

高级/英语/选修课/系列/教材

邓镛 编著

# 商务英语 综合教程

*A Comprehensive  
Business  
English Course*

 中国人民大学出版社

高级英语选修课系列教材

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## A Comprehensive Business English Course

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· 北京 ·

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# 前言

21 世纪, 中国已真正步入国际化, 生存、机遇、挑战和竞争给人们带来了前所未有的危机感。随着世界范围内知识共享和国际商务活动的增多, 中国对高层次复合型国际商务英语人才的需求越来越大, 也越来越迫切。但是, 目前具有广博的国际商务知识并熟练掌握商务英语技能的高级复合型人才为数并不多。大多数人要么只有国际商务的专业知识而没有良好的英语语言技能, 要么只具有良好的英语语言技能而没有足够的国际商务方面的专业知识。而缺乏这样的人才, 中国的企业很难在国际市场上进行竞争, 很难具备真正的国际竞争力。因此, 我们必须大刀阔斧地调整我们的教学目的、方法和内容, 在较短的时间内为国家培养出高素质、外向型、具有国际视野的复合型国际商务人才。

此类商务人才的成功培养涉及诸多环节与因素, 其中至关重要的是要有一套编写意图明确、针对性强、质量高的教材, 因为教材是一切教学活动得以开展、教学目标得以实现的基础与前提。由于商务英语涉及面广、专业性强, 因而这方面的教材编写难度较大, 导致当前的商务英语教材不尽如人意。它们或者局限在专业领域, 例如经济、金融、国际贸易等, 或者局限于语言领域, 只注重英语语言的听、说、读、写, 给人以只见树木不见森林的感觉。同时, 随着以计算机技术和国际互联网为标志的新技术革命的发展, 经贸领域的技术创新层出不穷, 新的商务知识和商务语汇亦应运而生, 商务英语类教材大多未能及时反映这些变化。直接引进的国外英文教材虽然原汁原味, 但大多不符合中国人的语言学习习惯, 不利于有针对性地全面提高中国学生的商务英语水平。针对以上情况, 本书着力突出以下几个特点:

**1. 系统性。**本书完全抛弃了传统专业英语教材读、写、说相分离的做法, 遵照英语学习的科学规律, 按照三大模块、四项内容对商务英语知识进行全方位阐述: 商务阅读与案例、商务写作、商务口语。全书结构清晰完整, 各部分既构成一个统一整体, 同时又自成体系, 读者可根据自己的需要涉猎、研究。

**2. 全面性。**商务阅读与案例的选择题材广泛, 涵盖当今经贸与管理的 9 个重要领域, 使读者全方位了解商务活动各个关键领域的基础理论知识和热点内容。商务写作涉及 10 种写作文体, 全面解决商务文章写作技术层面的问题。商务口语则本着“适时、实用”的原则, 帮助读者掌握基本商务活动与交流中的常用英语表达方式, 提高其英语交际的能力。

3. **创新性。**与目前市场上其他商务英语类教材相比较,本书的创新性体现在以下几个方面:

**第一是整体结构新。**本书开创性地将读、写、说融为一体,超越了传统商务英语书籍中读、写、说相分离的弊端,彻底解决了目前高校商务英语课程其实是商务英语阅读课程的尴尬。

**第二是写作风格新。**本书在每一个知识点之前,开创性地引入了“场景重现”模块。通过围绕着中国留学生金商所发生的一系列事情,让读者明确学习的内容和目标,从而真正感受到语言的生命力。

**第三是突出实用性。**本书注重商务知识在实践中的运用,通过一个个场景模拟、一次次实战演练,让读者在真实的语言环境和场景中掌握语言知识,了解语言规律,探求商务英语的真谛。

4. **可操作性。**“授人以渔”胜过“授人以鱼”。由于书中将格式、要点以及常用表达等归纳在每一章节中,并且配合大量具有针对性的实例,大大方便了实际操作,彻底摆脱了专业英语学习与应用相脱节的老路。

本书适用对象为经贸类、工商管理类以及市场营销专业大学二、三年级的学生,还可供企业经营管理和商贸人员在实际工作中参考阅读。使用本书作为教材的教师不必拘泥于本书编写的前后顺序,可采用灵活的教学方式,对于所讲授的内容可以根据课时和学生的实际情况有所侧重和取舍。同时,作为一门专业的语言课程,语言的教学必须与商务知识的介绍同步进行,有机结合。

在编写本书的过程中,笔者参阅了大量中外书刊资料及网上资源。如果没有这些前人们的广泛研究成果,本书中许多“闪光”的东西恐怕都不可能出现,在此谨致谢意!同时,笔者还要向渤海大学管理学院的领导和师生们致谢!正是他们的支持、信任、鼓励和期待为笔者提供了极大的创作动力。此外,特别的感激还要献给我的朋友王旭,她在资料收集和样稿校对等方面提供了大量的帮助,并提出了很多有启发意义和价值的修改意见。中国人民大学出版社的编辑们亦做了大量的工作,正是他们的无私奉献和热情帮助使得本书能以更加规范、得体的形式,及时地与广大读者见面。

限于笔者的水平与经验,加之时间仓促,遗漏和错误之处在所难免,恳请广大读者批评指正。

邓 镛

2008年8月于锦州

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# 第一 部分

## 商务英语阅读与案例

### ! 本部分主要内容

- 第1章 企业创立篇
- 第2章 生产运营管理篇
- 第3章 人力资源管理篇
- 第4章 营销管理篇
- 第5章 财务管理篇
- 第6章 物流管理篇
- 第7章 风险管理篇
- 第8章 电子商务篇
- 第9章 国际贸易篇

### ◎ 本部分教学目标

商务英语的学习面临着双重任务：英语语言的学习和商务专业知识的学习。本书的目标是实现英语语言技能与商务知识的有机结合，培养熟练掌握外语、通晓商务知识、熟悉国际商务环境并善于跨文化交流的国际型商务人才。

### 本部分学习方法 ?

商务英语是一门专业语言课程，脱离了特定的专业内容就谈不上专业语言的学习，因此，专业知识的了解必须与专业语言的掌握同步进行。本部分的重点和难点是各种专业词汇和专业表达，学生要弄清这些术语的准确涵义，逐步做到用专业词汇表达专业知识。





# 第 1 章

## 企业创立篇



If someone can recognize an opportunity, have the right skills and resources available to capitalize on that opportunity and is completely committed to turning a concept into reality, then starting a new venture is a risk worth taking.



### Business and Market

[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 of business refers to all such efforts within a society or within an industry. However, a business is a particular organization. Business activities play a vital role in our lives. We depend on them not only for livelihood, but also for the goods and services we use in our daily lives. Nearly everything we own and use—from our food and clothing to our automobiles and houses—is produced by businesses.

[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 resources are 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] Whatever the nature of the venture pursued, the entrepreneur must at some point direct his or her attention to creating a formal, legally recognized business entity. There are many forms of business ownership to choose. The choice of which form to take usually rests on considerations dealing with the nature of the goods or service a business provides, as well as personal preferences of the parties that compose the business.

[4] The simplest form of business is the individual proprietorship or sole trader. An organization that is owned, and usually managed, by one person is called a sole proprietorship, such as a shop (in the US, store) or a taxi owned by a single person. One of the advantages of being a sole proprietor is that you can be your own boss. Working for others simply does not have the same excitement as working for yourself. You also get to keep the profits from the business and have the freedom to wind up your business whenever you want. If several individuals wish to go into business together, they can form a partnership; partners generally contribute equal capital, have equal authority in management, and share profits or losses. A partnership allows two or more people to work together and bring different skills and resources to the business. In many countries, lawyers, doctors and accountants are not allowed to form companies, but only partnerships with unlimited liability for debts—which should make them act responsibly.

[5] But a partnership is not a legal entity separated from its owners; like sole traders, partners have unlimited liability: in case of bankruptcy, a partner with a personal fortune can lose it at all. Consequently, the majority of businesses are limited companies (in the US, corporations) in which investors are only liable for the amount of capital they have invested. If a limited company goes bankrupt, its assets are sold (liquidated) to pay the debts; if the assets do not cover the debts, they remain unpaid (i.e. creditors do not get the money back).

[6] In most countries, many smaller enterprises are private limited companies (Ltd) which cannot offer shares to the public; their owners can only raise capital from friends or from banks and other venture capital institutions. Large enterprises have the additional option of issuing corporate bonds (or debentures). A corporate bond is a company's written pledge that it will repay a specified amount of money, with interest. To make its bonds more appealing to investors, however, a company may issue mortgage bonds. Mortgage bonds are corporate bonds that are secured by various assets of the issuing firm. (When bonds are secured, an accountant or solicitor may be appointed by the company to act as a trustee for the bond holders. It is the trustee's responsibility to ensure that the value of the assets is always sufficient to repay the bond holders.) Or the company can issue convertible bonds, which are bonds that can be exchanged, at the owner's option, for a specified number of shares of the company's common stock. A successful,

growing business can also apply to the Stock Exchange to become a public limited company (PLC); if accepted, it can publish a prospectus and offer its shares for sale on the open stock market. In America, there is no legal distinction between private and public limited corporations; but the equivalent of a public limited company is one registered by the Securities and Exchange Commission.

[7] Founders of companies have to write a Memorandum of Association (in the US, a Certificate of Incorporation), which states the company's name, purpose, registered office or premises, and authorized share capital. Premises (always with an "s" at the end) is the technical term for the place in which a company does its business: an office, a shop, a workshop, a factory, a warehouse, etc. Authorized share capital means the maximum amount of a particular type of share the company can issue. Founders also write Articles of Association (in the US, Bylaws), which set out the rights and duties of directors and different classes of shareholders. Companies' memoranda and articles of association and annual financial statements are sent to the registrar of companies, where they may be inspected by the public. In some countries such as Britain, founder can buy a ready-made "off-the-shelf" company from an agent, that is, a company formed and held specifically for later resale; the buyer then changes the name, memorandum and so on.

[8] Once the company has received a charter, its original stockholders elect a board of directors. The board of directors is the top governing body of a company, board members can be chosen from within the corporation or from outside it. A company is an artificial person, so it can act only through its directors, who represent the company's owners. The major responsibilities of the board of directors are to set company goals and develop general plans (or strategies) for meeting those goals. They are also responsible for the overall operation of the firm. The corporate officers (including the chairman of the board, the president, executive vice presidents, and the corporate secretary and treasurer) are appointed by the board of directors. These officers help the board make plans, carry out the strategies established by the board, and manage day-to-day business activities. Periodically (usually each month), they report to the board of directors. And once each year, at the annual general meeting (AGM), the directors report to the stockholders. In theory, then, the stockholders are able to control the activities of the entire company through its directors.

[9] 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. 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.)

[10] Every business must carry out its operation within a certain economic system. 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. In an administered system, government will issue edicts or commands as to how much of each kind of goods and services should be produced, exchanged, and consumed by each economic unit. An alternative to the administered system is market system, which implies competition among sellers of products and resources. Economists recognize four different degrees of competition in a market system, ranging from an ideal complete competition to no competition at all. They are pure competition, monopolistic competition, oligopoly, and monopoly.

[11] Pure (or perfect) competition is the complete form of competition. Pure competition is the market situation (or industry) in which there are many buyers and sellers of a standardized 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.

[12] 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.

[13] Monopolistic competition is a market situation (or industry) 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.

[14] 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.

[15] 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.

[16] In short, 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. In the meantime, the extent and characteristics of competition in marketplace affect choice behavior among all the participants.

## New Words and Key Terms

1. business	商业, 商务; 企业; 营业, 生意
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. informational resources	信息资源
7. individual proprietorship	个体经营
8. partnership	合伙企业
9. unlimited liability	无限责任
10. bankruptcy	破产
11. limited company	有限(责任)公司

12. liquidate	变卖, 破产清算
13. creditor	债权人
14. private limited companies	私人有限公司
15. corporate bonds	公司债券
16. mortgage bonds	抵押债券, 有担保债券
17. convertible bonds	可转换债券
18. common stock	普通股
19. Stock Exchange	股票交易所
20. public limited company	公众有限公司
21. prospectus	计划书, 发起书, 招股说明书
22. Securities and Exchange Commission	证券交易委员会
23. Memorandum of Association	公司章程
24. premises	经营场所
25. Articles of Association	公司细则
26. registrar of companies	公司注册处
27. "off-the-shelf" company	供现售公司
28. board of directors	董事会
29. annual general meeting	年度股东大会
30. manufacturing business	制造业, 生产性企业
31. tangible goods	有形商品, 有形货物
32. service business	服务业, 服务性企业
33. middlemen	中间商, 中间人
34. sales revenue	销售收入
35. pure (or perfect) competition	完全竞争
36. monopolistic competition	垄断竞争
37. oligopoly	寡头垄断
38. monopoly	完全垄断, 独占

## Notes to the Text

1. 普通股和优先股 (common stock and preferred stock) 普通股代表着公司所有权的最基本形式。根据法律规定, 每个股份公司都必须召开年度大会。在年度大会上普通股的持有人可以投票选举公司董事, 以及批准 (或不批准) 主要的公司活动。优先股指其拥有者不具有表决权的股票, 但其对利润和资产的索取权要优先于普通股股票持有人。

2. 招股说明书 (prospectus) 是说明公司发行的股票、债券或其他证券的性质和目标以及相关信息的文件, 以便使投资者能就投资风险和投资价值做出评价和选择。依照法律

和法规的有关规定，公司在获准向社会公开发行证券后，应在证券公开发行前，于指定场所公告公开发行募集文件供公众查阅。发行公司不得在公告前发行各类证券。

## 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. What are the major forms of business organization?
4. What does a partnership differ from a sole proprietorship?
5. What are the major advantages and disadvantages of the corporate form of business ownership?
6. What are the primary duties of a corporation's board of directors? How are directors elected?
7. Describe the three types of business.
8. Identify and compare the four different degrees of competition that are recognized by economists.
9. Explain how the market price of a product is determined under pure competition.
10. What are the differences among pure competition, monopolistic competition, oligopoly and monopoly?



## 企业与市场

[1] 企业是众多个体以营利为目的、通过生产和销售产品以及提供劳务来满足社会需要的有组织的活动。企业——这个通常的术语，涉及一个社会或一个行业里所有的此种活动。然而，企业却是一种很特殊的组织。企业活动在我们日常生活中起到非常重要的作用。我们不仅仅因为生计而依靠它们，我们也依靠企业活动获得日常生活中所需要的商品



和服务。几乎我们所拥有和使用的任何东西——从食品和服装到汽车和房屋——都是通过企业活动创造的。

[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被称作企业家。为了组织一个企业，企业家必须将四种资源结合起来：物质、人力、财政和信息资源。物质资源包括生产过程中使用的原材料以及厂房和机器；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、购进材料及维持企业正常经营所需要的货币；信息资源是用来告知企业管理人员其他资源是如何被有效地结合并加以使用的。

[3] 不论企业追逐的目标是什么，企业家必须在某个时刻集中他或她的努力来建立一个正式的、法律上承认的商业实体。企业可以有多种所有权形式进行选择。具体选择何种组织形式通常取决于企业所提供的产品或服务的性质，以及企业各参与方的个人偏好。

[4] 个体经营是最简单的企业形式。一个为个人所有并且通常由其个人管理的企业叫做个体经营（企业），例如一个由个人所有的商店或出租车。个体经营的好处之一就是你可以自己做老板，为他人工作不会像为自己工作那样令人兴奋。同时，你也可以拥有所有的商业利润并可以在任何时候解散企业。如果几个人希望在一起做生意，他们可以形成一个合伙企业。合伙人通常出资等额，有平等的管理权，分享利润也分担损失。合伙经营允许两人或多人一起工作，给企业带来不同的技能和资源。在许多国家，律师、医生和会计师是不被允许成立公司的，而只能建立对债务负有无限责任的合伙企业，这样可以使他们更加负责地行事。

[5] 然而，一个合伙企业并不是一个和所有者相分离的法律实体。像个体经营一样，合伙人对债务负有无限责任：一旦破产发生，合伙人将可能失去全部个人财产。因此，大多数企业都采取有限责任公司的形式。在有限责任公司中，投资者的负债是以出资额为限的。如果一个有限责任公司破产，它的资产将被出售以偿还债务。如果资不抵债，债务将不再被偿还（也就是说，债权人将不能收回欠债）。

[6] 在很多国家，许多较小的企业都是私人有限公司，它们不能向公众发行股票。公司所有者只能从朋友或银行以及其他风险投资机构那里募集资金。大的企业可以选择发行公司债券的方式。公司债券是一个公司的书面保证，即企业将到期偿付包括利息在内的所有规定数量的货币。为使其债券对投资者更具有吸引力，企业可以发行抵押债券。抵押债券是由发行公司用各种资产来担保的公司债券。（当发行有担保债券时，一位财务人员或律师通常被公司任命作为债券的委托人。委托人的职责就是确保公司资产总是足以对担保债券持有人进行偿付。）或者，公司可以发行可转换债券，可转换债券是债券所有者可以随意将其转换成规定数量的公司普通股的债券。一个成功的、不断增长的企业还可以向股票交易所申请成为公众有限公司。如果获得批准，公司可发布招股说明书并且在公开市场上发售公司股票。在美国，私人有限公司和公众有限公司没有法律上的划分，不过公众有限公司通常是指在证券交易委员会注册的公司。