

商务英语

(第二版)



吴晓巍 车丽娟 主编

BUSINESS
ENGLISH

ENGLISH

FE 东北财经大学出版社
Dongbei University of Finance & Economics Press

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大 连

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前 言

当前,随着我国融入世界经济全球化以及对外开放的步伐日益加快,我国参与国际商贸业务交流活动亦日益频繁。为了帮助广大读者更好地掌握商务英语的相关知识,针对涉外经贸工作中经常遇到的与商务英语有关的问题,我们组织编写了这本《商务英语》。

本书作为财经外语系列教材之一,是为主修工商管理、国际贸易等财经专业的学生以及从事国际商贸工作的业务人员编写的,其首要目的在于向读者提供丰富的商务英语资料,并帮助他们提高阅读商务英语文献和使用英语处理国际商贸业务的能力。

在编写过程中,作者参照了英国剑桥大学商务英语考试大纲和美国商务英语等资料,力求做到内容全面、重点突出。全书由14章构成,其中每一章分为两部分:第一部分是课文,采用商务专业文章全面介绍商务活动的各个方面;第二部分是商务英语实务,采用各种商务活动的具体情境并结合会话练习,使读者在学习语言技巧的同时又能接触到真实生动的语言材料。

由于编者水平有限,书中的不妥和错误之处在所难免,欢迎同行和读者赐教。

编 者
2008年5月

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CHAPTER ONE

Part I Text

The Nature of Business

1. Business is the organized effort of individuals to produce and sell, for a profit, the goods and services that satisfy society's needs. The general term business refers to all such efforts within a society or within an industry. However, a business is a particular organization.

2. A person who risks his or her time, effort, and money to start and operate a business is called an entrepreneur. To organize a business, an entrepreneur must combine four kinds of resources: material, human, financial, and informational. Material resources include the raw materials used in manufacturing processes, as well as buildings and machinery. Human resources are the people who furnish their labor to the business in return for wages. The financial resource is the money required to pay employees, purchase materials, and generally keep the business operating. And information is the resource that tells the managers of the business how effectively the other resources are being combined and utilized.

3. Businesses are generally of three types. Manufacturing businesses (or manufacturers) are organized to process various materials into tangible goods, such as delivery trucks or towels. Service businesses produce services, such as haircuts or legal advice. And some firms – called middlemen – are organized to buy the goods produced by manufacturers and then resell them. All three types of businesses may sell either to other firms or to consumers. In both cases, the ultimate objective of every firm must be to satisfy the needs of its customers.

4. In the course of normal operations, a business receives money (sales

revenue) from its customers in exchange for goods or services. It must also pay out money to cover the various expenses involved in doing business. If the firm's sales revenue is greater than its expenses, it has earned a profit. Profit is what remains after all business expenses have been deducted from sales revenue. (A negative profit, which results when a firm's expenses are greater than its sales revenue, is called a loss.)

5. An economic system is a means of deciding what goods and services will be produced, how they will be produced, and for whom they will be produced. A free-market system implies competition among sellers of products and resources. Economists recognize four different degrees of competition, ranging from an ideal complete competition to no competition at all. These are pure competition, monopolistic competition, oligopoly, and monopoly.

6. Pure(or perfect) competition is the complete form of competition. Pure competition is the market situation in which there are many buyers and sellers of a product, and no single buyer or seller is powerful enough to affect the price of that product. In pure competition, then, sellers – and buyers as well – must accept the going price. But who or what determines this price? Actually, everyone does. The price of each product is determined by the actions of all buyers and all sellers together, through the forces of supply and demand. It is this interaction of buyers and sellers working for their best interest.

7. The supply of a particular product is the quantity of the product that producers are willing to sell at each of various prices. Supply is thus a relationship between prices and the quantities offered by producers. Producers are rational people, so we would expect them to offer more of a product for sale at higher prices and to offer less of the product at lower prices. The demand for a particular product is the quantity that buyers are willing to purchase at each of various prices. Demand is thus a relationship between prices and the quantities purchased by buyers. Buyers, too, are usually rational, so we would expect them – as a group – to buy more of a product when its price is low and to buy less of the product when its price is high.

8. Monopolistic competition is a market situation in which there are many

buyers along with relatively many sellers who differentiate their products from the products of competitors. The various products available in a monopolistically competitive market are very similar in nature, and they are all intended to satisfy the same need. However, each seller attempts to make its product somewhat different from the others by giving the product a brand name, through unique packaging or design, by offering services such as free delivery or a “lifetime” warranty, or in any of various other ways.

9. An oligopoly is a market situation (or industry) in which there are few sellers. Generally these sellers are quite large, and sizable investments are required to enter into their market. For this reason, oligopolistic industries tend to remain oligopolistic. Because there are few sellers in an oligopoly, each seller has considerable control over price. At the same time, the market actions of each seller can have a strong effect on competitors' sales. If one firm reduces its price, the other firms in the industry usually do the same to retain their share of the market. If one firm raises its price, the others may wait and watch the market for a while, to see whether their lower price tag gives them a competitive advantage, and then eventually follow suit. All this wariness usually results in similar prices for similar products. In the absence of much price competition, product differentiation becomes the major competitive weapon.

10. A monopoly is a market (or industry) with only one seller. Because only one firm is the supplier of a product, it has complete control over price. However, no firm can set its price at some astronomical figure just because there is no competition; the firm would soon find that it had no sales revenue, either. Instead, the firm in a monopoly position must consider the demand for its product and set the price at the most profitable level.

11. Businesses are engaged in two exchanges. They exchange money for the factors of production, and they use these resources to produce goods and services. Then they exchange their products for sales revenue. This sales revenue, in turn, is exchanged for additional resources, which are used to produce and sell more products.

New Words and Key Terms

(1) business	商业, 企业; 营业, 生意, 商务
(2) entrepreneur	企业家, 创业者; 干事业的人
(3) material resources	物质资源
(4) human resources	人力资源
(5) financial resources	财政资源
(6) information resources	信息资源
(7) manufacturing business	制造业, 生产企业
(8) tangible goods	有形财物, 有形货物
(9) service business	服务性行业
(10) middlemen	经纪人, 中间商, 中间人
(11) sales revenue	销售收入
(12) expense	费用, 经费开支, 支出
(13) profit	利润, 盈余
(14) loss	亏损, 损失
(15) free-market system	自由市场经济, 自由市场经济体制
(16) pure (or perfect) competition	完全竞争
(17) supply	供给, 供应
(18) demand	需求, 要求
(19) monopolistic competition	垄断性竞争
(20) oligopoly	垄断寡头
(21) monopoly	垄断, 独占, 专利

Notes to the Text

- ① the organized effort of individuals 有组织的个人活动
- ② to satisfy one's needs 满足……的需要
- ③ to risk one's time, effort, and money to start and operate a business
risk 冒……风险, to start and operate a business 开办及经营一个企业
- ④ … the people who furnish their labor to the business in return

for wages

Who 所引导的从句修饰 the people, furnish...to...给.....提供.....

in return for 作为:.....的交换,作为.....的报答

- ⑤ Business are generally of three types

to be of three types 具有三种类型

- ⑥ in exchange for 交换.....

- ⑦ to cover the various expenses 负担各种费用

- ⑧ range from...to... 在.....到.....范围内变动或变化

- ⑨ the market situation in which there are many buyers...

which 指 market situation

- ⑩ ...the quantity of the product that producers are willing to ...

that 所引导的从句修饰 the product

- ⑪ ...many sellers who differentiate their products from the products of competitors

differentiate...from... 与.....相区别, who 指 sellers

- ⑫ to control over 控制.....

- ⑬ to retain their share of the market 保持其在市场上的占有份额

- ⑭ in the absence of ... 如果缺少.....,在缺乏.....的情况下

- ⑮ to set its prices at some astronomical figure 以非常大的数目来定价,定高价

- ⑯ ...which are used to produce and sell more products

which 代表前句中的 additional resources

Review Questions

1. Define business and entrepreneur.
2. Describe the four kinds of resources that one must combine to organize and operate a business.
3. Describe the types of business.
4. Identify and compare the four different degrees of competition that are recognized by economists.
5. Explain how the market price of a product is determined under pure

competition.

6. What are the differences among pure competition, monopolistic competition, oligopoly and monopoly?

参考译文

企业特征

1. 企业是以营利为目的,生产和销售产品,提供劳务来满足社会需要的有组织的个人活动。企业——这个一般的术语,涉及一个社会或一个行业里所有的此种活动。然而,企业这个词表示特殊的组织意思。

2. 不惜其时间和精力,冒着资金可能发生损失的风险来开办和经营企业的人称作企业家。企业家为了组织一个企业必须将四种资源结合起来,即物质资源、人力资源、财政资源和信息资源。物质资源包括生产过程中使用的原材料、厂房和机器;人力资源是指以工薪为报酬来完成企业工作的人员;财政资源是指用于支付雇员工资、购进材料及正常维持企业经营所需要的货币;信息是用来告知企业管理人员其他资源是如何有效地结合并加以使用的。

3. 企业一般有三种类型:制造企业(或制造商)是将各种材料加工成有形产品,如运载卡车或毛巾的组织;服务行业是指提供劳务的行业,如理发服务或法律咨询;一些称为中间商的公司是指购进制造商生产的产品,然后再将其销售出去的组织。这三种类型的企业都或是向其他公司或是向消费者销售产品(提供劳务)。在这两种情况下,每个公司的最终目的的一定都是满足客户的需要。

4. 在正常经营过程中,企业从其顾客手中收取货币(销售收入)来交换产品或劳务,企业也必须支出货币以负担在经营中发生的各种费用。如果公司的销售收入大于其费用支出,该公司即为盈利。利润是企业所有的费用从其销售收入中扣除之后的余额(负值利润,即一个公司的费用大于其销售收入,即为亏损)。

5. 一种经济制度就是一种方式,在该方式下确定生产什么产品,提供什么劳务,怎样生产与提供,以及为谁来生产产品或提供劳务。自由市场制度意味着产品和资源的销售者之间的竞争。经济学家认为从理想的

完全竞争到无竞争有四个不同程度的竞争,它们分别是完全竞争,垄断性竞争,垄断寡头和完全垄断。

6. 纯(或完全)竞争即为完全形式的竞争,这种竞争下的市场环境里有许多产品的买主和卖主,无一买主或卖主有足够的力量可以影响到产品的价格。在完全竞争条件下,卖主和买主都必须接受时价(通行价)。但是究竟由谁或由什么来决定这个时价?实际上每个人都在决定这个价格,每一种产品的价格都是由所有买主和卖主共同的行为,通过供求关系来决定的,也就是这种买主与卖主的相互影响关系对其各自的最佳利益起着作用。

7. 一种产品的供应是指生产者愿意以其各自不同的价格出售产品的数量,供应所表现出的就是由生产者提供的价格与数量之间的一种关系。生产者是有理性的,所以我们会认为,生产者会以较高的价格提供较多的产品;以较低的价格提供较少的产品。一种产品的需求是指买主愿意以各自不同的价格所购买的产品数量,需求所表现的是由买主购买的价格与数量之间的一种关系。购买者通常也是有理性的,所以我们会认为,他们作为一个整体,会在低价时购买较多产品,而在高价时购买较少产品。

8. 垄断性竞争是指有许多购买者和卖主,而卖主的产品区别于其竞争者的产品的某种市场条件。垄断竞争市场上的各种产品在特征上很相近,都旨在用来满足相同的需要。然而,每个卖主都设法使自己的产品有别于其他产品,比如通过给予其产品一个商标名称,通过独特的包装或设计,通过提供如免费送货或终身保修等服务,或通过其他方式。

9. 垄断寡头是指仅有少数卖主所控制的市场。一般来说,这些卖主实力雄厚,要打入它们的市场,需要大量的资本。正因为如此,垄断企业易于保持其垄断性。因为在垄断控制下的市场只有少数卖主,所以每个卖主对价格都有相当大的控制力。同时,每个卖主的市场行为都会对其竞争者的产品销售产生相当大的影响,假如一个公司降低其产品价格,同行业的其他公司通常也会降低价格以保持其在市场上的竞争地位;如果一个公司提高其产品价格,其他公司或许会等待和观望市场一段时间,以观察其较低价目标签是否会给予他们一个有竞争能力的优势,然后再随其提价。所有这些谨慎行事通常会最终导致同样的产品具有同样的价格。在缺乏大量价格竞争的情况下,产品的标新立异则成为主要的竞争

武器。

10. 完全垄断是指只有一个卖主的市场(或行业),因为只有一个公司是产品的供应者,所以它可以完全控制价格,然而也没有一个公司会因为缺乏市场竞争,就将其价格定得高得离奇。如果那样的话,该公司也会很快发现销售不出去产品(即无销售收入)。相反即使处于完全垄断地位,公司也必须考虑其产品的需求,并将其产品价格定在利润水平最佳的位置上。

11. 企业从事于两种交换,即以货币换取生产要素,再使用这些资源生产产品或提供劳务;然后企业再以其产品换取销售收入,销售收入又转过来用以交换其他用来生产或销售更多产品的资源。

CASE STUDY

A Personal Banker for Everyone

In the city where First National is located there are over fifty banks. Each of them offers a number of similar services. For example, they all pay the same rate on passbook savings, charge the same amount for maintaining a checking account, and offer safe deposit facilities to those who want them.

In the past, in order to obtain a competitive advantage over the others, First National found that it needed to differentiate its bank from others. Thus it tried to do by offering certain special things. For example, every six months the bank had a drive for new deposits. Every individual opening a new account at the bank for \$ 100 or more, or increasing a current savings account by this amount, was eligible for a gift. In addition, individuals putting \$ 500, \$ 1 000 or \$ 5 000 in new or old savings accounts were entitled to even more expensive gifts. There was, of course, the risk that the depositors would draw out their funds after a few days, but First National found that enough of them left their money in the accounts to make the program pay for itself. First National would have done even better, of course, if other banks had not also instituted similar programs for getting new accounts. When they did it was common to find some of First National's depositors withdrawing their money

and taking it to these banks.

This upset the officers at First National because they felt that they never really obtained as much money from these deposits as they could. As a result, six months ago the bank instituted a new program called “personal bankers”. Under this program each depositor at the bank was assigned a personal banker. This individual was charged with helping the customer in any possible way. Common examples included getting the paper work done for a small loan (less than \$ 500) before the individual entered the bank, thereby saving the person time; transferring funds from checking to savings or vice versa rather than demanding a written authorization asking for this service; and following up on any problems that might arise due to overdrawn accounts, to see if the bank or the customer was in error. To obtain these services, all the individual had to do was call his or her personal banker, who took the matter from there.

Many of the banks around the city believed that this new program would not work because it involved too much time and effort on the part of the bank. However, after six months First National reported a 20 percent increase in its total number of depositors despite all types of new gift-related programs set up by the competition. Many of the new accounts reported that they had moved their money to First National after hearing about the personal bankers program. A survey of all other depositors indicated that they too thought the new program was an excellent idea.

Questions:

1. In what kind of a basic market structure does First National operate: pure monopoly, oligopoly, monopolistic competition, or pure competition? Explain.
2. In what way is this new personal bankers program an illustration of nonprice competition?
3. If First National wants to be even more successful in its economic environment, what other types of programs might it initiate? Explain.

案例参考译文

银行个人业务

第一国民银行所在的城市拥有 50 多家银行,每一家都提供一些相似的银行业务服务。例如,它们支付存款的利息率相同,设立支票账户的收费相同,提供同样安全收藏设施供那些想存放贵重物品的顾客使用。

过去,第一国民银行认识到为取得超过其对手的竞争优势,他们必须使该行提供的业务有别于其他银行。为达到此目的,他们推出了一些别具一格的业务。例如,每隔半年银行当局就发起一项促蓄活动,即:任何人如果在该行开设一个存款达 100 美元或更多的账户,或者使其原有的活期储蓄存款账户的存款增至这个数目,都将有权得到一份礼物;此外,在上述账户中存款分别达到 500 美元、1 000 美元、5 000 美元的个人都有权得到一份价值更高的礼物。当然,这样做就会冒存款人在此后几日内提款的风险。但是,该行发现在促蓄活动后从账户中存款所得利润足可以补偿该项活动所需支出,要不是同行也采取同样的促蓄活动的话,第一国民银行本可以从中获得更大利润。当其他银行仿照他们时,该行的部分存款自然也就被吸引到了别的银行。

这种情况使该行官员很恼火,因为他们感觉他们再也筹措不到像过去从这些存款中筹措到那么多的资金。因此,半年前公司推出一项新举措,叫作银行个人业务服务。这项举措给在本银行的每个存款人都指定了一位银行职员为其服务。责成这位职员尽其所能帮助他的顾客。这项服务一般包括:在顾客来银行之前办理好小额贷款(低于 500 美元)的书面手续,以此来节省顾客时间;把支票存款账户上的钱转到储蓄账户,或者相反,而不需要顾客对该项服务做出书面授权;处理由于透支而引起的各种问题,查寻是银行还是顾客的差错。为获此项服务,存款人需要做的只是给为其处理此项业务所指定的银行个人服务人员打个电话,而其后的工作由指定的银行服务人员来做。

该市的许多银行认为此举不会奏效,因为这会使银行方面牵涉过多的时间和精力,但是,半年后第一国民银行发表报告表明:尽管受到其同行的激烈竞争(包括各种使用礼物的促蓄法),该行的存款储蓄增加了