

English Extensive Reading in International Business and Trade (Book A)

# 国际商务英语泛读

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## 总序

三十年的改革开放已经使中国成为经济全球化的受益者,中国已成为对外贸易增长最快的国家之一。自2002年以来,我国的对外贸易连续七年保持两成以上的高速增长态势。2008年外贸额达到25616亿美元,居全球第三位。据世界银行预测:到2020年,中国有望成为居美国之后的世界第二大贸易国,并带动世界贸易的增长。对外贸易的快速发展必然对国际商务人才产生巨大的需求。

高等职业教育体系中的国际商务专业教学,是使该专业的学生能够在外经贸企业、外资企业、外贸管理等部门从事外贸销售、外贸制单、外贸跟单、进出口货物报关、报检、涉外商务代理、货运代理、船务代理、涉外商务谈判、咨询、商务文秘和其他涉外商贸服务和管理的工作。在知识结构、能力结构等方面,要求掌握基本的贸易政策、法规和国际惯例,能够具体运作国际商务中各个业务环节,并具有扎实的外语基础和应用能力。由于国际商务专业具有明显的技能型特点,因此,在教学内容与手段上强调应用性和实践性。

应用型本科和高职高专院校的国际商务专业教学应以就业为导向,以培养高技能人才为目标,满足社会发展和经济建设的需要。在以就业为导向方面,目前我国已由相关部门推出了外销员、国际商务师,以及报关员、单证员、跟单员、货运代理、报检员等职业从(执)业考试制度。明确的职业准入制度以及职位岗位能力要求,使得国际商务专业的教学有了与就业需求对接的"接口",可以缩短学生毕业以后的职业"磨合"期。

为了适应国际商务专业教学教改以及就业需求导向的要求,我们在复旦大学出版社的组织下编写了"复旦卓越·国际商务与管理系列教材"——应用型本科和高职高专国际商务应用系列教材丛书。本套教材完全适合国际商务专业核心骨干课程的需要,同时兼顾了外销员、报关员、单证员、跟单员、货运代理、报检员等职业考试的要求,既可作

为广大应用型本科院校、高职高专院校学生的教材,还可供从事外贸业务的人员用作专业培训的参考用书,对参加有关职业考试的人员也大有裨益。

本系列教材的编写力求做到:

- (1) 以能力为本位,强调对学生应用能力的培养;
- (2) 注重技能的训练,在基本原理的基础上,将技能实训引进来, 让学生通过实训学会解决问题;
- (3) 注重启发性,各章开头提供有本章学习要点、开篇案例等,让学生带着问题学习;
- (4) 具有综合性,将案例分析、小资料等与教材内容有机地结合, 以开阔视野,锻炼学生把握复杂业务的技能;
- (5) 具有可操作性,在教材的各章之后附有一定量的思考题供学生消化,主要教材附有习题集或实训指导;
  - (6) 与职业相衔接,在内容和练习等方面紧扣相关的考试要求;
- (7) 注重对新知识的介绍,国际贸易环境处在不断的变化之中,本 教材尽可能地将这些新知识、新方式、新手段介绍进来,以提高学生的 适应力。

参与本套教材编写的人员,来自我国的天南地北,既有应用型本科院校也有高职高专院校,既有第一线的专业教师也有外贸从业人员,既有公办高等院校也有民办高等院校。经过集体反复讨论、修改、征求意见,最终确定了本套教材的出版计划和教材结构、特色,以及内容和体例。希望本套系列教材的付梓能够在国际商务专业的教学教改中发挥出重要的作用。

教育部高等教育高职高专经济类专业教学指导委员会委员 上海市高职高专经济类专业教学指导委员会委员主任 复旦卓越・国际商务与管理系列教材编委会主任 姚大伟 2009 年 2 月于上海

## 编写说明

本书作者结合多年外语教学的经验及为各大外贸公司进行专业外贸英语知识培训的经历,在本书中介绍了在当前国际经济活动中有关贸易壁垒、市场战略、市场份额、电子商务、国际市场、商务管理、管理风格、团队、企业标识、经理人素质等方面的内容。

由于《商务英语泛读》这门课程内容十分广泛,具有很多不同于其他课程的特点,在本教材的编写中作者结合学科特点,充分考虑教学的实际,与时俱进,力求将最新的知识奉献给读者。

在本书编写过程中,我们还请来长年从事外语教学的专家及公司翻译,并就本教材的实用性提出很多建设性意见,使本教材在实际操作中,具有一定的指导性。

本教材适合高职院校国际商务专业、大学英语专业、商务英语专业、报关与货运代理专业等相关专业学生使用,也可供企业开展专业英语知识培训时使用。

本书第一册由高玉环主编,其中高玉环负责编写第一、二、五、六、九、十章; 吴立新负责编写第三、四、七、八章; 仲晓娟负责编写第十一章; 邢新颖、张晓姗负责编写第十二章; 附录内容由高玉环负责。初稿完成后,由全国国际商务单证员考试委员会专家委员顾晓滨副教授负责主审并逐章修改、定稿。

另外,作者对在编写过程中参考过的有关书籍的作者表示衷心的感谢。

由于编者水平有限,书中疏漏之处恐难避免,敬请广大读者及专家、同行不吝赐教!

编 者 2010年7月20日

## **Contents**

Chapter One The International Economic Activity 1
Chapter Two How to Eliminate the Trade Barriers
Chapter Three Concepts of Marketing Strategies
Chapter Four Effective Sales Techniques
Chapter Five E-Commerce 47
Chapter Six Internet Marketing 57
Chapter Seven The Functions of Business Management 67
Chapter Eight Styles of Management
Chapter Nine How to Build an Effective Team 87
Chapter Ten Logo Image of a Company
Chapter Eleven Qualities a Good Manager Possesses
Chapter Twelve A Successful Entrepreneur
Key to Exercises
<b>Appendix</b>
<b>References</b>

## **Chapter One**

## The International Economic Activity

#### Teaching Aims

To enable students to understand the nature of business and some relevant information about microeconomics and macroeconomics; to know the general idea of seven financial policies.

### Reading and Comprehension

#### What exactly does business mean?

Business is a word which is commonly used in many different languages. But what does it exactly mean? The concepts and activities of business have been enlarged in modern times. Traditionally, business simply meant exchange or trade for things people wanted or needed. Today it has a more technical definition. One definition of the business is "the production, distribution, and sale of goods and services for a profit". The other definition of 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.

Generally speaking, there are three types of business. Manufacturing business (or manufacturers) is organized to process various materials into tangible goods, such as delivery trains or gloves. Service business provides service, such as fast food services or hotel services. And some firms, called middleman, are organized to buy the goods produced by manufacturers and then resell them. All the three types of businesses may sell goods or services either to other firms or to consumers. In both cases, the final aims of every firm must be to satisfy the needs of its customers and to earn a profit.

A person who risks his or her time, effort, and money to start and operate a bus-

iness is called an entrepreneur and he or she can entrust another person with his or her business, then the other person can be called a manager.

The success or failure of a business is, to a large extent, dependent upon how its managers perform in terms of financial controls, marketing strategies, product design, research and development, etc. A great deal of time and effort is spent by successful firms in ensuring that the right decisions are made in a competitive environment with the greatest attention being paid to the immediate environment in which the firms are operating immediate to the workforce, to the production line, to the market-place for products, and to direct competitors. This immediate environment is described as the microeconomic environment of a firm and involves prices, revenues, cost, and employment level and so on. So microeconomic environment refers to the factors which are external to the immediate environment of the firm: it involves changes in general inflation and employment, for example, rather than changes in the firm's own product prices and workforce. Nevertheless, the foundation of business is economy and there are two aspect of it — microeconomics and macroeconomics.

#### The microeconomics and the macroeconomics

Microeconomics, the study of the performance of the individual economy unit, is about allocation of resources and the distribution of income, and how they are affected by the workings of government policies and the price system. In contrast to the microeconomics, macroeconomics is a branch of economics that deals with the performance, structure, and behavior of a national or regional economy as a whole.

However, no mater what kind of business, it is influenced by some policies and these policies may be summarized under the general headings of: fiscal policy, monetary policy, exchange rate policy, international trade policy, supply-side policy, prices and incomes policy, employment policy.

#### Some financial policies

Fiscal policy is concerned with the composition of and the changes in the levels of public expenditure and taxation. Public expenditure figures for the current fiscal year (usually one year) and targets usually for three years along with changes in the level and structure of taxation.

Monetary policy is defined as government measures to influence the cost (i. e. the rate of interest) and availability of credit in the economy thereby affecting the overall supply of money. While fiscal changes are usually announced annually, monetary policy measures are continuous.

Exchange rate policy refers to government intervention on the foreign exchange markets to influence the level and direction of the external value of a country's currency. The degree of intervention depends upon the government's specific exchange rate objective: whether to have a fixed, freely floating or managed rate, and where the exchange rate is fixed or managed, at what level to fix the rate. Exchange rate policy has important implications for trade and capital flows in and out of the country, i. e. for the current and capital accounts of the balance of payments. It also has an impact upon domestic monetary policy, since interest rate levels may have to be set to protect the exchange rate by influencing international capital flows.

International trade policy involves measures taken by government, in the addition to exchange rate policy, to influence the magnitude and direction of foreign trade. There may be many reasons for these measures, notably correction of balance of payments problems, preserving domestic employment, encouraging economic growth and promoting foreign co-operation. The measures may take the form of subsidies for exports tariffs (duties) on imports and other protectionist measures such as import quotas.

Supply-side policy arises out of what is often termed supply-side economics. It refers to those government policies that are directed at tackling problems involving the aggregate supply (i. e. production) of goods and services in the economy. Supply-side policy, therefore, contrasts with the policies described above, especially fiscal and monetary policies, which are usually concerned with affecting the level of total or aggregate demand for goods and services, i. e. the demand side of economy. Measures used are directed specifically at influencing productivity and output costs. These may involve the introduction of new technology, the encouragement of competition and enterprise, privatization of state assets, efforts to increase labor efficiency and other measures to improve the operation of the market economy.

Prices and incomes policies are examples of direct intervention by government in the working of a market economy. They involve government intervention in the setting of prices for goods and services and influencing wage settlement. These policies have two fundamental aims: control over general inflation and the protection of jobs in the domestic economy, in addition, prices and incomes. There is a general view among economists, however, that prices and incomes policies should be regarded only as temporary or emergency measures: they distort the operation of markets by undermining wage and price levels which reflect the demand for and supply of goods, services and labor.

Employment policy is concerned with government efforts to create jobs and thereby reduce unemployment. The policy may be implemented either indirectly, via stimulation of aggregate demand in economy, or directly through job creation schemes and training program.

#### New Words

distribution / distribjut san/ n. 分配,分发 个人,个体;个体的,个别的 individual / Indi vidjuəl / n. /a. entrepreneur / pntrəprə nax( r), - nur/ n. 企业家 process /prə'ses/ v. 加工,处理 middleman / midlmæn/ n. 中间商 strategy / 'strætəd3I / n. 策略 ensure /In' [vər/ vt. 保证,保护 competitive /kəm'petətiv/ a. 有竞争力的 workforce / waikfais/ n. 劳动力 marketplace / markitpleis/ n. 市场 microeconomic / majkraujijka npmjk/ a. 微观经济的 revenue / 'revəniuː/ n. 税收;收入 inflation / In'fle [ an / n. 通货膨胀 macroeconomic / mækrəvikə npm k/ a. 宏观经济的 aggregate /ˈæqrɪqət/ n. 总数,合计 summarize / saməraz/ v. 总结,概括 fiscal /'fiskəl/ a. 财政的 monetary / manitari / a. 货币的 supply-side /sə'plaı'saıd/ n. 供给经济的 构成,组成 composition / kpmpə zı [ən/ n. expenditure / Ik'spendIt fə/ n. 花费 taxation /tæk'seɪ[ən/ n. 税收 figure /'fiqə( r) / v. 计算 target /'tarqit/ v. 订指标 influence /' $\inf$ luens/ n. 影响 availability  $/\mathfrak{p}'$ veil $\mathfrak{p}'$ biliti/ n. 可用性,有效性 credit /'kredit/ n. 信贷

affect  $/\mathfrak{d}^{\dagger}$  fekt/ v.

continuous /kənˈtɪnjʊəs/ a.

intervention / Intə ven∫ən/ n.

direction /dI'rek [an, daI-/ n.

external / ik stainal/ a.

specific /spɪ'sɪfɪk/ a.

floating /'flautin/ a.

implication / $\operatorname{Impli'ke} \operatorname{\mathfrak{Ion}} / n$ .

flow /flau/ n.

impact /'Impækt/ n.

domestic /də'mestik/ a.

magnitude / mægnītjurd/ n.

notably / noutabli/ ad.

correction /kə¹rek∫ən/ n.

preserve /pri $^{\prime}$ z3iv/ v.

tariff /'tærɪf/ n.

protectionist /prə'tekfənist/ n.

quota /ˈkwəʊtə/ n.

tackle / 'tækəl/ v.

productivity /  $prpd_{\Lambda}k't_{IV}$   $pr_{IV}$  n.

output / 'autput/ n.

privatization / praivətaiz  $\int \mathfrak{d} n / v$ .

assets /ˈæsets/ n.

efficiency /I'fI[ənsI/ n.

fundamental / fandə mentəl/ a.

temporary / tempərərı/ a.

distort /dis'toxt/ v.

undermine /  $\Lambda$ ndə maın/ v.

stimulation /stImj $\sigma$ 'leI $\int \sigma n / n$ .

scheme /skirm/ n.

Phrases and Expressions

in terms of

影响

持续的

调控 方向

外在的

具体的,明确的;特定的

浮动的

含义

流动;流量;流

冲击,撞击;作用,影响

本国的,国内的

巨大; 量值

显著地,明显地

改正,修改

保护,保存

税

保护主义者

定额,配额,限额

处理;解决

生产率; 生产能力

产量,产品

私有化

资产

效率

基础的,根本的

临时的,暂时的

歪曲

破坏……的基础;削弱

激励; 促进

计划,规划

就……而言,在……方面

refer to
in general
rather than

in contrast to be concerned with

fiscal year capital flows

take the form of in the working of 指

一般地,大体上

而不是

与……比较

与……有关

财政年度 资金流

以……的形式 在……的运作中

#### Language Focus

1. One definition of the business is the production, distribution, and sale of goods and services for a profit.

商业贸易的定义之一是为营利目的而进行的商品或服务的生产、供应和营销活动。

In both cases, the final aims of every firm must be to satisfy the needs of its customers and to earn a profit.

在这两种情况下,每家公司的最终目标都是必须满足其客户的需要并获得利润。

A person who risks his or her time, effort and money to start and operate a business is called an entrepreneur.

冒险花费时间、精力和金钱开创并经营一个企业的人叫企业家。

4. The success or failure of a business is, to a large extent, dependent upon how its managers perform in terms of financial controls, marketing strategies, product design, research and development, etc.

企业的成功与否,在很大程度上取决于其经营者在金融管理、市场策略、产品设计、研究和开发等方面进行的运作。

- 5. ... in ensuring that the right decisions are made in a competitive environment ... ......以保证在竞争的环境中作出正确决策。
- This immediate environment is described as the microeconomic environment of a firm and involves prices, revenues, cost, employment level and so on.

这种直接环境被描述为一个公司的微观经济环境,涉及价格、收入、成本和就业水平等。

- 7. Macroeconomics is a branch of economics that deals with the performance, structure, and behavior of a national or regional economy as a whole. 宏观经济学是经济学的一个分支,研究整个国民经济或地区经济的运行、结构和行为。
- 8. Microeconomics, the study of the performance of the individual economy unit, is about allocation of resources and the distribution of income, and how they are affected by the workings of government policies and the price system. 微观经济学研究社会中单个经济单位的经济行为,其资源分配和收入分配以及政府政策和价格体系对其影响。
- 9. Fiscal policy is concerned with the composition of and changes in the levels of public expenditure and taxation.

  财政政策研究公共消费和税收水平的构成及变化。
- 10. Monetary policy is defined as government measures to influence the cost ( i. e. the rate of interest) and availability of credit in the economy thereby affecting the overall supply of money .
  - 货币政策指政府所采取的影响金融变量(如利息)和信贷有效性、从而影响总体货币供应量的措施。
- 11. Exchange rate policy refers to government intervention on the foreign exchange markets to influence the level and direction of the external value of a country's currency.
  - 汇率政策是指政府对外汇市场进行调控以影响国家货币外在价值的水平和方向的手段。
- 12. Supply-side policy arises out of what is often termed supply-side economics. It refers to those government policies that are directed at tackling problems involving the aggregate supply (i. e. production) of goods and services in the economy.

供应经济学政策源于供应经济学,主要是指那些处理涉及经济中的总体货物和服务供应问题的政府政策。

#### Exercises

#### I. Multiple Choices

 According to the passage, one definition of the business is the production, distribution, and sale of goods and for a profit.

	A. purchasing	B. service		
	C. shipment	D. insurance		
2.	are generally of three type	s including manufacturing business, service		
	business and middleman.			
	A. E-business	B. Businesses management		
	C. Business	D. Businesses		
3.	A person who risks his or her time, eff	ort, and money to start and operate a busi-		
	ness is called a (an)			
	A. middleman	B. producer		
	C. salesman	D. entrepreneur		
4.	The immediate environment is describe	oed as the of a firm and in-		
volves prices, revenues, cost, employment level and so on.				
	A. natural environment	B. political environment		
	C. microeconomic environment	D. macroeconomic environment		
5.	Macroeconomics is a branch of econ	nomics that deals with the performance,		
	, and behavior of a nation	nal or regional economy as a whole.		
	A. structure	B. base		
	C. foundation	D. effect		
6.	According to the passage, there are some financial policies that influence business			
	except			
	A. fiscal policy	B. monetary policy		
	C. exchange rate policy	D. Embargo policy		
7.	According to the passage "a fiscal year	r" is usually year( s) .		
	A. 1 B. 2	C. 3 D. 4		
8. While fiscal changes are usually announced, monetary po				
	ures are			
	A. annually, continuous	B. continuous, annually		
	C. annually, continuously	D. continuously, annually		
9.	Measures that are directed at influencing	ng productive and output cost may involve		
	the introduction of many aspects expect			
	A. new technology			
	B. the encouragement of competition a	and enterprise		
	C. privatization of state assets			
	D. training programmers			

10.	Prices and incomes	policies have	fundamental	aims.
	A. two	B. three	C. four	D. five

# II. Check your comprehension. Decide whether the following statements are true or false.

- Traditionally, business simply meant exchange or trade for things people wanted or needed.
- In both cases, the final aims of every firm must be to satisfy the needs of its customers and without a profit.
- A person who risks his or her time, effort, and money to start and operate a business is called a manager.
- So microeconomic environment refers to the factors which are external to the immediate environment of the firm.
- 5. Microeconomics, the study of the performance of the aggregate economy unit is, about allocation of resources and the distribution of income, and how they are affected by the workings of government policies and the price system.
- While fiscal changes are usually announced annually, monetary policy measures are continuous.
- 7. The degree of intervention depends upon the government's specific exchange rate objective.
- 8. International trade policy involves measures taken by government, except exchange rate policy, to influence the magnitude and direction of foreign trade.

#### III. Translate the following into Chinese.

- 1. The other definition of business is "the organized effort of individuals to produce and sell, for a profit, the goods and services that satisfy society's needs".
- Manufacturing business (or manufacturers) is organized to process various materials into tangible goods, such as delivery trains or gloves.
- 3. So microeconomic environment refers to the factors which are external to the immediate environment of the firm: it involves changes in general inflation and employment, for example, rather than changes in the firm's own product prices and workforce.
- 4. Public expenditure figures for the current fiscal year (usually one year) and targets usually for three years along with changes in the level and structure of taxation.

5. They distort the operation of markets by undermining wage and price levels which reflect the demand for and supply of goods, services and labor.

#### IV. Discuss the following topics.

- 1. What does "business" mean in the text?
- 2. What kind of person is called an entrepreneur?
- 3. How many types of business are there generally?
- 4. Which countries do the United States import large numbers of autos from?
- 5. Why does the foreign trade take place?
- 6. When are nations to be said to have a favorable balance of trade?
- 7. Explain what exactly the business means.
- 8. What are the definitions of microeconomics and macroeconomics?
- 9. How do you understand the seven financial policies?

#### Fast Reading

#### Passage One

Emerging markets used to be known as the markets you couldn't emerge from in an emergency. They are now mainstreams. Consultants are recommending greatly increased allocations to take advantage of the hottest growth story of our times. Mutual fund investors are siphoning money from developed markets and pouring it into EM funds — just as 10 years ago they cashed out of "old economy" stocks to chase the dotcoms.

As always, companies and investment banks have no trouble in meeting the new demand. Emerging market IPOs have been running at double the cash value of developed market IPOs, in spite of the much smaller market scale. What's wrong with this picture? Plenty. Academic studies have shown there is no positive correlation between gross domestic product growth and stock market returns — if anything the correlation is slightly negative. Professor Jay Ritter of the University of Florida is the author of one study that has analyzed 100 years of data from 16 countries. His conclusion is clear "Countries with high-growth potential do not offer good investment opportunities unless valuations are low".

The reason for this counter-intuitive finding is that you do not buy shares in the

statistical construct known as GDP. You buy the shares of real world companies. In immature fast-growing economies, the companies that end up winning the struggle for survival may not even exist yet. That was certainly so in the case of Japan's economic miracle. In the 1950s there were more than 100 motorbike companies. The market leader, Tohatsu, was driven out of business by the cut-throat pricing of a flaky upstart called Honda.

Rich and stable cash flows are much rarer in emerging economies than in mature economies. So even the companies that survive and prosper the emerging world's emerging champions will likely finance their growth by repeatedly raising large amounts of new capital. This is of no benefit to shareholders without an overall improvement in return on capital.

The macro picture is that emerging economies have large reserves of underutilised savings and human resources. Mobilizing them is both the key to success and the guarantor of mediocre investment returns. Why waste time attempting to raise returns on your existing capital when you can easily access more?

#### Answer the following questions.

- 1. What did emerging markets use to be known?
- 2. What is Professor Jay Ritter's conclusion?
- 3. What are rich and stable cash flows like in emerging economies compared with those in mature economies?
- 4. What is the key to success and the guarantor of mediocre investment returns?

#### Passage Two

Markets nosedived yesterday when Barack Obama set out broad new measures on financial regulation. The most significant of them is banning deposit-taking banks from proprietary trading that is "unrelated to serving customers". This activity has generated politically incendiary profits for banks and bonuses for bankers.

The timing was political: the president spoke on the day that Goldman Sachs announced fourth quarter earnings of \$4.95bn. Those of a more populist nature than Mr. Obama — both on the left and on the right — will say that he comes late to the game.

Indeed, the White House and the US Treasury resisted the backlash against bank-