

实用商务英语 基础教程

PRACTICAL BASIC COURSE OF BUSINESS ENGLISH

李朝 李蛟 编著



復旦大學出版社

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前 言

随着我国加入世界贸易组织,国内各行各业对外商务活动不断增加,势必需要大量的既会英语又懂国际商务知识并掌握一定技能的专业人才。为了适应形势发展,满足广大在校学生、在职商务人员及读者学习与提高的需要,我们在总结数年教学经验的基础上,汇编成系列教材出版。

对书中所编内容我们力求做到科学性、典型性、实用性并举,博采众家之长,紧扣全国国际商务专业技术资格考试中规定的相关知识内容,并注意选收最新、最具代表性的材料。

《实用商务英语基础教程》的内容及特点:

第一,从内容上看,包括了商务英语专业方面的主要内容:国际金融、国际商法、国际营销学、电子商务。这些内容是国际商务专业的必修课程,是国际商务英语专业学生应掌握及了解的。

第二,大部分内容参照了全国国际商务专业技术资格考试大纲所规定的内容,所选内容主要围绕与商务有关的、必要的知识。

第三,附有一定数量的辅助阅读材料,以帮助学生扩大相应的专业知识面。同时,考虑到专业性强的特点,课后均附有参考译文以便于学生正确理解和掌握。

由于我们水平有限,书中难免有不足之处,欢迎读者指正。

编 者

2004年4月

目 录

前言	1
第一部分 国际金融	1
第一课 国际金融	2
第二课 国际收支	13
第三课 分析德国的国际收支平衡表	25
第四课 汇率	41
第五课 中国银行业的现状	54
第六课 人民币正在适应 WTO 的要求	70
第七课 外汇	82
第八课 欧洲货币市场	96
第九课 国际货币基金组织	108
第二部分 国际商法	123
第一课 合同法	124
第二课 公司法	142
第三课 票据法	163
第四课 知识产权法	183
第五课 产品责任法	205
第三部分 国际营销学	221
第一课 国际市场营销的概念	222
第二课 国际市场细分	233
第三课 国际营销调研及步骤	244
第四课 分销策略	258
第五课 促销战略	270
第六课 价格策略	283
第七课 国际市场营销计划与组织	297
第四部分 电子商务	311
第一课 什么是电子商务?	312
第二课 电子化趋势	326

第三课 电子商务的关键应用·····	344
第四课 电子商务的影响·····	361
第五课 电子商务的框架·····	377
参考书目·····	394

Contents

前言	1
UNIT ONE INTERNATIONAL FINANCE	1
Lesson One International Finance	2
Lesson Two The Balance of Payments	13
Lesson Three Germany's Balance of Payments Accounts	25
Lesson Four The Foreign Exchange Rate	41
Lesson Five The Current Banking Industry in China	54
Lesson Six RMB Adapted to WTO Needs	70
Lesson Seven Foreign Exchange	82
Lesson Eight The Eurocurrency Market	96
Lesson Nine The International Monetary Fund	108
UNIT TWO INTERNATIONAL BUSINESS LAW	123
Lesson One Contract Law	124
Lesson Two Company Law	142
Lesson Three Bills of Exchange Law	163
Lesson Four Intellectual Property Law	183
Lesson Five Product Liability Law	205
UNIT THREE INTERNATIONAL MARKETING	221
Lesson One The Concept of International Marketing	222
Lesson Two International Market Segmentation	233
Lesson Three International Marketing Research and Steps	244
Lesson Four Distribution Strategies	258
Lesson Five Promotion Strategies	270
Lesson Six Pricing Strategies	283
Lesson Seven International Marketing Planning and Organizing	297
UNIT FOUR E-COMMERCE	311
Lesson One What Is E-Commerce?	312
Lesson Two E-Trends	326

Lesson Three	Key Applications of E-Commerce	344
Lesson Four	The Effect of E-Commerce	361
Lesson Five	The Framework of Electronic Commerce	377
参考书目	394

UNIT

ONE

INTERNATIONAL FINANCE

International finance is concerned with the determination of real income and the allocation of consumption over time in economies linked to world markets. International finance mainly studies the policies and market forces which may lead to external balance under various conditions. The history of the subject illustrates how the nature of world market linkages has itself been changed by national efforts to cope with external constraints.

国际金 融

国际金融涉及确定与世界市场紧密联系的各经济体之间的跨期的实际收入和消费分配问题，主要研究在不同条件下各经济体达到外部均衡的政策配置及市场力量。国际金融的发展脉络揭示了如何通过各国应对外部条件的约束来改变世界市场自身的内在联系。

Lesson One

Section One

1. Pre-reading Questions
2. Text: *International Finance*

Section Two

1. New Words and Expressions
2. Notes to the Text
3. Word Study

Section Three

1. Exercises
2. Supplementary Reading: *Asian Economic Recovery*

Section Four

1. Translation for Reference
2. Answer Sheet to the Exercises

Section One**1. Pre-reading Questions**

- (1) What will an American do with the American currency if he wants to buy an automobile in Japan?
- (2) Where can the foreign currency be exchanged?
- (3) How much is the current exchange rate for one U.S. dollar against Japanese yen according to the passage?
- (4) Do you think the price of Japanese yen is expensive or cheap?

2. Text**International Finance**

In many respects international trade is not different from trade within a country. People who have more of the goods than they want seek out other people who have something they lack. Through exchange, both parties attempt to make themselves better off. The complications of international trade arise because the two parties use different monies. An American who wants to buy a Japanese automobile cannot expect the Japanese manufacturer to accept U.S. dollars in payment, unless by sheer coincidence the manufacturer happens at the time to want to buy a new computer from an American firm. Otherwise the auto manufacturer will be stuck with money that no shop in Tokyo will accept; in Japan the dollars are useless.

Of course, things are rarely as complicated as the last paragraph suggests. In both the United States and Japan there are banks that specialize

in buying and selling foreign currencies. The sophisticated American would never offer dollars to the Japanese. Instead he would go to his bank and purchase Japanese yen with his dollars, then offer yen in payment for the car. Availability of yen would then make trade with Japan no more complicated than buying groceries at a neighborhood supermarket. But what is the price of yen? This question is more than slightly important. If yen are cheap—if many can be bought for a dollar—then buying Japanese goods will be attractive to Americans, and American goods will be expensive to Japanese buyers.

The quantities of goods exchanged between two countries depend on complex forces. Even though unfettered trade might allow the world to consume more, each country is likely to be more concerned about employment and incomes at home than about economist's assurances of the efficiency of trade. Both countries may therefore try to encourage exports and discourage imports. Obviously, both countries cannot succeed at once.

There is another side of the situation for many countries—the developing countries especially, but also small island nations, such as Japan and Great Britain. Their ability to import goods in the future may be as important as economic efficiency and full employment in the present. These countries depend on imports of spare parts, equipment, and raw materials to keep their economies operating. For this reason, countries, even rich countries, try to keep reserves of foreign currencies around. Just as individuals keep savings to meet emergencies and to cover payments on the television if they are laid off, nations attempt to maintain hoards of foreign currencies to cover unexpected events.

The price of any foreign currency expressed in the local currency (say, dollars) is thus a major issue. And it is closely tied to the need to maintain reserves and the desire to manage certain aspects of the domestic economy. Over the past two centuries, a number of international monetary systems have been set up to deal with these questions. All have proved inadequate. The interests of some countries inevitably conflict with the interests of others, and so the system collapses. But in spite of its limitations and faults, the international financial system is important to all of us.

Section Two

1. New Words and Expressions

complication	<i>n.</i>	复杂(化)
sheer	<i>a.</i>	全然的, 纯粹的
coincidence	<i>n.</i>	巧合(之事), 符合
stick	<i>v.</i>	粘住
complicated	<i>a.</i>	(错综)复杂的, 麻烦的
specialize	<i>v.</i>	专门做, 专门研究
currency	<i>n.</i>	通货, 货币
sophisticated	<i>a.</i>	老练的, 非常有经验的
yen	<i>n.</i>	(单复数同) 日元(日本货币单位)
availability	<i>n.</i>	(现)有
lay off		辞退, 使下岗
hoard	<i>n.</i>	积蓄, 贮藏(物)
unfettered	<i>a.</i>	自由的, 不受拘束的

2. Notes to the Text

(1) People who have more of the goods than they want seek out other people who have something they lack. 这是一个复合句, 句子套子句。主句关键词是: People... seek out other people. 在两个 people 后分别接有两个限制性定语从句, 在第一个定语从句中还有 more...than 结构。seek out 是短语, 意为: “搜寻出”、“竭力去找……”, 在第二个限制性定语从句中又带有一个定语 “they lack”, 修饰 something。

(2) Through exchange, both parties attempt to make themselves better off. better off 意为: “富裕”。英国晚期重商主义的代表人物托马斯·孟(1571—1641)在《英国得自对外贸易的财富》一书中对参与国际贸易的各方均可获得各自的利益做了细致的描述。

(3) ..., unless by sheer coincidence the manufacturer happens at the time to want to buy a new computer from an American firm. by sheer coincidence 意为:“完全出于巧合”;happen to 意为:“碰巧”;at the time 意为:“此时”,插入在不定式前。

(4) This question is more than slightly important. slightly 是副词,修饰形容词 important;more than 意为:“比……更(多)”、“多于”,既可以修饰名词也可以修饰形容词或副词,例如:

More than two hundred people applied.

The salt produced here is more than sufficient for the whole region.

(5) International Trade 国际贸易。国际贸易是指世界上各个国家或地区之间商品、服务和技术的交换活动,是各国或地区之间分工的表现形式,反映了世界各国或地区在经济上的相互依靠。国际贸易是一个历史的范畴,是在一定历史条件下产生和发展起来的,是人类社会生产力发展到一定阶段的产物。国际贸易的产生必须具备两个条件:① 相对独立的政治实体的出现,即国家的存在;② 各个国家之间有可供交换的剩余产品,即国际分工的存在。

国际贸易理论从 15 世纪到 18 世纪末起主导作用的学派是重商主义学说。重商主义(Mercantilism)是 15 世纪到 17 世纪欧洲资本主义原始积累时期,代表商业资本利益的经济思想和政策体系。英国是当时经济最发达的国家,重商主义发展得最为成熟。重商主义经历了两个发展阶段:① 15 到 16 世纪中期为早期重商主义阶段,主要代表人物是英国的威廉·斯塔福(William Stafford);② 16 世纪下半叶到 17 世纪为晚期重商主义阶段,是名副其实的重商主义,主要代表人物是英国的托马斯·孟(Thomas Mun),其主要著作《英国得自对外贸易的财富》被马克思称之为“重商主义的福音书”。重商主义的基本观点认为,一国拥有的黄金和白银越多,就越富有;国家政策的首选目标是使国家富强,而国家的富强程度和实力大小的唯一标志就是该国金银等贵金属的拥有量;实现政策目标的唯一途径就是保持贸易的顺差,为此目的所需要的手段就是鼓励国内工业和出口贸易的发展,阻止金额外流。

(6) International Monetary System 国际货币体系(或国际货币制度)

所谓国际货币制度,是指为了适应国际贸易和国际支付的需要,使货币在国际范围内发挥世界货币的职能,各国政府都共同遵守的有关政策规定和制度安排。国际货币制度一般包括 3 方面内容:① 国际储备资产的确定;② 汇率制度的安排;③ 国际收支的调节。国际货币制度大体上经历了国际金本位制、布雷顿森林体系和牙买加体系(或后布雷顿森林体系)3 个阶段。

国际金本位制盛行于 1880 年到 1914 年间,其特征是金币可以自由铸造、自由兑换以及黄金自由输出输入,各国货币之间的汇率由它们各自的含金量之比所决

定,具有自动调节国际收支的机制。布雷顿森林体系是第二次世界大战后建立起来的,其主要特点是每盎司黄金等于35美元(官价),美国保证各国政府或中央银行随时可用美元向美国按官价兑换黄金,同时建立了一个永久性的国际金融机构——国际货币基金组织,该组织是二战后国际货币制度的核心,它的各项规定构成了国际金融领域的基本秩序。牙买加体系是20世纪70年代初期至今的国际货币体系,其主要特征是各种汇率制度、多元化的国际储备和多样化的国际收支调节方式并存,国际间的协调与合作日益深化。

3. Word Study

- (1) *manufacturer n.* 厂商, 制造商

They bought the goods from another manufacturer. (厂商)

These samples were newly designed by our manufacturer. (制造商)

- (2) *party n.* 方(指单位或个人)

This rule is applicable to all parties concerned. (方)

Both parties are to appear before the judge. (方)

In case of claim the parties involved should seek a settlement through amicable negotiation. (方)

- (3) *availability n.* 有效性, 可供应的货

Please let us know the availability of your models. (有效性)

We enclose a list showing our present availabilities. (可供应的货)

The availability of certain food varies with the seasons. (供应)

- (4) *consume v.* 消费, 消耗

The small car consumed very little gas. (消耗)

They had consumed most of the potatoes by Wednesday. (消费)

These modern machines consume far less electricity. (消耗)

Arguing about the details of the plan consumed many hours of the committee's valuable time. (消耗)

be consumed with 被……所吞噬, 因(妒忌、忧愁等)而变得憔悴

Her husband is consumed with jealousy. (因……而变得憔悴)

- (5) *collapse v.* 倒塌, 崩溃, 瓦解, 衰退, 垮下, 暴跌

The roof collapsed under the weight of the snow. (倒塌)

The bed collapsed as soon as we got in. (倒塌)

The dictator died and his military government collapsed. (瓦解, 崩溃)

She collapsed in tears at the news. (垮下)

Last month the price of copper collapsed. (暴跌)

Once the markets collapse, production stops. (暴跌)

Section Three

1. Exercises

1.1 Fill in the blanks with the words given below.

also export reflects in short addition reserves by

Balance of Foreign Exchange mainly (1) a country's balance of import and (2), while Balance of International Payments includes not only import and export, but (3) the balance of income and expenditure items (4) service, tourism, insurance, overseas investment, dividends and transportation. In (5), it itemizes the long and (6) term capital investments, official loans and the official (7) including bullion and foreign exchange controlled and managed (8) the government, etc..

1.2 Translate the following passage into Chinese.

Balance of international payments means a financial indicator published by a government to reflect the country's volume of import and export settlements, capital movements and change in official reserves in a certain period. In industrial countries such as U.S.A., Japan and Germany, which play a key role in the international market and international monetary system for production, trade and financial business, balance of international payments also in some degree reflects the strength or weakness of their free convertible currencies respectively.

Balance of payments is principally expressed by three subheadings as below:

The current account. It mainly shows a country's balance of import and export, but also includes the balance of international non-trade expenditure and income incurred