

Business and Trading English in Use
A Vocabulary and Key Term Approach

实用商贸英语

词汇与句型应用

James Lam 向蔓 编著



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前　　言

商务英语是一门尤其需要将语言与市场实践相结合的科目。但是，在英语教学过程中，由于各方面的限制，我们往往只是将基础英语的教学方法转移到这些实践操作型的科目上，因而学生往往也只是读懂了几篇文章，认识了一些零散的单词，对商贸知识系统的理解和实际运作仍然很迷惑。基于 20 年的国际商贸个人经历和对商贸交流环境的了解，结合近几年中国大学英语教学的实践经验，我们开始在商科教学过程中着手本书的编著。本书从系统的商贸基本概念和惯用表达在商务环境中的应用入手，旨在帮助商务英语学习者和工作者能够以更加高效的方法学习商务知识，增加自身商务交流实践能力，并同时提高英语水平。

本书内容及体例安排

全书由 16 个单元组成，各单元间互相联系，由浅入深、循序渐进地引导学习者了解职场基本概念和商贸运营操作过程。本书系统地介绍了商务实用基础知识，并为致力于提高英语交流水平的人士提供了职场上必备的英语书信写作技巧和口头报告常用表达及句型。

1 ~ 4 单元介绍“商务日常活动（Business Routines）”，包括公司运营基本概念、办公室事务操作和财务管理，将学习者引入商务职场，对公司基本运营有一定的了解。5 ~ 7 单元涉及“经济（Economics）”事务，包括公司外围经济环境、银行及投资等内容，收集了当前最具代表性的国际经济新闻稿件并编排成练习，对学习英语经济新闻、了解国内外市场动向有较大的帮助。8 ~ 11 单元组成“市场和贸易（Marketing and Trading）”模块，阐释与市场销售及进出口贸易相关的概念和操作方法，学习者可以在学习这部分的同时，通过实践或教师的指导，对国际贸易流程和各种单据操作有较清楚的认识。12 ~ 15 单元讨论“商务交流（Business Communication）”，提供商务英语交流中常用的英语电函写作技巧和范例，求职信的写作方法，以及面试、口头报告、会议等最常用的英语口语表达和句型范例，并给出一些主要应对策略。最后第 16 单元特别用来区分商务英语常混词（Business Language in Clarity），对商务英语运用中一些容易混淆的中英文词汇及商贸概念予以清晰解说。

本书每单元都由一个引子和 5 ~ 11 个小主题构成，每个主题都具有较强针对性，便于教师和学习者有效地安排时间，培养良好的“任务型”学习方法和习惯。书后配有各单元练习答案供教师和学习者参考使用。本书最后还配有各单元重难点中英文词汇释义，以英文字母的顺序排列，学习者可以双向了解中英文商务词汇，供双语环境下学习工作使用。

本书的宗旨和特色

考虑到英语学习中信息输入和输出之间的迁移互补作用，本书以商务实践中的常用词及概念为核心，通过实操型的练习（Practical Practice）建构商务知识理论框架，培养实际操作能力。所含商务内容全面系统，学习者可以在理解操练英语的过程中学到每单元的商务基本概念和理论知识。此安排也有助于突出重难点，以主动思考解决问题的方式建立各单元体系，学习效果将更加显著。

本书的操练材料和例句部分来自于最权威和前沿的国外商务报刊，如 *Wall Street Journal*, *Harvard Business School Series*, *New York Times* 等，材料新颖。经过作者整合改编，设计编写成各种不同的练习模式供学习者和教师使用，其中包括商务写作、商务听力基础、口头商务报告技巧等，以达到活学活用的学习效果。

不同于其他商务英语阅读书和应试教材，本书要求学习者主动地参与到商务英语的“使用”过程中。为求更好地发展英语阅读和商务应用思考之间的互动，编者在一部分练习中设定了一些“难题”，以期引发学习者课堂内外进一步广泛的探讨。教师或学习者通常可以直接查阅书后答案得到问题的解决，如有必要更可以查阅其他相关资料，找到该知识点更加深层的意义，这样，学习的思维空间将更加扩展。

本书使用者及怎样使用本书

本书适用于大学本科各专业学习国际商务知识和交流的学生，也适用于其他有一定英语基础、致力于从事商务贸易的学习者。一些英语基础比较薄弱、有商务工作背景的人士，也可以使用此书作为英语学习的教材，并同时巩固已有的商贸知识理论。

本教材可以按每周一个单元的进度安排教学，共需一学期的课时完成。教师也可根据课时具体的安排和学生总体水平，选择讲解单元内容或主题训练，训练可在课堂上完成并进行讲解，也可在课外以作业的形式安排并在课堂上补充讲解有关知识和理论框架。课堂活动可以多样，如练习、讲解、写作、听新闻、商务交流模拟等；对于较深层次的问题，教师可以引导学生展开讨论，或课后调研、收集资料。本书的教学空间相对较大，教师可以机动调控。

本书也可以作为商务英语辅导用书或自学材料使用，读者在使用此书时，可以和其他相关的资料共同使用，比如商务英语词典、商务报刊阅读、商贸操作和案例分析、商贸信报电函或各类商务英语考试用书等（部分参考书籍已列于书后）。

本书的编写历时 8 年，先后在广东外语外贸大学基础英语学院和中山大学翻译学院商务外语系使用，其内容和方法已较为成熟。

在编写过程中，我们要感谢广州人才交流协会常务理事及 CEO 服务网创办人莫武军先生对本书提出的最初宝贵意见，此外，还要感谢原广东外语外贸大学商务英语系的研究生 Lydia Chan 和马丹华女士所做的文字梳理工作。对中山大学出版社尤其是责任编辑熊锡源老师的 support，也深表谢意。

限于作者水平，书中难免出现错漏偏误，敬请广大读者及专家批评指正。

编者

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Unit 1 Business and Company

In this first chapter, we begin with the basic set up of a company. Every company has responsibilities to various groups, customers, employees, shareholders, suppliers, neighbors, the community, and the duty to your nation. The theme in this chapter is to understand the necessities of setting up a company, the kind of company that suits your investment condition, the vocabularies you need to learn in order to establish your business communication efficiency.

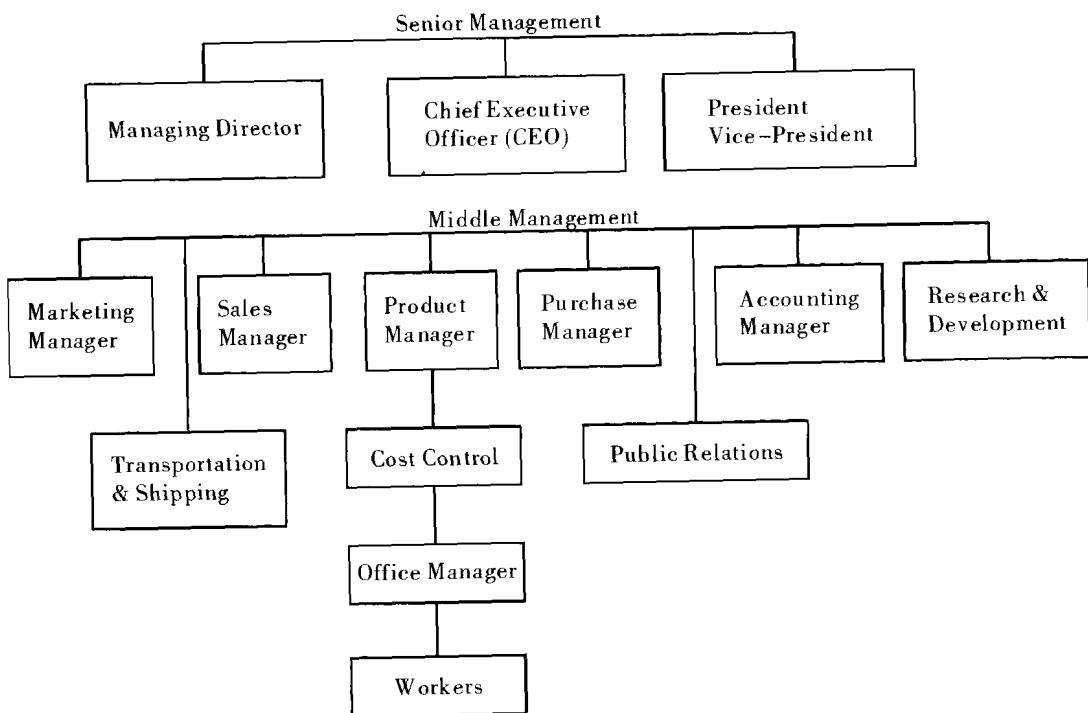


Figure 1 – 1 A General Company Organization Chart

1.1 Business Organizations

Using the brief descriptions in the box, match the type of business organizations, or operation ways to each paragraph.

holding	multinational corporation	joint venture
export trading company	private limited company	franchise
subsidiary	licensing agreement	sole trader
partnership	public limited company	

1. A _____ is a private individual who runs a one-man business. He / She takes all the profits but also all the risks.
2. There are different kinds of _____ , but they are all associations of two or more people sharing the risks and the profits.
3. A _____ (Ltd. Co.) cannot offer its shares or debenture to the general public. Nor can shares be transferred between members without the consent of the other shareholders.
4. A _____ (plc) must have a minimum nominal share capital of \$50, 000. Shares can be freely bought and sold by members of the public.
5. A _____ or parent company owns more than half the share capital of another company which is known as a _____ .
6. A _____ is an agreement by which a franchiser gives another person or company (the franchisee) the right to sell goods or services using the franchiser's name and / or general business approach in return for a royalty.
7. Under a _____ one firm allows another to exploit its intellectual property (e. g. a patent) in return for a royalty. This agreement provides an opportunity to benefit from Research & Development already carried out and to test a foreign market without a major capital outlay or management effort.
8. A _____ involves the pooling of resources of two or more companies in a common undertaking in which each party contributes assets and shares risks. It is not necessary for the partners to have an equal stake. The type of contribution varies and many consist of funds, technological skills, plant and machinery, or labor.
9. A _____ (MNC) is a firm which owns or controls production or services outside the country in which it is based.
10. A (An) _____ consists of a consortium of firms which enables overseas buyers to purchase goods without too many complicated procedures. The export and import bank guarantees payments to exporters who trade in this way.

1.2 Setting up a Business: Knowing Your Overheads

Here is a list of 16 fixed general cost items. Categorize them according to the headings given below.

electricity account	professional indemnity insurance
mortgage payment	rent
salaries	leasing of computers
telephone	car and van hire
car hire purchase agreements	employee national insurance contributions
secretarial support	accountancy fees
stationery and printing	equipment, machinery
employer's liability insurance	books, newspaper

Services _____

Insurance _____

Property _____

Vehicles _____

Employee costs _____

Administration _____

Equipment _____

Professional fees _____

Miscellaneous fixed costs _____

Remark: _____

1.3 Business Sales Force

Read the following terminologies for the sales force in business:

1. Broker:

An agent in a particular market, such as security, commodities, insurance, etc.
(Represents the consumer.)

2. Agent:

A person who negotiates purchases and sales in return for a commission or a fee.
(Represents the company.)

3. Retailer:

A merchant, such as a shopkeeper, who sells to the final customer.

4. Outlet:

A place where goods are sold to the public, a shop, store, kiosk, market stall, etc.

5. Sales force:

Salesman, sales representative.

6. Wholesaler:

An intermediary who stocks goods from various suppliers and delivers them to retailers when ordered.

7. Distributor:

A person (generally a wholesaler) who stocks and resells components or goods to manufacturers or retailers.

8. Customer:

A person (or company) who buys a product or service from a producer or a shop.

9. Client:

A person (or company) who buys services.

10. Merchant:

A person who buys and takes possessions of goods and sells them on his or her own account.

11. Franchise:

A person who buys an exclusive right to sell certain products in a certain area (or to use a particular name).

12. Middleman:

A general term for agents, brokers, dealers, merchants, traders, wholesalers, retailers, and other marketing “intermediaries”.

13. Consumer:

The end user of goods or services, whose needs are satisfied by producers.

1.4 Business Word Groups

Put each of the words below into the following category with which it is most commonly associated. Some words could go into more than one list but use each word once only. Can you think of any more words to add to each list?

actuary	dumping	picket	incentive
recruitment	embargo	policy holder	innovation
claim	export	premium	strike
closed shop	judge	program	sue
compatible	legal	training	tariff
data	mediate	software	trial

1. Computer technology	2. Industrial relations
_____	_____
_____	_____
_____	_____
_____	_____
3. Insurance	4. International trade
_____	_____
_____	_____
_____	_____
5. Human resource	6. The law
_____	_____
_____	_____
_____	_____
_____	_____

1.5 Building Business Phrases [1]: Verb + Noun

Match each verb on the left with a noun on the right to form common partnerships. Use each word once only. Write your answers in the boxes.

Set 1	1. address	a. a client
	2. arrange	b. a demonstration
	3. consider	c. an employee
	4. fire	d. an invoice
	5. keep	e. a meeting
	6. pay	f. an order
	7. place	g. a proposal
	8. phone	h. a record

1	2	3	4	5	6	7	8

Set 2	1. build	a. an agreement
	2. cash	b. a check
	3. dispatch	c. costs
	4. express	d. disputes
	5. postpone	e. a factory
	6. reach	f. goods
	7. reduce	g. a meeting
	8. settle	h. thanks

1	2	3	4	5	6	7	8

● Now complete each sentence by using a suitable expression from above.

- They hope to _____ by employing fewer staff.
- Could you _____ so we see exactly how it works?
- It's not always easy to _____ between management and staff.
- They're going to _____ on some vacant land nearby.

1.6 Building Business Phrases [2]: Adjective + Noun

Match each adjective on the left with a noun on the right to form common partnerships. Use each word once only. Write your answers in the boxes.

Set 1

1. continuous	a. aid
2. fundamental	b. brochure
3. illustrated	c. control
4. multinational	d. company
5. potential	e. customer
6. prompt	f. disagreement
7. strict	g. reply
8. visual	h. supply

1	2	3	4	5	6	7	8

Set 2

1. advanced	a. plans
2. alternative	b. attention
3. close	c. expense
4. competitive	d. labor
5. considerable	e. technology
6. essential	f. quote
7. manual	g. requirement

1	2	3	4	5	6	7	8

● Now complete each sentence by using a suitable expression from above.

1. In case this plan fails we have to make _____.
2. They were recently taken over by a _____.
3. I'd like you to meet her. She could be a _____.
4. I want you to pay _____ to everything he does.