

BUSINESS ENGLISH

商务英语

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商务英语

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前言

随着中国经济的迅猛发展和国际化,国家的经贸活动已经远远超出了传统的外贸范畴,扩展到金融、保险、工商管理、法律、海外投资等一系列领域。国际商务渗透到当今人们生活的各个方面,商务英语的应用显得尤为重要。为了顺应时代的要求,培养从事于国际商务和外经贸领域的复合型外语专业人才,本书由具有丰富商务英语教学经验的教师编写而成,共11个单元,每单元一个主题,全面而概括的介绍了商务英语中各个领域的基础知识和理论,涉及了国民经济活动的重点和热点内容。

本书编写目的是让学生既能学习丰富的商务知识,又能熟悉商务方面的各种英语表达,提高商务英语水平。本书编写具有以下特点:

本书主要涉及基础商务英语知识,简单易懂。

每单元都配有思考题和练习题,使学生能够把握要点,同时考察学生对所学知识的实际运用情况。

通过阅读和分析案例以及具体实践,加深学生对所学知识的理解和应用。

本书的内容一是侧重商务理论、理念、知识和文化,具有“经济+商务+文化”的特色,体现了现代经济生活的风貌。二是侧重商务英语语言特色,体现英语语言在商务环境中的独特风格。

本书由武昌工学院刘一书、辽宁科技学院崔巍担任主编;武昌工学院王智璇、蔡灵洁,辽宁科技学院王娇月,辽宁医药化工职业技术学院姚旭担任副主编。教材编写具体分工如下:崔巍负责编写 Chapter 1、Chapter 2、Chapter 3、Chapter 4,姚旭负责编写 Chapter 5、Chapter 6,王娇月负责编写 Chapter 7、Chapter 8,刘一书负责编写 Chapter 9,王智璇负责编写 Chapter 10,蔡灵洁负责编写 Chapter 11,最后由刘一书对全书进行统稿和修改。

本书适合普通高等学校学生使用,既可作为商务英语专业学生的专业课教材使用,也可以作为非英语专业学生的选修课教材使用。全书供一个学期使用,建议教师每周一个单元,有些较长的单元可以用两周完成。建议教师使用本书在讲解时,不能完全用教授英语语言的模式来授课,而应以传递大量的商务信息为主,辅以学习商务英语表达。

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Chapter 1 Business Start-up 企业创建

What Does It Take to Be an Entrepreneur? 企业家需要哪些素质?

How to Discover a Winning Idea? 如何挖掘成功的商业点子?

How to Start up Your Business? 如何创业?

Case Study 1 Alternative Publishing and Communications 出版和通讯公司

Case Study 2 Looking After Baby 照看婴儿

Our national leaders are now encouraging capable college students to start their own business. Is it appealing? Do you want to have a try? What do you need to start your own business?

In this chapter we first lead you to check whether you are of the entrepreneurial type. Then we'll take you through the process of starting a new business, from thinking about it to planning it to actually doing it.

LEAD-IN ACTIVITIES

Nowadays it is very popular for students to send flowers to teachers, friends, or classmates on St. Valentine's Day, Teachers' Day or on a classmate's birthday. You see this opportunity and want to open a flower shop on campus to raise your tuition fee. Do you think it is right for you? How can you transform your dream into reality? What capital and personal skills do you need but don't have? What other aspects should you consider? Discuss with your classmates.

You can use the words or expressions in the following box:

location	name	size	customers	money
employee	run	manage	consult	information
alone	partner	advertising	consistent	hard-working
main product or service	short-term goals	self-confidence	self-discipline	
get professional help	long-term goals	business plan	part-time	

how to arrange time make sacrifices make a profit full-time
business opportunity first things first

What Does It Take to Be an Entrepreneur? 企业家需要哪些素质?

企业家应具备的 5 种素质,一是看到别人看不到的机会;二是自我激励;三是愿意作出牺牲;四是了解自己的发展方向;五是不怕失败。

If you want to be your own boss, you will probably encounter some rough patches along the road to the big rewards. Do you have what it takes to hang in there? Entrepreneurs who have been there tend to share five common traits that are key to long-term business success.

Trait No. 1: Seeing Opportunities Where Others Do Not

One true sign of an entrepreneur is someone who can look at the same circumstances as a dozen other people and see something different: opportunity. But great business ideas are not enough. The most important thing is a burning desire to build your dream into reality. That's how 19-year-old entrepreneur Todd Gilliard, the owner of Art Installers Inc. in Bowie, Maryland, got started.

Gilliard was working at an art gallery when he noticed that, after customers purchased the art, they needed someone to deliver and install it in their homes and offices. He saw this as a golden opportunity and presented his idea to the gallery's owner. The two drew up an agreement, and Gilliard was in business.

When Brad Sweet of Relay, Maryland, needed a Mother's Day gift, he also saw opportunity where many people would not: in a pile of scrap wood.

"I knew how to build things from watching my parents, and I've always been involved with art, so I collected some scrap wood and started making a birdhouse," recalls Sweet, "I needed a roof, so I went to the recycling bin and got some soda cans. I cut the cans open and made the roof out of them. Then I made working gutters out of the cans."

Sweet's ingenuity quickly became a business. His first eight birdhouses were sold out at his first craft show.

Growing up in a ghetto, Karl Kani dreamed of becoming the Ralph Lauren of the streets, so he designed his own clothes and had them custom-made. Kani started selling



his creations from his car in front of New York city nightclubs and local basketball tournaments. Now Kani's fashions are sold by such upscale stores as Nordstrom and Macys and his company had 1995 sales of \$ 69 million. Entrepreneurs like Kani look for opportunities over-looked by others.

Trait No. 2: Self-Motivated

To stay on course, you have also got to keep your focus. "You have to have your own motivation to actually go out there and get the work done," notes Sweet.

That can be a challenge—especially when life gets busy. But the true entrepreneurial spirit finds a way. Now a student at Towson University in Towson, Maryland, Sweet continues to operate his business during school breaks and summer vacation.

That same grit (勇气,坚韧) and determination helps entrepreneurs to get through the tough times. "I use the hard knocks as learning experiences," Gilliard explains, "Running my business has taught me skills I can use forever."

Trait No. 3: Willing to Make Sacrifices

In order to chase a dream, you have got to be willing to make sacrifices along the way. Gilliard was a high school senior when he started Art Installers Inc. He quickly learned that being a business owner meant that sometimes, instead of hanging out with his friends, he was hanging art instead. It is your business, and you must be emotionally, mentally, and physically able to work long and hard.

Trait No. 4: Knowing Where They Are Heading

Gilliard had a strong set of business skills from the beginning—he had watched his father, also an entrepreneur, and taken notes. But his education did not stop there.

Gilliard enrolled in an entrepreneurship course at his high school, where he learned how to research and develop a business idea. Through the class, he was exposed to sample business plans, spreadsheets, and profit and loss statements from real businesses.

Using what he learned, Gilliard outlined the management of his business as well as financial needs and future plans. "It really helped to get me organized," he says.

Trait No. 5: Aren't Afraid to Fail

Of course, there are plenty of success-stories in business, but not many people want to tell you the dirty truth: Businesses can fail. They fail all the time. You must be able to take some risks.

Entrepreneur Naveen Jain, 21, of Novato, California, learned this during his first

year at Purdue University when his first business, Pure Gaming Network, took a ton of efforts and only paid in pennies. “I was really into video games, so I thought I would start my own E-zine to review games and make money from advertising,” he says. “It was the classic dot com.”

Naveen used the first company as a learning experience and his new found business smarts as a springboard (跳板) for Sparkart, a Web or print design and development company. These days, he is designing Web sites for well-known clients.

You should be responsible for your success or possible failure, and then have the ability to go on.

Questions for Discussion

1. Do you know anyone who seems to have the entrepreneurial spirit?
2. What is there about him or her that makes you say that?

How to Discover a Winning Business Idea 如何挖掘成功的商业点子

这里从七个方面探讨如何挖掘成功的商机：核实自己经商理念的配套技能；紧跟时事，随时抓住商机；发明新产品或服务；增加现有产品价值；考察其他市场；改进现有产品或服务；看风使舵：

If you have the characteristics of an entrepreneur, then you will probably decide to set up a business. First, you need an idea. Business ideas are all around you. Some business ideas come from a careful analysis of market trends and consumer needs; others come from serendipity (意外发现). If you are interested in starting a business, but do not know what product or service you might sell, exploring these ways of getting business ideas flowing will help you choose.

1. Examine your own skill set for business ideas.

Do you have a talent or proven track record that could become the basis of a profitable business?

The other day I spoke to a man who had spent years managing cleaning services at a hospital. Today he runs his own successful domestic and business cleaning service. An ex-logger (前伐木工人) I know is now making his living as an artist; he creates “chainsaw sculptures” (链锯雕塑) out of wood. And the examples of professionals who have started their own agencies or consulting service businesses are legion (众多).



To find a viable business idea, ask yourself, “What have I done? What can I do? Will people be willing to pay for my products or services?”

2. Keep up with current events and be ready to take advantage of business opportunities.

If you read or watch the news regularly with the conscious intent, of finding business ideas, you'll be amazed at how many business opportunities your brain generates.

Keeping up with current events will help you identify market trends, new fads, industry news—and sometimes just new ideas that have business possibilities.

For instance, same-sex marriages are now legal in Canada. There are now also entrepreneurs who are selling tourist travel packages that include a marriage ceremony to same-sex couples from other countries. Would you have identified that business opportunity when you heard that the Canadian marriage laws had changed?

3. Invent a new product or service.

Think back 30 years ago. Was there a huge demand for anti-virus software (杀毒软件), Internet Service Providers (因特网服务提供者), or desktop computers (台式计算机)? No! The key to coming up with business ideas for a new product or service is to identify a market need that is not being met. The clamour for ever-increasing security, for instance, has led to an explosion of new security products and services, ranging from iris (眼睛的虹膜)-recognition machines through home security services.

Look around and ask yourself, “How could this situation be improved?” Ask people about additional services that they would like to see. Focus on a particular target market and brainstorm business ideas for services that that group would be interested in. For example, there are millions of aging gardeners across North America. What products or services could you create that would enable them to garden longer and more easily?

4. Add value to an existing product.

The difference between raw wood and finished lumber is a good example of putting a product through an additional process that increases its value, but additional processes are not the only way value can be added. You might also add services, or combine the product with other products. For instance, a local farm that sells produce also offers a vegetable delivery service; for a fee, consumers can have a box of fresh vegetables delivered to their doors each week.

What business ideas can you develop along these lines? Focus on what products you might buy and what you might do to them or with them to create a profitable business.

5. Investigate other markets.

Some business ideas are not suited to local consumption—but appeal greatly to a foreign market. In a little town surrounded by acres of wild blueberries, for years the bushes produced berries that mainly fed bears and birds; the town has a thriving blueberry industry that doesn't leave room for a wild blueberry market. But one entrepreneur realized that there is a high demand for products such as these in Japan—and those same wild blueberries are now being harvested and shipped. Finding out about other cultures and investigating other market opportunities is an excellent way to find business ideas.

6. Improve an existing product or service.

A local entrepreneur has created an improved version of the hula hoop(呼啦圈); it is bigger and heavier so hula-hoopers can control it more easily and do more tricks. How did she come up with this business idea? She thought hula hooping would be a fun thing to do with her daughter, but found the commercially available products too flimsy.

There are very few products (or services) that cannot be improved. Start generating business ideas by looking at the products and services you use and brainstorming ideas as to how they could be better.

7. Get on the bandwagon (看风使舵).

Sometimes markets surge for no apparent reason; masses of people suddenly “want” something, and the resulting demand cannot be immediately met. For example, during the SARS epidemic, there was an insatiable demands for facial masks in several countries—and many entrepreneurs capitalized on this business idea.

A “bandwagon effect” is also created by larger social trends. There is much more of a demand for home-care services for the elderly than is currently being supplied. And the trend for pets to be treated as family members continues, creating demands for all kinds of pet-related services that did not exist even ten years ago.

Look at existing businesses and the products and services they offer and determine if there is a need for more of those products or services. If there is, develop business ideas to fit the market gap.

Are you brimming (充满) with ideas for starting a business now? Write your business ideas down. Let them swirl around in your head and coalesce (结核成一体). Keep an open mind and continue to assess everything you read and hear from an entrepreneurial point of view. You do not want to run with the first business idea you think of; you want to discover the idea that is best suited to your skills and desires.



Dream, think, plan—and you will be ready to transform that business idea into the business that you have always wanted.

Questions for Discussion

How many business ideas can you discover around you after reading the above part? Write them down and see which one is more practical.

How to Start up Your Business 如何创业

Once you have decided on a great idea for a new business, that you have the right stuff to be an entrepreneur, and that you are ready to take the leap into business for yourself, how do you start a business? All organizations demand capital, good ideas, planning, information management, budgets (and financial management in general), accounting, marketing, good employee relations, and good overall managerial know-how. Since we have already discussed them in the previous chapters, it is time for you to start. But before you pump your life savings into a small business, you want to know if it has a chance of success.

Evaluating Your Chance for Success 审视成功的机率

产品有无市场、企业有无足够的启动资金是企业创建成功的关键。

Here is a look at the prime considerations for determining if your business idea has a chance of success:

Market Assessment 市场估计

One of the first steps in examining your business idea is to do some research to get to know more about your market. Presumably you already know that a market exists for your product. If you have an idea for a business but you are not sure whether a market for it exists or is big enough to support your business, you are getting ahead of yourself. If that description applies to you, you will need to take a step back and look at finding the right small business for you.

For those who believe that a market exists, but who want to know more about the size and shape of the market in order to forecast their chances of success, research is the best place to start. Researching your market in order to know more about your customers and your competitors is a critical step for small business owners. If Procter

& Gamble puts out a product that does not sell, they move on to the next idea. If you put out a product that does not sell, you are out of business.

• When you conduct research, you'll want to find out the following:

• Who are your likely customers? Where do you think your business need to be (for example, if students are your customers, you may need to be near schools)?

• How can you reach your customers? Which marketing options will reach the most customers at the lowest cost?

• How much will they pay for your product or service? Are you planning to charge too much for your product or service? Are you planning to charge too little?

• Who are your competitors? Have you also considered those who are not direct competitors but who might nevertheless compete against you (for example, if you sell an online magazine, you are competing not just against other online magazines but against other products that occupy someone's leisure time)?

• How will you be positioned in the marketplace? Will you be in competition with existing businesses head on or will you try to find a specialist niche?

Once you have identified your market and its needs, you must set out to fill those needs. The way to meet your customers' needs is to offer top quality at a fair price with great service. Remember it is not enough to get customers—you have to keep them.

Financing Assessment 资金估计

Finding the money needed to start a new business is almost always one of the most difficult hurdles that new owners face. At this point in the process of analyzing your business idea, you should have examined both the costs of starting a business and your market with the result that you know how much it should cost and how much you should be able to earn. Assuming that the start-up costs are more than you have on hand and more than you will be able to earn right out of the gate, the next step is to figure out whether you can raise the difference.

What to do? One possible solution is to get a loan for your business from a bank. A second solution, chosen by many small businesses, is to raise the money yourself, perhaps by taking out a second mortgage or by selling some of your possessions. A third solution is to borrow from family and friends. A fourth solution is to take on partners and investors.

Getting Started 启动并运作

企业创建初期既要向他人学习,又要具备一定的经商经验,然后制订企业计划,包括



对企业的描述、营销计划、财务管理计划、运作管理计划等。组织企业涉及选择合适的产权形式、企业名称、开业时间和地点、如何购置或租赁设备、如何获取经营许可证、如何销售产品或服务、如何招聘雇员等。

Once you have determined the kind of business you want, and evaluated your chances of success, you have to begin setting it up. To get started, consider the following:

Learn from Others 向他人学习

Just because you run a small business does not mean that you have to be an expert on everything. One of the best ways to learn how to run a small business is to talk to others who have already done it. They will tell you that location is critical. They will caution you not to be undercapitalized (not have enough money to start). They will warn you about the problems of finding and retaining good workers. And, most of all, they will tell you to keep good records and hire a good accountant. This free advice is invaluable.

Get Some Experience 获取经验

There is no better way to learn small-business management than by becoming an apprentice or working for a successful entrepreneur. In fact, 42 percent of small-business owners originated the idea for their business from their prior jobs. The rule of thumb (经验法则) is: to have three years' experience in a comparable business.

Many new entrepreneurs come from corporate management. They are tired of the big-business life or are being laid off because of downsizing. Such managers bring their managerial expertise and enthusiasm with them.

By starting a business part-time, during your off hours or at weekends, you can experience the rewards of working for yourself while still enjoying a regular paycheck.

Building a Business Plan 制定企业计划

A business plan is a detailed written document that defines the goals of your business and describes the means you will use to attain those goals, the advantages the business will have in relation to competition, and the resources and qualifications of the owner(s). Every small business owner should prepare one, though in reality many do not. Although creating a business plan will take considerable time, effort, and energy, it will be well worth the trouble.

Why have a business plan? Formulating a written business plan will force you to think about where you want your business to go and how you are going to get there. It

will become, in effect, a roadmap for you to follow as your business grows and develops. And, of course, if you ever intend to borrow money or establish credit, you will be asked to produce a business plan.

A business plan can be assembled in any number of ways. However, some essential components should be included in any plan, which are listed below:

- Description of the business

Describe the business, including what the products and services of the business are.

- The marketing plan

Describe the target market for your product and explain how you will reach that market.

- The financial management plan

Detail the costs associated with operating your business and explain how you will pay those costs. Will you need financing to start the business? If so, how much?

- The operations management plan

Describe how you will manage the core processes of your business, including the use of human resources.

Organizing Your Business 组织企业

After deciding that you are going to start your own business, your next step should be to begin planning the most basic organizational aspects of that business—what you are going to call yourself, and whether the business will be a sole proprietorship, partnership, corporation, etc.

1. Choosing a form of organization

Whether you have purchased an existing business or started one from scratch, you must decide which form of organization is best for your company. The decision can be difficult to make. There are several choices, each with its advantages and disadvantages.

Remember, the form that you choose does not have to be permanent. If the circumstances of your business change, you can always change the form of your business. For example, you may start your business as a sole proprietorship, but, as your business grows, you may take on a partner and the business become a partnership, and finally become a corporation.

2. Naming your business

Naming your business may not be as simple as it seems. When selecting a name,



try to make the name short, easy to remember, descriptive of the business, and capable of drawing attention. Depending on the business form you choose, you may have to register or receive approval from the local or provincial government where your business is formed.

The name of your business must not be misleading or in any way imply something that the business is not. For example, you cannot imply that your business is a licensed plumbing contractor if you do not possess a plumbing license. Likewise, you cannot imply that you are a professional and are providing professional services if you do not have professional credentials, such as a veterinary' service, dentists' office, or physicians' office.

3. Beginning operations

Here are some ideas for getting your business off the ground (顺利进行), including deciding where to open your new business, deciding when it should be opened, how to market your product or service, how to get licenses and permits for your business, and how to hire employees.

• Where to Open Your Business

Deciding where and when to open your new business is often one of the most difficult decisions that a business owner faces. These decisions may also be the most important ones because the ultimate success of the business can hinge on (靠……转动) where it is located and when it is opened. To work through these decisions, choose one of the following:

- 1) Choosing whether to lease office space or work from home
- 2) Choosing the best geographic location for your business

An important factor in selecting a location is that you keep a long-term perspective. Site selection can be a big investment. Choosing the right site now can avoid the costs of relocation in the future.

- 3) Negotiating a lease for your office, if that's your decision

If you decide that you want to lease office space and you have found a location, the next step is to negotiate a lease agreement for that location. A lease agreement is a contract between you and the owner of the property. Since it is a legal document, you should have your attorney review it before you sign it.

• When to Open Your Business

There really are not too many hard and fast rules for when to open your business. It will largely depend on your individual circumstances.

The simple answer to the question “when?” is: the point at which you have completed all of the steps you need to take in order to set up your business. The important point to remember is that you should not start the business before you are really ready. In some cases, the “when” will be decided for you.

In any event, here are a couple of suggestions for timing the start of your business:

If your business is seasonal, start it at the beginning of your strongest season.

If you want to open a retail business, consider starting it just before the Spring Festival holiday shopping season, or on National Day, etc.

• Buying or Leasing Equipment

As a small business owner, you will probably need some type of equipment, whether it is office furniture, a computer system, or, for some, perhaps even some heavy manufacturing equipment.

For any equipment, the process is the same:

First, you will have to determine what you need.

Next, you will have to determine how best to acquire it (for example, whether you should buy or rent).

Finally, you will have to determine how to install it and take care of it.

If you decide to lease your equipment, you'll have to enter into a lease agreement.

• Getting Licenses and Permits

Most provincial and local governments require businesses operating in their area to obtain licenses or permits.

Licenses: There are essentially two types of licenses, general and special. A general business license is assessed annually for the privilege of operating a business in the jurisdiction (权限). A special license is one that is issued to a business that will provide products or services that require regulation. Special licenses are issued to professionals, such as doctors, lawyers, barbers, and others who have met a certain level of training or education.

Permits: State and local governments regulate the safety, structure, and appearance of the community through the use of local laws, called ordinances (法令、条例). Zoning ordinances, which regulate how property can be used, are a common type of ordinance. Once the jurisdiction determines that you have complied with such ordinances, it will issue a permit that will enable you to operate your business.

• Marketing Your Product or Service

When you are figuring out how much it will cost you to start your new business,