

中央民族大学精品教材立项
商务英语系列课程教材

总主编 肖云南

国际商务英语综合教程

Integrated Course of International Business English

张蓝予 何克勇 编著

English

清华大学出版社 · 北京交通大学出版社

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内 容 简 介

本教材共 15 个单元, 内容涵盖贸易、经济、金融、管理等方面。每单元分为 3 个部分: 正文、对话、练习。正文部分材料节选自国外相关领域的教学材料, 语言流畅, 表述精确。对话内容的取材与本章概念密切相关, 其中不乏国际著名企业首席执行官的经验之谈。练习设计多样化, 有针对性地结合本单元内容加强学生对知识的理解和运用, 培养学生的商务基础知识和语言沟通能力。

作为“商务英语系列课程教材”之一, 本教材是为主修商务英语、经济管理等专业的学生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务业务的能力。

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前言

迈入新世纪和加入 WTO,我国正逐步地参与国际竞争,同世界接轨。随着全球经济的发展和市场化运作,英语作为国际贸易用语变得越来越重要,社会上也越来越迫切地需要既有专业知识又能熟练运用英语的人才。在这一新形势下,一些有条件的院校纷纷开设商务英语专业,商务英语已经进入了很多高校的课程之中。21 世纪是一个充满机遇和挑战的时代,它为当前的商务英语教学提出了更新、更高的要求。怎样才能有效地提高学生的实际语言运用能力,培养既有专业知识又能熟练运用英语的人才,使学生所学的知识跟上时代的节奏,符合社会经济生活的实际需求,已成为英语教育工作者的历史责任,也是日益发达的经济社会发展的需要。

为了适应新的形势,满足各大专院校商务英语专业学生和社会上各阶层商务工作者的需求,我们组织编写了这套《商务英语系列课程教材》。目的是帮助以英语为第一外国语的国际贸易专业的学生有效地解决英语学习中出现的问题,让更多的人通过商务英语系列课程的学习,快速提高商务英语听、说、读、写等方面的能力,不断提高自身素质和专业水平,迎接国际竞争的挑战,为祖国的现代化建设服务。

商务英语系列课程教材是国家教育部新世纪网络课程建设工程项目之一,本系列教材包括《商务英语听说》、《商务英语阅读(精读本)》、《商务英语选读(泛读本)》、《商务英语写作》、《商务英语笔译》、《商务英语口译》、《国际商务英语综合教程》、《国际商务谈判》、《国际贸易实务》、《国际市场营销》、《国际支付与结算》、《国际商法》、《国际商务导论》、《国际金融业务》、《西方经济学导论》、《国际商务礼仪》等。随着国际商务的发展和读者的需要,我们还将不断对这一系列教材进行补充和修改,以期形成读者欢迎的动态系列教材。本系列教材可作为大专院校商务英语专业的普及教材,也可供社会从事外贸和商务工作的读者使用。

本系列教材具有以下特色。

1. 本系列教材内容新、全面,专业性、可操作性强。
2. 本系列教材强调专业基础,重视语言运用,各书均配有大量练习,注重全面提高学生运用商务知识和英语的能力。
3. 本系列部分教材设计有配套的课程软件,便于学生自主学习。操作上可灵活掌握,不仅可供在校课堂学习,还可以面向全国网络课程的学生和在职人员自学,覆盖面广。
4. 本系列教材的编写者都是从事商务英语教学的一线教师,具有多年丰富的教学经验和极强的事业心和敬业精神。大部分教材由作者根据自身教学经验编写了配套的教师指导书

和参考答案,可与同行交流,便于教师授课和辅导学生进行课后实践。

建构主义的教学观认为,学习不是由教师把知识简单地传递给学生,而是由学生自己建构知识的过程;学习的本质是一个具有个性化的过程,不是被动接受信息刺激,而是主动参与信息理解,完成知识建构,因此在教学中应注重学习情境的设计。学习情境的设计是指创设有利于学生理解所学内容的主题意义并用以实际问题的情境,是教学设计中的一个重要环节。

商务英语教材除了帮助学生理解基本原理和基本知识外,更要强调学生语言实践能力的培养,其练习部分的设计一定要丰富多彩才能满足建构主义教学观的要求。本着这一原则,本教材在编写过程中,注重课后练习的开发,力图通过情境创设来帮助学生系统整理所学知识,建构知识之间的相互联系,促进学生进行思维联想,进而丰富课堂教学。

本教材共15个单元,内容涵盖贸易、经济、金融、管理等方面。每个单元分为3个部分:正文、对话、练习。正文部分材料节选自国外相关领域的教学材料,语言流畅,表述精确。对话内容的取材与本单元概念密切相关,其中不乏国际著名企业首席执行官的经验之谈。本教材练习设计多样化,“Questions for Review”、“Multiple Choice”、“Self-review”练习的设计旨在帮助学生巩固正文的原理知识;“Building Communication Skills”练习的设计赋予一定的情境,旨在帮助学生有针对性地结合本单元学习内容加强对知识的理解和运用,培养学生的英语语言沟通能力。本着“与时俱进”的编写理念,编者搜集相关的中国经济管理的素材,通过“Link to China”模块的展示,从不同角度加强学生对中国市场经济管理运作的理解,同时要求学生完成“Keeping Pace with Current Issues”里的练习,培养学生养成浏览报纸、期刊、网络等媒介的习惯,锻炼学生跟踪社会、经济、政治、管理热点问题的能力。此外,“Word Study”、“Reading Comprehension”、“Translation Practice”练习除帮助学生加强商务英语的词汇学习和语言运用外,还可以通过大量的阅读资料,使学生了解最新的商务发展和经济现象。

编者将来源于商务英语教学活动的灵感和课堂教学实践的点滴积累填充其中,注重将原理性知识通过社会实践进行阐释,使得教材内容鲜活,资料丰满,达到满足教学需要,具有良好的知识性、实用性、社会性的预期目标。

本书由张蓝予担任主编,其中第7、10、15单元课文部分由黎华编写,其余内容由张蓝予编写,何克勇承担全部书稿的审校工作。

在本教材编写过程中,得到北京交通大学出版社张利军编辑的支持和鼓励,在此深表谢意。由于作者才疏学浅,本书的疏漏和错误之处,恳请广大读者指正。

编者

2008年6月于北京

注:本教材课后练习答案及其他相关资料可发邮件至 cbszlj@jg.bjtu.edu.cn 索取或登录网站

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学习指导

本教材在编写过程中参照了国外商科英语资料和中国商业领域的英语篇章，力求做到内容全面、重点突出。全书由15个单元构成，涵盖经济管理领域的基本原理和基础知识，信息量大，词汇丰富。每一单元的主体分为两部分：第一部分是课文，采用商务专业文章介绍了商务活动的各个方面，主题包括金融、贸易、经济和管理；第二部分是围绕课文主题的商务对话和中国商务实况介绍，内容包括商务活动的具体情境和知名企业的成功案例，使读者在学习语言技巧的同时能接触到真实生动的语言材料。课后练习设有选择题、词汇填空、翻译、阅读理解和讨论等，题目内容均与正文主题相关。学生可通过丰富的练习考察自己对课文的理解程度，加强词汇的学习和运用，锻炼语言表达和商务写作能力。教师可根据学生的接受程度灵活安排教学内容和授课学时，对于先期未选修过经济管理课程的英语专业学生，学习各单元的内容时同步参考相关中文书籍会取得事半功倍的效果。

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Unit 1

Forms of Business Enterprise

本单元导读

本单元介绍了企业的基本组织形式和组织结构。企业的组织形式主要有个人独资、合伙和公司制三种基本形式。有限责任公司是绝大多数创业者所乐于采用的组织形式。对于合伙和个人独资，因创业者须承担无限责任，故选择这两种企业形式的相对较少。有限公司与合伙的最大区别就在于投资者是承担有限责任还是无限责任。公司组织结构一般是建立股东会、董事会和监事会。股东会是企业的最高权力机构，董事会是企业的决策机构，总经理是董事会聘任的负责企业日常经营管理活动并对公司的生产经营进行全面领导的经营管理者。

Terms Preview



1 sole proprietorship 个人企业

A business that is established, owned, operated and often financed by one person.

2 partnership 合伙企业

An association of two or more individuals who agree to operate a business together for profit.

3 corporation 公司

A legal entity with an existence and life separate from its owners, who therefore are not personally liable for the entity's debts. A corporation is chartered by the state in which it is formed and can own property, enter into contracts, sue and be sued, and engage in business operations under the terms of its charter.

4 general partnership 普通合伙企业

A partnership in which all partners share in the management and profits. Each partner can act on behalf of the firm and has unlimited liability for all its business obligations.

5 limited partnership 有限合伙企业

A partnership with one or more general partners, who have unlimited liability, and one or more limited partners, whose liability is limited to the amount of their investment.

6 general partners 普通合伙人

Partners who have unlimited liability for all of the firm's business obligations and who control its operations.

7 limited partners 有限合伙人

Partners whose liability for the firm's business obligations is limited to the amount of their investment. They help to finance the business, but do not participate in the firm's operations.

8 shareholder(s) 股东

The owners of a corporation who hold shares of stock that provide certain rights.

9 board of directors 董事会

A group of people elected by the stockholders to handle the overall management of a corporation, such as setting major corporate goals and policies, hiring corporate officers, and overseeing the firm's operations and finances.

10 franchising 特许企业

A form of business organization based on a business arrangement between a franchisor, which supplies the product concept, and the franchisee, who sells the goods or services of the franchisor in a certain geographic area.

Part One Text

The three most common forms of business ownership are **sole proprietorship**, **partnership**, and **corporation**. Corporations tend to be larger-scale operations, accounting for the lion's share of total receipts in all the economy's industrial sub-sectors. However, proprietorships are more numerous, particularly in the service sector. Each form of business ownership has a characteristic internal structure, legal status, size, and field to which it is best suited.

►► Sole Proprietorships

A sole proprietorship is a business owned by one person, although it may have many employees. It is the easiest and least expensive forms of business to start. Many retail establishments and small service business are sole proprietorships.

Advantages and Disadvantages of Sole Proprietorships

Sole proprietorship has a number of advantages. One is the ease of establishment. All you have to do to launch a sole proprietorship is to obtain any necessary licenses and start your business with your own decision about price charges, work time, and disposal of all profits at your own will. A sole proprietorship also enjoys the advantage of privacy, which means you don't have to prepare any reports for outsiders as you would if you owned a corporation.

Most sole proprietorships are relatively small businesses. The small scale reflects their limited financial resources. Therefore, it may have more difficulty to get a loan. In some cases, the sole proprietorship's independence may be a drawback because it often means that the business depends on the talents and managerial skills of one person. The major disadvantage is the proprietor's unlimited liability. From a legal standpoint, the owner and the business are one and the same. Any legal damages or debts incurred by the business are the owner's responsibility. In that case, the sole proprietor will have to sell personal assets to satisfy the business debt. A final disadvantage is that sole proprietorships often have a limited life. The owner's death may mean the demise of the business, particularly if the owners' skills are crucial to the operation.

►► Partnerships

Partnership is a legal association of two or more people as co-owners of a business for profit. You and your partners would share the profits and losses of the business and perhaps the management responsibilities as well. Partnership might remain a small, two-person operation, or it might grow into an international business with thousands of employees, as some accounting and consulting firms have done.

There are two basic types of partnerships: **general partnership** and **limited partnership**. In a general partnership, all partners are legally equal and are liable for the business's debts. In a limited partnership, however, one or more people act as **general partners** and run the business. The remaining partners are passive investors who are not involved in managing the business. These partnerships are called **limited partners** because their liability is limited to the amount of their capital contribution. They cannot be sued for more money than they invested in the business.

Advantages and Disadvantages of Partnerships

Like proprietorships, partnerships are easy to form, although it's wise to reach a partnership agreement — the legal document that spells out the partner's rights and responsibilities. Partnerships also have the same tax advantages as proprietorships, since profits are taxed at personal-income-tax rates rather than corporate rates. In a couple of respects, partnerships are superior to sole proprietorships, largely because there's strength in numbers. With several people putting up their money and pooling their talents, it will obtain financing more easily and increase the chances of success. Finally, partnership organization will have longer life span since new partners can be drawn into the business to replace those who die or retire.

A fundamental drawback of a general partnership arrangement is the unlimited liability of the active partners. Faced with the risk of unlimited liability, many lawyers, doctors, and accountants are forming professional corporations rather than partnerships. Another disadvantage of partnerships is the potential for interpersonal problems. Partners may have conflicts in the management of partnership organizations.

▶▶ Corporations

A corporation is a legal entity with the power to own property and conduct business. It should be recognized that a corporation is an artificial being, distinct and separate from the individuals who create and operate it, unlike the case with sole proprietorships and partnerships. As a separate legal entity, a corporation may acquire, own, and dispose of property in its own name. It may also incur liabilities and enter into other types of contracts.

The ownership of a corporation is divided into units called shares of stock. The owners of the shares of stock own the corporation and are called stockholders or **shareholders**. Because a corporation has a separate legal existence, shares of stock may be bought and sold without affecting the operations or continued existence of the corporation. This is in contrast to the partnership form of organization, in which changes in the ownership dissolve the partnership. The corporation's unlimited life span, combined with its ability to raise capital, gives it the potential for significant growth.

Types of Corporation

Corporations have evolved into various types. The first distinction is whether a corporation is government-owned, quasi-government, or private. Government-owned corporations are formed by the government for a specific public purpose. Quasi-government corporations are corporations

chartered by the government as an approved monopoly to perform services to the general public. Public utilities are examples of quasi-public corporations and they have a government-granted monopoly to provide electricity, local phone service, water, and natural gas.

Corporations may be either not-for-profit corporations or for-profit corporations. Not-for-profit corporations pursue goals other than economic ones, such as those targeted by charitable, educational, and fraternal organizations. For-profit corporations are formed to earn money for their owners.

Corporations also can be distinguished by whether it is publicly traded or not. Corporations that are publicly traded (called open corporations) actively sell stock on the open market. Private (closed) corporations are companies whose stock are held by a few people and aren't available to general public, preferring to finance any expansion out of their own earnings or to borrow from some other source. By withholding their stock from public sale, the owners retain complete control over their operations and protect their businesses from unwelcome takeover attempts. Professional corporations are not publicly traded, and their shareholders offer professional services (such as medical, legal, and engineering services). Popular because of their ability to set up beneficial pension and insurance plans, professional corporations are replacing partnerships in some parts of the country. Limited liability companies (LLCs) allow firms to pay taxes like partnerships while protecting shareholders from personal liability beyond their investments.

Finally, not all corporations are independent entities. Subsidiary corporations are partially or wholly owned by another corporation known as a parent company, which supervises the operations of the subsidiary. A holding company is a special type of parent company that owns other companies for investment reasons and usually exercises little operating control over these subsidiaries.

Advantages and Disadvantages of Corporations

No other form of business ownership can match the success of the corporation in bringing together money, resources and talent; in accumulating assets; and in creating wealth. The corporation has certain significant advantages that make it the best vehicle for accomplishing these tasks.

One of these advantages is the stockholder of a corporation has limited liability. Although a corporate entity can assume tremendous liabilities, it is the corporation that is liable rather than any of the private shareholders. Therefore, a corporation's creditors usually may not go beyond the assets of the corporation to satisfy their claims. Thus, the financial loss that a stockholder may suffer is limited to the amount invested. This limited liability feature contributes to the rapid growth of the corporate form of organization.

Private corporations also have the advantage of liquidity, which means that investors can easily convert their stock into cash by selling it on the open market. A corporation's unlimited life span is another important advantage. It allows a firm to make long-range plans and to recruit, train, and motivate the best employees.

Corporations are not without some disadvantages. Publicly owned companies are required by the government to follow certain rules and to publish information about their finances and operations. These reporting requirements increase the pressure on corporate managers to achieve short-term growth and earnings targets in order to satisfy shareholders and attract potential investors. Having to disclose financial information increases the company's vulnerability to competitors and to those who might want to take over the company.

In addition, corporations are subject to taxes. Unlike the sole proprietorship and partnership, corporations must pay relatively high income taxes. And shareholders must pay income taxes on dividends distributed to them. Thus corporate profits are taxed twice, whereas the profits in a sole proprietorship or partnership are taxed only once, and at a lower rate. This double taxation of corporate earnings is a major disadvantage of the corporate form of organization.

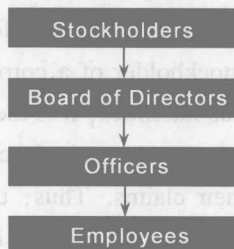
► Corporate Structure and Governance

Although a corporation's shareholders own the business, they are rarely involved in managing it, particularly if the corporation is publicly traded. They exercise control over the management of a corporation's operations and activities by electing a **board of directors**. The board of directors meets periodically to establish corporate policies. The board selects the chief executive officer (CEO) and other major officers to manage the day-to-day affairs of the corporation. The board also has responsibility for deciding when and how much corporate income to distribute to stockholders in the form of dividends.

Exhibit 1.1 shows the organizational structure of a corporation.

Exhibit 1.1

Organizational Structure of a Corporate Enterprise



Shareholders

Theoretically, the shareholder (who can be individuals, other companies, nonprofit organizations, funds) are the ultimate governing body of the corporation, but in practice, most individual shareholders in large corporations — where the shareholder may number in the millions — accept the recommendations of management. Institutional investors, such as pension funds, insurance companies, mutual funds, and college endowment funds, have accumulated an increasing share of the stock in the nation's corporations. These large institutional investors want the value of their stock to increase, and they are beginning to play a more powerful role in governing the corporations in which they own shares.

Some shareholders own stock that carries no voting right, and some people (or organizations) own more shares with voting rights than others do. At least once a year, all the owners of voting shares are invited to a meeting to choose directors, select an independent accountant to audit the company's financial statements, and to attend to other business.

Board of Directors

As a practical matter, the board of directors, which supposedly represents the shareholders, is responsible for guiding corporate affairs and selecting corporate officers. The board has the power to vote on major management decisions, such as building a new factory, hiring a new president, or buying a new subsidiary. In some corporations, several of the directors may be inside directors, people who are also employees of the company. The outside directors are typically major stockholders, executives of other firms, or influential people connected with the company's industry.

Officers

The real power in a corporation often lies with the chief executive officer, or CEO, who is responsible for establishing the policies of the company at the direction of the board. The chief executive officer may also be the chairman of the board, the president of the corporation, or both. In many instances, the CEO picks a slate of directors that includes friends and business associates and submits their names to the shareholders for approval. Since the directors in the companies owe their position on the board to the CEO, they tend to be loyal.

►► Franchises

In addition to the three basic forms of business ownership, franchises are a special form of

ownership. Basically a franchise agreement is an arrangement whereby someone with a good idea for a business (the franchisor) sells the rights to use the business name and to sell a product or service (the franchise) to others (the franchisee) in a given territory.

Some people are more comfortable not starting their own business from scratch. They would rather join a business with a proven track record through a franchise agreement. A franchise can be formed as a sole proprietorship, partnership, or corporation. Examples of the best-known franchises are McDonald's, Holiday Inn.

Franchising has penetrated every aspect of business life by offering products and services that are reliable, convenient, and competitively priced. Franchising clearly has some advantages. Compared with someone who starts a business from scratch, a franchisee has an established product and can get management and marketing assistance from the franchisor. Secondly, a franchisee can still enjoy much of the incentives, profits and pride of any sole proprietor. In addition, it's easy to get instant recognition and support from a product group with established customers.

There are, however, some potential pitfalls. Most franchises will demand a fee just for the rights to the franchise. Fees for franchises can vary considerably. The franchisor often demands either a large share of the profits in addition to the start-up fees or a percentage commission based on sales, not profit. This share demanded by the franchisor is generally referred to as a royalty. What's more, Management "assistance" has a way of becoming managerial orders, directives, and limitations. Franchisees feeling burdened by the company's rules and regulations may lose the spirit and incentive of being their own boss with their own business.

Vocabulary

retail	a.	零售的
	n.	零售
ease	n.	容易, 不费力, 安闲
	vt.	减轻, 使安心
disposal	n.	处理, 安排
drawback	n.	缺点, 障碍

standpoint	<i>n.</i>	立场, 观点
incur	<i>vt.</i>	招致, 惹起
asset	<i>n.</i>	资产, 财产
demise	<i>n.</i>	死亡, 转让
crucial	<i>a.</i>	极其重要的, 有决定性的
sue	<i>vt.</i>	提出请求, 控告, 起诉
fundamental	<i>a.</i>	重要的, 基础的
entity	<i>n.</i>	实体, 组织, 团体
quasi	<i>a.</i>	类似的, 准的
monopoly	<i>n.</i>	垄断(者), 专利权
charitable	<i>a.</i>	仁慈的, 慈善的
fraternal	<i>a.</i>	兄弟的, 友爱的, 共济会的
subsidiary	<i>a.</i>	附属的, 扶助的, 补充的
vulnerability	<i>n.</i>	弱点
ultimate	<i>a.</i>	最后的, 最终的
mutual	<i>a.</i>	相互的, 彼此的
submit	<i>vt.</i>	提交, 呈递, 主张, 建议
whereby	<i>ad.</i>	由此, 凭这个
penetrate	<i>vt.</i>	渗透, 看穿, 透过
incentive	<i>n.</i>	鼓励, 刺激, 动机
pitfall	<i>n.</i>	缺陷, 陷阱
devastating	<i>a.</i>	破坏性的, 毁灭性的, 极佳的
spouse	<i>n.</i>	夫, 妻, 配偶的一方
prenuptial	<i>a.</i>	婚前的, 婚礼前的
rational	<i>a.</i>	理性的, 合理的
mediator	<i>n.</i>	仲裁人, 调停者, 中间人
compensation	<i>n.</i>	补偿, 赔偿费
revenue	<i>n.</i>	收入, 税收, 国家收入
deteriorate	<i>v.</i>	(使) 恶化, 变糟
buyout	<i>n.</i>	全部买下
assessment	<i>n.</i>	估价, 估计, 评估
tangible	<i>a.</i>	切实的, 有形的, 真实的
appraiser	<i>n.</i>	鉴定人, 评价者



Notes

1 sole proprietorship 个人独资企业

《个人独资企业法》规定一个自然人可以设立个人独资企业。该法没有规定投资人出资的最低限度和需要法定验资机构验资的规定,只规定须由投资人申报的出资。投资人申报的出资包括投资人的出资额和出资方式。出资额指投资人以货币出资的数额,以及采取实物、土地使用权、知识产权或其他财产权利的作价数额。投资人申报的出资额应当与企业的生产规模相适应。出资方式指投资人以个人财物出资,或者以家庭共有财产作为个人出资。以个人财产作为个人出资的,应当依法以家庭共有财产对企业债务承担无限责任。值得注意的是,个人独资企业解散后,原投资人对个人独资企业存续期间的债务仍应承担偿还责任,但债权人在五年内未向债务人提出偿债请示的,该责任消灭。相对有限公司和合伙企业而言,个人独资企业更能满足资金缺乏又不愿与人合股或合伙的个人进行创业。

2 partnership 合伙企业

根据《中华人民共和国合伙企业法》规定,合伙企业必须有两个以上合伙人。法律对合伙企业的注册资金没有最低限度要求和需要由法定机构强制验资的要求,但要求合伙人应当按照合伙协议约定的出资方式、数额和缴付出资的期限履行出资义务。合伙人可以以货币、实物、土地使用权、知识产权、其他财产权利及劳务出资。合伙企业与有限责任公司不同,其对企业债务先用合伙企业财产抵偿,在抵偿不足时,由合伙人以其财产承担无限连带责任。合伙企业设立时虽无最低限度出资要求,但由于合伙人对合伙企业债务承担无限连带责任,故风险较大。

3 limited liability company (LLC) 有限责任公司

根据《中华人民共和国公司法》规定,有限责任公司的股东人数须为2个以上50个以下,其注册资本不得少于最低限额3万元。也可以注册为一人有限公司,最低注册资金为10万元,且需要一次性交清。股东可以用货币出资,也可以用实物、工业产权、非专利技术、土地使用权作价出资。有限责任公司本身以其资产对公司债务承担责任,公司股东以其出资额为限对公司承担责任。

4 shareholder 股东

在传统的自然人企业制度下,出资者即为企业主人,企业主享有企业的一切权力,直接运营企业资产。现代公司制企业实行出资者所有权与法人财产权的分离。出资者所有权在一定条件下表现为出资者拥有股权,即以股东的身份依法享有资产受益、选择管理者、参与重大决策及转让股权等权利。企业则享有法人财产权,它表现为企业依