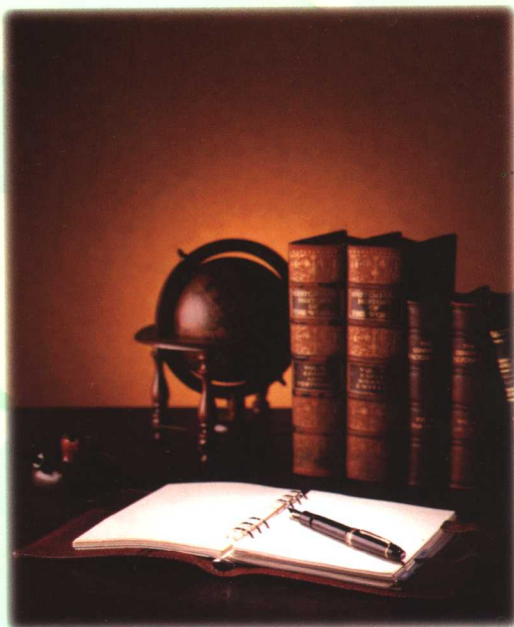


企业管理

专业英语

周 苹 编著



Understanding Business
Management



对外经济贸易大学出版社

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企业管理专业英语

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Understanding Business Management

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前言

加入世贸组织后,我国对外开放的力度继续加大,对外贸易连年加速增长,引入外资的水平也不断创出新高;外贸经营权已经完全放开,企业可以自主地在国内外市场营销自己的产品。从行政管理的角度看,我国政府已将内贸和外贸管理融为一体。企业的市场地域概念,也逐步从国内范围扩展到全球范围。愈来愈多的企业走出国门,到其他国家和地区投资,兴办各类行业的经济实体,商务活动日趋频繁。企业能够在激烈的国内外竞争中占有市场,经营管理是至关重要的。因此,具有一定经贸英语水平、广博经济知识和强化管理理念的国际型的复合性人才,是企业急需的宝贵资源。

编写此书的目的就是为培养具有上述专业素质的人才指点企业经营之道,为培养国际型经济管理人才提供实在的帮助。阅读本书,读者既能较全面地了解企业从创业到经营的多方面的必备知识,又能学到相关的专业英语技能。

全书分为5章,25节。5章的内容分别为:创业、销售与营销、企业管理、人力资源管理、财务管理。每章包括4-6节。全书用英文撰写,语言难度属中等水平。每节的结构为:内容提要(中文)、课文、词汇和练习四部分;词汇是经济、贸易和管理常用专业词汇或生词;练习为翻译(英译汉)、填空和思考题三种形式。

本书可作为高等经济类院校相关专业的专业英语教材或阅读教材,也可供涉外经济的企业管理、财务、人力资源、销售人员等学习参考之用。

尽管编著者进行了精心构思与编写,但受水平所限,仍会存在遗漏和不妥之处,恳请专家和广大读者指正为盼。

编著者
2007年5月

● ● ● ● ● Contents

Chapter One	Starting a Business	(1)
Section 1	Going into Business	(1)
Section 2	Starting a Business	(11)
Section 3	Managing Your Business	(22)
Section 4	Should You Go into Business?	(36)
Section 5	What Is an Entrepreneur?	(39)
Section 6	How to Be More Effective	(45)
Chapter Two	Sales and Marketing	(55)
Section 7	Introduction to Marketing	(55)
Section 8	How to Understand Your Customers	(61)
Section 9	Deciding on an Advertising Medium	(74)
Section 10	How to Expand Your Market	(91)
Chapter Three	Management	(103)
Section 11	How to Be Pointed Toward Profit	(103)
Section 12	How to Handle Stress	(111)
Section 13	Effective Presentation of Plans and Ideas	(117)
Section 14	How to Lead and Manage People	(124)
Section 15	How to Develop Yourself	(134)
Chapter Four	Personnel Management	(147)
Section 16	Introduction to Personnel Management	(147)
Section 17	Hiring the Right Employees	(159)
Section 18	Employees Training and Development	(168)
Section 19	Building Employee Trust	(179)
Section 20	Delegating Work and Responsibility	(189)



Chapter Five	Financial Management	.....	(196)
Section 21	Introduction to Financial Management	.....	(196)
Section 22	Financial Ratio Analysis	.....	(206)
Section 23	Credit and Collection Methods	.....	(213)
Section 24	Understanding Money Sources	.....	(232)
Section 25	Watching Your Profit	.....	(251)
Bibliography		.....	(266)

Chapter One

Starting a Business



Section 1 Going into Business

你是否打算经商？你是否想做一名企业经理，或做一名中小企业老板？如果你有此意向，你是否在精神和物质上作好了相应的准备？比如你打算将你的企业建成什么性质和形式的企业——独资、合伙，还是有限责任公司？还比如你了解自己的实力吗？你具备一名经理或企业老板的基本素质吗？你有经营失败的思想准备吗？一旦作出决定，你具体考虑做哪类企业——生产、批发，还是零售？如此等等。读完下面的文章将会对你有所启发和帮助。

So you are thinking of going into business. This can have advantages and disadvantages. Running a business of your own will bring a sense of independence, and a sense of accomplishment. You will be the boss, and you can't be fired, though there may be days when you would welcome it. Because you can pay yourself a salary and the profit or return on your investment will also be yours, you anticipate a good income once your business is established. You will experience a pride in ownership if you own your own home or your own automobile. You can derive great satisfaction from offering a product or service, which is valued in the market place.

By being a boss you can adopt new ideas quickly. Since your enterprise will likely be a small business in the beginning, you will have no large, unwieldy organization to retrain, no board to get permission from each time you wish to try something new. If the idea doesn't work you can drop it just as quickly. This opportunity for flexibility is one of small businesses' greatest assets.



When starting your business, be sure to meet with a lawyer to discuss your plans and give you advice on the proper legal structure of your business. The choices include sole proprietorship, partnership, limited liability company, and corporation. Be sure to study the liability and tax advantages of owning your own corporation.

As a sole proprietor, you are liable if anyone sues your business, and you can lose everything you own. A corporation, on the other hand, is a separate “living” entity and protects you from losing your personal assets.

With regards to taxes, as an employee, your employer pays your income, the government takes its share, and THEN you spend your money. As a corporation owner, you receive income from sales, you spend and invest the money, and only THEN does the government take its share. There are many tax advantages of being a company owner, as the government looks kindly on those who create jobs and increase our economic well-being. If you are outside your country, be sure to check with a local qualified attorney to learn the specific laws of the country.

These are some of the advantages and pleasures of operating your own business. Now take a look at the other side. If you have employees, you must meet a payroll week after week. You must always have money to pay creditors — the man who sells you goods or materials, the dealer who furnishes fixtures and equipment, the landlord if you rent an office, the mortgage holder if you are buying your place of business, the publisher who runs your advertisements, the tax collector, and many others. All of them must be paid before you can consider the “profits” yours.

You must accept sole responsibility for all final decisions. A wrong judgment on your part can result in losses not only to yourself but, possibly, to your employees, creditors, and customers as well. Moreover, you must withstand alone adverse situations caused by circumstances frequently beyond your control and overcome these business setbacks. Keeping your business profitable means long hours of hard work. It could very well not be the work you want to do. As someone else’s employee you developed a skill. Now, you must keep the books, analyze accounting records, sit back and do long range planning. When everyone has gone home, you finally may have to catch up with the paper work, or you may even have to sweep the floor.

As your business grows and you become more successful, you may soon not have to do some of these jobs. As an owner — manager, you may be forced at first to give up the technical aspects you know and enjoy doing, and focus on management. To get your business



off to a successful start, you must be a manager, not an operator.

However, you will never be entirely your own boss. No matter what you choose — manufacturing, wholesaling, retailing or service business — you must always satisfy your customers. If you don't give the customers what they want, they'll go somewhere else and you'll be out of business. So every customer, or even potential customer, is your boss. Your creditors will also dictate to you, and your competitors' actions may force you to make decisions you don't want to make. National and local government agencies will insist that you meet certain standards and follow certain regulations. The one thing you can decide yourself is how you will satisfy all of these bosses.

Are You the Type?

The first question you should answer after recognizing that there are two sides to the prospect of establishing your own business is "Am I the type?"

You will be your most important employee. It is more important that you rate yourself objectively than how you rate any prospective employee. Appraise your strengths and your weaknesses. As a prospective operator of your own business, acknowledge that you are weak in certain areas and cover the deficiency by either retraining yourself or hiring someone with the necessary skill. The sign of a successful entrepreneur is one who knows his or her limits.

Numerous studies have been made of small business managers over the years. Many look at traits and characteristics that appear common to most people who start their own businesses. Other studies focus on characteristics that seem to appear frequently in successful owner-managers. The following seem to be most predominating.

Strong Opinions and Attitudes

People who start their own business may be members of different political parties, feel differently about religions, economics and other issues. They are like everyone else. The difference is they usually feel and express themselves more strongly. This is consistent. If you are going to risk your money and time in your own business you must have a strong feeling that you will be successful. As you will see later, these strong feelings may also cause problems.

If you want to start your own business you probably have mixed feelings about



authority. You know the manager must have authority to get things done, but you're not comfortable working under someone. This may also have been your attitude in a scholastic, family or other authority structure. If you want to open your own business you are likely to have a strong "Need for Achievement". This "Need for Achievement" is a psychologist's term for motivation and is usually measured by tests. It can be an important factor in success.

The person, who wouldn't think of starting a business, might call you a plunger, a gambler, a high-risk taker. Yet you probably don't feel that about yourself. Studies have shown that very often the small business owner doesn't differ from anyone else in risk avoidance or aversion when measured on tests. At first thought this seems unreasonable since logic tells us that it is risky to open your own business. A professor once explained this apparent contradiction very simply. "When a person starts and manages his own business he doesn't see risks; he sees only factors that he can control to his advantage." If you possess these traits to some degree or other it doesn't mean you will be successful, only that you will very likely start your own business. Some of these characteristics in excess may actually hamper you if you are not careful.

The characteristics that appear most frequently among "successful" small business managers include drive, thinking ability, competence in human relations, communications skills and technical knowledge.

Drive, as defined in the study, is composed of responsibility, vigor, initiative, persistence and health. Thinking ability consists of original, creative, critical, and analytical thinking. Competency in human relations means emotional stability, sociability, good personal relations, consideration, cheerfulness, cooperation and tactfulness. Important communications skills include verbal comprehension, and oral and written communications. Technical knowledge is the manager's comprehension of the physical process of producing goods or services, and the ability to use the information purposefully.

Motivation or drive has long been considered as having an important effect on performance. Psychologists agree that you can increase your level of motivation and chances for success. Much of the development of such achievement motivation depends on setting the right kind of goals for yourself.

What Business Should You Choose?

Many of you have already decided what business to choose. Others may still be seeking



answers from counselors. Whether you have decided or not, you will find it helpful to continue your self-evaluation.

Begin by summarizing your background and experience. Include jobs, schooling, and hobbies. Then write down what you think you would like to do. Does what you would like to do match up with what you have done? It is helpful if your experience and training can be put to direct use in your new enterprise. What are your prospective needs? What are your prospective customers' needs? You may make money doing something you don't like if people will pay for it. On the other hand, you will never make money if people don't need your product or service no matter how happy you are doing it. Experts have said more companies fail because they are in the wrong business than because they are "doing business wrong".

Read, listen to the experts, talk to business people, and try to determine where growth will occur. Most new businesses can only get customers by taking them away from someone else, or by attracting new people entering the area. In other words, don't start a contracting business in a community where the population is decreasing even if you are a good contractor.

At this point, try to match your background and interests with what you see the needs to be. If they match, wonderful. Now all you have to do is discover how to offer the customers more for their money than do your competitors.

If the needs and your background don't match, don't despair. Get training by working in a company that provides a product or service that is needed. Find a job in a well-managed, successful company of the kind you are contemplating. Then absorb as much management know-how as you can while learning the technical skills.

Education can help too. While there may be no educational requirements for starting your own business, the more schooling you have along the right lines the better equipped you should be.

Some fields do require licenses, certificates, even degrees in specific educational areas. Certainly it is helpful if you have had courses in record keeping, sales and communication, but these needn't be college or even high school courses. They can come from adult education programs and the like.

Is there a need for what you want to sell or do? Are you prepared to fill that need? Are you interested in the area? Can you learn what you need to? Will there be a continuing and growing need for your product or service?



Your Chances of Success

What are your chances of success if you go into business? This will depend on the business you choose, your experience and knowledge, your ability to provide what the customer wants, and the business climate of the time. With the right set of skills, determination, the ability to build a good team, and the ability to spot market opportunities, you can surely succeed. However, a sobering fact is that 80 percent of new businesses fail within the first five years.

New businesses are always being started, whereas many businesses are failing or being discontinued. A year of poor business conditions is likely to be followed by a greater than average number of failures or closings. A year of good business conditions tends to be followed by large increases in the total number of businesses. In general, the number of firms increases with increases in human population, total personal income and per capita income and since these factors have increased regularly, the total number of small businesses usually rises every year.

This growth is not free of growing pains, however. At the same time new businesses are being born other businesses are being discontinued. Some of these discontinuances are legally business failures; other owners give up to avoid or minimize losses and are not failures in the strict sense. Still others discontinue for reasons such as the death or retirement of the proprietor, the dissolution of a partnership, or the sale of the business to a new owner.

Younger businesses tend to discontinue first. Many do not make it through the first year. The discontinuation rate of those that survive this first year "burn-in" declines steadily until at the end of several years the rate has dropped dramatically. So, your chances of success improve the longer you stay in business.

Poor management is the largest single cause of business failure. Year after year, the lack of managerial experience and aptitude has accounted for around 90 percent of all failures.

Many factors may adversely affect individual firms over which owners have little control. In such cases, the astute manager can often soften the blow or, sometimes, change adversity into an asset. Examples of factors over which the owner has little control are overall poor business conditions, relocations of highways, sudden style changes, the replacement of existing products by new ones, and local labor situations. While these factors may cause some businesses to close, they may represent opportunities for others. A local market place



may decline in importance at the same time new shopping centers are developing. Sudden changes in style or the replacement of existing products may bring trouble to certain businesses but open doors for new ones. Adverse employment situations in some areas may be offset by favorable situations in others. Ingenuity in taking advantage of changing consumer desires and technological improvements will always be rewarded.

In the final analysis, it is up to you. Will your management be competent? Will you be able to judge, and then satisfy, your customers' wants? Can you do this accurately and quickly enough to more than compensate for risks due to factors beyond your control? Such accomplishment requires expert management.

Your Return on Investment

Will the rate of return on the money you invest in your business be greater than the rate you could receive if you invested your money elsewhere? While your decision to go into business for yourself may not depend entirely upon this, it is a factor, which should interest you. Too frequently people invest money in their own businesses under the misapprehension that the financial return will be far greater than the return from other investments. Investigation of the average annual returns in the line of business in which you are interested may be worthy of your time.

Your decision to go into business may not depend entirely on financial rewards. The size of the potential return on your investment may be overshadowed by your desire for independence, the chance to do the type of work you would like to do, the opportunity to live in the part of the country or city you prefer, or the feeling that you can be more useful to the community than you would be if you continued working for someone else. Do not overlook such intangible considerations. But remember, you cannot keep your own business open unless you receive an adequate financial return on your investment.



Words and expressions

to think of 想到, 考虑 (后接动名词, 名词)

advantage 优势, 有利条件, 利益

disadvantage 不利, 不利条件, 劣势

a sense of independence 独立自主意识

a sense of accomplishment 成就感



be fired 〈口〉被解雇
return on your investment 对你投资的
 回报
ownership 所有权
derive from 从……得到……
enterprise 企业
unwieldy 难处理的, 难驾驭的, 难控制的
retrain 再训练, 再培训
board 董事会
flexibility 灵活性
assets 资产, 财产
sole proprietorship 独资(经营)
partnership 合伙企业
liability 责任
limited liability company 有限责任公司
a sole proprietor 独资(经营)者
be liable 负有责任的
sue 起诉
entity 实体
with regards to 关于
well-being 福利
attorney 律师
payroll 薪水册
creditor 债权人
furnish 供应, 提供
fixture 固定设备
mortgage 抵押借款, 按揭
withstand 经受住
adverse situations 不利的局面
setback 挫折
focus on 集中精力于……

wholesale 批发
retailing 零售业
“Am I the type?” 我是这块材料吗?
rate yourself objectively 客观地评价你
 自己
appraise 评价
acknowledge 承认
deficiency 不足
entrepreneur 企业家
traits and characteristics 显著的特点和
 特征
predominating 突出的, 显著的
authority. 权威
scholastic 学校的
psychologist 心理学者
motivation 动机
a plunger 盲目投资者
a gambler 赌徒
aversion 厌恶
contradiction 矛盾
excess 过度
hamper 妨碍
to be composed of 由……组成
counselor 顾问
self-evaluation. 自我评价
contractor 订约人, 承包人
despair 绝望, 失望
contemplate 打算, 仔细考虑
know-how 技术秘诀, 诀窍
adult education programs 成人教育规划
business climate 营业环境



sobering 冷静的

discontinue 放弃

per capita income 人均所得

dissolution 解散

“burn-in” 留下不可磨灭的印象

aptitude (尤指学习方面的) 才能, 能

力, 资质, 天资

astute 机敏的, 精明的

adversely 相反地

adversity 不幸, 灾祸, 逆境

relocation 再布置

offset 抵销

ingenuity 独创性

misapprehension 误解

overshadowed 使……失色

intangible 无形的



Exercises

1. TRANSLATE THE FOLLOWING PASSAGE INTO CHINESE

The characteristics that appear most frequently among “successful” small business managers include drive, thinking ability, competence in human relations, communications skills and technical knowledge.

Drive, as defined in the study, is composed of responsibility, vigor, initiative, persistence and health. Thinking ability consists of original, creative, critical, and analytical thinking. Competency in human relations means emotional stability, sociability, good personal relations, consideration, cheerfulness, cooperation and tactfulness. Important communications skills include verbal comprehension, and oral and written communications. Technical knowledge is the manager’s comprehension of the physical process of producing goods or services, and the ability to use the information purposefully.

Motivation or drive has long been considered as having an important effect on performance. Psychologists agree that you can increase your level of motivation and chances for success. Much of the development of such achievement motivation depends on setting the right kind of goals for yourself.



2. FILL IN THE BLANK WITH THE RIGHT WORD OR WORDS FROM THE LIST BELOW, CHANGE THE FORM WHEN NECESSARY.

result in	keep	catch up with	give up	satisfy	insist
decide	withstand	accept	beyond your control	analyze	grow
focus on	out of	setbacks			

You must _____ sole responsibility for all final decisions. A wrong judgment on your part can _____ losses not only to yourself but, possibly, to your employees, creditors, and customers as well. Moreover, you must _____ alone adverse situations caused by circumstances frequently _____ and overcome these business _____, keeping your business profitable means long hours of hard work. It could very well not be the work you want to do. As someone else's employee you developed a skill. Now, you must _____ the books, _____ accounting records, sit back and do long range planning. When everyone has gone home, you finally may have to _____ the paper work, or you may even have to sweep the floor.

As your business _____ and you become more successful, you may soon not have to do some of these jobs. As an owner — manager, you may be forced at first to _____ the technical aspects you know and enjoy doing, and _____ management. To get your business off to a successful start, you must be a manager not an operator.

However, you will never be entirely your own boss. No matter what you choose — manufacturing, wholesaling, retailing or service business — you must always _____ your customers. If you don't give the customers what they want, they'll go somewhere else and you'll be _____ business. So every customer, or even potential customer, is your boss. Your creditors will also dictate to you, and your competitors' actions may force you to make decisions you don't want to make. National and local government agencies will _____ that you meet certain standards and follow certain regulations. The one thing you can _____ yourself is how you will satisfy all of these bosses.

3. QUESTIONS AND ANSWERS

- 1) What do you know about sole proprietorship, partnership and limited liability Company?
- 2) What aspects do you take into consideration before going into business?
- 3) Are you prepared to face success or failure? And how?



Section 2 Starting a Business

万事开头难。经营一个企业要面临诸多问题,但首先要考虑和解决开业时面临的实际问题:投资金额多大;从哪里得到这笔资金;建成什么样的企业组织形式;企业地点应设在何处等等。读完下面的文章将会对你有所启发和帮助。

Say that you are the type who can operate a business of your own. You have given attention to the overall chances for success, and have chosen the business you wish to establish. What practical problems will you face in starting the business? How much money will you need? Where can you obtain it? What form of business organization will you have? Where should you locate the business?

Cash Planning

The first question you want to answer is: How much money will I need? But this question can't be answered until several other questions are answered and several decisions are made.

To decide how much money is needed to start a business, enter all of your potential income and all of your planned expenses on a work sheet or form.

Even though you may feel that this kind of planning is more than you need to start a simple small business it is useful to get started with this approach to management which puts figures down in black and white. You will find the same approach valuable in an established business.

First, estimate your sales volume. This will depend on the total amount of business in the area you are targeting (whether it be your county, state, country, or worldwide), the number and ability of competitors now sharing that business, and your own capability to compete for the consumer's dollar. Obtain assistance in making your sales estimate from wholesalers, trade associations, your banker, and other business people. Several business and statistical publications may be useful in making sales volume estimates.

In reaching your final estimate of sales do not be over enthusiastic. A new business generally grows slowly at the start. If you overestimate sales you are likely to invest too much