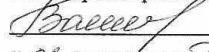


Федеральное государственное образовательное бюджетное
учреждение высшего образования
«Финансовый университет при Правительстве Российской Федерации»
(Финуниверситет)

Сургутский финансово-экономический колледж
(Сургутский филиал Финуниверситета)

УТВЕРЖДАЮ

Зам директора по УМР

 Е.В. Гримчак

« 02 » сентября 20 19

Методическое пособие
для практических занятий
по дисциплине
Иностранный язык в профессиональной деятельности
специальность 38.02.01 Экономика и бухгалтерский учет (по отраслям)

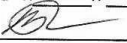
Сургут 2019

Методическое пособие составлено в соответствии с рабочей программой дисциплины «Иностранный язык в профессиональной деятельности», специальности 38.02.01 Экономика и бухгалтерский учет (по отраслям), утвержденной Сургутским филиалом Финуниверситета.

Методическое пособие содержит полный набор заданий по курсу «Иностранный язык в профессиональной деятельности», для студентов второго и третьего курса.

Методическое пособие рассмотрено и рекомендовано к утверждению на заседании предметной (цикловой) комиссии общепрофессиональных дисциплин

Протокол № 01 от «02» сентября 2019 г.

Председатель  /Л.М. Талипова/

Разработчик: Саяхутдинова Р.Ф., преподаватель Сургутского филиала Финуниверситета

Введение

Каждый раздел содержит несколько текстов, к каждому тексту даются словарь и упражнения. Упражнения построены на базовом лексико-грамматическом материале 1 курса обучения.

Представленные задания построены на основе дифференцированного отбора языкового и текстового материалов с учётом особенностей иноязычного общения специалистов в области экономической и финансовой деятельности. Система учебных заданий предусматривает последовательное формирование и контроль базовых коммуникативных умений в устной речи и чтении на материале специальности обучаемых.

Цель учебного пособия – познакомить студентов, изучающих английский язык, с основными понятиями бухгалтерского учета, различными экономическими вопросами, а также с терминологией в сфере экономики и бизнеса на английском языке.

Основная информация – экономика и бизнес Англии и США.

Материалы пособия могут использоваться как в ходе самостоятельной работы студентов над языком, так и на практических занятиях под руководством преподавателя.

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INTRODUCTION TO ACCOUNTING

Text 1. Part A. WHAT IS ACCOUNTING?

Accounting shows a financial picture of the firm. Accounting creates accurate financial reports that are useful to managers, regulators, and other stakeholders such as shareholders, creditors or owners, independent financial analysts, banks and government.

An Accounting Department records and measures the activity of a business. It reports on the effects of the transactions on the firm's financial condition.

Auditing is the process by which an independent auditor examines organization's financial statements and expresses an opinion about observance of accounting principles and figures accuracy.

The day-to-day record-keeping involved in this process is known as **book-keeping**¹. At the heart of modern financial accounting is the **double-entry book-keeping system**². This system involves making at least two **entries**³ for every **transaction**⁴: in one **account**⁵ - a **debit**⁶ and in a corresponding account – a **credit**⁷. The sum of all debits should always equal the sum of all credits. This provides an easy way to check for errors. This system was first used in medieval Europe, although some believe that the system dates back to Ancient Greece.

VOCABULARY

1. *book-keeping* - счетоводство, ведение бухгалтерских книг (стадия учета, которая заключается в регистрации хозяйственных операций в учетном регистре);
2. *double-entry book-keeping system* - система двойной записи (система учета, в соответствии с которой каждая операция отражается одновременно по дебету одного и кредиту другого бухгалтерского счета);
3. *entry*- бухгалтерская запись, проводка (на счете, в учетном журнале, в бухгалтерской книге);
4. *transaction* - сделка, торговая операция;
5. *account* - счет, вклад, депозит);
6. a *debit* - дебет (левая сторона бухгалтерских счетов; в активных счетах — приход (получение денежных средств, материалов, увеличение себестоимости готовой продукции, увеличение задолженности покупателей и т. д.), в пассивных — расход (погашение обязательств, уменьшение капитала или получение убытка); в банковском учете отражает списание средств со счета клиента);
7. *credit* - кредит (правая сторона бухгалтерского счета или учетной книги; в активных счетах — расход (расходование денежных средств, материалов, списание из запасов готовой продукции, списание накопленных затрат со счета незавершенного производства и т. п.), в пассивных — поступление (привлечение дополнительного акционерного капитала или получение новых кредитов, получение прибыли и т. п.); в банковском учете отражает зачисление средств на счет клиента) .

Text 1. Part B. BASIC CONCEPTS OF ACCOUNTING

The basic concepts of accounting as we understand them today were first published in Italy in 1494 by Luca Pacioli¹ (1445 - 1517). He described them in a section of his book on applied mathematics. Pacioli was a Franciscan monk whose life and work was dedicated to the glory of God.

Accounting is the process of measuring and recording the financial value of the assets and liabilities of a business and monitoring these values as they change with the passage of time. Accounting records are kept for **individual persons**² or **legal entities**³ - a company or a non-profit organization (for example, a church, a club, etc.).

The **assets**⁴ of a business are those things that belong to the business and can be sold in exchange for money. Assets may include land, buildings, vehicles, stock, equipment, precious

metals, bank accounts with positive balances and money owed to the business by its debtors. Accounting was always an attempt to record a relevant **capital assets**⁵ or production capacity.

The **liabilities**⁶ of a business are things that will require payment of money in the future: unpaid bills, unpaid taxes, unpaid wages, overdrawn bank accounts and money due to creditors.

The **equity**⁷ is defined as the own capital of a business: the assets minus the liabilities. The equity is the amount of money that would be released if the business was wound up.

Assets, liabilities and equity are financial indicators to describe financial condition of a company. They are included in the **balance sheet**⁸. The balance sheet is a financial statement of the assets, liabilities and equity of a business as they exist at a particular point in time.

The **income**⁹ of a business is the sum of those things that increase the value of the assets. Examples include revenue from the sale of goods, supplied equipment or rendered services, rent or investment by the owners.

The **expenses**¹⁰ of a business are those things that reduce the value of the assets: cost of raw materials, paid rent or interest, electricity and telephone bills, wages, taxes, dividends, depreciation and donations to charity. The financial statement that is used to present this information is known as the **Profit and Loss Statement (or income statement)**¹¹.

VOCABULARY

1. *Luca Pacioli* - Лука Пачоли, итальянский математик, в 1494 г. опубликовал трактат "Сумма арифметики, геометрии, учения о пропорциях и отношениях", считающийся первой книгой, в которой была описана система двойной бухгалтерии;

2. *an individual person* – физическое лицо

3. *a legal entity* – юридическое лицо

4. *assets* - имущество, средства, ресурсы, активы (все материальные и нематериальные объекты собственности, которыми владеет то или иное физическое или юридическое лицо)

5. *capital assets* -основные средства [фонды], материальные внеоборотные [долгосрочные] активы);

6. *liabilities* - долги, денежные обязательства, задолженность;

7. *equity* – собственный капитал, собственные средства (разница между активами и обязательствами, активы минус текущие и долгосрочные долговые обязательства);

8. *balance sheet* - бухгалтерский баланс, балансовый отчет [лист] (финансовый отчет, в котором отражаются активы и пассивы компании по состоянию на определенную дату; обычно представляет собой таблицу, на левой стороне которой указываются активы, на правой — собственный капитал и обязательства);

9. *income* – доходы;

10. *expenses* – расходы;

11. *Profit and Loss Statement, income statement* – отчет о прибылях и убытках.

Задание 1. Ответьте на вопросы по тексту.

1. Who invented the basic concepts of modern accounting?

2. Whom are accounting records kept for?

3. What does the assets mean?

4. What are the liabilities of a business?

5. What is the equity?

6. What is a balance sheet?

7. What is the income of a business?

8. What are the expenses of a business?

9. What is the income statement?

Задание 2. Выпишите в тетрадь определения терминов, выделенных жирным шрифтом, и выучите их.

РАЗДЕЛ 1. Составление резюме бухгалтера. Деловые визиты
UNIT 1. Accountant's resume. Business visits

Задание 3. Ниже представлены названия и определения профессий специалистов-бухгалтеров. Заполните пропуски словами из рамки ниже и диаграмму ниже.

specializing • studying • for inspecting its accounts • processing the records • giving administrative support • to inspect its accounts • supervises work • acts as

Trainee accountant (бухгалтер-стажер)

Accountants who are _____¹ for professional examinations

Book-keeper (accountant) (бухгалтер)

Mid-level administrative staff responsible for _____² of a business's financial activities.

Chief Accountant (главный бухгалтер)

Chief Accountant _____³ of the Accounting Department, checks and approves financial documents, balance sheets and Profit and Loss Statements.

Deputy Chief Accountant (заместитель главного бухгалтера)

Deputy Chief Accountant _____⁴ the Chief Accountant in his/her absence.

Tax accountant (бухгалтер по налогообложению)

A tax accountant _____⁵ in a company's tax affairs.

Back-office manager (менеджер операционного отдела)

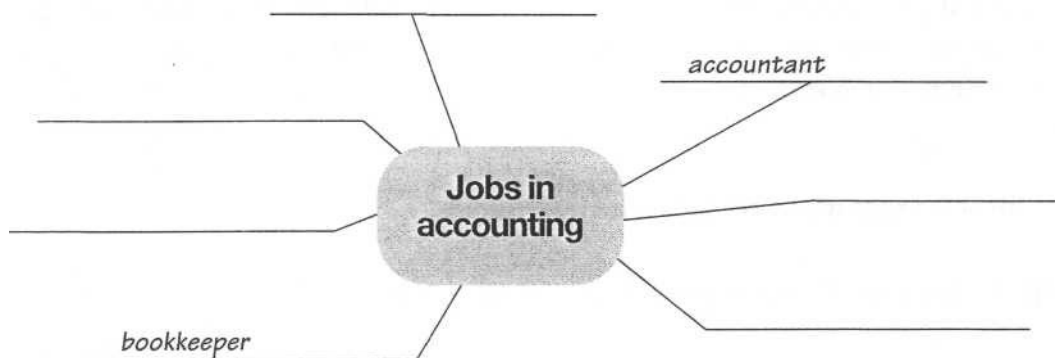
Person in charge of the staff responsible for _____⁶ to the Finance department.

Internal auditors/ controllers (внутренние аудиторы/ревизоры)

Employees of a company who are responsible _____⁷.

External auditors/ controllers (внешние аудиторы/ревизоры)

People employed by an outside firm of accountants and hired by a company.



Text 2.

JOBS IN ACCOUNTING

Accountants (book-keepers) deal in cash flows, sales, purchases and taxes, different business transactions of the company. Accountants first record all the appropriate figures – in the books of original entry, or Journals. At the end of a period - usually a month- the totals of each book of original entry are posted into the proper page of the Ledger (главная книга). The ledger shows all the expenditures and all the earnings of the company. On the basis of all the totals of

each account in the Ledger, every quarter the accountant prepares a Trial Balance (пробный бухгалтерский баланс). The accountant's responsibility is to analyze and interpret the data in the Ledger and the Trial Balance, to determine the ways in which the business may grow in the future. Accountant is a mid-level position in the accounting department. Accountants report to accounting managers, company controllers or financial directors.

Accountants have a four-year college degree. Officially licensed accountants are called *Chartered Accountant* (in the UK) or *Certified Public Accountant* (in the USA). (дипломированный бухгалтер высшей квалификации)

The Chief Accounting Officer of a large company is the Controller. Controllers are responsible for measuring the company's performance. They interpret the results of the operations, plan and recommend future action. This position is very close to the top executives of the company.

Задание 4. а) Закончите предложения по содержанию текста:

Accountants (book-keepers) deal in

The Ledger shows

The accountant's responsibility is

The accountant is to determine

Certified accountants in England are called ...

Controllers are responsible for

б) Ответьте на вопросы по тексту:

1. What do bookkeepers deal in?
2. What is the accountant's responsibility?
3. What is the Ledger?
4. Who are chartered or certified public accountants?
5. Who is the Chief Accounting Officer of a large company?

с) Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Коммерческий инвойс, выставить инвойс, транспортно-сопроводительные документы, дата доставки, условия платежа, аккредитив, судно, дата отгрузки, порт назначения, наименование товара, цена за единицу; цена за тонну; общая сумма к оплате, валюта.

д) Расскажите, используя профессионально-ориентированную лексику о должностных обязанностях различных бухгалтерских специалистов.

Задание 5. Прочтите и переведите резюме бухгалтера в Тексте 3. Из каких частей оно складывается? Какими качествами должен обладать бухгалтер?

Text 3.

RESUME of an ACCOUNTANT

MAIN OBJECTIVE: To follow up, control and organize of all orders, invoices and payments of Supply Department in coordination with Finance department.

MAIN RESPONSIBILITIES:

- Following up accounts of companies that Supply Department works with,
- Control of all orders and invoices, making objections if required, processing them into accounting software system,
- Following up payments, notification of payments to related companies,
- Supply Department budget preparation

QUALIFICATIONS:

Education: High School Graduate

Experience: 1-3 years

Foreign Language: Very good knowledge of English (writing and speaking)

Computer skills: Good knowledge of computer skills.

Others: To be very organized, responsible, closely comply with company policies, willing to work long-term with the company

JOB EXPERIENCE

- Deputy Chief Accountant

10.2011 - till present

LLC"..." (Agricultural enterprise in Krasnodar Region)

- from 50 to 100 employees;

My job responsibilities include accounting of production cost, fixed assets, goods and material values, services, sales, settlement of disputes with suppliers and buyers, all kinds of accounting and tax, statistical statements, communication with tax inspectors and other auditors.

- Deputy Chief Accountant

12.2007 - 05.2009

"Holding Krasnodar LLC" (Industry and Manufacturing)

- Manufacturing firm with 100% foreign investments

- From 20 to 50 employees; Industry and Manufacturing

My responsibilities included daily accounting, invoices, composition, preparation and the delivery of accounting and tax statements on Russian standards, partially - for a foreign investor (according to IFRS (International Financial Reporting Standards (МСФО)), payroll and salary accounting, fixed assets lists, bank transactions and periodic performing of the duties of Chief Accountant.

Задание 6. Составьте вопросы для интервью с претендентом по каждому пункту резюме.

Задание 7. а) Прочтите и переведите Текст 4. Составьте диалог о деловом визите в компанию, используя Текст 4 и фразы в рамке.

Meeting people

Hello, Mr/Ms I'm

It's nice to meet you. - (It's) Nice to meet you, too.

May I introduce you to ... ?

I'd like to introduce you to

Have you met... ?

Offering hospitality

Can I take your coat?

Please come in and take a seat.

Can I get you a cup of coffee/tea?

Would you like something to drink? -Yes, please. /Yes, that would be great.

- No, thank you. / No, thanks.

Text 4.

Secretary Mr Martens will be with you in a moment. He's just finishing a phone call.

Michael Thank you.

Secretary Would you like some coffee?

Michael Yes, that would be great. With milk, no sugar, please.

Secretary Here you are.

Michael Thank you.

Michael Is this Accounting Department?

Secretary Yes, on this floor we have the trainee accountants and bookkeepers.

Michael And does everyone work in the open-plan area?

Secretary No, some of the managers have individual offices. The two big offices on the left are for the company treasurer and for our Senior Tax Accountant. The offices on the right are for our Deputy Chief Accountant and Budget Manager.

Michael And the office in the corner of the open-plan area?

Secretary That's used by our back-office manager.

Michael And you have offices downstairs as well?

Secretary Yes, that's correct. Downstairs are the internal auditors and at the moment we have a team of external auditors. They're in one of the conference rooms at the end of the corridor.

Michael I see.

Secretary Ah, Mr Martens. This is Michael Rogers.

Paul Ah, yes. Hello, Michael. I'm Paul. It's nice to meet you. Sorry to keep you waiting. Please come in and take a seat. Did you have a nice flight?

Michael Yes, thanks, Paul. Finding the office was a little more difficult, though. I'm glad so many people here in Brussels can speak English.

Paul Oh yes, we're very international here now. Would you like to start by telling me a little about your experience, Michael? Your resume is very impressive.. *Michael* Yes, that's fine. I guess you know from my resume that I studied economics in New York,...

Задание 7. б) *Расположите слова в правильном порядке, чтобы получились предложения. Составьте из предложений диалог.*

- 1 in Mr moment Martens you with will be a.
- 2 have Did you a flight nice?
- 3 coffee Would some you like?
- 4 keep Sorry you to waiting.
- 5 come Please in seat take and a.
- 6 call finishing He's just phone a.
- 7 to nice you meet It's.

РАЗДЕЛ 2. Деньги UNIT 2. Money

Text 5.

Прочтите текст о деньгах и выполните задания после текста.

WHAT IS MONEY?

Money is one of the most important inventions of humankind. Without it a complex, modern economy based on the division of labor, and the exchange of goods and services, would be impossible.

When you buy a candy bar, you may pay for it with a coin or paper note. The storekeeper knows that he can eat neither the coin nor the note you gave him. Why does he accept the coin or note instead of candy? It is because the coin is money.

At first sight, answering the question what money is seems obvious; the man or woman in the street would agree on coins and bank notes, but would they accept them from any country? What

about checks? They would probably be less willing to accept them than their country's coins and notes. What about credit cards and gold? The gold standard belongs to history but even today many rich people in different parts of the world rather keep some of their wealth in the form of gold than in official, inflation-prone currencies. The attractiveness of gold, from aesthetic point of view, and its resistance to corrosion are two of the properties which led to its use for monetary transactions years. In complete contrast, a form of money with virtually no tangible properties - electronic money - seems to gain in popularity.

1. *Дайте русские эквиваленты терминам:*

Coin, paper note, checks, inflation-prone currencies, monetary transactions

2. *Перечислите, какие типы денег упомянуты в тексте.*

Text 6.

Прочтите Текст 6 и выполните задания после текста.

GLIMPSES OF HISTORY OF MONEY

There are numerous myths about the origins of money. The concept of money is often confused with coinage. Coins are a relatively modern form of money. Their first appearance was probably in Asia in the 7th century BC.

At different periods of time and in different parts of the world many different commodities have served as money. These commodities were: cattle, sheep, furs, leather, fish, tobacco, tea, salt, shells etc. The experts underline that to serve effectively as money, a commodity should be fairly durable, easily divisible, and portable.

Early Stone Age man began the use of precious metals as money. Until the invention of coins, metals were weighed to determine their value. First they were superseded by silver and later by gold ingots.

When a payment was made the metal was first weighed out. The next stage was the cutting of the metal into pieces of definite weight and so coins came into use.

The first printed money appeared in China, around 800 AD. Paper money first came into use in the form of receipts given by goldsmiths in exchange for deposits of silver and gold coins. After goldsmiths became bankers their receipts became banknotes. That's how the first banknotes came into existence. At first coins were worth their face value as metal. But later token coins of limited value as legal tender were issued. Now smaller denomination coins are made from bronze and are often referred to as coppers. Bigger denomination coins are made from cupronickel and are usually called silver.

The first severe inflation was in the 11th century AD. The Mongols adapted the bank note system in the 13th century.

1. *Ответьте на вопросы по тексту:*

1. What commodities served as money in the past?
2. What are the requirements of a commodity to serve as money?
3. What precious metal was used first to serve as money?
4. How did coins come into existence?
5. How did paper banknotes come into existence?

2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Происхождение денег, монеты, различные товары, скот, меха, кожа, износостойкий, драгоценные металлы, заменить серебром, золотые слитки, отвесить металл, раздробить металл на части, печатные деньги, златокузнец (ювелир), номинальная стоимость, деноминация, медяки, сильная инфляция.

3. *Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

- the money in the past
- the way banknotes appeared
- the metals of which coins were and are made
- the silver coins and coppers

Text 7.

Прочтите Текст 7 и выполните задания после текста.

ENGLISH BANKNOTES AND COINS

The official currency of the United Kingdom is the pound sterling that is equal to one hundred pence.

English banknotes are issued by the Bank of England. As to coins they are minted also by this state bank. There are banknotes of the following denominations: £ 1, £ 5, £ 10, £ 20, £ 50 and £ 100. The following coins are in circulation: halfpenny, one penny, two pence, five pence, ten pence, fifty pence.

On the face of English banknotes one can read the denomination given both in figures and in words. Then the inscription on the face of the banknote reads: *I promise to pay the bearer (предъявитель) on demand the sum of...* And then there are two signatures. The first signature is that of the person authorized by the Government and the Bank of England. The second signature is that of the Chief Cashier.

The back of English banknotes, like many other banknotes, feature portraits of different famous people: William Shakespeare, Isaac Newton (1642 - 1727) a well-known English scientist who made a few very important discoveries including gravitation law, the Duke of Wellington, a famous Irish general who defeated Napoleon at Waterloo, Belgium in 1815, Florence Nightingale, founder of the nursing profession. She volunteered as a nurse to Turkey to take care of the wounded soldiers from Crimean War, war of England and France versus Russia.

Дополнительная информация о британский фунтах

A British pound is subdivided into 100 pence. The word "A British Pound" or "Pound of Sterling" dates back to Anglo-Saxon times (12 century) when coins called sterlings were minted from silver; 240 of these sterlings weighed one pound. Before 1971 1 pound was equal to 240 pence.

Дополнительная информация о соотношении денежных единиц до 1971 года

- 1 гиней (guinea) = 21 шиллинг (schillings)
- 1 фунт стерлингов (pound sterling) = 20 шиллингов
- 1 крона (crown piece) = 5 шиллингов
- 1 полукрона = 2,5 шиллинга
- 1 флорин (florin) = 2 шиллинга
- 1 шиллинг = 12 пенсов
- 1 гроут = 4 пенса
- 1 пенни = 2 полпенни или 4 фартинга

1. Ответьте на вопросы по тексту:

1. What is the official currency of the U.K.?
2. What is the smallest unit?
3. How many pence are there in one pound?
4. What banknotes and coins are in circulation in the U.K. now?
5. What famous people are featured on the back of various English banknotes?

Text 8.

Прочтите Текст 8 и выполните задания после текста.

AMERICAN MONEY

The American dollar is subdivided into one hundred cents.

The dollars are issued by the Federal Reserve System, established by Congress in 1913.

Here is the text on the face of an American dollar banknote:

- dollars
- Federal Reserve Note
- The United States of America
- this note is legal tender (платежное средство) for all debts public and private
- Washington, D.C.
- Treasurer of the United States
- Secretary of the Treasury.

On the face of American dollars one can also see the portraits of the following famous persons:

- **George Washington** (1732-1799), the first President of the United States of America, who gave his name to the capital of the country. George Washington became the first President after the successful war of 13 British colonies for independence. After they won the war, they formed 13 states and united to make the United States of America. Thus, Independence was proclaimed on July 4, 1776.
- **Abraham Lincoln** (1809 – 1865) who was President from 1861 to 1865 after the war between the northern and southern states. It was he who proclaimed freedom of slaves of the south.
- There are also portraits of **Alexander Hamilton** (1755 – 1804), a famous American statesman, who fought in the Independence War together with George Washington. Later he became the first Secretary of the Treasury;
- **Andrew Jackson** (1767 -1845) who was President of the USA from 1829 to 1837, when Texas won independence from Mexico.
- **Ulysses Grant** (1822 – 1885) who was President of the USA from 1869 to 1877 when the Centennial Exposition was held in Philadelphia.
- **Benjamin Franklin** (1706 – 1790) a very popular public figure, writer, diplomat and scientist. It was he who invented bifocal spectacles among many other things.

On the back of banknotes various buildings are features, such as:

- Lincoln Monument, one of the monuments in Washington
- US Treasury Building, in Washington
- White House, house of every President, except George Washington, who only planned the capital of the USA
- US Capitol, which houses the Senate and the House of Representatives
- Independence Hall, in Philadelphia, where Independence of the 13 British colonies was proclaimed.

All the banknotes bear the words: *In God We Trust*

1. Заполните пропуски по содержанию текстов 7 и 8.

The official _____ of the United Kingdom is the _____ which is _____ to one hundred pence.

Bank of England _____ banknotes and _____ coins.

On the face of English banknotes one can read the _____

The _____ is given both in figures and in _____

The _____ on the face of the _____ reads: I promise to pay the _____ on demand fifty Pounds.

The first _____ is that of the person authorized by the Government and the _____.

The second signature is that of the _____.

Isaac Newton is a well-know English _____.

Florence Nightingale is the founder of the _____ profession. She _____ as a nurse to Turkey to take care of the wounded soldiers.

Alexander Hamilton was a famous American _____ who fought in the Independence War.

The _____ issues dollars.

2. *Расскажите, что вам известно об английских банкнотах и английских монетах.*

3. *Расскажите о русских денежных единицах по плану:*

- its denomination
- its issuer
- inscriptions, if any
- portraits, if any
- flags, if any.

РАЗДЕЛ 3. Макроэкономика UNIT 3. Macroeconomics

Text 9.

Прочтите Текст 9 и выполните задание после текста.

WHAT IS GLOBALIZATION?

1. Many critics of globalization say that it is a major cause of poverty, that it opens developing countries to exploitation by big foreign corporations, and that it results in people in wealthy countries losing jobs when cheaper foreign imports put their companies out of business. The world is regulated by multinational corporations not accountable to any government.

2. However, globalization helps economies grow – which means improving standards of living for billions of people around the world. Economic growth becomes an anti-poverty weapon. It means access to clean water, a safe house to live in, and a chance to educate their children to prepare for better future. Countries also enjoy greater political freedom.

3. The U.S. economic boom of the 1990s was motivated by globalization. Open borders allowed new ideals and technology to flow in freely from around the globe. Living standards went up when consumers and businesses were able to buy from countries producing better made products at better prices. In addition, export-oriented jobs generally pay more than those that are dependent on the local economy.

4. Globalization does benefit to some people. Access to technology and capital has created many new jobs for workers in developing countries. For example, millions of information technology jobs have been created in Ireland and India – not just in the U.S. Silicon Valley.

5. On the other hand, the high-salary workers in developed countries with little or no education watched millions of jobs taken away by newly productive Third World workers. This means they need additional training and education to find new jobs.

Какие абзацы текста наиболее точно соответствуют смыслу утверждений (A-G)?

- A. Globalization benefits many people around the world by creating new jobs.
- B. Economic growth of developing countries is the antipoverty weapon.
- C. Globalization forces countries to open their economies to the world.
- D. Globalization improver standards of living for billions of people around the world.
- E. Globalization gives access to new ideas and technology.
- F. Globalization leads to exploitation of developing countries by big foreign corporations.

- G. In developed countries employees have to get additional training and education to find new jobs.

Text 10.

Прочтите Текст 10 и выполните задание после текста.

GROSS DOMESTIC PRODUCT

Gross Domestic Product or GDP is the amount of money a country makes from goods and services inside the country for a certain period of time, usually for a year.

When GDP is calculated different sectors of economy are analyzed.

In the United Kingdom the following sectors of economy are usually analyzed: manufacturing, services (financial, professional and scientific services, leisure and tourism), energy (oil, natural gas, coal) and agriculture. In the United States the following sectors of economy are usually analyzed when the GDP is defined: construction and manufacturing; trade and finance; transport, communication and services; agriculture; and mining.

Speaking, as an example, about one of the recent year's GDP figures, the following can be quoted:

In the United Kingdom the services sector accounted for roughly 60 per cent of Gross Domestic Product. Manufacturing sector accounted for a small percentage of gross domestic product. Energy production sector accounted for about 8 per cent of GDP. Agriculture - only for 4 per cent of GDP. But the agri-cultural sector satisfies two-thirds of the country's needs. And only small fractions of the total population, about 2 per cent, are engaged in agriculture.

In the U.S.A. the construction and manufacturing sector accounted for 40 per cent of GDP; trade and finance earned 25 per cent of GDP; transport, communication and services sector earned 20 per cent of GDP; agriculture and mining earned 5 per cent of GDP. By the way 10 per cent of the employed population of the United States is engaged in agriculture.

1. Ответьте на вопросы по тексту:

1. What is Gross Domestic product or GDP?
2. What sectors of economy are usually analyzed?
3. When GDP is calculated in the United Kingdom?
4. What can you say about GDP in the USA?
5. How many employed population of the United States is engaged in agriculture?

2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Валовой внутренний продукт, сумма денег, товары, производства, сельское хозяйство, торговля, горнодобывающая промышленность, цифры, энергетический сектор, процентная доля, удовлетворяет две трети потребности страны, строительство, занятое (=работающее) население.

3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Gross Domestic Product, UK economy, USA economy.

Text 11.

Прочтите Текст 11 и выполните задания после текста.

ECONOMY OF THE USA

The United States of America is a highly developed industrialized country. Shipbuilding, electronics, automobile industry, aircraft industry, space research are highly developed in the States.

Each region of the United States has characteristics of its own due to the differences in climate, landscape and geographical position.

Great Lakes, Atlantic Coast, Pennsylvania, New Jersey are biggest industrial regions of the country.

The United States has a lot of mineral deposits or resources such as coal, gold, silver, copper, lead and zinc. The south, especially Texas is rich in oil. The coalfields of Pennsylvania are rich in coal. There are plenty of coal mines.

Illinois, Iowa, Nebraska is the richest farming region of America and it is known as the Corn Belt. The land is fertile and well watered. They grow mostly corn and wheat there. Much livestock is also raised here.

There is a lot of fruit raising area. For example, California oranges, grapefruit, lemons, as well as other fruits, wines and vegetables are shipped all over the States and to other parts of the world. The most important crops grown in the States are also tobacco, soy-beans, peanuts, grapes and many others. There are a lot of large and modern cities, but a great proportion of the country consists of open land dotted with (усеяна) farmhouses and small towns. The usual average town, in any part of the United States, has its *Main Street* with the same types of stores selling the same products. Many American residential areas tend to have a similar look. As to big cities their centres or downtowns (деловые центры) look very much alike. Downtown is the cluster of skyscrapers (небоскреж) limitations of New York giants.

New York City is the first biggest city of the States. Its population is more than eight million people. It is a financial and advertising business centre. It is also a biggest seaport of the Hudson River. Industry of consumer goods is also developed here.

Chicago with a population of more than three and a half million is the second largest city in the U.S.A. It deals in wheat and other grains, cattle meat processing and manufacturing. Other big cities are Houston, an oil refining and NASA space research centre, New Orleans, a cotton industry centre, Los Angeles with Hollywood, Philadelphia, a shipping commercial centre, Detroit, a world's leading motor car producer and many others.

1. *Ответьте на вопросы по тексту:*

What industries are highly developed in the U.S.?

What mineral deposits are there?

What plants are grown in the U.S.? Why?

What can you say about the usual average town?

2. *Найдите в тексте эквиваленты слов и выражений:*

Благодаря различиям в климате; земли плодородны и хорошо орошаемы; выращивают кукурузу и пшеницу; разводят много скота; большие площади заняты фруктовыми садами; вывозятся в другие штаты и страны.

3. *Что говорится в тексте о:*

The biggest industrial regions of the U.S.A., New York, Chicago, Houston, New Orleans

Text 12.

Прочтите Текст 12 и выполните задания после текста.

UNITED STATES' ECONOMY IN THE 21st CENTURY

The United States entered the 21st century with an economy that was bigger, and by many measures more successful, than ever. It endured a global depression in the first half of the 20th century, surmounted challenges of sharp inflation, high unemployment, and enormous government budget deficits in the second half of the century. The nation finally enjoyed a period of economic calm in the 1990s: prices were stable, unemployment dropped to its lowest level in almost 30 years.

The American economic system endured a continuous change. Its dynamism often has been accompanied by some pain and dislocation – from the consolidation of agricultural sector to the massive restructuring of the manufacturing sector that saw the number of traditional factory jobs fall sharply in the 1970s and 1890s. As Americans see it, however, the pain also brings substantial gains. Jobs may be lost, but they can be replaced by new ones in industries

with greater potential – high –technology industries: computers and biotechnology, or in rapidly expanding service industries such as health care and computer software.

Because of the huge size of its economy, the United States necessarily will be a major actor in global matters, such as ozone depletion, deforestation, marine pollution, climate change, global warming, and will influence the global economy. Its affluence also complicated its role. The U.S. has achieved a high standard of a strong economy, which by no means must be a prerequisite to social progress.

1. *Ответьте на вопросы по тексту:*

1. What economy did the USA enter the 21st century?
2. What did the USA endure in the first half of the 20th century?
3. What did the nation enjoy in the 1990s?
4. Why is the American economic system characterized by dynamism?
5. Why will the United States be a major actor in global matters?

2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Вступить в 21ый век, успешные меры, мировая депрессия, острая инфляция, высокая безработица, бюджетный дефицит, реструктуризация промышленного сектора, истощение озонового слоя, уничтожение лесов, загрязнение морей, глобальное потепление.

3. *Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

- global depression in the first half of the 20th century;
- a period of economic calm in the 1990s;
- changes in American economic system;
- global ecological problems.

РАЗДЕЛ 4. Микроэкономика. Бизнес компании UNIT 4. Microeconomics. Company business

Text 13.

Прочтите Текст 13 и выполните задания после текста.

TYPES OF BUSINESSES IN THE UNITED KINGDOM

Most businesses in the United Kingdom operate in one of the following ways: sole trader, partnership, limited liability company, branch of a foreign company.

The **sole trader** is the oldest form of business. There are many one-man owners, for example: a doctor, a lawyer, a real estate agent, builder, hairdresser etc.

The **partnership** is a company where there are a few partners. They are firms of lawyers, architects, auditors, management consultants etc. The names of all the partners of the firm are printed on the stationery of a partnership.

The most common type of company in the United Kingdom is the **limited liability company**. At the end of the name of such a company the word *Ltd.* is used. For example: *Wilson and Son Ltd.* Many of such companies are joint-stock companies owned by shareholders.

Limited liability companies are divided into public and private ones. Only public companies may offer shares to the public at the stock exchange. The names of such companies end in *p.l.c.* which stands for *public limited company*. For instance: *John and Michael p.l.c.*

Private limited companies may not offer shares to the public. The names of such companies end simply in *Ltd.*

A **branch of a foreign company** is a part of a company incorporated outside Great Britain but acting under the law of the U.K. Usually these companies act in the U.K. under their normal foreign names.

1. Ответьте на вопросы по тексту:

1. What is the most common type of company in the U.K.?
2. Are all limited liability companies joint-stock companies?
3. What can you say about the types of the following companies: Fine Furniture Ltd., General Foods p.l.c.

2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Sole trader, farmer, garage man, joint-stock limited liability company, private limited liability company, a company acting under the British law.

3. Заполните пропуски словами из текста

1. The names ofof the firm are printed on the stationery of a partnership.
2. The names of such companies simply in Ltd.
3. Many of such companies are joint-stock companies by shareholders.

Text 14.

Прочтите Текст 14 и выполните задание после текста.

FORMS OF BUSINESSES IN THE USA

Businesses in the U.S.A. may be organized in one of the following forms: individual business, general partnership, limited partnership, corporation, alien corporation.

An **individual business** is owned by one person.

A **general partnership** has got several owners. They all are liable for debts and they share in the profits.

A **limited partnership** has got at least one general owner and one or more other owners. They have only a limited investment and a limited liability.

A **corporation** is owned by persons, called stockholders. The stockholders usually have certificates showing the number of shares which they own. The stockholders elect a director or directors to operate the corporation. Most corporations are closed corporations, with only a few stockholders. Other corporations are owned by many stockholders who buy and sell their shares at will. Usually they have little interest in management of the corporations.

Alien corporations are corporations of foreign countries.

All the corporations are to receive their charters from the state authorities. The charters state all the powers of the corporation. Many corporations try to receive their charters from the authorities of the State of Delaware, though they operate in other states. They prefer the State of Delaware because the laws are liberal there and the taxation is rather low. Such corporations, which receive their charters from an outside state, are called **foreign corporations**.

All the corporations require a certificate to do business in the state where they prefer to operate.

1. Скажите, что говорится в тексте о:

individual businesses
general partnerships
limited partnerships
corporations

alien corporations
foreign corporations
charters and certificates

Text 15.

Прочтите Текст 15 и выполните задания после текста.

PANASONIC

The Panasonic Corporation is a Japanese multinational consumer electronics corporation. It is based in Osaka, Japan. It specializes in electronics manufacturing and produces goods under a variety of names including Panasonic and Technics.

Panasonic started in 1918 first selling duplex lamp sockets. It operated factories in Japan and other parts of Asia through the end of World War II. Today it is one of the largest electronics manufacturers in the world, along with its main competitors Sony and Toshiba, with annual sales of about \$ 114 billion. There are currently more than 630 companies including the parent company and its subsidiaries. 366,937 employees work for the corporation worldwide.

Panasonic consists of 14 business domain companies. Each company has its own production and sales divisions that respond to its own business segment, such as home appliances, office equipment, healthcare products, industrial equipment, original equipment for automobile brands such as Toyota, Honda and Subaru, and other electronic and consumer products. The photographic cameras launched by Panasonic are still on top along with other giants like Sony, and their professional cameras are the best.

In addition to electronics, Panasonic offers non-electronic products and services such as home renovation services.

1. Скажите, что обозначают следующие числительные:

14 630 1918 366,937 114 billion

2. Соотнесите слова из текста и их определения:

- | | |
|-------------------|--|
| 1. consumer | a) the necessary tools, clothing etc. for a particular purpose |
| 2. variety | b) repair and improvement of a building |
| 3. worldwide | c) a separate part of a large organization |
| 4. domain | d) in all parts of the world |
| 5. division | e) an electrical machine that is used in the house |
| 6. segment | f) a person who buys goods or services |
| 7. home appliance | g) an area of interest |
| 8. equipment | h) introduce something new e.g. a product |
| 9. launch | i) a part of something |
| 10. renovation | j) difference in quality, type or difference |

3. Заполните пропуски подходящими словами из рамки:

Consists of • extensive renovations • goods • business segment • multinational • equipment • division, variety • business domains • provide services • launched • home appliances • respond to

1. The shop sells a large.....of.....from TV-sets to washing machines to electronic clocks.
2. Having 30 % of the market, the company is the leader in its..... .
3. Panasonic is a large.....corporation operating all over the world.
4. The corporation..... 630 companies which a number of..... according to their main activities.
5. The advertising has..... a new brand of breakfast cereals onto the market. The brand is a big success.

6. The company's head office is located in an old historical building which needs extensive
7. We produce industrial.....for car manufacturers and.....after-sale
8. The retailer offers a 25% discount on all electrical.....until the end of the week.

4. *Ответьте на вопросы по тексту:*

1. What kind of company is the Panasonic Corporation?
2. What does it produce?
3. Where is its head office?
4. Where does Panasonic operate?
5. What is the company's structure? Which business domains is it active in?
6. What are the company's main competitors?

Задание 8. *Ниже приводятся профили компаний. Расскажите об одной из них, используя информацию из таблицы.*

<i>Name of company</i>	VIRGIN	MOTOROLA
<i>Head office</i>	London, UK	Chicago, USA
<i>Business domains</i>	Retail trade, cinema, hotels, communication, financial services, investments, travel.	Mobile phones, electronic systems, components and services, two-way radios, defence and space electronics, computers.
<i>Main markets</i>	23 countries including the USA, the UK, Europe, Australia, Japan.	Worldwide
<i>Annual sales</i>	£ 3 billion	\$ 30.2 billion

Text 16.

Прочтите Текст 16 и выполните задания после текста.

PROFIT

“Profit” in everyday life means advantage or good obtained from something. Besides, it can mean money gained in business.

“Profit” for an accountant means simply the difference between total receipts and total costs. For the economist “profit” has a much wider meaning. It is the revenue derived from the use of resources minus the opportunity cost of using those resources.

The economist attaches a cost to the use of retained earnings, since they could have yielded revenues if used outside the business. Besides, the economist would value the time of owner managers in accordance with what they could have earned outside the business.

Profit is derived by selling a product for more than the cost required to produce or acquire it. Some consider the pursuit of profit to be the essence of capitalism.

Opponents of capitalism often protest that private owners of capital do not remunerate laborers the full value of their production but keep a portion as profit, claiming this to be exploitative. However, defenders of capitalism argue that when a worker is paid the wage for which he agreed to work, there is no exploitation, especially in a free market where no one else is making an offer more desirable to the worker; that "the full value of a worker's production" is based on his work, not on how much profit is created.

1. Ответьте на вопросы по тексту:

1. What is profit?
2. What is profit for an accountant?
3. What does an economist take into account to calculate profit?
4. What is essential characteristic of capitalism?
5. What do opponents of capitalism protest about?

2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Прибыль, различные понятия прибыли, полученная выручка, получение прибыли, реализация прибыли, продажа продукта, частные собственники, полная стоимость, заработная плата.

Text 17.

Прочтите Текст 17 и выполните задания после текста.

TAXATION AND TAX SYSTEM

Taxation is the process by which the people pay the expenses of carrying on the government. Many kinds of taxes are used in the world. The main taxes can be divided into taxes paid on income and capital, called "direct" taxes and those paid when money is spent, called "indirect" taxes. Indirect taxes are paid on goods and services.

The taxes are paid by the shops or manufactures, but then passed on to the consumers in the form of higher prices. The advantage of this tax is that it is directly in line with inflation. If the prices rise, so does the tax.

TAX a rate or sum of money levied upon assets or real property (property tax), or income derived from wages, etc. (income tax), or upon the sale or purchase of goods (sales tax).

VALUE ADDED TAX is a tax imposed upon the difference between the cost of an asset to the taxpayer and the present fair market value of such asset; a tax based on a percentage of the value of the property subject to taxation, as opposed to a specific tax, which is a fixed sum applied to all of a certain class of articles.

INCOME TAX is imposed upon income received which is recognized for tax purposes by the taxpayers, reduced by the allowable deduction and credits.

PROPERTY TAX generally, tax imposed by municipalities upon owners of property within their jurisdiction based upon the value of such property.

SALES TAX a tax generally imposed by state or local government on the sale of certain items that are generally not for resale.

UNIFIED ESTATE AND GIFT TAX in the USA a federal tax imposed upon the net value of an estate and on gifts of certain amounts. The transferor is liable for the gift taxes but if the transferor fails to pay the gift tax, the transferee may be held liable for its payment.

1. Ответьте на вопросы по тексту:

1. What is a tax?
2. What is Value Added Tax imposed upon?
3. What Income Tax imposed upon?
4. What tax is paid based upon the value of property?
5. What happens if the transferor fails to pay the gift tax?

2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Налог, сумма денег, взимаемая с..., налог на доход, налог на собственность, налог с продаж, налог на добавленную стоимость, налог накладывается на..., рыночная стоимость, налогоплательщик, владельцы собственности, единый налог на наследование и дарение.

Text 18.

Прочтите Текст 18 и выполните задания после текста.

TAXES IN THE UK

Companies pay corporation taxes nine months after the end of the accounting period. Corporation taxes are charged for a financial year (also called fiscal year) which runs from 1 April to the following 31 March.

Income tax and capital gains tax are charged for a tax year, or year of assessment.

Individuals usually pay taxes in two equal installments on 1 January and 1 July. Usually taxpayers are given 30 days to pay from the date of issue of an assessment.

Employees pay taxes in a different way. When an employee takes a new job he has to give his new employer his P.45. This is a document which shows the employee's tax coding and the amount of tax he has paid so far in the tax year.

Employees are taxed under PAYE system which means Pay as You Earn. Every employee has the tax deducted weekly or monthly. The deductions are calculated by reference to the employee's tax coding. This information is supplied to the employer by the tax office.

1. Ответьте на вопросы по тексту:

1. What are direct and indirect taxes?
2. What is a fiscal year? How long is it?
3. What taxes are paid by corporations?
4. What taxes are paid by employees?
5. What is P.45?

2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Налогообложение; оплачивать расход; налоги платятся с дохода, корпоративный налог, после окончания отчетного периода, налоги взимаются за финансовый год, налог на доход, работники, налоговый код, вычитаемый налог, вычеты рассчитываются, налоговый орган.

3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Taxation, direct taxes, indirect taxes, higher prices, income tax, P.45.

Text 19.

Прочтите Текст 19 и выполните задания после текста.

ACCOUNTS AND BALANCE SHEETS

From the Trial Balance, prepared by the bookkeeper, the accountant creates a Profit and Loss Statement and Balance Sheet.

A Profit and Loss Statement or a Profit and Loss Account, shows the income or loss of the company for the period. The Profit and Loss Statement is made only on the basis of those accounts of the Ledger which affect the profit and loss of the company. The Profit and Loss Statement may contain the following items:

• Sales	• Interest paid	• Dividends
• Trading profit	• Profit before tax	• Profit retained
• Depreciation	• Tax	• Earnings per share
• Rent received	• Profit after tax	

The other accounts of the Ledger which reflect the assets, liabilities and capital of the firm, make up a Balance Sheet. This shows the net value or book value of the company.

1. Дайте русские эквиваленты следующих терминов:

profit and loss statement	rent received	profit retained
balance	interest paid	accounts receivable
balance sheet	profit before tax	merchandise on hand
trading profit		

2. Заполните пропуски словами из текста:

- 1) A profit and Loss Statement ... the income or loss of the company for the period.
- 2) The accountant ... a Profit and Loss Statement and Balance sheet.
- 3) The Profit and Loss Statement is ... only on the basis of those accounts of the Ledger which affect the profit and loss of the company.

РАЗДЕЛ 5. Деловая корреспонденция. Контракты и счет-фактуры UNIT 5. Business correspondence. Contracts and invoices

Text 20.

Прочтите Текст 20 и выполните задания после текста.

PRICES AND TERMS OF DELIVERY

When sellers quote prices in their offers they usually state on what terms, at this price, they will deliver the goods. The price will certainly depend on the terms of delivery. Terms of delivery are included in internationally recognized standard that is used worldwide in international and domestic contracts for the sale of goods, e.g. Incoterms 2010. "Incoterms" mean International Commerce Terms. The most popular terms of delivery in foreign business transactions are:

– **FOB** (free on board) - If the goods are offered on FOB terms, the price will include the cost of the goods and transportation expenses to the port of shipment.

– **CIF** (cost, insurance and freight) - the price will cover the cost of the goods, insurance expenses and freight expenses or transportation expenses, to the port of destination;

– **C & F** (cost and freight) - the price will cover the cost of the goods and freight to the port of destination;

– **FOR** (free on rail)- the price will include the cost of the goods and transportation expenses to the railway station only

Here are a few examples of how terms of delivery can be mentioned in offers:

– The price is USD 2,000.00 per ton FOB New York.

– The quoted price is GBP 1,200.00 each CIF Murmansk.

– We can offer the goods at the price of GBP 78.00 per metre C & F Liverpool.

– The goods are offered on a FOR basis.

The date of the bill of lading issued in the name of the Buyers is to be considered the date of delivery.

Payment is usually made by a letter of credit on presentation of the following documents:

- 1) Sellers' Commercial Invoice
- 2) Full set of clean on board Bills of Lading
- 3) Quality Certificate issued by the laboratory
- 4) Weight Certificate issued by the recognized company
- 5) Certificate of Origin issued by the Chamber of Commerce and Industry
- 6) Insurance Policy issued by the State Insurance company.

1. Ответьте на вопросы по тексту:

1. Is delivery of goods considered by sellers when they quote prices?
2. What is Incoterms?
3. What does the price include if the goods are offered on FOB terms?

4. What does the price include if the goods are offered on CIF terms?
5. What does the price include if the goods are offered on C & F terms?
6. What does the price include if the goods are offered on FOR terms?

2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Выставить цену, предложения, доставить товар, условия поставки, продажа товаров, стоимость товаров и транспортировки, порт отгрузки, страховые расходы, грузовые расходы, порт назначения, способ транспортировки, перевозятся на борту корабля, перевозятся по железной дороге, за тонну, за метр.

3. *Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

Price, terms of delivery, Incoterms, the most popular terms of delivery.

Text 21.

Прочтите Текст 21 и выполните задания после текста.

TERMS OF PAYMENT

Offers usually state the terms on which the goods are to be paid or terms of payment.

Terms of payment usually mean the currency, time of payment, mode of payment and many details.

In foreign trade transactions various modes of payment are practised, among which the most popular are as follows:

- by a banker's transfer;
- by a letter of credit;
- for collection;
- by drafts;
- on an open account.

Sometimes mixed terms are practised. That depends on the value of the goods, volume of the goods, time of delivery and many other factors.

Here is an example of how terms of payment can be stipulated in the offer for some expensive sophisticated equipment:

We propose the following terms of payment...

Ten percent of the total sum should be paid in advance by telegraphic banker's transfer.

Fifty percent of the total sum should be paid by telegraphic banker's transfer within 30 days after your bank receives shipping documents.

Forty percent of the total sum should be paid by drafts at 90 days' sight.

1. *Ответьте на вопросы по тексту:*

1. Do offers usually state terms of payment?
2. What particulars do terms of payment cover?
3. What terms of payment are practised in foreign trade?
4. On what does the choice of terms of payment depend?
5. What example of terms of payment is quoted in the text?

2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Предложение, условия платежа, товары оплачиваются, сделки международной торговли, способы платежей, банковский перевод, аккредитив, валюта на инкассо, тратта (вексель), по открытому счёту, ценность товара, объем товара, время доставки, общая сумма, произвести предоплату, погрузочные документы.

3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Terms of payment, modes of payment.

Text 22.

Прочтите Текст 22 и выполните задания после текста.

COMMERCIAL INVOICES

Commercial invoices are usually issued by sellers or sellers' banks after the goods are shipped. Together with shipping documents invoices are usually sent to the buyers' bank for payment.

Commercial invoices generally contain the following information:

- number and date of the invoice;
- number and date of the contract;
- date of delivery;
- number and date of the transport document;
- description of the goods;
- price per unit;
- quantity;
- total amount to be paid.

Here is a part of a specimen invoice:

Invoice No R04-22

Date: 27 November, 1994

Contract Reference: Contract 32-1 of 4 September, 1994

Payment terms: by letter of credit

Sold to: Petro Co., Liverpool, England

Shipped: by Hafta Co., Liverpool, England

Vessel: Alexander Pushkin

Date of shipment: 20 November, 1994

Port of shipment: Riga

Port of destination: Liverpool

Description: Chemicals ST, CIF Liverpool

Quantity: 5000 kg.

Unit price: GBP 175.00 per kilo

Total amount: GBP 875, 000. 00

Currency: English Pound Sterling

Bank: United Bank, Liverpool

1. Ответьте на вопросы по тексту:

1. When are commercial invoices issued?
2. What information is usually included in the invoice?
3. Look at the part of the specimen invoice in the text above. When were the goods shipped?
4. How were the goods paid? How much goods were shipped?
5. What is the price per unit and the total amount to be paid?

2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Коммерческий инвойс, выставить инвойс, транспортно-сопроводительные документы, дата доставки, условия платежа, аккредитив, судно, дата отгрузки, порт назначения, наименование товара, цена за единицу; цена за тонну; общая сумма к оплате, валюта.

РАЗДЕЛ 6. Маркетинг

UNIT 6. Marketing

Text 23.

Прочтите Текст 23 и выполните задания после текста.

MARKETING

Marketing includes all the business activities connected with the movement of goods and services from producers to consumers. Sometimes it is called distribution. On the one hand, marketing is made up of such activities as transporting, storing and selling goods and, on the other hand, a series of decisions you make during the process of moving goods from producer to user. Marketing operations include product planning, buying, storage, pricing, promotion, selling, credit, traffic and marketing research.

The ability to recognize early trends is very important. Producers must know why, where, for what purpose the consumers buy. Market research helps the producer to predict what the people will want. And through advertising he attempts to influence the customer to buy. Marketing operations are very expensive. They take up more than half of the consumer's dollar. The trend in the USA has been to high mass consumption. The construction of good shopping centres has made goods available to consumers. It provided a wide range of merchandise and plenty of parking facilities.

1. Ответьте на вопросы по тексту:

1. What does marketing mean?
2. What activities does marketing consist of?
3. What do marketing operations include?

Text 24.

Прочтите Текст 24 и выполните задания после текста.

MARKETING AND ADVERTISING

Marketing concept includes various elements such as planning, research, new product development, sales, communications, advertising, etc. Marketing starts with production and later studies all its stages before, during and after production. In the sales area, marketing provides information about forward demand for products and services.

Advertising is an important element of the marketing plan. It is used to increase sales by making the product or service known to a wider audience, and by stressing its superior qualities. A company can advertise in many ways, depending on how much it can spend on advertising. The different media for advertising include television, radio, newspapers, magazines and direct mail, by which advertisers send letters, brochures and leaflets directly to potential customers advertising is a highly developed business a lot of money is spent on advertising in every country.

Marketing planning is an integral part of the marketing mix and it depends on a thorough situation analysis.

1. Ответьте на вопросы по тексту:

1. What does marketing concept include?
2. What does marketing start with?
3. What information does marketing provide in the sales area?
4. What is an important element of the marketing plan?
5. What do the different media for advertising include?
6. What kind of business is advertising?
7. How much money is spent on advertising in every country?
8. What does marketing planning depend on?

2. *Переведите следующие предложения на английский язык:*

1. Понятие маркетинга включает различные элементы, такие как планирование, исследование, разработка новой продукции, продажа, переговоры, реклама и т.д.
2. Маркетинг обеспечивает информацией о перспективе спроса на продукцию компании или обслуживания.
3. Реклама – высокоразвитый бизнес.
4. Маркетинг начинается с производства и изучает все его стадии до, во время и после производства.
5. Рекламодатели отправляют письма, брошюры, листовки непосредственно потенциальным покупателям.
6. Много денег тратится на рекламу в каждой стране.
7. Маркетинговое планирование – неотъемлемая часть системы маркетинговых мероприятий и зависит от анализа ситуации.

3. *Поставьте глаголы-сказуемые в соответствующей видо-временной форме:*

1. We (to thank) you for your letter of March 5-th.
2. Last week our clients (to write) to us that they (to need) the machine tools urgently.
3. For some reason of other they (to stop) the construction work for sometime, but they will resume it very soon.
4. Exhibitions and fairs (to hold) every year in many countries of the world.
5. Mr. Johnson (to give) all the necessary information on the model during his visit to our office.
6. They (to be) our regular buyers of the mining equipment from Russia for the last years.
7. We (to consider) your price competitive.

4. *Выпишите из текста “Marketing and advertising” предложения, в которых глаголы-сказуемые употреблены в страдательном залоге.*

5. *Сделайте следующие предложения вопросительными:*

7. Advertising is an important element of the marketing plan. (What?)
8. All the necessary information was sent to the firm last week. (When?)
9. The accommodation was reserved by cable. (How?)
10. A new contract has just been signed. (What?)
11. Our president is satisfied with the results of the talks. (Who?)

Text 25.

Прочтите Текст 25 и выполните задания после текста.

MARKET RESEARCH

A market is anywhere that buyers and sellers come together to exchange goods and services. Market research is of great importance for any business. Market research can be defined as a collection, collation and analysis of data relating to the marketing and consumption of goods and services. For example, firms gather information about the likely consumers of a new product and use the data to help in their decision making process. Market research includes the following aspects:

- a demand for a product
- what style, shape color or Form it should take
- the price people can pay for it
- information about themselves - their age, likes, interests and life styles.

Market research can either be carried out by a firm itself or by a market research agency. The research involves collecting primary data. This is information which has to be collected to gain marketing advantages (получить маркетинговое преимущество над...) over other firms. Most primary information is gathered by asking consumers questions or by observing their

behavior. The most accurate way to do this is to ask or observe all consumers of a particular product. However, this may be either impractical or expensive. That's why there are some other research methods a business can use. Among them are: questionnaires (анкета), personal and telephone interviews, postal surveys, observation and many others.

1. Ответьте на вопросы по тексту:

What is a market?

What aspects does it include?

What research methods do you know?

2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Покупатели и продавцы, собирать информацию, иметь большое значение, потенциальные потребители, процесс принятия решения, самый точный способ, дорогой.

3. Заполните пропуски словами из текста:

1) Market research ... either be carried out by a firm itself or by a market research agency.

2) This information ... to be collected to gain marketing advantages over other firms.

3) Market research can be defined as a collection, collation and analysis of data relating to the marketing and consumption of goods and services.

РАЗДЕЛ 7. Банки

UNIT 7. Banks

Text 26.

Прочтите Текст 26 и выполните задания после текста.

BANKS

Bank generally, a corporation formed for the purpose of maintaining savings accounts and checking accounts, issuing loans and credit, and dealing in negotiable securities issued by governmental entities and corporations.

By law, banks are usually permitted to engage in activities and offer numerous services incidental to and beyond those listed above, e.g., buying and selling gold and silver. Banks earn money by investing their customers' deposits. Banks protect the customers against loss and are strictly regulated.

Commercial bank by far, the most common and most unrestricted type of bank. It is allowed the widest range of services it offers and the investment it makes. Its major limitation is that it must keep on reserve a larger percentage of its deposit. This reserve is used to cover the bank's daily needs, to guard against a money shortage at the bank and a resulting panic, and to shield the customers against the bank's failure and the consequent loss of deposits.

Savings bank's major service was the "time" savings account, or deposit, from which money, once deposited, could be withdrawn only after a set period elapsed or 30 days' notice was given. By law a savings bank's investments are usually limited to certain corporate and government bonds and securities. Its advantages are that it can pay higher interest rates than commercial bank, has certain tax benefits, and can keep a smaller percentage of its deposits on reserve. Usually, the bank is owned by its depositors as creditors whose dividends are paid in form of interest on their accounts.

1. Ответьте на вопросы по тексту:

1. What is bank in general?

2. What are bank's objectives?

3. How do banks earn money?

4. What is the "time" savings account?

5. What are advantages of savings banks?

2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Хранить сберегательные счета, выдавать ссуды и кредиты, оборотные ценные бумаги, государственные юридические лица, заниматься деятельностью, предлагать услуги, зарабатывать деньги, вклады клиентов, защищать клиентов от банкротства банка, потеря вкладов, сберегательный банк, процентная ставка.

3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Banks' services, commercial bank, savings bank.

Text 27.

Прочтите Текст 27 и выполните задания после текста.

SBERBANK TODAY

Sberbank of Russia is the largest bank in Russia and CIS. Sberbank dominates the Russian banking sector in terms of total assets. It is the key lender to the national economy. Sberbank's equity totals RUB1.7 trln, which corresponds to 27.4% of aggregate capital of Russian banks. The founder and principal shareholder is the Central Bank of Russia, which owns 50% of the Bank's authorized capital plus 1 voting share. The rest of the shares are held by international and domestic investors.

Established in 1841, during Sberbank's 170-year history, it has grown into a universal commercial bank with diversified businesses. Sberbank provides banking services to individuals and all types of corporate clients including big corporates, small and medium-sized businesses as well as state-owned, sub-federal units and municipalities.

Sberbank provides a broad range of banking services to clients, including deposits, various types of loans (consumer, car loans and mortgages) as well as bank cards, money transfers, bank insurance and brokerage.

Sberbank provides banking services in all of the 83 sub-federal units of Russia and operates a unique branch network of 17 Regional Banks and more than 18,400 branches. The Bank also offers services through a new distribution channel - one of the world's largest network of ATM machines and self-service terminals (~68,000). Sberbank is also actively developing its Mobile Bank and Sberbank Online applications with a massive client base totaling over 5.4 mln of active users.

Sberbank has always been one of the best brands in Russia and universally recognizable household name standing for stability and reliability. In recent years, however, Sberbank has focused on innovation and modernization of its infrastructure and technology.

1. Ответьте на вопросы по тексту:

1. What is the status of Sberbank in Russia and CIS?
2. What is Sberbank's equity?
3. What is the founder and principal shareholder? What does it own?
4. Whom does Sberbank provide its banking services to?
5. What does the broad range of Sberbank's services include?
6. What branches does Sberbank have?

2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

СНГ, общие активы, акционерный капитал, суммарный капитал, учредитель, голосующая акция, физические лица, корпоративные клиенты, средний бизнес, банковские услуги, вклады, ссуды, ипотека, денежные переводы, страховка, сеть филиалов, банкомат, клиентская база, надежность.

3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Equity, the Central Bank of Russia, banking services, regional branches, Sberbank as the best brand in Russia.

Text 28.

Прочтите Текст 28 и выполните задания после текста.

VARIOUS SERVICES OF BANKS

Banker's services cover an enormous range of activities today.

A full list would include:

1. Current account services

They are extended to anyone whom banks regard as reliable. A new depositor should be recommended by his employer or should present a reference. If this proves satisfactory the bank will accept a deposit from him which will be entered in his current account.

A cheque book will then be issued free of charge. Once the customer has received his cheque book he may use the cheques to order the banker to pay out sums of money from his current account. Money is being paid into and paid out of the account as often as the customer finds convenient.

2. Deposit account services

Companies and individuals can deposit cash funds that are not needed at present. They need it or after a certain period in case of time deposit.

3. Savings account services

It enables small savers to put money away for particular purposes, for example, for holidays.

4. Other services:

- foreign exchange;
- foreign exchange transactions;
- services in foreign trade payments;
- granting loans;
- services in investment management;
- safe custody;
- economic information;

1. Ответьте на вопросы по тексту:

1. Whom are current account services extended to?
2. When is a cheque book issued?
3. What cash funds are deposited by companies and individuals?
4. What taxes are paid by employees?
5. What is P.45?

2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Банковские услуги, услуги по расчетным счетам, надежный, новый вкладчик, предоставить рекомендацию, принять вклад, чековая книга, выдается бесплатно, оплатить со счета, услуги по депозитным счетам, денежные средства, откладывать деньги на конкретные цели, обмен иностранной валюты, сделки в иностранной валюте, выдача ссуд, ответственное хранение.

3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Current account services, deposit account services, savings account services.

РАЗДЕЛ 8. Международная торговля

UNIT 8. Foreign trade

Text 29.

Прочтите Текст 29 и выполните задания после текста.

BASIC TERMS IN FOREIGN TRADE

Countries buy and sell various goods as well as various services. Goods bought from abroad, such as food, cars, machines, medicines, books and many others, are called **visible imports**. Goods sold abroad are called **visible exports**.

Services, such as insurance, freight, tourism, technical expertise and others, are called **invisible imports** and **invisible exports**. The total amount of money a country, makes including money from visible and invisible exports, for a certain period of time, usually for a year, is **Gross National Product**, or GNP.

The difference between a country's total earnings or GNP, and its total expenditure is called its **balance of payments**.

The difference between what a country receives for its visible exports and what it pays for its visible imports is its **balance of trade**. If a country sells more goods than it buys, it will have a surplus. If a country buys more than it sells, it will have a **deficit**.

In the 19th century Britain dominated international trade, accounting for about one-third of world's exports. Early in the 20th century its position changed. The volume of world's exports increased but the percentage of British exports in world trade declined significantly.

The United Kingdom's principal exports are vehicles, machinery, manufactured goods and textiles. Her main exports are food stuffs and most of the raw materials for industry. Britain imports half the food it needs. The earnings from foreign tourism are one of Britain's important industries.

1. Выберите правильный вариант слова в скобках:

1. Goods sold to other countries are (visible, invisible) exports.
2. Services sold to other countries are invisible (imports, exports).
3. The difference between total earnings of a country and its total expenditure is called its balance of (payments, trade).
4. The difference between a country's GNP and its total expenditure is called its balance of (payments, trade).
5. If a country sells more goods than it buys it will have a (deficit, surplus).

2. Закончите предложение в соответствии с текстом:

If a country buys more goods than it sells it will have a

Gross National Product is the total amount

Gross Domestic product is

Invisible exports and import are

A country's trade balance is

3. Ответьте на вопросы по тексту:

1. What is called visible exports?
2. What is called invisible exports?
3. How is balance of payments calculated?
4. What goods does Britain export?
5. What goods does the United Kingdom import?

4. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Различные товары и услуги, товары, купленные за рубежом, лекарства, экспорт товаров, невидимый импорт, общая сумма денег, валовой национальный продукт, общие расходы,

платежный баланс, излишек, дефицит, объем мирового экспорта, сырье, промышленные товары, продовольственные товары.

Text 30.

Прочтите Текст 30 и выполните задания после текста.

THE EUROPEAN ECONOMIC COMMUNITY

The European Economic Community, or the Common Market, or the EEC was established in 1957. The original six member countries of the Community were France, West Germany, Belgium, Italy, Luxembourg and the Netherlands. Then a few other countries joined the Community. Britain, together with the Irish Republic and Denmark, joined the E.E.C. on 1st January, 1973.

Now the Community forms an enormous trading area of almost 250 million people, and accounts for two fifths of the world's trade. Today's Community (it's usually called the EC now, not the EEC) works hard to promote European business, industry and free trade. It's not just an economic organization. These days, EC decisions and laws affect almost every aspect of life in the member countries, including education, employment, energy, environment, foreign aid, human rights, the law, medical and scientific research, transport.

The membership allows imports to enter member countries either free of duty or at lower customs duties.

All member countries contribute to a common budget for certain purposes, based on relative total output of goods and services, or gross national product.

Under the Community regulations, people of member countries may freely enter another member state to travel or to work there.

The Community has the following institutions:

- The European Parliament members of the European Parliament (MEPs) are directly elected every five years by voters in their own countries. There are 518 of them. France, Britain, Germany and Italy have 81 each, Spain has 60
- The Council of Ministers consists of government ministers from all member countries who meet regularly to talk about Community business.
- The Court of Justice

The headquarters of the European Economic Community are located in Brussels, Belgium.

1. Ответьте на вопросы по тексту:

1. When was the E.E.C. established?
2. What countries established the E.E.C.?
3. How many people live in the E.E.C.?
4. What privileges do E.E.C. citizens have, coming to those countries?
5. Where are the E.E.C. headquarters?

2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Европейское экономическое сообщество, "Общий рынок", страны-члены, вступить в ЕЕС, продвигать Европейский бизнес, затрагивать почти каждый аспект жизни, образование, энергетика, окружающая среда, права человека, научные исследования, без пошлины, по более низким таможенным пошлинам, суммарный выпуск товаров и услуг, валовой национальный продукт.

3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

- Member countries of the Community;
- Trading area of the Community;
- EC decisions;

- EC institutions.

Text 31.

Прочтите Текст 31 и напишите 8 вопросов к тексту.

WORLD TRADE ORGANIZATION

World Trade Organization (Всемирная торговая организация) is the successor of the General Agreement on Tariffs and Trade (GATT). It was established on 1 January, 1995, and is the legal (законодательный) and institutional (институционный) basis of the world trading system.

The essential functions of the WTO are:

- execution of trade agreements;
- acting as a forum for multilateral trade negotiations;
- seeking to resolve trade disputes;
- overseeing (осуществлять надзор) national trade policies;
- cooperating with other international institutions involved in global economic policy-making.

Members are to grant to the products of other members no less favourable treatment (не менее благоприятный режим) than to the products of any other country. Tariffs or customs duties are legal in the WTO.

The WTO Agreement on agriculture is designed to provide increased fairness (справедливость) in farm trade. The WTO Agreement on intellectual property will improve conditions of competition. WTO encourages industrialized countries to assist trade of developing nations.

The WTO authorities are:

- the Ministerial Conference (министерская конференция) (было проведено 7 конференций)
- the General Council (Генеральный Совет)

There are three Councils in WTO:

- for Trade in Goods (Совет по товарной торговле)
- for Trade in Services (Совет по торговле услугами)
- for Trade-Related Aspects of Intellectual Property Rights (Совет по вопросам торговых аспектов прав интеллектуальной собственности)

There are four Committees in WTO:

- on Trade and Development
- on Balance of Payments
- on Trade and Environment
- on Budget, Finance and Administration

The Secretariat is located in Geneva.

* General Agreement on Tariffs and Trade (GATT) (Генеральное соглашение по тарифам и торговле, заключено в 1947 году, после войны, с целью восстановления экономики. Основная цель – снижение тарифов в торговле)