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|  |
| --- |
| **TOPICAL VOCABULARY**  |
|  |  |
| Job | *Робота* |
| your job interests and concerns | тут: *робота,* |
|  | *яка Вас цікавить* |
| job advertisements = want ads | *Оголошення* |
|  | *про прийом на роботу* |
| to apply for a job | *Звертатися* |
|  | *про прийом на роботу* |
| Employer | *Роботодавецъ* |
| Required and preferred qualifications | *обов'язкові та бажані* |
|  | *вимоги до квалгфікацій* |
| job search | *пошук роботи* |
| resume / curriculum vitae (CV): | *Резюме* |
| • chronological resume | *хронологічне резюме* |
| • functional resume | *професійне резюме* |
| • combination |  |
| (functional/chronological) resume | *комбіноване резюме* |
| • targeted resume | *цільове резюме* |
| Experience | *Досвід* |
| abilities = capabilities | *здатністъ, здібність* |
| attractive layout | *привабливий вигляд* |
| Reverse | *Зворотний* |
| Responsibilities | *обов'язки* |
| Accomplishments | *Досягнення* |
| cover letter | *супровідний лист* |

***Read and discuss samples of want ads. Which of them do you think you should ignore? Why?***

***A.***

|  |  |  |
| --- | --- | --- |
|  | *Ordinary want ad* | *Abbreviated want ad* |
| *Type of job* | AUTOMOTIVE PARTS COUNTER SALESPERSON | AUTO PARTS CTR SALES |
| *Work experience required* | 2 Years Experience | 2 yrs exp. & H.S. req. |
| *Education required* | High School Graduate |
| *Working hours* | 5days,Mon.-Fri. | M-F |
| *Pay* | $9.00 hour | $9/hr |
| *How to apply* | Apply in person, before 10:00 a.m. CARSONS SUPPLY 4396MelroseAve. | Apply bef2ore 10 amCARSONS 4396 Melrose |

***B.***

Do you want to earn big $$$?

$1,000 EVERY WEEK!

For life! Work at home,

Simple, safe, guaranteed!

Write P.O. Box 1234, Dept. 524,

Palm Lakes, 22334

Discuss what information should be included in your application letter if you are applying for a job.

***Application for a Job – Cover (or Application) Letter***

**✍** What are the differences between your country and an English-speaking country?

**🕮** If you are applying for a job in the USA or Great Britain, you need to mail three documents to your prospective employer: a cover or application letter, a resume or CV (curriculum vitae), your letters of reference. We will be discussing a CV and reference letters later, but now the purpose is to learn how to write an application letter. It is also called a cover letter because it explains your purpose in sending the other papers, that is, your hope of getting a job at organization to which you mail your application papers. A CV and references are enclosed with the cover letter and mentioned at the bottom of the cover letter as enclosures. An applicant’s letter should be short (no more than one page), follow a certain format, and contain definite information.

In the top right-hand corner you should write your contact information (address, telephone number) and the date. Lower on the left side of the page you write the name of the person you are writing to, followed by his/her position (for instance, the Personnel Officer of the company), and then the office address. The format for this section should match that used to address the envelope. If you do not know (and cannot find out) the name of that person, do not include it, and start the letter by addressing him/her with "Dear Sir / Madam."

The text of the letter itself should be not longer than three or four paragraphs. In the first one you state where and how you have found out about the vacancy that interests you (from job advertisements, etc.). In the second and third paragraphs you highlight your qualifications that you think make you a good choice for occupying the vacancy in question. You should also impress your eagerness to work in that position, for that particular organization. In the final paragraph you should try to convince your prospective employer to interview you personally.

**The Resume**

*A Resume* or *Curriculum Vitae (CV)* is an objective written sum­mary of your personal, educational, and experience qualifications. It packages your assets in the form of a convincing advertisement, which sells you for a specific job. A resume is a kind of written sales presentation. An effective resume creates a favourable impression of you while presenting your abilities and experience.

The basic requirements for a good resume are:

* brevity: one page is preferable, but not more than two pages;
* top quality paper;
* perfect spelling and grammar;
* no typographical errors;
* attractive layout.

Your personal data sheet contains most of the information you need to prepare a resume. Now you have to select and arrange that information in the way that best relates your background to the work you seek. Every resume is an individualized presentation of your qualifications for a particular job. It means that you may prepare a few different resumes, depending on the types of jobs you are applying for. You can choose from among four types of resumes:

* **Chronological resume** lists work experience or education in *reverse* chronological order. It describes responsibilities and accomplishments associated with each job or educational experiences.
* **Functional** resume lists functional skills and experience separately from employment history.
* **Combination (functional/chronological) resume** draws on the best features of the chronological and functional resumes. It highlights an applicant's capabilities and includes a complete job history.
* **Targeted resume** emphasizes capabilities and accomplishments relating to the specific job applied for. Work experience is briefly listed in a separate section.

Resumes provided for graduate school admission highlight your skills, professional experience, accomplishments,2 and academic history in much the same way as "job" resumes. The difference is that an admissions resume will focus-on what transitions well to the classroom, not to the workplace. The most popular with the recruiters nowadays is the combination resume, which includes:

**Complete your Resume using the given material**

|  |  |  |
| --- | --- | --- |
| **1. *Main*** | Applicant's first name, | **JASON DANIELSON** |
| ***Heading*** | last name |  |
| ***2. Personal*** | *Date of birth:Age:Place of* | 235 White Road |
| ***Data*** | *birth:Marital status;* | San-Francisco, California |
|  | *Children, and their* | 029992 |
|  | *Age* *Address*: Phone: Home | + 01 (245) 987-6543 |
|  | phone:Fax, E-mail: |  |
| ***3. Objective*** | Detailed information, in | To obtain an |
|  | response to the company's | Administrative assistant |
|  | requirements. Use a | position, this would utilize |
|  | specific job title here, or | my clerical and |
|  | Write a brief, simple | administrative skills and |
|  | phrase describing the type | offer opportunity for |
|  | of work you are seeking. | growth. |
| ***4. Education*** | Includes degrees and | **September 1988** - **May** |
|  | certificates. Also listed in | **1991** *Technical College of* |
|  | the reverse chronological | *San-Francisco* |
|  | order. |  |
| ***5. Experience*** | Work history, in the | **June 1994 – to present** |
| ***(Employ-*** | reverse chronological order, | *The Institute of Medical* |
| ***Ment)*** | starting with the most | *Care; San-Francisco* |
|  | recent position. Include | Unit Secretary, Child |
|  | name of the Company, and | and Adolescent Unit |
|  | your position. Using action | Responsible for |
|  | words to maximize the | maintaining patient |
|  | impact, describe your | charts, entering patient |
|  | current or most recent | data on database, |
|  | responsibilities. Be | transcribing medication |
|  | concise; remove all | orders, tracking and |
|  | unnecessary words, and | paging medical |
|  | phrases. Include duties, | personnel. Relaying |
|  | accomplishments,. and | patient records to other |
|  | promotions as well as the | treatment facilities and |
|  | specific results of your | fielding incoming phone |
|  | actions or decisions to | calls. |
|  | demonstrate your | **October 1991** |
|  | contribution. | **to May 1994** *University of* |
|  |  | *National Law; San-* |
|  |  | *Francisco* |
|  |  | Administrator, |
|  |  | Registrar's Office |
|  |  | Answered telephones, |
|  |  | filed documents, |
|  |  | produced letters for |
|  |  | certification and |
|  |  | deferment, proctored |
|  |  | exams. Registered students for courses, proofread grade sheets, registration materials, exams and course schedules, computed grade point average. Interacted with students, faculty and staff. |
| **6. Special skills** | List languages, include mother language, and describe your level of knowledge. — List software applications, operating systems, and pertinent hardware information. (Include years of experience, or describe your level of knowledge.) | Languages: English -mother tongue, German -beginning Computer literate: word-processing (Word Perfect & Word for Windows), Spreadsheet (Lotus 1-2-3). Excellent interpersonal and communications skills. |
| **7. Licenses and certificates** | List licenses or certificates you hold that are pertinent to the job you are seeking. Include the year you obtained each license or certificate. |  |
| **8. Interests** | Particular sports, arts, reading. | Alpine skiing, climbing, computers. |
| **9. Activities** | Community activities that you regularly participate in. | Member, High Honor Student Society, San Francisco. |

**To strengthen your resume** **you may use action verbs like:**

Analyzed - *аналізував*

Administered, managed - вів *справи, керував*

Completed - *проводив (роботу)*

Created - *створював*

Evaluated - *визначав (кількість, вартість);підраховував*

Implemented - *впроваджував*

Improved - *удосконалював*

Investigated - *дослідив,вивчив*

Organized - *організував*

Participated - *брав участь*

Performed - *виконав*

Planned - *планував*

Proposed - *запропонував*

Provided - *забезпечив*

Researched - *досліджував*

Solved - вирішував *(проблему, задачу)*

Streamlined - *модернізував*

Supervised - керував

Supported - підтримував*.*

Knowing what *to exclude* from your resume is as important as knowing what to include. Here is a list of details *to exclude* from your resume:

Height, weight, hair or eye colour;

Comments about your family, spouse, or children;

Your photograph (unless you are applying for modeling

or acting job);

Travel restrictions;

Preferences for work schedule, days off, of overtime;

Salary demands or expectations.

The trend in resumes today is to omit personal data, such as birth date, marital status, religion, nationality.

Very few people have good resumes. If English is not your native language or if you come from another country, it can be even more difficult to know the right things to do. Some special suggestions will help you write a perfect resume:

1. Adapt your resume to the information you have gathered about the employer and the job you want.
2. Use action verbs, they will bring your resume to life.

**Discuss in pairs what headhuntingis, and who ''headhunters" are. After a short discussion, tell the class what you think.**

**🕮**Read the short text below and decide whether your guesses were right or not.

Every business wants to have the most skilled, talented, competent, and promising employees. That is why big corporations often use the services of special firms that look for such prospective employees, and try to recruit them for their customer company. Such firms and people working in them are informally called headhunters, and their job has the informal name of headhunting. Headhunters do some of their recruiting in colleges and universities, picking out the brightest and the most promising students. But even more often, they try to persuade the best employees of other companies to change their jobs, using promises of better conditions, positions, and salaries to entice them. The official name for headhunting firms is "executive search firms".

**Do you have headhunters in your country? How do they do their jobs?**

**ROLE –PLAY**

***Student A***

You are a headhunter Try to persuade a very competent computer programmer (Student B) to start working for your company.

***Student В***

You are a very good computer programmer. A headhunter from some other company is trying to persuade you to change your job. Talk to him/her and make a decision (agree or disagree).

After the role-play, Student В should tell the class whether he or she has agreed or disagreed to change his/her job and why. Student A should tell what, in his/her opinion, were the reasons for his/her success or failure in persuading Student В to change his/her job.

Discuss what qualities a person should have to interest headhunters.

  **ЗАВДАННЯ ДЛЯ САМОКОНТРОЛЮ**

**?**

**I. Vocabulary**

1. Our firm has profited from his .

(a) employing (b) employment (c) employee

2. Our manager exercised his influence on the company.

(a) dominance (b) dominant (c) dominated

3. It is risky to for huge profits.

(a) speculators (b) speculative (c) speculate

4. Because this product is very delicate, it must be handled with .

(a) careful (b) caring (c) care

5. Our firm provides care and life insurance benefits.

(a) healthy (b) healthful (c) health

6. My brother's firm is thinking of their operations into foreign

markets.

(a) inflating (b) enhancing (c) expanding

7. During tough negotiations neither side wanted to .

(a) give in (b) get by (c) take hold

8. Managing in a multinational \_ forces managers to deal with
unique challenges.

(a) environmental (b) environment (c) environmentalist

9. Most workers had little in building houses when they were hired.

(a) experiment (b) experience (c) expert

10. Few people are satisfied the service of this company.

(a) on (b) with (c) at

11. Home buyers usually apply to a building society for a .

(a) bond (b) share (c) loan

12. He had graduated from the University and applied several

positions.

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

13. If you disburse money, do you it?

(a) steal (b) refuse (c) pay out

14. Foreign investment is the ownership of abroad.

(a) proposal (b) property (c) propriety

15. The balance of payments is divided into account and capital

account.

(a) currency (b) current (c) currently

16. Their profits have been and they wish to this situation.

(a) decreasing - excuse (b) declining - remedy (c) comfortable -redress

17. If a country exports more than it imports, it has a balance

of trade.

(a) favoured (b) favourable (c) favourite

18. A company can in international business through various

means.

(a) enfold (b) engage (c) enhance

19. This country has an absolute advantage the marketing of

coffee.

(a) of (b)in (c) at

20. In many countries there is resistance foreign direct investment.

(a) of (b) to (c) in

**II. Grammar**

l.In the nearest future, the company will not allow its employees overtime.

(a) to work (b) work (c) will work

2. A smart consumer gets his or her phone order in writing.

(a) confirming (b) confirmed (c) confirm

3. If taxes we will need to borrow money.

(a) will go up (b) go up (c) have gone up

4. This purchase a poor decision if it had been made for

investment purposes.

(a) would have been (b) would be (c) may be

5. The manager the production levels every day.

(a) is checking (b) checks (c) has checked

6. The sales meeting in Kiev next week.

(a) was held (b) will be held (c) has been held

7. International business in some sense since prehistory.

(a) existed (b) has existed (c) is existing

8. The Internal Revenue Service computers to check tax return

computations.

(a) is used (b) uses (c) use

9. Banks and finance companies home equity loans for many

years.

(a) are making (b) have been making (c) make

10. Are you really interested in these shares?

(a) buy (b) buying (c) having bought

11. If I in your position I would apply for this job.

(a) am (b) were (c) are

12. Net sales in the current year 10 percent higher than the previous

year.

(a) had been (b) are (c) were

13. We for a new exporter now.

(a) look (b) are looking (c) are being looked

14. The manager is very busy and .

(a) so I am (b) so am I (c) nor I am

15. The firm wants its produce safely.

(a) packaging (b) be packaged (c) packaged ббббб

16. They said they had the equipment yesterday.

(a) ship (b) shipped (c) was shipped

17. As soon as the money invested, the construction will begin.

(a) are (b) is (c) will be

18. Have you borrowed car?

(a) their (b) there (c) they're

19. He buy the ship's cargo if he had the money.

(a) will (b) would (c) would have

20.1 am really surprised that their company the contract.

(a) get (b)got (c) had gotten

***Choose the right variant:***

**The profit margin is**

1. an extra amount of money charged on the selling price
2. the difference between the net costs and the selling price
3. the benefit made on a commission basis

**Partnership is**

1. reduction in value
2. a legal form of business with two or more owners
3. a sum of money borrowed at a rate of interest

**Customs Union is**

1. expansion of commercial and financial ties among nations
2. a multinational market that encourages the free flow of goods and
services between member countries
3. a group of countries having no import duties among member
nations

**WORKING ABROAD**

**TRANSCRIPTION**
**Federico**
My name is Federico Petersen. I'm 33 years old. I am married and I have two children. My daughter has 2 and a half and my son is four months old. I work in Wintershalle AG, it's an oil and gas company, a member of the BSF Group. I speak Spanish, I try to speak English and I am learning German. I'm working in Germany. I grew up in Buenos Aires; I lived there for 30 years. I had a very nice childhood, a good education, lots of friends, lots of sports. I met my wife when I was twenty, married when I was twenty-seven. I am an actuary as a first background, worked from there on .Since I'm twenty-three I worked for PWC and I worked there for seven years, that was in Buenos Aires. When I was thirty I started my MBA in London Business School. Stayed in London for two years and then got a job in Kasse, Germany and moved here with all my family after I got my MBA.

**QUIZ QUESTIONS**
**Federico - Quiz 1**
**1) How old is Federico's daughter?**
a) 2 1/2
b) 33
c) 4

**2) How many languages does Federico speak?**
a) 3
b) 4
c) 2

**3) How long did Federico stay in London?**
a) 1 year
b) 2 years
c) 3 years

ANSWERS

1) **a:** Federico's daughter was 2 1/2 years old

2) **a:** Federico speaks Spanish, English and German

3) **b:** Federico stayed in London for two years

**Federico:** THE JOB
Currently I'm a finance manager. I analyse projects in the Middle East and in the Caspian Sea. In the case of acquisition of companies, I am in charge of the whole of Europe. So, if there is any acquisition, any possible acquisition, then I would analyse it and decide whether it's worth making a bid. And if there is a bid to be made, how much we should bid for that company. I do not do, of course, this by myself but we are a group of people and usually when there's a big acquisition we work as a bigger team.

I decided to come to Germany because I wanted to fully develop my international experience that I started in London. I hadn't worked abroad until I started my MBA. That was the first approach to becoming an international person. I really enjoyed the experience of working abroad and coming back to Argentina would be, in my opinion, a set back and I got this opportunity here in Germany which fulfilled that aim. There was also the other thing, I also wanted to learn a new language.

**QUIZ QUESTIONS**

 **Federico - Quiz**

1. **Why did Federico move to Germany?**
a) He didn't like London
b) He wanted more international experience
c) To study for an MBA
2. **When did Federico first move abroad?**
a) When he got a job in Germany
b) When he started his MBA
c) When he was 33 years of age
3. **Why else did Federico move to Germany?**
a) He would get more money
b) He liked the country
c) He wanted to learn another language

 ANSWERS

1) **b:** Federico wanted more international experience

2) **b:** Federico first worked abroad when he started his MBA

3) **c:** Federico wanted to learn another language

THE EXPERIENCE

 You can find out about Federico's experiences of working abroad. Most of his experiences are listed under the same headings as the programme titles. If you want to know more about these different issues then go to the appropriate page.

As you read about Federico, think about your own culture and how different things might be for Federico if he was to work there. And how different do you think it would be for you to work in England or Germany.

[**Language**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/federico1_3_1.ram)
I was expecting that most people spoke English because Germany has a very good standard of English, so I really expect this to happen. I didn't expect that I would have so much trouble outside (of the job) because of different reasons. Some people do not speak English not because they don't know it but because they feel shy or they think that they do not speak that well. Some people do not speak to you in English because they don't like it, even for political reasons they do not like speaking in English

I do have language problems. For example, this was going to the canteen and having something to eat. I was asking for a piece of meat, for a steak, and she said 'English oder Deutsch?' which is English or German. And I thought she was asking me whether I spoke English or German and I said, 'English of course, Spanish as well'. Yeah, here English means that the steak is almost raw. I couldn't eat it later, especially being Argentinean.

 [**Time**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/federico1_3_2b.ram)
I was working very long hours, coming from a different industry, different culture, different everything. I had to work very long hours because I thought it was, and still think, it's my job, it's my responsibility. It doesn't matter how long it takes. And I was working very long hours until very late, very late at night until, one day, my boss came to me and told me, 'You know, in this company we don't work long hours, we don't need you to work long hours and we don't like you coming at very long hours in the night'. So, it's the policy of the company that you have your job done but within the working time not afterwards. So that time is for you, the time left is for you and for your family.

[**Status**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/federico1_3_3.ram)
There is, kind of, like a ladder where there is hierarchy especially when you negotiate your compensation package. You are put up in a matrix and your career develops according to that matrix. That's very much a German thing. It doesn't happen in Argentina, that's not what's happening in London, or what happens in America.

[**Relationships**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/federico1_3_3b.ram)
It is not difficult to build relationships, but it takes time until they invite you to their home. This is not something I didn't know, this is something they told me. And it's true, until they get to know you and they trust you and they can consider you more as a friend you do not get invited to their homes. Luckily I have been invited to a number of homes already.

ADAM

Ok, my name's Adam, I'm from Poland. I came here one half year ago. I came to England for music because I am a musician and I play in a band. I have a band here and we play in gigs and for me this is a very important thing. I work here, in England, because I need money to live here and for equipment for my band. I spend my money for my band. So I need money only for this.

**QUIZ QUESTIONS**
**Adam - Quiz 1**

**1) Where was Adam born?**
a) England
b) Poland
c) Russia
**2) Does Adam call himself a ...?**
a) musician
b) waiter
c) chef
**3) Why does Adam work in a restaurant?**
a) To support his band
b) To learn how to be a waiter
c) Because it was the only job he could get

THE EXPERIENCE:

You will read about Adam's experiences of working abroad. Most of his experiences are listed under the same headings as the programme titles. If you want to know more about these different turn to the appropriate pages

**THINK**
As you read about Adam's experiences think about what people might say if they came to your country. What sort of things might surprise them the first time? How easy would it be for them to feel part of the country?

[**First impressions**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/adam1_3_1.ram)

In the beginning it was really difficult to feel this place like London, understand the culture of the English people. Now I maybe not like feel this culture perfectly but, yeah, now I feel better. So it's easier to understand some things, some like what English people eat, what they are talking about.

 [**Language**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/adam1_3_2.ram)
Some people are from Scotland, some people are from Ireland, some people are from Europe and sometimes it is difficult to understand everything and when I start talking with some from Scotland, this for me is very difficult English. This person starts speaking with me so I try to understand but sometimes I might ask three times, so, what he wants. So, yeah, sometimes it is difficult. In England, everybody when you go to the shop or the bar, they always say like the word please. Everybody is nice and they say “Can I get this, please” on the end. And for me this was strange because we are using this in Poland always on the beginning.

[**Status**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/adam1_3_2b.ram)
In Poland when you start working your boss thinks you must work. So, work is more important than other things. So when you need the day off or two days off because you need to go play gigs or you have rehearsal, it's difficult to get this day off because the boss is not happy with this. He says, so this is money and he does not agree with this. So in England it's different. If I need a day off it's not a problem, if I play a gig or going somewhere it's not a problem with this.

Maralde:

My name is Maralde Auth and I work here at IBM European Headquarters in Paris as a financial analyst for IBM's outsourcing business. I always wanted to work in a multicultural environment, and that really made me come to Paris, apply for a job, like really living here, and so I have been here for 6 months now. I used to have the job with IBM already working with the European Headquarters here in Paris, but on a virtual basis and that's quite a good concept IBM has got where you can work in one location but actually do a job that sorts of belongs to other location. So I used to work from Germany but came over to Paris one time per month, and the rest I was just working from Germany.

**QUIZ QUESTIONS**
**Maralde - Quiz 1**
**1) What city does Maralde work in?**
a) London
b) Paris
c) Munich
**2) Why did Maralde go to Paris?**
a) Because she wanted to work in a multicultural environment
b) Because she wanted to be in France
c) Because her company told her that she had to
**3) How many days a month did she work in Paris?**
a) 3
b) 2
c) 1

**Maralde**
I deal with the people in all the different countries and I ask them for their financial forecasts, and also what is driving their actual results. And then try to build an European perspective of that, and then I would prepare presentations for management as we have to tell the USA, where our headquarters are, what is happening and what our best estimates for financials like revenues, gross profit, margins, whatever.
I am in touch a lot with people from lots of different countries, as you can imagine, so that's quite interesting to have, like, these people from the countries, from the regions one side, Americans on the other, so communication is really crucial.

**QUIZ QUESTIONS**

**Maralde - Quiz 2**
**1) What does Maralde have to prepare?**
a) A list of employees
b) A presentation on other departments' financial forecasts
c) A presentation about IBM
**2) Which country is the head office in?**
a) France
b) Spain
c) USA
**3) What is really crucial for Maralde?**
a) friends
b) work colleagues
c) communication

 ANSWERS
1) **b:** A presentation on financial forecasts
2) **c:** The head office is in the USA
3) **c:** Communication is crucial for Maralde

THE EXPERIENCE:

Living and working abroad is not the same as living and working in your own country, as Maralde has found out.

**THINK**
Read about her experiences of working abroad and think about how her experiences compare to the other interviewees.

[**First Impressions**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/maralde1_3_1.ram)
I arrived here and I just wanted to call my parents and say that I arrived so I tried to plug in my telephone and I realised that they've got a completely different system. And I wouldn't have thought this because we are like neighbourly countries so I really supposed that it is exactly the same. So that was just the biggest impact at the beginning but I managed to sort that one out. What I found a bit strange is that in Germany if you move into a building you would go round and say hello to the neighbours, and introduce yourself and maybe invite them for a glass of wine or whatever, and that's quite uncommon here. You really don't know your neighbours, maybe that's just a Paris thing, maybe that's not France, so that's a bit unusual.

[**Filling words**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/maralde1_3_2.ram)
What also often causes misunderstandings are like these little filling words people use or like reassurances, and they might differ from country to country. For example, a German person maybe put 'or' at the end of the sentence, which translates to the German 'Oder' which is really like English 'isn't it?' And people from other countries are often just lost because they don't know what this 'or' thing stands for.
Also, for example, a Spanish colleague of mine, always puts 'no' at the end. And it's the same kind of thing, it's also just a reassurance, but people often misunderstand it as her saying no for something, but it's of course not.

[**Time**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/maralde1_3_3.ram)
I was surprise as we do not have that in Germany for example, IBM in Italy and Nordics they close completely for one month in summer. So they really shut down because it's the custom in these countries. For example, in Spain, IBM has flexible working hours so they would work longer in winter, and then close at 2 or 3 in the summer because it gets too hot. So that it is also common there, but I was not aware of that before I came here.

**Dr Chris Spencer**
My name is Dr Chris Spencer. I am 35 years old and I am a clinical fellow working in London, in one of the big London children's hospitals, specialized in respiratory medicine and cystic fibrosis. I am responsible to work with the children and their families on a day to day basis, and I review many of our patients on an annual assessment for detail clinical check up.

**QUIZ QUESTIONS**

**Chris - Quiz 1**

**1) How old is Chris?**
a) 53
b) 35
c) 33

**2) Which patient group does he look after?**
a) children
b) adults
c) parents

**3) What does Chris do on a yearly basis?**
a) He speaks with the family
b) He changes jobs
c) He reviews some of his patients to check how they are

**THE EXPERIENCE**

Now find out about Chris's experiences when working abroad.

[**Advantage of working abroad**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/chris1_2_1.ram)
The big advantage I think of working in another country is it's the only way for you to get to know the people in another country. You can always read about another country, you can read a travel guide, you can watch television and reports on television and read newspapers, but the only way you really get to know people, to understand their ideas and their ethical and social background, the only way to do that is really to visit a country and even better to live in a country.

[**Status**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/chris1_2_1b.ram)
If you want to work in another country then you always have to overcome the normal difficulties of your degree being recognised by another institution, you're trained in a different country, you need visa and you need registration, specially for the medical professional, it's important. So before I came to the UK, to be able to work in the UK, I needed to register with the General Medical Council in the UK in London.

Next Chris suggests a way to help overcome cultural differences

[**Overcoming cultural differences**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/chris1_2_2.ram)
I think the most important thing to overcome these cultural differences is to sit down with the people and talk, and what is very interesting for me is looking back over these years. If I look back, for example, and check who are my friends in this country, and most of my friends in this country are not German.
I've only one very good German friend in this country and interestingly when we are together we very often speak actually English, not German which I think is very surprisingly initially for me.
And I think the more time I spend with people here outside my working hours, for example, sitting down in the pub, you know having a beer together and just chatting around, I think this is the best way for me to overcome cultural differences.

Next Chris talks about teamworking differences

[**Teamworking**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/chris1_2_3.ram)
Certainly when I started here initially, it was a completely different approach of working style compare, for example, to a German Hospital. The system in Germany is very static and there's a lot of pressure, especially to perform well when you are a junior doctor.
I was very impressed when I started initially on this post when the Chief Executive of the hospital said during the introductory session 'we are working here as a team, and team stands for together everyone achieves more'. That was a very impressive statement for me coming over from Germany where I felt team was not as important as every single person performs as well as one can.

**Andre**
My name is Andre Silvestri and I'm a filmmaker. I am a producer-director and I make documentaries, I make also some corporate videos and community related projects as well. I've being living abroad for about seven years now.

**QUIZ QUESTIONS**

**Andre - Quiz 1**

**1) What is Andre's job?**
a) He is a beekeeper
b) He makes documentaries
c) He is a student

**2) Andre makes corporate videos and ...?**
a) community videos
b) pop videos
c) short films

**3) How long has Andre worked abroad?**
a) 7 years
b) 8 years
c) 9 years

**Producer**

The job of a producer is very much office based. If you are a producer and you want to develop a project you need to think about all different aspects regarding that film from where to find the funding, the money to make it, the people and the equipment that you will need to get this project together, the places where you need to go to actually film it and how you are going to be able to put the film together after you filmed it, after you shot it. So this work can be very stressful sometimes but it is very rewarding when you finish your project and you see it and so it's quite nice.

**Director**

The job of the director on the other hand is a little bit different. The director would be more involved with everything that is creative within that particular piece of film or that particular documentary. So the director would be interested in who's the person who is going to be in the film and why? What does he have to say, what is important about that and how can we portray this person in a way that would make sense to the piece that we want to show. And apart from that, all the technicalities involved in order to achieve your aims

**QUIZ QUESTIONS**

**Andre - Quiz 2**

**1) A producer works where mainly?**
a) On a film shoot
b) At home
c) In an office

**2) Is a producer's job difficult?**
a) Yes it is
b) No it isn't
c) Andre doesn't say

**3) What is the director most involved with?**
a) The creative part of film making
b) Finding the funding for a film
c) Both

ANSWERS
1) **c:** A producer work's mainly in an office
2) **a:** Andre says a producer's job can be very stressful
3) **a:** A director is most involved with the creative part of film making

**THE EXPERIENCE**

What experience has Andre had in his 7 years working abroad? Over the next two paragraphs you hear about a few of the things that have happened to him. Some of them relate to things covered in the programmes so don't forget to check the programmes side of the site for more information

[**Time**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/u4_3_1.ram)
This was an office based job and I was invited to work on a film production on a project that was already happening. And someone else was already doing all the paperwork and computer based work and everything. So when I joined the project I want to know what's happening, so please give me as much information as you can.
And it took me about a week to go through all the paperwork on the computer to understand what was actually happening. And because my function was actually making phone calls and arranging things to happen actually, and because in the first week I actually didn't make any phone calls, just because I wanted to know what was happening before even calling people and, you know, not having the answers, you know, when the ask me particular questions, the person just thought I wasn't capable of doing the job. And without even telling me anything he just came to me one day and said we don't need you anymore.

[**Stereotypes**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/andre1_3_2.ram)
When I first start as a freelancer my idea was to pitch ideas for documentaries to be broadcast on television here in the UK, and I tried the normal routes. So I went to different festivals and got to know a little bit more about the whole process, the commissioning process. And once I done that, I learnt what was the normal standard procedures. So, basically started approaching commissioning editors and production companies.
What I noticed is that every time you get a chance to talk personally with a commissioning editor, the first thing they will look or the first thing that they will listen is, hmmm, there's a strange accent going on there, who's this guy, where's he from, what's his background? And they just couldn't picture me. And this would make things a little more difficult.

[**Language**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/andre1_3_3.ram)
I had a chance to work with some refugees in this country and obviously as soon as you start working with refugees, language stops being a barrier because everyone has a difficulty in communicating themselves and would not necessarily speak good English. And for me that was a great open door because suddenly I was in an environment in which I was very much appreciated for what I am and for the things that I can do.

[**Trying to hard**](http://www.bbc.co.uk/worldservice/learningenglish/business/wab/ramfiles/andre1_3_4.ram)
One of the things that I think was most important when I came abroad. When I first came here I, somehow, tried to adapt myself to the British way of living let's say. And I, somehow, started to behave a little bit different from my natural way of being and this didn't help at all, because, first of all, I wasn't being myself. Secondly I was trying to adapt to something that wasn't really in my nature, my way of being.
After a while, it took me sometime, but after a while I think, when I started being more self confident and just relaxing and being able to be the person I am, a little bit more happy, a little bit more bubbly, I start making really good friends. And even professionally, I believe, I start having more success

**EFFECTIVE CONVERSATION**

**EFFECTIVE TELEPHONING**

*Leaving a message.*

A: This is Richard Baker. May I speak to Mr. Reeds, please?

B: Sorry, Mrs. Baker. He has just left. Any message?

A: Will you tell him to call me back?

B: Yes. certainly. Does he know your telephone number?

A: Well ... I'm not sure. Will you put it down, just in case?

 B: What is it?

A: 68371906. Thanks a lot. Good-bye.

*Getting the wrong number.*

A: Hello! I'd like to talk to Mr. Lawson.

B: I’m afraid you have the wrong number. What number were you calling?

А: 843-1227.

В: Well, this is 843-1227. But there is no one by the name of Lawson

here. This is a private residence.

A: I'm sorry to have bothered you.

B: That's quite all right.

***3. Making an appointment.***

A: Two-four-eight, double six-double two.

B: Can I speak to Mr Parson?

A: Who is calling, please?

B: This is a representative of the Ukrainian firm Torgmash. My name is Dmitry Klimenko.

A: I'm sorry, Mr. Klimenko. Mr. Parson is out at the moment. Would you like to leave a message or call back?

B: I think I'd rather arrange to meet him.

 A: O.K. When would you come?

B: Any time you say.

A: Just a moment. I'll get his schedule. Are you there?

B:Yes.

A: I can fix an appointment for you for tomorrow. That's Wednesday afternoon. Will 4 p.m. be all right with you?

B: Yes, thank you. You've been most helpful. Good-bye.

A: Good-bye.

***4. A long distance call.***

A: International. Good morning.

B: Good morning. I want to book a call to Kyiv. My name is Klimenko.

A: What number are you calling from? B: It's 437-8193.

A: What number do you want in Kyiv?

B: The Kyiv number is 252-41-12. Can you put me through straightaway?

A: I'm afraid not, sir. The line is busy. I'll call you back as soon as the call comes through.

***5. Fill in the missing remarks.***

A: May I speak to Mr. Lane?

B:

A: Could you take a message?
B:

A: Carlson Translation Services.
B:

A: Who is speaking?

В: James Goods.

A: Hold.

С: Speaking.

A:

B: Yes, Duncan Ross is speaking.

A:

B: Hello, Catherin2e! Glad to hear you.

A: Golden Tours. Can I help you?

B: ..

A: No, Гт sorry. He is at the meeting at the moment.

B:....;

A: Yes, of course, I can. Г11 give him your message.

*6.* ***Complete the statements.***

1. Hello! May I...
2. Could you ...
3. I’m sorry, but the manager ...
4. Would you like to leave a message or ...
5. Thank you. You've been ...
6. I'd rather...
7. Can you put me ...
8. I’m sorry to ...
9. What number ...
10. *Act as an interpreter.*

А: Добрий день. Як зателефонувати до Киева?

В: There is no direct automatic line. You'll have to book an international call.

А: Коли мене можуть з’єднати?

В: I’ll try to book a call for you fight now. What is your number in Kyiv?

А: Мій київський номер 265-13-45.

В: I’ll call you back as soon as they put you through.

А: Дякую.

А: Добрий день. Можу я поговорити з містером Колесом? Це Серенко.

В: Good afternoon, Mr. Serenko. I'llsee if he is available.

C: Oh, hello, Mr. Serenko. Glad to hear you. Did you enjoy the flight?

А: Так, дякую. Я б хотив зустрітися з вами i обговорити деякі питания.

***TEST YOUR TELEPHONE TECHNIQUE2S***

1. Do you answer your phone within one to three rings? Yes No
2. Does your answer include a greeting, su2ch as "Hello"? Yes No
3. Does it include your full name, rather than only your
first name (which is too informal) or just your last name
(which can sound too abrupt)? Yes No
4. Does it include a verb — as in "This is Mathew Jones" or
"Mathew Jones *speaking'?* Yes No
5. If you share an extension, does your answer include your
department's name? Yes No
6. If you regularly receive outside calls, does your answer
include your company's name? Yes No
7. Is your answer fewer than 10 words? Yes No

*SCORE:* The more "YES" answers you can mark, the more polite your answer is

**✍**FINANCIAL DETAILS

1. Look at the conversation between Mr. Dipak and Mr. Savage and fill in the gaps with the phrases listed below.

***Dipak:*** Well that takes care of the financial details.

***Savage:*** Yes, I think so, I’ll complete the order form on your behalf and

our accounts department will send a pro forma invoice

 \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ .

***Dipak:*** Well I think that’s everything ; it’s been an interesting meeting…

***Savage:*** Yes, indeed, now, regarding \_\_\_\_\_\_\_\_\_\_\_\_\_, I’ll arrange for our service department to contact your technical people to agree a timetable for inspection and maintenance visits.

***Dipak:*** Will you be coming to see us yourself?

***Savage:*** Well, I expect to be visiting your country \_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_, but \_\_\_\_\_\_\_\_\_\_\_, I’ll make sure our local agent calls in

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. We will send you a \_\_\_\_\_\_\_\_\_\_\_\_\_and details of any\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_direct from head office.

***Dipak:*** Fine, fine.

***Savage:*** Well, it’s been a pleasure doing business with you and I look forward to seeing you again \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

 a) product-range update e) from time to time

 b) in due course f) in the meantime

 c) after-sales service g) in the very near future

 d) price movements h) on a regular basis

2. Now listen to the tape and check your answers.

3. Below are the explanations of the phrases (a – h) used in the conversation between Dipak and Savage. Match the explanation to the phrase.

* very soon - now and again
* follow-up maintenance replacement or repairs
* every week or every month or every three months
* while we are waiting - price increases or cuts
* changes in the products available
* at the proper time

**Costs and costing**

Complete the following passages using the terms below.

Costs such as materials, relating directly to the product in question, are called \_\_\_\_\_\_\_\_\_ costs. Other costs are \_\_\_\_\_\_\_\_. The calculation of costs is called \_\_\_\_\_\_\_\_\_. A costing technique which uses pre-determined standards2 is known as \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_. For each product there is a fixed \_\_\_\_\_\_\_\_\_\_ for materials and for labour, and also a fixed charge for the share of the \_\_\_\_\_\_\_\_\_\_ which are \_\_\_\_\_\_\_ to that product. Stages in a process or production may be known in costing terms as \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_. The real, or \_\_\_\_\_\_\_\_\_ cost is not always the same as the \_\_\_\_\_\_\_\_ cost. Differences, which are called \_\_\_\_\_\_\_\_, are carefully examined.

 variances cost centres direct

 charge indirect costing

 overheads budgeted allocated

 actual standard costing

**International Trade.**

**Specialization among nations**

International trade is essential for the maintenance and growth of prosperity in all countries.

One of the major reasons why international trade takes place is that of economic advantage. International trade creates value. It increases the efficiency of resource allocation worldwide, reduces production costs, lowers input costs and through the international division of labour, lowers prices paid by consumers and increases product variety and availability.

Nations are usually better off if they specialize in certain products or commercial activities. By doing what they do best they are able to exchange products not needed domestically for foreign-made goods that are needed. This allows a higher standard of living than would be possible if the country tried to produce everything itself.

The concepts of absolute advantage and comparative advantage play a critical role in international trade.

A country has an absolute advantage in the marketing of a product if it has a monopolistic position or if it produces the item at the lowest cost. Examples of absolute advantage are rare, because few countries are sole suppliers and because economic conditions rapidly alter production costs.

A more practical approach to international specialization is thatof comparative advantage. A country has a comparative advantage foran item if it can supply that item more efficiently and at a lower price (Eg: it can supply other products. Nations usually produce and export those goods in which they have the greatest comparative advantage or the least comparative disadvantage. Countries tend to import thoseitems in which they have the feast comparativeadvantage or thegreatest comparative disadvantage.

For example, American exports tend to be those in which the *\* has a comparative advantage over its trading partners. Being a highlyindustrialized nation with good natural and agricultural resources US tends to expert manufactured items (aircraft parts), food products (grain, wheat), and some natural resources (coal). Countries with low cost labour often specialize in products that require significant amount of labour, such as shoes and clothing.

Some countries refuse to specialize their productive efforts as they want to bе self-sufficient. Other countries subscribe to add-sufficiency viewpoint only for commodities that they regard logic to their long-run development.

In most cases countries who seek to be self-sufficient do so for military preparedness, fear of economic reprisal from other and nationalism. They see non-economic advantages as being warrantto the national welfare than the economic advantages give. Israel and South Africa are examples of self-sufficient countries.

**Discussing profitability**

A break-even chart shows the costs and income involved in the production of a manufactured product.

sales income (or revenue)

= selling price x units sold

loss

profit

break-even point (the

product breaks even)

total costs, including fixed and variable costs

fixed costs, including plant, equipment and fixed overheads

quantity in units

**✍T.1**

1. You will hear four news items. On the tape there are sixteen numbers. Write them down on a separate piece of paper. Write the numbers, not the letters.

# Example 13 A number dictation

***Tapescript 1***

Hello, and good evening.

It is feared that 182 people may have died in a plane crash this morning. The accident happened at 20 past 7. It was Bel Air flight 409, going from Singapore to New York. The plane had covered ¾ of the 12 000 mile trip, and had stopped to refuel. Eye witnesses said that the plane had reached its take-off speed of 150 mph when a fire broke out in the rear engine. 106 people managed to escape the blaze.

672 car workers walked out on strike today in Coventry. They had asked for a pay rise of 8-7%, but management said they could only offer 5 ½ %. This would mean an extra 27.50 per week. A union spokesman said “It’s not enough”.

A man armed with a shotgun held up cashiers at the National Bank today and stole 5.500. Police have appealed for witnesses. The number to ring is 0106744391.

Unemployment figures were released today. Last month there were 3.649.712 registered unemployed. That’s 14.5 % of the work force. Over the past year this number has increased by over 260.000. And that’s the end of tonight’s news. Good night.

2. Work in pairs. Practice saying the following numbers.

**Numbers.**

13/14/15/16/17/18/19

30/40/50/60/70/80/90

14/40/16/60/18/80

13 years old /19 people/ 16 cars

105/238/950/1200/2780/

5.060/11.900/120.000/450.000/

843.926/5,600,420/

## Money

L 6.70/90 p/15 p/L 1.50/L 17.99/

$ 20/10 FF/50 DM

## Telephone numbers

01 491 2598/0943 78855/

010 44 368 31120

## Fractions

Fractions are pronounced in different ways.

½ is read ‘a half ~ or ’one-second~

¾ sounds ‘three fourth~ or ‘three quarters’

5 7/8 is read ‘five seven eighth~

12 ½ sounds ‘twelve and a half~

Practice saying the following fractions.

24 7/16; 7/8; 4/5; 18 ½; 5 ¾; 3/5; 7/8; 2/3; 1/3; ¼; ¾; 9 7/8; ½; 48 2/3.

**Decimals**

4.32/7.886/27.9%/33.406/11.02/3./4/592/

**Account numbers.**

Account numbers are read like telephone numbers-figure by figure.

360241/778063/12258/76/49567/99/427863/1007549/624458/350047/2511314/33467

### ✍T.2

1. You will hear ten English names (people and places) dictated. Write them down on a separate piece of paper.
2. Work in pairs.

***Tapescript 2***

**A dictation of names and places**

1. My name`s Jameson. That`s J-A-M-E-S-O-N. I`ll spell it again for you. J-A-M-E-S-O-N.
2. Do you need my full name? My first name`s Juliet. J-U-L-I-E-T. Yes, J-U-L-I-E-T. And my surname`s Henderson. Hen-der-son – H-E-N-D-E-R-S-O-N.
3. **A** My Christian name is Stephen.

**B** Now, there are different ways of spelling that, aren`t there?

**A** Yes. Mine`s P-H.

**B** Pardon?

**A** You spell it S-T-E-P-H-E-N.

**B** Thank you.

1. **A** Place of birth, please madam.

**B** Loughborough. L-O-U-G-H-B-O-R-O-U-G-H. Would you like me to spell it again? L-O-U-G-H-B-O-R-O-U-G-H.

1. Hello, I`d like to order a book by Gerald Leary. Hello? It’s not a very good line, is it? Gerald Leary. Gerald – G-E-R-A-L-D. Leary – L-E-A-R-Y. That`s it. The title of the book is The Secret Life of Plants.
2. Hello, er-I have a reservation. The name is Mahoney- M-A-H-O-N-E-Y.
3. My surname is Bailey- B-A-I-L-E-Y.
4. **A** Where do you live?

**B** A suburb of London called Greenwich.

**A** G-R-E-E-N-

**B** No, no. G-R- double E-N-W-I-C-H.

Greenwich.

9. **A** Hello. I have an appoinment with Miss Jenkins.

**B** Your name please?

**A** Seabourne. S-E-A-B-O-U-R-N-E.

10. **A** I'm living in a place called Gloucester.

**B** How do you spell that?

**A** G-L-O-U-C-E-S-T-E-R .Gloucester.

1. Spell the names from the tape to your partner. Try to say it with speed and rhythm.
2. Spell your name and address to your partner.
3. Practice spelling the following English names

####  Jane Atkins

 Tracy James

 Frances Green

 Jean Ellis

 Pat Wilmot

 Joe Hughes

 Graham Joyce

 Terry Robson

 Joan Alan

**✍T.3**

1. You will hear a short news item. First listen to it all the way through. You will then hear it again at dictation speed. Copy it down on a separate piece of paper. Pay attention to weak forms (was, were, had, and, been)

**🕮**2. Read the tapescript. Make short summary of the news items.

**Dictation**

There has been a major bank robbery in central London. It happened at nine o'clock this morning, and fifty thousand pounds was stolen. Three men dressed as cleaners surprised bank clerks just as the bank was opening for business. The men had been waiting by a side entrance. They seized the cash and escaped in a stolen car. The police were called but the thieves had already disappeared. The police have appealed for witnesses to help them with their enquiries.

##### 🕮T.4 The language of statistics. Unemployment

1. Read the tapescript.

***Tapescript 4***

**Changing rates of employment**

West Germany had one of the lowest rates of unemployment back in 1980. It stood at just three per cent. But then over the next three years it rose quite sharply and steadily. In 1982 it was nearly six per cent, and in 1983 it was the same as France. 1984 saw a slight increase, and 1985 a slight fall. The 1985 figure was eight per cent, in-between France and the United States. The United States have had ups and down, or rather, it is the only country to show a significant drop in the number of unemployed. This is due to high interest rates, which have not helped the rest of the world. In 1980 the rate was about the same as France and Great Britain, slightly higher than France, actually, at about seven per cent. This rose to 7.5 per cent in 1981, and then peaked the following years at over nine per cent. Since then things have looked up for the United States. 1983 brought a slight improvement, but then in 1984 we saw a drop of two per cent to return to the 1980 figure. In 1985 there was another small drop.

I am afraid Great Britain heads this chart. As I said, they began in 1980 in pretty much the same situation as the United States. There followed a sharp rise in 1981, when the rate was ten point five per cent. This rose gradually over the next two years to thirteen per cent. In 1984 there was no great change, but 1985 saw another increase to about thirteen point five, and figures do not look as though they are on their way down yet.

2. Describe the trends.

a sharp rise

a gradual rise

a slight rise

a \_\_\_\_\_\_\_\_\_fall

a \_\_\_\_\_\_\_\_\_fall

a \_\_\_\_\_\_\_\_\_fall

Notice the verbs that can be used.

|  |  |  |
| --- | --- | --- |
| numbershave | Risengone upfallendroppedgone down | sharplyslightly |

**✍3**. Look at the graphs.

Life expectancy in developed countries has risen from 65 in 1950 to 74 in 2005.

Make similar sentences about Third World countries, America, Japan, and England and Wales.

**Life expectancy**

Developed countries

74

65

1950

20065

Third World countries

57

41

2005

1950

Life expectancy

Japan

United

States

England & Wales

76

74

73

72

72

72

2002

200682

2002

1998

1985

19902002

**✍4**. Work in pairs.

Look at the graphs and fill in the gaps.

1. In \_\_\_\_\_\_\_\_\_, deaths from heart disease have dropped sharply.
2. In Japan, there has been \_\_\_\_\_\_\_\_\_\_ in the number of deaths from cancer, whilst deaths from strokes have \_\_\_\_\_\_\_\_\_.
3. In England and Wales, there was \_\_\_\_\_\_\_\_\_\_ in deaths from heart disease in 1978, but since then \_\_\_\_\_\_\_\_\_.
4. In \_\_\_\_\_\_\_\_ and \_\_\_\_\_\_\_\_, deaths from \_\_\_\_\_\_\_\_\_ have hardly changed at all.
5. In England and Wales, deaths from \_\_\_\_\_\_\_\_\_ are about the same as from \_\_\_\_\_\_\_\_\_.
6. In the United States, many more people die of cancer than of \_\_\_\_\_\_\_.
7. \_\_\_\_\_\_\_\_ has the lowest rate of heart disease.
8. America has a higher rate of cancer than \_\_\_\_\_\_\_\_\_.
9. In Japan, more than twice as many people die of cancer than of \_\_\_\_\_.
10. In America, about \_\_\_\_\_\_\_\_ as many people die of cancer as of a stroke.

5. Discuss two quotations given below:

“There are three kinds of lies: lies, damn lies, and statistics.”(Mark Twain)

“He uses statistics as a drunken man uses lamp-posts – for support rather than illumination.” (Andrew Lang)

**✍**6. Listen to the tape and add to the graph the changing rates of unemployment for West Germany, the United States, and Great Britain.

How Britain Compares

(Unemployment %)

France

Japan

2002 03 04 05 06 07

**✍**7. Make similar sentences to those in exercise 5 based on the statistics above and below.

Visitors to Britain

and British people going abroad

Where they came from in 2005

 Change compared

 (000’s) to 2004

 North America 4 500 + 33 %

 Western Europe 8 700 + 5 %

 Elsewhere 1 600 - 2 %

**?**

**?**

 **ЗАВДАННЯ ДЛЯ САМОКОНТРОЛЮ**

*TEST 1*

1. Exchange risk is a very real for financial managers.

(a) conception (b) concern (c) concept

2. Their was rewarded.

(a) persistence (b) persistent (c) persist

3. Transportation officials have recommended fares.

(a) to rise (b) to raise (c) to revise

4. A higher average rate accounted for one third of the financing

costs.

(a) interesting (b) interest (c) interested

5. A subsidiary has entered a partnership arrangement with

another company.

(a) in (b) into (c) to

6. Trade is only one of many factors that cause change.

(a) economical (b) economic (c) economics

7. Hard currency is backed by gold .

(a) reservation (b) reserves (c) research

8. The principal goals of control on trade are national economic

growth.

(a) to promise (b) to promote (c) to prohibit

9. Taxes have a very important impact foreign direct investment
decisions.

(a) at (b) on (c) for

10. Marketers must understand the of the international marketing

environment.

(a) complexion (b) complexities (c) complex

11. Licensing is to direct investment.

(a) alternate (b) an alternative (c) alteration

12. The USA and Canada will become a common where goods

will flow between the borders duty free.

(a) foreign exchange (b) market (c) shop

13. The idea of free movement of labour, shared social programmes,
new tax systems is rather to member countries.

(a) profitable (b) scary (c) welcome

14. The South depends more small and medium-sized businesses

for jobs than large corporations.

(a) at (b) on (c) of

15. He is responsible for the of goods from a factory.

(a) distributing (b) distribution (c) distributor

16. Crossing the border I paid the on some wine and perfume from

France.

(a) customs (b) custody (c) currency

17. The sales person should learn some manners, he's too .

(a) shrewd (b) amiable (c) rude

18. I've made a terrible ; I've made two appointments for the same

hour!

(a) event (b) occasion (c) mistake

19. Because of the bad economic situation jobs are right now.

(a) plentiful (b) scarce (c) abundant

20. Many commercial banks belong to the Federal Reserve System
and as members must follow the Fed's reserve .

(a) requests (b) requirements (c) representatives

*TEST 2*

1. The International Monetary Fund into existence by 44 nations in 1944.

(a) signed (b) was signed (c) has been signed

2. In the 20th century, trade ,becoming a more dominant segment of the world's economy.

(a) increased (b) has increased (c) had increased

3. Countries facing a balance of payments crisis to erect temporary restrictions on import.

(a) permit (b) are permitted (c) had been permitted

4. At this moment I my ears.

(a) am not believing (b) cannot believe (c) could not believe

5. Of all the systems available useful one is also the least expensive.

(a) the more (b)most (c) the most

6.She informed the board that the profits soon.

(a) will be up (b) would be up (c) were up

7. The company money for several months.

(a) are losing (b) has been losing (c) loses

8. The firm that offers incentives to its employees more successful

than the one that does not.

(a) is (b) are (c) were

9. She all of her work by 10.00 p.m. tonight.

(a) will have finished (b) have finished (c) finishes

10. If I the election, I wouldn't raise taxes.

(a) win (b) won (c) will win

11. For the second time in less than a year, gasoline and cigarette

taxes .

(a) were raised (b) have been raised (c) has raised 12. 12. “How much was the train ticket?”

“It me 80 dollars round trip”.

(a) cost (b)costed (c) would cost
13.1 have to mail this letter before the post office .

(a) will close (b) closes (c) will have closed
14. If you don't help me, I the manager.

(a) call (b) will call (c) would call
15.1 don't know what I'd have done if I to make such a difficult decision.

(a) had had (b) have had (c) would have

16. "How long has he been working at this commercial bank?"

"All I know is that he has worked there ".

(a) since a long time (b) for a long time (c) a long time ago
17.1 wish I as rich as my boss.

(a) am (b) were (c) will be

18. "I'd like to go shopping tomorrow".

" you?"

(a) would (b)did (c) could

19. He said he a new contract for the employees.

(a) had prepared (b) has prepared (c) is preparing

20. I read somewhere that his investments in the stock market

him a millionaire.

(a) had made (b)made (c) have made

***SECTION B.*** *DISCUSSING FINANCE DURING THE SALES MEETING*

T.6. Finance and the product

If the calculator`s selling

S 2m

S 1.5m

S 1m

S 0.5m

price is $ 10, how

many will have to

be sold to make a

profit?

1. At the \_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_ \_\_\_\_\_\_\_,

\_\_\_\_\_\_\_ and total

\_\_\_\_\_\_\_ are equal.

 50 100 150 200

 000s of units

1. If, 1000 000 calculators

are sold, what will be the

minimum selling price?

Your colleague in America gives you some approximate figures for a new calculator which his firm may soon produce.

From what he says, draw a break-even chart below. His words are on the cassette; you may need to listen two or three times.

**✍** Exercise 2. Costs and costing

Complete the following passages using the terms below.

Costs such as materials, relating directly to the product in question, are called \_\_\_\_\_\_\_\_\_ costs. Other costs are \_\_\_\_\_\_\_\_. The calculation of costs is called \_\_\_\_\_\_\_\_\_. A costing technique which uses pre-determined standards is known as \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_. For each product there is a fixed \_\_\_\_\_\_\_\_\_\_ for materials and for labour, and also a fixed charge for the share of the \_\_\_\_\_\_\_\_\_\_ which are \_\_\_\_\_\_\_ to that product. Stages in a process or production may be known in costing terms as \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_. The real, or \_\_\_\_\_\_\_\_\_ cost is not always the same as the \_\_\_\_\_\_\_\_ cost. Differences, which are called \_\_\_\_\_\_\_\_, are carefully examined.

 variances cost centres direct

 charge indirect costing

 overheads budgeted allocated

 actual standard costing

T.8

# **Arranging international payment**

Meanwhile, at a group training seminar in England, export sales executives are listening to a Senior Finance Manager. He is briefing them about the payment systems between the firm and its different customers. During the talk, one of the executives has to leave the room for a moment. Can you complete his notes while the Finance Manager (on the tape) continues his talk? You may need to listen to the tape two or three times.

***Cash with Order***

***Open Account***

***Bills of Exchange (drafts)***

***Irrevocable Letter of Credit***

**ЗАВДАННЯ ДЛЯ САМОКОНТРОЛЮ**

**?**

*TEST 3*

1. If you allege a gain, do you it?

(a) admit (b) conceal (c) declare

2. My brother's salary will depend his qualifications and his experience.

 (a) for (b) at (c) on

3. The tourist agencies give financial to selected tourist projects.

(a) assistant (b) assistance (c) assist

4. We apologize not being able to transfer money on time.

(a) in (b) for (c) at

5. If you incriminate someone, do you him?

(a) condemn (b) implicate (c) suspect

6. I haven't seen your advertisement .

(a) somewhere (b) nowhere (c) anywhere

7. him to take the whole consignment.

(a) tell (b) retell (c) speak

8. I didn't pay duty my luggage.

(a) for (b) on (c) at

9. If one is to understand the , the must be studied.

(a) facts - unnecessary (b) unusual - sentences (c) whole - parts

10. It's not easy to get used this exchange rate.

(a) at (b)to (c)with

11. We confirm this order behalf of our customer.

(a) at (b) on (c) in

12. In the area of exports and imports there is a huge variety of .

(a) participation (b) participants (c) parties

13. Our firm is looking forward your further orders.

(a) at (b) to (c)on

14. The general manager was with the employee's enthusiasm.

(a) delightful (b) delighted (c) delight

15. Could you please this article for the annual report?

(a) advise (b) revise (c) devise

16. Our company hopes to take an active part the creation of new

projects.

(a) for (b) in (c) at

17. If you encroach, do you ?

(a) infringe (b) decorate (c) refuse

18. The foreign exchange market is a central part of international .

(a) relations (b) business (c) situation

19. The terms of sale indicate of the buyer and the seller in getting the goods to the destination.

(a) qualities (b) responsibilities (c) knowledge

20. They were all happy because they got a wage increase.

(a) limited (b) economical (c) substantial

*TEST 4*

1. If we her foresight, our growth would have been difficult.

(a) did not have (b) had (c) had not had

2. You introduce me to the chairperson because we have already met.

(a) must (b) should (c) do not have to

3. going to the automobile exhibition tomorrow.

(a) Their (b) There (c) They're

4. Lloyds in the 17th century.

(a) had started (b) started (c) was starting

5. By this time next year, merchandising greatly improved.

(a) is (b) has been (c) is going to be

6. If this trend continues, the firm even bigger profits.

(a) would make (b) will make (c) has made

7. He the terms of delivery several times.

(a) is repeating (b) has repeated (c) repeats

8. "What did the manager say to you?"

"He to prepare a new contract".

(a) said me (b) told (c) told me

9. If they to an agenda, we must postpone the meeting.

(a) have yet agreed (b) still have not agreed (c) already agree

10. The EU competition and congestion as it attempts to liberalize its aviation industry.

(a) is presently facing (b) presently faces (c) has presently faced

11. The organization wants the meeting immediately.

(a) to arrange (b) arranged (c) arrange

12. The analyst predicted that the company would not go bankrupt if it the prices.

(a) raised (b) would raise (c) has raised

13. My salary 5 percent last year.

(a) has increased (b) increased (c) was increasing

14. The income tax again next year.

(a) are raised (b) will be raised (c) is raised

15. My friend wasn't home when I called, but we contact him at

his office.

(a) were able to (b) would have (c) could not
16. I thought you to fill in this form.

(a) will be able (b) would be able (c) can
17. I employed with this firm for 10 years now.

(a) am (b) have been (c) was

18. What would you do if someone you a counterfeit dollar?

(a) gives (b) gave (c) will give

19. Economics an important role in the relationships among

countries.

(a) play (b) plays (c) is played

20. When you money from your bank account, you will be able to

buy this car.

(a) will withdraw (b) withdraw (c) withdrew

**🕮 Business News.** Listen to an extract of Business News. After listening, summarize what you have heard.

завдання для самоконтролю

*TEST 5*

**?**

**1. Balance of trade is**

1. the difference between the value of a country's exports and imports
2. the financial record of all transactions between residents of one
country and the rest of the world for some given period
3. exports and imports which are services rather than goods

**2. Portfolio investment is**

1. an investment that gives the investor a controlling interest in a
foreign company
2. an investment in the form of either debt or equity that does not give
the investor a controlling interest
3. the record of the movement of cash into and out of a company's
account

**3. The national balance of payments is**

1. a nation's trade balance
2. the difference between the money received from other countries
and the money a nation pays to other country
3. thebenefits a nation gets from its foreign trade

**4. Which of the following items is included in the visible
export trade of a country**

(a) the import of timber

(b) tourists going abroad

(c) the export of semi-finished goods

**5. A comparative advantage is**

1. situation in which a country has a monopolistic position in the
marketing of a product or produces it at the lowest cost
2. a country's ability to supply a particular item more efficiently and
at a lower cost than it can supp2ly other products

(c) situation in which a country produces enough food or raw
materials to satisfy its own requirements

**6. Capital account is**

1. the difference between the payment that is made for imports and
the payment that is received from exports over a particular period
of time
2. payments in a country's balance of payments which include all
kinds of financial transactions

(c) payment of dividends to foreign shareholders

**7. Trade surplus is**

1. the amount by which a country's imports exceed its exports
2. the amount by which a country's exports exceed its imports

(c) services in exchange for money

**8. Equity is**

1. a profit from a business deal
2. funds that finance the operation of a business
3. the value of the shares issued by a company

**9. Bonds are**

1. an equal portion of property or stock
2. a piece of business bought in the form of shares

 (c) a certificate issued by a government or company acknowledging that money has been lent to it and will be paid back with interests

**10. Foreign exchange market is**

(a) place where stocks and shares are traded

(b) all the institutions and people throughout the world who buy and sell currency

(c) the foreign exchange market among commercial banks

*TEST 6*

**1. A letter of credit is**

1. document which the seller gives to the buyer to show that the sale
has taken place
2. letter from a bank authorizing payment of a certain sum to a person
or company
3. agreement that in return for regular small payments, a company
will pay compensation for loss, damage, injury

 **2. An irrevocable letter of credit is**

(a) letter from a bank authorizing payment of a certain sum to a person
or company which may be changed

(b) letter from a bank authorizing payment of a certain sum to a
person or company which cannot be cancelled or changed, except
if agreed between the two parties involved

(c) a letter which has an added guarantee from the exporter's bank
if the importer's bank defaults

**3. Consignment is**

1. current price on the market place
2. group of goods sent for sale
3. a person or company that carries goods for payment

**4. Licensing is**

1. a legal form in which a firm sells the right to use its name to a
buyer
2. a contractual agreement in which one firm grants access to its
patents, trademarks, or technology to another firm for a fee
3. a company that acts as the export department for other companies

**5. Royalty is**

(a) an official document allowing someone to do something or use something which would otherwise be illegal

1. the sum paid for the right to exploit the property rights held by
another
2. the legal right to print, publish, sell, broadcast an original work or
any part of it for a certain number of years

**6. Tariff is**

1. a monetary or quantity limit placed on a product allowed to be
imported into or exported out of a country
2. a tax imposed by a government on goods entering its borders
3. a refusal to buy or to deal in certain products

7. **Blocked currency is**

1. a currency that is freely traded without many restrictions and for
which there is usually strong external demand
2. a currency that cannot be redeemed in the world financial market
place or a currency which cannot be taken out of a country because
of government exchange control
3. a specific type of quota that prohibits all trade

**8. Multinational corporation is**

1. main office, where the board of directors meets and works
2. strategy whereby each national market is treated differently
3. a corporation which has a home country for its main base and has
a network of auxiliary operations in other countries

**9. Value-added tax is**

1. a direct tax levied on the profits accruing to businesses
2. a direct tax levied on the income (wages, rent, dividends) received
by household
3. an indirect tax levied at each stage of the production cycle or at
the sale of consumer goods

**10. Profits is**

1. spending of money
2. the value of what is received for goods sold, services rendered, and
other sources
3. money remaining after business expenses are deducted

**TAPESCRIPTS**

***Tapescript 1***

Clues. 1b 2c 3e 4f 5h 6a 7d 8g

***Tapescript 2.***

Here are a few early figures for the calculator project. On production we have got fixed costs in dollars more or less, before we even make anything. That is just the equipment. Now, somebody told me that they think that to make 200,000 units would cost us another $ 500,000 in labour and other variable costs. Now as things are at the minute we do not really know what the selling price will be. The market research boys are working on it; but my guess is that it should sell at about $10. I have not worked out how many of the things we will have to sell to make a profit, but it will not take a minute… You know, a project like…

***Tapescript 3.***

So: there are four systems that we use. Cash with order is ideal: but most customers want a period of credit, so it is not always easy to insist on the cash first. The next one I mentioned was Open Account and there are three ways that open account customers can pay us: by cheque, by telegraphic transfer, or by mail transfer. BUT: we do not give a customer open account facilities until we have business references from two major firms and from a bank. Open account is OK with people you know well, but do not go round offering it to strangers. Now bills of Exchange, or draft. We use two types: sight bills, which are a little like a cheque; and time bills, which are paid after a certain period. OK? Sight bills, time bills. OK. Now, the type of payment system I prefer to use is the irrevocable letter of credit. The word “irrevocable” is important. It means that there is no risk: the banks guarantee that we get our money: and that is the way I like it…

***Tapescript 4.***

Yesterday’s Trading at the London Stock Exchange

Yesterday’s stock market trading saw investors taking a subdued view of prospects for the short-term. With Wall Street looking less confident following last week’s US employment data, UK equities spent most of the session on the downside and closed 15.4 points lower on the FT-SE scale at 2.519.9.

Strategists at several leading securities firms suggested that although prospects for a further rise in UK equities before the year-end were still good, the next few months might prove less certain. Some lines of good quality stocks were on offer, suggesting that fund managers are reshaping portfolios.

However, sterling’s continued firmness against the German mark raised hopes of a further cut in UK base rates, all the more so as the latest UK retail price index is confidently expected to show a significant fall in domestic inflation.

For much of the day, the equity market was led by activity in the stock index futures sector.

At worst, the FTSE was 25.3 points down before the market rallied, ignoring the early fall at Wall Street where the Dow Jones had fallen 6 points.

City traders maintained that the day had not been particularly busy; it was certainly well down on last week’s hectic trading.

ЛІТЕРАТУРА

**Основна:**