

МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ
ЧЕРКАСЬКИЙ ДЕРЖАВНИЙ ТЕХНОЛОГІЧНИЙ УНІВЕРСИТЕТ

Навчально-методичний посібник
із дисципліни
«Іноземна мова для ділового спілкування»
для студентів ОС «магістр»
спеціальності 232 – Соціальне забезпечення

Черкаси ЧДТУ

УДК
ББК

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Пропоноване видання містить спеціально розроблений контент із дисципліни «Іноземна мова для ділового спілкування для студентів ОС «магістр» спеціальності 232 – Соціальне забезпечення. За структурою видання складається із теоретичного блоку та базованих на ньому практичних завдань для виконання контролю знань і самостійної роботи студентів денної та заочної форми навчання.

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ЗМІСТ

Вступ

Тема 1 Працевлаштування. Ділове листування

Теоретична частина	5
Практична частина	19

Тема 2 Компанія. Управління персоналом

Теоретична частина	28
Практична частина	30

Тема 3 Міжнародна торгівля

Теоретична частина	45
Практична частина	53

Тема 4 Ділові зустрічі. Перемовини

Теоретична частина	57
Практична частина	58

Тема 5 Банківська справа. Фінанси

Теоретична частина	61
Практична частина	62

Тема 6 Реклама. Презентації

Теоретична частина	67
Практична частина	68

ВСТУП

Пропонований посібник розроблений для самостійної й організованої аудиторної роботи студентів ОС «магістр» спеціальності 232 – Соціальне забезпечення денної та заочної форми навчання.

Тематика видання відповідає вимогам ОПП спеціальності та базується на сучасних фахових вимогах ведення бізнесу.

Посібник побудований на принципах посиленості, послідовності й логічності. Теоретична частина кожного розділу містить матеріал, необхідний для виконання практичних завдань зазначеного розділу: опрацювавши теорію, студент денної форми навчання приступає до виконання тренувальних вправ, поданих у достатній кількості та спрямованих на розвиток різних видів мовленнєвої діяльності.

Варіативна практична частина окремої теми також спрямована на перевірку здобутих знань студентів заочної форми навчання. Студент письмово виконує завдання варіанту за опрацьованою тематикою та у форматі усної бесіди із викладачем відповідає на питання, що охоплюють вивчений матеріал, захищаючи правильність виконання контрольної роботи, виправляючи помилки тощо.

Окрім того, наведені тексти, вправи та тренувальні завдання можуть використовуватися для саморозвитку, самонавчання й самоконтролю.

Тема 1

Працевлаштування. Ділове листування *Applying for a Job / Business Correspondence*

Тема 1 Теоретична частина

1. Applying for a Job (Resume / CV).

Резюме – це опис вашого професійного шляху в письмовій формі, який повинен створити позитивну думку роботодавця про вас. Це короткий письмовий опис-виклад професійних якостей претендента, що демонструє потенціал особи і здатність зайняти конкретну посаду.

Кожне резюме повинне бути індивідуальним.

Резюме буває двох типів: хронологічне і функціональне. *Хронологічне резюме* – це Ваш професійний життєпис. Головним розділом в такому резюме є «досвід роботи». *Функціональне резюме* більше підходить тим, у кого немає досвіду роботи. У такому резюме головними будуть Ваші таланти, навички та вміння. Можна сумістити хронологічне і функціональне резюме, якщо невеликий досвід роботи є, але не відноситься до вибраного напрямку. Скромно перерахуйте місця роботи і розгорнено опишіть свої навички й позитивні якості.

Основні розділи резюме:

1. **Personal Information** - особисті дані (прізвище, ім'я, по батькові, адреса, телефон, e-mail).
2. **Objective** - мета (на яку вакансію претендуєте).
3. **Education** - освіта (пишеться в зворотному хронологічному порядку). У цьому розділі повинна бути повна інформація про Вашу освіту: назва учбового закладу, дати вступу і закінчення навчання, титули, дипломи, сертифікати, які Ви отримали, а також список всіх курсів і тренінгів, які Ви проходили.
4. **Work Experience** - досвід роботи (пишеться в зворотному хронологічному порядку). Повний список усіх Ваших працедавців з указівкою місяця й року прийняття на роботу та звільнення, посад, а також конкретний список обов'язків, що виконувалися, і основних досягнень.
5. **Activities** - діяльність. Пишіть все, що не підійшло в розділ «Досвід роботи». Це може бути волонтерська, суспільна, творча робота.
6. **Foreign Languages** - знання мов.
7. **Professional Certifications** - професійні досягнення й сертифікати.
8. **Personal Features of Character** - особисті якості.
9. **Interests and Hobbies** - інтереси, захоплення.
10. **References** (рекомендації).

Curriculum Vitae (an example)

<i>Name:</i>	Anna J.Simpson
<i>Home address:</i>	34 South Road, EC4P 4EE, London, England
<i>Telephone (fax, e-mail):</i>	Tel. 06 471 9597
<i>Date of birth:</i>	17 January 1969
<i>Place of birth:</i>	London
<i>Nationality:</i>	British
<i>Marital status:</i>	divorced
<i>Education:</i>	London University September 1990 – July 1995
<i>Qualifications:</i>	July 1995 Mathematics (A) Computers (B) English (A) French (D) Business Studies (B) Economics (A)
<i>Objective:</i>	Manager
<i>Work experience:</i>	Make up all kinds of financial reports, balances and production planning
<i>Interests & activities:</i>	Fencing Shopping
<i>Referees:</i>	Mr Patkins The Dean of London University London, England

Here is another example of a typical English-style CV: **Emily Bronte**

'The Larches'

Hudson Way

Larswick

Somerset

TA12 6MX

tel. 0181 345 2126

e-mail: emily@yahoo.co.uk

Profile

Enthusiastic, responsible graduate with a Postgraduate Printing and Publishing Certificate and good organizational skills. Able to work independently using initiative and as part of a team to tight deadlines. With editing, desktop publishing, and keyboard skills.

Qualifications and training

Postgraduate Certificate in Printing and Publishing, London Institute

BA (Honours) Economics, University of Sheffield

'A' level English, History, French

Experience

Three months' work experience with World-English Press, a company involved in writing, editing, and publishing English as a second and foreign language texts.

Word Processing and general office administration.

Work with an Apple Mac using Claris works and QuarkXpress.

Work experience at Reed Promotional Publishing and Oxford University Press,

Currently working with World-English Press as a paid employee with increased responsibility.

Interests

Music: playing the flute.

Mountain walking and rock climbing.

Cinema and theatre going.

Referees

Dr J. M. Eastwood
World-English Press
Castle Street
London SE1 7EX

Mrs S. Cruise
29, Lower Redhill Lane
Mulcheney
Somerset BA11 2DZ

*When sending out a CV it should always be accompanied by a **covering letter**. The covering letter can be a major determinant of success. Here is an example of a typical covering letter sent in response to an advertisement in a newspaper.*

Covering Letter (an example)

Fitness Space
Pond Road
Wiveliscombe
TA5 5MX 14, Hudson Way
tel. 01458 783460

1st December 2014

Dear Mr. Fish,
Re: Fitness Instructor Vacancy

I am writing to apply for the job of Fitness Instructor, as advertised in Monday's Courier newspaper. This is an ideal job for me given my enthusiasm for sport, my related experience and qualifications.

Sport and fitness training have always been important to me, which is why I chose to take a BTEC Diploma in Sports Science. I obtained distinctions in the Sports Anatomy & Physiology and Sports Injuries modules last year and am confident that I will get similar marks in Exercise Physiology, Mechanics of Sport and Sports Supervision & Management this year. I am a confident user of Microsoft Office and have worked extensively with Fitness Line, a program for analyzing fitness.

As you can see from my CV, I've taken the opportunity to gain extra qualifications that were on offer at college, which has helped me get part-time work as a pool attendant. I'm called on to provide cover during busy times so am used to working irregular hours at short notice. I've also run a lunchtime aerobics class at college since the start of this year.

I finish college in six weeks and am keen to find a job rather than carry on with further full-time study. I could start any part time work or training sooner as many of my classes are finishing and most of my assignments are done. I look forward to hearing from you.

Yours sincerely
Joanne Titmus

Preparation for an interview is essential. The list of questions below is designed to serve as a guide so that you are not taken by surprise!

SAMPLES OF INTERVIEW QUESTIONS

1. Tell me about yourself.
2. How would you describe yourself? (character / personality)
3. What are your strengths/weaknesses?
4. Are you married? Single? Do you have a partner?
5. What do you do in your free time?
What are your hobbies? / Do you have any hobbies?
6. Why are you interested in working for our company?
Why do you want to work for this company?
7. What type of position do you think you are suited for / would suit you?
8. How would you describe the position we have to offer?
9. What aspects of the position are you most / least interested in?
10. What would you like to find in this job that you didn't have in your previous job?
- 11 How do you think you could develop the position?
What would be your strategy to develop the position?
12. What have you got to offer us?
What could you contribute to our company?
13. Why do you want to leave your present job?
Why do you want to change jobs?
14. What were you responsible for?
What did your job involve?
15. What do you think you gained by working in your last job?
16. What do you think of your (last) boss?
17. What are your salary requirements?
How much would you hope to earn in this position?
How much do you think you should be offered for this position?
What salary would you expect (to be offered) for this position?
18. Have you received any offers of a job?
19. Why have you had to look for a job for so long?

- Why have you been looking for a job for so long?
Why did it take you so long to find a new job?
20. How do you feel about your future in the profession?
21. Have you had any failures? / What failures have you had?
Have you had any negative experiences?
22. What sort of obstacles have you come across / encountered in your work?
23. If you had to recruit colleagues, what qualities would you look for?
24. Would you be willing to relocate / to move to another part of the country /
to work abroad?
Did you have to travel abroad in your last job?
25. Don't you think you have too much experience / you are over-qualified for this
job?
26. How long do you think you would stay with us?
If we offered you the job, how long would you expect to stay with us?
27. Which do you prefer: to work alone or in a team?
Do you prefer working alone or with other people as part of a team?
28. Do you know how to manage a team?
Are you capable of leading a team?
Do you think you have the ability to be a team leader?
29. Why should I recruit you?
How could you persuade me to recruit you?
30. Do you have any comments to make, or questions to ask?

2. Ділові листи (Business Letters)

Структура ділового листа

Адреси в Британії та Америці мають наступний вигляд:

Ms J.Simpson
Foreign Rights Manager
Chapman & Hall Ltd.
11 New Fetter Lane
London EC4P 4EE
England

Ms. A.Arafel
Product Information Manager
McCraw-Hill Book Co
1221 Avenue of the America
New York, N.Y.10020
USA

Різниця між британським та американськими стилями представлені в такій схемі:

British

American

Дата (Date):

27th December, 20__
27 December 20__
27 Dec.20__

December 27,20__

Привітання (Salutation):

Dear Sir,
Dear Madam,
Dear Mrs.Smith,
For the attention of
Mr.E.Wilson
Dear Sirs,

Dear Sir:
Dear Madam:
Dear Mrs.Smith:
Attention: Mr. E.C.Wilson

Gentlemen:

Комплементарне закінчення (Complimentary Close):

Yours faithfully,
Yours sincerely,

Sincerely yours,
Yours truly.

У листах не допускається ніяких граматичних скорочень (I't, don't, we've, тощо.) Усі ці слова потрібно писати повністю.

Формат ділового листа:

1. Шапка листа. Більшість листів пишуться на бланках, де вже є назва, адреса, номери телефонів фірми та інші дані. Адреса відправника інколи стоїть в кінці листа після імені та посади.
2. Внутрішня адреса. Адреса адресата розміщується зверху зліва.
3. Строка: Увага (не обов'язково). Додається у тих випадках, коли лист відправляється на фірму, але адресовано комусь особисто. Часто пишеться на конверті в нижньому лівому куту.
4. Дата. Зазвичай пишеться наступним чином: March 1, 2018 або 1 March 2018.
5. Привітання. За привітанням стоїть двокрапка або кома.
6. Посилання. Запозичена із службових записок, але в листах використовується рідко.
7. Комплементарне закінчення. Звичайні закінчення: Yours truly, Yours sincerely, Yours faithfully.
8. Підпис, посада, відділ. Підпис, розшифровка підпису, посада, адреса пишуться один за одним в строку у лівому або правому куту листа. Інколи лист може бути продиктовано однією людиною, а підписано іншою, зазвичай секретарем. Наприклад, директор, відправляючись у відрядження, доручив надрукувати та підписати листа секретареві. У цьому випадку підпис буде виглядати таким чином:
pp Diana Price
David Bradley
Managing Director,
де pp (per procuratorem, *лат.*) означає за дорученням, за когось.
9. Відправні ініціали. Відправні ініціали вказують на тих, хто писав (перекладав) лист і/або друкував його.
10. Вкладені матеріали. Якщо до листа додаються певні матеріали (прейскуранти, реклама та ін.), то про це згадується після відправних ініціалів.
11. Копії. Вказівки на адресатів копій листа даються у самому кінці.

Example:

Government of Canada (1)

Office of the Chairman
Public Service Commission (2)

Ottawa, Ontario

KIA ON

Attention: P.Smith (3)

December 8, 2018 (4)

Dear Sir: (5)

Ref: PC Program analyst (6)

Yours sincerely, (7)

A.Robertson (8)

Director

General Services Division

AP/CL (9)

Encl. (10)

cc: D.Dube (11)

General guidelines of writing a business letter:

If writing a business letter in English takes you much longer than in your own language, here are a few guidelines that you may find helpful.

Plan before you write.

- ◇ Look up the words you need before you start.
- ◇ Note the points you want to make, and order them into logical paragraphs.

Tone

- ◇ Write as you would speak in a business conversation.
- ◇ The tone should be friendly and polite.

Names

- ◇ Make sure you check the gender of the addressee (the recipient), as well as the correct spelling of the person's name and title.
- ◇ Use Ms. for women and Mr. for men.
You can use Mrs. for a women if you are 100% sure that she is married.

Dates

- ◇ To avoid any confusion, write the month instead of using numbers (e.g. January 15th, 2007, or 15 January 2007)

Be concise and clear

- ◇ The easier it is to read a letter, the better.
- ◇ Keep sentences and paragraphs short and simple.
- ◇ Use straightforward vocabulary to avoid any misunderstanding.
- ◇ Ask direct questions.

- ◇ Rewrite any sentence that does not seem perfectly clear.
- ◇ If the recipient is not a native English-speaker, it is preferable to avoid words and expressions that are too technical or complicated.

*Remember this **word order** principle:*

Who - Does - What - How - Where - When
(Subject - Verb - Object - Manner - Place - Time)

Examples :

- Mr. Brown will travel by plane to London on Monday, June 5th.
- A technician will install the equipment in your office on Tuesday morning.
- I will confirm the transport arrangements as soon as possible.

Avoid old-fashioned words

◇ Although they are used in legal documents and contracts, words like 'herewith', 'hereby', 'herein', 'aforementioned', etc. are rarely used in letters. The following style of sentence is preferable :

- "You will find more information on our products in the enclosed brochure."

Useful phrases

Salutation:

Dear Mr Brown

Dear Ms White

Dear Sir

Dear Sirs

Dear Madam

Dear Sir or Madam

Gentlemen

Starting:

We are writing to inform you that ...

to confirm ...

to request ...

to enquire about ...

I am contacting you for the following reason.

I recently read/heard about . . . and would like to know ...

Having seen your advertisement in ... , I would like to ...

I would be interested in (obtaining/receiving) ...

I received your address from ... and would like to ...

I am writing to tell you about ...

Referring to previous contact:

Thank you for your letter of March 15 ...

Thank you for contacting us.

In reply to your request ...

Thank you for your letter regarding ...

With reference to our telephone conversation yesterday ...

Further to our meeting last week ...

It was a pleasure meeting you in London last month.

I enjoyed having lunch with you last week in Tokyo.

I would just like to confirm the main points we discussed on Tuesday ...

Making a request:

We would appreciate it if you would ...

I would be grateful if you could...

Could you please send me . . .

Could you possibly tell us/let us have...

In addition, I would like to receive ...

It would be helpful if you could send us ...

I am interested in (obtaining/receiving...)

I would appreciate your immediate attention to this matter.

Please let me know what action you propose to take.

Offering help:

We would be happy to ...

Would you like us to ...

We are quite willing to ...

Our company would be pleased to ...

Giving good news:

We are pleased to announce that ...

I am delighted to inform you that ...

You will be pleased to learn that ...

Giving bad news:

We regret to inform you that ...

I'm afraid it would not be possible to ...

Unfortunately we cannot/we are unable to ...

After careful consideration we have decided (not) to ...

Complaining:

I am writing to express my dissatisfaction with ...

I am writing to complain about ...

Please note that the goods we ordered on (date) have not yet arrived.

We regret to inform you that our order № ... is now considerably overdue.

I would like to query the transport charges which seem unusually high.

Apologizing:

We are sorry for the delay in replying ...

I regret any inconvenience caused

I would like to apologize for (the delay/the inconvenience) ...

Once again, I apologise for any inconvenience.

Orders:

Thank you for your quotation of ...

We are pleased to place an order with your company for ...

We would like to cancel our order № ...

Please confirm receipt of our order.

I am pleased to acknowledge receipt of your order № ...

Your order will be processed as quickly as possible.

It will take about (three) weeks to process your order.

We can guarantee delivery before ...

Unfortunately these articles are no longer available/are out of stock.

Prices:

Please send us your price list.
You will find enclosed our most recent catalogue and price list.
Please note that our prices are subject to change without notice.
We have pleasure in enclosing a detailed quotation.
We can make you a firm offer of ...
Our terms of payment are as follows:

Referring to payment:

Our records show that we have not yet received payment of ...
According to our records ...
Please send payment as soon as possible.
You will receive a credit note for the sum of ...

Enclosing documents:

I am enclosing ...
Please find enclosed ...
You will find enclosed ...

Closing remarks:

If we can be of any further assistance, please let us know.
If I can help in any way, please do not hesitate to contact me.
If you require more information ...
For further details ...
Thank you for taking this into consideration.
Thank you for your help.
We hope you are happy with this arrangement.
We hope you can settle this matter to our satisfaction.

Referring to future business:

We look forward to a successful working relationship in the future.
We would be (very) pleased to do business with your company.
I would be happy to have an opportunity to work with your firm.

Referring to future contact:

I look forward to seeing you next week.
Looking forward to hearing from you.
" " to receiving your comments.
I look forward to meeting you on the 15th.
I would appreciate a reply at your earliest convenience.

Ending:

Sincerely, }
Yours sincerely, } (for all customers/clients)
Sincerely yours, }

Regards:

(for those you already know and have a working relationship with)

Типи листів (types of letters):

- Letter of Advice – авізо, повідомлення
- Letter of Attorney – доручення
- Letter of Comfort – лист-поручництво
- Letter of Credit – акредитив
- Letter of Deposit – заставний лист
- Inquiry Letter – лист-запит
- Guarantee Letter – гарантійний лист
- Hypothecation Letter – заставний лист
- Instruction Letter – лист-доручення
- Offer Letter – лист-пропозиція

Лист-запит **(Inquiry Letter)**

Лист-запит (inquiry або enquiry) компанія посилає, коли хоче:

- отримати детальну інформацію про товари (goods);
- довідатися, чи є вони у наявності (availability of goods);
- з'ясувати час та терміни поставки (delivery dates);
- отримати інформацію про умови поставки та знижки (terms and discounts), спосіб транспортування (method of transportation), страхуванні (insurance);
- отримати інформацію про ціни на товари (prices of goods);
- отримати каталоги (catalogues) та зразки товарів (samples of goods), тощо.

При написанні листів-запитів потрібно якомога детальніше викласти суть питання (to give full details), що дозволить Вашому діловому партнеру скоротити час на складання листа.

У випадку, якщо Ви звертаєтесь із запитом до цієї компанії вперше, у лист бажано включити наступні пункти:

1. Посилання на джерело інформації про дану компанію та її товар.
2. Суть питання.
3. Коротка інформація про Вашу компанію.
4. Сподівання надії на співробітництво.

При цьому зовсім не обов'язково суворо дотримуватися даної послідовності. При повторному запиті в лист звичайно включається тільки другий пункт. Як і більшість інших ділових листів, лист-запит, як правило, друкується на фірмовому бланку, де вказані назва компанії-відправника запиту, її поштова адреса, номери телефонів, факсів, адреса сайту в Інтернеті та електронної пошти.

Зразок листа – запиту (Sample Inquiry Letter)

Pet Products Ltd.
180 London Road
Exeter EX4 4JY
England

25th February, 2018

Dear Sir,

We read your advertisement in the “Pet Magazine” of 25th December. We are interested in buying your equipment for producing pet food. Would you kindly send us more information about this equipment:

- price (please quote CIF Odessa price)
- dates of delivery
- terms of payment
- guarantees
- the price should include the cost of equipment installation and staff training.

Our company specializes in distributing pet products in Ukraine. We have more than 50 dealers and representatives in different regions and would like to start producing pet food in Ukraine. If your equipment meets our requirements, and we receive a favourable offer, we will be able to place a large order for your equipment.

Your early reply would be appreciated.

Yours faithfully,
Smurov
V.Smurov
Export-Import Manager

Лист-пропозиція (Offer Letter)

Листом-пропозицією постачальник зазвичай відповідає на лист-запит. Відповідаючи на загальний запит, він дякує за проявлену зацікавленість та звичайно пропонує прейскуранти (price-lists), каталоги (catalogues) та умови типової угоди (typical contract). Відповідь на спеціальний запит передбачає відповіді на всі питання потенційного клієнта.

Структура листа-пропозиції:

1. Привід для написання.
2. Відповіді на питання потенційного замовника.
3. Додаткові пропозиції.
4. Висловлення надії на замовлення.

Відповідаючи на запитання, слід дати детальний опис товару, за можливості супроводити його фотоматеріалами та / або малюнками та / або зразками (samples). При визначенні ціни (price) беруться до уваги можливі знижки (discounts). Окремо вирішуються питання витрат на пакування (packing), транспортні витрати (transportation costs), умов та термінів поставки (terms of delivery) та оплати (terms of payment).

Листи-пропозиції надсилають також без попереднього запиту, якщо постачальник намагається звернути увагу потенційних клієнтів або знайти нових замовників на певну продукцію (special products) або їх асортимент (range). Тверда пропозиція (firm offer) передбачає особливі умови, наприклад, кінцевий термін (deadline) отримання замовлення та систему знижок в залежності від кількості товару та інших умов.

Зразок листа-пропозиції (Sample Letter of Offer)

Mr. Fred North
Purchasing Manager
Broadway Autos

November 11, 2018

Dear Mr. North,

Thank you very much for your enquiry. We are of course very familiar with your range of vehicles and are pleased to inform you that we have a new line of batteries that fit your specifications exactly.

The most suitable of our products for your requirements is the Artemis 66A Plus. This product combines economy, high power output and quick charging time and is now in stock.

I enclosed a detailed quotation, specifications and delivery terms. As you will see from this, our prices are very competitive. I have arranged for our agent Mr. Martin of Fillmore S.A. to deliver five of these batteries to you next week, so that you can carry out the laboratory tests. Our own laboratory reports, enclosed with this letter, show that our new Artemis 66A Plus performs as well as our competitor's product and, in some respects, outperforms them.

If you would like further information, please telephone me: my extension number is 776. Or you may prefer to contact Mr. John Martin of Fillmore S.A. in M...: his telephone number is 01 77 99 02.

I look forward to hearing from you.

Yours sincerely,
Fred Stock
Fred Stock

Тема 1 Практична частина

Variant 1

1. Прочитайте та письмово перекладіть на українську мову 1 та 2 абзаци тексту, дайте йому заголовок.

When a person is eager to get a job he is often to fill in a resume (USA) or a curriculum vitae (UK) or a standard printed application form. The forms can be laid out in different ways but the information required will, in most cases, be the same.

The information given by the candidate in these papers will be helpful in assessing the candidate's suitability for the post.

From the candidate's point of view, this paper is the first impression the firm will obtain of him or her and therefore it is important that the candidate completes the paper clearly and carefully.

CVs or resumes as well as application forms will require the name and address of at least two individuals who can act as referees, which means those who can provide references. The referees may be contacted and asked whether or not they consider the applicant to be suitable for the post. The candidate may name a vicar, a doctor, or an old family friend as one of referees.

Normally, the firm will ask for the names of present or former employers or supervisors for whom the candidate has worked.

2. Ознайомтеся з лексикою до тексту, вивчіть нові слова та вирази:

CV=Curriculum Vitae – резюме
to look for smth – шукати щось
to fill in – заповнювати
to suit – підходити
reference – рекомендація
qualifications – оцінки
applicant – претендент, кандидат
application form – анкета претендента
supervise – керувати
assess – оцінювати

3. Доповніть речення з тексту:

- 1.The firm will ask for ...
- 2.The candidates may name ...
- 3.Resumes will require ...
- 4.The information in these papers will be helpful in ...
- 5.A person is to fill in a curriculum vitae when he is eager ...
- 6.A resume is the first impression the firm will obtain ...
- 7.It is important that the candidate ...
- 8.The referees may be contacted and asked ...

4. Знайдіть корінь у словах:

assess – assessment
referee – reference – refer

supervision – supervisor – supervise
application – applicant – apply
obtaining – obtain
employ – employee
information – informative – informer

5. Дайте відповідь на запитання:

1. When does a person fill in the resume?
2. Why is it important that the candidate completes the paper clearly and carefully?
3. The firm will ask for the names of present or former employers, won't it?

6. Прочитайте та перекладіть українською мовою резюме. Знайдіть необхідну інформацію, яка відсутня в резюме.

<i>Name:</i>	John G.Smith
<i>Home address:</i>	9 North Road, BN1 5 JF, London, England
<i>Telephone (fax, e-mail):</i>	
<i>Date of birth:</i>	14 September 1989
<i>Place of birth:</i>	London
<i>Nationality:</i>	British
<i>Marital status:</i>	Married
<i>Education:</i>	London School of Economics September 2000 – July 2005
<i>Qualifications:</i>	July 2005 Mathematics (A) English (A) Deutsch (A) Business Studies (B) Economics (A)
<i>Objective:</i>	Accountant
<i>Work experience:</i>	Prepared accounts and balance sheets of every kind.
<i>Interests & activities:</i>	Dancing Collecting cars
<i>Referees:</i>	Mrs Pattrick The Headmaster London School of Economics London, England

7. Напишіть приклад листа-пропозиції.

Variant II

1. Прочитайте та письмово перекладіть на українську мову 1 та 2 абзаци тексту, дайте йому заголовок.

An interview is an important event in the life of every job applicant. It can be the last test on the way to the new position. That's why it's very important to be well prepared for an interview.

Come in time to the appointed place for an interview. Don't forget to take all the necessary documents for your better presentation (references, characteristics, diplomas).

Don't be nervous and tense with the interviewer, be polite and listen attentively to all the questions you are asked. If you are confident in what you are talking about it will make a good impression on the interviewer. Try to give full and clear answers to the questions. Be ready to discuss the details of your future work. Try to persuade the interviewer that you are the best candidate for the chosen position and an asset for the company. Don't talk about personal questions if they are not connected with the future work.

Don't hesitate to describe fully your responsibilities and regular duties at the previous job if you are asked. Show that you are thinking ahead in your career development. Be ready to explain the reasons of your desire to change the work. Tell about your educational history and obtained degree. Don't forget to mention your computer skills, language fluency if it's required by the company.

At the end of the interview thank the interviewer for his/her attention. Don't demand the immediate answer about their decision, appoint the certain date for it.

2. Ознайомтеся з лексикою до тексту, вивчіть нові слова та вирази:

to get an interview	проходити (мати) співбесіду
reference	відгук; рекомендація
to present a list of references	представити список рекомендацій
to be confident	бути впевненим
obtained degree	отриманий ступінь
career development	кар'єрний ріст; просування по службі
educational history	отримана освіта
to persuade	переконувати
regular duties	звичайні (щоденні) обов'язки
colleague	колега
to be an asset for the company	бути здобутком для компанії
to give a good representation	гарно представити (себе)
to demand	вимагати
to appoint a date	призначити дату

3. Доповніть речення з тексту:

1. An interview is an important event...
2. It's very important to be well prepared...
3. Come in time to ...
4. Don't forget to take all the necessary documents...
5. Don't be nervous and tense with ...
6. Try to give full and clear answers...
7. Try to persuade the interviewer that you are...
8. Don't talk about personal questions if ...

4. Знайдіть корінь у словах:

interview – interviewer

refer – reference – referee
 confident – confide – confidence
 duty – dutiful
 appoint - appointment
 characterize – characteristics
 discuss – discussion

5. Дайте відповідь на запитання:

1. Why is it very important to be well prepared for an interview?
2. What should a person do at the end of the interview?
3. An interview is an important event in the life of every job applicant, isn't it?

6. Прочитайте та перекладіть на українську мову резюме. Знайдіть необхідну інформацію, яка відсутня в резюме.

<i>Name:</i>	George Sutton
<i>Home address:</i>	17, Brick Street, London, S.W.I.
<i>Telephone (fax, e-mail):</i>	Tel. 01 491 2598 e-mail: Sutton_43@gmail.com
<i>Date of birth:</i>	24 August 1982
<i>Place of birth:</i>	London
<i>Nationality:</i>	British
<i>Marital status:</i>	
<i>Education:</i>	Oxford university September 2000 – July 2005
<i>Qualifications:</i>	Law
<i>Objective:</i>	Civil law
<i>Work experience:</i>	Attorney assistant at Blackeney & Co
<i>Interests & activities:</i>	History, tennis, carting
<i>Referees:</i>	Mr Blackeney, attorney Blackeney & Co London; Rev. M. Bolton St. Joseph church Backer Street London

7. Напишіть приклад листа-запиту.

Variant III

1. Прочитайте та письмово перекладіть на українську мову 1 та 2 абзаци тексту, дайте йому заголовок.

Business letters are company to company written documents that will be referred to in the future and even used as legal evidence. Documents convey information. Your letters speak volumes about your company and you to other businesses and individuals. The right style, the contents and the attractive

appearance of your letter will establish contact and help to maintain the good will of the reader.

Before your potential client reads the letter you need to make an impact. Otherwise they might not be interested enough even to bother to read it. When a potential business partner or client receives a thin papered A4 sheet with unclear type and spelling mistakes, they won't believe in the company's reliability.

On the other side, if the sender has bothered to present a neatly typed sheet on decent paper, with the text done in correct English in the appropriate tone, - then it is an obvious conclusion to reach that the company deserves respect. Through your letters your company goes right into the addressee's home or office. Their impression of you is formed from your message. Stop and think about that aspect of business. Because it is vital that you fully realize the importance of your business letters.

They may be divided into official and semi-official. The first kind of letters is characteristic of those people working in business: an executive, a department manager, a salesman, a secretary or a specialist in business and technology. But also many people may want to buy something, to accept an invitation or to congratulate somebody - this is a kind of semi-official letters. The first kind of letters may in turn be subdivided into such groups as: inquiries, offers, orders, and so on.

2. Ознайомтеся з лексикою до тексту, вивчіть нові слова та вирази:

written documents – письмові документи

evidence – основа, підстава

to convey – виражати, містити

to establish contact – встановлювати контакт

to maintain – підтримувати

reliability – надійність

in the appropriate tone – відповідним тоном

vital – життєво-важливий

an executive – керівник

3. Доповніть речення з тексту:

1. Your letters speak volumes about...

2. The right style, the contents and the attractive appearance of your letter will...

3. You need to make an impact before...

4. Through your letters your company goes right into...

5. The first kind of letters is...

6. Business letters are...

7. Documents convey...

8. The impression of you is formed from...

4. Знайдіть корінь у словах:

establish – establishment

address – addressee

invite – invitation

important – importance
appropriate – appropriation
maintain – maintenance
appear – appearance

5. Дайте відповідь на запитання:

1. What is a business letter?
2. What do documents convey?
3. What kinds of letters do you know?

6. Прочитайте та перекладіть українською мовою резюме. Знайдіть необхідну інформацію, яка відсутня в резюме.

<i>Name:</i>	Angelica Baker
<i>Home address:</i>	Breakway, 84A Clarendon Road, Colchester
<i>Telephone (fax, e-mail):</i>	Tel. 26 548 9427 e-mail: angelsweet@gmail.com
<i>Date of birth:</i>	13 August 1980
<i>Place of birth:</i>	
<i>Nationality:</i>	German
<i>Marital status:</i>	Married
<i>Education:</i>	Open university in Britain September 1997 – July 2002; Language courses, 1995 – 1996
<i>Qualifications:</i>	Educational Studies
<i>Objective:</i>	Teacher training
<i>Work experience:</i>	Teacher, Colchester primary school
<i>Interests & activities:</i>	Gardening, cooking, knitting
<i>Referees:</i>	Mr Naunton, a head teacher Primary school Colchester

7. Напишіть приклад листа-пропозиції.

Variant IV

1. Прочитайте та письмово перекладіть на українську мову 1 та 2 абзаци тексту, дайте йому заголовок.



An interview is an important event in the life of every job applicant. It can be the last test on the way to a new position. That's why it's very important to be well prepared for an interview.

Come in time to the appointed place for an interview. Don't forget to take all the necessary documents for your better presentation (references, characteristics, diplomas).

Don't be nervous and tense with the interviewer, be polite and listen attentively to all the questions you are asked. If you are confident in what you are talking about it will make a good impression on the interviewer. Try to give full

and clear answers to the questions. Be ready to discuss the details of your future work. Try to persuade the interviewer that you are the best candidate for the chosen position and an asset for the company. Don't talk about personal questions if they are not connected with the future work.

Don't hesitate to describe fully your responsibilities and regular duties at the previous job if you are asked. Show that you are thinking ahead in your career development. Be ready to explain the reasons of your desire to change the work. Tell about your educational history and obtained degree. Don't forget to mention your computer skills, language fluency if it's required by the company.

Good interviewers prepare their questions carefully in advance to the candidate's applications and CV. So candidates need to prepare just as carefully. Here are some useful tips on answering interview questions.

➤ *What don't you like about your current position?*

No job is perfect; there's always something we don't like. Be honest but don't give a list of complaints. The important thing is to talk positively about how you deal with problems at work.

➤ *Where does your employer think you are today?*

Be honest. If you lie to your current employer, you'll lie to your next employer. Don't phone in sick on the day of the interview. Take a day's holiday but don't say why.

➤ *What are your professional objectives?*

Think about this before the interview. Your objectives should be relevant the job you have applied for. If your new job cannot offer you everything you want, the interviewer will think that you probably won't stay with company very long.

➤ *What are your weakness?*

Be honest: no one is perfect. Think about this before the interview and chose your answer carefully. Talk about how you deal with a weakness – this is far more important than the weakness itself.

At the end of the interview thank the interviewer for his\her attention. Don't demand the immediate answer about their decision, appoint the certain date for it.

2. Ознайомтеся з лексикою до тексту, вивчіть нові слова та вирази:

- **to get an interview** – мати інтерв'ю (співбесіду)
- **reference** – відгук, рекомендація
- **to present a list of references** – надати список відгуків
- **tense** – напружений
- **to be confident** – бути впевненим
- **to persuade** – переконувати
- **to be an asset for the company** – бути придбанням для компанії
- **to give a good representation** – добре представити
- **to demand** – вимагати
- **to appoint the date** – призначити дату

3. Доповніть речення з тексту:

1. An interview is an important event in the life of ...

2. Don't forget to take ...
3. If you are confident in what you are talking about it will ...
4. Try to persuade the interviewer that you are ...
5. Show that you are thinking ahead in ...
6. Don't forget to mention ...
7. Don't demand ...



4. Дайте відповідь на запитання:

- 1) What is interview?
- 2) Why is it very important to be well prepared for an interview?
- 3) When must you come to the appointed place for an interview?
- 4) In what case will the interview make a good impression on the prospective employee?
- 5) Is it necessary to give full and clear answers to the questions of the interviewer?
- 6) Will you talk about your personal questions?
- 7) Will you talk about your educational history and obtained degree?
- 8) What will you do at the end of the interview?
- 9) Is it polite to demand the immediate answer about his\her decision?

5. Доберіть правильні лексичні одиниці в пропуски:

1. An interview can be the last ... on the way to a new position.
2. It is very important to be well prepared for ...
3. Don't forget to take necessary ...
4. Be ready to discuss the ... of your future work.
5. Show that you are thinking ahead in your ...
6. At the end of the interview thank the ... for attention.
7. Don't forget to mention your computer ... if it's required by the company.

skills, details, test, interviewer, documents, career development, interview



6. Перекладіть речення українською мовою:

- A. 1. My friend has got an interview for tomorrow that's why he is so nervous. 2. Did you present a list of references to the interviewer? 3. He was confident and they didn't hesitate to take him for this position. 4. The interviewer was impressed by my experience in this field. 5. What date was appointed for your interview? 6. Did you understand all the questions during the interview? 7. The interviewer told me that Mr. Green was an asset for any company.
- B. 1. У мене достатній досвід роботи в харчовій промисловості. 2. Чи можете ви зараз надати список відгуків? 3. Які риси характеру ви цінуєте в колегах? 4. Наша фірма шукає кандидатуру на посаду головного бухгалтера. 5. Спробуйте переконати роботодавця, що ви є придбанням для компанії. 6. Намагайтесь давати вичерпні та чіткі відповіді на поставлені запитання. 7. Чому ви бажаєте змінити роботу?

7. Доповніть діалог:



A.: Well, Mrs. Bradley, I see you've already had quite a lot of experience in the food industry. Could you dwell on your regular duties at your recent job?

B.: Yes, I can tell you that ...

A.: You mentioned earlier that you liked the people you had worked with. What features do you appreciate in your colleagues?

B.: I think that ...

A.: It seems to me you had a pleasant place to work. I'm surprised you are going to leave.

B.: You are quite right, but ...

A.: You mentioned that you had attended special language courses. How do you think it will help you in the future work?

B.: I suppose that ...

8. Дайте письмову відповідь на одну з запропонованих тем:

- 1) You are seeking a job for the first time. Is it necessary to prepare for an interview? Why do you think so? How will you do it?
- 2) Is it easy for you to present yourself fully in a short interview with unknown person? If it is difficult, explain how you will overcome it. What or who will help you in this situation?
- 3) How do you imagine your future interview? What are the main rules of your behavior?
- 4) How should you behave at the interview to achieve your goal? Demonstrate it:
a) as an interviewer, b) as an applicant.

Тема 2

Компанія. Управління персоналом

Company and Managing the Staff

Тема 2 Теоретична частина

Economies may differ in the amount of freedom they allow business decision-makers. In market economies most firms are private. The most businesses may set their own price, output level and production techniques.

The owners are the individuals who risk their wealth in the name of the success of the business. If a company (=firm) is successful, it makes profit and financial are received by the owners. If, on the contrary, things go badly the company has losses and the owners suffer bad consequences.

So, how do owners share risks and liabilities of the company (firm)?

How do they carry out or participate in the decision-making?

There are three main legal structures according to which business may be organized. They are:

- 1) sole proprietorships,
- 2) partnerships,
- 3) corporations.

Sole proprietorship is a business that is owned by an individual. It is he or she who is liable for all the debts of the firm. The proprietor himself/ herself often works directly for the firm. He/she provides both managerial and labour services. Most small businesses surrounding us in a market economy, such as grocery stores, barbershops, repair shops, farms, etc. are business proprietorships.

A sole trader is an organization providing the capital, taking the profit and standing any losses itself.

The typical areas for activity for the sole trader are not capital intensive activities, such as retailing, building, repairing, and service industries.

It should be stressed that more often than not sole traders are wrongly termed "one-man businesses". It is true that sole traders are owned by one person, however, the sole business may employ some or sometimes many people.

The sole trader is in a potentially vulnerable financial position. The profits accrue to only one person but so do the losses! Many and many sole traders are made bankrupt each year. What else makes the sole trader vulnerable is limited capital resources.

On the other hand, the sole trader can adapt more quickly to the level of demand and, if necessary, can make personal economies until business improves.

The sole trader remains the most common business unit in most developed European countries, Canada, the USA. But they account for only 15-18% of all business receipts in America, for instance. In terms of capital, manpower resources employed sole traders are of limited importance for all (that 80 per cent of all businesses there are sole proprietorships).

Partnership is set by two or more partners. They act as co-owners of a business. Partners share risks and responsibilities in a prearranged manner.

There is no difference between a sole proprietorship and a partnership in terms of owner liability. It means that in both cases the owners are fully liable for debts. Most law, medical, accounting and audit firms are organised as partnerships.

Partnerships become common with the origin of economic society. They are better suited to cope with the demands of modern commercial activity than sole traders, who are to provide capital, labour, skill themselves. Two or more persons can combine resources and form, in theory of course, an economically more efficient business unit.

In most Western countries there is the maximum number of member partnership fixed by law. Say, in the UK the figure is 20. The professional partnerships are allowed to exceed this number. These are solicitors auditors, accountants, members of a listed stock exchange. Such organizations are of some size with considerable capital offering economies of scale. It would be unusual, however, to find a trading partnership consisting of more than 5 or 7 partners.

Like sole traders partnerships- are easy to form and they often benefits from governments.

There are general, limited, silent and secret partners.

Corporation is a company that is publicly registered and separated from its owners. It means that the corporation stays in existence even after the death of any of its owners. As a corporation, a business can buy and sell assets in its own name, make contracts (agreements), defend itself in court or be taken to court by customers, creditors or suppliers.

Each company works out its own policy. It is a selected, planned line of conduct in the light, of which decisions are made and coordination of work achieved.

What are the distinctive characteristics of the corporation? First, its shareholders are not the legal owners of a company. It means that no profit of the company directly belongs to them. Therefore, their liability is strictly limited. Say, if a corporation owes you money, you can't sue the stockholders. You can sue the corporation. In case your corporation goes bankrupt, you and other its employees to whom the company owes money will just be out of luck.

Second, corporations attract investments from many "owners" who not take part in the day-to-day management of the company. The shareholders of most corporations hire managers to operate the company. Here we have a separation of ownership and operational management.

Third, ownership can be easily transferred. The shares of an owner who died can be sold by the heirs to another owner. That's why the corporation can be called "an ongoing concern".

The managers of a large company are trained experts hired by shareholders to run the company. If an outside person or a group of people believe that their own management would be better, they can try to buy stocks (shares) to gain

control of this corporation and replace the current management. It is known as a "take-over."

TYPES OF COMPANIES

Limited Liability Company is a joint-stock company, the financial liability of whose members is limited by law.

Private Limited Company. A limited company which must not invite the public to subscribe for its shares or debentures, and does not allow its members to transfer their shares without the agreement of the other shareholders. It must have at least two but usually not more than fifty members.

Public Limited Company. A limited company which can offer its shares and debentures to the public; there is normally no limit to the right of its members to transfer their shares to other persons. There is no limit to the total number of members except that there must be at least seven. *Abbreviations:* P.L.C.; plc; PLC. In Britain such a company must include the words "public limited company" or the abbreviation as part of its name. In France the equivalent is *Societe* (S.A.); in Germany, *Aktiengesellschaft* (AG); in Holland, *Naamlose Vennootschap* (N.V.); in Italy, *Societa per Azioni* (S.p.A.).

Subsidiary Company. A company of which more than half the share-capital is owned by another company, called either a holding company or a parent company. The subsidiaries of the same parent or holding company are said to be affiliates.

Holding Company. In Britain, a company that has been formed for the special purpose of holding all, or more than half, the share-capital of one or more other companies called subsidiary companies. In the USA this is called a pure holding company, while an operating holding company is a company which operates a business, i.e. trading, and also holds more than half the capital of one or more other companies.

Joint-Stock Company. In Britain a form of business organization, called a corporation in the US, which has its capital divided into many small units of stock or into shares of low face value so that they may be bought by small and large investors.

Тема 2 Практична частина

Variant 1

1. Read the lexical commentaries for better comprehension. Learn new words and word combinations.

- **Broad of Directors** – рада директорів, правління
- **Chief Executive** – керівник
- **complicated** – ускладнений, складний
- **enterprise** – підприємство
- **joint venture** – спільне підприємство
- **Logistics Department** – транспортний відділ

- **Managing Director** – керуючий
- **Personnel Department** – відділ кадрів
- **Production Department** – виробничий відділ
- **Research and Development Department** – відділ фінансового прогнозування та розвитку
- **Sales Department** – відділ торгівлі і реалізації
- **stock-holiday company** – акціонерне товариство, компанія
- **The Chairman of the Board of Directors** – голова правління ради директорів
- **to be in charge of smth.** – бути відповідальним за щось
- **to be in overall control** – повністю контролювати
- **to report to smb.** – доповідати комусь, звітуватись
- **to run a company** – керувати компанією
- **Vice-Chairman** – заступник голови



2. Read the text and find sentences with new words and word combinations in it. Translate the text.

Each company, firm, joint venture, stock holding company, concern, bank, fund has its own complicated business structure and the staff which is necessary for the work. But still there are some general principles how to organize the work at the enterprise.

The Managing Director or the Chief Executive or President is the head of the company. The company is usually run by a Board of Directors – each Director is in charge of a department. The Chairman of the Board is in overall control and may not be the head of any one department.

Vice-President or Vice Chairman is at the head of the company if the President or the Chairman is absent or ill.

Most companies have Finance, Sales, Marketing, Production, Research and Development, Personnel, Tax, Logistics Departments. These are the most common departments, but some companies have others as well.

Most departments have a Manager, who is in charge of its day-to-day running, and who reports to the Director. The Director is responsible for strategic planning and for making decisions. Various personnel in each Department report to the Manager.

Let's dwell on some positions in details.

General Manager – Supervises and leads the company's employees. Maintains relations with customers, executes sales contracts and provides problem analysis and resolutions. Represents the company at fairs and distributors' conferences. In some companies maintains a local warehouse. Provides quality audits. Self-motivated, decision maker.

Sales Manager – Manages the sales staff of a company, supervises sales activity including a staff of sales representatives, plans and achieves target sales revenues and maintains a positive relationship between the company and its clients. Most have extensive sales experience, often as many as 5 years in the

position of sales representative before moving up to the position of sales manager. Excellent communication and management skills are required. The person must be a proven problem solver and possess management skills necessary to develop a sales team.

Finance and Administration Manager – Must have strong accounting experience including maintenance of Internal Controls, costing, budgeting, forecasting and the development of Management Information Systems. Must possess proven general management skills, including development of Logistics and Administration Systems to support a rapidly growing business.

Marketing Manager – Manages marketing department. Plans, directs and executes all marketing and related activities. Initiates and/or implements advertising strategy and promotional programs. Oversees creative effort and media plans. Must have 3 year commercial experience, strong interpersonal skills, ability to manage a team and lead personnel, excellent communication skills, computer literacy.

Customer Service Manager – Finds proper persons, organizes and supervises the job of Customer Service Clerks, Receptionist. Provides the solution for all existing conflict situations. Provides information and orders forms for distributors, directors. Prepares monthly reports regarding performance of distributors.

Product Development Manager – Develops branded products for the company. Prepares a brief of the project, a timeline with priorities and options for the successful competition of the project. Researches on potential facilities, provides competitors' analysis. Realizes market research on product quality and packing. Negotiates with the producer.

Training Manager – Organizes and supervises trainers, develops and implements training courses for distributor, directors, staff, etc. Learns the existing training practice in other countries with the aim to extract, develop and implement the best ideas in Ukraine. Tests courses to satisfy all distributors' and directors' need in training.

Forecast, Supply and Transport Supervisor – Makes monthly forecasts of all products. Works with a company software system (product Forecast). Provides logistics, work with suppliers concerning shipments of product to Ukraine. Arranges shipments to Service Centers in Ukraine.

Treasury, Budget Specialist – Realizes treasury and cash flow management. Prepares, reviews and monitors reports on all capital expenditure projects. Provides budget cycle and management reporting. Ensures the company's costing system. Deals with internal projects, company's legal documents. Coordinates all insurance matters. Trains and develops staff in functional expertise.

Sales Representative – Realizes coordination of commercial activities. Conducts negotiations with customers. Markets intelligence functions targeting new customer group identifying business opportunities and introduction of new technologies. Is responsible on and controls the selling activities in the frame of the regional strategy. Frequently travels to customers. Must have the following qualifications: Engineering degree in some sphere, 3-5 year experience in the chosen field.

Financial Controller – Develops accounting policies and procedures. Inputs and oversees confidential and complex transactions. Implements auditing techniques that ensure accuracy of financial results. Analyzes data and provides recommendations to senior management for improvement. Prepares consolidated results. Provides financial analysis. Improves internal controls. Must have University education, be well-organized, accurate, detail-oriented personality.

3. Complete the following sentences using information from the text.

1. There are some general principles how to organize ...
2. ... is the head of the company.
3. The company is run by ...
4. If the President or the Chairman is absent or ill ...
5. Most companies have ..., ..., ..., ..., ... Departments.
6. The Director is responsible for ...
7. ... report to the Manager.



4. Answer the following questions.

1. Is it necessary for each company, firm, joint venture, stock holding company, concern, bank, fund to have its own complicated business structure and the staff?
2. Are there any principles how to organize the work at the enterprise?
3. What is the company run by?
4. Who is the head of the company?
5. Who is in overall control of the company?
6. What departments do most companies have?
7. Who reports to the Director?
8. Is the Director responsible for strategic planning and for making decisions?

5. Fill in the blanks with the necessary words.

1. Each company has its own complicated ...
2. ... is the head of the company.
3. The company is run by a ...
4. ... is in overall control.
5. ... is at the head of the company if the President is absent or ill.
6. ... is in charge of its day-to-day running.
7. ... is responsible for strategic planning and for making decisions.

Board of Directors, Vice-President, Manager, business structure, the Managing Director, the Director, the Chairman of the Boards



6. Translate the sentences.

- A. 1. Our company is a big enterprise with complicated structure.
2. The Managing Director runs this firm successfully. 3. Mr. Williams, the Chairman of the Board of Directors, is in overall control of our bank. 4. Who leads your company and supervises everyday activities?

5. It's a well-known English computer company with clients all over the world and good reputation as a reliable partner. 6. If you want to achieve best results it's necessary to organize the work of Finance, Sales, Research and Development Departments at the high level. 7. You have excellent specialists who are experienced and skillful persons in the questions of finance and tax legislation.

В. 1. До ради директорів входять 17 осіб. 2. Чи знаєте ви віце-президента цього спільного підприємства? 3. В нашому акціонерному товаристві 8 відділів. Відділ торгівлі і реалізації – найбільший серед них. 4. У нього великий досвід роботи в харчовій промисловості, тому він і очолює відділ фінансового прогнозування та розвитку. 5. Він – менеджер транспортного відділу, хіба ви про це не знали? 6. Ми чули багато схвальних відгуків про Вашу фірму. 7. Фінансовий відділ займається всіма питаннями фінансового забезпечення роботи підприємства.

7. What would you say if you took part in this dialogue? Complete the phrases.



A.: I don't know personally the Managing Director of your company, but I've heard that he is a perfect specialist with big experience. Can you tell me what his responsibilities include now?

B.: I'm pleased to help you understand ...

A.: I can understand why you have so many departments: Finance, Sales, Marketing, Production, Research and Development, Personnel. But who leads their work in the company?

B.: It's very simple ...

A.: You are a Sales Manager at this firm. I see that every day you work since morning till night, you travel frequently to the customers. What duties do you have at the firm? Who is your chief?

B.: I agree with you, it's a hard work but very interesting ...

A.: Why do you have a big Finance Department at your company? I counted 12 people there. I know who the Chief Account is and what are his responsibilities. But I see you have also the Cash Accountant, the Treasure, the Statutory Accountant, etc. What do all the people do there?

B.: You are quite right but don't forget that ...

8. Express your opinion on one of the following topics. Use the active lexical material.

- 1) How would you organize the work of the enterprise if you were the Managing Director?
- 2) What departments are necessary at every enterprise?
- 3) What responsibilities and duties are essential for the staff of each department?
- 4) Give an example of the successful business. Try to analyze its structure and staff.

Variant 2

1. Read the lexical commentaries for better comprehension. Learn new words and word combinations.

- **path** – шлях
- **quantum leap** – кількісний стрибок
- **suggestion** – пропозиція
- **to avert eyes** – відводити очі
- **to consider** – вважати
- **to contribute to** – зробити внесок
- **to encourage** – підбадьорювати
- **to follow up the results** – слідкувати за результатами
- **to foresee** – уявляти собі, передбачати
- **to insist** – наполягати
- **to keep smth in mind** – мати на увазі
- **to keep up the good work** – продовжувати гарно працювати
- **to mumble** – мурмотати
- **to offer** – пропонувати
- **to operate** – діяти інакше
- **to put forth the effort** – докладати зусиль
- **to put into action** – втілювати в життя
- **to resolve** – вирішувати
- **to respond** – відповідати
- **to select the option** – зробити вибір
- **to share standards** – відповідати стандартам
- **to shuffle feet** – човгати ногами

2. Read the text and find sentences with new words and word combinations in it. Translate the text.



The successful business is not only the structure of the company, but first of all, relations inside the company, company's spirit, excellent team work flow to active it? What to do first? What are the keys to successful problem solving? Read the notes and try to work out your own strategy and principles of managing the staff.

Keys to successful problem solving

1. Use employees' suggestions. You may well believe you have a better one, but keep your goal in mind. You want to encourage risk taking as well as solving problems. The path employees choose to reach the goal may be different from the one you would select – however, if their method solves the problem, let them try in their way. Work together to foresee the possible results if the plan is put into action. Share some standards for what you consider a good plan.

2. Insist that employees contribute their suggestions. If your employees respond with shuffling feet, averted eyes and a mumbled “I don’t know”, let them know that you really want their help. Make them believe this is the case by not answering your own question, even if the silence gets uncomfortable.

3. Agree on the plan. Ask your employees what they will do that will be different next time. When employees make choices, they select the opinion they see as the best at the time. Your job as coach is to help them see other alternatives.

4. Follow up the results. After employees have had time to put a solution in place, follow up to see how it’s going. You want to follow up to make sure things are going the way you want them to go. If they are not, you need further problem solving. When employees put forth the effort to solve a problem, they are changing their behaviors and may be even their habits. By noticing that the problem has been resolved through employees’ efforts, you help them keep that change in place. Without follow-up employees reason that you probably don’t care whether the situation changes or not. Just notice and say something to the effect of, “I see you are working on changing – I appreciate the effort. Keep up the good work.”

Change doesn’t happen in quantum leaps. It starts small and grows as employees get used to operating differently. Help them to make the complete change by recognizing their efforts along the way.

3. Complete the following sentences using information from the text.

1. You may believe you have a better suggestion but ...
2. If employees’ method solves the problem ...
3. If your employees respond with shuffling feet, averted eyes and a mumbled “I don’t know”, ...
4. Your job as coach is ...
5. When employees put forth the effort to solve a problem, they ...
6. Change doesn’t happen in ...
7. By noticing that the problem has been resolved through employees’ efforts, you ...



4. Answer the following questions:

1. What have you to do if employees’ method solves the problem?
2. Is it necessary to work together to foresee the possible results if the plan is put into action?
3. Will you let your employees know that you really want their help?
4. Do employees always select the option they see as the best at the time?
5. What are you to do as a coach?
6. Are employees changing their behaviors and habits when they put forth the effort to solve a problem?
7. Does change happen in quantum leaps?
8. How will you help your employees to make the complete change?

5. Fill the blanks with necessary words:

1. Insist that employees contribute their ...
2. Let your employees know that you want their ...
3. When employees make choices, they select the ... they see as the best at a time.
4. Your job as coach is to help employees other
5. Follow up the
6. When ... put forth the effort to solve a problem, they are changing their behaviors.
7. I appreciate the Keep up the good with.
8. Change doesn't happen in

help / alternatives / results / employees / suggestions / quantum leap / option / effort



6. Translate the sentences.

- A. 1. What's your attitude towards the employees' suggestions concerning this problem? 2. She has been keeping it in her mind all the time. 3. The manager has encouraged us today. 4. His shuffling feet and averted eyes showed that something was wrong. 5. Have you made a choice today? 6. He followed up the results achieved by us. 7. Why did he change his behavior towards you? 8. The manager appreciated the employees' efforts.
- B. 1. Я вважаю вам необхідно звернути особливу увагу відносно даної пропозиції. 2. Слідкуйте за результатами експерименту. 3. Докладаючи зусилля до вирішення цієї проблеми, він змінив свою поведінку та звички. 4. Успіх бізнесу залежить від ефективної організації праці. 5. Саме дух організації визначає успіх бізнесу. 6. Спробуйте розробити свою стратегію та принципи, коли станете менеджером цієї організації. 7. Мета організації – змусити звичайних людей робити незвичні речі. (Ця фраза належить лорду Беверіджу).

7. What would you say if you took part in these dialogues?

A: I think that it's not necessary for employees to take part in problem solving process. It's Manager's responsibility. Do you agree with me?

B: I think that ...

*** **

A: What's your reaction if the employees don't want to solve the problems and make suggestions themselves? How can you encourage them to offer something useful?

B: You should ...

*** **

A: Why do you insist that employees contribute their suggestion? Isn't it simpler if you do it yourself?

B: You are not right because ...

*** **

A: Who elaborates the plans for future actions at your company?

B: I can tell you that ...

*** **

A: Do you follow up the results after taking decision?

B: Yes, I do, because ...

*** **

A: Our Manager has never noticed the employees' efforts in solving different problems, and never appreciated them. I don't like it, and what about you?

B: ...

8. Make up sentences with the words and word combinations.

- to offer, an offer, offering smth;
- to encourage, courageous, courage, to discourage;
- to share standards, a share, to share a room, sharing smb's grief;
- to consider, consideration;

9. Express your opinion on one of the following topics. Use the active lexical material.

- 1) What does "a successful business" mean to you?
- 2) What role does the Manager play in everyday life of a company?

Variant 3

1. Read the lexical commentaries for better comprehension. Learn new words and word combinations.

- approach** – підхід
- to define** – визначати
- attempt** – спроба
- to accomplish** – виконувати, завершати, доводити до кінця, удосконалювати
- to be engaged** – бути зайнятим
- fairly** – справедливо
- self-interest** – особиста зацікавленість
- to predict** – передрікати, проорокувати, передбачати
- guidance** – керівництво
- to emphasize** – підкреслювати
- to tend** – мати тенденцію, схилитися до чогось
- to facilitate** – полегшувати, допомагати, сприяти
- to perceive** – розуміти, усвідомлювати, розрізняти, почувати
- clarification** – очищення, пояснення, з'ясування
- follower** – послідовник
- concept** – поняття, ідея, загальне уявлення, концепція

2. Read the text and find sentences with new words and word combinations in it. Translate the text.

Situational leadership as the key to effectively managing people.



For over 25 years, major corporations and organizations throughout the world have used the concepts of Situational Leadership to improve the effectiveness of their managers. One of the most

outstanding leadership models was developed by Dr. Hersey and Dr. Blanshard at Ohio State University to provide managers with a practical and simple approach to achieve the best results from their people.

There are many ways you can be an effective leader – there is no single “school solution” to the management process.

Leadership is defined as any attempt to influence the behavior of an individual or the group. Accomplishing a task or reaching a goal through the efforts of other people means a person is engaged in leadership. Real leadership means managing people fairly for mutually rewarding and productive purposes and has nothing to do with manipulation – taking unfair advantage of or influencing others for self-interest, or making people feel uncomfortable.

Motivating and controlling people toward accomplishment of planned objectives requires 3 important skills: understanding past behavior – predicting future behavior – directing, changing and controlling behavior.

Research studies indicate that effective leaders can be engaged in different types of behavior: task behavior and relationship behavior.

Task behavior provides guidance and direction – the leader clearly spells out duties and responsibilities to an individual or group about everything.

Relationship behavior emphasizes two-way communication with followers and exchanging information with them. This type tends to be more nonverbal than task behavior. Synonyms for relationship behavior are supporting, facilitating, and encouraging.

Some good leaders manage to combine both types of behavior in their work, though all of them have different leadership styles.

Leadership style is defined as the leader’s patterns of behavior – including both words and actions as perceived by others.

There are 4 leadership styles:

- High task, low relationship behavior (The leader provides specific instructions and supervises followers closely, sometimes it’s called “telling”);
- High task, high relationship behavior (The leader explains decisions and provides followers with opportunities for clarification – “selling”);
- High relationship, low task behavior (The leader shares ideas with followers and facilitates decision making – “participating”);
- Low relationship, high task behavior (The leader turns over responsibility for decisions and implementation to followers – “delegating”)

3. Complete the following sentences using information from the text.

1. Dr. Hersey and Dr. Blanshard developed ...
2. Any attempt to influence the behavior of an individual or a group is ...
3. Motivating and controlling people toward accomplishment of planned objectives requires ...
4. Effective leaders can be engaged ...
5. Task behavior provides ...
6. Good leader have different ...
7. Leadership style is defined as ...



4. Answer the following questions:

1. Who developed the most outstanding leadership model to provide managers with a practical and simple approach to achieve the best results from their people?
2. Is there any “school solution” to the management process?
3. What is leadership?
4. What does it mean “a person is engaged in leadership”?
5. What skills does motivating and controlling people towards accomplishment of planned objectives require?
6. What types of behavior can effective leaders be engaged in?
7. What does task behavior provide?
8. What does relationship behavior emphasize?
9. What is leadership style?
10. How many leadership styles do you know? (Name them)

5. Fill in the blanks with necessary words:

- a. Major corporations and organizations throughout the world have used the concepts of Situational Leadership to improve the effectiveness of their ...
- b. There are many ... you can be an effective leader.
- c. Reaching a goal through the efforts of other people means a person is engaged in ...
- d. ... provides guidance and direction.
- e. ... tends to be more nonverbal than task behavior.
- f. There are four leadership ...
- g. He manages people fairly for mutually ... and productive ...

purposes styles leadership managers relationship behavior
ways styles rewarding task behavior



6. Translate the sentences:

- A. 1. The concepts of Situational Leadership are used by many companies and organizations throughout the world. 2. The program provides managers with a practical approach to achieve the best results from their people. 3. The effective leader can be engaged in different types of behavior. 4. He used to manage people fairly for mutually rewarding and productive purposes. 5. Relationship behavior emphasize two-way communication with followers. 6. Task behavior provides guidance and direction. 7. Our Manager thinks it is necessary for employees to take part in problem solving process.
- B. 1. Ідея “Ситуативного керівництва” поширена в країнах Західної Європи. 2. Який тип поведінки притаманний вашому керівництву? 3. Для поліпшення роботи з підлеглими розроблялися моделі керівництва. 4. Існує багато способів, щоб стати гарним керівником. 5. Керівник повинен вміти направляти, змінювати та контролювати поведінку своїх підлеглих. 6. Деяким керівникам вдається застосовувати в своїй роботі

декілька типів поведінки, хоча стиль керівної роботи у кожного різний.
7. Після знайомства з вашим керівником у мене склалося повне уявлення про стиль його роботи.

7. What would you say if you took part in these dialogues?



A: Have you ever heard about the notion “Situational Leadership”? I know that this theory is very popular in the countries of Western Europe. What’s your opinion about it?

B: I suppose that ...

*** **

A: I consider that real leadership means managing people fairly for mutually rewarding and productive purposes. But do we always contemplate it in the everyday life?

B: You are right ...

*** **

A: What type of behavior is your leader engaged in?

B: I consider that ...

*** **

A: I prefer to deal with leaders who have relationship behavior rather than task behavior. And what about you?

B: I don’t agree with you, because ...

8. Make up sentences with these words and word combinations.

- leadership, a leader, to lead;*
- to define, definition, definite;*
- to be engaged, to engage, engagement;*
- to reward, rewarding, a reward;*
- to predict, predictable, prediction;*
- guidance, to guide, a guide book;*
- to combine, combination, combined;*

9. Express your opinion on one of the following topics. Use the active lexical material.

- 1) Are the problem-solving skills essential for business?
- 2) What style of Manager’s behavior do you prefer (task or relationship)? Give your reason.

Variant 4

1. Read the lexical commentaries for better comprehension. Learn new words and word combinations.

- **productivity** – продуктивність
- **discontented** – незадоволений
- **smooth-running team** – команда, якою легко керувати
- **solid** – твердий

- **quality** – якість
- **turnover** – ротація, плинність (кадрів)
- **flexibility** – гнучкість, маневреність, пристосованість
- **temporary** – тимчасовий
- **merger** – злиття
- **dissatisfaction** – невдоволеність
- **accountability** – відповідальність, підзвітність
- **collaborate** – співробітничати
- **identity factor** – фактор особистості, тотожності, ідентичності
- **to increase** – збільшувати

2. Read the text and find sentences with new words and word combinations in it. Translate the text.

Making teams work for business.



Pick up the latest U.S. and European business books and you will find case studies on business teams, theories on how to develop teams for increased productivity, and ideas for activities, which turn previously discontented employees into smooth-running teams.

There are solid reasons why businesses considered using teams. The reasons are such things as the need or desire for: increased productivity, increased quality of goods and services, better quality of work life for employees, cost reduction, reduced employee turnover, reduced spoken and unspoken conflicts within the workplace, increased innovation, increased organizational adaptability or flexibility.

When we speak of teams, we have many different kinds in mind, some of which are:

- permanent organization structure which is built around teams, temporary use of teams for special periods of time or special projects, such as merger study team, rewards and recognition team, corporate wellness team;
- functional teams, such as accounting team, marketing team, manufacturing them;
- interdisciplinary teams, using functional areas of marketing, operations and customer service to study and solve issues of customer dissatisfaction:
- teams with rotating leaders;
- teams with permanent bosses;
- self-managing teams.

We have found that many of our clients can work with and understand a team if we define it as having the following principal characteristics:

- shared accountability for some issues;
- shared responsibility for management;
- collaborative work wherever appropriate;
- ability to stand in for each other as needed;
- effective at group task;
- value and support for one another.

Certain conditions must exist for self-organizing teams to succeed: Information, Relationship and Self-Reference (or Identity).

Information must flow freely throughout an organization and increase thinking, involvement and contributions among all employee populations. Relationship is formed as information is shared and understanding developed among team members – it helps build trust. Self-reference is about the level of shared purpose among all people in the organization. If the people see themselves as a part of the system producing the critical results which accomplish the strategy, then they have that self-reference or identity factor.

When teams do work, the productivity increases significantly, costs reduce. This is a clear path to success for those who desire to gain benefits from using teams.

3. Complete the following sentences using information from the text.

1. Pick up the latest U.S. and European business books and you will find ...
2. The need or desire for increased productivity, on creased quality of goods and services, better quality of work life for employees, cost reduction, reduced employee turnover, reduced spoken and unspoken conflicts within the workplace, increased innovation, increased organizational adaptability or flexibility are the main reasons...
3. When we speak of reams, we have many different kinds in mind, some of which are: ...
4. A team has the following principal characteristics: ...
5. Information must increase ...
6. Information is shared and understanding develops among ...
7. The people have self-reference or identity factor if ...



4. Answer the following questions:

1. Can you find theories on how to develop teams for increased productivity and ideas for their activity in the latest European books?
2. What are the reasons why businesses considered using teams?
3. What kinds of teams do you know?
4. What conditions must exist for self-organizing teams to succeed?
5. What is self-reference?
6. When do people have identity factor?
7. When does the productivity increase?

5. Fill in the blanks with the necessary words:

1. The theory on how to develop the effectiveness of business ... is very popular in Western countries.
 2. We are famous for the ... of our goods and solid ...
 3. ... plays a great role in everyday life of a company.
 4. When teams do work, the ... increase significantly, costs ...
 5. There are some ... why businesses considered using teams.
 6. Such conditions as ... must exist for self-organizing teams to succeed.
-

quality reduce teams reasons Manager reputation
productivity Information, Relationships and Self-Reference



6. Translate the sentences:

- A. 1. The productivity was increased due to the efforts of our manufacturing team. 2. He was discontented with manager's attitude to him. 3. We are famous for the quality of our goods and solid reputation. 4. It's a temporary merger to realize the new project. 5. I noticed the customer's dissatisfaction with our services. 6. Relationships, Information and Self-Reference are the factors that influence the teams' work.
- B. 1. Із появою нового керівника покращала робота в колективі. Незадоволені робітники перетворилися на команду, якою легко керувати. 2. В цю бригаду входить багато висококваліфікованих робітників. 3. Споживачі майже завжди задоволені якістю товарів та послугами нашого магазину. 4. Завдяки зусиллям нашої виробничої бригади, була підвищена продуктивність праці, зменшилась плінність кадрів. 5. Нам було приємно співробітничати з вашою фірмою. 6. Які умови необхідні для успішної роботи бригади? 7. Чи подобається вам гнучкий графік роботи?

7. What would you say if you took part in these dialogues?



A: Have you ever heard about the effectiveness of business teams? This theory is very popular now in western countries.

B: I can tell you that ...

*** *** *** *** ***

A: I consider that self-managing teams are most successful for business. The teams should be formed to realize the special task. What's your point of view on this question?

B: I don't agree with you ...

*** *** *** *** ***

A: What conditions are necessary for successful team's work?

B: It's obvious that ...

*** *** *** *** ***

A: What do you mean while telling Self-Reference?

B: I mean that ...

8. Express your opinion on one of the following topics. Use the active lexical material.

- 1) What strategies in managing employees would you choose if you were the Managing Director of a company?
- 2) Is it important to have followers or to work in a well-organized team to solve different tasks? Why do you think so? Give your arguments.

Тема 3

Міжнародна торгівля

International Trade

Тема 3 Теоретична частина

International Trade Terms

ACCEPTANCE	Any agreement to purchase goods under specified terms. An agreement to purchase goods at a stated price and under stated terms.
AD VALOREM	According to value
ADVANCE AGAINST DOCUMENTS	A loan made on the security of the documents covering the shipment.
ADVISING BANK	A bank, operating in the exporter's country, that handles LETTERS OF CREDIT for a foreign bank by notifying the exporter that the credit has been opened in his or her favor.
ADVISORY CAPACITY	A term indicating that shipper's agent or representative is not empowered to make definitive decisions or adjustments without approval of the group or individual represented.
AIR WAYBILL	A BILL OF LADING that covers both domestic and international flights transporting goods to a specified destination.
ALONGSIDE	A phrase referring to the side of a ship. Goods to be delivered "alongside" are to be placed on the dock or barge within reach of the transport ship's tackle so that they can be loaded aboard the ship.
ALTERATION	A change in the boundaries of an activated zone or subzone.
ALTERNATIVE INVENTORY CONTROL SYSTEM (AICS)	A former system of inventory control, manual or automated, based on records maintained by a zone grantee, operator or individual zone user.
APPLICANT	A corporation applying for the right to establish, operate and maintain a foreign-trade zone.
ARBITRAGE	The process of buying FOREIGN EXCHANGE, stocks, bonds and other commodities in one market and immediately selling them in another market at higher prices.
ASIAN DOLLARS	U.S. dollars deposited in Asia and the Pacific Basin.
ATTRIBUTIVE BASIS	Method of accounting for merchandise where direct identification of the goods with the shipment as admitted to the zone has been lost.
AUDIT-INSPECTION PROCEDURES	Provide the framework for Customs to reduce on-site supervision of zones and for zone operators/users to increase zone operating flexibility through the method of supervising zones.

BALANCE OF TRADE	The difference between a country's total imports and exports.
BARTER	Trade in which merchandise is exchanged directly for other merchandise without use of money.
BENEFICIARY	The person in whose favor a LETTER OF CREDIT is issued or a DRAFT is drawn.
BILL OF LADING	A document that establishes the terms of a contract between a shipper and a transportation company under which freight is to be moved between specified points for a specified charge.
BONDED WAREHOUSE	A warehouse authorized by CUSTOMS authorities for storage of goods on which payment of DUTIES is deferred until the goods are removed.
BOOKING	An arrangement with a steamship company for the acceptance and carriage of freight.
CARNET	A customs document permitting the holder to carry or send merchandise temporarily into certain foreign countries without paying duties or posting bonds.
CASH AGAINST DOCUMENTS (C.A.D.)	Payments for goods in which a commission house or other intermediary transfers title documents to the buyer upon payment in cash.
CASH IN ADVANCED (C.I.A.)	Payment for goods in which the price is paid in full before shipment is made.
CASH WITH ORDER (C.W.O.)	Payment for goods in which the buyer pays when ordering and in which the transaction is binding on both parties.
CERTIFICATE OF INSPECTION	A document certifying that merchandise was in good condition immediately prior to its shipment.
CERTIFICATE OF MANUFACTURE	A statement in which a producer of goods certifies that manufacture has been completed and that the goods are now at the disposal of the buyer.
CERTIFICATE OF ORIGIN	A document, certifying the country of origin of specified goods.
COST AND FREIGHT (C & F)	A pricing term indicating that the cost of the goods and freight charges are included in the quoted price.
CHARTER PARTY	Written contract between the owner of a vessel and a "charterer" who rents use of the vessel or a part of its freight space.
COST AND INSURANCE (C & I)	A pricing term indicating that the cost of the product and insurance are included in the quoted price.
COST, INSURANCE, FREIGHT	A pricing term indicating that the cost of the goods, insurance, and freight are included in the quoted price.
CLEAN BILL OF LADING	A receipt for goods issued by a carrier that indicates that the goods were received in "apparent good order and condition", without damages or other irregularities.
CLEAN DRAFT	A draft to which no documents have been attached.

COLLECTION PAPERS	All documents submitted to a buyer for the purpose of receiving payment for a shipment.
COMMERCIAL ATTACHÉ	The commerce expert on the diplomatic staff of his/her country's embassy or large consulate.
COMMERCIAL INVOICE	An itemized list of goods shipped, usually among an exporter's COLLECTION PAPERS.
COMMON CARRIER	An individual, partnership, or corporation that transports persons or goods for compensation.
CONFIRMED LETTER OF CREDIT	A letter of credit, issued by a foreign bank, whose validity has been confirmed by the domestic bank.
CONSIGNMENT	Delivery of merchandise from an exporter (consignor) to an agent (consignee) under agreement that the agent sell the merchandise for the account of the exporter.
CONSTRUCTIVE TRANSFER	A legal fiction which permits acceptance of a Customs entry for merchandise in a zone before its physical transfer to the Customs territory.
CONSULAR INVOICE	A document, required by some foreign countries, describing a shipment of goods and showing information such as the consignor, consignee, and value of the shipment.
CONVERTIBLE CURRENCY	A currency that can be bought and sold for other currencies at will.
CORPORATION, PRIVATE	Any corporation which is organized for the purpose of establishing, operating and maintaining a foreign-trade zone and which is chartered under a special act of the state within which it is to operate such a zone.
CORPORATION, PUBLIC	A state, political subdivision thereof, a municipality, a public agency of a state, political subdivision thereof, or municipality, or a corporate municipal instrumentality of one or more states.
CORRESPONDENT BANK	A bank that, in its own country, handles the business of a foreign bank.
COUNTERTRADE	The sale of goods or services that are paid in whole or in part by the transfer of goods or services from a foreign country.
CREDIT RISK INSURANCE	Insurance designed to cover risks of nonpayment for delivered goods.
CUSTOMS	The authorities designated to collect duties levied by a country on imports and exports.
CUSTOMS TERRITORY	Territory of the country in which the general tariff laws of this country apply.
CUSTOMHOUSE BROKER	An individual or firm licensed to enter and clear goods through Customs.
DATE DRAFT	A draft that matures in a specified number of days after the date it is issued, without regard to the date of acceptance.
DEACTIVIZATION	Voluntary discontinuation of the activation of an entire zone or subzone by the grantee or operator.

DEFAULT	An act or omission that will result in a claim for duties, taxes, charges or liquidated damages under the FTZ Operator's Bond
DEFERRED PAYMENT CREDIT	Type of LETTER OF CREDIT providing for payment some time after presentation of shipping documents by exporter.
DESTINATION CONTROL STATEMENT	Any of various statements that the Government requires to be displayed on export shipments and that specify the destinations for which export of the shipment has been authorized.
DEVALUATION	The official lowering of the value of one country's currency in terms of one or more foreign currencies.
DISCREPANCY - LETTER OF CREDIT	When documents presented do not conform to the letter of credit.
DISPATCH	An amount paid by a vessel's operator to a charterer if loading or unloading is completed in less time than stipulated in the charter party.
DISTRIBUTOR	A foreign agent who sells for a supplier directly and maintains an inventory of the supplier's products.
DISTRICT DIRECTOR	The district director of customs in whose district the zone is located.
DOCK RECEIPT	A receipt issued by an ocean carrier to acknowledge receipt of a shipment at the carrier's dock or warehouse facilities.
DOCUMENTARY AGAINST ACCEPTANCE (D/A)	Instructions given by a shipper to a bank indicating that documents transferring title to goods should be delivered to the buyer only upon the buyer's acceptance of the attached draft.
DRAFT	An unconditional order in writing from one person (the drawer) to another (the drawee), directing the drawee to pay a specified amount to a named drawer at a fixed or determinable future date.
DRAWBACK	Articles manufactured or produced in the country with the use of imported components or raw materials and later exported are entitled to a refund of up to 99% of the duty charged on the imported components.
DRAWEE	The individual or firm on whom a draft is drawn and who owes the stated amount.
DRAWER	The individual or firm that issues or signs a draft and thus stands to receive payment of the stated amount from the drawee.
DUMPING	Exporting/Importing merchandise into a country below the costs incurred in production and shipment.
DUTY	A tax imposed on imports by the customs authority of a country.
EURODOLLARS	U.S. dollars placed on deposit in banks outside the United States; usually in Europe.

EXCHANGE PERMIT	A government permit sometimes required by the importer's government to enable the importer to convert his or her own country's currency into foreign currency with which to pay a seller in another country.
EXCHANGE RATE	The price of one currency in terms of another, i.e., the number of units of one currency that may be exchanged for one unit of another currency.
EXHIBITION	The showing of merchandise within a zone, usually to prospective buyers.
EXPORT BROKER	An individual or firm that brings together buyers and sellers for a fee but does not take part in actual sales.
EXPORT COMMISSION HOUSE	An organization which, for a commission, acts as a purchasing agent for a foreign buyer.
EXPORT LICENSE	A government document that permits the "Licensee" to engage in the export of designated goods to certain destinations.
EXPORT MANAGEMENT COMPANY	A private firm that serves as the export department for several manufacturers, soliciting and transacting export business on behalf of its clients in return for a commission, salary, or retainer plus commission.
EXPORT TRADING COMPANY	A firm similar or identical to an export management company.
FIRST IN-FIRST OUT (FIFO)	An accounting method based on an assumption regarding the flow of goods that older stock is disposed of first, in accordance with good merchandising policy.
FORCE MAJEURE	The title of a standard clause in marine contracts exempting the parties for non-fulfillment of their obligations as a result of conditions beyond their control, such as earthquakes, floods, or war.
FOREIGN EXCHANGE	The currency or credit instruments of a foreign country.
FOREIGN FIRST (FOFI)	An accounting method based on an assumption regarding the flow of goods that foreign status merchandise is disposed of first.
FOREIGN SALES AGENT	An individual or firm that serves as the foreign representative of a domestic supplier and seeks sales abroad for the supplier.
FOREIGN-TRADE ZONE/FREE TRADE ZONE	A port designated by the government of a country for duty-free entry of any non-prohibited goods. Merchandise may be stored, displayed, or used for manufacturing, etc., within the zone and re-exported without duties being paid.
FOUL BILL OF LADING	A receipt of goods issued by a carrier with an indication that the goods were damaged when received.
FREE ALONGSIDE (F.A.S.)	A pricing term indicating that the quoted price includes the

FREE IN (F.I.)	cost of delivering the goods alongside a designated vessel. A pricing term indicating that the charter of a vessel is responsible for the cost of loading and unloading goods from the vessel.
FREE PORT	An area such as a port city into which merchandise may be legally moved without payment of duties.
FREIGHT FORWARDER	An independent business which handles export shipments for compensation.
GATT/GENERAL AGREEMENT ON TARIFFS AND TRADE	A multilateral treaty intended to help reduce trade barriers between the signatory countries and to promote trade through tariff concessions.
GENERAL EXPORT LICENSE	Any various export licenses covering export commodities for which VALIDATED EXPORT LICENSES are not required.
GRANTEE	A corporation to which the privilege of establishing, operating, and maintaining a foreign-trade zone has been granted by the Foreign-Trade Zones Board.
GROSS WEIGHT	The full weight of a shipment, including goods and packaging.
IMPORT LICENSE	A document required and issued by some national governments authorizing the importation of goods into their individual countries.
INLAND BILL OF LADING	A bill of lading used in transporting goods overland to the exporter's international carrier.
IRREVOCABLE LETTER OF CREDIT	A letter of credit in which the specified payment is guaranteed by the bank if all terms and conditions are met by the drawee.
LETTER OF CREDIT(L/C)	A document, issued by a bank per instructions by a buyer of goods, authorizing the seller to draw a specified sum of money under specified terms, usually the receipt by the bank of certain documents within a given time.
LICENSING	A business arrangement in which the manufacturer of a product grants permission to some other group or individual to manufacture that product in return for specified royalties.
MANIPULATION	Processing wherein merchandise is packed, unpacked, repacked, cleaned, sorted, graded or otherwise changed in condition but not manufactured.
MANUFACTURE	Generally, the production of articles for use from raw or prepared materials by substantially transforming such materials into new forms.
MARINE INSURANCE	Insurance that compensates the owners of goods transported overseas in the event of loss that cannot be legally recovered from the carrier.
MARKING	Letters, numbers, and other symbols on cargo packages to facilitate identification.

MERCHANDISE	Includes goods, wares, and chattels of every description except Prohibited Merchandise, building materials, production equipment and supplies for use in operation of a zone.
MERCHANDISE, DOMESTIC	Merchandise which has been produced in the U.S. and not exported therefrom.
MERCHANDISE, FOREIGN	Imported Merchandise which has not been properly released from Customs custody into the Customs territory of the country
MERCHANDISE, FUNGIBLE	Merchandise which for commercial purposes is identical and interchangeable in all situations.
MERCHANDISE, MIXED STATUS	Foreign Merchandise which has been combined with Domestic Merchandise in the zone.
MERCHANDISE/OPERATIONS, PROHIBITED	Merchandise, the importation of which is prohibited by law on grounds of public policy or morals, or excluded by order of the Foreign-Trade Zones Board.
MERCHANDISE/OPERATIONS, RESTRICTED	Merchandise which may not be authorized for delivery from Customs custody without a special permit, or a waiver thereof by an agency of the U.S. Government.
NONPRIVILEGED FOREIGN (NPF)	Foreign Merchandise or non-tax-paid domestic merchandise upon which the duty and applicable taxes will be determined at the time of entry from the zone for consumption.
OCEAN BILL OF LADING	A bill of lading indicating that the exporter consigns a shipment to an int'l carrier for transportation to a specified foreign market.
ON BOARD BILL OF LADING	A bill of lading in which a carrier certifies that goods have been placed on board a certain vessel.
OPEN ACCOUNT	A trade arrangement in which goods are shipped to a foreign buyer without guarantee of payment.
OPEN INSURANCE POLICY	A marine insurance policy that applies to all shipments made by an exporter over a period of time rather than to one shipment only.
OPERATOR	A corporation, partnership, or person that operates a zone or subzone under the terms of an agreement with the Grantee.
OPERATOR'S BOND	All zone operators must submit to Customs a bond to assure compliance with Customs regulations.
ORDER BILL OF LADING	A negotiable bill of lading made out to the order of the shipper.
PACKING LIST	A list showing the number and kinds of items being shipped, as well as other information needed for transportation purposes.
PARCEL POST RECEIPT	The postal authorities' signed acknowledgment of delivery to receiver of a shipment made by parcel post.
PERILS OF THE SEA	A marine insurance term used to designate heavy weather, stranding, lightning, collision, and seawater damage.

POLITICAL RISK	In export financing the risk of loss due to such causes as currency, inconvertibility, government action preventing entry of goods, expropriation or confiscation, war, etc.
PRIVILEGED FOREIGN (PF)	Foreign merchandise or non-tax paid domestic merchandise upon which the duty and applicable taxes have been determined at the time this status is approved.
PRO FORMA INVOICE	An invoice provided by a supplier prior to the shipment of merchandise, informing the buyer of the kinds and quantities of goods to be sent, their value, and important specifications.
PURCHASING AGENT	An agent who purchases goods in his or her own country on behalf of foreign importers such as government agencies and large private concerns.
QUOTA	The quantity of goods of a specific kind that a country permit to be imported without restriction or imposition of additional DUTIES.
QUOTATION	An offer to sell goods at a stated price and under specified conditions.
REACTIVATION	A resumption of the activated status of an entire area that was previously deactivated without any change in the operator or the area boundaries.
REMITTING BANK	Bank that sends the draft to overseas bank for collection.
RETAIL TRADE	Generally, sales or offers to sell goods or services to individuals for personal use.
REVOCABLE LETTER OF CREDIT	A letter of credit that can be canceled or altered by the drawee (buyer) after it has been issued by the drawee's bank.
SHIP'S MANIFEST	An instrument in writing, signed by the captain of a ship that lists the individual shipments constituting the ship's cargo.
SIGHT DRAFT	A draft that is payable upon presentation to the drawee.
SPOT EXCHANGE	The purchase or sale of foreign exchange for immediate delivery.
STRAIGHT BILL OF LADING	A nonnegotiable bill of lading in which the goods are consigned directly to a named consignee.
TARE WEIGHT	The weight of a container and packing materials without the weight of the goods it contains.
TENOR	Designation of a payment as being due at sight, a given number of days after sight, or a given number of days after date.
THROUGH BILL OF LADING	A single bill of lading covering both the domestic and international carriage of an export shipment.
TIME DRAFT	A draft that matures either a certain number of days after acceptance or a certain number of days after the date of the draft.
TRAMP STEAMER	A ship not operating on regular routes or schedules.
TRANSACTION STATEMENT	A document that delineates the terms and conditions agreed upon between the importer and exporter.

TRANSFER	To take merchandise with zone status from a zone for consumption, transportation, exportation, warehousing, cartage or lighterage, vessel supplies and equipment, admission to another zone, and like purposes.
TRUST RECEIPT	Release of merchandise by a bank to a buyer in which the bank retains title to the merchandise.
UNIQUE IDENTIFIER NUMBER (UIN)	This inventory method controls merchandise in a zone by unique numbers and/or letters that identify merchandise admitted to a zone.
VALIDATED EXPORT LICENSE	A required document issued by the Government authorizing the export of specific commodities.
VESSEL/AIRCRAFT SUPPLY	The supply of goods or equipment free of duties and taxes in foreign trade, or in transit
WAREHOUSE RECEIPT	A receipt issued by a warehouse listing goods received for storage.
WHARFAGE	A charge assessed by a pier or dock owner for handling incoming or outgoing cargo.
WITHOUT RESERVE	A term indicating that a shipper's agent or representative is empowered to make definitive decisions and adjustments abroad without approval of the group or individual represented.
ZONE LOT NUMBER (ZLN)	A collection of merchandise maintained under an inventory control method based on specific identification of merchandise admitted to a zone by lot and lot number.
ZONE PROJECT	All of the zone and subzone sites under a single grantee, normally in a single port of entry.
ZONE RESTRICTED (ZR)	Merchandise admitted to a zone for the sole purpose of exportation or destruction.
ZONE SITE	The physical location of a zone or subzone.
ZONE STATUS	The status of merchandise admitted to a Foreign-Trade Zone, i.e., domestic (D), non-privileged foreign (NPF), privileged foreign (PF), or zone restricted (ZR) status.

Тема 3 Практична частина

1. Complete these sentences with a suitable word or phrase.

1. The meeting was because 3 people were ill.
2. The customer hasn't signed the yet.
3. This product is the biggest in our department.
4. We have dropped that range of
5. I'm sorry, but we can't a later delivery.
6. We would be very grateful if you could the details as soon as possible.
7. We hope to the new product range next spring.
8. The new machines have to be by the authorities.

9. We are trying to find out the of the problem.
10. How could the quality be improved ?
11. Where does the conference place ?
12. I think the design is a bit
13. Could you us about the guarantees offered with the materials?
14. We have a big increase in sales this year.
15. Unfortunately, we have the delivery documents.
16. I think the competitor's stand at the exhibition was the most.....
17. This machine has a revolutionary new
18. The of the comparison test was very favourable.
19. The X2 range should be by the X3 range.
20. The next meeting has had to be
21. What's the price of this machine?
22. We are presently negotiating a new marketing with Turkey.

2. Complete this list of verbs and nouns:

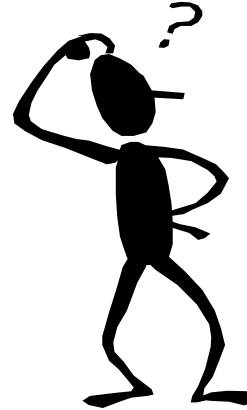
Verb

Noun

- | | |
|-----------------|--------------|
| 1. operate | _____ |
| 2. _____ | selection |
| 3. compete | _____ |
| 4. innovate | _____ |
| 5. choose | _____ |
| 6. automate | _____ |
| 7. _____ | existence |
| 8. _____ | replacement |
| 9. enhance | _____ |
| 10. classify | _____ |
| 11. _____ | variety |
| 12. decide | _____ |
| 13. improve | _____ |
| 14. enquire | _____ |
| 15. explain | _____ |
| 16. prepare | _____ |
| 17. _____ | cancellation |
| 18. adjourn | _____ |
| 19. deteriorate | _____ |
| 20. _____ | confirmation |
| 21. _____ | maintenance |
| 22. postpone | _____ |
| 23. _____ | modification |
| 24. permit | _____ |
| 25. represent | _____ |



26. _____	observation
27. recommend	_____
28. _____	procurement
29. advise	_____
30. recover	_____
31. increase	_____
32. _____	performance
33. discover	_____
34. develop	_____
35. _____	invention
36. suggest	_____
37. remit	_____
38. _____	participation
39. deduct	_____
40. undertake	_____



3. Change these sentences as in the example:

Example: We will send the goods this morning. – The goods will be sent this morning

1. We will organise the customs formalities.

.....

2. We checked the documents last week.

.....

3. We have accepted your suggestions.

.....

4. You should check all of the outstanding invoices.

.....

5. You can return any unwanted materials.

.....

6. You should have returned the signed contract.

.....

7. We are developing a new invoicing system.

.....

8. We have not yet received your payment.

.....

9. The marketing department in your country will handle this complaint.

.....

10. We will transport the goods immediately.

.....

11. We produce most of the documentation in this office.

.....

12. We are building a new office block not far from here.

.....

4. Form the correct version of the word using the word root to the right.

- | | |
|--|-----------------|
| 1. I've just bought a new ... policy. | <i>insure</i> |
| 2. He's just spent all his ... on a brand new car. | <i>save</i> |
| 3. The old violin proved to be ... | <i>worth</i> |
| 4. The bank ... asked to see my passport. | <i>cash</i> |
| 5. My girlfriend inherited \$1,000,000 from a ... relative. | <i>wealth</i> |
| 6. This is not his ... on the check. | <i>sign</i> |
| 7. £50,000! Thank you for your ... | <i>generous</i> |
| 8. We had to take out a ... from the bank to purchase the house. | <i>lend</i> |
| 9. Unfortunately, my business is not very ... | <i>profit</i> |
| 10. I've always wanted to stay in a ... hotel. | <i>luxury</i> |

Тема 4

Ділові зустрічі. Перемовини

Meetings and Negotiations

Тема 4 Теоретична частина

A.G.M. – abbr. Annual General Meeting.

A.O.B. – abbr. Any Other Business [usually the last item on an agenda].

Agenda – n. a written program or schedule for a meeting.

Ballot – n. a type of vote, usually in writing and usually secret.

Casting vote – n. a deciding vote (usually by the chairman) when the votes are otherwise equal.

Chairman – n. the person who leads or presides at a meeting; chairperson; chair.

Conference call – n. telephone call between three or more people in different locations.

Consensus – n. general agreement.

Item – n. a separate point for discussion [as listed on an agenda].

Matters arising – n. item on agenda for discussion of what has happened as a result of last meeting.

Minutes – n. a written record of everything said at a meeting.

Proxy vote – n. a vote cast by one person for or in place of another.

Show of hands – n. raised hands to express an opinion in a vote.

Unanimous – adj. in complete agreement; united in opinion.

Videoconference – conference of people in different locations linked by satellite, TV etc.

Vote – to express opinion in a group by voice or hand etc. (n.: to cast a vote).

Bargain price – Reduced price.

Bedrock price – Lowest possible price.

Commitment – Engagement or undertaking; to commit oneself.

Compromise – Each party gives up certain demands in order to reach an agreement.

Condition – A stipulation or requirement which must be fulfilled.

Contract – Written agreement between two or more parties.

Counter-offer – Offer made in response to an offer by the other party.

Counter-productive – Having the opposite effect to that intended.

Deal – A business transaction.

Discount – Reduction in price.

Estimate – Approximate calculation of the cost.

Facilities – Equipment (e.g. parking facilities).

Feasible – Possible, something that can be done.

Figure out – Find a solution; estimate the cost.

Know-how – Practical knowledge or skill.

Joint Venture – A way of entering a foreign market by joining with a foreign company to manufacture or market a product or service.

Negotiate – Discuss a business deal or contract in order to reach an agreement.
Point out – Draw attention to something (e.g. the advantages of your proposal).
Proposal – Course of action, or plan, put forward for consideration; to make a proposal.
Quote – Give an estimated price (a quotation).
Range – A selection of products sold by a company.
Rebate – Reduction or discount.
Tender – An offer, in writing, to execute work or supply goods at a fixed price.
Turnkey – Describes equipment ready for use or operation (e.g. plant or factory).
Underestimate – Make too low an estimate of something (cost, danger, difficulty).
Work out – Calculate (e.g. the price of something); find a solution.

Тема 4 Практична частина

1. Choose a correct tense in the following sentences:

1. How long (you / have) this PC?
2. If I (be) you, I'd accept that offer from the supplier.
3. The purchasing details (finalize) at the moment.
4. I don't know what (we / do) if we had lost the order.
5. I (attend) a mind-mapping course from September to December.
6. How long (you / deal) with those clients?
7. If I have time, I (finish) the report at home this evening.
8. How long (you / work) on that project last year?
9. I heard that you nearly won first prize in the lottery last weekend. What (you / do) with all that money?
10. If I could have a holiday right now, I (know) where I (go)- to the Bahamas.
11. How long (you / stay) in Minneapolis when you (visit) America last year?
12. We (have) the accounts checked next week.
13. I (have to) go to work by bus this morning, my car (service) at the moment.
14. How long (you / work) in this office?
15. Is the photocopier still out of order? – No, it (repair) this morning.
16. I (be) to New York on business 3 times.
17. This report (write) by Dr. Martin, wasn't it?
18. Everyone went to the workshop except me, because I already (take part) in similar seminars 3 times.
19. That supplier (make) late deliveries already 3 times this year.
20. Hopefully, by the time we get back from the meeting, the documentation (complete)



2. Complete these sentences with a suitable word or phrase.

1. We are still trying to find out the of the problem.
2. We would be very grateful if you could send us the immediately.
3. The error was caused by a in our department.
4. How can the transmission be increased?
5. When will the new service be available?
6. The exchange should be for start-up in about 2 weeks.
7. We can extend the maintenance for a further 2 years.
8. I to see you at the Telecom exhibition in Geneva.
9. Do the costs include transport and ?
10. The breakdown was caused by a defective
11. The old device has been by a newer, faster one.
12. How can we the signal strength?
13. This new has a lot of new features.
14. The telecom technicians should an introductory training course.
15. The equipment can also be operated by control.
16. Would another software version be
17. What's the main in using this equipment?
18. How could the quality be improved?
19. We some interference on the line.
20. Is maintenance in the price?
21. This equipment is used mainly on our
22. How many introductory are necessary?

3. Read out these answers. Formulate suitable questions to them.

1. That was around 6 weeks ago.
..... ?
2. For voice and data.
..... ?
3. Well, we could offer an additional 6%.
..... ?
4. Well, we've been having some problems in our technical department.
..... ?
5. Because she has excellent qualifications and a lot of experience in this area.
..... ?
6. Well, I could, but I don't think my boss would be too happy about it.
..... ?
7. Oh, well, can we arrange another date then?
..... ?
8. It's been available since March 2007.
..... ?
9. Because someone in my department made a mistake.
..... ?
10. Let me see, since 2009, I think.
..... ?

11. Well, I think I could learn a lot there, and it's not too expensive.
..... ?
12. In that case, I'd recommend using nano-technology.
..... ?
13. Yes we did, yesterday.
..... ?
14. Because the customer asked us to do it that way.
..... ?
15. Yes, but I still think the other model would be more suitable for your needs.
..... ?
16. Yes of course, we'll send it by express post.
..... ?
17. For three years.
..... ?

4. Change these sentences beginning with the words given.

- 1 'Can I have a new computer?', said Jack to his boss.
Jack asked
- 2 The power cut made it impossible for us to continue the meeting.
We were
- 3 The flight to New York lasted 6 hours.
It took
- 4 This firm is not nearly as reliable as it was in the past.
This firm used
- 5 It was such a boring presentation that we left before the end.
The presentation
- 6 Let's go out for a meal this evening.
Why
- 7 Although we hadn't finished the report, we sent it to the client.
In spite
- 8 Whose briefcase is this?
Who does
- 9 Please don't smoke in the corridor
I'd rather
- 10 Harry speaks French better than Paul.
Paul doesn't
- 11 Nobody offered any help to get through the backlog of work
No help
- 12 We're really not very happy with the last delivery you sent us
We wish to

Тема 5

Банківська справа. Фінанси

Banking and Finance

Тема 5 Теоретична частина

A.T.M. – abbr. Automated Teller Machine; cash dispenser UK.

Banknote – n: a piece of paper money; bill US.

Bill US – n. a banknote; a piece of paper money.

Black market – n. illegal traffic in officially controlled commodities such as foreign currency.

Bureau de change – n. establishment where currencies of different countries may be exchanged.

Cash – n. 1 coins or bank notes (not cheques); 2 actual money paid (not credit).

Cash dispenser UK – n: automatic machine from which clients of a bank may withdraw money; ATM.

Cashier – n. person dealing with cash transactions in a bank, store etc.

Coin – n: a piece of metal money.

Currency – n. the money in general use or circulation in any country.

Debt – n. money etc owed by one person to another.

Exchange rate – n. the rate at which one currency can be exchanged for another.

Foreign exchange – n: the currency of other countries.

Hard currency – n. currency that will probably not fall in value and is readily accepted.

Invest – v. to put money for profit into business, land etc - investment n.

Legal tender – n: currency that cannot legally be refused in payment of a debt.

Petty cash UK – n. a cash fund for small, everyday expenses.

Soft currency – n. currency that will probably fall in value and is not readily accepted.

Speculate – v. (risky) buying of foreign currency, land etc for rapid gain.

Transaction – n. a (usually commercial) exchange; a deal - to transact v.

Balance – n. the difference between credits and debits in an account.

Bank charges – n. money paid to a bank for the bank's services etc.

Branch – n. local office or bureau of a bank.

Checkbook US – n. book containing detachable checks; chequebook UK.

Check US – n. written order to a bank to pay the stated sum from one's account; cheque UK.

Credit – n. money in a bank a/c; sum added to a bank a/c; money lent by a bank.

Credit card – n. (plastic) card from a bank authorising the purchasing of goods on credit.

Current account – n. bank a/c from which money may be drawn at any time; checking account US.

Debit – n. a sum deducted from a bank account, as for a cheque - also v.

Deposit account – n. bank a/c on which interest is paid; savings account US.

Fill in UK – v. to add written information to a document to make it complete; to fill out US.

Interest – n. money paid for the use of money lent - interest rate n.

Loan – n. money lent by a bank etc and that must be repaid with interest - also v.

Overdraft – n. deficit in a bank account caused by withdrawing more money than is paid in.

Pay in – v. [paid, paid] to deposit or put money in to a bank account.

Payee – n. person to whom money is paid.

Paying-in slip – n. small document recording money you pay in to a bank account.

Standing order – n. an instruction to a bank to make regular payments.

Statement – n. a record of transactions in a bank account.

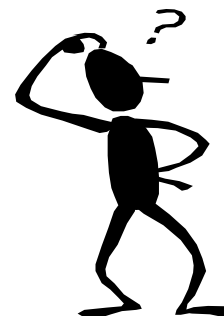
Withdraw – v. to take money out of a bank account - withdrawal n.

Тема 5 Практична частина

1. Personal finance - you and your money (quiz 1)

1: The _____ for the dollar is very good just now. We should change dollars into euros today.

- interest rate
- credit rating
- money rate
- exchange rate



2: My salary always runs out before the end of the month. Everything's so expensive just now. I don't know how I'd manage without _____.

- having an overdraft
- getting my pocket money from the bank
- lending money to my bank
- sticking to my budget

3: We've found our ideal house but we're not rich enough to be able to buy it straight away. We'll need to go to the bank to see if they'll give us _____.

- interest
- a mortgage
- a deposit
- some capital

4: We'll need to invest more _____ if we want to expand our business. You know what they say, you have to spend money to make money.

- return
- capital
- interest rate
- wages

5: We got a loan from the bank to buy a new car. We have to _____ it over the next two years.

- repay
- pay
- return
- give

6: She put all her money in a _____ savings account so she could make as much money as possible from it.

- credit card
- large return
- high interest
- low interest



2. Money (quiz 2)

1: The Bank of England was _____ in 1694 on Threadneedle Street in London.

- establishment
- started
- established
- launched

2: The _____ of Bangladesh is the Taka.

- currency
- money
- monetary
- currents

3: Many people try to make money by _____ in stocks and shares.

- invest
- invested
- investors
- investing

4: Banks frequently _____ international trade.

- finance
- financial
- pay for
- buy

5: An arrangement for a deferred payment of a loan or purchase is known as _____.

- monetary
- credit
- debit
- co-operative

6: If you want to borrow a large amount of money you usually have to provide some sort of _____ - often your house.

- security
- guarantee
- promise
- precaution

3. Business - money matters (quiz 3)

1: The company's expenditure is much smaller after the latest _____ exercise.

- cost-cutting
- cost-limiting
- cost-reducing
- All of the above answers are correct

2: Which is the best answer? Companies can try to reduce how much they spend, but some _____ are fixed, e.g. rent and energy costs.

- expenses
- outgoings
- overheads
- costs

3: Since the introduction of a single _____, doing business in Europe has been much simpler.

- coin
- currency
- money
- dollar

4: Please could you issue an immediate and full _____ of any money paid.

- pay me back
- pay back
- repay
- refund

5: Many small business fail because they have too many _____ accounts.

- outstanding
- unpaid
- overdue
- all of the above answers are correct

6: Since the new chairman took over, the company has become increasingly _____.

- profit
- profiting
- profited
- profitable

4. Financial vocabulary (quiz 4)

1: I don't have any cash just now. I'm _____.

- flat broken
- no money
- flat broke
- less money

2: She needs to ask her parents to lend her some money because she's already 250 pounds _____ at the bank.

- overdraw
- overdebt
- overdebts
- overdrawn

3: Her company didn't make a profit again this year. She's really disappointed it's still _____.

- not make money
- in the red
- in the black
- no making money

4: They've found a house they really want to buy. Now they need to get a(n) _____ from the bank.

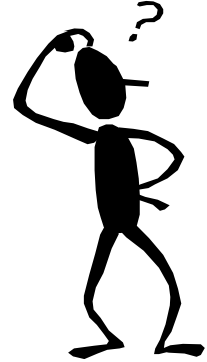
- mortgage
- interest
- money
- loan

5: He gets a gross salary of 2,000 pounds a month but after _____
_____ he only takes home 1,400 pounds.

- tax allowance
- tax exile
- income tax
- tax free

6: She worked really hard this year so she was given a
10% pay _____.

- decrease
- inflation
- extra
- increase



5. Insert the proper word into these sentences out from the words given.

Retirement, tip, receipt, wealth, credit-card, rent, loan, guarantee, safe, coin.

1. Magda never carries cash with her and pays for everything by ...
2. The old couple had only a small ... to live on.
3. Simon didn't like the waiter so he didn't leave a ...
4. They wouldn't have been able to buy their new car without a bank ...
5. The shop won't change any merchandise without the original ...
6. The penny is such a small ... that everyone dislikes it.
7. The flat is not in very good condition so the ... is low.
8. The cd-player has a twelve month ...
9. He keeps all his money and valuables in this ... behind this painting.
10. My friend Eric made his considerable ... selling plots of building land.

Тема 6

Реклама. Презентації

Advertising and Presentation

Тема 6 Теоретична частина

Ad (abbr). – advertisement - advert abbr.

Advertisement – n. item of publicity for a product or service, in magazine, on TV..

Advertising agency – n. company specialising in producing and placing advertisements for clients.

AIDA – abbr. Attention, Interest, Desire, Action - the objective of all advertisements.

Benefit – n. advantage of a product or service, usually derived from its features.

Billboard US – n. signboard, usually outdoors, for advertising posters; hoarding UK.

Circulation – n. average number of copies of a magazine sold in a particular period.

Classified ads – n. small advertisements in magazine or newspaper categorised by subject.

Commercial – n. paid advertisement on radio or TV.

Coupon – n. part of a printed advertisement used for ordering goods, samples etc.

Double-page spread – n. advertisement printed across 2 pages in a magazine or newspaper.

Eye-catcher US – n. smth that especially attracts one's attention, eye-catching adj.

Features – n. special characteristics of a product, usually leading to certain benefits.

Hoarding UK – n. signboard, usually outdoors, for advert posters; billboard US.

Poster – n. large sheet of paper, usually illustrated, used as advertisement.

Prime time – n. hours on radio & TV with largest audience, esp. the evening hours.

Promote – v. (try) to increase sales of a product by publicizing and advertising it.

Slot – n. specific time in a broadcasting schedule, when a commercial may be shown.

Target – n. objective; what one is aiming at - target audience n.

U.S.P. – abbr. Unique Selling Proposition; what makes a product different.

Audience rapport – n. relationship of presenter with audience, esp. when good

Body language – n. non-verbal communication through facial expressions, body movements etc.

Finally ... – Typical word used to signal the last of several points or subjects.

Flip chart – n. a pad of large paper sheets on a stand for presenting information.

For example ... – Typical phrase used to signal an illustration or sample of a particular point.

Handout – n. anything (report, sample etc) handed or given to people at a presentation.

In conclusion ... – Typical phrase used to signal the summing up or final part of a presentation.

Ladies & Gentlemen – Polite phrase often used to address an audience of men and women.

Marker – n. whiteboard marker a pen with a broad, felt tip for writing on whiteboards.

O.H.T. –abbr. overhead transparency; sheet of film with image for o.h.p.

Overhead projector – n. device that projects an o.h.t. onto a screen - O.H.P. abbr.

Pointer – n. device (rod, electric torch) for indicating things on a map, screen etc.

Signal – v. to help the audience understand where one is in a presentation.

Slide – n. small (usually 35mm) photographic transparency - slide projector n.

To start with ... – Typical phrase used to signal the beginning of a particular subject or topic.

Turning now to ... – Typical phrase used to signal a change from one subject or topic to another.

Visual aids – n. things that one can look at in a presentation (films, maps, charts).

Whiteboard – n. large, flat, white surface or board on which to write or draw with markers.

Тема 6 Практична частина

1. Fill in the gaps.



In today's material world, we are _____ with various forms of advertising. In my view, this can be dangerous as it _____ us to spend without thinking and young people, in particular, need some protection from it.

The first point to make is that advertising does make us spend money we do not need to. There are nowadays so many different ways companies _____ their products and services, ranging from _____ commercials to simple flyers that we cannot escape it. If, for example, you watch a football match on television, you will see the _____ of the tournament sponsors. Likewise, if you watch the latest blockbuster movie, very probably you will see a _____ placed in the film by some advertising agency. The volume of this advertising means that we, as _____, tend to be profoundly influenced by it and buy without thinking.

It is not easy to decide how to _____ advertising. Clearly, governments ought to restrict advertisements for harmful products such as alcohol and tobacco. They do not have the power, however, to control other forms of advertising. This means we need to use our commonsense when we go to the shops, and ask ourselves whether we really need to make that purchase. Parents should, however, ensure that young people are protected from too much _____ to advertising. This can mean simply explaining that it is not in fact necessary to buy the newest Xbox, or simply turning the television off.

My conclusion is that while we cannot escape advertising or its effects in the modern world, children should be encouraged not to pay too much attention to it.

2. Fill in all the gaps with the given words.

Children nowadays are (*exposed, influenced, exaggerated, products, commercials*) to more and more adverts on television. Many people believe that this represents a problem because young people are easily (*exposed, influenced, exaggerated, products, commercials*) by television. One danger this presents is that children will actually believe in the (*exposed, influenced, exaggerated, products, commercials*) claims frequently made in advertisements. This is particularly serious in the case of adverts for (*exposed, influenced, exaggerated, products, commercials*) such as junk food that are actively unhealthy.

3. Fill in all the gaps with the given words.

Advertising works in many different ways, but it is safe to say that most successful advertisements are in some way (*endorse, glamorous, memorable, witty*). Unless we can remember what the advert was about it, it failed. Likewise, many adverts try to make the product or service seem (*endorse, glamorous, memorable, witty*): this may be achieved by getting a star from the world of entertainment to (*endorse, glamorous, memorable, witty*) the product. The idea is that if Brad Pitt says that he uses this shaving gel, then men all around the world will follow suit. Finally, there is the category of the (*endorse, glamorous, memorable, witty*) or humorous advert – a clever advert can make the product itself seem "intelligent", even when it is no more than a washing-up liquid.

4. Read the following information, do the related tasks.

Starting a Presentation

In modern English, Presentations tend to be much less formal than they were even twenty years ago. Most audience these days prefer a relatively informal approach. However, there is a certain structure to the opening of a Presentation that you should observe.

- *Get people's attention*
- *Welcome them;*
- *Introduce yourself;*
- *State the purpose of your presentation;*
- *State how you want to deal with questions.*

- Get people's attention

- If I could have everybody's attention.
- If we can start.
- Perhaps we should begin?
- Let's get started.

- Welcome them

- Welcome to our company.
- Thank you for coming today.
- Good morning, ladies and gentlemen.
- On behalf of Intel, I'd like to welcome you.



- Introduce yourself
 - My name's Jane Shaw. I'm responsible for travel arrangements.
 - As you know, I'm in charge of public relations.
 - I'm the new Marketing Manager.
- State the purpose of your presentation
 - Today I'd like to suggest a new approach.
 - This afternoon, I'd like to report on my study into the German market.
 - What I want to do this morning is to talk to you about our new mobile telephone system.
 - What I want to do is to tell you about our successes and failures in introducing new working patterns.
 - What I want to do is to show you how we've made our first successful steps in the potentially huge Chinese market.
- State how you want to deal with questions
 - If you have any questions, I'll be happy to answer them as we go along.
 - Feel free to ask any questions.
 - There will be plenty of time for questions at the end.

a) When do you say so?

- 1) *Welcome them;*
- 2) *Introduce yourself;*
- 3) *State the purpose of your presentation;*
- 4) *State how you want to deal with questions.*



1. Today I'd like to discuss our failures in the Japanese market and suggest a new approach. 2. Welcome to Microsoft. 3. Good morning, ladies and gentlemen. 4. Perhaps we can leave any questions you have until the end? 5. For those of you who don't know me, my name's Tom Stotter. 6. You are welcome to ask any questions. 7. I'm responsible for the company's foreign affairs. 8. This morning I'd like to present our new processor. 9. Thank you for coming.

b) Complete the text with the words given.

Attention, answer, responsible, welcome, present, behalf, good, question.

If I could have everybody's _____? _____ morning. On _____ of Avis I would like to _____ you all here this morning. My name's Martin Twist and I'm _____ for customer service. This morning I'd like to _____ our new packages for travel agents. If you have any _____ you'd like to ask, I'd be happy to _____ them.