

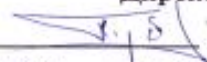
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УТВЕРЖДАЮ

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Иностранный язык

Оценочные материалы для проведения текущего контроля успеваемости и
промежуточной аттестации студентов, обучающихся по направлению
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1.Перечень планируемых результатов освоения образовательной программы (перечень компетенций) с указанием индикаторов их достижения и планируемых результатов обучения по дисциплине

Код компетенции	Наименование компетенции	Индикаторы достижения компетенции	Результаты обучения (умения и знания) соотнесенные с индикаторами достижения компетенции
УК-3	Способность применять знания иностранного языка на уровне, достаточном для межличностного общения, учебной и профессиональной деятельности	1. Использует иностранный язык в межличностном общении и профессиональной деятельности, выбирая соответствующие вербальные и невербальные средства коммуникации	Знать: значение изученных лексических единиц, обслуживающих ситуации иноязычного общения в сферах деятельности, предусмотренной направлением подготовки «Экономика» Уметь: использовать иностранный язык в межличностном общении и профессиональной деятельности при вербальном и невербальном общении
		2. Реализует на иностранном языке коммуникативные намерения устно и письменно, используя современные информационно-коммуникативные технологии	Знать: виды коммуникативных намерений; значения лексических единиц иностранного языка при использовании современных информационно-коммуникативных технологий Уметь: подбирать и применять соответствующие лексические единицы иностранного языка в общении и речевой деятельности на иностранном языке при использовании современных информационно-коммуникативных технологий

		3. Использует приемы публичной речи и делового и профессионального дискурса на иностранном языке	Знать: приемы и принципы построения публичной речи в ситуации межкультурного взаимодействия; приемы, убеждения, аргументации, выражения мнения на иностранном языке; лексико-грамматические особенности иноязычной публичной речи в ситуации делового и профессионального общения; правила подготовки публичной речи на иностранном языке; приемы и иноязычные средства делового и профессионального дискурса Уметь: сообщать информацию на основе прочитанного текста в форме подготовленного монологического высказывания; использовать приемы и принципы построения публичной речи для сообщения профессионально-ориентированного содержания на иностранном языке
		4. Демонстрирует владения основами академической коммуникации и речевого этикета изучаемого иностранного языка	Знать: основные нормы академического и социального поведения и речевой этикет, принятые в стране изучаемого языка Уметь: сообщать информацию академического содержания на иностранном языке; использовать приемы академической устной и письменной коммуникации на иностранном языке; применять правила речевого этикета в ситуациях академического общения

		5. Грамотно и эффективно пользоваться иноязычными источниками информации	Знать: правила использования различных технических средств с целью поиска и извлечения иноязычной информации; основные правила определения релевантности и надёжности иноязычных источников; основные правила анализа и синтеза информации Уметь: понимать информацию при чтении учебной и справочной литературы в соответствии с конкретной целью; извлекать основную и второстепенную информацию из иноязычных источников разного типа; систематизировать и применять извлеченную информацию для решения коммуникативных и профессиональных задач
		6. Продуцирует на иностранном языке письменные речевые произведения в соответствии с коммуникативной задачей	Знать: основные организации письменной коммуникации; функции письменных коммуникативных средств Уметь: письменно реализовывать коммуникативные намерения (информирование, предложение, запрос, побуждение к действию, просьба, (не)согласие, отказ, извинение, благодарность); составлять деловые письма, должностные записки, резюме, сопроводительное письмо, контракт и иные виды документов на иностранном языке

2. Показатели и критерии оценивания компетенций на различных этапах их формирования, описание шкал оценивания

Уровень сформированности компетенций			
«Минимальный уровень не достигнут»	«Минимальный уровень»	«Средний уровень»	«Высокий уровень»
Компетенции не сформированы. Знания отсутствуют, умения и навыки не сформированы.	Компетенции сформированы. Сформированы базовые структуры знаний. Умения фрагментарны и носят репродуктивный характер. Демонстрируется низкий уровень самостоятельности практического навыка.	Компетенции сформированы. Знания обширные, системные. Умения носят репродуктивный характер, применяются к решению типовых заданий. Демонстрируется достаточный уровень самостоятельности устойчивого практического навыка.	Компетенции сформированы. Знания твердые, аргументированные, всесторонние. Умения успешно применяются к решению как типовых, так и нестандартных творческих заданий. Демонстрируется высокий уровень самостоятельности, высокая адаптивность практического навыка.
Описание критериев оценивания			
Обучающийся демонстрирует: - существенные пробелы в знаниях учебного материала; - допускаются принципиальные ошибки при ответе на основные вопросы билета, отсутствует знание и понимание основных понятий и категорий; - непонимание сущности дополнительных вопросов в рамках заданий билета;	Обучающийся демонстрирует: - знания теоретического материала; - неполные ответы на основные вопросы, ошибки в ответе, недостаточное понимание сущности излагаемых вопросов; - неуверенные и неточные ответы на дополнительные вопросы; - недостаточное владение литературой, рекомендованной программой дисциплины; - умение без грубых ошибок решать практические задания, которые следует выполнить.	Обучающийся демонстрирует: - знание и понимание основных вопросов контролируемого объема программного материала; - твердые знания теоретического материала. - способность устанавливать и объяснять связь практики и теории, выявлять противоречия, проблемы и тенденции развития; - правильные и конкретные, без грубых ошибок, ответы на поставленные вопросы;	Обучающийся демонстрирует: - глубокие, всесторонние и аргументированные знания программного материала; - полное понимание сущности и взаимосвязи рассматриваемых процессов и явлений, точное знание основных понятий в рамках обсуждаемых заданий; - способность устанавливать и объяснять связь практики и теории;

- отсутствие умения выполнять практические задания, предусмотренные программой дисциплины; - отсутствие готовности (способности) к дискуссии и низкую степень контактности.		- умение решать практические задания, которые следует выполнить; - владение основной литературой, рекомендованной программой дисциплины; - наличие собственной обоснованной позиции по обсуждаемым вопросам. Возможны незначительные оговорки и неточности в раскрытии отдельных положений вопросов билета, присутствует неуверенность в ответах.	- логически последовательные, содержательные, конкретные и исчерпывающие ответы на все задания билета, а также дополнительные вопросы экзаменатора; - умение решать практические задания; - свободное использование в ответах на вопросы материалов рекомендованной основной и дополнительной литературы.
Оценка «неудовлетворительно» / «не зачтено»	Оценка «удовлетворительно» / «зачтено»	Оценка «хорошо» / «зачтено»	Оценка «отлично» / «зачтено»

3. Оценочный лист результатов обучения к дисциплине

Виды работ обучающегося, формирующие текущий контроль по дисциплине.

Семестр 1

№ п/п	Вид учебной деятельности	Баллы	Максимум за семестр (модуль)
1.	Ведение тетради	0,1	3
2.	Активная работа на семинарском занятии	0,3	10
3.	Подготовка доклада (монолог-сообщения)	0,3	5
4.	Подготовка презентации по заданной теме	0,3	5
5.	Выполнение лексико-грамматических заданий	0,4	5
6.	Участие в ролевой игре/ дискуссии	0,4	5
7.	Тестирование		5
8.	Посещение аудиторных занятий	0,1	2
	Всего за семестр		40

Семестр 2

№ п/п	Вид учебной деятельности	Баллы	Максимум за семестр (модуль)
1.	Ведение тетради	0,1	3
2.	Подготовка доклада (монолог-сообщения)	0,3	5
3.	Подготовка презентации по заданной теме	0,3	5
4.	Выполнение лексико-грамматических заданий	0,4	5
5.	Участие в ролевой игре/ дискуссии	0,4	5
6.	Тестирование		5
7.	Посещение аудиторных занятий	0,1	2
	Выполнение контрольной работы		10
	Всего за семестр		40

Семестр 3

№ п/п	Вид учебной деятельности	Баллы	Максимум за семестр (модуль)
1.	Ведение тетради	0,1	3
2.	Активная работа на семинарском занятии	0,3	10
3.	Подготовка доклада (монолог-сообщения)	0,3	5
4.	Подготовка презентации по заданной теме	0,3	5
5.	Выполнение лексико-грамматических заданий	0,4	5
6.	Участие в ролевой игре/ дискуссии	0,4	5
7.	Тестирование		5
8.	Посещение аудиторных занятий	0,1	2
	Всего за семестр		40

Семестр 4

№ п/п	Вид учебной деятельности	Баллы	Максимум за семестр (модуль)
1.	Работа в семестре		40
1.	Ведение тетради	0,1	3
2.	Подготовка доклада (монолог-сообщения)	0,3	5
3.	Подготовка презентации по заданной теме	0,3	5
4.	Выполнение лексико-грамматических заданий	0,4	5
5.	Участие в ролевой игре/ дискуссии	0,4	5
6.	Тестирование		5
7.	Посещение аудиторных занятий	0,1	2
	Выполнение контрольной работы		10
2.	Экзамен		60
	Итого		100

Критерии балльной оценки включают качество подготовки обучающихся к семинарским занятиям, выполнения различных видов самостоятельной работы (при этом результаты регулярно проводимого экспресс-контроля успеваемости обучающихся должны составлять не менее 50% балльной оценки), а также посещение аудиторных занятий (не более 15% балльной оценки).

При подведении итогов текущего контроля успеваемости в середине семестра его результаты в 20-балльной оценке вносятся в ведомости текущего контроля успеваемости и использованием ТЭКУ (в филиалах – в ведомости текущего контроля успеваемости) и на соответствующей странице предметно-группового журнала преподавателям, ведущим аудиторные занятия.

Обучающийся, получивший от 7 до 20 баллов, считается аттестованным, получивший от 0 до 6 баллов – не аттестованным.

Результаты текущего контроля успеваемости за вторую половину семестра / в модуле преподаватели, ведущие аудиторные занятия, сообщают обучающимся на последнем занятии и вносят в ведомости (в колонку «баллы, работа в семестре») в день проведения зачета/экзамена.

Критерии балльной оценки различных форм текущего контроля успеваемости определяются в соответствии со шкалой оценивания в пределах от 0 до 40 баллов.

Критерии балльной оценки промежуточного контроля успеваемости определяются в соответствии со шкалой оценивания в пределах от 0 до 60 баллов.

Итоговая сумма баллов, полученная обучающимся по результатам текущего контроля успеваемости в семестре/модуле и промежуточной аттестации, преобразуется в пятибалльную систему оценок.

Порядок перевода 100-балльной оценки в пятибалльную

100-балльная система	5-балльная система
86-100	отлично
70-85	хорошо
50-69	удовлетворительно
менее 50	неудовлетворительно
50-100	зачтено
менее 50	не зачтено

4. Контрольные материалы, необходимые для оценки индикаторов достижения компетенций, умений и знаний

Текущий контроль

Тема 1.

Основные экономические понятия и категории

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Товары и услуги.
2. Производство и потребление.
3. Желания и потребности.
4. Ресурсы и дефицит.
5. Управление личным бюджетом.

Лексико-грамматические упражнения УК-3 (1-6)

I

1. *Read the text and say why economics is inexact.*

AN INEXACT SCIENCE

Economics is the study, description, and analysis of the ways in which a society produces and distributes. In economics, the term goods and services refers to everything that is produced in the economy—all products and services, including government “services,” such as national defense and the prison system.

Economics is one of the social (as opposed to natural or physical) sciences, as are psychology and anthropology. Social sciences examine and explain human interaction. Because of this, the findings and knowledge produced by a social science generally cannot be as exact or predictable as those of a physical science, such as physics or chemistry.

For instance, if you put water in a saucepan on a stove, you know with certainty that it will boil when it reaches 212° Fahrenheit. But if you are the governor of a state and you raise the state sales tax, you cannot be certain about the effect it will have. And you won’t be able to answer any of the following basic questions: How much money will the tax raise? In order to avoid the tax, will people take more of their business across the state line?

Will they shop more often on the Internet, where there is no sales tax (yet)?

Will companies in the state experience lower sales and generate lower corporate income taxes as a result?

Economics deals with these kinds of questions, but it seldom comes up with totally precise explanations or correct predictions.

Why? Because human behavior in the economic realm is as complex and mysterious as it is in any other sphere of life.

Vocabulary

government правительство

prison тюрьма

national defense национальная безопасность

interaction взаимодействие

certainty определенность

sales tax налог на продажи

income tax налог на доходы

behaviour поведение

to avoid избегать

to raise поднимать

to experience испытывать

to deal with иметь дело с

2. Find in the text

- two parts of the state system;
- two other social sciences;
- two physical sciences;
- two types of taxes.

3. Match these words as they go together in the text.

produce and	tax
goods and	defense
national	distribute
prison	system
human	services
sales	interaction

4. Say if the following is true or false. Correct the false statements.

1. Social sciences study the natural world around us.
2. Physical sciences are more exact than social sciences.
3. Government “services,” such as national defense and the prison system are not studied by economics.
4. Human behaviour can be examined and predicted with much precision.
5. Water boils at 212° Fahrenheit.
6. The raise of sales tax always causes lower sales.

5. Tell about the two experiments described in the text.

6. Think and say what economics has in common with these sciences.

- Psychology
- Mathematics
- History
- Biology

II

1. Read the text and translate it.

ADAM SMITH AND HIS INVISIBLE HAND OF CAPITALISM

Adam Smith, a Scot and a philosopher who lived from 1723 to 1790, is considered the founder of modern economics. In Smith's time, philosophy was an all-encompassing study of human society in addition to an inquiry into the nature and meaning of existence. Deep examination of the world of business affairs led Smith to the conclusion that collectively the individuals in society, each acting in his or her own self-interest, manage to produce and purchase the goods and services that they as a society require. He called the mechanism by which this self-regulation occurs “the invisible hand,” in his groundbreaking book, *The Wealth of Nations*, published in 1776.

While Smith couldn't prove the existence of this “hand” (it was, after all, invisible) he presented many examples of its working in society. Essentially, the butcher, the baker, and the candlestick maker individually go about their business. Each produces the amount of meat, bread, and candlesticks he judges to be correct. Each buys the amount of meat, bread, and candlesticks that his household needs. And all of this happens without their consulting one another or without all the king's men telling them how much to produce. In other words, it's the free market economy in action.

In making this discovery, Smith founded what is known as classical economics. The key doctrine of classical economics is that a laissez-faire attitude by government toward the marketplace will allow the “invisible hand” to guide everyone in their economic activities, create the greatest good for the greatest number of people, and generate economic growth. Smith also delved into the dynamics of the labor market, wealth accumulation, and productivity growth. His work gave generations of economists plenty to think about and expand upon.

III

1. Read the text and translate it.

KARL MARX: IT'S EXPLOITATION!

Karl Marx, a German economist and political scientist who lived from 1818 to 1883, looked at capitalism from a more pessimistic and revolutionary viewpoint. Where Adam Smith saw harmony and growth, Marx saw instability, struggle, and decline. Marx believed that once the capitalist (the guy with the money and the organizational skills to build a factory) has set up the means of production, all value is created by the labor involved in production. In Marx's view, presented in his 1867 tome *Das Kapital* (Capital), a capitalist's profits come from exploiting labor—that is, from underpaying workers for the value that they are actually creating. For this reason, Marx couldn't abide the notion of a profit-oriented organization.

This situation of management exploiting labor is the main reason of the class struggle. Marx saw the class struggle at the heart of capitalism, and he predicted that that struggle would ultimately destroy capitalism. To Marx, class struggle intensifies over time. Ultimately, in Marx's view, society moves to a two-class system of a few wealthy capitalists and a mass of underpaid, underprivileged workers.

Marx predicted the fall of capitalism and movement of society toward communism, in which “the people” (that is, the workers) own the means of production and thus have no need to exploit labor for profit. Clearly, Marx's thinking had a tremendous impact on many societies, particularly on the USSR (Union of Soviet Socialist Republics) in the twentieth century. While Marx's theories have been discredited, they are fascinating and worth knowing. They also say something about weaknesses in capitalism.

IV

1. Read the text and translate it.

KEYNES: THE GOVERNMENT SHOULD HELP OUT THE ECONOMY

John Maynard Keynes, a British economist and financial genius who lived from 1883 to 1946, also examined capitalism and came up with some extremely influential views. They were, however, quite different from those of Karl Marx and, for that matter, Adam Smith. In 1936, he published his *General Theory of Employment, Interest, and Money*. We will examine Keynes's theories later. They mainly involve people's propensity to spend or to save their additional money as their incomes rise, and the effects of increases in spending on the economy as a whole.

The larger significance of Keynes's work lies in the view he put forth about the role of government in a capitalist economy. Keynes was writing during the Great Depression. It's worth noting at this point that in the United States unemployment reached about 25 percent and millions of people had lost their life savings as well as their jobs. Moreover, there was no clear path out of the depression, which led people to seriously question whether Smith's invisible hand was still guiding things along. Was this worldwide collapse of economic activity the end of capitalism?

Keynes believed that there was only one way out, and that was for the government to start spending in order to put money into private-sector pockets and get demand for goods and services up and running again. As it turns out, President Franklin D. Roosevelt gave this remedy a try when he started a massive public works program to employ a portion of the idle workforce. However, the United States entry into World War II rendered this a less than pure experiment in government spending. The war effort boosted production to extremely high levels (to make guns, ammunition, planes, trucks, and other materiel) while simultaneously taking millions of men out of the civilian workforce and into uniform.

Тематика презентаций УК-3 (1-6)

1. Adam Smith and his invisible hand of capitalism
2. Karl Marx: it's exploitation!
3. Keynes: the government should help out the economy.

Тема 2. Проблемы и приоритеты современной молодёжи. Планирование образования и карьеры

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Альтернативный выбор: ценность высшего образования.
2. Жизненные установки, учеба и ее финансирование.
3. Уровень образования и карьерный рост: издержки и компромиссы.
4. Устройство на работу.
5. Управление личным бюджетом.

Лексико-грамматический тест УК-3 (1-6)

Из предложенных вариантов ответов выберите единственный правильный.

1. If he _____ his examination, he will not get a scholarship
does not pass will not pass did not pass had not passed
2. Which sentence is correct?
I like very reading. I very like reading
I like very much reading. I like reading very much.
3. He was fined by the police for driving too _____.
fast fastly hard speedy
4. We _____ be millionaires one day.
will has to have had to can be able to could
5. If he had warned me, I _____ the work in time.
would have done would do will do
6. How much longer _____ this dictionary?
have you needed you need need you will you need
7. If he did not live in St. Petersburg, we _____ so often.
would not meet won't meet would not have met
8. If you _____ coffee, we shall drink tea.
don't buy didn't buy hadn't bought doesn't buy
9. "What are you doing?" "I _____ to find my watch."
've tried try 'm trying tried
10. In his spare time he works _____ a salesman for an insurance company.
like at out as

Ролевая игра УК-3 (1-6)

Тема: «Я – студент экономического университета»

Концепция игры: Групповое обсуждение

Роли: Новый студент, Receptionist

Ожидаемый результат: в результате игры студенты развивают навык давать свои библиографические данные и вести беседу по телефону.

Критерии оценки:

- оценка «отлично» выставляется студенту, если он грамотно, аргументировано отстаивал свою точку зрения на английском языке, используя профессиональную лексику по заданной теме;
- оценка «хорошо» выставляется студенту, если он грамотно, аргументировано отстаивал свою точку зрения на английском языке, используя профессиональную лексику по заданной теме, но в речи были допущены грамматические ошибки (не более 10%);
- оценка «удовлетворительно» выставляется студенту, если он недостаточно аргументировано отстаивал свою точку зрения на английском языке, используя профессиональную лексику по заданной теме, но в речи были допущены грамматические и стилистические ошибки (не более 30%);

Role Play «I am a Student of the Economic School»

The new student role play –Student role cards 1 & 2

Role-play 1 & 2

New Student

You are going to London to study Economics at the ‘Economics School’.

Phone the receptionist of the school to find out some information.

You need to find out:

- the day and time that the course starts
- the address of the school
- directions to the school from the nearest train station

Answer the questions that the receptionist asks.

Write the information and draw a map to the school on the paper that your teacher gives to you.

Notepaper -

School address –

Start date –

Time -

Map –

The new student role play –Receptionist role cards 1

Role-play 1

Receptionist

You are the receptionist at the ‘World Economic School’. A new student phones you to find out some information about the course and the school. Use the information here to answer the student’s questions.

World Language School
56 Elm Road,
London
NW1

Course starts:

21st August, 09:00

Now you need to complete the registration card for the new student. Ask questions to find the information.

World Language School à
New Student Registration

Name:

Date of birth:

Telephone:.....

Email:.....

Address:.....

.....

.....

.....

School

Hotel

Station

Словарный диктант УК-3 (1-6)

actress актриса

add надбавка

additional payment доплата

administrator; manager администратор

advance аванс

agent агент

agronomist агроном

analyst аналитик

announcer диктор

anthropologist антрополог

application заявление

appointment назначение

archaeologist археолог

artist художник

autobiography автобиография

baker пекарь

banker банкир

bankrupt банкрот

bookbinder переплетчик

book-keeper бухгалтер

boycott бойкот

bribe	взятка
bribery	взяточничество
bricklayer	каменщик
brigade-leader	бригадир
brigade; team	бригада
builder	строитель
careerist	карьерист
carpenter	плотник
cash	наличность
cashier	кассир
charity	благотворительность
chemist	аптекарь
clerk	конторщик
decree	декрет
demotion	понижение по службе
depositor; investor	вкладчик
discharge pay	выходное пособие
discharge; retiring	увольнение
dismiss; discharge	увольнять
(to) earn	зарабатывать
earnings	заработок
editor	редактор
employer	работодатель
employer tenant	наниматель
enclosure; investment	вложение
exchange	биржа
ferryman	паромщик
form	бланк
guard (watchman)	сторож; (ночн. сторож)
gynaecologist	гинеколог
head physician	главный врач
(to) hire	нанимать
hired	наемный
invent	изобретатель
janitor	дворник
journalist	журналист
lawyer	адвокат, юрист
leave; vacation; sale; supply; allotment	отпуск
librarian	библиотекарь
loader	грузчик
maternity leave	декретный отпуск
midwife	акушерка
permanent	бессрочный
pilot	пилот
porter	носилищик

postman	почтальон
rent	аренда
(to) rent	арендовать
reprimand	выговор
resume	резюме
revolt; riot	бунт
salary	жалование
singer	певец
shareholder	акционер
shepherd	пастух
shoemaker	сапожник
short-term	краткосрочный
stock exchange	фондовая биржа
strike	забастовка
(to) strike; be on strike	бастовать
tenant; renter	арендатор
trainer	дрессировщик
translator; interpreter	переводчик
vacancy	вакансия
vacant	вакантный
vice-; deputy	заместитель
wage	заработная плата
waiter	официант
(to) work off	отрабатывать
unemployment	безработица
unemployed	безработный

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Маркетинговые стратегии.
2. Маркетинговое обеспечение экономической деятельности фирмы
3. Специфика рекламы

Лексико-грамматические упражнения УК-3 (1-6)

1. Read the text and translate it.

DEMAND AND SUPPLY

Demand is the quantity of a good that buyers wish to buy at certain price. Other things equal*, at low prices the demanded quantity is higher.

Supply is the quantity of a good that sellers wish to sell at certain price. Other things equal, when prices are high, the supplied quantity is high as well.

The market is in equilibrium when the price regulates the quantity supplied by producers and the quantity demanded by consumers. When prices are not so high as the equilibrium price, there is excess demand (shortage) raising the price. At prices above the equilibrium price, there is excess supply (surplus) reducing the price.

There are some factors influencing demand for a good, such as the prices of other goods, consumer incomes and some others.

An increase in the price of a substitute good (or a decrease in the price of a complement good) will at the same time raise the demanded quantity. As consumer income is increased, demand for normal goods will also increase but demand for inferior goods will decrease. A normal good is a good for which demand increases when incomes rise. An inferior good is a good for which demand falls when incomes rise.

As to supply, some factors are assumed* as constant. Among them are technology, the input price, as well as degree of government regulation. An improvement in technology is as important for increasing the supplied quantity of a good as a reduction in input prices.

Government regulates demand and supply, imposing ceiling prices (maximum prices) and floor prices (minimum prices) and adding its own demand to the demand of the private sector.

*other things equal – при прочих равных

*to assume — принимать

Vocabulary

to supply smb with smth – поставлять что-либо кому-либо

to supply smth to smb – снабжать кого-либо чем-либо

substitute good – товар-заменитель (спрос на который изменяется в противоположном направлении по сравнению со спросом на другой товар, цена на который изменилась)

complement good – товар-дополнение (спрос на который изменяется в том же направлении, что и спрос на некоторые другие товары, цены на которые изменились)

normal good – товар стандартного качества

inferior good – товар низкого качества

input price – цена ресурсов, цена основных средств производства

to impose (on, upon) – облагать, (налогом, пошлиной кого-л.), налагать (обязательства, штраф)

equilibrium price – равновесная цена

2. Translate the following sentences into Russian, paying attention to the active vocabulary.

1. Australia's economic system still combines steady growth and low inflation with social justice and unemployment of under 5 per cent.

2. Adequate housing is possible in developed, mixed economies wherein the interests of the poor have prevailed.

3. Many farmers in Africa live near the subsistence level.

4. The politicians will decide if the different interests involved represent the public good or the public evil. 5. It is our belief that improvements in health care will lead to a stronger, more prosperous economy.

6. This will intensify the battle in the richest bit of the market, but it will have little effect in the rest of Russia, where both the companies should benefit from economies of scale.

7. Reforming the stagnant economy requires harsh measures that would translate into job losses.

8. He said he saw the bank's role as a catalyst to encourage foreign direct investment.

9. Many companies in Britain are keen on the idea of tax incentives for R&D.

10. The British government is expected to reject the idea of state subsidy for a new high speed railway.

11. The 2008 federal budget allocated \$7.8 billion for development programmes.

12. The government is to intervene to restrict the activities of major competitors from China, Canada and Australia.

13. 40% of the state's general fund has to go to education. Nearly as much again is mandated to various health and welfare programmes.

14. That is because the Big Four may consolidate into the Bid Three, but antitrust authorities will ensure that they never become the Big Two.

15. The group had a net profit margin of 30% last year.

3. Match each word with its translation.

_____ incentive	1) общественное благо
_____ state subsidy	2) государственная субсидия
_____ enterprise	3) антимонопольный
_____ demise	4) логическое обоснование
_____ public good	5) благосостояние
_____ to allocate	6) стимул
_____ economies of scale	7) экономия на масштабах
_____ stagnant	8) новая отрасль
_____ rationale	9) преуспевающий
_____ to intervene	10) ассигновать
_____ welfare	11) предпринимательство
_____ antitrust	12) падение (строя)
_____ prosperous	13) создавать барьеры
_____ infant industry	14) вялый (рост)
_____ to erect barriers	15) вмешиваться (о государстве)

4. Translate the following sentences into English.

1. Правительство вынуждено принять программу протекционистских мер для защиты новых отраслей от международной конкуренции.
2. Строительство двух новых цехов (shops) позволит добиться экономии на масштабах производства.
3. За последние годы существенно возросли объемы внешней торговли и приток (inflow) прямых зарубежных инвестиций.
4. Государственные субсидии в ближайшие годы приведут к существенному росту расходов на НИОКР.
5. Частная собственность является неотъемлемой (integral) чертой рыночной экономики.
6. Отмена частной собственности привела к падению капиталистического строя.
7. Несмотря на то, что компания находится на грани (on the verge) банкротства, руководство уделяет особое внимание приоритетам производственной деятельности.
8. Так как компания проводит масштабную (full-scale) реструктуризацию, было объявлено о сокращении производственных издержек.
9. Правительство предложило программу льгот, которая позволит малому бизнесу повысить свою прибыль в обозримом будущем.
10. В будущем году будет принято новое антимонопольное законодательство.

Тестовые задания УК-3 (1-6)

Из предложенных вариантов ответов выберите единственный правильный.

1. My train arrived at 10:15, which means: ____.

fifteen ten fifteen past ten ten fifteen ten past fifteen

2. The policeman warned the photographer ____ too near.

not to come shouldn't come doesn't come don't come

3. "How old is she now?" "She ____ in 1905."

was borne was born was burn

4. "Can you lend me a pound?" " ____ "

I afraid no. No, sadly. I'm afraid not. Not, sorry.

5. The tourists were looking forward ____ the Tate Gallery.

to visit to visiting visiting a visit to

6. The family lost their money on roulette so they're unable to buy ____.

Something nothing everything anything

7. No matter ____, you must keep trying.

however it seems difficult how difficult does it seem

however seems it difficult how difficult it seems

8. A horrible morning was followed by a torrent of rain ____ afternoon.

late in the in late late in on late

9. You hardly ever panic, ____ you?

don't aren't do have

10. Could you tell me when ____ on Saturdays?

do shops open shops' opening are shops open shops open

Словарный диктант УК-3 (1-6)

Русский термин	Английский термин	Транскрипция
аккредитив	letter of credit	['letər əv 'kredit]
активный торговый баланс	trade surplus	[treɪd 'sɜ:pələs]
активы	assets	['æsets]
акционерное общество	stock company	[stɒk 'kʌmpəni]
акционерный капитал	equity capital	['ekwɪti 'kæpɪtəl]
акция (ценная бумага)	stock	[stɒk]
амортизация	depreciation	[dɪˌpri:ʃi'eɪʃən]
балансовый отчет	balance sheet	['bæləns ʃi:t]
банкомат	ATM , cash machine	[,ɛti:'em] [kæʃ mə'ʃi:n]
безвозмездная субсидия	grant	[gra:nt]

биржа	stock exchange	[stɒk ɪk'stʃeɪndʒ]
биржевой маклер	broker	['brəʊkə]
брать на себя расходы	cover expenses	['kʌvər ɪk'spensɪz]
буровая установка	oil rig	[ɔɪl rɪɡ]
бухгалтерский учет	auditing	['ə:ðaɪtɪŋ]
валюта	currency	['kʌrənsɪ]
ВВП (валовой внутренний продукт)	GDP (Gross Domestic Product)	[dʒi: di: 'pi:] [grəʊs də'mestɪk 'prɒdʌkt]
вексель, переводные векселя	bill (of exchange)	[bɪl əv ɪk'stʃeɪndʒ]
вклад (банковский)	deposit	[dɪ'pɒzɪt]
внешняя задолженность	external debt	[ɪk'stɜ:nəl det]
ВНП (валовой национальный продукт)	GNP (Gross National Product)	[,dʒɪ'en'pi:] [grəʊs 'næʃnəl 'prɒdʌkt]
внутренний рынок	domestic market	[də'mestɪk 'mɑ:kɪt]
военно-промышленный комплекс (ВПК)	military-industrial complex	['kɒmpleks]
Всемирная Торговая Организация (ВТО)	World Trade Organization (WTO)	[wɜ:ld treɪd ,ɔ:gənəɪ'zeɪʃən]
выкачка	pumping	['plʌmpɪŋ]
выполнить / перевыполнить план	to fulfill / overfulfill a plan	[tə fʊl'fɪl / ,əʊvəfʊl'fɪl ə plæn]
вычитать, списать с налогов	deduct, write off from taxes	[dɪ'dʌkt] 'raɪt ɒf frəm 'tæksɪz]
Госбанк	State Bank	[steɪt bæŋk]
Государственная казначейская <u>облигация</u> (ГКО) паевый фонд	government / treasury bond (T-bill)	['gʌvənmənt / 'trezəri bɒnd (ti: bɪl)]
груз	cargo	['kɑ:gəʊ]
денежная масса	money supply	['mʌni sə'plai]
держатель акций	stockholder	['stɒkhəʊldə]
дефицит	shortage, deficit	['ʃɔ:tɪdʒ] ['defɪsɪt]
дефицитный	scarce, rare	[skeəs] [reə]
дивиденды	dividends	['dɪvɪdendz]

долгосрочные планы	long-term plans	['lɒŋ tɜ:m plænz]
доля	share	[ʃeə]
Европейский банк реконструкции и развития (ЕБРР)	European Bank for Reconstruction and Development (EBRD)	[ˌjʊərə'piən bæŋk fə ˌri:kən'strʌkʃən ənd dɪ'veləpmənt]
забраковать	find / turn out to be defective / substandard	[faɪnd / tɜ:n aʊt tə bi dɪ'fektɪv / ˌsʌb'stændəd]
задолженность	arrears	[ə'riəz]
заём, ссуда	loan	[ləʊn]
заказчик	client/customer	['klaɪənt 'kʌstəmə]
закупить	purchase	['pɜ:tʃəs]
закупка	procurement	[prə'kjʊəmənt]
залог	collateral	[kə'lætərəl]
запатентовать	to patent	[tə 'peɪnt]
запчасти	spare parts	[speə pɑ:ts]
затраты / расходы	expenditures / expenses	[ɪk'spendɪtʃəz] [ɪk'spensɪz]
издержки	costs	[kɒsts]
инвестор, вкладчик	investor	[ɪn'vestə]
ипотека	mortgage	['mɔ:ɡɪdʒ]
капиталовложения, инвестиции	capital investment	['kæpɪtəl ɪn'vestmənt]
капиталоемкий	capital intensive	['kæpɪtəl ɪn'tensɪv]
конвертируемая, твердая (валюта)	convertible, hard	[kən'veɜ:təbəl] [hɑ:d]
конкурент	competitor	[kəm'petɪtə]
конкурентоспособный	competitive	[kəm'petətɪv]
конкуренция	competition	[ˌkɒmpə'tɪʃən]
коносамент	bill of lading	[bɪl əv 'leɪdɪŋ]
котироваться	be listed on stock market	[bi 'lɪstɪd ɒn stɒk 'mɑ:kɪt]
котировка	listing	['lɪstɪŋ]
КПД (коэффициент полезного действия), эффективность	efficiency	[ɪ'fɪʃnsi]

коэффициент	ratio	['reɪʃiəʊ]
кредитное соглашение	loan agreement	[ləʊn ə'gri:mənt]
кредитодатель	lender	['lendə]
кредитополучатель, заемщик	borrower	['bɒrəʊə]
курс обмена (валюты)	exchange rate	[ɪk'stʃeɪndʒ reɪt]
малое / среднее предприятие	small / medium enterprise	[smɔ:l / 'mi:diəm 'entəpraɪz]
месторождение нефти	oil field	[ɔɪl fi:ld]
Международный валютный фонд (МВФ)	International Monetary Fund (IMF)	[,ɪntə'næʃənəl 'mʌnɪtri fʌnd] [,aɪ'e'mef]
на душу населения	per capita	[pɜ: pə 'kæpɪtə]
накладные расходы	overheads	['əʊvəhedz]
наличные	cash	[kæʃ]
налог	tax	[tæks]
налог на добавленную стоимость (НДС)	value added tax (VAT)	['vælju: 'ædɪd tæks væt]
налоговая декларация	tax return	[tæks rɪ'tɜ:n]
налоговые льготы	tax privileges, tax relief	[tæks 'prɪvəlɪdʒɪz] [tæks rɪ'li:f]
налоговый кодекс	tax code	[tæks kəʊd]
налогообложение	taxation	[tæk'seɪʃən]
недоимка	non-collected taxes	[nɒn kə'lektɪd 'tæksɪz]
неплатежеспособность, несостоятельность	insolvency	[ɪn'sɒlvənsɪ]
нефтепровод	oil pipeline	[ɔɪl 'paɪplæn]
облигация	bond	[bɒnd]
оборотный инструмент	negotiated instrument	[nɪ'gəʊʃɪeɪtɪd 'ɪnstɹʊmənt]
общий рынок	Common Market	['kɒmən 'mɑ:kɪt]
объем производства	output	['aʊtpʊt]
ограниченная ответственность	limited liability	['lɪmɪtɪd ,laɪə'bɪlɪti]
оптовый	wholesale	['həʊlseɪl]
освобожденный от налогов, не облагаемый налогом	tax-exempt, tax free	['tæksɪg'zempt] [tæks fri:]

основной капитал	fixed capital	[fɪkst 'kæpɪtəl]
ответственный за экономическую политику	in charge of economic policy	[ɪn tʃɑːdʒ əv ,i:kə'nɒmɪk 'pɒləsi]
отчисления	payments	['peɪmənts]
пассивы	liabilities	[,laɪə'bɪlɪtɪz]
передать дело в арбитраж	submit dispute to arbitration	[səb'mɪt dɪ'spju:t tu ,ɑ:bɪ'treɪʃən]
плановая / рыночная экономика	planned / market economy	[plænd / 'mɑ:kɪt ɪ'kɒnəmi]
платежный баланс	balance of payments	['bæləns əv 'peɪmənts]
повышать производительность труда	raise labor productivity	[reɪz 'leɪbə ,prɒdʌk'tɪvɪti]
погашение кредитов	repayment of credit	[rɪ'peɪmənt əv 'kredɪt]
погрузка, разгрузка	loading, unloading	['ləʊdɪŋ] [ʌn'ləʊdɪŋ]
подать декларацию	to file taxes	[tə faɪl 'tæksɪz]
подлежащий налогообложению	taxable	['tæksəbəl]
походный налог	income tax	['ɪŋkʌm tæks]
подрядчик	(sub)contractor	[(,sʌb)kən'træktə]
пользоваться спросом	to be in demand	[tə bi ɪn dɪ'mɑ:nd]
портфель	portfolio	[pɔ:t'fəʊliəʊ]
порча, урон	damage	['dæmɪdʒ]
посредник	agent, intermediary	['eɪdʒənt] ,ɪntə'mɪ:diəri]
поставить, снабжать	to deliver / to supply	[tə dɪ'lɪvə / tə sə'plaɪ]
поставка	delivery	[dɪ'lɪvəri]
поставщик	supplier	[sə'plaɪə]
поступления	revenue	['revənju:]
потребитель	consumer	[kən'sju:mə]
потребительские товары	consumer goods	[kən'sju:mə gʊdz]
потребление	consumption	[kən'sʌmpʃən]
пошлина	tariff	['tærɪf]
предприниматель	entrepreneur	[,ɒntrəprə'nɜ:]

предприятие	enterprise	['entəpraɪz]
прейскурант	price list	[prais list]
пробный заказ	trial order	['traɪəl 'ɔ:də]
прибыль	profit	['prɒfɪt]
прибыльность	profitability	['prɒfɪtəbəl]
прибыльный	profitable, advantageous	['prɒfɪtəbəl] [,ædvən'teɪdʒəs]
природные ресурсы	natural resources	['nætʃrəl rɪ'zɔ:sɪz]
производитель	producer	[prə'dju:sə]
промысловые скважины	oil wells	[ɔɪl welz]
процентная ставка	interest rate	['ɪntrəst reɪt]
работодатель	employer	[ɪm'plɔɪə]
рабочая сила	manpower	['mænpaʊə]
рассрочка платежа	installment payment plan	[,ɪn'stəlmənt 'peɪmənt plæn]
ревизия, контрольная проверка	audit	['ɔ:dɪt]
розничный	retail	['ri:teɪl]
руководство, управление	management, administration	['mænɪdʒmənt] [əd,mɪnɪ'streɪʃən]
сальдо	balance	['bæləns]
самоокупаемость	cost recovery	[kɒst rɪ'kʌvəri]
самоокупаемый	profitable, self-subsidizing	['prɒfɪtəbəl] [self 'sʌbsɪdaɪzɪŋ]
самофинансирование	self-financing	[self 'fʌmænsɪŋ]
сбережения	savings	['seɪvɪŋz]
сбор налогов	tax collection	[tæks kə'leɪʃən]
сбыт (продажа) и закупка	sales and purchase	[seɪlz ənd 'pɜ:tʃəs]
свободно конвертируемая валюта (СКВ)	freely convertible currency	['fri:li kən'vɜ:təbəl 'kʌrənsi]
сделка	deal / transaction	[di:l] [træ'nzækʃən]
себестоимость	production / prime cost, cost price	[prə'dʌkʃən / praɪm kɒst] [kɒst prais]

секвестр	budget cuts	['bʌdʒət kʌts]
скидка	discount	['dɪskaʊnt]
склад	warehouse / storehouse	['weəhaʊs 'stɔːhaʊs]
служащий	employee	[,emplɔɪ'iː]
совместное предприятие	joint venture / enterprise	[dʒɔɪnt 'ventʃər / 'entəpraɪz]
соглашение по разделу продукции (СРП)	savings (in savings bank account)	['seɪvɪŋz (ɪn 'seɪvɪŋz bæŋk əkaʊnt)]
спад деловой активности	business slowdown	['bɪznəs 'sləʊdaʊn]
спрос и предложение	demand and supply	[dɪ'mɑːnd ənd sə'plaɪ]
среднесрочные планы	medium-term plans	['miːdiəm tɜːm plænz]
средства производства	means of production	[miːnz əv prə'dʌkʃən]
срок погашения	maturity	[mə'tjʊərɪti]
ставка возмещения	rate of reimbursement	[reɪt əv ,riːɪm'bɜːsmənt]
стимул	incentive	[ɪn'sentɪv]
страхование	insurance	[ɪn'ʃʊərəns]
счет	account	[ə'kaʊnt]
счет-фактура	invoice	['ɪnvɔɪs]
сырье	raw materials	[rɔː mə'tɪəriəlz]
текучесть кадров	personnel turnover	[,pɜːsə'nel 'tɜːnəʊvə]
текущие планы	current plans	['kʌrənt plænz]
темпы роста	growth rate	[grəʊθ reɪt]
товарооборот	commodity turnover, circulation	[kə'mɒdɪti 'tɜːnəʊvə] [,sɜːkjʊ'leɪʃən]
торги, заявка на торгах, предложение, тендер	bid, tender	[bɪd] ['tendə]
торговый советник	trade / commercial counselor	[treɪd / kə'mɜːʃəl 'kaʊnsələ]
торгпред	trade representative	[treɪd ,reprɪ'zentətɪv]
торгпредство	trade mission	[treɪd 'mɪʃən]
торговая палата	Chamber of Commerce	['tʃeɪmbər əv 'kɒmɜːs]
торговый баланс	balance of trade	['bæləns əv treɪd]

точка самоокупаемости	break-even point	['breɪ,kɪvən pɔɪnt]
трубопровод	pipeline	['paɪpləɪn]
трудоемкий	labor intensive	['leɪbər ɪn'tensɪv]
уклонение от налогов	tax evasion	[tæks ɪ'veɪʒən]
управление риском	risk management	[rɪsk 'mænɪdʒmənt]
условия кредита	credit terms	['kredit tɜ:mz]
условия платежа	terms of payment	[tɜ:mz əv 'peɪmənt]
условия поставки	terms of delivery	[tɜ:mz əv dɪ'livəri]
утечка капитала	capital flight	['kæpɪtəl flaɪt]
учет и отчетность	accounting and reporting	[ə'kaʊntɪŋ ənd rɪ'pɔ:tɪŋ]
учетная ставка	discount rate, bank rate	['dɪskaʊnt reɪt] [bæŋk reɪt]
фонд потребления, накопления	consumption / accumulation fund	[kən'sʌmpʃən / ə,kju:mjə'leɪʃən fʌnd]
фондовый рынок	stock market	[stɒk 'mɑ:kɪt]
фонды предприятия	factory assets / funds	['fæktəri 'æsets / fʌndz]
фрахт	freight	[freɪt]
фрахтование	chartering	['tʃɑ:tərɪŋ]
хозрасчет	cost accounting	[kɒst ə'kaʊntɪŋ]
ценные бумаги	securities	[sɪ'kjʊərɪtiz]
чистая стоимость капитала	equity investment	['ekwɪti ɪn'vestmənt]
экономить	to save on something, to economize	[tə seɪv ɒn 'sʌmθɪŋ] [tə ɪ'kɒnəmaɪz]
эксплуатировать	to manage / to run (a firm, a hotel)	[tə 'mænɪdʒ / tə rʌn (ə fɜ:m / ə 'həʊ'tel)]
экспортные поступления	export earnings	[ɪk'spɔ:t 'z:ɪnɪŋz]
эмиссия	issue	['ɪʃu:]

Презентация «Рекламные уловки» УК-3 (1-6)

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Профессиональная подготовка
2. Возможности зарубежной стажировки

Презентация УК-3 (1-6)

1. Образцы документов, требуемые при приеме на работу в международных организациях
2. Персональные данные
3. Подготовка к собеседованию

Подготовка резюме и письма-заявления о приеме на стажировку по шаблону УК-3 (1-6)



VELIKIH ROMAN

General Manager

📍 Moscow

📅 Age: 37 years old

CONTACTS

☎ +7 998 000-00-01

✉ velikih@myresume.ru

🌐 Velikih_myresume

Salary:

4000 USD

Employment:

Relocation possible

Ready for business trip

LANGUAGES

English

C2 - Proficiency

SKILLS

- Personnel management
Professional
- Business strategy
Experienced
- Financial analysis
- Business etiquette
- Strategic planning
- Marketing
- Setting goals
- B2B, B2C sales
- Conclusion of contracts
- Project management
- Teamwork

PERSONAL QUALITIES

- Stress tolerance
- Determination
- Diplomacy

I am looking for a job due to moving to Toronto. Experience in executive positions in retail for 8 years. Successful experience of cross-team work: within the framework of the "ABC" project, I combined the work of the finance department, accounting department and sales department. Developed and implemented a project management methodology, which I am ready to share in your company. In work, I am focused on the result.

WORK EXPERIENCE

RusEngineering Group

02.2014 — Present

General Manager Industrial Safety& Retail:

- Managing the Industrial Safety& Retail Businesses in Russia and CIS;
- Defining the major strategy and priorities;
- P&L responsibility, business-planning, financial controlling;
- Definition of product marketing and sales strategy;
- Development partnership with dealers;
- Key accounts development and management;
- Launching and development of Retail sales in Russia;
- Structure optimization and reorganization.

Achievements (in 2 years):

- 120% sales growth and 150% margin growth;
- Restructuring of partnership's terms with dealers SFDC implementation, sales productivity per head: +140%;
- Re-aligning the regional business unit to intercept and create demand through the optimization of product portfolio.

EDUCATION

MGUPI in Russian, Higher education

2009

Automotive, Engineer

RANEP, Expert

2013

MBA, Strategic Management

COURSES

RANEP

2013

Strategic Management, MBA

Business Academy «MBA City»

2012

English for international management

RECOMMENDATIONS

Korotkov Alex, RusAL, General Manager

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Potapov Sergei, HoodyTalk, CEO

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HOBBIES

Charity, Football, Chess.

Лексико-грамматические упражнения по теме УК-3 (1-6)

1. Read the definitions and translate the words into Russian.

Laissez-faire – the policy of allowing companies and the economy to operate without government control;

self-interest – interest in yourself and how to gain advantages for yourself;

oil-refinery – a factory where different substances are removed from oil to make it pure;

aid – help;

assets – smth such as money or property that a person or company owns;

entrepreneur – smb who uses money to start businesses and makes business deals;

fiscal policy – government policy in the sphere of budgeting and taxes; monetary

policy – government policy which deals with money supply and interest rates.

2 Read the text and do the tasks after each section.

MARKET ECONOMIES

A A society may attempt to deal with the basic economic problems by allowing free play to what are known as market forces. The state plays little or no part in economic activity. Most of the people in the non-communist world earn and spend in societies which are still fundamentally market economies.

The market system of economic organization is also commonly described as a free enterprise or laissez-faire, or capitalist system. We shall use all these terms to stand for a market economy. Strictly speaking the pure market of laissez-faire system has never existed. Whenever there has been some form of political organization, the political authority has exercised some economic functions (e.g. controlling prices or levying taxation). It is useful, however, to consider the way in which a true market system would operate because it provides us with a simplified model, and by making modifications to the model we can approach the more realistic situations step by step.

The framework of a market or capitalist system contains six essential features: private property, freedom of choice and enterprise, self-interest, competition, the price system, the role for government.

A What does the underlined phrase mean in the text?

- I. Market economy is spoiled and corrupt.
- II. Market economy is only a scientific theory which doesn't prove.
- III. Market economy has influences of other economic systems in it.

B Freedom of choice and enterprise

Freedom of enterprise means that individuals are free to buy and hire economic resources, to organize these resources for production, and to sell their products in the markets of their own choice. Persons who undertake these activities are known as entrepreneurs and such people are free to enter and leave the industry. Freedom of choice means that owners of land and capital may use these resources as they see fit. It also means that workers are free to enter (and leave) any occupations for which they are qualified. Finally it means that consumers are

free to spend their incomes in any way they wish. The freedom of consumer choice is usually held to be the most important of those economic 'freedoms'. In the models of capitalism, producers respond to consumers' preferences – they produce whatever consumers want.

B Write out all the words which denote participants of the market.

C Competition

Economic competition is another essential feature of a free enterprise economy. Competition, as economists see it, is essentially price competition. The model of the market economy envisages a situation where, in the market for each commodity, there are large number of buyers and sellers. In theory at least, competition is the regulatory mechanism of capitalism. On the one hand, it protects the customers – they have the right of choice and they benefit from the fact that competition keeps prices close to costs; on the other hand, it makes producers and suppliers of scarce resources utilize them economically, using most sophisticated technologies.

C Which is true?

- Competition makes prices lower.
- Competition makes prices higher.
- The influence of competition is difficult to predict.

3. Choose the proper word from two variants in brackets.

1. The fashion for mini-skirt (increased/reduced) the demand for textile materials.
2. Even in (some/the same) middle-income countries many people are very poor.
3. Government regulations sometimes (decrease/impose) a change in (technology/quantity) that producers do not want to use.
4. Stabilization of prices is of great importance to industrial nations (as well/as well) the Third World countries.
5. Freeing up (освобождение) prices leads to their (decrease/increase).
6. (Inferior/ Normal) goods are usually low-quality goods for which there are higher-quality (improvements/substitutes) sold at higher prices.
7. A decrease in (complement/ input) prices makes the production less expensive.

4. Complete the sentences using comparative constructions with the words than or as.

Model:

*We face the problem of surplus when supply is **higher than demand**.*

*Market economic system is **not so stable as command system**.*

*Producers supply **as many goods as** consumers are ready to buy.*

1. The market is in equilibrium when the demanded quantity is as large _____
2. Prices rise when they are not so high _____
3. Prices rise when they are lower _____
4. We may have excess supply if prices are higher _____
5. The demand for inferior goods at high incomes will not be as high _____ .

Словарный диктант УК-3 (1-6)

A.

1. a pay cheque
2. on-site childcare
3. masseur
4. garden allotment
5. subsidized housekeeper
6. ergonomic chair
7. counseling
8. cash bonus
9. a vexed problem
10. work-life balance
11. bounty
12. daunting

B.

1. to single out
2. to be content
3. to ensure
4. to be dead set on (+gerund)
5. to take the load off one's shoulders
6. to fill leisure hours
7. to lay on smth.
8. to whisk off
9. to set the standards to follow
10. to eliminate
11. to mount a take-over bid
12. to sever from an employer
13. to practise healthy behaviour pattern
14. to balance one's life
15. to tackle the problem

Лексико-грамматический тест \ "Wage, salary, payment, fee\" УК-3 (1-6)

Вопрос 1

Mrs. Marshall is a teacher; her is not very high.

- Wage
- salary
- fee
- payment

Вопрос 2

Ben felt very proud of himself when he received his first at the end of the week.

- Wages

- salaries
- fees
- payments

Бонпос 3

..... is a payment for labor or services which is received at the end of every week.

- Wage
- salary
- fee
- payment

Бонпос 4

Rick, a civil engineer, was offered a more interesting job, but at a slightly lower.....

- Wage
- salary
- fee
- payment

Бонпос 5

She has lost three weeks\'

- Wage
- salary
- fee
- payment

Бонпос 6

The agency charges a high

- Wage
- salary
- fee
- payment

Бонпос 7

She earns a highas an accountant

- Wage
- salary
- fee
- payment

Бонпос 8

Mrs. Marshall is a teacher; her is not very high.

- Wage
- salary
- fee
- payment

Бонпос 9

Miss Rita Moors, a high school teacher, spends a quarter of her on rent.

- Wage
- salary

- fee
- payment

Бонус 10

Linda had to pay a as entrance money for her examination.

- Wage
- salary
- fee
- payment

Бонус 11

Besides their regulareach worker got a Christmas bonus.

- Wages
- salaries
- fees

payments

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Табуированные аспекты общения в разных культурах
2. Производство и сбыт продукции
3. Удовлетворение потребностей клиентов

Презентация УК-3 (1-6)

«Кросс-культурные особенности иноязычного повседневного общения»

Лексико-грамматические упражнения по теме УК-3 (1-6)***1. Read and translate it into Russian.***

More and more organizations operate across national boundaries involving an increasing number of people with different cultural backgrounds. Diversity in the workplace brings potential benefits, as well as potential conflicts for business owners to manage.

Students who work in international companies often talk about the difficulties they face while working with their colleagues from other countries. Contradictions can be caused by differences in thinking or stereotypes. Some cultures are more formal than others. Some have distinct customs regarding greetings, rules, attitudes and values, beliefs, feelings, patterns of thought, and role expectations in work.

This once again confirms the fact that the knowledge of the language is not the only guarantee of good relationships between foreign colleagues. It is also important to be familiar with their cultures and know what's acceptable in their business environment. That's why cross-cultural communication is such an important topic.

Here are some lesson ideas where students will explore what cultural differences exist and their impact on interpersonal communication. The tasks will be suitable for Pre-Intermediate+ level adults.

Task 1: Warm-up

Ask students the following question:

How might people from one culture differ from people from another culture? (Possible answers: education, social standing, religion, personality, belief structure, values, behaviours).

Choose one of these options to continue the warm-up.

Option 1: Play some music from different cultures and see if students know where it is from. Ask how the music is different from their own.

Option 2: Find some pictures representing different cultures and ask students if they know which countries the images come from and how they relate to culture.

Option 3: Play the short video from the movie “Mr Baseball” about cross-cultural etiquette. Ask students how they would react in this situation.

Task 2: Lead-in

Discuss the following questions:

Have you ever experienced another culture? Where? (Possible answers: while travelling, at work, living/studying abroad).

Do these differences facilitate communication or create misunderstanding?

Play the commercial ad “HSBC Funny Culture ads”. After watching, ask students to discuss the content of the ad with you or in groups. Ask what problem is mentioned in the video and the reason why the conflict occurs. (Possible answer: cultural differences and misunderstanding because of the lack of knowledge of other cultures)

Task 3: Checking knowledge

Discuss the question with students:

What cultural differences can you think of about doing business?

Then send them the link to a quiz where students can test their knowledge of international business norms. Ask what facts are new and surprising for them.

Task 4: A piece of advice

Ask students the following question:

If someone from a very different culture were to visit your country on business, what advice would you give them?

Show students the following saying of professor Geert Hofstede: “Culture is more often a source of conflict than of synergy. Cultural differences are a nuisance at best and often a disaster». Ask them the following questions:

Do you agree with this saying?

How do you think cultural differences can affect international business?

What positive and negative impacts can they have on business/work?

Play the video about how cultural differences affect business by business speaker Erin Meyer and check the ideas.

Task 6: Tips for managing cultural diversity in the workplace

Ask students how people who work in multicultural companies can avoid difficulties. Let them read the article and check their ideas about the question.

If your students are business owners, they may be interested in leadership topics. Ask what they think the key to success in a multicultural team is. Send them the article “How to Lead a Successful Global Team” where they can also watch a video by business professor Erin Meyer.

Optional task: Cultural differences in telephoning

If your students mostly work remotely and often make calls, send them the article about “Cultural differences in telephoning”. Tell them that in the next lesson they will have a role-play. If you work with a group, divide students into pairs and ask them to prepare a dialogue where they will be from different cultures. In the case of individual lessons, take the role of the foreign colleague. Prepare the topic of the conversation beforehand.

Task 6: Discussion Questions

1. If you want to ‘break the ice’ with a new client or customer, what topics are appropriate?
2. If a client from another country offends you in some way, do you say something or ignore the issue? Why?
3. If your client sneezes, do you say anything? What is normally said in Western cultures?
4. Is it polite to burp at the dinner table? Why or why not?
5. If you notice something in your teeth after eating dinner, what do you do?
6. If you notice that a client or customer has something in their teeth, do you say something? Why or why not?
7. Is it appropriate to ask someone about religion? Why or why not?
8. Is it appropriate to talk about politics with new clients? Why or why not?
9. How should you respond when a client or customer says, “How are you?”
10. If a colleague introduces you to a friend, what should you do? Smile? Shake hands? Say ‘hello’ and look away?
11. You had a meeting with a client at 10:00. You realize that you have been waiting outside of the client’s office for 15 minutes. How do you check with the client to make sure that they know you are there?
12. After you have a meeting with a new contact, how do you express your appreciation for the client taking the time to meet with you?
13. If a client’s phone rings while you are in a meeting, what should you do?
14. What does someone really mean when they say, ‘I’ll be in touch’?
15. If a colleague shares some office gossip with you, what should you do? Tell other people? Listen and never repeat it again? Why?

Лексико-грамматический тест по теме УК-3 (1-6)

Choose the best word to fit the gap.

- 1 It's important to understand how other cultures behave so you don't cause _____.
- A offence B problem C disaster D behaviour
- 2 In some countries it is quite _____ to use the correct title when talking to business colleagues.
- A offensive B likely C formal D tricky
- 3 Having good _____ may help you to make deals more easily.
- A entertaining B manners C demonstrations D handshaking
- 4 Ian has to be very organized as his work involves meeting tight _____.
- A problems B responsibilities C challenges D deadline
- 5 Lesley doesn't like having to wait for other people to _____ work for her.
- A generate B solve C resolve D tackle
- 6 Paul enjoys working at Small World because he finds the _____ stimulating.
- A installation B environment
C application D opportunity
- 7 If someone looks me straight in the eye without _____ I tend to think they are honest.
- A yawning B sighing C blinking D sniffing
- 8 Your body _____ usually gives other people information about how you really feel.
- A appearance B impression
C language D relationship
- 9 Bob and Tony are business _____ and have arranged to meet at the sales conference.
- A delegates B customers C associates D officers
- 10 I've given the latest sales _____ to Mr. Allen but he hasn't had a chance to look at them yet.
- A systems B figures C worksheets D fact
11. I like to visit other countries but I find the of travel is too high.
(a) money (b) cost (c) expenses (d) currency
12. She is very happy because she starts her new today.
(a) job (b) work (c) labour (d) post
13. One day I hope I shall the lottery.
(a) gain (b) collect (c) reach (d) win
14. He must have a lot of money because this summer he is going on a cruise the world.
(a) about (b) around (c) across (d) through
- 15 Have you read that book the life of Van Gogh?
(a) about (b) of (c) over (d) in
- 16 Do you want sugar in your coffee?
(a) some (b) much (c) any (d) little
- 17 They do not cheques in that restaurant.
(a) accept (b) agree (c) allow (d) admit

18 I cannot work today because I have very bad tooth.....

(a) pain (b) hurt (c) damage (d) ache

19 Children are not in that public house.

(a) aloud (b) allowed (c) accepted (d) agreed

20 You can see the about the sale in the local paper.

(a) announcement (b) warning (c) notice (d) advertisement

Словарный диктант УК-3 (1-6)

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Спрос и предложение
2. Поведение потребителя на рынке образовательных услуг
3. Антимонопольная деятельность

Презентация УК-3 (1-6)

«Конкуренция»

Написание запроса о наличии товара/услуги согласно шаблону УК-3 (1-6)

LCM Corporation
1239 Vernison Ave.,
Madison, Wisconsin

Dear Sirs, You were recommended to us by Mr. Steve Birdman from A&ATK Ltd. Our company is a new subsidiary of the JPMorgan Chase. We are in the market for very substantial quantities of computers for the next month. We would be grateful if you could send us your catalogue with more detailed description of your computers. We would like you to inform us about discounts that you provide and terms of delivery. We would also like to know if it is possible to make an order online. Thanking in advance for your help. We look forward to hearing from you. Yours faithfully,
Nicholas Brown
Executive director

Лексико-грамматические упражнения. УК-3 (1-6)***1. Read and translate the text.*****Perfect competition**

A model of industrial structure in which many small firms compete in the supply of a single product. Three primary features characterize a perfectly competitive industry. 1. There is a multitude of firms (buyers as well as sellers) all too small to have any individual impact on market price. Therefore, marginal revenue and price are equal. 2. All firms aim to maximize profit. 3. Firms can costlessly enter and exit the industry. Also, it is assumed that the outputs traded are homogeneous.

Perfect competition is economically efficient.

In the short run, profit maximization ensures that each firm will set its output so that its marginal cost is equal to its marginal revenue. To produce when marginal cost exceeds marginal revenue implies that cutting back production will save more than the revenue lost; and to produce when marginal revenue exceeds marginal cost implies that expanding production will increase revenue more than

costs. Thus, marginal revenue will equal marginal cost. Moreover, under the price-taking assumption, the effect is that marginal cost equals price. This is efficient for the allocation of resources, because it ensures that no consumer will be deterred from buying something which he values more than it costs to make.

Vocabulary

marginal revenue	предельный доход
short run	= short period
perfect	идеальный
supply	предложение
feature	особенность
homogeneous	однородный
to ensure	гарантировать
costs	издержки
to cost	стоимость
to value	оценивать

2. Найдите в правой колонке русские соответствия следующих слов:

to compete	выйти
competitive	войти
impact	объем производства
equal	превышать
to enter	влияние
to exit	конкурировать
output	равный
to exceed	конкурентный, конкурентоспособный

3. Образуйте от прилагательных наречия и приведите сравнительную и превосходную степень тех наречий, которые ее имеют.

Domestic, actual, soon, close, different, rapid, independent, economical, free, essential, individual, natural, intelligent, local, possible, main, recent, uniform, profitable.

4. Образуйте степени сравнения прилагательных, обращая внимание на артикли.

1. The central regions of the country are (industrialized) than northern parts.
2. Living conditions in some Latin American countries are (bad) than in developing Asian countries.
3. It was (easy) to make a decision than economists thought.
4. This is (important) stage in the processing of the product.
5. Nowadays mining plants use (modern) machines than ten years ago.
6. Bananas require (hot) climate for growth than potatoes.
7. Consumers were interested in (cheap) goods of (high) quality.
8. Sometimes the work of a farmer is (difficult) than that of an industrial worker.
9. Food, clothes and a house are (necessary) things for man's life.
10. Angola is known as a (little) developed country.

5. Переведите предложения на русский язык:

1. The more we work together, the more successful is our cooperation.
2. This brand of coffee is not so expensive as that one.
3. The lower is the price, the more you can buy.
4. Repairing cars is as profitable as selling them.
5. The more profits you get, the more you can invest into your business.
6. Our business is not as profitable as yours.
7. The earlier we get your order, the sooner you can receive the goods.
8. Today our prices are as low as they were a month ago.
9. The sooner you come, the better.
10. Our prices are not so high as those of our competitors.
11. The longer you stay in the hotel, the more you pay.
12. John knows Russian as well as English.
13. The more people know about the product, the better they buy it.
14. The longer is the delay in delivery the higher are the penalties.
15. The more you read, the more you know.

6. Выпишите из текста прилагательные.

7. Напишите 5 прилагательных, чтобы охарактеризовать экономику любой отдельно взятой страны.

Лексико-грамматический тест УК-3 (1-6)

Q1 The water in the refrigerator should be

- (a) warm (b) hot (c) cold (d) frozen

Q2 I will come home early.

- (a) Today at night (b) This night (c) Tonight (d) The night

Q3 Do you the bus to work?

- (a) take (b) drive (c) bring (d) walk

Q4 Have you?

- (a) turned skinny (b) lost weight (c) no more fat (d) weighted less

Q5 She is a member the gym.

- (a) for (b) from (c) by (d) of

Q6 He executive.

- (a) is (b) is an (c) is a (d) an

Q7 My friend likes work on extra projects.

- (a) to (b) of (c) from (d) the

Q8 Please a message on the answering machine.

- (a) make (b) do (c) leave (d) report

Q9 Yesterday they very well in their class.

- (a) do (b) does (c) will do (d) did

Q10 At work we get a 30 minute lunch

- (a) rest (b) break (c) vacation (d) holiday

- Q11 In order to check all the telephone calls made during the month I want the account to be
- (a) detailed (b) particular (c) specialized (d) itemized
- Q12 All the representatives are allowed to spend money for entertaining with their account.
- (a) expensive (b) expending (c) expense (d) expenses
- Q13 To spread the cost of spending on articles you buy many big departments let you open a
- (a) credible (b) credit (c) credited (d) credulous
- Q14 Once you are earning money and you want to keep it safe, you can always an account with a bank.
- (a) open (b) start (c) begin (d) commence
- Q15 At the end of thirty days the company will ask you to the account.
- (a) arrange (b) finish (c) end (d) settle
- Q16 The finance director is responsible for the accounts for the business.
- (a) holding (b) keeping (c) taking (d) finding
- Q17 At the end of the financial year it is the responsibility of the chief finance officer to the accounts.
- (a) print (b) edit (c) publish (d) direct
- Q18 Before they got married, they decided to open a account.
- (a) united (b) joint (c) unified (d) combined
- Q19 If you have saved some money, it is a good idea to put the money into a account.
- (a) heap (b) pile (c) lump (d) deposit
- Q20 However hard I try, I find it impossible to account this missing sum of money.
- (a) with (b) to (c) for (d) by

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Денежное обеспечение
2. Экономические показатели
3. Экономика страны изучаемого языка

Презентация УК-3 (1-6)

«Тенденции современной экономики»

Лексико-грамматические упражнения по теме УК-3 (1-6)***1. Read and translate the Text.***

One of the primary objectives in a social system in which commerce and property have a central role is to promote the growth of capital. The standard measures of growth are Gross Domestic Product or GDP, capacity utilization, and 'standard of living'.

The ability of capitalist economies to increase and improve their stock of capital was central to the argument which Adam Smith advanced for a free market setting production, price and resource allocation. It has been argued that GDP per capita was essentially flat until the industrial revolution and the emergence of the capitalist economy, and that it has since increased rapidly in capitalist countries. It has also been argued that a higher GDP per capita promotes a higher standard of living, including the adequate or improved availability of food, housing, clothing, health care, reduced working hours and freedom from work for children and the elderly. These are reduced or unavailable if the GDP per capita is too low, so that most people are living a marginal existence.

Economic growth is, however, not universally viewed as an unequivocal good. The downside of such growth is referred to by economists as the 'externalization of costs'. Among other things, these effects include pollution, the disruption of traditional living patterns and cultures, the spread of pathogens, wars over resources or market access, and the creation of underclasses.

No matter how wealthy the richest capitalists are, it does not ensure the well-being of all the citizens. Such examples of this include the Hurricane Katrina crisis in New Orleans where the working class (a majority of them being African-American) were left without aid despite the US being the wealthiest country in the world at that time.

In defense of capitalism, liberal philosopher Isaiah Berlin has claimed that all of these ills are neither unique to capitalism, nor are they its inevitable consequences.

VOCABULARY FOR TEXT

economic growth - экономический рост (изменение во времени реального уровня чистого валового национального продукта)

objective - 1) цель; 2) задача, задание

commerce - 1) торговля (оптовая); 2) коммерция

to promote - 1) выдвигать, продвигать, поощрять; 2) повышать в чине или звании; 3) содействовать продаже какого-л. товара

gross domestic product (GDP) - валовой внутренний продукт, ВВП (совокупная стоимость товаров и услуг, созданных внутри страны за определенный период (обычно за год), один из основополагающих макроэкономических показателей)

capacity utilization - загрузка производственных мощностей (отношение общего выпуска продукции к той его величине, которая возможна при данном запасе производственного оборудования; может относиться как к функционированию предприятия, так и к национальной экономике)

standard of living - жизненный уровень, уровень жизни

stock of capital/ capital stock - акционерный капитал (долевые ценные бумаги корпорации, выпущенные в соответствии с ее уставом и распределенные среди акционеров (с учетом или без учета привилегированных акций))

flat - 1) ровный, плоский; 2) одинаковый

emergence - появление, выход

adequate - 1) соответствующий, отвечающий требованиям; 2) достаточный; 3) компетентный

marginal - 1) предельный, имеющий решающее значение, критический; 2) маргинальный; 3) малоодоходный, почти убыточный, минимально эффективный

unequivocal - недвусмысленный, определенный, четкий, ясный

downside - нижняя сторона

to externalize - 1) воплощать, придавать материальную форму; облекать в конкретную форму; 2) видеть причину во внешних обстоятельствах

disruption - 1) подрыв, срыв, крушение, крах; 2) отпадение, раскол

pattern - 1) образец, пример; 2) характер; 3) структура

pathogen - болезнетворный организм

market access - доступ к рынку, на рынки

underclass - низшие слои общества

aid [eId] - 1) помощь, поддержка; 2) помощник

consequence - следствие, последствие

2. Read and answer the following questions

1. What are the standard measures of economic growth?

2. What are the side effects of economic growth?

3. What did the recent natural disasters prove?

Лексико-грамматический тест УК-3 (1-6)

Planning a Business

Q1 It is essential before starting a business to work on a plan to problems later on.

(a) escape (b) endure (c) avoid (d) enter

Q2 The biggest in business can be eliminated if you have sufficient capital to start with.

(a) scene (b) risk (c) encounter (d) harm

Q3 Even when the economic situation is, there is always present the need for planning in a new business.

(a) mighty (b) huge (c) hefty (d) strong

Q4 Whatever happens in the future there is absolutely no for good market research before you launch a new product.

(a) consideration (b) criterion (c) substitute (d) contemplation

Q5 Your concern is naturally the plan but don't forget your capital or your premises.

(a) firstly (b) primary (c) primarily (d) initially

Q6 When people are considering whether to loan your new business a substantial sum, they are going to your potential.

(a) encompass (b) evolve (c) evaluate (d) enquire

Q7 It is worthwhile as much market research information as possible before you work out your plan.

(a) including (b) snatching (c) grabbing (d) gathering

Q8 Her next task was to have a meeting with the bank manager to that she had a secure enough plan to warrant a loan.

(a) declare (b) demonstrate (c) state (d) announce

Q9 There are certain weaknesses in your plan that need to be urgently if you are to succeed.

(a) affixed (b) acquired (c) addressed (d) attended

Q10 Since the start of the business many new ideas have out of the original plan.

(a) developed (b) shown (c) gained (d) built

Business Expressions (1)

Q1 I heard of a new company today with which we should co-operate and business with.

(a) make (b) create (c) have (d) do

Q2 Shortly after he was dismissed from the firm he decided to himself up in his own business.

(a) put (b) set (c) place (d) hold

Q3 They went business shortly after their children had left home and got married.

(a) out (b) in (c) into (d) on

Q4 As soon as they heard what had happened, they it their business to find out the truth.

(a) made (b) tried (c) managed (d) called

Q5 I would ask you kindly not to interfere with what I'm doing as in all honesty it's of your business.

(a) no (b) nothing (c) none (d) nor

Q6 Despite all the alterations that are taking place in the department store, the management wanted to explain it was business as

(a) common (b) practical (c) frequent (d) usual

Q7 She knew that there was some kind of business going on because strange things were happening.

(a) weird (b) unusual (c) funny (d) stupid

Q8 We really can't delay any more with our plans and must down to business as soon as possible.

(a) set (b) get (c) cut (d) find

Q9 When the bomb went off, most of the injured were just ordinary people going their business.

(a) about (b) along (c) across (d) through

Q10 Although they had high hopes that they would be successful, they out of business within six months.

(a) turned (b) came (c) went (d) fell

Тема 8.
Национальная экономика

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Денежное обеспечение
2. Предложение денег.
3. Платежи и платёжные средства.
4. Управление денежными средствами

Презентация УК-3 (1-6)

«Банковские услуги»

Лексико-грамматические упражнения УК-3 (1-6)

National economies and international trade

I. Контрольные задания по теме

A. Match the terms with the definitions.

1. trade surplus	a. Money owed by a country to foreign creditors
2. trade deficit	b. The accounts setting out a country's transactions with the rest of the world
3. balance of trade	c. The value of a country's imports exceeds its exports
4. balance of payments	d. The accounts setting out a country's total imports and exports.
5. external debt	e. The value of a country's exports exceeds its imports
6. debt servicing	f. Expansion of the economy
7. devaluation	g. The value of all the goods and services produced by an economy over a period (e.g. one year).
8. growth	h. Contraction of the economy
9. recession	i. GDP plus other forms of income such as interest, profits and dividends received from abroad.
10. gross domestic product (GDP)	j. The national income divided by the population
11. gross national product (GNP)	k. The payment of interest on debts
12. national per capita income	l. Reduction in the value of a currency

B. Look at these sentences about the economy of the United Kingdom. Do you think the answers are TRUE or FALSE? (If you don't know, guess.)

1. The UK is a market economy. TRUE / FALSE
2. Most major industries are state-owned. TRUE / FALSE
3. Many state-owned industries were privatised in the 1980s. TRUE / FALSE
4. The pound was floated in 2006. TRUE / FALSE
5. The UK owes several trillion pounds to the IMF (International Monetary Fund). TRUE / FALSE
6. The UK spends nearly a quarter of its GNP on servicing external debt. TRUE / FALSE
7. The UK has never experienced hyperinflation. TRUE / FALSE
8. The UK has never had a trade deficit. TRUE / FALSE
9. In 2006 the UK economy shrank slightly. TRUE / FALSE
10. From 1990 to 2005, the UK economy experienced double-digit growth. TRUE / FALSE

C. Write the words into the spaces in the sentences.

“boom and bust”	budget deficit	budget surplus	crops
deregulation	disposable	free trade	globalization
industrial base	infrastructure	market forces	natural resources
private sector	public sector	quota	Retail Price
Index (RPI)	social security	subsidies	trade
barrier	trading partners		

1. European farmers receive large sums of EU money in the form of _____.
2. If government expenditure is higher than government income, the result is a _____.
3. If government income is higher than government expenditure, the result is a _____.
4. In a _____ economy periods of growth are followed by periods of recession.
5. People who work for state-owned organisations such as public hospitals and state schools work in the _____.
6. People who work for privately-owned organisations work in the _____.
7. Payments by the government to people with little or no other income is called _____.
8. Buildings, roads, railway lines, telephone networks and power supplies are all part of a country's _____.
9. A limit on the amount of particular type of import is a _____.
10. Import tariffs and quotas are types of _____.
11. The absence of trade barriers is known as _____.

12. Britain's most important _____ are France, Germany and the USA.
13. The world is one big market". This is one way of describing _____.
14. The world price of coffee is not fixed. It is largely controlled by _____.
15. When a government makes something easier and less bureaucratic, this is called _____.
16. One of the main ways to measure inflation is the _____ which is based on the prices of goods and services.
17. The money people have after paying for food, housing and other necessities is called _____.
18. Manufacturing, mining and oil refining are parts of the UK's _____.
19. Oil, coal and water are _____.
20. Wheat, potatoes and apples are _____.

Лексико-грамматический тест УК-3 (1-6)

Choose the right answer.

1. When you retire at the age of sixty-five, you receive a(n) from the government.
allowance
fine
grant
pension
2. If production in that factory exceeds the target, the workers get a
bonus
donation
gratuity
premium
3. Income tax is to one's annual income.
associated
based
dependent
related
4. The of living has risen by 25% in the last six months.
cost
expenditure
expense
price
5. The kidnappers demanded a of \$ 1,000,000.
fine
penalty
ransom
reward

6. The World Bank has criticised the United States for not giving enough financial to the East European countries.

aid
allowance
loan
premium

7. You can your basic wage by working longer hours.

effect
help
implement
supplement

8. A salesman is paid a on the goods he sells.

commission
percentage
provision
salary

9. The President admitted taking and had to resign.

bribes
fees
fines
premiums

10. In our country of \$ 250 is paid weekly to a family with more than three children.

an allowance
a fee
an income
a wage

11. Mr Mean cannot bear to even the smallest sum of money for a charity appeal.

give in
let out
part with
pay off

12. Mr Rich earns \$ 8,000 a month and \$ 5 000 a month net.

bulk
gross
mass
wholesale

13. You can only this postal order at a post office.

alter
cash
exchange
pay

14. If they are not more careful with their accounts, they will go

bankrupt

broken
penniless
poor

15. The Finance Minister will be making a today about new rates of income tax.

declaration
notice
statement
talk

16. If I had another \$25,000 a year, I would consider myself

well deserved
well done
well-made
well off

17. All the workers in our firm get a Christmas of \$ 100.

bonus
fine
prize
reward

18. "Can you something for the orphans?" he asked, rattling a collecting-box.

give
leave
provide
spare

19. Before starting a business, you have to raise the necessary

capital
currency
investment
savings

20. The usual reason for exemption from tax does not in this case.

apply
concern
impose
regard

21. Mrs Unemployed is finding it difficult to pay the on her insurance policy.

bonuses
fees
fines
premiums

22. Our company made a record last year.

benefit
earn
profit
winning

23. While you are away from the office on business trips, you will be given a daily of \$ 50 towards meals and accommodation.

allowance

fine

permit

reward

24. I hate the beginning of each year when all the start coming in and I have to find the money to pay them all.

accounts

bills

estimates

receipts

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Электронные банковские услуги
2. Роль финансовых посредников
3. Системы кредитных карточек
4. Субституты денег

Презентация УК-3 (1-6)

«Денежно-кредитные отношения»

Лексико-грамматические упражнения УК-3 (1-6)

Task 1. Read and translate the text.

Banks

If you work, you've probably got a bank account. You could keep the money you earn each month in a box under your bed but it wouldn't be very sensible. One reason is that it's not very safe. If your house gets burgled you'll lose everything you've saved. Another reason is that your money will lose value.

As price rise, the money in a box under your bed will be able to buy fewer and fewer things. Money in a bank savings account, however, will earn interest. The interest will help compensate for the effect of inflation. But banks are more than just safe places for your money. What other services do they offer?

The other main service is lending money. Individuals and businesses often need to borrow money and they need a lender that they can trust. This is exactly what banks are – reliable lenders. In fact, most of the money that people deposit in their bank accounts is immediately lent out to someone else.

Apart from storing and lending money banks offer other financial services. Most of these are ways of making money more accessible to customers. For example, banks help people transfer money securely. They give customers cheque books and credit cards to use instead of cash. They provide ATM machines so that people can get cash any time of the day or night.

But how do banks make a living? Basically, they make a living by charging interest on loans. Of course, when you make a deposit into a bank savings account, the bank pays you interest on that money. However, the rate they pay savers is less than the rate they charge borrowers. The extra money they make by charging interest on loans is where banks earn most of their money.

For banks, interest is also a kind of security. Sometimes people do not pay back money they borrow. This is called defaulting on a loan. When someone defaults on a loan the bank uses money earned from interest to cover the loss.

All of this means that most of the money people have saved in the bank is not there at all. A small amount of the total savings is kept by the bank so that

customers can make withdrawals. The rest, however, is made available for loans. The amount that is kept is called the reserve. The reserve must be a certain percentage of all the savings received from customers – for example 20 per cent. This figure is set by the central bank and this is one of the ways that governments can control the amount of money circulating in the economy.

Task 2. Now read the text again and answer these questions in your own words.

What two reasons are given for saving your money in a bank account?

Why do people prefer to borrow money from banks?

Do banks do anything else for their customers other than store and lend money?

How do banks earn money?

Who decides how much money the bank keeps in reserve?

Speaking

Give a two-minute presentation on the history of money. First, read through text 1 again and make notes below on the following.

bartering

commodity money

fiat money

You can also include recent developments not mentioned in the text, such as credit cards and digital money.

Writing

Write a promotional leaflet for a bank. The aim of the leaflet is to attract new customers and to inform existing customers about the services the bank offers.

Use an informal, friendly style like you see in advertisements. Organise the leaflet using the plan shown here.

Promotional Leaflet

Paragraph 1

Give a brief history of the bank and say how big it is today (to give confidence to customers).

Paragraph 2.

Explain what your main services are and what advantages you offer compared to other banks (for example, interest rates).

Paragraph 3.

Say what other services you offer and how they can be useful to your5 customers: for example, special savings schemes for certain people (students / pension schemes for workers) and Internet banking.

Paragraph 4.

Say how customers (or potential customers) can contact the bank (e-mail, web page, phone number, local branches, etc).

Write 200-250 words.

Словарный диктант УК-3 (1-6)

- 1 comprise - включать
- 2 chair person - председатель
- 3 board of directors - совет директоров
- 4 region - область
- 5 institutions - учреждение, заведение, организация
- 6 strengthen - укрепить
- 7 empower - наделить полномочиями, вдохновить
- 8 payment system - платежная система
- 9 ensure - обеспечить
- 10 representative - представитель
- 11 executive bodies - органы исполнительной власти
- 12 authority - власть
- 13 treasury - казначейство
- 14 credit – кредит
- 15 initially – изначально
- 16 preserve – сохранить
- 17 scope – область
- 18 employee – сотрудник
- 19 transparent – прозрачный
- 20 lobby – приёмная
- 21 preserve – сохранить
- 22 equity – справедливость
- 23 focus on -обратить внимание на ч–л
- 24 contribution -вклад
- 25 exceed - превышать
- 26 restriction -ограничение
- 27 current - текущий
- 28 participation –участие
- 30 due to - благодаря ч-л, из-за
- 31 subsidiary - филиал

Лексико-грамматический тест УК-3 (1-6)

1. An accountant who specializes in tax regulations.

A internal auditor

B *tax accountant*

C bookkeeper

2. Money that individuals and businesses are required to pay to a government.

A outflow

B *tax*

C overdraft

3. An accountant who records transactions.

A *bookkeeper*

B budget analyst

C overdraft

4. A hand-held device that performs mathematical operations.

A bulletin board

B copier

C *calculator*

5. The act of selling good below cost.

A net income

B dividend

C *dumping*

6. Something of value that a company owes.

A *asset*

B balance sheet

C cash flow

D depreciation

7. A machine that produces duplicates of paper documents.

A calculator

B *copier*

C fax machine

D cubicle divider

8. The act of exchanging goods or services for money.

A stabilizing

B specializing

C subtracting

D *selling*

9. The act of removing money from an account.

- A trainee
- B *withdrawal*
- C sum
- D sales price

10. A person who has purchased a percentage of ownership of a company.

- A file clerk
- B dividend
- C *stockholder*
- D client

11. A device that encodes and sends paper documents over phone lines.

- A paper clip
- B laptop computer
- C *fax machine*
- D note pad

12. A state in which an item is no longer useful because it has been replaced by more advanced alternatives.

- A *obsolescence*
- B operating margin
- C payroll
- D sales revenue

13. A machine that transfers documents from computer files to paper.

- A landline phone
- B mobile phone
- C fax machine
- D *printer*

14. Cash moving out of a company.

- A inflow
- B *outflow*
- C asset
- D excise tax

15. An employee who maintains files and records.

- A budget analyst
- B trainee
- C *file clerk*
- D internal auditor

16. The period used by organizations to prepare annual financial statements.

- A *fiscal year*
- B fixed asset
- C income statement
- D inflow

17. Cash coming into a company.

- A governing body
- B *inflow*
- C income statement
- D outflow

18. An amount beyond what is needed.

- A thin
- B insufficient
- C *excessive*
- D upcoming

19. To purchase a company.

- A *buy out*
- B sue
- C withdrawal
- D transfer

20. An asset's ability to be converted to cash.

- A outflow
- B inventory
- C excise tax
- D *liquidity*

21. An amount that is less what is needed.

- A excessive
- B *insufficient*
- C immoral
- D optimistic

22. Moving money from one account to another.

- A *transfer*
- B sell
- C recover
- D inform

23. A device used to talk to people across great distances using cables.

A *landline phone*

B mobile phone

C fax machine

D printer

24. Any amount of money that a company owes.

A overdraft

B property tax

C purchase invoice

D *liability*

25. The result of adding two or more numbers.

A multiplication

B subtraction

C division

D *sum*

26. A device used to talk to people across great distances using radio waves.

A fax machine

B copier

C landline phone

D *mobile phone*

27. A certain amount of money that companies add to their costs when setting sales prices.

A liability

B payroll

C *markup*

D sales price

28. A small device that holds sheets of paper together.

A *paper clip*

B note pad

C stapler

D floppy drive

29. A document that shows a company's assets, liabilities, an equity at a certain point in time.

A bulletin board

B depreciable asset

C *balance sheet*

D dividend

30. The amount of money that remains after all expenses have been deducted from sales revenue.

A inflow

B *net income*

C outflow

D balance sheet

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Структура расходов бизнеса
2. Личный бюджет и бюджет бизнеса
3. Возможности снижения долгосрочных издержек

Презентация УК-3 (1-6)

«Деловые издержки»

Лексико-грамматические упражнения УК-3 (1-6)

Background

“Angel Investments” is based in Warsaw, Poland. It provides finance for start-up or young companies which need capital to develop their businesses. AI is run by a group of extremely rich people of various nationalities who made their fortunes in the computer and financial services industries. They enjoy the excitement of working with start-ups and small companies, and believe that Central and Eastern Europe offers outstanding opportunities for investment. They are willing to take risks and support projects which seem unusual or extraordinary. However they also expect to make money, usually by taking a stake in the business or a share of the profits.

A team of AI investors is currently considering several proposals. After hearing presentations from individuals and companies, AI will decide which projects it will invest in, and how much money it will give to each one. They have €5.5 million to invest in the projects.

You are an entrepreneur who needs finance for a new project; the rest of the group are AI investors.

Key points for product presentations

1. The Business

A description of the business

- What does it do?
- What is the name of the company?
- What is the form of ownership and structure?
- Who is it for?
- Brief details about the team (age, education, experience, etc.).

2. The Product or Service

A brief description – including artwork, if possible.

- What are the advantages of the product or service?
- What are its unique features?

3. Marketing

- Who are the existing or target customers?
- Who are the competitors or possible future competitors?
- What are the competing products, if any?
- What about pricing policy?
- How will the product or service be launched and promoted?
- What are the selling and distribution methods?

4. Finance

How much finance is required and for what purposes (in detail)?

Proposals:

New magazine

You need to finance the first edition and launch of a new magazine. Amount required: € 2.5 million, to finance production, editorial, office administration, distribution costs and promotion.

Relaxation tank centres

At these centres, stressed business people can float in tanks and forget about their problems. Other services will include advice about diet and skin care, a solarium, and sun beds, etc. Amount required: € 2 million, to finance premises, equipment, staff and promotion.

New sport league

You have a background in sport and public relations. You want to set up a league for a sport which at present is not well-known, but could become very popular. Amount required: €2.5 million to finance administration and promotion, endorsements of the league by famous sports people, travel and legal costs.

International Publishing House

The company will look for young talented authors all over the world and publish their works. Amount required. € 2 m. for research, premises, equipment, staff, legal costs

Higher Educational Institution.

The College will train specialists in all economic (any other) and related spheres. Amount required: € 1,5 m. for premises, equipment, administration, promotion and inviting world-famous professors.

High-tech Company

Your company will promote alternative sources of electric power. Amount required: € 3 m. for search of ideas, production, testing, marketing, equipment.

Your own idea for a product or service

You have an idea for a product or service. You have not yet written a business plan, but the AI team are willing to listen to your presentation. Amount required: At least €3 million, to finance development, production, personnel, launch and marketing costs.

Лексико-грамматический тест

1. A book of blank paper used for writing.

- A binder
- B bulletin board
- C *note pad*
- D paper clip

2. Any piece of property that is not easily converted to cash (e.g., building)

- A *fixed asset*
- B tax
- C gross margin
- D general and administrative costs

3. The amount of money left when cost of goods sold is subtracted from sales revenue.

- A inflow
- B outflow
- C fixed asset
- D *gross margin*

4. A device that illuminates a work space.

- A laptop computer
- B *desk lamp***
- C fax machine
- D copier

5. A wall panel that people post messages on.

- A binder
- B cubicle divider
- C *bulletin board***
- D paper clip

6. To _____ something is to create it.

- A hover
- B *generate***
- C decline
- D compensate

7. A device that fastens together sheets of paper by piercing them with staples.

- A paper clip
- B dry eraser
- C binder
- D *stapler***

8. If something is _____, it cannot be found, received, or taken.

- A *uncollectible***
- B upcoming
- C optimistic
- D temporary

9. A computer program that records and organizes financial information.

- A adjusted trial balance
- B broad-scale uniformity
- C *accounting software***
- D flash drive

10. To _____ is to test or evaluate something.

- A cash a check
- B *assess***
- C generate
- D interpret

11. Transaction conducted without sufficient funds.

- A *overdraft*
- B liquidity
- C purchase invoice
- D rules-based approach

12. To decrease rapidly.

- A *plummet*
- B recover
- C stabilize

13. A _____ is an event in which money is exchanged for goods or services.

- A tangible asset
- B liability
- C *transaction*

14. The act of deliberately putting false information into records.

- A wholesaler
- B *falsification*
- C restructuring
- D trade

15. A _____ is a legally protected symbol.

- A *trademark*
- B total margin
- C retailer
- D spike

16. A _____ is a yearly amount of money paid to an employee.

- A spike
- B *salary*
- C sweep

17. An amount that is held in case of unforeseen needs.

- A shoplift
- B tangible asset
- C *safety reserve*
- D legal intangible

18. A _____ is a sharp increase.

- A *spike*
- B sweep
- C trademark
- D decline

19. To _____ is to steal something from a retail store.

A pay off

B *shoplift*

C exploit

D layoff

20. To _____ something is to steal it from one's employer.

A *pilfer*

B sell

C pay off

D buy off

Тема 1 (11). Международные финансово-экономические отношения. Международный бизнес

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Экспортно-импортные операции.
2. Ограничения торговли, тарифы, квоты, субсидии
3. Риски при совершении внешнеторговых операций

Презентация УК-3 (1-6)

«Экспортно-импортные операции»

Лексико-грамматические упражнения УК-3 (1-6)

INTERNATIONAL BUSINESS

Exercise 1. Read and learn the following words and word combinations.

to conduct (a business) – вести бизнес

syn. to operate, to run (a business) – заниматься бизнесом

to acquire - приобретать

world-wide scale - всемирный масштаб

to expand - расширять

globalization - глобализация

global strategy – глобальная стратегия

to comprise – включать в себя

consideration – рассмотрение

motivation – мотивация, мотив

to engage (in) – участвовать в

to diversify – дифференцировать

option – выбор, вариант

visibles (visible exports/imports) – видимый (экспорт/импорт)

opp.invisibles – невидимый

investment – инвестиции

direct investment – прямая инвестиция

portfolio investment – портфельные инвестиции

investment pattern – структура инвестиций

joint venture – совместное предприятие

subsidiary – филиал, дочерняя компания

barrier – барьер, преграда; **trade barrier** – торговый барьер

to influence – влиять

balance of payments – платежный баланс

monetary exchange rate – курс обмена валют

legislation – законодательство;
to encourage – воодушевлять
technology transfer – передача технологий;
unique – уникальный.

Exercise 2. Read and translate the text.

International Business

Business can take many different forms and can be conducted at different levels. Based on the level of business activity business may be defined as either domestic, international or multinational. If business acquires all its resources and sells all its products within a single country it is considered a domestic business. Although international business is also based in a single country it acquires a meaningful share of its resources and revenues from other countries. A multinational business operates on the world-wide scale regardless of national borders.

More and more domestic businesses decide to enter international markets and become international, while international companies expand and become multinational (transnational). This phenomenon is called globalization – the evolution of economy that comprises interrelated markets. The decision to adopt a global or nationally focused strategy depends upon both markets and technological considerations.

There are three primary motivations for firms to engage in international business: 1) to expand sales; 2) to acquire resources; 3) to diversify sources of sales and supplies. When a business decides to expand internationally, i.e. adopts a global strategy, it may choose among several options, including importing or exporting merchandise (visibles), service exports and imports (invisibles), foreign investment in the form of either direct or portfolio investments, setting up joint ventures or subsidiaries.

Although many mechanisms exist for promoting the growth of international business, there are also many barriers to doing business abroad. The major factors causing changes in world trade and investment patterns are economic conditions, technology and political relations.

The economic factor that influences the decision to engage in business beyond national borders includes the level of economic development in various countries, the presence of adequate infrastructure, a country's balance of payments and monetary exchange rates. The political element is associated with the degree of political risk concerning a particular country, trade barriers erected by governments, legislation encouraging foreign business investments. The technological factor includes various methods of technology transfer.

A considerable amount of international business is conducted by multinational corporations though midsize and even small companies may also engage, especially when they offer a unique product and/or good value.

Exercise 3. Answer the following questions.

1. How do we differentiate between domestic, international and multinational business?
2. What is the usual way of business expansion?
3. What are the primary motivations for firms to become international?
4. Through what mechanisms can business become international?
5. What factors cause changes in world trade and investment pattern?
6. What economic factors influence the decision to become international?
7. What is the essence of political element that causes changes in world trade and investment pattern?
8. In what cases do midsize and small companies engage in international business?

Exercise 4. Match and learn the synonyms.

A: option, venture, expand, conduct, acquire, merchandise, subsidiary;

B: grow, get, branch, choice, goods, enterprise, operate.

Exercise 5. Substitute the words in italics for their synonyms.

1. Who helps you to operate your business? 2. We've decided to set up a branch in this region. 3. Where do you get financial resources from? 4. This merchandise sells well. 5. While planning to set up a new enterprise conduct a thorough marketing research. 6. We were given three choices to consider. 7. When business grows there is a need to hire more specialists.

Exercise 6. Match and learn the opposites.

A: meaningful, expand, encourage, adequate, unique, domestic;

B: foreign, shrink, common, meaningless, discourage, inadequate.

Exercise 7. Substitute the words in italics for their opposites so that the sentences make sense.

1. The production of these high-quality goods needs *inadequate* technology. 2. As the demand for our products has increased we are going *to shrink* our business. 3. She is doing her best *to discourage* her son in his studies. 4. We must not adopt this idea; it seems *meaningful*. 5. The company was given a *common* chance to invest in this project. 6. Multinational companies operate in *domestic* markets.

Exercise 8. Here is a list of words that are used in many languages, the so-called internationalisms. Read them aloud; group them into two groups: general terms, e.g. form, and economic terms, e.g. export. Mark those that belong to both groups.

Adequate, balance, barrier, business, company, corporation, economy, evolution, export, factor, firm, focus, form, globalization, import, infrastructure, international, investment, mechanism, method, motivation, multinational, option, phenomenon, product, resource, risk, strategy, technology.

Exercise 9. Complete the sentences using the proper words from the list below:

Visible exports and imports, direct foreign investment, trade barriers, operate, political risk

1. Domestic businesses ... within a single country. 2. To protect domestic businesses from foreign competition the government can erect ... 3. When the company considers entering a particular foreign market it has to evaluate the degree of ... concerning this country. 4. ... is one of the means of expanding internationally. 5. Goods that leave or enter the country are often referred to as

Словарный диктант УК-3 (1-6)

to conduct (a business) – вести бизнес

syn. to operate, to run (a business) – заниматься бизнесом

to acquire - приобретать

world-wide scale - всемирный масштаб

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to encourage – воодушевлять

technology transfer – передача технологий;

unique – уникальный.

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Экспортно-импортные операции.
2. Возможные затруднения в международных операциях в ситуациях кросс-культурных различий.
3. Франчайзинг.

Презентация УК-3 (1-6)

«Валютный рынок»

Лексико-грамматические упражнения УК-3 (1-6)

1. Read and translate the text.

Globalization of world economy

Globalization is understood as increasing internationalization of ideas, science, communication and technology that must be distinguished from economic globalization. The latter means the process of integration of markets, great changes in trade and finance and the establishment of the global economy.

The main aim of economic globalization is to change the world into one dynamic market which has uniform characteristics in different countries. Globalization should lead to a free mobility of capital as well as to privatization of the economy and a sharp reduction in government budgets. Besides, globalization means wide advertising of new consumer products all over the world, low taxes for producers both domestic and foreign and similar life-styles for people of different nationalities.

First steps towards globalization in Europe were made by the establishment of the Common Market in 1993 and the introduction of the “euro” as the new single currency for Europe on January 1, 1999. Since that time the euro has been used in foreign trade transactions by the countries which joined the euro-zone. Euro banknotes were introduced in circulation in 12 member-countries of the European Union on January 1, 2002.

Vocabulary

to change into	превращаться
uniform (a)	одинаковый
transaction	сделка
to join	вступать, присоединяться
to distinguish from	отличать
to advertise	рекламировать
tax	налог
to introduce in circulation	вводить в обращение

Exercises

I. Найдите в правой колонке русские соответствия следующих слов :

to understand	внутренний, отечественный
establishment	приводить
aim	создание, установление
to lead to	острый
sharp	создавать
low	понимать
domestic	низкий
to make	цель

II. Раскрыв скобки, употребите глагол в форме прошедшего простого времени.

1. What data the economist (to analyze) last year? - He (to analyze) the changes in prices for chocolate.
2. I (not/to study) economics last year.
3. My parents (not/ to study) economics at the University, they (to study) medicine.
4. Trade between the two countries (to develop) well last year.
5. What goods this firm (to sell)?
6. They (to make) a correct decision? - No, they
7. Industry (to develop) fast at that time?

III. Раскрыв скобки, употребите глагол в форме прошедшего простого (Past Simple) или настоящего совершенного времени (Present Perfect).

1. You ever (to be) to China? Yes, we (to visit) it last month.
2. I (not/ to finish) my report about exports of foodstuffs to developed countries yet, but I (to find) already the necessary data in the Internet.
3. In the 1960s, Mexico (to make) great progress in the development of its light manufacturing industry.
4. We (to see) just a documentary film on TV about Brazil which (to make) by the BBC a year ago.
5. Some African countries (not/ to solve) the problem of education for all population yet, but they (to reach) a success in some industries recently.
6. The world population (to increase) in recent years because African and Asian population (to grow) very fast.
7. The economic growth in China (to be) the highest lately.
8. The prices for the goods of the company never (to be) so high before.
9. We (to see) the latest figures about the income per capita in the country, they (to publish) in a newspaper yesterday.
10. Since India (to become) an English colony, English (to be) an official language in the country and most Indians (to speak) it for many years.

IV. Переведите однокоренные слова и определите, какими частями речи они являются.

1. globe, globalization, global, globally
2. establish, establishment, established, establishing
3. advertising, advertise, advertisement, advertiser
4. reduce, reduced, reduction, reducing
5. introduced, introducing, introduce, introduction
6. competitive, competitiveness, compete, competition, competitor
7. participator, participation, participate, participating
8. promotion, promote, promoter, promoting
9. Europe, European, euro
10. circulate, circulating, circulation

V. Вставьте слова из предыдущего упражнения. Обратите внимание на то, какую часть речи следует использовать.

1. The ... in taxes usually stimulates production.
2. Both small and large companies spend money on ... in newspapers or on TV to promote their goods and services.
3. ... may help people to move from one country to another easily to seek for better jobs.
4. To get more profits companies try to ... goods.
5. The ... of the single currency has made transactions between different foreign companies much easier and faster.
6. The members of the ... Union started to use the ... as the single currency in ... in 2002.
7. Most countries of Central and Eastern Europe try to join the European Union as ... in such a union can provide certain benefits in trade.
8. Famous American companies such as Coca Cola, and McDonalds have already ... subsidiaries in Russia and they can successfully ... with domestic producers for consumers.

VI. Переведите предложения на русский язык, обращая внимание на глагол to be в качестве связки.

1. To understand this phenomenon is to understand the structure of market.
2. To explain this simple fact is not so very easy.
3. To get the profit in time was then of prime importance.
4. Our present concern is to discuss the information obtained during the flight.
5. The problem has been to handle such a transaction.

Лексико-грамматический тест УК-3 (1-6)

Business Expressions (2)

Q1 I've warned you before that you shouldn't get involved in this matter and you have business discussing it.

(a) some (b) little (c) no (d) not

Q2 That's really not my concern at all and I'm certainly not the business of telling others what to do.

(a) in (b) out (c) of (d) by

Q3 She was very enthusiastic about her new job and was making rapid progress nobody's business.

(a) as (b) with (c) similar (d) like

Q4 I really wouldn't joke about it because these people are deadly serious and business.

(a) signify (b) mean (c) require (d) need

Q5 He didn't hesitate to tell me that I wasn't wanted and just told me to my own business.

(a) concern (b) look after (c) tend to (d) mind

Q6 I'm afraid it won't be possible to talk to the boss today because he's away business till Tuesday.

(a) off (b) on (c) for (d) to

Q7 He was very keen that we kept in touch and for that reason he handed me his business

(a) ticket (b) paper (c) card (d) notice

Q8 This is the really important part of the machine and that's why we call it the business

(a) centre (b) end (c) area (d) point

Q9 The whole site has nothing but offices and administration centres and that's why we call it a business

(a) place (b) situation (c) field (d) park

Q10 All the famous film stars, actors, directors and writers were at the festival representing the world of business.

(a) play (b) drama (c) show (d) performance

Тема 3 (13).
Организационно-правовые формы предпринимательской деятельности

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Организационно-управленческая и предпринимательская деятельность.
2. Структура рабочего капитала компании.

Презентация УК-3 (1-6)

«Экономические ресурсы предприятия»

«Плюсы и минусы реорганизации»

Лексико-грамматические упражнения УК-3 (1-6)

Types and forms of business organization

A business organization is frequently referred to as a business entity. A business entity is any business organization that exists as an economic unit. Business entities can be grouped according to the type of business activity they perform.

Service companies perform services for a fee. This group includes companies such as accounting firms, law firms, repair shops, and many others.

Merchandising companies purchase goods that are ready for sale and sell them to customers. They include such companies as auto dealerships, clothing stores, and supermarkets.

Manufacturing companies buy materials, convert them into products, and then sell the products to the companies or to the final customer. Examples are steel mills, auto manufacturers, and so on.

The business entity concept applies to all forms of businesses -single proprietorship, a partnership, and a corporation.

A single (sole) proprietorship is business owned by an individual and often managed by that same individual. Single proprietors include physicians, lawyers, electricians, and other people who are 'in business for themselves'. In a single proprietorship, the owner is responsible for all debts of the business. Operating as a proprietorship is the easiest way to get started in a business activity. Other than the possibility of needing a local license, there are not any prerequisites to beginning operations.

A partnership is a business owned by two or more persons associated as partners. Partnerships are created by an agreement. Included in the agreement are such terms as the initial investment of each partner, the duties of each partner, the means of dividing profits or losses between the partners each year, and the settlement to be made upon the death or withdrawal of a partner. Accountants, attorneys, and other professionals frequently operate their firms as partnerships.

A corporation is a business owned by a few persons or by thousands of persons. The owners of the corporation are called shareholders or stockholders. They buy shares of stock. If the corporation fails, the owners lose only the amount

they paid for their stock. The personal assets of the owner are protected from the creditors of the corporation. The stockholders do not directly manage the corporation; they elect a board of directors to represent their interests. The board of directors select the president and vice president, who manage the corporation for the stockholders.

Why are companies referred to as ltd., inc., gmbh, or s.A.?

An individual, like Henry Ford, might want to begin a small enter-prise and personally retain total responsibility and liability, but once it starts to grow, a partnership or a "company"—such as Ford Motor Com-pany;—would need to be formed. The key factor in owning any company is the guarantee called limited liability: the owners of a company never have to pay more than they have invested in the company. Their liabilities are limited. When a company goes bankrupt, the owners can never be required to pay its unpaid bills.

The worst that can happen to investors in a limited liability company is losing their initial investment if the company fails. By limiting the down-side risk for shareholders, companies are able to attract equity investors and raise large amounts of funds called equity capital through sales of shares rather than by borrowing money at potentially high interest rates. The names of companies around the world reflect this guarantee of limited liability. The abbreviations "GmbH" in Germany, "Inc." in the Unit-ed States, or "Ltd." in most other English-speaking countries indicate that the firm is a limited liability company and investors have nothing more to lose than the money invested in their shares. The "S.A." in French-and Spanish-speaking countries also refers to limited liability by defining shareholders as "anonymous." Since the identity of shareholders can be kept secret, the creditors of a bankrupt company have no right to pursue them for the company's unpaid debts.

Many countries make a clear distinction between public and private companies, with separate designations, such as AG and GmbH in Germa-ny, or Plc and Ltd. in Britain. Generally, "public" companies are those large enough to have their shares traded on stock exchanges, while small-er unquoted companies are said to be "private," even though their shares can be held by the public at large. In some countries, a large company is said to be privately owned if its shares are not available to the general public. In the United States, where little distinction is made between pub-lic and private companies, most companies simply bear the title "Incorpo-rated."

Exercise 1. Define:

- A. what a business entity is
- B. types and forms of business organizations
- C. what LTD., INC., GMBH, S.A. mean

Exercise 2. Insert the correct definition.

Merchandising companies partnerships corporation single proprietors
Manufacturing companies Service companies

1. Accounting firms can be called
2. Clothing stores and supermarkets can be called
3. Steel mills are.
4. Physicians, lawyers, electricians are
5. Accountants and attorneys can be single proprietors but they frequently operate their firms as
6. Ford Motor Com-pany is a

Exercise 3. Write down the questions for these answers.

1. Business entities can be grouped according to the type of business activity they perform.
2. Single proprietors are people who run their own business.
3. The disadvantage of a single proprietorship is that the owner is responsible for all debts of the business.
4. The easiest way to start a business activity is to operate as a proprietorship.
5. Operating as a proprietorship is the easiest way to get started in a business activity because there are not many prerequisites to beginning operations.
6. The key factor in owning any company is limited liability.
7. The limited liability is the guarantee that the owners of a company never have to pay more than they have invested in the company.
8. If a limited liability company fails the investors will lose their initial investment.
9. The names of companies around the world reflect the guarantee of limited liability.
10. The "S.A." in French-and Spanish-speaking countries define shareholders as "anonymous."
11. In a limited liability company the identity of shareholders can be kept secret.
12. The creditors of a bankrupt company have no right to pursue shareholders for the company's unpaid debts.
13. In Germa-ny and Britain there is a clear distinction between public and private companies, but in the United States there is almost no distinction.

Exercise 4. Be sure you know the meaning of the words given below. Give their derivatives.

Existence, accomplishment, benefit, authority, obligation, responsibility, extend, consider, favour, perception, value, equal, assume, conscious.

Exercise 5. The words given below are the synonyms to the word organization. In what do they differ? Give your own definition to each of them.

Institution, council, body, entity, fund, trust, party, club, society, association, league, federation, union.

Exercise 6. Translate into Russian. Pay attention to the economic and business terms:

1. Business is the production, buying, and selling of goods and services.
2. A business, company, or firm is an organization that sells goods or services.
3. A business is also may be referred to as an enterprise to emphasize its adventurous, risk-taking qualities, and business in general may be referred to as free enterprise and private enterprise.
4. Large companies are referred to as corporations, especially in the US.
5. Large companies operating in many countries are multinationals.
6. An entrepreneur is usually someone who builds up a company from nothing: a start-up company.
7. The people legally responsible for a company are its board or board of directors.
8. When a private company is bought by the state and brought into the public sector, it is nationalized.
9. When the state returns a company to the private sector in a sell-off, it is privatized.
10. A holding or holding company is one that holds stakes in one or more subsidiaries.
11. A holding company's relationship to its subsidiaries is that of parent company.

Лексико-грамматический тест УК-3 (1-6)

1 Shareholders lost money when the company declared itself
Bankrupt
redundant
loss
sold out

2 Every company tries to its products from those of the competitors, and a key element here is the strategy of branding.

Differentiate

identify

harmonize

recognize

3 Nike's destiny was controlled by its

Founders

tenants

designers

customers

4 Public companies are controlled by a/an ... elected by shareholders not all of which are fully independent.

Board of directors

board of shareholders

Chief Executive Officer

Annual General Meeting of shareholders

5 Footwear designers worked on 18-month production

Cycles

shift

designers

breaks

6 Messages are ... to your PC throughout the day.

transmitted

received

transformed

extracted

7 ... profit is always calculated without deducting taxes and other charges.

Gross

Net

Whole

Full

8 We are having trouble filling the positions because of the ... of the skilled workers.

Shortage

surplus

reduce

wealth

9 If a company is too big to acquire, another possibility is to ..., forming a new company.

Merge with it

cooperate with it

communicate with it

take it over

10 ... have to evaluate the risks involved in setting up a business.

Entrepreneurs

Suppliers

Regulators

Tenants

11 In international marketing, it is necessary to meet individual national requirements, in particular where are concerned.

Consumer goods

assets

wholesale issues

automated warehouses

12 Detailed ... of the accounts has revealed several serious transactions.

Analysis

datas

basis

figures

13 Our legal department has ensured that all our products are produced by

Copyright

copycat

legislation

authorities

14 Consumers in the age range 15-22 like to shop on line a lot more than adults, for example, in the US ... of young people now shop online.

A majority

a minority

few

a few

15 We'll need an additional ... from the bank to cover our purchases.

Loan

expense

account

debtor

16 The supply ... brings together manufacturers, distributors, and retailers.

chain

link

line

channel

17 Why don't you ... more work to the employees?

Delegate

subordinate

unload

arrange

18 This year's balance ... shows that the company is already on the road to recovery.

Sheet

form

account

book

19 This year's balance ... shows that the company is already on the road to recovery.

Sheet

form

account

book

20 The only way you can hope to ... the level of your pay is to take on greater responsibility.

rise

Raise

arise

raze

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Управление предпринимательскими рисками.
2. Страхование бизнеса

Презентация УК-3 (1-6)

«Страхование в условиях риска»

«Риски реорганизации»

Лексико-грамматические упражнения УК-3 (1-6)***Reading: Starting your own business***

The decision to start your own business can be one of the best you will ever make in your life. Your own business is a great adventure. There are definitely advantages and disadvantages of it. The benefits include control, money, independence and freedom. The downsides to it are uncertainty and risk. In any case the first step you make is personal evaluation. Why are you going to start a business? Are you planning to provide a service or a product? Will it be a full-time or a part-time venture? Will you have employees? The answer to these questions will help you choose a business.

Also you will need to evaluate your idea. Who will buy your product or service? Who will be your competitors? Another necessary thing is a business plan. It will help you figure out how much money you will need to start.

There are several ways to form your business. It can be a sole proprietorship, a partnership or a corporation. If you intend to create a sole proprietorship it won't take much time or money. Just get a business license and you are a business. But the downside to a sole proprietorship is significant: you and your business are legally the same thing. Your home, cars, bank accounts, everything is at risk when you are a sole proprietor. There is another problem. If a sole proprietor becomes seriously ill or dies his business perhaps won't continue and will probably close. One more difficulty with this form of business is that you have no partners to work with. It's a dangerous way to do business.

A partnership is rather attractive. A business partnership is like a marriage. You need to choose a good partner because you will be spending a lot of time together. A partner will give you another pair of hands to do the work. And he will share the financial responsibilities of the business. But it is still a good idea that you "date" first before jump in it. Find a project or two and work together. Will you get along? Will your styles mesh? How will you deal with deadlines? You need to be sure that you work well together, have a good time and have skills that complement one another.

Any two or more persons may form a public or private limited company. As soon as people and firms buy shares they will become shareholders and owners of the company. Shareholders will be receiving part of the company's profit in the form of dividends. The shareholders have limited liability, so if the company goes bankrupt a shareholder will only lose the money they paid for the shares. Unlike a public limited company the purpose of a private limited company is to keep ownership and control within a small group of shareholders. The best thing about forming your business as a corporation is that it will limit your personal liability.

So, which is best for you? No matter which form of business you choose, starting your business will certainly be stressful, challenging and enjoyable.

Exercises

Ex.1. Answer the following questions using the text.

- 1.What are the advantages of your own business?
- 2.What are the disadvantages of your own business?
- 3.What is the first step when a person starts a business?
- 4.What other necessary steps does a person make to choose a business?
- 5.Which forms of business do you know?
- 6.What do you need to become a sole proprietor?
- 7.Why is a sole proprietorship a dangerous way to do business?
- 8.What is attractive about a partnership?
- 9.What are the downsides to a partnership?
- 10.What problems can you face if you form a partnership?
- 11.Who owns public and private limited companies?
- 12.In which form do shareholders get their profit?
- 13.What kind of liability do shareholders have?
- 14.What does limited liability mean?
- 15.What is the purpose of a private limited company?
- 16.What is the best thing about forming your business as a corporation?

Ex.2. Read the following statements and say whether they are true or false.

- 1.Your own business is a great challenge.
- 2.Risk makes your business enjoyable.
- 3.A business plan and personal evaluation are the necessary steps of any business.
- 4.A business license is all you need to become a sole proprietor.
- 5.A sole proprietor has unlimited liability.
- 6.Public and private limited companies should have at least two shareholders.
- 7.Shareholders own and run limited companies.
- 8.The profit of public and private limited companies is spent on dividends for shareholders.
9. Shareholders of both public and private companies have limited liability.

Ex.3. Translate the following sentences from English into Russian.

1. The article includes a lot of useful information. 2. I'd like to get a fair evaluation of the results. 3. He is using your ideas for his own purposes. 4. She shares all my troubles and joys. 5. He has been successful in all his ventures. 6. I'm sure he did it on purpose. 7. We must do our best to meet the deadline. 8. I'm going to speak about the downsides to a sole proprietorship. 9. What should you do if you are intending to set up a joint venture? 10. Who is the owner of this company?

Ex.4. Translate the following word combinations from Russian into English.

Дополнять друг друга; создать совместное предприятие; использовать оборудование для разных целей; выяснить курс акций; владелец индивидуального предприятия; незаконные действия; личная оценка; недостатки исследования; важное преимущество; делить прибыль с акционерами; компания с ограниченной ответственностью.

Ex.5. Complete the following sentences using prepositions where necessary.

1. They are going to discuss the downsides ... our business. 2. We can use this tool ... many purposes. 3. Who will share the responsibility ... me? 4. These strategies complement ... one another and form a profitable combination. 5. The Managing Director gave a high evaluation ... this partnership. 6. The manager included some important data ... his sales report. 7. He has just become the owner ... the company. 8. Did he manage to meet ... the deadline?

Ex.6. Insert the missing words. Use your active vocabulary.

1. What... do you have to meet in your daily life? 2. Uncertainty and risk are the ...to your own business. 3. What information does this contract...? 4. I'd like to know your personal ... of his work. 5. He is ... to start his own business. 6. A ... doesn't take much time or money. 7. As the matter is complicated you should ask for ... advice. 8. Mr.Brown is the ... of the factory. 9. Have you achieved your ... yet? 10. All the ... attended the meeting of the Board of Directors last week.

Ex.10. Translate the following sentences from Russian into English.

1.Наша компания собирается потратить значительную сумму на покупку нового оборудования. 2. Предельные сроки часто являются причинами стресса на работе. 3. Мы постараемся оценить преимущества и недостатки нового метода. 4. Этот документ не является юридически законным. 5. Он владелец индивидуального предприятия, которое приносит большую прибыль. 6. Целью нашего собрания является обсуждение ряда вопросов с акционерами. 7. Если Вы намереваетесь создать товарищество, Вам надо выбрать хорошего партнера. 8. Что включают в себя Ваши обязанности? 9.

Деловые партнеры должны дополнять друг друга. 10.Много бизнесменов приезжает в Москву с разными целями. 11.Как только Вы подпишете этот контракт, он станет правовым документом. 12. Я оценю данные после того, как проведу исследование.

Темы докладов (монолог-сообщений) УК-3 (1-6)

1. Маркетинговые стратегии.
2. Маркетинговое обеспечение экономической деятельности фирмы
3. Специфика рекламы

Презентация УК-3 (1-6)

«Продвижение и предоставление продукта на рынке»

«Формирование привлекательного имиджа компании»

Лексико-грамматические упражнения УК-3 (1-6)**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 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.

Active Vocabulary

producer - производитель

consumer, user - потребитель

distribution - сбыт, распределение

marketing - продажа, сбыт, маркетинг

transporting - транспортировка

storing - складирование, хранение

storage - хранение, хранилище, склад

product planning - разработка новых продуктов

pricing - калькуляция цен

promotion - содействие в продаже товара, например, с помощью рекламы

traffic - торговля

market research - изучение рынка сбыта

trend - тенденция, общее направление
 to predict - предсказывать
 to influence - влиять

Comprehension Questions

1. What does marketing mean?
2. What activities does marketing consist of?
3. What do marketing operations include?
4. Why is it so important for a producer to predict trends?
5. How was mass consumption possible in the USA?

Vocabulary Practice

Choose the necessary word and put it in the sentence.

1. One of the aims of market research is to indicate new ... among people.	predict
2. Advertising must ... the consumer and make him buy the goods produced.	influence
3. Often marketing is called	promote
4. In order to sell a new product, a producer has to consider how to ... it.	marketing
5. The goods of this company are not sold very well, they must think about	trends
6. Sometimes it is difficult to influence a ... through advertising.	distribution
7. If you want to produce something new, you should start with	market research
8. A producer wants to... new trends and then tries to influence them.	product planning
9. ... includes product development and pricing among other things.	consumer

Dialogue

Sally and Don work in the Marketing Department of a company that makes different meal products.

Don: Hey, Sally, look at these figures. The price of sugar is going up 10% during the next year.

Sally: Oh, that's bad. That means trouble for our jam line.

Don: I think so too. Sugar is the main ingredient, you know. What's your opinion?

Sally: Well, we are not the price leaders in the field and jam is a very price sensitive item. According to our marketing research information consumers aren't

particularly brand loyal about jam.

Don: I have a brilliant idea. You know, this could be a great marketing opportunity for us.

Sally: What do you mean?

Don: Well, because of the price rise in sugar we know that the price of jam will go up too. The increase will pass on the consumer, won't it?

Sally: Right.

Don: Imagine we find the possibility of changing the ingredients in the jam so that we wouldn't have to raise the price.

Sally: Then we wouldn't trouble about the price rise on sugar because we'll be able to sell the jam at the same price. The idea is that we could market less expensive jam. What a promotional campaign we could have!

Don: Sure. If we do it right we'll sell more and become the leader in the market.

Sally: Now the first thing is to talk to Research and Development.

Don: Right and we'll see when they'll have some samples of new formulas ready.

Sally: What about market research? I think we should schedule some tests for responses to the R & D samples

Don: Well, there is a lot to do. I think we should also change packaging. Now, Sally, that would be great.

Sally: Oh, Don, let's hope for the best. If we don't lose the chance, the competitors' products will stay on the supermarket shelves

Don: Oh, it's time for lunch. Let's discuss our business in cafeteria.

Sally: Oh, sure, we've got a lot to discuss – distribution, advertising...

Active Vocabulary

to go up - расти (о цене)

to raise the price - поднимать цену

price leader - производитель, устанавливающий самую низкую цену на определенный товар

price sensitive item - товар, уровень продажи которого очень зависит от цены

to be brand loyal about - отдавать предпочтение определённой торговой марке

promotional campaign - рекламная кампания

to market - продавать

to schedule - разрабатывать план

packaging - упаковка

competitor - конкурент

Vocabulary Practice

Choose the necessary word and put it in the sentence.

1. If the price on this product ..., nobody will buy it.	go up
2. They should ... some tests and pass the results to R & D.	schedule
3. This company is the ... in this field, they can sell this product at the lowest price.	packaging
4. Customers do care about the price on this product, it is a very	competitor
5. ... influences the desire of a customer to buy.	price leader
6. Our ... has become the price leader in selling computer programmes.	price sensitive item

Exercise 1. Answer the questions.

1. Who is the price leader in your business?
2. How can you become a price leader? What should you do for this?
3. How should one start a promotional campaign?
4. Why is it dangerous to produce price sensitive goods?
5. Why is it important to have competitors in business?
6. What should you do to leave your competitors behind?
7. What knowledge must you have to be good at marketing?

Grammar Exercises

Exercise 1. Transform the sentences of real condition into the sentences of unreal condition.

Model: If we promote this right, we will (we'll) get more sales.

a) If we promoted this right, we would get more sales.

b) If we had promoted this right, we would have got more sales.

1. If we are careful we will leave behind our competitors.
2. If we phone R & D, we will get the necessary information.
3. If we change the ingredients, we will be ready for the price rise.
4. If the price of jam goes up, the increase will pass on the consumer.
5. If they work hard, they won't lose any customers.
6. If we schedule the product development in time we will be ready for the change of the demand.
7. If we don't lose the chance, the competitors' products will stay on the supermarket shelves.

Exercise2. Make transformations according to the model.

Model: Consumers wish prices would go down.

Consumers hope that prices will go down.

I wish I could work harder.

I hope I can work harder.

1. The head of the department wishes that competition would lessen.
2. The Market Research Department wishes the test results would be ready soon.
3. The Manager wishes that sales would improve.
4. We wish all the departments could fulfill their tasks.
5. Sally wishes that the Packaging Department could hurry up.

Translate into English.

1. Маркетинг включает в себя действия, связанные с движением товара от производителя к потребителю.
2. Маркетинг включает в себя транспортировку, хранение, рекламу, калькуляцию цен, продажу.
3. Изучение рынка помогает предсказывать общие направления спроса.
4. Реклама оказывает сильное влияние на покупателя.
5. Мы не можем устанавливать самую низкую цену на этот товар.
6. Мы должны разработать план производства новых продуктов.
7. Этот товар очень реагирует на изменение цены.

Примерный вариант контрольной работы (семестр 2)

I вариант

Trade is buying and selling goods and services. Trade occurs because people need and want things that others produce.

Trade that takes place within a single country is called domestic trade. International trade is the exchange of goods and services between nations. It is also called world trade or foreign trade.

Trade in the USA is carried out mainly by private persons and businesses. Government is more important as a buyer than as a seller. The United States is one of the world's leading trading nations.

About 40% of annual US production of cotton, tobacco and wheat is exported. Businesses producing computer equipment machinery also export their goods.

Americans import many raw materials and foods. They include: coffee, copper, nickel, oil and tea.

Trade helps people enjoy a higher standard of living. People can obtain more goods and services at lower price.

1. Прочитайте текст и дайте ответы на следующие вопросы:

1. What is trade?
2. Why do you think trade occurs?
3. What is called domestic trade?
4. What is called world trade?
5. What do Americans import?

2. Напишите 3 утверждения, не соответствующие содержанию текста.

3. Найдите соответствия (укажите стрелками)

1. domestic	1. production
2. annual	2. materials
3. raw	3. trade
4. higher	4. price
5. lower	5. standard

4. Отреагируйте на утверждения, подчеркните верное.

1. Trade in the USA is carried out mainly by private persons.	Quite right/ You are mistaken
2. Businesses producing computer equipment never export their goods.	Quite right/ You are mistaken
3. People can obtain more goods at higher price	Quite right/ You are mistaken

5. Составьте план пересказа

6. Озаглавьте текст

7. Раскройте скобки

1. Today Simon (to walk) _____ home from school.
2. Simon always (to walk) _____ because he (to hate) _____ the bus.

3. Now he (to run) _____ because he is hungry.
4. I (to be) _____ in a hurry.
5. My friends (to wait) _____ for me now.
6. My brother (to go) _____ to the country with us next year.
7. We (to go) _____ to the institute tomorrow.
8. I (to meet) _____ just our teacher.
9. I never (to visit) _____ this place.
10. I (to work) _____ at the office at 3 o'clock yesterday.

8. *Поставьте следующие предложения в вопросительную и отрицательную формы.*

1. The contract will be ready the day after tomorrow.
2. We have done business with this firm.
3. She has phoned you this morning.

II вариант

International trade is the exchange of goods and services between countries. It is distinguished from domestic trade, which takes place entirely within a single country. International trade is sometimes called world trade or foreign trade.

International trade permits countries to specialize in producing things they make with resources they have.

By the early 1990's world trade amounted about \$ 3.5 trillion a year. The world's leading exporting nations were Germany, the United States, Japan, France, and the United Kingdom. Most world trade is carried out by private exporters and importers.

Various international organizations cooperate in world trade matters.

For example, the Organization for Economic Cooperation and Development was formed to help the economic growth of its members. Its members include Canada, Mexico, the USA, Japan, and most of the nations of Western Europe.

1. *Прочитайте текст и дайте ответы на следующие вопросы:*

1. What is international trade?
2. What is domestic trade?
3. What are the world's leading exporting countries?
4. What can you say about the amount of world trade by 1990?
5. Why was the Organization for Economic Cooperation formed for?

2. *Напишите 3 утверждения, не соответствующие содержанию текста.*

3. *Найдите соответствия (укажите стрелками)*

1. international	1. matters
2. exporting	2. producing
3. trade	3. growth
4. to specialize in	4. nations
5. economic	5. trade

4. *Отреагируйте на утверждения, подчеркните верное.*

1. International trade is sometimes called world trap.	1. Just on the contrary/ Quite right
2. Domestic trade takes place entirely within one country	2. Just on the contrary/ Quite right
3. Various international organizations can't cooperate in world trade matters	3. Just on the contrary/ Quite right

5. *Составьте план пересказа*

6. *Озаглавьте текст*

7. *Раскройте скобки*

1. Our office (to sell)_____ a lot of goods to foreign firms.
2. The director usually (to receive)_____ businessmen at half past ten.
3. We often (to communicate)_____ by fax.
4. He (to be)_____ translating a letter now.
5. We (to be)_____ going to the performance now.
6. Ann (to be)_____ working at 5 o'clock yesterday.
7. When I came home my wife (to be)_____ cooking dinner.
8. Last Tuesday I (to finish)_____ my work at 6 o'clock yesterday.
9. Yesterday I (to get)_____ a good mark.

8. *Поставьте следующие предложения в вопросительную и отрицательную формы.*

1. He will do business with us next month.
2. Many companies have produced computer equipment lately.
3. Mr. Bunin has never been to London.

III вариант

Trade is important both for developed and developing nations. The economic systems of most countries have a certain specialization. Specialization makes trade necessary because people do not produce everything they need themselves.

The geographic extent of trade differs greatly. In some cases, the buyers and sellers are from all parts of the world.

Large amounts of goods and services are purchased by individual buyers who buy such things as dresses, food, etc.

Businesses buy the raw materials and capital equipment. For example, France is a highly developed industrial country.

It is rich and powerful. France has great automobile, chemical and steel industries. France stands fifth among the countries of the world in its trade with other nations, as measured by exports.

France is a major producer of industrial machinery and does business with many countries of the world.

Her trade contracts are developing from year to year. Now France has trade contacts with a lot of countries and foreign trade helps her to have good profits.

1. Прочитайте текст и дайте ответы на следующие вопросы:

1. Why do you think specialization makes trade necessary?
2. What do buyers buy?
3. What do businesses buy?
4. What is France rich in?
5. Whom does France do business with?

2. Напишите 3 утверждения, не соответствующие содержанию текста.

3. Найдите соответствия (укажите стрелками)

1. economic	1. goods
2. amount of	2. country
3. developed	3. contracts
4. trade	4. specialization
5. certain	5. system

4. Отреагируйте на утверждения, подчеркните верное.

1. Trade is important only for developed countries	1. Yes, quite so/ I don't think so
2. The geographic extent of trade differs greatly.	2. .Yes, quite so/ I don't think so
3. France stands first among the countries of the world in its trade.	3. .Yes, quite so/ I don't think so

5. Составьте план пересказа

6. Озаглавьте текст

7. Раскройте скобки

1. My friend (to work) _____ at an office.
2. They (to want) _____ to publish this book.
3. Henry usually (to wear) _____ glasses.
4. Last week she (to write) _____ a funny story about her friend.
5. Her brother (to make) _____ a tour of Europe last summer.
6. We (to discuss) _____ the contract tomorrow.
7. They (to have) _____ a holiday next month.
8. He (to be) _____ never in Paris.
9. We (to do business) _____ with this firm lately.
10. We (to translate) _____ an article when you came in.
11. Mr. Black (to answer) _____ an enquiry at 9 o'clock in the morning.

8. . *Поставьте следующие предложения в вопросительную и отрицательную формы.*

1. I shall phone you in half an hour.
2. Our country has already exported different kinds of goods.
3. I have never swum in the sea.

Примерные варианты контрольной работы (семестр 4)

I вариант

Advertising is a form of communication intended to persuade an audience (viewers, readers or listeners) to take some action. It includes the name of a product or service and how that product or service could benefit the consumer, to persuade potential customers to purchase or to consume that particular brand.

Modern advertising developed with the rise of mass production in the late 19th and early 20th centuries.

Commercial advertisers often seek to generate increased consumption of their products or services through branding, which involves the repetition of an image or product name in an effort to associate related qualities with the brand in the minds of consumers. Different types of media can be used to deliver these messages, including traditional media such as newspapers, magazines, television, radio, outdoor or direct mail; or new media such as websites and text messages.

Advertising may be placed by an advertising agency on behalf of a company or other organization.

Non-commercial advertisers that spend money to advertise items other than a consumer product or service include political parties, interest groups, religious organizations and governmental agencies.

Nonprofit organizations may rely on free modes of persuasion, such as a public service announcement.

In 2007, spending on advertising was estimated at more than \$150 billion in the

United States and \$385 billion worldwide.

I. Прочитайте текст и напишите ответы на следующие вопросы:

1. What does advertising include?
2. When was modern advertising developed?
3. Name types of media used to deliver messages?
4. How much money was spent on advertising in 2007, worldwide?

II. Отреагируйте на утверждение. Подчеркните соответствующую речевую форму.

1. It includes the name of a product or service and how that product or service could benefit the consumer. (That's right/ That's wrong / No information).
2. Commercial advertisers often seek investors. (No doubt/ you are mistaken/ No information)
3. The reports are used by owners of a business. (Sure/ Of course not/ No information).
4. Nonprofit organizations may rely on free modes of persuasion. (You're mistaken/ You're right/ No information).
5. Taxes may be either direct or indirect. (You're mistaken/ You're right/ No information).

III. Закончите предложения в соответствии с текстом:

1. It includes the name of a product or service
2. Which involves the repetition of an image or product name
3. Different types of media can be used
4. Spending on advertising was estimated at more than

IV. Охарактеризуйте:

1. коммерческих рекламодателей.
2. некоммерческих рекламодателей.

V. Напишите 5 утверждений, не соответствующих значению текста

VI. Выпишите определение рекламы.

II вариант

Advertising – the techniques and practices used to bring products, services or opinions to public notice for the purpose of persuading the public to respond in a certain way toward what is advertised. In criticism of advertising it has been argued that the consumer must pay for the cost of advertising in the form of higher prices for goods; against this point it is argued that advertising enables goods to be mass marketed, thereby bringing prices down. It has been argued that the cost of major advertising campaigns is such that few firms can afford (to have enough money to buy or pay for something) them, thus helping these firms to dominate (to have power and control over) the market; on the other hand, whereas smaller firms may not be able to compete (to try to be more successful) with larger ones at a national level, at the local level advertising enables them to hold their own. Finally, it has been argued that advertisers exercise an undue (more than is reasonable, suitable, or necessary) influence over the regular contents of the media they employ - the editorial stance (an opinion that is stated publicly) of a newspaper or the subject (the thing one is talking about or considering in a conversation, discussion, book, film etc.) of a television show. In response it has been pointed out that such influence is counteracted, at least in the case of financially strong media firms, by the advertiser's reliance on the media to convey his messages; any compromise (an agreement between two contracting parties that is achieved by both of them accepting less than they wanted at first) of the integrity of a media firm might result in a smaller audience (the persons reached by a publication, radio, TV, etc.) for his advertising.

I. Прочитайте текст и напишите ответы на следующие вопросы:

1. What is the first point in criticism of advertising ?
2. What is the second point of dispute in criticism of advertising?
3. What is the third subject of controversy in criticism of advertising?
4. What has been pointed out in response?

II. Отреагируйте на утверждение. Подчеркните соответствующую речевую форму.

1. Against this point it is argued that advertising enables goods to be mass marketed (That's right/ That's wrong/ No information)
2. It has been argued that the cost of major advertising campaigns is such that few firms can have enough money to pay for them. (No doubt/ You are mistaken/ No information)
3. Advertising enables smaller firms to flourish at the local level. (Sure/ Of course not/ No information)
4. A balance sheet shows a company's assets, liabilities and worth. (You're mistaken/ You're right/ No information)
5. The media are completely subject to the advertiser's ill will. (You're mistaken/ You're right/ No information)

III. Закончите предложения в соответствии с текстом:

1. The consumer must pay
2. Advertising enables
3. Advertising helps large companies to dominate
4. Any compromise of the integrity of a media firm might result in

IV. Охарактеризуйте:

1. Позицию сторонников рекламы
2. Позицию противников рекламы

V. Напишите 5 утверждений, не соответствующих значению текста:

VI. Выпишите из текста определения рекламы:

III Вариант

To advertise means to tell people publicly about a product or service in order to persuade them to buy it .

Advertising has developed into a billion-dollar business on which many depend. In 2006 391 billion US dollars were spent worldwide for advertising. In Germany, for example, the advertising industry contributes 1.5% of the gross national income; the figures for other developed countries are similar. Thus, advertising and growth are directly and causally linked.

As far as a growth based economy can be blamed for the harmful human lifestyle advertising has to be considered in this aspect concerning its negative impact, because its main purpose is to raise consumption. "The industry is accused of being one of the engines powering a convoluted economic mass production system which promotes consumption."

Attention and attentiveness have become a new commodity for which a market developed. "The amount of attention that is absorbed by the media and redistributed in the competition for quotas and reach is not identical with the amount of attention, that is available in society. The total amount circulating in society is made up of the attention exchanged among the people themselves and the attention given to media information. Only the latter is homogenized by

quantitative measuring and only the latter takes on the character of an anonymous currency.”

According to Franck, any surface of presentation that can guarantee a certain degree of attentiveness works as magnet for attention, e. g. media which are actually meant for information and entertainment, culture and the arts, public space etc. It is this attraction which is sold to the advertising business. The German Advertising Association stated that in 2007 30.78 billion Euros were spent on advertising in Germany, 26% in newspapers, 21% on television, 15% by mail and 15% in magazines. In 2002 there were 360.000 people employed in the advertising business. The internet revenues for advertising doubled to almost 1 billion Euros from 2006 to 2007, giving it the highest growth rates.

I. Прочитайте текст и напишите ответы на следующие вопросы:

1. How much money was spent worldwide?
2. What is the figure of the gross national income in Germany?
3. What has become a new commodity?
4. How many people were employed in the advertising in 2002 ?

II. Отреагируйте на утверждение. Подчеркните соответствующую речевую форму.

1. Advertising and growth are directly and causally linked. (That's right/ That's wrong/ No information)
2. The industry is accused of being one of the engines powering a free economic mass production system which promotes consumption. (No doubt/ You are mistaken/ No information)
3. Only the latter is homogenized by qualitative measuring. (Sure/ Of course not/ No information)
4. According to Franck, any surface of presentation that can guarantee a certain degree of attentiveness works as magnum for attention. (You're mistaken/ You're right/ No information)
5. The media are completely subject to the advertiser's ill will. (You're mistaken/ You're right/ No information)

III. Закончите предложения в соответствии с текстом:

1. The total amount circulating in society
2. Media which are actually meant for
3. The German Advertising Association stated
4. 1 billion Euros from 2006 to 2007, giving it the highest growth rates.

IV. Охарактеризуйте:

1. Цену внимания и внимательности
2. Рекламные средства Германии

V. Напишите 5 утверждений, не соответствующих значению текста:

VI. Выпишите из текста определения рекламы:

(C) haven't kept none

(D) was keeping neither

Промежуточный контроль

Перечень вопросов по грамматике для подготовки к зачету УК-3 (1-6)

1. Множественное число существительных
2. Притяжательный падеж существительных
3. Артикль (основные правила употребления)
4. Местоимения (личные, притяжательные, указательные, some, any)
5. Числительные (количественные и порядковые, дробные)
6. Степени сравнения прилагательных и наречий
7. оборот there is/there are
8. Система времен английского глагола - Present, Past, Future (Simple, Continuous, Perfect, Perfect Continuous)
9. Неправильные глаголы
10. Согласование времен
11. Страдательный залог
12. Модальные глаголы и их эквиваленты: can, may, must, have to, should
13. Неличные формы глагола. Инфинитив: функции инфинитива
14. Причастие I и II
15. оборот «объектный падеж с инфинитивом и причастием»
16. Герундий. Сослагательное наклонение

Варианты заданий на зачет (1 семестр)

I вариант

Trade is buying and selling goods and services. Trade occurs because people need and want things that others produce.

Trade that takes place within a single country is called domestic trade. International trade is the exchange of goods and services between nations. It is also called world trade or foreign trade.

Trade in the USA is carried out mainly by private persons and businesses. Government is more important as a buyer than as a seller. The United States is one of the world's leading trading nations.

About 40% of annual US production of cotton, tobacco and wheat is exported. Businesses producing computer equipment machinery also export their goods.

Americans import many raw materials and foods. They include: coffee, copper, nickel, oil and tea.

Trade helps people enjoy a higher standard of living. People can obtain more goods and services at lower price.

1. Прочитайте текст и дайте ответы на следующие вопросы:

1. What is trade?
2. Why do you think trade occurs?
3. What is called domestic trade?

4. What is called world trade?

5. What do Americans import?

2. Напишите 3 утверждения, не соответствующие содержанию текста.

3. Найдите соответствия (укажите стрелками)

- | | |
|-------------|---------------|
| 1. domestic | 1. production |
| 2. annual | 2. materials |
| 3. raw | 3. trade |
| 4. higher | 4. price |
| 5. lower | 5. standard |

4. Отреагируйте на утверждения, подчеркните верное.

1. Trade in the USA is carried out mainly by private persons. Quite right/
You are mistaken

2. Businesses producing computer equipment never export their goods. Quite
right/ You are mistaken

3. People can obtain more goods at higher price Quite right/ You are
mistaken

5. Составьте план пересказа

6. Озаглавьте текст

7. Раскройте скобки

1. Today Simon (to walk) _____ home from school.
2. Simon always (to walk) _____ because he (to hate) _____ the bus.
3. Now he (to run) _____ because he is hungry.
4. I (to be) _____ in a hurry.
5. My friends (to wait) _____ for me now.
6. My brother (to go) _____ to the country with us next year.
7. We (to go) _____ to the institute tomorrow.
8. I (to meet) _____ just our teacher.
9. I never (to visit) _____ this place.
10. I (to work) _____ at the office at 3 o'clock yesterday.

8. Поставьте следующие предложения в вопросительную и отрицательную формы.

1. The contract will be ready the day after tomorrow.
2. We have done business with this firm.
3. She has phoned you this morning.

II вариант

International trade is the exchange of goods and services between countries. It is distinguished from domestic trade, which takes place entirely within a single country. International trade is sometimes called world trade or foreign trade.

International trade permits countries to specialize in producing things they make with resources they have.

By the early 1990's world trade amounted about \$ 3.5 trillion a year. The world's leading exporting nations were Germany, the United States, Japan, France, and the United Kingdom. Most world trade is carried out by private exporters and importers.

Various international organizations cooperate in world trade matters.

For example, the Organization for Economic Cooperation and Development was formed to help the economic growth of its members. Its members include Canada, Mexico, the USA, Japan, and most of the nations of Western Europe.

1. Прочитайте текст и дайте ответы на следующие вопросы:

1. What is international trade?
2. What is domestic trade?
3. What are the world's leading exporting countries?
4. What can you say about the amount of world trade by 1990?
5. Why was the Organization for Economic Cooperation formed for?

2. Напишите 3 утверждения, не соответствующие содержанию текста.

3. Найдите соответствия (укажите стрелками)

- | | |
|---------------------|--------------|
| 1. international | 1. matters |
| 2. exporting | 2. producing |
| 3. trade | 3. growth |
| 4. to specialize in | 4. nations |
| 5. economic | 5. trade |

4. Отреагируйте на утверждения, подчеркните верное.

- | | |
|---|--------------------------------------|
| 1. International trade is sometimes called world trap. | 1. Just on the contrary/ Quite right |
| 2. Domestic trade takes place entirely within one country | 2. Just on the contrary/ Quite right |
| 3. Various international organizations can't cooperate in world trade matters | 3. Just on the contrary/ Quite right |

5. Составьте план пересказа

6. Озаглавьте текст

7. Раскройте скобки

1. Our office (to sell)_____ a lot of goods to foreign firms.
2. The director usually (to receive)_____ businessmen at half past ten.
3. We often (to communicate)_____ by fax.
4. He (to be)_____ translating a letter now.
5. We (to be)_____ going to the performance now.
6. Ann (to be)_____ working at 5 o'clock yesterday.
7. When I came home my wife (to be)_____ cooking dinner.
8. Last Tuesday I (to finish)_____ my work at 6 o'clock yesterday.
9. Yesterday I (to get)_____ a good mark.

8. Поставьте следующие предложения в вопросительную и отрицательную формы.

1. He will do business with us next month.
2. Many companies have produced computer equipment lately.
3. Mr. Bunin has never been to London.

III вариант

Trade is important both for developed and developing nations. The economic systems of most countries have a certain specialization. Specialization makes trade necessary because people do not produce everything they need themselves.

The geographic extent of trade differs greatly. In some cases, the buyers and sellers are from all parts of the world.

Large amounts of goods and services are purchased by individual buyers who buy such things as dresses, food, etc.

Businesses buy the raw materials and capital equipment. For example, France is a highly developed industrial country.

It is rich and powerful. France has great automobile, chemical and steel industries. France stands fifth among the countries of the world in its trade with other nations, as measured by exports.

France is a major producer of industrial machinery and does business with many countries of the world.

Her trade contracts are developing from year to year. Now France has trade contacts with a lot of countries and foreign trade helps her to have good profits.

1. Прочитайте текст и дайте ответы на следующие вопросы:

1. Why do you think specialization makes trade necessary?
2. What do buyers buy?
3. What do businesses buy?
4. What is France rich in?
5. Whom does France do business with?

2. Напишите 3 утверждения, не соответствующие содержанию текста.

3. Найдите соответствия (укажите стрелками)

- | | |
|--------------|-------------------|
| 1. economic | 1. goods |
| 2. amount of | 2. country |
| 3. developed | 3. contracts |
| 4. trade | 4. specialization |
| 5. certain | 5. system |

4. Отреагируйте на утверждения, подчеркните верное.

1. Trade is important only for developed countries 1. Yes, quite so/ I don't think so
2. The geographic extent of trade differs greatly. 2. .Yes, quite so/ I don't think so
3. France stands first among the countries of the world in its trade. 3. .Yes, quite so/ I don't think so

5. Составьте план пересказа

6. Озаглавьте текст

7. Раскройте скобки

1. My friend (to work) _____ at an office.
2. They (to want) _____ to publish this book.
3. Henry usually (to wear) _____ glasses.
4. Last week she (to write) _____ a funny story about her friend.
5. Her brother (to make) _____ a tour of Europe last summer.
6. We (to discuss) _____ the contract tomorrow.
7. They (to have) _____ a holiday next month.
8. He (to be) _____ never in Paris.
9. We (to do business) _____ with this firm lately.
10. We (to translate) _____ an article when you came in.
11. Mr. Black (to answer) _____ an enquiry at 9 o'clock in the morning.

8. . Поставьте следующие предложения в вопросительную и отрицательную формы.

1. I shall phone you in half an hour.
2. Our country has already exported different kinds of goods.
3. I have never swum in the sea.

Варианты заданий на зачет (2 семестр)

I вариант

Credit - transactions between two parties in which one (the creditor or lender) supplies money, goods, services, or securities in return for a promised future payment by the other.

Credit given is an indication of trust in that person to pay for the goods given or money lent. Credit transactions normally include the payment of interest to the lender. Credit may be extended by public or private institutions to finance business activities, agricultural operations, consumer expenditures, or government projects. Most modern credit is extended through specialized financial institutions, of which commercial banks are the oldest and most important.

The lender must judge each loan he makes on the basis of the character of the borrower, his capacity to repay, and his collateral (property or other goods that you promise to give someone if you cannot pay back the money they lent you). Loan is an amount of money that you borrow from a bank. Customers and lenders may publicly regulate the terms of credit transactions to prevent abuses.

I. Прочитайте текст и напишите ответы на следующие вопросы:

1. What is meant by the term “credit”?
2. How is the modern credit extended?
3. What does the debtor’s collateral imply?
4. Who may publicly regulate the terms of credit?

II. Отреагируйте на утверждение. Подчеркните соответствующую речевую форму.

1. Credit doesn’t include the payment of interest to the lender. (That’s right/ That’s wrong)
2. The lender must appreciate each loan. (No doubt/ You are mistaken)
3. The lender must judge the borrower’s pledge. (Sure/ Of course not)
4. Credit transactions normally include the payment of interest to the lender. (You’re mistaken/ You’re right)

III. Найдите определения, соответствующие терминам:

Definition	Term
1.is someone who money is owned to	a. loan
2. is someone who owes money	b. creditor
3.the amount of money received during a given period	c. debtor
4. is an amount of money that you borrow from a bank	d. income

IV. Охарактеризуйте:

1. кредитные операции
2. кредитора

V. Напишите 5 утверждений, не соответствующих значению текста

VI. Выпишите как можно больше словосочетаний со словами:

credit lender loan

VII. Напишите план пересказа текста по пяти пунктам.

VIII. Ответьте на проблемный вопрос:

Why do you think the lender must judge each loan?

IX. Закончите предложения, в соответствии с содержанием текста:

- 1.Credit means _____
2. Credit transactions include _____

II вариант

Bank – an institution that deals in money and provides other financial services. Banks accept deposits and make loans and derive a profit from the difference in the interest rates.

The two major classes of banks are commercial and central banks. Commercial banks accept savings deposits, make loans and other investments, and offer financial services that facilitate the exchange of funds among individuals and institutions. In addition to the profit derived from the difference in the interest rates, commercial banks charge fees for various services.

Central banks are involved in the issue of money and maintain the country's foreign currency reserves. Central banks maintain the accounts of other banks and supervise their activities. Central banks act as bankers to governments and as lenders to commercial banks in the case of a financial crisis. Central banks also play a significant psychological role as guarantors of the monetary system.

I. Прочитайте текст и напишите ответы на следующие вопросы:

1. What is meant by the term “bank”?
2. What are the two major classes of banks?
3. What do commercial banks accept?
4. What do central banks maintain?

II. Отреагируйте на утверждение. Подчеркните соответствующую речевую форму.

1. Bank gives various financial services. (That's right/ That's wrong)
2. Central banks act as bankers to organized crime. (No doubt/ You are mistaken)
3. Central banks act as the designers of default. (Sure/ Of course not)
4. Banks receive deposits. (Just on the contrary/ Sure)

III. Найдите определения соответствующим терминам

Definition	Term
1. the amount of money received during a given period	a. manager
2. agreement to supply goods, do work etc. at a fixed price	b. lender
3. person who lends money	c. contract
4. person who controls the business, a hotel etc.	d. income

IV. Охарактеризуйте:

1. коммерческий банк
2. центральный банк

V. Напишите 5 утверждений, не соответствующих значению текста

VI. Выпишите как можно больше словосочетаний со словами:

bank savings financial

VII. Напишите план пересказа текста по пяти пунктам

VIII. Ответьте на проблемный вопрос:

Why do you think banks make loans?

IX. Закончите следующие предложения в соответствии с текстом

1. _____ savings deposits, make loans and other investments.
2. Central banks are involved _____

III вариант

Credit union – a system, popular in North America, by which people with a common bond – membership of the same club, church, tenant's associations or trade union – can get to put their savings (all the money that one has saved, especially in a bank) into a joint fund. Members can then apply to borrow from the fund and make repayments at an annual rate of interest of 12 per cent. The loans are usually short-term consumer loans, mainly for automobiles, household needs, medical debts, and emergencies. In less developed countries these loans are particularly important, constituting the only credit source for many people, and are used primarily for farm production and small business enterprise.

Credit unions generally operate under government charter and supervision. At annual meetings, the members elect the directors, the credit committee, and the supervisory committee. The Credit Union Act 1979 included the following: 1. the minimum membership shall be 21 and the maximum 500; 2. the maximum savings permitted per person too be 3000\$; 3. the unions must be non-profit making and the purpose is to provide a service to its members.

I. Прочитайте текст и напишите ответы на следующие вопросы:

1. Can the members of credit unions apply to borrow from the fund?
2. What is the annual rate of interest?
3. How do credit unions operate?
4. Whom do the members elect annually?

II. Отреагируйте на утверждение. Подчеркните соответствующую речевую форму.

1. People can cooperate together to put their savings into joint fund. (That's right/ That's wrong)
2. The members make repayments at rate of interest of 15%. (No doubt/ You are mistaken)
3. These loans compose the only credit source for major concerns. (Sure/ Of course not)
4. The unions must be non-profit making. (Just on the contrary/ Sure)

III. Найдите определения соответствующим терминам

Definition	Term
1. is a piece of plastic, bearing the name and computer number of the holder	a. loan
2. the risk that a lender will not be able to give back the loan	b. credit card
3. one whose occupation is the keeping of accounts	c. credit risk
4. is an amount of money that you borrow from a bank etc.	d. accountant

IV. Охарактеризуйте:

1. кредитные союзы в развивающихся странах
2. кредитные союзы в развитых странах

V. Напишите 5 утверждений, не соответствующих значению текста

VI. Выпишите как можно больше словосочетаний со словами:

union loan savings

VII. Напишите план пересказа текста по пяти пунктам

VIII. Ответьте на проблемный вопрос:

Why do people join credit unions?

IX. Закончите следующие предложения в соответствии с текстом

1. Members can then apply to borrow_____
2. Credit unions generally operate_____

Варианты заданий на зачет (3 семестр)

1. How do countries differ in the way their economies are organized?

Command Economy

All societies are faced with the problem of scarcity. They differ considerably, however, in the way they solve the problem. One important difference between societies is the degree of government control of the economy.

At the one extreme lies the completely planned or command economy, where all the economic decisions are taken by the government.

At the other extreme lies the completely free-market economy. In this type of economy there is no government intervention at all. All decisions are taken by individuals and firms. Households decide how much labour and other factors to supply, and what goods to consume. Firms decide what goods to produce and what factors to employ. The pattern of production and consumption that results depends on the interactions of all factors of all these individual demand and supply decisions.

In practice all economies are a mixture of the two. It is therefore the degree of government intervention that distinguishes different economic systems. Thus in the former communist countries of eastern Europe, government played a large role whereas in the United States, the government plays a much smaller role.

It is nevertheless useful to analyse the extremes in order to put the different mixed economies of the real world into perspective.

Let us start by having a look at the command economy. The command economy is usually associated with a socialist or communist economic systems, where land and capital are collectively owned. The state plans the allocation of resources at three important levels:

1. It plans the allocation of resources between present consumption and investment for the future. By sacrificing some present consumption and diverting resources into investment, it could increase the economy's growth rate. The amount of resources it chooses to invest will depend on its macroeconomic strategy: the importance it attaches to growth as opposed to present consumption.

2. At a microeconomic level it plans the output of each industry and firm, the techniques that will be used and the labour and other resources required by each industry and firm. In order to ensure that the required inputs are available, the state would probably conduct some form of input-output analysis. All industries are seen as users of inputs from other industries and as producers of output for consumers or others industries. Input-output analysis shows, for each industry, the sources of all its inputs and the destination of all its outputs. By its use the state

attempts to match up the inputs and outputs of each industry so that the planned demand for each industry's product is equal to its planned supply.

3. It plans the distribution of output between consumers. This will depend on the government's aims. It may distribute goods according to its judgement of people's

needs; or it may give more to those who produce more, thereby providing an incentive for people to work harder.

It may distribute goods and services directly (for example, by a system of rationing); or it may decide the distribution of money incomes and allow individuals to decide how to spend them. If it does the latter, it may still try to influence the pattern of expenditure by setting appropriate prices: low prices to encourage consumption, and high prices to discourage consumption.

1. Составьте пять вопросов к тексту.

2. Найдите в тексте английские эквиваленты следующих слов и словосочетаний: дефицит, нехватка; государственное вмешательство; потребление; распределять ресурсы; инвестиции, вложение; анализ затрат-выгод; плановая экономика; модели производства; распределение продукции; плановое предложение.

3. Переведите письменно подчеркнутый отрывок текста.

4. Выберите реплику, наиболее соответствующую ситуации общения

1. Employee: «As far as I understand, it's almost impossible to operate the production line so quickly». Manager: «_____»

- a) I think you should give up this idea.
- b) Yes, I get the ideal decision.
- c) You have no right to get on with this job.
- d) Well, you are quite right, but we are to do our best.

2.Waiter: «Would you like something to drink?» Customer: «_____»

- a) I wonder if I could have a cup of coffee, please.
- b) You must bring me a cup of coffee.
- c) Can I have a cup of coffee, please?
- d) Give me coffee.

2. Command Economy

In Command Economy or Planned Economy, the central or state government regulate various factors of production. In fact, the government is the final authority to take decisions regarding production, utilization of the finished industrial products and the allocation of the revenues earned from their distribution.

The government-certified planners come second in the hierarchy. They distribute the work among the labor class, who actually undergo the toiling part of the entire process. China and the former USSR are, perhaps, two of the best examples of Command Economy. Though many countries nowadays are switching off from Planned Economy to Market or Mixed Economy, yet nations like North Korea and Cuba are the countries where Planned Economy still exists in full form.

In Command Economy, both state-owned and private enterprises receive guidance and directives from the government regarding production capacity, output, types of production. Planned economic system is usually divided into two groups – Centralized and Decentralized. The centralized or centrally Planned Economy, as prevalent in the former Soviet Union, is a more familiar concept of the two. The decentralized Command Economy, on the other hand, is more theoretical in nature with little or no application in the actual economic spheres.

Command Economy has its own characteristic features.

By nature, Command Economy is more stable, guaranteeing constant exploitation of the existing resources. It is least affected by financial downturns and inflations.

In a carefully planned Command Economic system, both surplus production and unemployment rates remain at a reasonable level.

The stable nature of Planned Economy encourages investments in long-term project- related infrastructures without any possibility of financial recessions.

Command Economy is absolutely different from the concept of Market Economy, with respect to the basic money-making approaches. While Market Economy tends to multiply the wealth of a nation through the gradual process of evolution, Command Economic system prefers deliberate planning of the entire money-making process for better results. In fact, good economic planning in the long run proves beneficial to improve the economic conditions of a country.

Command Economy is based on collective benefits, rather than the requirements of a single individual. Under such conditions rewards, wages and other monetary benefits as bonus are distributed on the basis of the joint work. This is how Planned Economy actually eradicates the profit-making at individual levels.

1. Составьте пять вопросов к тексту.

2. Найдите в тексте английские эквиваленты следующих слов и словосочетаний: авторитет, власть; претерпевать; трудиться; руководство; спад (2 варианта); по отношению к; искоренить; распределение доходов; производственных мощности.

3. Переведите письменно подчеркнутый отрывок текста.

4. Выберите реплику, наиболее соответствующую ситуации общения.

1. Visitor: _____ Clerk: Sure, we can change it for you here.

a) I want to change some money.

b) Excuse me, is there somewhere around where I can change money?

c) Change it into dollars.

d) Where can I change money?

2. Hotel receptionist: «How can I help you?» Employee: «_____»

a) I have a reservation.

b) Hello, I have a reservation in my company's name.

c) Hello. Do you have any vacancies?

d) Hello, do you reserve my company?

Text 3. Planned Economy

Planned economy (or command economy) is an economic system in which the state directs the economy. It is an economic system in which the central government controls industry so that it makes major decisions regarding the production and distribution of goods and services. Its most extensive form is referred to as a command economy, centrally planned economy, or command and control economy.

In such economies, central economic planning by the state or government controls all major sectors of the economy and formulates all decisions about the use of resources and the distribution of output. Planners decide what should be produced and direct lower-level enterprises to produce those goods in accordance with national and social objectives.

Planned economies are in contrast to unplanned economies, i.e. the market economy, where production, distribution, pricing, and investment decisions are made by the private owners of the factories based upon their individual interests rather than upon a macroeconomic plan. Less extensive forms of planned economies include those that use indicative planning, in which the state employs "influence, subsidies, grants, and taxes, but does not compel." This latter is sometimes referred to as a "planned market economy".

A planned economy may consist of state-owned enterprises, private enterprises directed by the state, or a combination of both. Though "planned economy" and "command economy" are often used as synonyms, some make the distinction that under a command economy, the means of production are publicly owned. That is, a planned economy is "an economic system in which the government controls and regulates production, distribution, prices, etc." but a command economy, while also having this type of regulation, necessarily has substantial public ownership of industry. Therefore, command economies are planned economies, but not necessarily the reverse.

Important planned economies that existed in the past include the economy of the Soviet Union, which, according to CIA Factbook estimates, was for a time the world's second largest economy, China before 1978 and India before 1991.

Beginning in the 1980s and 1990s, many governments presiding over planned economies began deregulating (or as in the Soviet Union, the system collapsed) and moving toward market-based economies by allowing the private sector to make the pricing, production, and distribution decisions. Although most economies today are market economies or mixed economies (which are partially planned), planned economies exist in very few countries such as Cuba, Libya, Iran, North Korea, Saudi Arabia, and Burma.

1. Составьте пять вопросов к тексту.

2. Найдите в тексте английские эквиваленты следующих слов и словосочетаний: производство и распределение товаров и услуг; в соответствии с; цель; ориентировочное планирование; проводить различие; требовать; субсидии; существенный; социальные цели; ценообразование.

3. Переведите письменно подчеркнутый отрывок текста.

4. Выберите реплику, наиболее соответствующую ситуации общения (по 5 баллов за правильный ответ, всего 10 баллов)

1. Colleague: «_____»

John: «Anyhow, I am going to live in London. I've got a new job».

- a) You are not going to London, are you?
- b) London is a perfect place for your career.
- c) But London is too expensive for young people.
- d) What's wrong with your job?

2. Firm representative: «_____»

Secretary: «Sorry, the boss isn't in now. Please call back in an hour».

- a) I'm sure, your boss isn't in.
- b) I know your boss is on a business trip. When can I see him?
- c) I want to get into the office of your boss immediately.
- d) Morning, I would like to talk with Mr. Brown.