expense
5900	Purchased services expense
6 OTHER OPERATING EXPENSES, DEPRECIATIONS AND VALUE ADJUSTMENTS, FINANCIAL RESULT	
6000	Rent and associated expenses
6100	Maintenance and repair expenses, replacement of movable tangible assets
6105	Leasing expense for movable tangible assets
6200	Vehicle and transportation expenses
6260	Leasing expense and rental of vehicles
6300	Insurance expense
6400	Energy and disposal expenses
6500	Administrative expense
6570	IT and computing expenses, including leasing
6600	Advertising expense
6700	Other operational expense
6800	Depreciation and value adjustments on capital assets items
6900	Financial expense
6950	Financial income
7 PROFIT AND LOSS FROM NON-CORE BUSINESS	
7000	Non-core business revenues
7010	Non-core business expenses
7500	Revenues from operational real estate
7510	Expenses from operational real estate
8 NON-OPERATIONAL, EXTRAORDINARY, NON-RECURRING OR PRIOR-PERIOD EXPENSES AND INCOME	
8000	Non-operational expense
8100	Non-operational income
8500	Extraordinary, non-recurring or prior-period expense
8510	Extraordinary, non-recurring or prior-period income
8900	Direct taxes
9 ACCOUNTS	
9200	Annual profit or annual loss

### Possible structure of a cash flow statement with fund "cash" and "cash flow indirect" based on the Chart of accounts for education and SME.

<b>+ / - Annual profit (+) or annual loss (-)</b>
+ / - Depreciation, valuation adjustments (+) and write-up (-) on non-current assets
+ / - Creation (+) and reversal (-) of provisions
+ / - Decrease (+) and increase (-) in value of current assets with stock exchange price
+ / - Decrease (+) or increase (-) of trade receivables / accounts receivable
+ / - Decrease (+) or increase (-) of current receivables
+ / - Decrease (+) or increase (-) of inventories and non-invoiced services
+ / - Decrease (+) or increase (-) of accrued income and prepaid expenses
+ / - Increase (+) or decrease (-) of trade creditors / accounts payable
+ / - Increase (+) or decrease (-) of current liabilities
+ / - Increase (+) or decrease (-) of deferred income and accrued expenses
+ / - Capital loss (+) and capital gain (-) on sale of non-current assets
+ / - Other non-fund effective expenses (+) and revenues (-)
<b>= Cash flow from operating activities</b>
- Investments in financial assets
+ Divestments in financial assets
- Investments in shareholdings
+ Divestments in shareholdings
- Investments in movable tangible fixed assets
+ Divestments in movable tangible fixed assets
- Investments in immovable tangible fixed assets
+ Divestments in immovable tangible fixed assets
- Investments in intangible assets
+ Divestments in intangible assets
<b>= Cash flow from investing activities</b>
+ / - Borrowing (+) or amortisation (-) of current and non-current financial liabilities
- Profit distributions
+ / - Increase (+) or decrease (-) of capital
+ / - Purchase (+) or sale (-) of own capital shares
<b>= Cash flow from financing activities</b>
<b>= Increase or decrease in cash</b>
+ Cash at the beginning of the period
- Cash at the end of the period
<b>= Increase or decrease in cash</b>

#### Note by the authors:

Individual accounts can be omitted and/or others can be added from the Schweizer

Kontenrahmen KMU, but the structure must remain the same.

In case of further questions regarding the charts of accounts for education and SME or questions such as regarding the notes to the financial statements, appropriation of profits, interim financial statements, it is recommended to consult the Schweizer Kontenrahmen KMU.

#### General information:

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## Balance Sheet

### ASSETS

Cash and cash equivalents  
 Current assets with a stock exchange price  
 Trade receivables / Accounts receivable  
 Other current receivables  
 Inventories and non-invoiced services  
 Accrued income and prepaid expenses

#### Total Current assets

Financial assets  
 Shareholdings  
 Movable tangible fixed assets  
 Immovable tangible fixed assets  
 Intangible assets  
 Non-paid up basic, shareholder or foundation capital

#### Total Non-current assets

#### Total Assets

### LIABILITIES AND EQUITY

Trade creditors / Accounts payable  
 Current interest-bearing liabilities  
 Other current liabilities  
 Deferred income and accrued expenses

#### Total Current liabilities

Long-term interest-bearing liabilities  
 Other long-term liabilities  
 Provisions and similar items required by law

#### Total Non-current liabilities

#### Total Liabilities

Basic, shareholder or foundation capital, if applicable separately according to participation classes  
 Statutory capital reserves  
 Statutory retained earnings  
 Voluntary retained earnings  
 Own capital shares as negative items  
 Profit carried forward or loss carried forward as negative items  
 Annual profit or annual loss as negative items

#### Total Shareholders' equity

#### Total Liabilities and Equity

## Profit and loss account

### Total cost method / Cost of sales method

+	Net proceeds from sales of goods and services
+ / -	Changes in inventories of unfinished and finished goods and in non-invoiced services
=	<b>Operating revenue from goods and services</b>
-	Costs of materials, goods and services
=	<b>Gross profit after costs of materials, goods and services</b>
-	Staff costs
=	<b>Gross result after staff costs</b>
-	Other operational costs
=	<b>Earnings before interest, taxes, depreciation and amortization ("EBITDA")</b>
-	Depreciation and valuation adjustments on capital assets items
=	<b>Earnings before interest and taxes (EBIT)</b>
-	Financial expense
+	Financial income
=	<b>Earnings before taxes (EBT)</b>
+ / -	Profit and loss from non-core business
-	Non-operational costs
+	Non-operational income
-	Extraordinary, non-recurring or prior-period costs
+	Extraordinary, non-recurring or prior-period income
=	<b>Annual profit or annual loss before taxes</b>
-	Direct taxes
=	<b>Annual profit or annual loss</b>

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