

BUSINESS ENGLISH



“十五”国家级规划教材

商务英语系列教材



Business
工商导论
Fundamentals of
Business

陈准民 编 著



高等教育出版社

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内容提要

商务英语系列教材为“十五”国家级规划教材,是为适应中国加入世界贸易组织以后对复合型商务人才的需求而编写的,《工商导论》是其中的一本。

本书作为商务英语专业的一门概论型基础课程教材,全面、系统、概要地介绍了国际经贸理论和知识。全书共分18章,每章后面配有案例分析、翻译讨论、模拟运营等练习,书后附有参考答案。通过学习本教材,学生可以对市场经济及现代工商企业的运作有一个总体印象,并熟悉同企业环境、经营管理、金融财务、法律保险等方面有关的英语词汇和用语,为下一步学习更微观、更具体的课程打下基础。

本书主要供普通高等教育商务英语专业学生,以及国际贸易、国际经济、国际工商管理学外向型专业的学生使用,同时也可供从事国际商贸工作的人员参考使用。

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总 序

改革开放的20年是中国经济高速发展并逐渐融入世界经济的20年。中国加入世界贸易组织是此进程的一个重要里程碑,必将进一步推动中国经济与世界经济的接轨与融合。经济日益全球化的趋势迫切需要我们培养一大批熟练掌握外语、通晓商务知识、熟悉国际商务环境、善于跨文化交际的国际型商务人才。

此类商务人才的成功培养涉及到诸多环节与因素,其中至关重要的是要有一套有助于实现此培养目标的、编写意图明确、针对性强、质量高的教材,因为教材是一切教学活动得以开展的基础与前提。目前涉及商务英语的教材不少,但在系统性、完整性以及语言技能与商务知识的有机结合上都多少存在着不足。

“十五”国家级规划教材——商务英语系列教材是高等教育出版社与在商务英语教学与研究领域起步早、阵容强的对外经济贸易大学、广东外语外贸大学、上海对外贸易学院、上海外国语大学、厦门大学、北京外国语大学、北京工业大学和湖南大学等单位联合推出的一套全新的商务英语系列教材。这套教材在编写设计时特别注意把握好商务活动主题的涵盖面、商务知识的系统性与完整性以及语言技能与商务知识的平衡,在体系上分为商务英语基础课程教材《商务英语听说》、《商务英语阅读》、《商务英语写作》、《商务英语翻译》等,和商务英语专业核心课程教材《工商导论》、《国际经济导论》、《国际贸易实务》等。每本教材自成体系,但整套教材又形成了有机的整体。另外,此套教材不是封闭系列,还将不断有新教材推出。

本套教材体现了编撰者努力将语言技能的训练与商务英语知识的介绍融为一体的编写理念,最终服务于复合型人才培养的目标。编撰者们不仅具有丰富的语言教学经验,而且具备商务活动的实践经验。有些作者本身就是经贸领域的专家学者,他们集教学经验、学术背景与专业经验于一身,有力地保证了这套系列教材的编撰质量。

本套教材在编撰过程中得到了高等教育出版社的大力支持,在此特致感谢。

陈苏东

2002年6月

前 言

目前的商务英语（也经常称为经贸英语）类课程主要有两大类。一类是传统课程，如“外刊选读”、“外贸函电”和“外贸口语”，通称老三门。另一类为用英语讲授的专业课程，如“国际营销”、“国际企业管理”等。这两类课程在帮助学生了解国际经贸、熟悉有关英语词汇和用语方面具有重大作用。但是，目前这种课程体系有两个明显缺陷。第一，在传统的老三门中，“外贸函电”和“外贸口语”偏重于对外贸易，尤其是商品贸易，局限性很大；“外刊选读”在内容的丰富多样性上独树一帜，但由于其素材选自各国各类报刊，要达到很高的系统性有较大难度。第二，用英语开设的专业课起点过高。美国和其它西方国家的学生从小就生活在市场经济当中，对这种体制有着丰富的感性认识。而市场经济在中国才刚刚起步，中国学生对市场经济的了解还十分粗浅，还没有形成一个整体概念。对与市场经济有密切关系的国际经济贸易，他们的认识也是如此。在这种情况下，一开始就要学习“国际营销”等非常微观的课程，结果往往是见木不见林，只记住了支离破碎的具体细节，缺乏对整体的把握。

在党的十四大、十五大后，中国的经济改革开放总方向已经十分明确，那就是：建立现代化企业制度，发展社会主义的市场经济，使中国的经济同世界接轨，在21世纪中叶成为中等发达国家。现在，中国已经加入世界贸易组织，同改革开放前和改革开放初期相比，新世纪的国际经贸工作者的工作范围要广得多，业务类型也复杂得多。他们不再局限于处理来往信函和信用证，或参加几次贸易谈判或交易会。从各方面的反馈看，他们可能从事的国际经贸活动包括：

1. 传统意义上的国际贸易；
2. 作为驻外人员参加中国企业在外国的经营管理活动；
3. 作为中方人员参加中外合资企业的经营管理活动；
4. 作为中国雇员参加外国企业在中国的经营管理活动；
5. 国际双边或多边经贸组织的协商、谈判；
6. 中国各级政府的对外经贸活动。

从以上活动可以看出，为了胜任以上各项工作，国际经贸工作者必须熟悉：

1. 经济贸易的基本理论；
2. 市场经济的运作规律；
3. 现代企业的经营管理；
4. 国际经贸活动的基本概念和程序；
5. 与以上各项有关的法律、伦理和文化知识；
6. 与以上各项有关的外语知识和技能。

从以上的讨论可以推断，商务英语的课程体系应作重大改革。要把商务英语看成一个有机的整体，大力加强其系统性。

在教学内容上，要着眼于以“市场导向、企业为本、内外贸不分家、产供销一条龙”为特征的大经贸以及反映这些特征的英语词汇和用语，而不能再局限于传统意义的对外贸易。随着教学内容的扩大和丰富，在有限的课时里要抓大放小，舍弃那些过于具体琐碎的内容（如对外贸易中的某些具体细节），确保反映大经贸特征英语的教授。

其次，要本着“先基础、后提高，先概要、后具体”的原则，把各门课程分出层次（如基础层和提高层）、种类（如全面概要介绍类和具体领域深入讲解类的）和适用对象。商务英语的教学对象一般可分为非商务英语本科、商务英语本科和商务英语研究生三类。在教学内容上，我认为第一类要强调基础和全面；第三类要强调层次高，重点突出；对第二类，则可以取中。

为了满足这方面的需要，五年前我开设了“工商导论”这门课程，并从讲义开始，逐步编出了这本配套教材。

一、教学目的

“工商导论”以英语为授课语言，全面、系统、概要地介绍了市场经济体制下工商企业如何运作。我国正在进行社会主义市场经济建设，并在加入世界贸易组织之后加速与世界经济接轨。因此，市场经济和工商管理是我国的国际经贸工作者必须熟悉的两个领域。

《工商导论》对市场经济及工商管理的描述以国际上的通行定义为基础，但尽量结合中国实际。在讨论和案例分析时，也尽量使用与中国有关的题目和素材，以帮助学生掌握中国融入全球经济时在工商管理方面所需的基本概念和相关英语知识。

二、教学要求

通过学习《工商导论》，学生可以对市场经济及现代工商企业的运作有一个总体印象，并熟悉同企业环境、经营管理、金融财务、法律保险等方面有关的英语词汇和用语，为下一步学习更微观、更具体的课程打下基础。

三、教学原则

需要强调的是，本课是一门特定用途英语 (English for Specific Purpose, 即 ESP) 课程，而不是一门专讲工商管理的专业课程，教学重点在商务英语，而不是专业知识。因此，学生对专业知识只要理解就行，不需钻研过深。对于所学的商务英语，则不仅要理解，更要抓紧一切机会加以运用。

因此，我一般只使用三分之一的课堂时间讲解有关专业知识，而用大部分时间培养学生使用商务英语的能力。我设计了五种练习：1) 填空 (Cloze), 2) 乱句复原 (Scrambled Sentences), 3) 案例分析 (Business Case), 4) 翻译讨论 (Translation and Discussion) 和 5) 模拟运营 (Run Your Own Business)。

填空和乱句复原可以进一步帮助学生理解工商管理的基本概念,并在词句和篇章层次上进一步熟悉相关的商务英语。后三个练习的重点在于训练学生运用所学知识的能力。案例分析要求学生对所给案例,用英语进行分析、讨论并作出决策。翻译讨论同案例分析有些类似,也是案例分析,但有两个不同之处。一是所有的案例都围绕两个中国年青人的创业史展开;二是为了训练学生的汉英翻译能力(这种能力对于中国的国际经贸工作者来说非常重要),案例全部用中文写成。学生必须先 will 案例翻译成英文。再用英语进行分析、讨论和决策。我还鼓励学生充分运用所学知识,并发挥自己的想像力,为案例设计更为丰富的内容。所有这一切,当然还是为了让学生有更多运用英语的机会。模拟运营给了学生更大的自由度。从第二周开始,要求每个学生“创建”一个自己的企业,并随着课程的进展,运用所学知识就如何管理该企业进行分析、决策并向全班报告。当然,所有这一切也都用英语进行。

四、教学对象

本课是一门概论型基础课程,其教学对象为:1)商务英语本科高年级学生,2)国际贸易、国际经济、国际工商管理 etc 外向型专业的学生,和3)非商务英语本科专业毕业的商务英语研究生。

五、教学安排

本教材共 18 章,每章大约需 2~3 个课时完成教学。如每周安排 2~3 课时,一个学期内可以全部完成,即 18 周用于课堂教学,一周复习,最后一周考试。

六、教学测试

本课程的教学测试可分为课堂参与 (Participation)、小组演示 (Group Presentation) 和期末考试 (Final Examination) 三个部分。课堂参与主要用于衡量学生能否积极有效地把在本课所学知识应用于课堂讨论和案例分析中去。小组演示要求学生组成几个小组,各自模拟一个公司,运用所学知识,就公司的营销、财务和其它管理问题进行分析,并将结果展示给全班。期末考试由问答题、定义题、案例分析、汉译英等题型组成,既测试学生对工商管理基本概念的掌握程度,也测试学生对相关英语的应用能力。

在编写过程中,编者参阅了大量国内外的有关专著和教材,其中参考较多的列在所附的参考书目中,在此向诸位作者表示衷心的感谢。此外,虽然《工商导论》已经使用了五年,但作为一本商务英语领域的探索性教材,不足之处在所难免。恳求各位专家和读者能不吝赐教,使它能日臻完善。

陈准民

2002 年 2 月于北京

PREFACE

As China deepens its economic reform and opens its door wider to the outside, business English is gaining popularity rapidly. Learners of business English have been increasing in number and numerous textbooks of business English have been turned out to satisfy the learners' needs. Having been a teacher in this field for 20 years, however, I have found that most of such texts are designed for learners at the beginning or intermediate level. The English they deal with are mainly for office secretaries and sales people. To meet the needs of advanced learners of business English, particularly those who take business English not as a course but as a major, textbooks of a higher caliber should be developed.

First, the subjects covered by such textbooks should embrace all the major components of modern business, from how to establish a business to ways to change its form; from product R&D to calculation of profits or losses; from doing business in one's own country to making money abroad, etc. These subjects need not be dealt with in depth, but must be concisely covered to give learners a basic but comprehensive understanding of the modern business.

Second, the English used by such texts should not be too academic or full of technical jargons. It should represent the English which is used by ordinary business people, and the newspapers and magazines they read.

Fundamentals of Business is an attempt in this direction. It is written neither as a content textbook for native speakers of English nor as a language textbook for non-native speakers. It tries to stand somewhere in between, attempting to present the fundamental elements of modern business with a controlled body of English expressions which I hope are neither too casual nor too technical for upper-division or graduate students of business English, or other types of advanced learners of business English.

Fundamentals of Business consists of 18 chapters, each covering a major issue in modern business. At the end of each chapter, there are five exercises: 1) Cloze, 2) Scrambled Sentences 3) Business Case, 4) Translation and Discussion and 5) Run Your Own Business. The fourth exercise is in fact a series of short stories about a garment manufacturing firm in China. Designed for students to practice business English, each story and the ensuing questions should be first translated into English. The discussion that follows should also be in English. Students do not have to do the translation in a word-by-word fashion. Rather, they are encouraged to use each story as a framework and add whatever details as they see fit so that they can practice business English in a more comprehensive way; they can also raise other questions to expand the discussion.

Fundamentals of Business was first written in 1996 and has since been used for many classes. Based on my classroom experience and students' comments, revisions have been made in content and format. However, as a textbook of experimental nature, it must still have a lot of room for further improvement. I would appreciate, therefore, further comments and suggestions from colleagues and students.

Chen Zhunmin (陈准民)

Beijing

February, 2002

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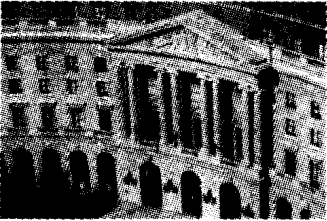
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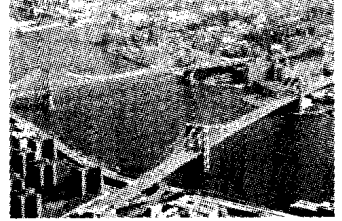
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Chapter 1

Setting Up a Business

When asked what they want to do in the future, most aspiring students of business would answer, "set up a business and be my own boss." What, then, are the major forms of business in a market economy? There are four, namely, **sole proprietorship, partnership, corporation and franchising.**

Sole Proprietorship

A sole proprietorship is a business owned and controlled by one person. In the United States, quite contrary to the general impression that it is a country made up of giant corporations, sole proprietorships account for about three-quarters of all businesses. They concentrate in restaurants, street corner grocery stores, florists, beauty saloons, drug stores, farms and similar businesses.

sole proprietorship
商个人，个体户
partnership
商合伙，合伙公司
corporation
(股份有限)公司
franchise
特许经营

► **Advantage**

The advantages of sole proprietorships are many fold. Following are their major appeals.

1. **Simple to Establish** In the United States, it often takes just a few minutes to set up a new sole proprietorship. Just pay a small fee, get the necessary state and local **licenses** or **permits**, and you are the owner and boss of a new business. The procedures for setting up a sole proprietorship in China have also been simplified a great deal in the recent years.
2. **Freer in Decision-Making** Compared with other types of business, a sole proprietorship has greater freedom in deciding on business policies and operations. As a **sole proprietor**, you make your own decisions on the type of goods (or services) you want to offer at the price you feel appropriate. You don't have to consult with anyone else on when to open and close, whom to employ as your assistant, and when to take a week off for a holiday in Greece.
3. **Easy to Keep Operational and Financial Secrecy** Like successes in battlefields, successes in business are sometimes based on secrecy. If you work as a company manager, however, you can hardly keep your business strategies secret. But if you are a sole proprietor, your don't have to report to **shareholders** or **board directors**. Nobody can discover the operational or financial information of your business unless you have an incurable urge to impress others.
4. **Less Tax Burden** Compared with other forms of business, sole proprietors are the luckiest businessmen in terms of tax burden. In the US, for example, the tax rates for sole proprietors are often only half of those for corporations.
5. **Exclusive Use of Profits** Employees, be they general managers or blue-collar workers, often have the feeling of "making **bridal dresses** for others." This is why so many people choose to be their own boss. As a sole proprietor, if you work hard and make a small fortune, you can take all the profits and don't have to share them with anyone else. This is perhaps the most appealing feature of being a sole proprietor.

license / permit
(营业) 执照

sole proprietor
个体业主

shareholder
股东
board director
董事会成员, 董事

bridal dress
嫁衣, 婚装